

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				Mtd (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.347.240	1.332.637	79.856	(14.603)	(178.642)	-11,82%	221.576	19,94%	1.359.521	98,02%	(26.884)
2	Tabungan	4.778.169	5.117.615	5.329.335	5.307.877	111.728	(21.457)	190.263	3,72%	529.708	11,09%	5.138.860	103,29%	169.018
3	Deposito	1.667.902	1.697.645	1.642.846	1.642.591	(31.178)	(255)	(55.055)	-3,24%	(25.311)	-1,52%	1.690.130	97,19%	(47.539)
Total		7.557.133	8.326.539	8.319.422	8.283.105	160.406	(36.316)	(43.434)	-0,52%	725.973	9,61%	8.188.511	101,16%	94.595
CASA		5.889.231	6.628.894	6.676.575	6.640.515	191.584	(36.061)	11.621	0,18%	751.284	12,76%	6.498.380	102,19%	142.134
(% CASA		77,93%	79,61%	80,25%	80,17%									
FDR		79,28%	78,62%	80,02%	80,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	366.555	363.582		(2.974)	19.010	5,52%	59.204	19,45%	392.287	92,68%	(28.705)
2	Giro ISE	93.275	83.083	90.304	87.808		(2.496)	4.726	5,69%	(5.467)	-5,86%	146.711	59,85%	(58.903)
3	Tabungan ISE	174.173	207.373	221.981	221.570		(411)	14.197	6,85%	47.397	27,21%	186.170	119,01%	35.400
4	Deposito ISE	36.929	54.116	54.270	54.204		(67)	88	0,16%	17.275	46,78%	59.406	91,24%	(5.203)
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	888.139	3.850	102.302	98.452	-22.040	93.513	63.531	8.789	886.402	100,20%	1.737
	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	242.258	3.850	2.302	-1.548	-17.075	-4.026	1.505	6.328	275.847	87,82%	(33.590)
	• Local Champion	177.655	176.981	174.974	500	2.050	1.550	-18.124	-2.007	-2.680	4.057	188.154	93,00%	(13.180)
	• 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	1.049.391	16.376	19.906	3.530	4.277	-819	24.246	20.725	1.127.564	93,07%	(78.174)
	KUR	965.396	990.622	990.720	16.031	19.726	3.695	4.147	98	25.324	19.628	1.062.689	93,23%	(71.969)
	Non KUR	59.748	59.587	58.671	345	180	-165	130	-917	-1.077	1.097	64.875	90,44%	(6.205)
3	PWG	255.819	508.340	531.913	82.942	55.877	-27.065	31.058	23.573	276.094	32.304	563.574	94,38%	(31.661)
	Cilem	149.863	346.578	361.672	31.117	24.856	-6.262	16.151	15.094	211.808	9.762	399.246	90,59%	(37.575)
	Gadai	105.956	161.762	170.241	51.825	31.021	-20.804	14.906	8.479	64.286	22.542	164.327	103,60%	5.914
4	CFG	3.885.901	4.193.178	4.187.371	58.032	53.797	-4.236	38.816	-5.807	301.470	59.603	4.332.277	96,66%	(144.906)
	CF 1	838.535	901.570	897.969	11.893	7.408	-4.485	2.382	-3.601	59.434	11.009	913.053	98,35%	(15.084)
	Total Griya	595.912	605.944	602.138	5.544	1.237	-4.307	0	-3.806	6.226	5.043	633.024	95,12%	(30.886)
	• Total Non Program	435.065	456.344	453.309	5.226	1.237	-3.989	4.223	-3.034	18.245	4.271	451.458	100,41%	1.851
	• Program	160.848	149.601	148.829	318	-	-318	-929	-772	-12.019	772	181.566	81,97%	(32.737)
	Oto	242.622	295.625	295.831	6.349	6.171	-178	2.382	206	53.208	5.966	280.029	105,64%	15.802
	CF 2	3.047.367	3.291.608	3.289.402	46.140	46.388	249	36.434	-2.206	242.035	48.594	3.419.224	96,20%	(129.822)
	Mitraguna & Others	2.497.673	2.730.485	2.728.403	42.935	38.802	-4.132	33.809	-2.083	230.730	40.885	2.835.118	96,24%	(106.716)
	Pensium	549.694	561.123	560.999	3.205	7.586	4.381	2.625	-123	11.305	7.709	584.105	96,04%	(23.106)
Total Pembiayaan		5.991.472	6.546.353	6.656.813	161.201	231.881	70.681	52.110	110.460	665.341	121.421	6.909.817	96,34%	(253.004)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	10.965	0,16%	0,02%	1,23%	10.777	9.674	10.715			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	10.965	0,54%	0,08%	4,53%	10.777	9.674	10.715			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	63.106	1,12%	1,86%	6,01%	43.586	51.630	43.586			
	KUR	9.838	16.517	16.517	56.108	1,02%	1,67%	5,66%	39.591	46.270	39.591			
	Non KUR	1.638	3.003	3.003	6.998	2,74%	5,04%	11,93%	3.995	5.360	3.995			
3	PWG	124	-	-	13.530	0,05%	0,00%	2,54%	13.530	13.406	13.530			
	Cilem	118	-	-	11.533	0,08%	0,00%	3,19%	11.533	11.415	11.533			
	Gadai	7	-	-	1.997	0,01%	0,00%	1,17%	1.997	1.990	1.997			
4	CFG	59.411	71.220	72.096	137.626	1,53%	1,72%	3,29%	65.531	78.215	66.407			
	CF 1	35.165	42.144	39.232	67.253	4,19%	4,35%	7,49%	28.021	32.088	25.109			
	Total Griya	29.490	31.633	30.424	40.801	4,95%	5,02%	6,78%	10.377	11.311	9.168			
	Oto	5.675	10.511	8.808	26.452	2,34%	2,98%	8,94%	17.644	20.777	15.941			
	CF 2	24.246	29.076	32.864	70.373	0,80%	1,00%	2,14%	37.509	46.127	41.298			
	Mitraguna & Others	22.605	26.760	29.933	61.342	0,91%	1,10%	2,25%	31.410	38.737	34.582			
	Pensium	1.642	2.316	2.931	9.031	0,30%	0,52%	1,61%	6.100	7.390	6.715			
Total Pembiayaan		72.302	90.990	91.804	225.227	1,21%	1,40%	3,38%	133.424	152.925	134.237	1,25%	63,12%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%	0,15%	0,13%	(3)	(547)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.174	0,72%	0,48%	0,48%	(3)	(547)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	24.142	1,84%	2,14%	2,30%	1.616	5.265	2.393			
	KUR	14.751	16.970	17.487	18.945	1,53%	1,77%	1,91%	1.458	4.194	1.974			
	Non KUR	4.126	4.778	5.039	5.197	6,91%	8,46%	8,86%	158	1.071	419			
3	PWG	-	7	7	43	0,00%	0,00%	0,01%	36	43	36			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	32	0,00%	0,00%	0,02%	25	32	25			
4	CFG	50.713	72.384	73.070	77.060	1,31%	1,74%	1,84%	3.990	26.347	4.675			
	CF 1	15.203	26.269	26.509	28.366	1,81%	2,94%	3,16%	1.858	13.164	2.097			
	Total Griya	12.941	22.853	22.897	23.854	2,17%	3,78%	3,96%	957	10.913	1.001			
	Oto	2.262	3.416	3.611	4.512	0,93%	1,22%	1,53%	901	2.250	1.096			
	CF 2	35.510	46.115	46.561	48.693	1,17%	1,41%	1,48%	2.132	13.183	2.578			
	Mitraguna & Others	25.071	43.079	43.527	45.661	1,00%	1,59%	1,67%	2.133	20.590	2.582			
	Pensium	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	102.418	1,19%	1,48%	1,54%	5.639	31.107	7.157	1,14%	25,92%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.351	14.380	(1.199)	29	13	0,09%	5.403	60,19%	19.787	72,67%	(5.407)
2	Tabungan	318.561	346.534	331.283	330.294	10.467	(989)	(16.240)	-4,69%	11.733	3,68%	337.516	97,86%	(7.222)
3	Deposito	104.995	107.552	107.268	107.163	1.995	(105)	(389)	-0,36%	2.168	2,07%	105.614	101,47%	1.549
	Total	432.533	468.453	452.903	451.837	11.262	(1.065)	(16.615)	-3,55%	19.305	4,46%	462.917	97,61%	(11.079)
	CASA	327.538	360.901	345.634	344.674	9.268	(960)	(16.226)	-4,50%	17.136	5,23%	357.303	96,47%	(12.629)
	(%) CASA	75,73%	77,04%	76,32%	76,28%									
	FDR	79,97%	80,19%	82,03%	82,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.117	14.133		17	553	4,07%	3.827	37,14%	-	0,00%	14.133
2	Giro ISE	2.678	2.101	2.110	2.110		0	8	0,40%	(568)	-21,22%		0,00%	2.110
3	Tabungan ISE	7.628	8.479	9.007	9.024		17	545	6,42%	1.396	18,30%		0,00%	9.024
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.924	-	-	0	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	-	-	0	877	-9	-3.252	9	26.660	74,73%	(6.736)
	• Local Champion	13.476	11.872	11.863	-	-	0	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	33.153	200	460	260	-907	-135	1.041	595	36.590	90,60%	(3.438)
	KUR	29.277	30.780	30.764	200	460	260	-777	-16	1.486	476	33.660	91,40%	(2.896)
	Non KUR	2.834	2.508	2.389	-	-	0	-130	-119	-445	119	2.930	81,53%	(541)
3	PWG	33.786	47.138	48.664	6.710	4.402	-2.308	1.845	1.526	14.878	2.876	39.995	121,68%	8.669
	Cilem	19.457	28.926	29.391	1.585	1.409	-176	-672	464	9.934	945	22.115	132,90%	7.276
	Gadai	14.329	18.212	19.274	5.125	2.993	-2.133	2.518	1.062	4.944	1.931	17.880	107,79%	1.393
4	CFG	256.811	275.303	269.771	5.894	2.008	-3.886	5.079	-5.532	12.960	7.540	270.459	99,75%	(688)
	CF 1	12.729	15.086	14.887	78	-	-78	-469	-198	2.159	198	14.355	103,71%	532
	Total Griya	2.031	4.113	4.105	-	-	0	0	-8	2.074	8	2.449	167,63%	1.656
	• Total Non Program	2.031	4.113	4.105	-	-	0	-30	-8	2.074	8	2.449	167,63%	1.656
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	10.973	10.783	78	-	-78	-469	-190	85	190	11.907	90,56%	(1.124)
	CF 2	244.083	260.217	254.884	5.816	2.008	-3.808	5.548	-5.333	10.801	7.341	256.104	99,52%	(1.220)
	Mitraguna & Others	223.458	237.231	231.574	5.816	1.494	-4.322	5.341	-5.657	8.116	7.151	234.367	98,81%	(2.793)
	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	371.512	12.804	6.870	-5.934	6.894	-4.149	25.627	11.019	376.500	98,68%	(4.989)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	2.819	0,71%	2,66%	8,50%	1.932	2.589	1.879			
	KUR	230	858	808	2.442	0,78%	2,62%	7,94%	1.634	2.212	1.584			
	Non KUR	-	82	79	377	0,00%	3,15%	15,78%	298	377	295			
3	PWG	-	-	-	1.037	0,00%	0,00%	2,13%	1.037	1.037	1.037			
	Cilem	-	-	-	850	0,00%	0,00%	2,89%	850	850	850			
	Gadai	-	-	-	188	0,00%	0,00%	0,97%	188	188	188			
4	CFG	1.832	1.119	1.731	4.174	0,71%	0,63%	1,55%	2.443	2.342	3.055			
	CF 1	169	580	232	1.973	1,33%	1,54%	13,25%	1.741	1.804	1.393			
	Total Griya	33	19	18	447	1,62%	0,43%	10,88%	429	414	428			
	Oto	136	561	214	1.526	1,28%	1,95%	14,16%	1.312	1.390	966			
	CF 2	1.662	539	1.499	2.201	0,68%	0,58%	0,86%	702	538	1.662			
	Mitraguna & Others	1.662	539	1.274	1.975	0,74%	0,54%	0,85%	702	313	1.437			
	Pensiun	-	-	225	225	0,00%	0,98%	0,97%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	8.047	0,60%	0,70%	2,17%	5.410	5.986	5.969	0,45%	79,43%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-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	4.009	0,34%	1,28%	1,49%	490	3.141	482			
	CF 1	-	132	132	284	0,00%	0,87%	1,91%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,64%	152	284	152			
	CF 2	868	3.395	3.387	3.725	0,36%	1,30%	1,46%	337	2.857	330			
	Mitraguna & Others	868	3.395	3.387	3.725	0,39%	1,43%	1,61%	337	2.857	330			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	4.324	0,27%	0,98%	1,16%	641	3.384	700	0,41%	64,87%	-0,8%

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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.742	2.604	194	(138)	5	0,21%	1.118	75,22%	7.205	36,14%	(4.601)
2	Tabungan	231.208	242.522	248.310	247.588	(1.686)	(723)	5.066	2,09%	16.379	7,08%	247.199	100,16%	389
3	Deposito	90.995	78.066	78.149	77.656	(2.338)	(493)	(411)	-0,53%	(13.339)	-14,66%	91.717	84,67%	(14.061)
	Total	323.689	323.187	329.201	327.847	(3.830)	(1.354)	4.660	1,44%	4.158	1,28%	346.121	94,72%	(18.273)
	CASA	232.695	245.121	251.052	250.192	(1.492)	(861)	5.071	2,07%	17.497	7,52%	254.404	98,34%	(4.212)
	(%) CASA	71,89%	75,84%	76,26%	76,31%									
	FDR	38,52%	41,23%	40,74%	40,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	9.138	9.132		(6)	332	3,77%	1.371	17,66%	-	0,00%	9.132
2	Giro ISE	590	627	690	723		33	96	15,39%	133	22,52%		0,00%	723
3	Tabungan ISE	7.171	8.174	8.448	8.409		(39)	235	2,88%	1.238	17,26%		0,00%	8.409
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	28.899	-	-	0	-684	-557	-7.466	557	42.239	68,42%	(13.340)
	KUR	33.975	26.721	26.195	-	-	0	-917	-525	-7.780	525	39.632	66,10%	(13.437)
	Non KUR	2.390	2.735	2.703	-	-	0	233	-32	313	32	2.607	103,70%	96
3	PWG	10.065	19.137	20.649	1.961	2.998	1.038	319	1.512	10.584	1.487	24.643	83,79%	(3.994)
	Cilem	6.212	12.813	13.579	702	1.139	436	45	766	7.367	373	15.999	84,88%	(2.420)
	Gadai	3.854	6.324	7.070	1.258	1.860	602	273	746	3.216	1.114	8.645	81,79%	(1.575)
4	CFG	78.172	84.669	84.584	2.683	797	-1.886	1.321	-85	6.412	881	93.182	90,77%	(8.598)
	CF 1	15.674	21.094	21.294	1.041	567	-474	717	200	5.620	366	17.463	121,94%	3.831
	Total Griya	3.604	3.943	3.924	300	-	-300	0	-19	320	19	4.063	96,58%	(139)
	• Total Non Program	3.604	3.943	3.924	300	-	-300	263	-19	320	19	4.063	96,58%	(139)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.370	741	567	-174	717	219	5.300	347	13.400	129,63%	3.970
	CF 2	62.498	63.575	63.290	1.642	230	-1.412	604	-285	792	515	75.718	83,59%	(12.429)
	Mitraguna & Others	54.964	56.015	55.778	1.370	180	-1.190	511	-238	813	418	66.961	83,30%	(11.183)
	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	134.132	4.644	3.795	-849	955	870	9.453	2.925	160.140	83,76%	(26.008)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	4.000	2,92%	7,75%	13,84%	1.717	2.938	1.723			
	KUR	1.062	2.074	2.082	3.494	3,13%	7,79%	13,34%	1.412	2.432	1.420			
	Non KUR	-	203	201	506	0,00%	7,34%	18,71%	305	506	303			
3	PWG	-	-	-	804	0,00%	0,00%	3,89%	804	804	804			
	Cilem	-	-	-	498	0,00%	0,00%	3,67%	498	498	498			
	Gadai	-	-	-	306	0,00%	0,00%	4,33%	306	306	306			
4	CFG	113	586	554	2.938	0,14%	0,65%	3,47%	2.384	2.825	2.352			
	CF 1	113	304	272	1.356	0,72%	1,29%	6,37%	1.084	1.243	1.052			
	Total Griya	-	50	52	46	0,00%	1,31%	1,17%	(6)	46	(4)			
	Oto	113	254	220	1.310	0,93%	1,28%	7,54%	1.089	1.197	1.056			
	CF 2	-	282	282	1.582	0,00%	0,44%	2,50%	1.300	1.582	1.300			
	Mitraguna & Others	-	282	282	1.582	0,00%	0,50%	2,84%	1.300	1.582	1.300			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.863	2.837	7.742	1,00%	2,13%	5,77%	4.905	6.491	4.879	2,65%	54,07%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	886	1.012	1.158	2,33%	3,44%	4,01%	146	312	272			
	KUR	846	886	1.012	1.158	2,49%	3,79%	4,42%	146	312	272			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	411	408	371	0,75%	0,48%	0,44%	(37)	(217)	(39)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,09%	-	15	(2)			
	CF 2	588	393	393	356	0,94%	0,62%	0,56%	(37)	(232)	(37)			
	Mitraguna & Others	588	293	293	256	1,07%	0,52%	0,46%	(37)	(332)	(37)			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.529	1,15%	1,07%	1,14%	109	95	233	2,83%	-148,16%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.388	25.650	(604)	262	1.244	5,10%	1.760	7,37%	33.189	77,28%	(7.539)
2	Tabungan	197.564	211.820	210.791	210.003	2.002	(789)	(1.818)	-0,86%	12.438	6,30%	210.576	99,73%	(573)
3	Deposito	16.291	19.000	18.140	18.141	(667)	0	(859)	-4,52%	1.849	11,35%	16.991	106,76%	1.149
	Total	237.746	255.226	254.320	253.794	731	(526)	(1.432)	-0,56%	16.047	6,75%	260.756	97,33%	(6.963)
	CASA	221.455	236.226	236.180	235.653	1.398	(527)	(573)	-0,24%	14.198	6,41%	243.765	96,67%	(8.112)
	(%) CASA	93,15%	92,56%	92,87%	92,85%									
	FDR	68,74%	65,90%	66,32%	66,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	39.772	40.006		234	249	0,63%	9.193	29,83%	-	0,00%	40.006
2	Giro ISE	20.367	22.839	24.104	24.022		(82)	1.183	5,18%	3.655	17,95%		0,00%	24.022
3	Tabungan ISE	10.446	16.918	15.667	15.984		316	(935)	-5,52%	5.538	53,01%		0,00%	15.984
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	44.597	400	300	-100	-473	-479	-5.586	779	52.121	85,56%	(7.525)
	KUR	46.016	41.192	40.753	400	300	-100	-393	-439	-5.263	739	47.702	85,43%	(6.949)
	Non KUR	4.166	3.884	3.844	-	-	0	-80	-40	-322	40	4.419	86,98%	(575)
3	PWG	5.806	13.609	13.848	2.224	1.264	-961	737	239	8.041	1.025	22.003	62,93%	(8.156)
	Cilem	4.026	10.304	10.328	1.196	415	-781	473	24	6.302	391	15.084	68,47%	(4.756)
	Gadai	1.780	3.305	3.519	1.029	849	-180	265	215	1.739	634	6.919	50,87%	(3.399)
4	CFG	106.465	108.663	109.385	2.129	1.814	-315	116	722	2.920	1.091	117.355	93,21%	(7.970)
	CF 1	51.093	50.248	50.081	1.152	361	-791	310	-168	-1.012	529	52.422	95,53%	(2.341)
	Total Griya	39.118	38.064	37.782	520	-	-520	0	-282	-1.336	282	39.485	95,69%	(1.703)
	• Total Non Program	38.883	37.836	37.554	520	-	-520	854	-282	-1.329	282	39.220	95,75%	(1.666)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.299	632	361	-271	310	114	324	246	12.937	95,07%	(638)
	CF 2	55.372	58.414	59.305	977	1.453	476	-194	890	3.932	563	64.933	91,33%	(5.629)
	Mitraguna & Others	53.214	55.280	55.763	977	1.020	43	-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	168.672	4.753	3.377	-1.376	368	474	5.243	2.903	192.455	87,64%	(23.783)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	4.274	2,41%	4,96%	9,58%	2.039	3.067	1.670			
	KUR	992	1.735	1.476	3.237	2,15%	3,58%	7,94%	1.761	2.246	1.502			
	Non KUR	216	868	758	1.037	5,18%	19,52%	26,97%	278	821	169			
3	PWG	-	-	-	787	0,00%	0,00%	5,68%	787	787	787			
	Cilem	-	-	-	668	0,00%	0,00%	6,47%	668	668	668			
	Gadai	-	-	-	119	0,00%	0,00%	3,37%	119	119	119			
4	CFG	1.664	4.680	4.473	5.312	1,56%	4,12%	4,86%	838	3.648	632			
	CF 1	1.143	3.118	2.927	3.765	2,24%	5,82%	7,52%	838	2.622	648			
	Total Griya	959	3.039	2.602	2.907	2,45%	6,83%	7,69%	305	1.948	(132)			
	Oto	185	79	325	858	1,54%	2,67%	6,98%	533	674	779			
	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	10.372	1,76%	3,99%	6,15%	3.664	7.501	3.089	2,21%	64,13%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	1.997	1,16%	3,66%	4,48%	349	1.415	507			
	KUR	582	844	906	1.154	1,27%	2,20%	2,83%	248	571	309			
	Non KUR	-	646	742	843	0,00%	19,11%	21,94%	101	843	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.306	1.354	1.252	2,78%	1,25%	1,14%	(101)	(1.704)	(54)			
	CF 1	1.322	836	884	782	2,59%	1,76%	1,56%	(101)	(539)	(54)			
	Total Griya	1.322	744	792	691	3,38%	2,08%	1,83%	(101)	(631)	(54)			
	Oto	-	92	92	92	0,00%	0,75%	0,75%	-	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	3.300	2,20%	1,81%	1,96%	248	(290)	453	2,97%	-51,80%	1,0%

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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	42.743	34.287	796	(8.456)	8.844	34,76%	12.160	54,95%	34.828	98,45%	(542)
2	Tabungan	184.167	200.287	202.015	201.782	7.746	(233)	1.496	0,75%	17.615	9,56%	204.994	98,43%	(3.212)
3	Deposito	54.206	49.892	44.980	44.981	(1.040)	0	(4.912)	-9,84%	(9.226)	-17,02%	54.721	82,20%	(9.740)
	Total	260.500	275.622	289.738	281.050	7.503	(8.689)	5.428	1,97%	20.549	7,89%	294.543	95,42%	(13.494)
	CASA	206.294	225.730	244.758	236.069	8.542	(8.689)	10.339	4,58%	29.775	14,43%	239.823	98,43%	(3.753)
	(%) CASA	79,19%	81,90%	84,48%	84,00%									
	FDR	138,97%	147,36%	141,50%	145,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	6.395	6.566	6.774	208	379	5,93%	(1.726)	-20,31%	-	0,00%	6.774
2	Giro ISE	2.572	861	1.025	1.080	54	218	25,37%	(1.492)	-58,02%		0,00%	1.080
3	Tabungan ISE	5.928	5.534	5.540	5.695	154	161	2,91%	(234)	-3,94%		0,00%	5.695
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	50.751	270	600	330	-1.155	-444	-5.540	1.044	57.659	88,02%	(6.907)
	KUR	53.330	48.684	48.280	270	600	330	-1.075	-405	-5.050	1.005	54.496	88,59%	(6.217)
	Non KUR	2.961	2.511	2.472	-	-	0	-80	-39	-489	39	3.163	78,16%	(691)
3	PWG	18.519	31.863	33.243	5.897	4.829	-1.068	2.832	1.380	14.724	3.448	33.191	100,16%	52
	Cilem	7.342	15.594	16.226	1.464	1.383	-81	621	632	8.884	751	19.269	84,20%	(3.044)
	Gadai	11.177	16.269	17.017	4.433	3.446	-987	2.211	749	5.840	2.697	13.922	122,23%	3.095
4	CFG	265.530	307.027	309.939	4.122	6.052	1.930	5.515	2.912	44.409	3.140	293.965	105,43%	15.974
	CF 1	155.192	153.232	152.897	1.217	754	-463	291	-335	-2.294	1.089	174.164	87,79%	(21.267)
	Total Griya	146.765	138.976	138.180	780	-	-780	0	-797	-8.586	797	164.786	83,85%	(26.607)
	• Total Non Program	29.135	31.228	30.972	780	-	-780	450	-255	1.838	255	32.004	96,78%	(1.032)
	• Program	117.630	107.748	107.207	-	-	0	-1.065	-541	-10.423	541	132.782	80,74%	(25.575)
	Oto	8.426	14.256	14.718	437	754	317	291	461	6.291	292	9.378	156,93%	5.339
	CF 2	110.338	153.794	157.041	2.905	5.298	2.393	5.224	3.247	46.703	2.051	119.801	131,09%	37.241
	Mitraguna & Others	99.558	141.966	145.185	2.905	5.068	2.163	5.057	3.219	45.627	1.849	108.145	134,25%	37.040
	Pensiun	10.780	11.829	11.856	-	230	230	168	28	1.076	202	11.656	101,72%	200
	Total Pembiayaan	362.027	406.170	409.975	10.289	11.481	1.192	6.439	3.805	47.948	7.675	413.157	99,23%	(3.182)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	4.357	1,39%	4,02%	8,59%	2.297	3.576	2.463			
	KUR	645	1.569	1.815	3.868	1,21%	3,73%	8,01%	2.052	3.223	2.299			
	Non KUR	137	325	245	490	4,62%	9,74%	19,81%	245	353	165			
3	PWG	-	-	-	590	0,00%	0,00%	1,78%	590	590	590			
	Cilem	-	-	-	577	0,00%	0,00%	3,55%	577	577	577			
	Gadai	-	-	-	14	0,00%	0,00%	0,08%	14	14	14			
4	CFG	18.567	17.925	18.075	25.236	6,99%	5,89%	8,14%	7.161	6.668	7.311			
	CF 1	18.567	16.344	16.819	21.989	11,96%	10,98%	14,38%	5.170	3.422	5.645			
	Total Griya	18.403	16.099	16.440	21.067	12,54%	11,83%	15,25%	4.627	2.663	4.968			
	Oto	164	246	379	923	1,95%	2,66%	6,27%	543	758	677			
	CF 2	-	1.581	1.256	3.247	0,00%	0,82%	2,07%	1.991	3.247	1.666			
	Mitraguna & Others	-	1.399	1.072	3.063	0,00%	0,76%	2,11%	1.991	3.063	1.664			
	Pensiun	-	182	184	184	0,00%	1,56%	1,55%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	30.183	5,34%	4,96%	7,36%	10.048	10.835	10.364	0,31%	95,73%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	1.837	2,77%	3,52%	3,62%	35	275	322			
	KUR	1.074	1.209	1.400	1.439	2,01%	2,87%	2,98%	39	365	230			
	Non KUR	488	306	402	398	16,47%	16,02%	16,10%	(4)	(90)	92			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.528	11.334	11.700	1,59%	3,69%	3,78%	366	7.484	172			
	CF 1	4.193	10.321	10.055	10.422	2,70%	6,56%	6,82%	366	6.229	100			
	Total Griya	4.144	10.272	10.006	10.373	2,82%	7,20%	7,51%	366	6.229	100			
	Oto	49	49	49	49	0,58%	0,34%	0,33%	-	-	-			
	CF 2	23	1.207	1.279	1.279	0,02%	0,83%	0,81%	-	1.255	72			
	Mitraguna & Others	23	1.207	1.279	1.279	0,02%	0,90%	0,88%	-	1.255	72			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	13.716	1,65%	3,28%	3,35%	401	7.759	494	0,67%	80,08%	-2,7%

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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	44.148	42.335	(2.132)	(1.814)	(3.142)	-6,91%	25.725	154,87%	26.400	160,36%	15.935
2	Tabungan	236.060	259.836	255.426	253.849	997	(1.577)	(5.987)	-2,30%	17.789	7,54%	255.646	99,30%	(1.797)
3	Deposito	132.723	131.768	134.429	134.434	92	5	2.666	2,02%	1.712	1,29%	133.615	100,61%	819
	Total	385.393	437.081	434.004	430.618	(1.042)	(3.386)	(6.463)	-1,48%	45.225	11,73%	415.661	103,60%	14.957
	CASA	252.670	305.313	299.574	296.184	(1.134)	(3.391)	(9.129)	-2,99%	43.514	17,22%	282.046	105,01%	14.138
	(%) CASA	65,56%	69,85%	69,03%	68,78%									
	FDR	115,76%	106,74%	106,58%	107,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	41.542	56.007	54.931	54.841	(90)	(1.165)	-2,08%	13.299	32,01%	-	0,00%	54.841
2	Giro ISE	8.627	7.158	5.937	5.858	(79)	(1.300)	-18,16%	(2.769)	-32,10%		0,00%	5.858
3	Tabungan ISE	5.900	12.647	12.638	12.694	56	47	0,37%	6.794	115,15%		0,00%	12.694
4	Deposito ISE	27.015	36.202	36.356	36.290	(67)	88	0,24%	9.275	34,33%		0,00%	36.290
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	20.201	460	600	140	273	202	4.394	398	20.959	96,38%	(758)
	KUR	15.684	19.482	19.687	460	600	140	279	205	4.003	395	20.693	95,14%	(1.006)
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248
3	PWG	19.902	31.366	32.448	6.728	3.891	-2.838	2.474	1.082	12.545	2.808	34.321	94,54%	(1.874)
	Cilem	10.166	17.192	18.516	1.843	2.293	450	952	1.325	8.351	968	20.372	90,89%	(1.856)
	Gadai	9.737	14.174	13.931	4.886	1.598	-3.288	1.523	-243	4.195	1.840	13.949	99,88%	(17)
4	CFG	226.020	242.142	240.041	3.587	2.580	-1.008	-561	-2.101	14.021	4.681	249.319	96,28%	(9.278)
	CF 1	15.856	21.584	21.658	1.154	389	-766	323	74	5.802	315	18.634	116,23%	3.025
	Total Griya	12.125	17.731	17.488	1.000	-	-1.000	0	-243	5.363	243	12.838	136,22%	4.650
	• Total Non Program	12.125	17.731	17.488	1.000	-	-1.000	834	-243	5.363	243	12.838	136,22%	4.650
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	4.170	154	389	234	323	317	439	72	5.795	71,96%	(1.625)
	CF 2	210.163	220.557	218.383	2.433	2.191	-242	-884	-2.175	8.219	4.366	230.685	94,67%	(12.302)
	Mitraguna & Others	179.175	184.198	182.614	2.272	2.178	-94	-1.298	-1.584	3.439	3.762	197.798	92,32%	(15.183)
	Pensiun	30.988	36.360	35.769	161	13	-148	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	462.549	11.276	7.070	-4.205	354	-4.004	16.425	11.075	494.449	93,55%	(31.900)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	706	2,64%	1,27%	3,50%	452	290	444			
	KUR	294	262	254	706	1,87%	1,31%	3,59%	452	412	444			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	1.191	0,00%	0,00%	3,67%	1.191	1.191	1.191			
	Cilem	-	-	-	971	0,00%	0,00%	5,24%	971	971	971			
	Gadai	-	-	-	221	0,00%	0,00%	1,58%	221	221	221			
4	CFG	3.141	3.045	2.689	5.616	1,39%	1,11%	2,34%	2.926	2.474	2.571			
	CF 1	52	42	41	481	0,33%	0,19%	2,22%	440	429	439			
	Total Griya	52	42	41	294	0,43%	0,23%	1,68%	253	243	252			
	Oto	-	-	-	187	0,00%	0,00%	4,48%	187	187	187			
	CF 2	3.089	3.002	2.648	5.134	1,47%	1,20%	2,35%	2.487	2.045	2.132			
	Mitraguna & Others	2.920	3.002	2.648	4.694	1,63%	1,44%	2,57%	2.046	1.774	1.692			
	Pensiun	170	-	-	440	0,05%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	7.618	0,80%	0,63%	1,65%	4.675	4.060	4.311	0,34%	79,17%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-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	4.837	1,57%	2,12%	2,02%	(299)	1.279	65			
	CF 1	753	302	301	301	4,75%	1,39%	1,39%	-	(453)	(1)			
	Total Griya	312	302	301	301	2,57%	1,70%	1,72%	-	(11)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.537	1,33%	2,19%	2,08%	(299)	1.732	66			
	Mitraguna & Others	2.805	4.471	4.836	4.537	1,57%	2,63%	2,48%	(299)	1.732	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.855	1,05%	1,10%	1,05%	(281)	180	82	1,06%	-1,30%	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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	525.300	523.500	63.236	(1.800)	(168.275)	-24,33%	(105.471)	-16,77%	693.972	75,44%	(170.472)
2	Tabungan	522.123	534.304	539.452	524.170	3.787	(15.282)	(10.133)	-1,90%	2.047	0,39%	551.051	95,12%	(26.881)
3	Deposito	264.012	243.573	237.309	237.005	(48.159)	(304)	(6.568)	-2,70%	(27.007)	-10,23%	264.501	89,60%	(27.496)
	Total	1.415.106	1.469.651	1.302.061	1.284.675	18.864	(17.385)	(184.976)	-12,59%	(130.431)	-9,22%	1.509.524	85,10%	(224.848)
	CASA	1.151.094	1.226.078	1.064.752	1.047.670	67.022	(17.082)	(178.408)	-14,55%	(103.424)	-8,98%	1.245.023	84,15%	(197.352)
	(%) CASA	81,34%	83,43%	81,77%	81,55%									
	FDR	55,59%	56,36%	71,32%	72,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	50.662	49.540		(1.122)	6.470	15,02%	9.932	25,07%	-	0,00%	49.540
2	Giro ISE	24.819	22.409	27.150	27.027		(122)	4.618	20,61%	2.208	8,90%		0,00%	27.027
3	Tabungan ISE	14.728	18.600	21.452	20.452		(1.000)	1.851	9,95%	5.724	38,86%		0,00%	20.452
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	593.071	850	101.752	100.902	-21.604	97.265	99.934	4.487	517.914	114,51%	75.157
	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	128.407	850	1.752	902	-18.181	-1.477	24.144	3.229	118.632	108,24%	9.776
	• Local Champion	71.739	83.729	82.000	-	1.500	1.500	-18.650	-1.729	10.261	3.229	75.832	108,13%	6.168
	• 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	16.676	945	750	-195	411	440	5.497	310	15.280	109,13%	1.395
	KUR	10.795	15.959	16.402	945	750	-195	418	443	5.607	307	14.788	110,92%	1.615
	Non KUR	384	277	273	-	-	0	-6	-3	-111	3	493	55,52%	(219)
3	PWG	42.303	64.433	68.513	13.162	9.002	-4.160	1.867	4.080	26.211	4.922	61.895	110,69%	6.618
	Cilem	16.301	29.399	31.173	2.327	2.726	400	661	1.774	14.872	952	34.450	90,49%	(3.276)
	Gadai	26.001	35.034	37.340	10.835	6.276	-4.559	1.206	2.306	11.339	3.970	27.446	136,05%	9.894
4	CFG	239.992	251.812	250.371	6.254	2.947	-3.307	2.678	-1.441	10.379	4.388	266.504	93,95%	(16.133)
	CF 1	49.326	55.945	55.491	1.159	715	-444	284	-454	6.164	1.169	52.487	105,72%	3.004
	Total Griya	38.490	43.371	43.140	400	610	210	0	-231	4.650	841	39.301	109,77%	3.839
	• Total Non Program	38.490	43.371	43.140	400	610	210	287	-231	4.650	841	39.301	109,77%	3.839
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.351	759	105	-654	284	-224	1.514	329	13.186	93,67%	(835)
	CF 2	190.665	195.867	194.881	5.095	2.232	-2.863	2.394	-987	4.215	3.219	214.018	91,06%	(19.137)
	Mitraguna & Others	156.155	163.708	162.879	5.029	2.069	-2.960	2.610	-829	6.724	2.898	177.346	91,84%	(14.468)
	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	928.631	21.211	114.451	93.240	-16.648	100.344	142.021	14.107	861.595	107,78%	67.037

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.590	0,00%	0,00%	0,61%	3.590	3.590	3.590			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.590	0,00%	0,00%	2,80%	3.590	3.590	3.590			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.031	0,00%	0,00%	6,18%	1.031	1.031	1.031			
	KUR	-	-	-	974	0,00%	0,00%	5,94%	974	974	974			
	Non KUR	-	-	-	57	0,00%	0,00%	20,86%	57	57	57			
3	PWG	-	10	-	1.776	0,00%	0,00%	2,59%	1.776	1.776	1.766			
	Cilem	-	-	-	1.319	0,00%	0,00%	4,23%	1.319	1.319	1.319			
	Gadai	-	10	-	457	0,00%	0,00%	1,22%	457	457	448			
4	CFG	1.445	2.456	2.548	5.246	0,60%	1,01%	2,10%	2.698	3.801	2.789			
	CF 1	161	866	732	1.530	0,33%	1,31%	2,76%	798	1.369	664			
	Total Griya	152	752	572	650	0,39%	1,32%	1,51%	78	498	(102)			
	Oto	9	114	160	880	0,08%	1,27%	7,12%	720	871	766			
	CF 2	1.284	1.591	1.816	3.716	0,67%	0,93%	1,91%	1.900	2.432	2.125			
	Mitraguna & Others	1.284	1.591	1.448	3.144	0,82%	0,88%	1,93%	1.695	1.860	1.553			
	Pensiun	-	-	367	572	0,00%	1,14%	1,79%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	11.643	0,18%	0,31%	1,25%	9.095	10.198	9.177	0,15%	88,25%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.635	4.149	4.509	2,03%	1,65%	1,80%	360	(370)	874			
	CF 1	-	-	-	366	0,00%	0,00%	0,66%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,85%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	4.143	2,56%	2,12%	2,13%	(6)	(736)	508			
	Mitraguna & Others	4.851	3.635	4.149	4.143	3,11%	2,53%	2,54%	(6)	(708)	508			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	4.509	0,62%	0,50%	0,49%	360	(370)	874	0,12%	75,33%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	25.368	24.385	10.992	(983)	(13.525)	-35,68%	(3.758)	-13,35%	36.896	66,09%	(12.511)
2	Tabungan	312.220	335.124	336.481	336.276	(188)	(205)	1.152	0,34%	24.056	7,70%	332.127	101,25%	4.149
3	Deposito	88.440	70.337	68.800	68.801	(3.043)	1	(1.536)	-2,18%	(19.639)	-22,21%	89.197	77,13%	(20.396)
	Total	428.803	443.371	430.649	429.462	7.762	(1.187)	(13.909)	-3,14%	659	0,15%	458.220	93,72%	(28.757)
	CASA	340.363	373.034	361.849	360.661	10.805	(1.187)	(12.373)	-3,32%	20.298	5,96%	369.023	97,73%	(8.361)
	(%) CASA	79,38%	84,14%	84,02%	83,98%									
	FDR	84,89%	89,24%	91,63%	91,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	43.409	43.409		(0)	270	0,63%	3.128	7,76%	-	0,00%	43.409
2	Giro ISE	7.566	5.315	5.011	4.919		(93)	(396)	-7,46%	(2.647)	-34,99%		0,00%	4.919
3	Tabungan ISE	32.715	37.823	38.398	38.490		92	667	1,76%	5.775	17,65%		0,00%	38.490
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	29.996	-	-	0	-278	-683	-4.006	683	35.532	84,42%	(5.536)
	KUR	32.921	29.430	28.758	-	-	0	-254	-672	-4.163	672	34.322	83,79%	(5.563)
	Non KUR	1.081	1.249	1.238	-	-	0	-24	-10	157	10	1.210	102,30%	28
3	PWG	9.475	19.384	20.764	2.162	2.656	495	354	1.381	11.289	1.276	27.736	74,86%	(6.972)
	Cilem	5.148	12.299	13.077	593	1.070	477	-31	778	7.930	292	18.193	71,88%	(5.115)
	Gadai	4.327	7.084	7.687	1.569	1.586	17	385	602	3.359	984	9.544	80,54%	(1.857)
4	CFG	262.577	291.842	290.405	3.755	1.873	-1.881	1.389	-1.436	27.828	3.310	285.363	101,77%	5.042
	CF 1	159.367	169.715	168.230	2.280	59	-2.220	-296	-1.485	8.863	1.544	162.083	103,79%	6.147
	Total Griya	139.426	145.942	145.018	2.051	-	-2.051	0	-924	5.593	924	140.123	103,49%	4.895
1	• Total Non Program	139.426	145.942	145.018	2.051	-	-2.051	1.520	-924	5.593	924	140.123	103,49%	4.895
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.212	229	59	-169	-296	-561	3.271	620	21.960	105,70%	1.252
	CF 2	103.210	122.126	122.175	1.475	1.814	339	1.685	48	18.965	1.766	123.280	99,10%	(1.106)
	Mitraguna & Others	99.172	116.810	116.914	1.125	1.814	689	1.323	103	17.742	1.711	117.385	99,60%	(471)
	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	394.602	7.916	4.530	-3.387	2.669	-1.068	30.580	5.598	419.076	94,16%	(24.474)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	30	0,00%	0,12%	0,12%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	3.041	2,57%	5,35%	10,14%	1.400	2.169	1.152			
	KUR	703	1.737	1.487	2.887	2,14%	5,05%	10,04%	1.400	2.184	1.150			
	Non KUR	169	152	154	154	15,61%	12,34%	12,44%	-	(15)	2			
3	PWG	-	-	-	697	0,00%	0,00%	3,36%	697	697	697			
	Cilem	-	-	-	687	0,00%	0,00%	5,25%	687	687	687			
	Gadai	-	-	-	11	0,00%	0,00%	0,14%	11	11	11			
4	CFG	4.689	3.435	3.445	9.667	1,79%	1,18%	3,33%	6.222	4.978	6.233			
	CF 1	4.583	3.018	2.690	6.513	2,88%	1,58%	3,87%	3.824	1.930	3.495			
	Total Griya	3.651	1.927	1.566	4.199	2,62%	1,07%	2,90%	2.633	548	2.272			
	Oto	932	1.091	1.124	2.315	4,67%	4,73%	9,97%	1.190	1.383	1.223			
	CF 2	106	417	755	3.154	0,10%	0,62%	2,58%	2.399	3.048	2.737			
	Mitraguna & Others	106	417	755	3.154	0,11%	0,65%	2,70%	2.399	3.048	2.737			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	13.436	1,53%	1,29%	3,40%	8.320	7.875	8.083	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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,23%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,50%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.684	1,53%	5,50%	5,61%	(5)	1.162	108			
	KUR	341	1.120	1.235	1.235	1,04%	4,20%	4,29%	(2)	892	113			
	Non KUR	180	456	453	451	16,68%	36,29%	36,39%	(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	6.997	1,07%	2,38%	2,41%	56	4.200	174			
	CF 1	2.607	5.540	5.622	5.678	1,64%	3,31%	3,37%	56	3.070	137			
	Total Griya	2.357	4.907	4.994	5.076	1,69%	3,42%	3,50%	82	2.718	169			
	Oto	250	633	628	602	1,25%	2,64%	2,59%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,08%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,13%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.805	0,91%	2,21%	2,23%	51	5.486	282	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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	80	66	11	(14)	18	38,76%	(152)	-69,82%	4.691	1,40%	(4.625)
2	Tabungan	144.169	162.597	163.687	162.296	5.538	(1.391)	(301)	-0,19%	18.127	12,57%	154.911	104,77%	7.385
3	Deposito	10.918	20.142	20.291	21.291	(2.548)	1.000	1.149	5,70%	10.373	95,01%	11.483	185,42%	9.808
	Total	155.304	182.786	184.058	183.653	3.001	(405)	867	0,47%	28.349	18,25%	171.085	107,35%	12.568
	CASA	144.386	162.644	163.767	162.362	5.549	(1.405)	(283)	-0,17%	17.975	12,45%	159.602	101,73%	2.760
	(%) CASA	92,97%	88,98%	88,98%	88,41%									
	FDR	134,72%	124,25%	123,68%	123,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.326	1.322		(5)	87	7,01%	61	4,87%	-	0,00%	1.322
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.326	1.321		(5)	87	7,01%	62	4,89%		0,00%	1.321
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Local Champion	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.613	700	700	0	955	-393	4.700	1.093	60.630	98,32%	(1.016)
	KUR	53.824	58.670	58.295	700	700	0	988	-375	4.471	1.075	59.174	98,51%	(879)
	Non KUR	1.089	1.337	1.318	-	-	0	-33	-18	229	18	1.456	90,57%	(137)
3	PWG	2.063	7.765	7.930	564	236	-328	346	164	5.866	72	9.875	80,30%	(1.946)
	Cilem	2.063	7.765	7.930	564	236	-328	346	164	5.866	72	9.875	80,30%	(1.946)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	158.229	1.170	1.350	180	340	763	8.231	587	160.804	98,40%	(2.575)
	CF 1	15.162	17.472	17.241	-	30	30	-45	-231	2.079	261	16.494	104,53%	747
	Total Griya	4.320	3.831	3.820	-	-	0	0	-10	-500	10	4.700	81,28%	(880)
	• Total Non Program	3.984	3.516	3.507	-	-	0	-39	-9	-477	9	4.321	81,17%	(814)
	• Program	336	315	313	-	-	0	-2	-1	-23	1	379	82,64%	(66)
	Oto	10.841	13.641	13.420	-	30	30	-45	-221	2.579	251	11.794	113,79%	1.626
	CF 2	134.836	139.994	140.988	1.170	1.320	150	385	994	6.152	326	144.309	97,70%	(3.321)
	Mitraguna & Others	130.780	136.039	137.048	1.170	1.320	150	408	1.009	6.268	311	139.377	98,33%	(2.329)
	Pensiun	4.056	3.955	3.940	-	-	0	-23	-15	-116	15	4.933	79,88%	(993)
	Total Pembiayaan	209.233	227.110	227.642	2.434	2.286	-148	1.627	532	18.409	1.754	233.567	97,46%	(5.925)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	611	0,00%	0,00%	32,66%	611	611	611			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	611	0,00%	0,00%	32,66%	611	611	611			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	3.390	0,00%	0,00%	5,69%	3.336	3.390	3.333			
	KUR	-	-	-	3.342	0,00%	0,00%	5,73%	3.342	3.342	3.342			
	Non KUR	-	57	53	48	0,00%	3,99%	3,62%	(6)	48	(9)			
3	PWG	-	-	-	73	0,00%	0,00%	0,92%	73	73	73			
	Cilem	-	-	-	73	0,00%	0,00%	0,92%	73	73	73			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	4.792	0,72%	1,65%	3,03%	2.187	3.715	3.328			
	CF 1	278	521	426	1.038	1,83%	2,44%	6,02%	611	760	516			
	Total Griya	278	253	253	496	6,43%	6,61%	12,99%	243	218	243			
	Oto	-	268	173	541	0,00%	1,27%	4,03%	368	541	273			
	CF 2	799	942	2.179	3.754	0,59%	1,56%	2,66%	1.576	2.955	2.812			
	Mitraguna & Others	799	942	2.179	3.173	0,61%	1,60%	2,32%	995	2.375	2.231			
	Pensiun	-	-	-	581	0,00%	0,00%	14,74%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	8.866	0,51%	1,17%	3,89%	6.208	7.789	7.345	0,45%	88,32%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,10%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,10%	-	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%	4,57%	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	1.064	0,54%	0,68%	0,67%	-	254	(326)			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.258	933	933	0,50%	0,67%	0,66%	-	262	(326)			
	Mitraguna & Others	670	1.190	865	865	0,51%	0,64%	0,63%	-	195	(326)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	1.875	0,46%	0,80%	0,82%	52	921	(275)	0,14%	82,40%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.208	2.211	(61)	3	(20)	-0,92%	1.973	830,07%	4.605	48,01%	(2.394)
2	Tabungan	85.480	94.164	99.747	97.096	1.838	(2.651)	2.933	3,11%	11.616	13,59%	94.734	102,49%	2.362
3	Deposito	55.765	41.891	41.891	41.841	(347)	(50)	(50)	-0,12%	(13.924)	-24,97%	56.483	74,08%	(14.642)
	Total	141.483	138.286	143.847	141.149	1.430	(2.698)	2.862	2,07%	(334)	-0,24%	155.822	90,58%	(14.674)
	CASA	85.718	96.395	101.956	99.308	1.778	(2.648)	2.912	3,02%	13.590	15,85%	99.340	99,97%	(32)
	(%) CASA	60,59%	69,71%	70,88%	70,36%									
	FDR	57,51%	64,07%	61,82%	63,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.361	2.380	2.380	0	20	0,84%	2.043	606,27%	-	0,00%	2.380
2	Giro ISE	44	2.017	2.017	2.017	0	(0)	-0,01%	1.973	4435,47%		0,00%	2.017
3	Tabungan ISE	293	343	363	363	0	20	5,83%	71	24,22%		0,00%	363
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	26.067	750	400	-350	310	-153	-2.524	553	29.132	89,48%	(3.065)
	KUR	28.019	25.667	25.521	750	400	-350	330	-146	-2.498	546	28.422	89,79%	(2.901)
	Non KUR	572	552	546	-	-	0	-20	-6	-26	6	710	76,91%	(164)
3	PWG	2.056	6.337	6.475	612	210	-402	268	138	4.418	72	7.548	85,78%	(1.073)
	Cilem	2.056	6.337	6.475	612	210	-402	268	138	4.418	72	7.548	85,78%	(1.073)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.383	831	870	39	-7	334	5.658	536	59.421	94,89%	(3.038)
	CF 1	3.683	6.435	6.379	185	-	-185	39	-56	2.695	56	4.720	135,15%	1.659
	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	6.023	185	-	-185	39	-54	3.035	54	3.758	160,24%	2.264
	CF 2	47.042	49.615	50.004	646	870	224	-47	390	2.963	480	54.701	91,41%	(4.697)
	Mitraguna & Others	38.019	39.728	40.181	646	870	224	25	453	2.162	417	44.970	89,35%	(4.788)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.924	2.193	1.480	-712	571	319	7.553	1.162	96.101	92,53%	(7.176)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	1.879	2,01%	1,15%	7,21%	1.579	1.305	1.191			
	KUR	574	632	300	1.879	2,05%	1,17%	7,36%	1.579	1.305	1.247			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	96	0,00%	0,00%	1,48%	96	96	96			
	Cilem	-	-	-	96	0,00%	0,00%	1,48%	96	96	96			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	5.929	0,46%	1,66%	10,52%	4.996	5.695	3.472			
	CF 1	134	106	320	432	3,65%	4,97%	6,77%	112	297	326			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	432	4,50%	5,27%	7,17%	112	297	326			
	CF 2	100	2.351	613	5.497	0,21%	1,24%	10,99%	4.884	5.398	3.146			
	Mitraguna & Others	-	1.360	201	4.165	0,00%	0,51%	10,37%	3.963	4.165	2.805			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	7.904	0,99%	1,39%	8,89%	6.671	7.096	4.758	1,87%	78,94%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,49%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	774	0,39%	0,84%	0,87%	33	459	145	0,04%	95,51%	-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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.318	45.179	7.495	(139)	26	0,06%	25.006	123,96%	25.794	175,15%	19.385
2	Tabungan	135.101	145.614	148.730	148.403	1.016	(327)	2.788	1,91%	13.302	9,85%	145.809	101,78%	2.594
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	220.397	219.932	8.741	(465)	2.960	1,36%	36.058	19,61%	200.728	109,57%	19.203
	CASA	155.274	190.767	194.047	193.582	8.511	(465)	2.815	1,48%	38.308	24,67%	171.603	112,81%	21.979
	(%) CASA	84,45%	87,92%	88,04%	88,02%									
	FDR	85,47%	90,55%	89,96%	90,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.321	13.383		61	538	4,19%	4.714	54,38%	-	0,00%	13.383
2	Giro ISE	6.094	227	151	157		6	(70)	-30,86%	(5.937)	-97,42%		0,00%	157
3	Tabungan ISE	2.575	10.818	11.371	11.426		55	608	5,62%	8.851	343,72%		0,00%	11.426
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	36.084	500	650	150	-169	134	6.195	516	34.210	105,48%	1.874
	KUR	29.147	35.000	35.148	500	650	150	-304	148	6.001	502	33.229	105,78%	1.920
	Non KUR	742	950	936	-	-	0	135	-15	194	15	981	95,39%	(45)
3	PWG	5.787	17.774	18.613	2.567	1.675	-892	1.145	839	12.826	836	20.542	90,61%	(1.930)
	Cilem	4.662	13.788	14.382	1.416	895	-521	132	594	9.720	301	15.567	92,39%	(1.185)
	Gadai	1.126	3.985	4.231	1.151	780	-371	1.013	246	3.105	534	4.976	85,03%	(745)
4	CFG	121.436	142.740	143.562	1.608	1.824	216	3.425	822	22.126	1.002	131.655	109,04%	11.906
	CF 1	20.925	20.764	20.590	92	-	-92	454	-174	-335	174	22.143	92,98%	(1.554)
	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	5.340	92	-	-92	454	-147	411	147	5.835	91,52%	(495)
	CF 2	100.511	121.976	122.972	1.516	1.824	308	2.970	996	22.461	828	109.512	112,29%	13.460
	Mitraguna & Others	63.905	80.135	81.344	1.216	1.738	522	2.780	1.209	17.439	529	72.073	112,86%	9.271
	Pensiun	36.606	41.841	41.628	300	86	-214	190	-213	5.022	299	37.439	111,19%	4.189
	Total Pembiayaan	157.150	196.464	198.258	4.674	4.149	-526	4.400	1.795	41.108	2.354	186.445	106,34%	11.813

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	1.467	0,60%	0,50%	4,07%	1.288	1.288	1.285			
	KUR	179	128	124	1.467	0,61%	0,35%	4,17%	1.343	1.288	1.339			
	Non KUR	-	54	55	-	0,00%	5,79%	0,00%	(55)	-	(54)			
3	PWG	74	-	-	1.595	1,27%	0,00%	8,57%	1.595	1.522	1.595			
	Cilem	74	-	-	1.595	1,58%	0,00%	11,09%	1.595	1.522	1.595			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	3.125	0,92%	1,55%	2,18%	919	2.010	1.473			
	CF 1	120	248	73	743	0,57%	0,35%	3,61%	670	623	495			
	Total Griya	-	170	-	465	0,00%	0,00%	3,05%	465	465	295			
	Oto	120	78	73	278	2,43%	1,33%	5,21%	205	158	200			
	CF 2	995	1.404	2.132	2.382	0,99%	1,75%	1,94%	249	1.387	978			
	Mitraguna & Others	254	1.081	1.562	1.822	0,40%	1,95%	2,24%	260	1.568	742			
	Pensiun	740	324	570	559	2,02%	1,36%	1,34%	(11)	(181)	236			
	Total Pembiayaan	1.367	1.834	2.384	6.187	0,87%	1,21%	3,12%	3.802	4.820	4.352	0,15%	95,10%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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%	0,66%	88	231	87			
	Non KUR	35	-	-	55	4,67%	0,00%	5,88%	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%	1,13%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,37%	222	1.110	284			
	Pensiun	-	275	274	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.840	0,02%	0,75%	0,93%	364	1.805	595	0,06%	93,65%	-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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	211	181	(243)	(30)	52	39,98%	(279)	-60,67%	4.702	3,85%	(4.521)
2	Tabungan	104.069	105.674	104.030	104.267	97	237	(1.407)	-1,33%	198	0,19%	113.215	92,10%	(8.948)
3	Deposito	24.703	24.658	24.858	24.861	(322)	3	204	0,83%	158	0,64%	25.371	97,99%	(509)
	Total	129.233	130.461	129.099	129.310	(467)	211	(1.152)	-0,88%	77	0,06%	143.287	90,25%	(13.977)
	CASA	104.530	105.804	104.241	104.448	(145)	208	(1.355)	-1,28%	(81)	-0,08%	117.917	88,58%	(13.468)
	(%) CASA	80,88%	81,10%	80,74%	80,77%									
	FDR	125,49%	144,15%	145,88%	145,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.267	2.364	2.385	21	118	5,19%	(1.649)	-40,88%	-	0,00%	2.385
2	Giro ISE	415	60	109	112	3	52	87,58%	(303)	-72,99%		0,00%	112
3	Tabungan ISE	3.618	2.207	2.255	2.273	18	65	2,96%	(1.346)	-37,19%		0,00%	2.273
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	22.240	515	290	-225	145	-282	-654	572	24.787	89,72%	(2.547)
	KUR	22.067	21.522	21.179	370	210	-160	-16	-343	-888	553	23.833	88,86%	(2.654)
	Non KUR	827	999	1.061	145	80	-65	161	62	234	18	954	111,24%	107
3	PWG	1.733	7.288	7.351	1.366	291	-1.075	930	63	5.619	228	10.247	71,74%	(2.895)
	Cilem	1.733	7.288	7.351	1.366	291	-1.075	930	63	5.619	228	10.247	71,74%	(2.895)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	158.740	1.254	4.269	3.014	470	496	21.189	3.773	158.700	100,03%	40
	CF 1	5.904	8.009	8.043	133	187	53	75	34	2.138	153	8.425	95,46%	(383)
	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	6.306	133	187	53	75	45	2.328	141	5.852	107,76%	454
	CF 2	131.647	150.235	150.698	1.121	4.082	2.961	395	462	19.051	3.620	150.275	100,28%	423
	Mitraguna & Others	65.693	81.700	83.432	580	3.982	3.402	31	1.731	17.738	2.251	82.597	101,01%	834
	Pensiun	65.954	68.535	67.266	541	100	-441	364	-1.269	1.312	1.369	67.677	99,39%	(411)
	Total Pembiayaan	162.178	188.054	188.332	3.136	4.850	1.714	1.545	278	26.154	4.572	193.734	97,21%	(5.402)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	2.376	2,80%	2,28%	10,68%	1.862	1.736	1.816			
	KUR	508	507	460	2.295	2,30%	2,14%	10,83%	1.835	1.786	1.787			
	Non KUR	132	53	54	82	15,90%	5,37%	7,69%	28	(50)	29			
3	PWG	-	-	-	107	0,00%	0,00%	1,45%	107	107	107			
	Cilem	-	-	-	107	0,00%	0,00%	1,45%	107	107	107			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	922	0,75%	0,17%	0,58%	650	(112)	213			
	CF 1	-	-	-	398	0,00%	0,00%	4,95%	398	398	398			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	398	0,00%	0,00%	6,32%	398	398	398			
	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	3.405	1,03%	0,42%	1,81%	2.619	1.730	2.136	1,19%	34,42%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	526	1,34%	1,23%	2,36%	250	220	268			
	KUR	52	153	180	430	0,23%	0,84%	2,03%	250	378	276			
	Non KUR	254	104	96	96	30,69%	9,60%	9,04%	(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%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	563	0,19%	0,17%	0,30%	249	257	268	0,87%	-189,30%	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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	518.429	518.304	197	(124)	517	0,10%	356.824	220,97%	168.496	307,61%	349.808
2	Tabungan	199.929	216.938	218.157	218.270	(488)	113	1.332	0,61%	18.341	9,17%	215.790	101,15%	2.480
3	Deposito	133.285	90.671	87.907	87.914	(964)	7	(2.757)	-3,04%	(45.371)	-34,04%	135.065	65,09%	(47.151)
	Total	494.695	825.396	824.492	824.488	(1.255)	(4)	(908)	-0,11%	329.793	66,67%	519.351	158,75%	305.137
	CASA	361.410	734.725	736.585	736.574	(291)	(11)	1.849	0,25%	375.164	103,81%	384.286	191,67%	352.289
	(%) CASA	73,06%	89,01%	89,34%	89,34%									
	FDR	29,29%	21,46%	21,52%	21,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.526	20.621	96	10.142	96,78%	18.756	1005,23%	-	0,00%	20.621	
2	Giro ISE	28	25	18	18	0	(7)	-29,40%	(10)	-36,96%		0,00%	18	
3	Tabungan ISE	1.837	8.854	18.908	19.004	96	10.149	114,63%	17.166	934,26%		0,00%	19.004	
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	59.987	300	1.800	1.500	-1.439	5	2.178	1.795	63.575	94,36%	(3.588)
	KUR	55.256	56.602	56.670	300	1.800	1.500	-1.419	68	1.414	1.732	60.661	93,42%	(3.992)
	Non KUR	2.553	3.380	3.318	-	-	0	-20	-63	765	63	2.914	113,85%	404
3	PWG	4.560	19.634	20.696	1.191	1.351	160	1.055	1.062	16.136	289	16.305	126,93%	4.391
	Cilem	4.560	19.634	20.696	1.191	1.351	160	1.055	1.062	16.136	289	16.305	126,93%	4.391
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.598	1.067	84	-983	290	-711	14.736	795	92.602	103,24%	2.996
	CF 1	35.630	44.820	44.139	532	-	-532	558	-681	8.509	681	37.699	117,08%	6.440
	Total Griya	16.876	22.526	22.232	-	-	0	0	-294	5.356	294	17.973	123,70%	4.259
	• Total Non Program	11.817	17.790	17.515	-	-	0	1.032	-275	5.698	275	12.262	142,84%	5.253
	• Program	5.059	4.736	4.717	-	-	0	-38	-19	-342	19	5.710	82,60%	(994)
	Oto	18.754	22.294	21.907	532	-	-532	558	-387	3.153	387	19.727	111,05%	2.180
	CF 2	45.232	51.489	51.459	535	84	-451	-268	-30	6.227	114	54.903	93,73%	(3.444)
	Mitraguna & Others	44.353	50.559	50.549	535	84	-451	-172	-10	6.197	94	53.128	95,15%	(2.579)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	177.465	2.558	3.235	677	-134	329	32.578	2.906	174.138	101,91%	3.327

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	3.840	0,03%	1,46%	6,40%	2.965	3.825	2.825			
	KUR	16	857	781	3.479	0,03%	1,38%	6,14%	2.698	3.464	2.622			
	Non KUR	-	159	94	361	0,00%	2,79%	10,88%	267	361	202			
3	PWG	36	-	-	84	0,78%	0,00%	0,41%	84	48	84			
	Cilem	36	-	-	84	0,78%	0,00%	0,41%	84	48	84			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	4.061	1,24%	1,67%	4,25%	2.455	3.060	2.711			
	CF 1	1.001	1.350	1.606	2.973	2,81%	3,58%	6,74%	1.368	1.972	1.624			
	Total Griya	582	659	882	929	3,45%	3,92%	4,18%	47	346	270			
	Oto	419	691	724	2.045	2,23%	3,25%	9,33%	1.321	1.626	1.354			
	CF 2	-	-	-	1.088	0,00%	0,00%	2,11%	1.088	1.088	1.088			
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	2,15%	1.088	1.088	1.088			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	8.983	1,51%	1,40%	5,06%	6.502	6.799	6.618	0,56%	88,91%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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%	2,11%	273	630	264			
	CF 1	693	743	742	1.015	1,94%	1,66%	2,30%	273	323	272			
	Total Griya	592	631	631	631	3,51%	2,80%	2,84%	-	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%	1,95%	(0)	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,98%	(0)	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,18%	348	427	328	0,04%	96,60%	-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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	308	293	68	(15)	22	8,00%	260	792,01%	6.167	4,75%	(5.875)
2	Tabungan	95.230	98.857	95.190	95.596	5.380	406	(3.260)	-3,30%	367	0,38%	104.027	91,90%	(8.431)
3	Deposito	25.200	24.733	24.193	23.693	561	(500)	(1.039)	-4,20%	(1.507)	-5,98%	25.946	91,32%	(2.252)
	Total	120.463	123.860	119.691	119.583	6.009	(109)	(4.278)	-3,45%	(880)	-0,73%	136.140	87,84%	(16.558)
	CASA	95.263	99.128	95.498	95.889	5.448	391	(3.239)	-3,27%	626	0,66%	110.195	87,02%	(14.306)
	(%) CASA	79,08%	80,03%	79,79%	80,19%									
	FDR	167,21%	170,63%	176,08%	176,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.638	1.619		(19)	34	2,16%	603	59,30%	-	0,00%	1.619
2	Giro ISE	1	12	89	92		3	80	647,35%	91	17917,72%		0,00%	92
3	Tabungan ISE	1.016	1.572	1.549	1.527		(22)	(45)	-2,89%	511	50,33%		0,00%	1.527
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	61.706	850	1.611	761	53	569	3.288	1.042	59.037	104,52%	2.668
	KUR	53.406	57.301	57.918	850	1.611	761	177	617	4.512	994	53.872	107,51%	4.046
	Non KUR	5.013	3.836	3.788	-	-	0	-124	-48	-1.225	48	5.166	73,33%	(1.377)
3	PWG	7.973	12.362	12.495	839	642	-197	572	133	4.522	510	15.411	81,08%	(2.916)
	Cilem	7.973	12.362	12.495	839	642	-197	572	133	4.522	510	15.411	81,08%	(2.916)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.556	1.472	605	-867	977	-1.290	1.516	1.895	161.244	84,69%	(24.688)
	CF 1	25.995	30.473	30.574	226	385	159	-139	101	4.579	284	29.119	105,00%	1.456
	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	14.450	101	385	284	-139	130	1.732	255	15.039	96,08%	(590)
	CF 2	109.045	107.372	105.982	1.246	220	-1.026	1.116	-1.391	-3.064	1.611	132.125	80,21%	(26.143)
	Mitraguna & Others	98.253	97.006	95.477	1.020	20	-1.000	964	-1.529	-2.776	1.549	119.197	80,10%	(23.720)
	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	210.756	3.161	2.859	-302	1.602	-588	9.325	3.447	235.692	89,42%	(24.936)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.895	1.618	4.766	2,02%	2,65%	7,72%	3.148	3.586	2.871			
	KUR	896	1.456	1.153	4.312	1,68%	2,01%	7,44%	3.159	3.416	2.855			
	Non KUR	284	439	465	454	5,67%	12,11%	11,99%	(10)	170	16			
3	PWG	-	-	-	48	0,00%	0,00%	0,38%	48	48	48			
	Cilem	-	-	-	48	0,00%	0,00%	0,38%	48	48	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	3.130	0,59%	1,19%	2,29%	1.491	2.335	1.041			
	CF 1	92	281	107	1.331	0,35%	0,35%	4,35%	1.224	1.239	1.050			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	1.331	0,72%	0,75%	9,21%	1.224	1.239	1.050			
	CF 2	704	1.808	1.532	1.799	0,65%	1,43%	1,70%	267	1.095	(9)			
	Mitraguna & Others	704	1.808	1.532	1.656	0,72%	1,58%	1,73%	124	953	(152)			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	7.944	0,98%	1,54%	3,77%	4.687	5.969	3.960	0,88%	76,56%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	785	764	770	1,19%	1,25%	1,25%	6	75	(15)			
	KUR	639	624	605	611	1,20%	1,06%	1,06%	6	(28)	(13)			
	Non KUR	56	161	159	159	1,12%	4,13%	4,19%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,91%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,57%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,96%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,06%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	2.010	0,89%	0,95%	0,95%	6	211	97	0,14%	85,44%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	808	808	105	(1)	552	216,36%	(368)	-31,27%	4.251	19,00%	(3.444)
2	Tabungan	91.378	105.830	106.488	107.439	2.521	951	1.609	1,52%	16.061	17,58%	98.420	109,16%	9.019
3	Deposito	20.885	17.098	17.170	17.170	127	0	72	0,42%	(3.715)	-17,79%	21.483	79,92%	(4.314)
	Total	113.438	123.183	124.466	125.416	2.753	950	2.234	1,81%	11.978	10,56%	124.155	101,02%	1.261
	CASA	92.553	106.085	107.296	108.246	2.626	950	2.162	2,04%	15.694	16,96%	102.671	105,43%	5.575
	(%) CASA	81,59%	86,12%	86,21%	86,31%									
	FDR	111,58%	120,59%	120,95%	120,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.407	1.404		(4)	51	3,76%	(10)	-0,68%	-	0,00%	1.404
2	Giro ISE	4	52	87	72		(15)	20	37,80%	68	1557,04%		0,00%	72
3	Tabungan ISE	1.409	1.301	1.321	1.332		11	31	2,39%	(77)	-5,48%		0,00%	1.332
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	61.244	1.650	1.825	175	948	804	3.056	1.021	66.098	92,66%	(4.853)
	KUR	54.166	55.978	56.829	1.650	1.825	175	1.078	851	2.663	974	61.794	91,97%	(4.965)
	Non KUR	4.022	4.462	4.415	-	-	0	-131	-47	393	47	4.304	102,58%	111
3	PWG	2.382	9.408	9.950	1.541	684	-857	1.362	543	7.568	141	9.949	100,01%	1
	Cilem	2.382	9.408	9.950	1.541	684	-857	1.362	543	7.568	141	9.949	100,01%	1
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.343	1.860	1.105	-755	2.504	642	13.399	463	73.797	107,51%	5.545
	CF 1	8.522	7.920	8.056	100	185	85	36	136	-466	49	9.459	85,17%	(1.402)
	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	2.312	100	-	-100	36	-48	-278	48	3.285	70,37%	(973)
	CF 2	57.421	70.780	71.286	1.760	920	-840	2.469	506	13.866	414	64.338	110,80%	6.948
	Mitraguna & Others	56.582	69.407	69.920	1.725	920	-805	2.440	513	13.338	407	62.860	111,23%	7.061
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	150.537	5.051	3.614	-1.437	4.814	1.989	23.968	1.625	149.899	100,43%	638

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	576	560	2.811	0,22%	0,22%	0,93%	2.251	2.681	2.235			
	KUR	123	204	305	2.211	0,23%	0,54%	3,89%	1.906	2.088	2.007			
	Non KUR	6	372	255	600	0,16%	5,72%	13,60%	345	594	228			
3	PWG	-	-	-	254	0,00%	0,00%	0,25%	254	254	254			
	Cilem	-	-	-	254	0,00%	0,00%	0,25%	254	254	254			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	1.599	0,68%	0,81%	2,01%	964	1.151	1.001			
	CF 1	217	497	533	805	2,55%	6,73%	9,99%	272	588	308			
	Total Griya	-	497	533	426	0,00%	9,59%	7,42%	(107)	426	(71)			
	Oto	217	-	-	379	8,39%	0,00%	16,39%	379	162	379			
	CF 2	230	100	101	793	0,40%	0,14%	1,11%	692	563	693			
	Mitraguna & Others	230	100	101	793	0,41%	0,15%	1,13%	692	563	693			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	4.664	0,46%	0,80%	3,10%	3.469	4.087	3.491	1,32%	57,39%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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%	1,76%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	276	0,04%	0,14%	0,18%	76	230	74	0,47%	-154,83%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.311	3.331	206	20	55	1,66%	1.453	77,40%	4.014	82,98%	(683)
2	Tabungan	48.550	58.732	56.393	57.681	591	1.289	(1.051)	-1,79%	9.131	18,81%	55.473	103,98%	2.208
3	Deposito	7.602	13.550	13.350	13.350	2.432	0	(200)	-1,48%	5.748	75,62%	8.347	159,93%	5.003
	Total	58.030	75.559	73.054	74.362	3.229	1.309	(1.196)	-1,58%	16.332	28,14%	67.834	109,62%	6.528
	CASA	50.428	62.009	59.703	61.012	797	1.309	(996)	-1,61%	10.584	20,99%	59.487	102,56%	1.525
	(%) CASA	86,90%	82,07%	81,73%	82,05%									
	FDR	148,42%	129,65%	135,79%	133,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	466	466		(0)	(393)	-45,74%	7	1,61%	-	0,00%	466
2	Giro ISE	360	412	332	333		1	(79)	-19,19%	(27)	-7,46%		0,00%	333
3	Tabungan ISE	99	446	134	133		(1)	(313)	-70,24%	34	34,69%		0,00%	133
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	49.397	300	1.330	1.030	214	368	4.360	962	52.201	94,63%	(2.804)
	KUR	43.986	47.512	47.805	300	1.230	930	47	293	3.820	937	50.816	94,07%	(3.011)
	Non KUR	1.052	1.518	1.592	-	100	100	167	74	540	26	1.385	114,94%	207
3	PWG	3.221	8.523	8.967	464	598	133	148	445	5.746	153	8.452	106,10%	516
	Cilem	3.221	8.523	8.967	464	598	133	148	445	5.746	153	8.452	106,10%	516
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.836	850	829	-21	411	430	2.965	399	44.221	92,35%	(3.385)
	CF 1	26.387	25.292	25.409	-	479	479	-326	116	-979	362	27.144	93,61%	(1.736)
	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	20.117	-	479	479	-326	133	-939	345	21.619	93,05%	(1.502)
	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	99.201	1.614	2.756	1.142	774	1.242	13.071	1.514	104.874	94,59%	(5.673)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	836	0,91%	0,60%	1,69%	543	427	484			
	KUR	384	352	293	836	0,87%	0,62%	1,75%	543	452	484			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	152	0,18%	0,00%	1,69%	152	146	152			
	Cilem	6	-	-	152	0,18%	0,00%	1,69%	152	146	152			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	2.840	3,22%	5,28%	6,96%	707	1.621	976			
	CF 1	985	1.084	1.070	1.681	3,73%	4,23%	6,61%	610	696	597			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	1.681	4,68%	5,04%	8,35%	673	696	661			
	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	3.828	1,90%	2,48%	3,86%	1.402	2.194	1.612	3,35%	13,24%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	275	291	331	0,72%	0,59%	0,67%	40	7	56			
	KUR	102	192	208	248	0,23%	0,44%	0,52%	40	146	56			
	Non KUR	222	83	83	83	21,14%	5,44%	5,19%	-	(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	751	0,89%	1,60%	1,84%	103	413	103			
	CF 1	338	648	647	751	1,28%	2,56%	2,96%	103	413	103			
	Total Griya	-	131	130	130	0,00%	2,46%	2,47%	-	130	(1)			
	Oto	338	517	517	621	1,61%	2,59%	3,08%	103	282	103			
	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	1.082	0,77%	0,96%	1,09%	144	420	159	3,56%	-226,14%	2,5%

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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	20.841	20.697	170	(144)	(814)	-3,78%	(7.490)	-26,57%	34.516	59,96%	(13.819)
2	Tabungan	231.223	240.889	242.173	242.548	14.289	375	1.660	0,69%	11.325	4,90%	244.274	99,29%	(1.725)
3	Deposito	34.752	39.554	33.330	33.330	241	0	(6.224)	-15,73%	(1.422)	-4,09%	34.797	95,78%	(1.467)
	Total	294.162	301.953	296.344	296.575	14.700	231	(5.378)	-1,78%	2.413	0,82%	313.587	94,58%	(17.011)
	CASA	259.410	262.400	263.014	263.245	14.459	231	846	0,32%	3.835	1,48%	278.789	94,42%	(15.544)
	(%) CASA	88,19%	86,90%	88,75%	88,76%									
	FDR	81,90%	86,52%	88,12%	88,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.050	5.053		3	(131)	-2,53%	566	12,61%	-	0,00%	5.053
2	Giro ISE	733	668	726	737		11	69	10,39%	4	0,49%		0,00%	737
3	Tabungan ISE	3.754	4.517	4.324	4.316		(8)	(201)	-4,44%	562	14,98%		0,00%	4.316
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.657	-	-	0	-54	-44	-1.585	44	3.242	51,10%	(1.585)
	Linkage	1.406	1.004	964	-	-	-	-40	-41	-442	41	1.406	68,54%	(442)
	Non-Linkage	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Local Champion	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.238	1.350	350	-1.000	907	-923	-1.236	1.273	73.798	96,53%	(2.560)
	KUR	67.505	67.768	66.902	1.350	350	-1.000	1.053	-866	-603	1.216	68.672	97,42%	(1.771)
	Non KUR	4.969	4.393	4.336	-	-	0	-146	-56	-632	56	5.125	84,60%	(789)
3	PWG	12.827	24.750	25.923	4.852	3.301	-1.552	2.521	1.173	13.096	2.128	28.848	89,86%	(2.925)
	Cilem	7.700	16.834	17.861	2.523	1.486	-1.037	2.212	1.026	10.161	460	19.756	90,41%	(1.895)
	Gadai	5.127	7.915	8.062	2.329	1.814	-515	310	147	2.935	1.668	9.092	88,67%	(1.030)
4	CFG	152.377	162.630	162.320	1.722	2.979	1.257	1.569	-309	9.943	3.288	174.288	93,13%	(11.968)
	CF 1	49.433	46.521	46.313	555	102	-453	329	-208	-3.120	309	55.198	83,90%	(8.885)
	Total Griya	45.444	40.929	40.709	50	-	-50	0	-220	-4.735	220	49.586	82,10%	(8.877)
	• Total Non Program	21.636	18.086	18.017	50	-	-50	-385	-69	-3.619	69	22.711	79,33%	(4.695)
	• Program	23.808	22.843	22.692	-	-	0	3	-151	-1.116	151	26.875	84,44%	(4.183)
	Oto	3.989	5.592	5.604	505	102	-403	329	12	1.616	89	5.613	99,85%	(8)
	CF 2	102.945	116.109	116.007	1.167	2.877	1.710	1.240	-102	13.062	2.979	119.090	97,41%	(3.083)
	Mitraguna & Others	90.697	101.889	101.871	1.001	2.877	1.876	1.240	-18	11.174	2.895	105.348	96,70%	(3.477)
	Pensiun	12.248	14.220	14.137	166	-	-166	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	261.137	7.924	6.629	-1.295	4.944	-103	20.218	6.732	280.176	93,20%	(19.039)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	2.535	0,26%	1,30%	3,56%	1.600	2.345	1.627			
	KUR	190	310	589	2.197	0,28%	0,87%	3,28%	1.608	2.007	1.887			
	Non KUR	-	598	346	338	0,00%	7,88%	7,80%	(8)	338	(260)			
3	PWG	-	-	-	393	0,00%	0,00%	1,51%	393	393	393			
	Cilem	-	-	-	349	0,00%	0,00%	1,96%	349	349	349			
	Gadai	-	-	-	43	0,00%	0,00%	0,54%	43	43	43			
4	CFG	3.319	4.884	4.033	4.510	2,18%	2,48%	2,78%	477	1.191	(374)			
	CF 1	1.762	3.615	3.096	3.778	3,57%	6,66%	8,16%	682	2.016	163			
	Total Griya	1.762	3.343	2.831	3.229	3,88%	6,92%	7,93%	398	1.466	(114)			
	Oto	-	272	265	549	0,00%	4,74%	9,80%	285	549	278			
	CF 2	1.556	1.269	937	732	1,51%	0,81%	0,63%	(205)	(825)	(537)			
	Mitraguna & Others	1.556	1.269	937	732	1,72%	0,92%	0,72%	(205)	(825)	(537)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	7.437	1,46%	1,90%	2,85%	2.469	3.929	1.589	8,37%	-193,89%	5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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%	7,50%	(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%	2,03%	(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	5.860	3,15%	3,11%	3,61%	803	1.065	1.070			
	CF 1	2.642	3.176	3.279	3.297	5,34%	7,05%	7,12%	19	655	121			
	Total Griya	2.642	3.176	3.279	3.297	5,81%	8,01%	8,10%	19	655	121			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.563	2,09%	1,53%	2,21%	784	410	949			
	Mitraguna & Others	2.153	1.319	1.484	2.268	2,37%	1,46%	2,23%	784	116	949			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	6.221	2,22%	2,08%	2,38%	795	865	1.140	2,32%	2,70%	-0,1%

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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.470	8.330	(376)	(140)	(1.656)	-16,58%	(6.015)	-41,93%	21.691	38,40%	(13.361)
2	Tabungan	145.625	195.327	394.291	391.730	52.003	(2.561)	196.403	100,55%	246.105	169,00%	159.881	245,01%	231.850
3	Deposito	70.189	86.483	66.015	66.016	(2.627)	2	(20.467)	-23,67%	(4.173)	-5,94%	70.942	93,06%	(4.926)
	Total	230.159	291.796	468.776	466.077	49.000	(2.700)	174.280	59,73%	235.917	102,50%	252.514	184,57%	213.563
	CASA	159.970	205.313	402.761	400.060	51.627	(2.701)	194.747	94,85%	240.090	150,08%	181.572	220,33%	218.489
	(%) CASA	69,50%	70,36%	85,92%	85,84%									
	FDR	49,05%	42,16%	26,56%	26,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.561	13.582		21	(1.952)	-12,57%	939	7,43%	-	0,00%	13.582
2	Giro ISE	2.499	3.292	1.703	1.703		(0)	(1.589)	-48,27%	(796)	-31,84%		0,00%	1.703
3	Tabungan ISE	9.095	11.192	10.808	10.829		21	(363)	-3,24%	1.735	19,07%		0,00%	10.829
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	14.775	-	-	0	-539	-185	-4.473	185	21.048	70,20%	(6.273)
	KUR	17.796	13.578	13.395	-	-	0	-533	-182	-4.401	182	19.513	68,65%	(6.118)
	Non KUR	1.452	1.383	1.380	-	-	0	-6	-3	-72	3	1.535	89,90%	(155)
3	PWG	5.178	11.964	12.565	1.788	1.628	-160	325	601	7.386	1.027	20.379	61,65%	(7.814)
	Cilem	3.578	8.774	9.168	723	565	-158	436	394	5.590	171	13.704	66,90%	(4.536)
	Gadai	1.600	3.189	3.397	1.065	1.063	-2	-111	207	1.796	856	6.675	50,88%	(3.279)
4	CFG	88.436	96.089	97.151	806	1.449	643	-1.046	1.062	8.715	387	111.775	86,92%	(14.624)
	CF 1	19.579	25.210	25.522	536	516	-20	524	312	5.942	204	22.421	113,83%	3.101
	Total Griya	14.822	14.728	14.689	-	-	0	0	-39	-134	39	15.602	94,14%	(914)
	• Total Non Program	14.371	14.302	14.263	-	-	0	-133	-39	-108	39	15.093	94,50%	(829)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.833	536	516	-20	524	351	6.076	165	6.819	158,87%	4.014
	CF 2	68.857	70.879	71.629	270	933	663	-1.570	750	2.772	183	89.354	80,16%	(17.724)
	Mitraguna & Others	68.359	70.001	70.524	270	700	430	-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	124.491	2.594	3.077	483	-1.261	1.478	11.590	1.599	153.239	81,24%	(28.748)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	1.000	6,58%	5,27%	6,77%	211	(267)	228			
	KUR	1.267	772	789	1.000	7,12%	5,81%	7,46%	211	(267)	228			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	402	0,00%	0,00%	3,20%	402	402	402			
	Cilem	-	-	-	381	0,00%	0,00%	4,15%	381	381	381			
	Gadai	-	-	-	21	0,00%	0,00%	0,62%	21	21	21			
4	CFG	1.470	1.479	1.419	3.073	1,66%	1,48%	3,16%	1.653	1.603	1.594			
	CF 1	117	973	626	2.006	0,60%	2,48%	7,86%	1.381	1.889	1.033			
	Total Griya	-	469	232	1.087	0,00%	1,58%	7,40%	854	1.087	617			
	Oto	117	504	393	919	2,46%	3,75%	8,49%	526	802	416			
	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	4.474	2,42%	1,80%	3,59%	2.266	1.737	2.223	2,44%	31,98%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	9.985	52,35%	66,78%	67,58%	(6)	(91)	(128)			
	KUR	8.740	8.795	8.674	8.668	49,11%	63,89%	64,71%	(6)	(71)	(127)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,45%	-	(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	11.577	9,80%	9,25%	9,30%	195	512	249	1,44%	84,52%	-7,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	8.996	8.533	714	(463)	2.073	32,09%	(7.020)	-45,14%	25.477	33,49%	(16.945)
2	Tabungan	146.646	145.002	141.385	142.400	(1.597)	1.014	(2.602)	-1,79%	(4.246)	-2,90%	158.899	89,62%	(16.499)
3	Deposito	29.176	27.609	28.027	28.030	495	4	421	1,53%	(1.145)	-3,93%	30.121	93,06%	(2.090)
	Total	191.374	179.071	178.408	178.963	(388)	555	(108)	-0,06%	(12.411)	-6,49%	214.497	83,43%	(35.534)
	CASA	162.198	151.462	150.381	150.933	(883)	551	(529)	-0,35%	(11.266)	-6,95%	184.376	81,86%	(33.444)
	(%) CASA	84,75%	84,58%	84,29%	84,34%									
	FDR	87,12%	107,77%	109,78%	109,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.994	13.141	11.031	(2.110)	2.037	22,65%	(3.072)	-21,78%	-	0,00%	11.031
2	Giro ISE	4.458	4.210	8.170	5.956	(2.214)	1.746	41,48%	1.498	33,60%		0,00%	5.956
3	Tabungan ISE	9.645	4.784	4.971	5.075	105	291	6,08%	(4.570)	-47,38%		0,00%	5.075
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	19.466	550	900	350	1.590	695	3.316	205	21.415	90,90%	(1.949)
	KUR	14.812	17.642	18.365	550	900	350	1.629	723	3.553	177	19.912	92,23%	(1.547)
	Non KUR	1.337	1.128	1.101	-	-	0	-39	-27	-236	27	1.502	73,29%	(401)
3	PWG	15.238	29.524	31.644	11.836	3.460	-8.376	3.614	2.120	16.407	1.340	30.096	105,14%	1.548
	Cilem	3.814	12.037	13.218	1.198	1.540	342	1.174	1.182	9.404	358	15.630	84,57%	(2.412)
	Gadai	11.423	17.487	18.426	10.638	1.920	-8.718	2.440	939	7.003	982	14.466	127,37%	3.960
4	CFG	135.343	144.690	144.752	1.292	980	-312	-1.102	62	9.409	918	159.190	90,93%	(14.438)
	CF 1	16.023	18.100	18.135	257	296	39	-25	35	2.112	262	18.866	96,13%	(731)
	Total Griya	9.034	10.590	10.544	-	-	0	0	-47	1.509	47	9.764	107,98%	780
	• Total Non Program	9.034	10.590	10.544	-	-	0	396	-47	1.509	47	9.764	107,98%	780
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.591	257	296	39	-25	81	603	215	9.102	83,41%	(1.510)
	CF 2	119.320	126.590	126.617	1.035	684	-351	-1.077	28	7.297	656	140.324	90,23%	(13.707)
	Mitraguna & Others	104.787	113.008	113.158	1.035	484	-551	-919	150	8.371	334	123.847	91,37%	(10.689)
	Pensiun	14.533	13.582	13.459	-	200	200	-158	-123	-1.074	323	16.477	81,69%	(3.018)
	Total Pembiayaan	166.730	192.985	195.862	13.678	5.340	-8.338	4.102	2.878	29.132	2.462	210.701	92,96%	(14.838)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	1.354	0,29%	2,45%	6,95%	894	1.308	811			
	KUR	-	459	460	1.301	0,00%	2,61%	7,08%	841	1.301	841			
	Non KUR	46	83	-	53	3,44%	0,00%	4,81%	53	7	(31)			
3	PWG	-	146	-	760	0,00%	0,00%	2,40%	760	760	614			
	Cilem	-	-	-	495	0,00%	0,00%	3,74%	495	495	495			
	Gadai	-	146	-	265	0,00%	0,00%	1,44%	265	265	119			
4	CFG	993	410	406	1.530	0,73%	0,28%	1,06%	1.124	537	1.120			
	CF 1	153	410	406	1.041	0,95%	2,24%	5,74%	634	888	630			
	Total Griya	15	341	339	596	0,16%	3,20%	5,65%	257	581	255			
	Oto	138	69	67	445	1,98%	0,90%	5,86%	377	306	376			
	CF 2	840	-	-	489	0,70%	0,00%	0,39%	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	3.643	0,62%	0,45%	1,86%	2.777	2.604	2.544	2,88%	-54,60%	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	20-Nov-25	31-Dec-24	31-Oct-25	20-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%	2,47%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	0,99%	-	(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%	1,96%	(1)	347	(779)			
	Mitraguna & Others	1.368	3.260	2.482	2.481	1,31%	2,20%	2,19%	(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%	3,46%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.351	9.241	253	(111)	598	6,91%	554	6,37%	19.049	48,51%	(9.808)
2	Tabungan	252.421	261.827	262.270	262.288	3.583	18	461	0,18%	9.867	3,91%	268.613	97,65%	(6.325)
3	Deposito	76.726	72.505	62.671	62.675	(1.073)	3	(9.830)	-13,56%	(14.051)	-18,31%	77.795	80,56%	(15.121)
	Total	337.834	342.975	334.293	334.203	2.763	(89)	(8.771)	-2,56%	(3.630)	-1,07%	365.457	91,45%	(31.254)
	CASA	261.108	270.470	271.621	271.529	3.836	(92)	1.059	0,39%	10.421	3,99%	287.662	94,39%	(16.133)
	(%) CASA	77,29%	78,86%	81,25%	81,25%									
	FDR	106,55%	109,87%	112,36%	112,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.425	12.623		198	713	5,99%	4.175	49,42%	-	0,00%	12.623
2	Giro ISE	1.077	1.065	1.098	1.099		0	34	3,18%	22	2,01%		0,00%	1.099
3	Tabungan ISE	7.371	10.845	11.326	11.524		198	679	6,27%	4.153	56,35%		0,00%	11.524
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	26.273	500	450	-50	-82	-58	-7.134	508	39.559	66,42%	(13.286)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	26.273	500	450	-50	-82	-58	-7.130	508	36.812	71,37%	(10.539)
	• Local Champion	29.104	25.433	25.375	500	450	-50	-82	-58	-3.729	508	30.183	84,07%	(4.808)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	25.969	250	-	-250	1.120	-455	2.125	455	27.707	93,73%	(1.738)
	KUR	21.881	24.372	24.018	250	-	-250	1.186	-354	2.137	354	25.636	93,69%	(1.618)
	Non KUR	1.963	2.053	1.951	-	-	0	-65	-102	-12	102	2.070	94,23%	(119)
3	PWG	18.313	34.800	35.855	5.518	5.434	-84	1.901	1.055	17.542	4.380	32.103	111,69%	3.752
	Cilem	9.363	18.475	18.855	1.354	1.162	-192	454	380	9.492	782	19.896	94,77%	(1.041)
	Gadai	8.950	16.326	17.000	4.163	4.272	109	1.447	674	8.050	3.598	12.207	139,26%	4.793
4	CFG	284.398	289.261	287.515	1.953	2.786	834	3.514	-1.746	3.117	4.532	293.503	97,96%	(5.987)
	CF 1	38.670	35.743	35.349	189	752	564	215	-393	-3.320	1.146	39.755	88,92%	(4.406)
	Total Griya	32.928	30.140	29.568	-	442	442	0	-572	-3.360	1.014	33.207	89,04%	(3.639)
	• Total Non Program	32.928	30.140	29.568	-	442	442	-623	-572	-3.360	1.014	33.207	89,04%	(3.639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.781	189	310	122	215	179	40	131	6.549	88,29%	(767)
	CF 2	245.728	253.518	252.166	1.764	2.034	270	3.299	-1.352	6.438	3.386	253.748	99,38%	(1.582)
	Mitraguna & Others	226.104	235.833	234.264	1.764	1.667	-97	3.374	-1.569	8.160	3.236	233.381	100,38%	883
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	359.963	376.817	375.612	8.220	8.671	450	6.454	-1.204	15.650	9.875	392.871	95,61%	(17.259)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	4.645	0,00%	0,34%	17,68%	4.555	4.645	4.550			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	4.645	0,00%	0,34%	17,68%	4.555	4.645	4.550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	877	1,32%	0,63%	3,38%	710	563	639			
	KUR	205	191	122	796	0,94%	0,50%	3,32%	675	591	605			
	Non KUR	109	47	45	81	5,56%	2,19%	4,13%	36	(29)	33			
3	PWG	-	-	-	911	0,00%	0,00%	2,54%	911	911	911			
	Cilem	-	-	-	785	0,00%	0,00%	4,16%	785	785	785			
	Gadai	-	-	-	125	0,00%	0,00%	0,74%	125	125	125			
4	CFG	4.834	7.506	8.636	13.341	1,70%	2,99%	4,64%	4.705	8.507	5.835			
	CF 1	1.936	3.401	3.537	2.497	5,01%	9,89%	7,06%	(1.040)	560	(904)			
	Total Griya	1.859	3.002	3.167	1.862	5,65%	10,51%	6,30%	(1.304)	3	(1.140)			
	Oto	77	399	370	635	1,35%	6,61%	10,98%	265	557	236			
	CF 2	2.897	4.105	5.099	10.844	1,18%	2,01%	4,30%	5.745	7.947	6.739			
	Mitraguna & Others	2.897	4.105	5.099	10.844	1,28%	2,16%	4,63%	5.745	7.947	6.739			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	19.774	1,43%	2,36%	5,26%	10.881	14.626	11.934	0,89%	83,07%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	658	0,47%	2,40%	2,53%	23	546	75			
	KUR	77	342	397	458	0,35%	1,63%	1,91%	61	381	116			
	Non KUR	34	240	237	199	1,74%	11,56%	10,22%	(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%	3,54%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,24%	(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%	3,42%	7	9.959	147	3,06%	10,44%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	7.234	7.025	(487)	(208)	996	16,53%	(578)	-7,61%	17.630	39,85%	(10.604)
2	Tabungan	169.083	168.290	169.636	168.289	2.671	(1.347)	(1)	-0,00%	(794)	-0,47%	182.857	92,03%	(14.568)
3	Deposito	159.534	168.281	164.742	164.747	2.495	4	(3.535)	-2,10%	5.213	3,27%	160.953	102,36%	3.794
	Total	336.221	342.600	341.612	340.061	4.679	(1.551)	(2.540)	-0,74%	3.840	1,14%	361.440	94,09%	(21.379)
	CASA	176.687	174.319	176.870	175.314	2.184	(1.556)	995	0,57%	(1.373)	-0,78%	200.487	87,44%	(25.173)
	(%) CASA	52,55%	50,88%	51,78%	51,55%									
	FDR	59,93%	62,03%	62,68%	62,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	8.015	7.655		(359)	(183)	-2,34%	(3.518)	-31,48%	-	0,00%	7.655
2	Giro ISE	2.226	2.414	2.359	2.367		9	(47)	-1,94%	141	6,33%		0,00%	2.367
3	Tabungan ISE	8.944	5.421	5.653	5.285		(368)	(136)	-2,51%	(3.659)	-40,91%		0,00%	5.285
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	41.963	670	1.600	930	-539	766	1.260	834	47.062	89,17%	(5.099)
	KUR	38.741	39.533	40.326	670	1.600	930	-486	793	1.586	807	44.874	89,87%	(4.547)
	Non KUR	1.963	1.665	1.637	-	-	0	-54	-27	-325	27	2.189	74,80%	(552)
3	PWG	8.703	16.596	17.459	2.501	1.641	-860	645	864	8.756	777	26.230	66,56%	(8.770)
	Cilem	6.698	12.513	12.984	840	912	72	333	472	6.286	441	17.952	72,33%	(4.968)
	Gadai	2.005	4.083	4.475	1.661	728	-933	312	392	2.470	336	8.277	54,06%	(3.802)
4	CFG	152.101	154.707	154.715	2.394	1.410	-984	141	8	2.614	1.402	177.569	87,13%	(22.854)
	CF 1	24.823	21.116	20.883	-	-	0	-326	-233	-3.940	233	27.859	74,96%	(6.976)
	Total Griya	16.607	12.664	12.612	-	-	0	0	-52	-3.995	52	17.386	72,54%	(4.775)
	• Total Non Program	16.607	12.664	12.612	-	-	0	-124	-52	-3.995	52	17.386	72,54%	(4.775)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.271	-	-	0	-326	-181	55	181	10.472	78,98%	(2.201)
	CF 2	127.278	133.591	133.832	2.394	1.410	-984	467	241	6.554	1.169	149.711	89,39%	(15.879)
	Mitraguna & Others	115.000	120.148	120.027	2.394	748	-1.646	283	-121	5.027	869	135.356	88,67%	(15.330)
	Pensiun	12.278	13.443	13.805	-	662	662	184	362	1.527	300	14.354	96,18%	(549)
	Total Pembiayaan	201.507	212.500	214.138	5.565	4.651	-914	246	1.637	12.631	3.013	250.861	85,36%	(36.724)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	2.878	0,93%	2,10%	6,86%	2.011	2.501	2.061			
	KUR	327	781	833	2.739	0,84%	2,11%	6,79%	1.907	2.412	1.958			
	Non KUR	50	36	34	138	2,53%	2,02%	8,46%	105	89	103			
3	PWG	-	-	-	452	0,00%	0,00%	2,59%	452	452	452			
	Cilem	-	-	-	452	0,00%	0,00%	3,48%	452	452	452			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.370	3.268	7.425	1,80%	2,11%	4,80%	4.157	4.681	4.055			
	CF 1	932	1.034	577	1.080	3,75%	2,73%	5,17%	503	148	45			
	Total Griya	594	-	-	253	3,58%	0,00%	2,01%	253	(341)	253			
	Oto	337	1.034	577	827	4,11%	6,82%	10,00%	250	489	(208)			
	CF 2	1.812	2.336	2.691	6.345	1,42%	2,01%	4,74%	3.654	4.533	4.009			
	Mitraguna & Others	1.812	2.336	2.691	6.126	1,58%	2,24%	5,10%	3.435	4.314	3.790			
	Pensiun	-	-	-	219	0,00%	0,00%	1,59%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	10.755	1,55%	1,95%	5,02%	6.621	7.634	6.567	2,66%	47,10%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	294	395	480	1,23%	0,96%	1,14%	85	(19)	186			
	KUR	125	164	265	350	0,32%	0,67%	0,87%	85	225	186			
	Non KUR	374	130	130	130	19,05%	7,81%	7,94%	-	(244)	(0)			
3	PWG	-	-	-	7	0,00%	0,00%	0,04%	7	7	7			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	7	0,00%	0,00%	0,17%	7	7	7			
4	CFG	1.545	2.949	3.350	3.451	1,02%	2,17%	2,23%	101	1.906	502			
	CF 1	114	623	909	1.009	0,46%	4,30%	4,83%	101	895	386			
	Total Griya	114	623	620	620	0,69%	4,89%	4,91%	-	505	(4)			
	Oto	-	-	289	390	0,00%	3,42%	4,71%	101	390	390			
	CF 2	1.431	2.326	2.441	2.441	1,12%	1,83%	1,82%	-	1.010	116			
	Mitraguna & Others	1.388	2.326	2.441	2.441	1,21%	2,03%	2,03%	-	1.053	116			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.938	1,01%	1,76%	1,84%	193	1.894	695	1,42%	23,00%	-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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.405	2.105	299	(300)	(186)	-8,12%	(11.081)	-84,04%	18.701	11,26%	(16.596)
2	Tabungan	147.923	138.652	143.820	143.712	(21.267)	(108)	5.060	3,65%	(4.210)	-2,85%	158.452	90,70%	(14.740)
3	Deposito	54.920	82.610	80.924	80.928	23.934	4	(1.682)	-2,04%	26.008	47,36%	55.870	144,85%	25.058
	Total	216.028	223.553	227.149	226.745	2.966	(404)	3.193	1,43%	10.717	4,96%	233.023	97,31%	(6.278)
	CASA	161.108	140.943	146.225	145.817	(20.968)	(408)	4.874	3,46%	(15.291)	-9,49%	177.153	82,31%	(31.336)
	(%) CASA	74,58%	63,05%	64,37%	64,31%									
	FDR	99,10%	101,37%	99,31%	99,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.648	2.773		125	380	15,90%	183	7,08%	-	0,00%	2.773
2	Giro ISE	59	60	129	130		0	69	114,85%	71	120,65%		0,00%	130
3	Tabungan ISE	2.531	2.332	2.518	2.643		125	311	13,34%	112	4,44%		0,00%	2.643
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	49.781	1.670	1.750	80	1.099	612	4.047	1.138	50.486	98,60%	(704)
	KUR	43.301	47.233	47.880	1.570	1.750	180	1.146	648	4.579	1.102	47.872	100,02%	8
	Non KUR	2.433	1.937	1.901	100	-	-100	-47	-36	-532	36	2.613	72,75%	(712)
3	PWG	2.160	6.868	6.783	803	75	-729	532	-85	4.623	160	8.667	78,26%	(1.884)
	Cilem	2.160	6.868	6.783	803	75	-729	532	-85	4.623	160	8.667	78,26%	(1.884)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.017	540	1.140	600	566	-1.571	2.826	2.711	173.274	97,54%	(4.256)
	CF 1	15.140	17.519	17.301	-	127	127	18	-218	2.161	345	15.984	108,24%	1.317
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)
	• Total Non Program	1.118	1.004	993	-	-	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.308	-	127	127	18	-207	2.286	334	14.649	111,32%	1.659
	CF 2	151.051	153.070	151.717	540	1.013	473	548	-1.353	665	2.366	157.289	96,46%	(5.573)
	Mitraguna & Others	120.364	121.985	120.267	300	-	-300	624	-1.718	-97	1.718	126.025	95,43%	(5.758)
	Pensiun	30.687	31.084	31.449	240	1.013	773	-75	365	762	648	31.265	100,59%	185
	Total Pembiayaan	214.086	226.626	225.582	3.013	2.965	-49	2.197	-1.045	11.496	4.009	232.426	97,06%	(6.844)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	2.296	0,72%	1,29%	4,61%	1.661	1.967	1.477			
	KUR	190	795	611	2.037	0,44%	1,29%	4,25%	1.426	1.847	1.243			
	Non KUR	139	25	24	259	5,72%	1,25%	13,63%	235	120	234			
3	PWG	3	-	-	86	0,14%	0,00%	1,26%	86	83	86			
	Cilem	3	-	-	86	0,14%	0,00%	1,26%	86	83	86			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	3.959	0,84%	0,83%	2,34%	2.537	2.569	2.314			
	CF 1	197	1.365	679	1.631	1,30%	3,88%	9,43%	952	1.434	266			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	1.631	1,41%	4,11%	10,00%	952	1.434	266			
	CF 2	1.192	280	742	2.328	0,79%	0,48%	1,53%	1.585	1.136	2.048			
	Mitraguna & Others	1.192	280	354	1.935	0,99%	0,29%	1,61%	1.581	743	1.655			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	6.341	0,80%	0,91%	2,81%	4.284	4.619	3.876	0,00%	100,00%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-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	206	1,11%	0,38%	0,41%	21	(303)	(18)			
	KUR	409	99	147	168	0,94%	0,31%	0,35%	21	(241)	69			
	Non KUR	100	125	38	38	4,09%	1,96%	2,00%	-	(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	2.272	0,82%	1,27%	1,34%	106	912	242			
	CF 1	113	113	249	355	0,75%	1,42%	2,05%	106	242	242			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	355	0,81%	1,51%	2,18%	106	242	242			
	CF 2	1.246	1.917	1.917	1.917	0,83%	1,25%	1,26%	-	670	(0)			
	Mitraguna & Others	1.125	1.917	1.917	1.917	0,93%	1,57%	1,59%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.478	0,87%	1,04%	1,10%	127	610	224	0,00%	100,00%	-1,1%

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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	16	31	(4)	15	(6)	-15,47%	(35)	-52,56%	2.150	1,46%	(2.119)
2	Tabungan	73.366	68.177	67.484	69.142	(6.024)	1.658	965	1,41%	(4.224)	-5,76%	79.265	87,23%	(10.123)
3	Deposito	13.172	13.658	14.244	14.197	95	(47)	538	3,94%	1.024	7,78%	14.143	100,38%	54
	Total	86.605	81.873	81.744	83.370	(5.933)	1.626	1.497	1,83%	(3.235)	-3,73%	95.557	87,25%	(12.187)
	CASA	73.432	68.215	67.500	69.173	(6.028)	1.674	959	1,41%	(4.259)	-5,80%	81.415	84,96%	(12.241)
	(%) CASA	84,79%	83,32%	82,57%	82,97%									
	FDR	98,27%	111,67%	111,75%	109,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	309	321		12	0	0,05%	(28)	-8,06%	-	0,00%	321
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	321	309	321		12	0	0,05%	(28)	-8,06%	-	0,00%	321
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	6.928	812	571	-241	540	520	5.217	51	4.640	149,32%	2.288
	Cilem	1.711	6.408	6.928	812	571	-241	540	520	5.217	51	4.640	149,32%	2.288
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.406	667	1.030	363	649	-592	1.040	1.622	91.314	92,43%	(6.908)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.954	667	1.030	363	652	-592	856	1.622	90.098	93,18%	(6.144)
	Mitraguna & Others	38.271	38.877	37.928	100	300	200	-155	-950	-343	1.250	44.624	84,99%	(6.696)
	Pensiun	44.827	45.668	46.026	567	730	163	807	358	1.200	372	45.475	101,21%	552
	Total Pembiayaan	85.106	91.424	91.352	1.479	1.601	122	1.189	-72	6.246	1.673	95.983	95,18%	(4.631)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	82	0,00%	0,00%	1,18%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,18%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.847	0,00%	0,46%	2,19%	1.458	1.847	1.479			
	CF 1	-	-	-	200	0,00%	0,00%	44,17%	200	200	200			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	200	0,00%	0,00%	100,00%	200	200	200			
	CF 2	-	368	389	1.647	0,00%	0,46%	1,96%	1.258	1.647	1.279			
	Mitraguna & Others	-	368	389	534	0,00%	1,00%	1,41%	145	534	166			
	Pensiun	-	-	-	1.113	0,00%	0,00%	2,42%	1.113	1.113	1.113			
	Total Pembiayaan	-	368	389	1.929	0,00%	0,43%	2,11%	1.540	1.929	1.561	0,81%	61,51%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,27%	(5)	224	5	0,60%	-127,67%	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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.828	22.847	(633)	18	249	1,10%	11.832	107,41%	15.889	143,79%	6.957
2	Tabungan	115.074	107.804	108.828	109.107	419	279	1.303	1,21%	(5.967)	-5,19%	123.561	88,30%	(14.454)
3	Deposito	23.779	24.716	24.595	24.595	1.009	0	(121)	-0,49%	816	3,43%	24.502	100,38%	93
	Total	149.869	155.118	156.251	156.549	794	298	1.431	0,92%	6.680	4,46%	163.952	95,48%	(7.404)
	CASA	126.089	130.402	131.656	131.954	(214)	298	1.552	1,19%	5.864	4,65%	139.451	94,62%	(7.497)
	(%) CASA	84,13%	84,07%	84,26%	84,29%									
	FDR	105,52%	116,25%	115,38%	115,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.446	6.423	(23)	51	0,80%	(949)	-12,87%	-	0,00%	6.423	
2	Giro ISE	1.170	339	434	415	(19)	76	22,34%	(755)	-64,57%		0,00%	415	
3	Tabungan ISE	2.302	1.933	1.912	1.908	(4)	(25)	-1,29%	(393)	-17,09%		0,00%	1.908	
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	20.667	1.015	330	-685	770	30	6.213	300	18.537	111,50%	2.131
	KUR	11.979	18.507	18.566	1.015	330	-685	918	59	6.586	271	15.960	116,33%	2.606
	Non KUR	2.475	2.130	2.102	-	-	0	-148	-28	-373	28	2.577	81,56%	(475)
3	PWG	2.088	8.454	8.562	1.034	281	-753	1.315	108	6.474	173	9.019	94,93%	(457)
	Cilem	1.902	8.217	8.355	901	273	-627	1.265	138	6.453	135	8.833	94,59%	(478)
	Gadai	186	237	207	133	8	-125	50	-30	21	38	186	111,18%	21
4	CFG	140.874	149.821	149.583	1.820	2.853	1.033	1.766	-238	8.709	3.091	153.271	97,59%	(3.688)
	CF 1	3.720	5.476	5.388	-	-	0	-68	-88	1.668	88	5.198	103,66%	190
	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	4.224	-	-	0	-68	-83	926	83	4.396	96,07%	(173)
	CF 2	137.153	144.345	144.195	1.820	2.853	1.033	1.834	-150	7.041	3.003	148.073	97,38%	(3.878)
	Mitraguna & Others	95.850	101.262	100.609	1.720	1.660	-60	1.604	-653	4.759	2.313	105.758	95,13%	(5.149)
	Pensiun	41.304	43.083	43.586	100	1.193	1.093	231	503	2.282	690	42.314	103,00%	1.271
	Total Pembiayaan	158.147	180.319	180.276	3.869	3.564	-305	3.807	-43	22.129	3.607	181.558	99,29%	(1.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	-	-	499	0,16%	0,00%	2,41%	499	475	499			
	KUR	24	-	-	304	0,20%	0,00%	1,64%	304	280	304			
	Non KUR	-	-	-	195	0,00%	0,00%	9,27%	195	195	195			
3	PWG	-	-	-	123	0,00%	0,00%	1,43%	123	123	123			
	Cilem	-	-	-	123	0,00%	0,00%	1,47%	123	123	123			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	3.129	0,45%	0,98%	2,09%	1.667	2.493	2.115			
	CF 1	195	355	110	667	5,25%	2,02%	12,38%	556	472	311			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	667	5,92%	2,56%	15,79%	556	472	314			
	CF 2	441	658	1.352	2.462	0,32%	0,94%	1,71%	1.111	2.021	1.804			
	Mitraguna & Others	441	486	1.183	1.793	0,46%	1,17%	1,78%	610	1.352	1.307			
	Pensiun	-	172	169	669	0,00%	0,39%	1,54%	500	669	497			
	Total Pembiayaan	660	1.063	1.510	3.798	0,42%	0,84%	2,11%	2.288	3.139	2.735	1,37%	34,76%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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%	10,43%	(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%	-690,45%	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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	6.394	6.450	851	56	(1.963)	-23,33%	(340)	-5,01%	12.850	50,19%	(6.400)
2	Tabungan	175.767	193.661	197.779	198.515	9.382	736	4.854	2,51%	22.748	12,94%	189.520	104,75%	8.995
3	Deposito	41.842	51.659	50.876	50.886	(1.726)	10	(773)	-1,50%	9.044	21,62%	42.338	120,19%	8.549
	Total	224.399	253.733	255.049	255.851	8.507	802	2.118	0,83%	31.452	14,02%	244.707	104,55%	11.144
	CASA	182.557	202.074	204.173	204.965	10.233	792	2.891	1,43%	22.408	12,27%	202.369	101,28%	2.595
	(%) CASA	81,35%	79,64%	80,05%	80,11%									
	FDR	108,91%	102,73%	102,75%	102,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.585	6.565		(19)	318	5,09%	2.482	60,80%	-	0,00%	6.565
2	Giro ISE	1.486	3.408	3.523	3.536		12	128	3,74%	2.050	137,92%		0,00%	3.536
3	Tabungan ISE	2.597	2.839	3.061	3.029		(32)	191	6,72%	433	16,66%		0,00%	3.029
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.436	-	-	0	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	-	-	0	326	-93	841	93	1.595	152,73%	841
	• Local Champion	1.595	2.529	2.436	-	-	0	326	-93	841	93	1.595	152,73%	841
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	97.227	1.480	1.050	-430	1.094	-615	-506	1.665	102.758	94,62%	(5.530)
	KUR	92.544	91.691	91.149	1.380	1.050	-330	612	-542	-1.395	1.592	97.133	93,84%	(5.984)
	Non KUR	5.189	6.151	6.079	100	-	-100	482	-73	890	73	5.625	108,06%	453
3	PWG	10.721	20.877	21.989	2.728	2.792	64	1.393	1.112	11.268	1.680	29.922	73,49%	(7.933)
	Cilem	6.388	12.738	13.383	1.176	963	-214	328	644	6.995	318	19.779	67,66%	(6.396)
	Gadai	4.333	8.138	8.606	1.552	1.829	278	1.065	468	4.273	1.362	10.144	84,84%	(1.538)
4	CFG	134.342	139.416	140.420	2.348	4.446	2.098	1.661	1.004	6.078	3.442	155.663	90,21%	(15.243)
	CF 1	27.563	25.516	25.230	329	-	-329	-74	-286	-2.333	286	31.828	79,27%	(6.598)
	Total Griya	18.820	16.634	16.531	-	-	0	0	-104	-2.290	104	21.370	77,35%	(4.839)
	• Total Non Program	5.808	4.957	4.910	-	-	0	-58	-47	-898	47	6.682	73,48%	(1.772)
	• Program	13.012	11.677	11.621	-	-	0	-170	-57	-1.392	57	14.688	79,12%	(3.068)
	Oto	8.743	8.882	8.700	329	-	-329	-74	-182	-43	182	10.458	83,18%	(1.759)
	CF 2	106.779	113.900	115.190	2.020	4.446	2.427	1.735	1.289	8.411	3.157	123.835	93,02%	(8.645)
	Mitraguna & Others	66.464	72.581	73.941	1.968	3.778	1.811	1.546	1.360	7.477	2.418	81.941	90,24%	(8.000)
	Pensiun	40.315	41.320	41.249	52	668	616	189	-71	934	739	41.894	98,46%	(645)
	Total Pembiayaan	244.391	260.664	262.072	6.556	8.288	1.732	4.474	1.408	17.681	6.880	289.938	90,39%	(27.866)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	920	5,19%	0,00%	37,77%	920	837	920			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	920	5,19%	0,00%	37,77%	920	837	920			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	6.203	0,95%	0,97%	6,38%	5.257	5.272	5.095			
	KUR	830	948	846	4.987	0,90%	0,92%	5,47%	4.141	4.158	4.039			
	Non KUR	101	160	100	1.216	1,95%	1,62%	20,00%	1.116	1.115	1.056			
3	PWG	7	-	-	570	0,06%	0,00%	2,59%	570	563	570			
	Cilem	-	-	-	341	0,00%	0,00%	2,55%	341	341	341			
	Gadai	7	-	-	228	0,15%	0,00%	2,65%	228	222	228			
4	CFG	949	1.528	1.067	4.727	0,71%	0,77%	3,37%	3.660	3.778	3.199			
	CF 1	949	1.114	1.067	2.987	3,44%	4,18%	11,84%	1.921	2.039	1.873			
	Total Griya	745	905	834	1.828	3,96%	5,02%	11,06%	994	1.083	923			
	Oto	204	209	232	1.160	2,34%	2,62%	13,33%	927	955	950			
	CF 2	-	414	-	1.740	0,00%	0,00%	1,51%	1.740	1.740	1.326			
	Mitraguna & Others	-	414	-	1.566	0,00%	0,00%	2,12%	1.566	1.566	1.153			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	12.419	0,81%	0,77%	4,74%	10.407	10.451	9.784	0,17%	96,43%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	1.015	1,10%	1,03%	1,04%	9	(63)	(114)			
	KUR	744	807	631	640	0,80%	0,69%	0,70%	9	(104)	(167)			
	Non KUR	334	322	375	375	6,43%	6,10%	6,17%	-	41	53			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	2.096	0,59%	1,35%	1,49%	220	1.303	140			
	CF 1	666	782	701	921	2,42%	2,75%	3,65%	220	255	140			
	Total Griya	558	634	559	791	2,96%	3,36%	4,79%	232	234	158			
	Oto	108	148	142	130	1,24%	1,60%	1,49%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,02%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,59%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	3.118	0,79%	1,11%	1,19%	229	1.176	26	3,71%	-212,04%	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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.488	2.481	546	(7)	(91)	-3,54%	(1.157)	-31,80%	8.432	29,42%	(5.952)
2	Tabungan	133.319	152.840	153.849	152.925	2.858	(924)	85	0,06%	19.606	14,71%	143.354	106,68%	9.572
3	Deposito	34.970	32.772	32.829	33.029	(564)	200	257	0,78%	(1.941)	-5,55%	35.987	91,78%	(2.958)
	Total	171.926	188.184	189.166	188.435	2.840	(731)	250	0,13%	16.508	9,60%	187.773	100,35%	662
	CASA	136.957	155.412	156.337	155.406	3.404	(931)	(6)	-0,00%	18.449	13,47%	151.786	102,38%	3.620
	(%) CASA	79,66%	82,59%	82,65%	82,47%									
	FDR	77,08%	70,23%	69,30%	69,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.740	2.690		(49)	(89)	-3,19%	656	32,25%	-	0,00%	2.690
2	Giro ISE	95	736	549	514		(35)	(222)	-30,16%	419	442,13%		0,00%	514
3	Tabungan ISE	1.439	1.543	1.690	1.676		(14)	133	8,63%	237	16,45%		0,00%	1.676
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	19.044	100	-	-100	15	-810	99	810	21.313	89,36%	(2.268)
	KUR	17.446	18.508	17.875	100	-	-100	32	-633	429	633	19.713	90,67%	(1.839)
	Non KUR	1.500	1.346	1.170	-	-	0	-17	-177	-330	177	1.599	73,14%	(430)
3	PWG	1.695	7.053	7.466	966	513	-453	544	413	5.772	100	5.843	127,79%	1.624
	Cilem	1.695	7.053	7.466	966	513	-453	544	413	5.772	100	5.843	127,79%	1.624
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.573	485	386	-99	128	-684	-7.302	1.070	115.242	90,74%	(10.669)
	CF 1	3.054	2.857	2.824	96	-	-96	-85	-33	-230	33	3.455	81,73%	(631)
	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	1.942	96	-	-96	-85	-33	-170	33	2.411	80,57%	(468)
	CF 2	108.821	102.400	101.749	389	386	-3	214	-651	-7.072	1.037	111.787	91,02%	(10.038)
	Mitraguna & Others	34.866	41.533	41.494	335	300	-35	984	-39	6.628	339	37.557	110,48%	3.937
	Pensiun	73.955	60.867	60.255	54	86	32	-770	-612	-13.700	698	74.229	81,17%	(13.975)
	Total Pembiayaan	132.514	132.164	131.084	1.551	899	-652	688	-1.081	-1.431	1.980	142.397	92,05%	(11.314)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	637	1,59%	2,67%	3,34%	106	335	109			
	KUR	199	527	530	466	1,14%	2,87%	2,61%	(64)	267	(61)			
	Non KUR	102	-	-	171	6,82%	0,00%	14,58%	171	68	171			
3	PWG	-	-	-	199	0,00%	0,00%	2,67%	199	199	199			
	Cilem	-	-	-	199	0,00%	0,00%	2,67%	199	199	199			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	2.818	0,05%	1,78%	2,69%	949	2.759	1.619			
	CF 1	54	34	31	286	1,76%	1,08%	10,11%	255	232	252			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	286	2,55%	1,56%	14,70%	255	232	252			
	CF 2	5	1.165	1.838	2.532	0,00%	1,79%	2,49%	695	2.528	1.367			
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64			
	Pensiun	-	-	80	1.303	0,00%	0,13%	2,16%	1.223	1.303	1.303			
	Total Pembiayaan	360	1.726	2.399	3.654	0,27%	1,81%	2,79%	1.255	3.294	1.928	3,78%	-35,58%	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	20-Nov-25	31-Dec-24	31-Oct-25	20-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%	2,44%	137	396	90			
	KUR	60	279	232	369	0,34%	1,25%	2,06%	137	309	90			
	Non KUR	9	96	96	96	0,62%	7,16%	8,24%	-	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	3.768	8,75%	2,49%	3,60%	1.149	(6.021)	1.147			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	3.768	8,99%	2,56%	3,70%	1.149	(6.018)	1.147			
	Mitraguna & Others	915	323	322	1.472	2,62%	0,78%	3,55%	1.150	557	1.149			
	Pensiun	8.871	2.298	2.296	2.296	6,69%	1,74%	3,81%	(1)	(6.575)	(2)			
	Total Pembiayaan	9.858	2.997	2.947	4.245	7,44%	2,23%	3,24%	1.298	(5.613)	1.248	2,09%	35,51%	-1,1%

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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.442	1.426	455	(15)	(1.092)	-43,37%	(1.412)	-49,76%	6.559	21,75%	(5.133)
2	Tabungan	118.896	124.754	125.413	127.134	7.185	1.722	2.381	1,91%	8.238	6,93%	130.899	97,12%	(3.764)
3	Deposito	12.522	15.691	15.614	15.614	(1.098)	0	(77)	-0,49%	3.092	24,70%	13.179	118,48%	2.436
	Total	134.257	142.963	142.469	144.175	6.542	1.706	1.212	0,85%	9.918	7,39%	150.636	95,71%	(6.461)
	CASA	121.735	127.272	126.855	128.561	7.640	1.706	1.288	1,01%	6.826	5,61%	137.458	93,53%	(8.897)
	(%) CASA	90,67%	89,02%	89,04%	89,17%									
	FDR	193,63%	190,58%	192,19%	189,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.244	3.234	(10)	(40)	-1,22%	(691)	-17,59%	-	0,00%	3.234	
2	Giro ISE	2.210	1.598	1.024	1.026	2	(572)	-35,80%	(1.184)	-53,58%		0,00%	1.026	
3	Tabungan ISE	1.714	1.676	2.220	2.208	(12)	532	31,76%	494	28,80%		0,00%	2.208	
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	70.870	951	1.960	1.009	-324	207	-5.391	1.753	76.793	92,29%	(5.923)
	KUR	69.790	65.006	65.288	951	1.960	1.009	-368	282	-4.502	1.678	70.193	93,01%	(4.905)
	Non KUR	6.471	5.657	5.582	-	-	0	44	-75	-890	75	6.599	84,58%	(1.017)
3	PWG	2.698	8.440	8.841	916	490	-426	773	401	6.143	89	10.039	88,07%	(1.198)
	Cilem	2.698	8.440	8.841	916	490	-426	773	401	6.143	89	10.039	88,07%	(1.198)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	194.035	3.685	2.639	-1.046	3.896	749	13.189	1.890	198.675	97,66%	(4.640)
	CF 1	24.361	31.788	31.624	93	403	310	222	-164	7.262	567	26.529	119,21%	5.095
	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	26.303	93	403	310	222	-144	6.100	546	21.779	120,77%	4.524
	CF 2	156.485	161.498	162.412	3.592	2.236	-1.356	3.674	914	5.927	1.322	172.147	94,35%	(9.735)
	Mitraguna & Others	140.742	147.326	148.405	3.592	2.236	-1.356	3.827	1.079	7.663	1.158	154.954	95,77%	(6.549)
	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	273.808	5.551	5.089	-463	4.337	1.348	13.847	3.741	285.662	95,85%	(11.854)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	523	439	2.655	0,00%	0,62%	3,75%	2.216	2.655	2.132			
	KUR	-	523	398	2.359	0,00%	0,61%	3,61%	1.962	2.359	1.837			
	Non KUR	-	-	41	295	0,00%	0,73%	5,29%	254	295	295			
3	PWG	-	-	-	177	0,00%	0,00%	2,00%	177	177	177			
	Cilem	-	-	-	177	0,00%	0,00%	2,00%	177	177	177			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	5.350	2,52%	1,11%	2,76%	3.212	787	4.037			
	CF 1	1.171	1.115	1.100	3.373	4,81%	3,46%	10,67%	2.273	2.202	2.258			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	3.352	3,79%	4,16%	12,74%	2.251	2.585	2.237			
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,22%	939	(1.414)	1.779			
	Mitraguna & Others	3.391	198	1.038	1.977	2,41%	0,70%	1,33%	939	(1.414)	1.779			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	8.181	1,76%	0,95%	2,99%	5.604	3.619	6.345	0,32%	89,38%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	522	519	519	0,06%	0,73%	0,73%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,79%	-	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%	-10,50%	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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-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 (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	20-Nov-25	31-Dec-24	31-Oct-25	20-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	20-Nov-25	31-Dec-24	31-Oct-25	20-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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	893	787	(1.185)	(106)	418	113,27%	(720)	-47,78%	3.501	22,48%	(2.714)
2	Tabungan	77.097	93.391	96.998	96.358	4.507	(640)	2.967	3,18%	19.261	24,98%	81.858	117,71%	14.499
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	111.372	110.626	4.148	(746)	3.386	3,16%	23.688	27,25%	94.253	117,37%	16.373
	CASA	78.604	93.760	97.891	97.145	3.322	(746)	3.385	3,61%	18.541	23,59%	85.359	113,81%	11.785
	(%) CASA	90,42%	87,43%	87,90%	87,81%									
	FDR	27,35%	45,52%	45,26%	45,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.827	27.666		(161)	68	0,25%	3.234	13,23%	-	0,00%	27.666
2	Giro ISE	1.505	366	870	890		20	524	143,12%	(615)	-40,88%		0,00%	890
3	Tabungan ISE	19.127	23.431	23.156	22.976		(181)	(455)	-1,94%	3.849	20,12%		0,00%	22.976
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	17.778	500	650	150	881	463	9.869	187	16.589	107,17%	1.189
	KUR	7.722	16.284	16.753	500	650	150	797	468	9.031	182	16.106	104,02%	647
	Non KUR	188	1.031	1.025	-	-	0	84	-5	837	5	483	212,32%	542
3	PWG	1.199	6.189	6.469	546	351	-194	522	280	5.270	72	6.922	93,45%	(453)
	Cilem	1.199	6.189	6.469	546	351	-194	522	280	5.270	72	6.922	93,45%	(453)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	26.159	272	1.095	823	469	848	11.486	248	24.159	108,28%	2.000
	CF 1	4.501	7.972	8.518	172	695	523	3	546	4.016	150	5.632	151,23%	2.886
	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	8.439	172	695	523	3	546	4.045	150	5.234	161,23%	3.205
	CF 2	10.171	17.339	17.641	100	400	300	466	302	7.470	98	18.527	95,22%	(886)
	Mitraguna & Others	10.171	15.341	15.650	40	400	360	-246	309	5.478	91	17.754	88,15%	(2.104)
	Pensiun	-	1.998	1.991	60	-	-60	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	50.406	1.318	2.097	779	1.872	1.590	26.625	506	47.670	105,74%	2.736

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	-	-	-	580	0,00%	0,00%	3,26%	580	580	580			
	KUR	-	-	-	492	0,00%	0,00%	2,94%	492	492	492			
	Non KUR	-	-	-	87	0,00%	0,00%	8,50%	87	87	87			
3	PWG	-	-	-	62	0,00%	0,00%	0,96%	62	62	62			
	Cilem	-	-	-	62	0,00%	0,00%	0,96%	62	62	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	429	0,00%	0,62%	1,64%	274	429	(355)			
	CF 1	-	370	156	429	0,00%	1,95%	5,04%	274	429	59			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	429	0,00%	1,97%	5,09%	274	429	59			
	CF 2	-	414	-	-	0,00%	0,00%	0,00%	-	-	(414)			
	Mitraguna & Others	-	414	-	-	0,00%	0,00%	0,00%	-	-	(414)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.071	0,00%	0,32%	2,12%	915	1.071	286	0,00%	100,00%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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 (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.294	4.294	2.054	0	(1.346)	-23,87%	(75.746)	-94,64%	90.770	4,73%	(86.477)
2	Tabungan	33.280	43.627	44.622	44.487	3.551	(136)	859	1,97%	11.206	33,67%	37.508	118,61%	6.979
3	Deposito	18.866	76.625	77.653	77.653	304	0	1.029	1,34%	58.787	311,59%	19.646	395,26%	58.007
	Total	132.186	125.892	126.569	126.433	5.908	(136)	542	0,43%	(5.752)	-4,35%	147.924	85,47%	(21.491)
	CASA	113.319	49.267	48.916	48.780	5.605	(136)	(487)	-0,99%	(64.539)	-56,95%	128.278	38,03%	(79.498)
	(%) CASA	85,73%	39,13%	38,65%	38,58%									
	FDR	12,66%	24,03%	24,62%	24,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	836	846		10	43	5,33%	262	44,86%	-	0,00%	846
2	Giro ISE	18	33	77	85		8	52	157,33%	68	384,27%		0,00%	85
3	Tabungan ISE	567	771	759	761		2	(9)	-1,20%	195	34,34%		0,00%	761
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	3.098	226	233	7	139	148	2.370	85	3.418	90,66%	(319)
	Cilem	728	2.951	3.098	226	233	7	139	148	2.370	85	3.418	90,66%	(319)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	28.057	1.278	954	-324	2.588	756	12.050	198	27.252	102,96%	806
	CF 1	6.128	8.796	8.884	318	159	-159	-59	88	2.756	71	7.469	118,95%	1.416
	Total Griya	4.538	7.153	7.130	318	-	-318	0	-23	2.592	23	4.882	146,05%	2.248
	• Total Non Program	4.538	6.150	6.129	-	-	0	-35	-21	1.591	21	4.882	125,55%	1.247
	• Program	-	1.003	1.001	318	-	-318	350	-2	1.001	2	0	0,00%	1.001
	Oto	1.591	1.643	1.755	-	159	159	-59	111	164	48	2.587	67,82%	(832)
	CF 2	9.879	18.505	19.173	960	795	-165	2.647	668	9.294	127	19.783	96,92%	(610)
	Mitraguna & Others	9.209	17.588	18.261	960	795	-165	2.652	673	9.052	122	18.196	100,36%	65
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	31.156	1.504	1.187	-317	2.727	904	14.420	284	30.669	101,59%	487

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	25	0,00%	0,00%	0,80%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,80%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	659	0,00%	0,95%	2,35%	401	659	399			
	CF 1	-	-	-	192	0,00%	0,00%	2,16%	192	192	192			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	192	0,00%	0,00%	10,94%	192	192	192			
	CF 2	-	260	258	467	0,00%	1,40%	2,44%	209	467	207			
	Mitraguna & Others	-	260	258	467	0,00%	1,47%	2,56%	209	467	207			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	684	0,00%	0,85%	2,20%	425	684	424	0,30%	86,19%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	877	878	(1.862)	0	(2.207)	-71,55%	(870)	-49,78%	7.308	12,01%	(6.431)
2	Tabungan	52.637	64.541	64.605	64.231	549	(374)	(311)	-0,48%	11.594	22,03%	58.431	109,92%	5.799
3	Deposito	30.502	32.868	32.758	32.758	504	0	(109)	-0,33%	2.256	7,40%	31.306	104,64%	1.452
	Total	84.886	100.494	98.240	97.867	(809)	(374)	(2.627)	-2,61%	12.980	15,29%	97.046	100,85%	821
	CASA	54.385	67.626	65.482	65.108	(1.313)	(374)	(2.518)	-3,72%	10.724	19,72%	65.740	99,04%	(631)
	(%) CASA	64,07%	67,29%	66,66%	66,53%									
	FDR	15,32%	27,91%	29,16%	29,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.591	1.706	1.702	(4)	111	7,00%	(277)	-14,01%	-	0,00%	1.702
2	Giro ISE	1.572	777	811	811	0	35	4,46%	(761)	-48,39%		0,00%	811
3	Tabungan ISE	407	814	895	891	(4)	77	9,43%	483	118,73%		0,00%	891
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	7.725	429	378	-51	38	279	4.797	99	5.333	144,87%	2.393
	Cilem	2.928	7.447	7.725	429	378	-51	38	279	4.797	99	5.333	144,87%	2.393
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.924	235	642	407	69	319	10.845	323	18.511	113,03%	2.413
	CF 1	3.825	6.414	6.577	-	247	247	-100	162	2.752	85	4.830	136,16%	1.747
	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	5.103	-	247	247	-100	167	2.067	81	3.783	134,89%	1.320
	CF 2	6.254	14.190	14.347	235	395	160	169	157	8.093	238	13.681	104,87%	666
	Mitraguna & Others	5.039	12.776	12.806	220	100	-120	131	30	7.767	70	11.779	108,72%	1.027
	Pensiun	1.215	1.414	1.541	15	295	280	38	126	326	169	1.902	81,00%	(361)
	Total Pembiayaan	13.007	28.051	28.649	664	1.021	356	107	598	15.642	423	23.843	120,15%	4.805

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	244	0,82%	0,15%	1,17%	214	161	213			
	CF 1	83	-	-	79	2,17%	0,00%	1,19%	79	(4)	79			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	79	2,73%	0,00%	1,54%	79	(4)	79			
	CF 2	-	31	31	166	0,00%	0,22%	1,16%	135	166	135			
	Mitraguna & Others	-	31	31	166	0,00%	0,24%	1,29%	135	166	135			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	244	0,64%	0,11%	0,85%	214	161	213	8,45%	-891,36%	7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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