

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	238.297	241.473	446.750	449.462	(2.867)	2.711	207.989	86,13%	211.164	88,61%	384.203	116,99%	65.259
2	Tabungan	1.732.891	1.859.030	1.829.255	1.833.819	56.174	4.564	(25.211)	-1,36%	100.928	5,82%	1.972.158	92,99%	(138.339)
3	Deposito	877.742	1.006.845	961.909	962.361	27.995	452	(44.484)	-4,42%	84.619	9,64%	892.777	107,79%	69.584
Total		2.848.930	3.107.348	3.237.915	3.245.641	81.302	7.727	138.293	4,45%	396.711	13,92%	3.249.137	99,89%	(3.496)
CASA		1.971.188	2.100.503	2.276.005	2.283.280	53.307	7.275	182.777	8,70%	312.093	15,83%	2.356.360	96,90%	(73.080)
(% CASA)		69,19%	67,60%	70,29%	70,35%									
FDR		84,13%	87,07%	83,46%	83,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.637	85.874		(764)	1.963	2,34%	6.463	8,14%	115.376	74,43%	(29.502)
2	Giro ISE	37.094	35.641	38.685	39.087		402	3.446	9,67%	1.993	5,37%	58.873	66,39%	(19.786)
3	Tabungan ISE	39.484	45.872	45.528	44.362		(1.166)	(1.510)	-3,29%	4.878	12,36%	44.492	99,71%	(130)
4	Deposito ISE	2.833	2.398	2.424	2.424		0	27	1,11%	(409)	-14,42%	12.011	20,19%	(9.586)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.315	1.685	500	-1.185	-6.011	-5.977	-3.647	6.477	154.342	77,31%	(35.027)
	Linkage	22.750	26.138	25.366	-	-	-	10	-772	2.616	772	36.415	69,66%	(11.049)
	Non-Linkage	100.212	99.154	93.949	1.685	500	-1.185	-6.021	-5.205	-6.264	5.705	117.927	79,67%	(23.978)
	• Local Champion	83.501	67.399	66.602	1.320	500	-820	-11.270	-797	-16.899	1.297	91.899	72,47%	(25.297)
	• Value Chain	16.712	31.755	27.347	365	-	(365)	5.249	-4.408	10.635	4.408	26.028	105,07%	1.319
2	MBG	310.816	324.540	323.753	5.480	5.345	-135	3.904	-787	12.936	6.132	356.921	90,71%	(33.169)
	KUR	291.370	304.664	304.137	4.940	5.220	280	3.340	-527	12.767	5.747	335.168	90,74%	(31.031)
	Non KUR	19.446	19.876	19.615	540	125	-415	564	-261	169	386	21.753	90,17%	(2.138)
3	PWG	193.140	311.736	320.348	40.441	31.653	-8.787	11.829	8.612	127.208	23.041	344.208	93,07%	(23.860)
	Cilem	122.752	210.728	217.299	16.865	13.785	-3.080	4.926	6.570	94.547	7.215	246.061	88,31%	(28.762)
	Gadai	70.389	101.008	103.050	23.576	17.868	-5.708	6.902	2.042	32.661	15.826	98.147	105,00%	4.903
4	CFG	1.770.026	1.944.093	1.938.840	25.856	20.648	-5.208	12.103	-5.253	168.814	25.902	1.992.000	97,33%	(53.161)
	CF 1	463.002	518.559	516.850	9.766	3.738	-6.028	-305	-1.710	53.848	5.448	500.470	103,27%	16.380
	Total Griya	392.209	435.699	434.843	8.584	2.558	-6.026	0	-856	42.634	3.413	410.944	105,82%	23.899
	• Total Non Program	388.279	424.552	423.548	8.085	2.390	-5.695	6.848	-1.004	35.269	3.395	396.555	106,81%	26.993
	• Program	3.930	11.147	11.295	499	167	-332	1.756	148	7.365	19	14.389	78,50%	(3.094)
	Oto	70.793	82.860	82.007	1.182	1.180	-2	-305	-854	11.214	2.034	89.526	91,60%	(7.519)
	CF 2	1.307.024	1.425.534	1.421.990	16.090	16.910	820	12.408	-3.544	114.965	20.454	1.491.530	95,34%	(69.541)
	Mitraguna & Others	1.211.757	1.326.190	1.323.679	15.310	16.718	1.408	11.344	-2.511	111.922	19.229	1.379.110	95,98%	(55.432)
	Pensiun	95.268	99.344	98.311	780	192	-588	1.064	-1.033	3.043	1.225	112.420	87,45%	(14.109)
Total Pembiayaan		2.396.945	2.705.661	2.702.255	73.462	58.146	-15.316	21.824	-3.405	305.311	61.552	2.847.472	94,90%	(145.217)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	19.854	0,41%	0,00%	16,64%	19.848	19.346	19.848			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	19.854	0,00%	0,00%	29,81%	19.854	19.854	19.854			
2	MBG	4.441	6.233	6.233	28.439	1,43%	1,92%	8,78%	22.206	23.999	22.206			
	KUR	3.770	4.834	4.834	24.863	1,29%	1,59%	8,18%	20.029	21.094	20.029			
	Non KUR	671	1.399	1.399	3.576	3,45%	7,04%	18,23%	2.177	2.905	2.177			
3	PWG	155	2	2	8.521	0,08%	0,00%	2,66%	8.519	8.366	8.519			
	Cilem	155	2	2	7.093	0,13%	0,00%	3,26%	7.090	6.937	7.090			
	Gadai	-	-	-	1.428	0,00%	0,00%	1,39%	1.428	1.428	1.428			
4	CFG	19.018	30.183	28.147	53.379	1,07%	1,45%	2,75%	25.232	34.361	23.196			
	CF 1	8.456	11.874	11.479	18.859	1,83%	2,21%	3,65%	7.380	10.403	6.985			
	Total Griya	6.832	10.848	10.463	13.121	1,74%	2,40%	3,02%	2.658	6.289	2.273			
	Oto	1.624	1.027	1.016	5.738	2,29%	1,23%	7,00%	4.722	4.114	4.711			
	CF 2	10.562	18.309	16.669	34.520	0,81%	1,17%	2,43%	17.851	23.958	16.211			
	Mitraguna & Others	10.315	17.929	16.481	32.495	0,85%	1,24%	2,45%	16.014	22.180	14.565			
	Pensiun	247	379	188	2.025	0,26%	0,19%	2,06%	1.838	1.778	1.646			
Total Pembiayaan		24.121	36.424	34.388	110.193	1,01%	1,27%	4,08%	75.804	86.071	73.769	1,04%	74,54%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,46%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,96%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,60%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.302	1,04%	1,44%	1,64%	618	2.076	386			
	KUR	1.952	4.295	4.075	4.763	0,67%	1,34%	1,57%	687	2.810	467			
	Non KUR	1.274	620	609	540	6,55%	3,06%	2,75%	(69)	(735)	(81)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.399	1,90%	1,43%	1,46%	633	(5.292)	818			
	CF 1	5.942	6.610	4.809	5.689	1,28%	0,93%	1,10%	880	(253)	(921)			
	Total Griya	5.028	6.005	4.373	5.078	1,28%	1,00%	1,17%	705	50	(926)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.710	2,12%	1,61%	1,60%	(247)	(5.039)	1.739			
	Mitraguna & Others	27.082	20.709	22.326	22.083	2,23%	1,68%	1,67%	(242)	(4.999)	1.375			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.445	1,59%	1,26%	1,31%	1.257	(2.555)	1.210	1,42%	-8,50%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	29.536	25.395	26.243	26.572	(4.264)	330	1.178	4,64%	(2.963)	-10,03%	42.826	62,05%	(16.254)
2	Tabungan	75.287	92.481	88.453	93.254	2.646	4.801	773	0,84%	17.967	23,86%	93.900	99,31%	(645)
3	Deposito	166.481	142.703	132.324	132.374	9.873	50	(10.330)	-7,24%	(34.108)	-20,49%	167.973	78,81%	(35.599)
	Total	271.304	260.579	247.020	252.200	8.255	5.181	(8.379)	-3,22%	(19.104)	-7,04%	304.699	82,77%	(52.499)
	CASA	104.823	117.876	114.696	119.827	(1.618)	5.131	1.951	1,66%	15.004	14,31%	136.726	87,64%	(16.899)
	(%) CASA	38,64%	45,24%	46,43%	47,51%									
	FDR	71,62%	78,78%	82,51%	80,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.837	19.581		(256)	(947)	-4,61%	3.316	20,39%	-	0,00%	19.581
2	Giro ISE	12.924	10.625	10.712	10.619		(93)	(6)	-0,06%	(2.306)	-17,84%		0,00%	10.619
3	Tabungan ISE	1.712	8.249	7.445	7.282		(163)	(967)	-11,72%	5.570	325,43%		0,00%	7.282
4	Deposito ISE	1.628	1.654	1.680	1.680		0	27	1,61%	52	3,18%		0,00%	1.680
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.657	-	-	0	2.462	-7	4.766	7	17.901	81,88%	(3.244)
	Linkage	1.111	822	822	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.835	-	-	0	2.478	-7	5.056	7	13.301	104,02%	534
	• Local Champion	6.630	9.192	9.185	-	-	0	2.478	-7	2.556	7	8.773	104,70%	412
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	4.528	102,69%	122
2	MBG	65.409	60.423	59.809	1.350	810	-540	944	-614	-5.600	1.424	69.529	86,02%	(9.720)
	KUR	63.164	57.622	57.089	950	810	-140	251	-534	-6.076	1.344	67.096	85,09%	(10.007)
	Non KUR	2.245	2.800	2.720	400	-	-400	693	-80	475	80	2.433	111,80%	287
3	PWG	10.519	14.446	14.648	1.176	729	-448	152	202	4.129	527	17.123	85,54%	(2.476)
	Cilem	10.519	14.446	14.648	1.176	729	-448	152	202	4.129	527	17.123	85,54%	(2.476)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.707	3.501	1.667	-1.834	245	-1.036	6.230	2.703	133.187	86,13%	(18.479)
	CF 1	58.498	62.301	61.640	2.781	327	-2.454	89	-662	3.142	989	60.283	102,25%	1.356
	Total Griya	56.812	59.489	58.891	2.781	327	-2.454	0	-598	2.079	925	56.786	103,71%	2.105
	• Total Non Program	55.952	58.671	58.076	2.781	327	-2.454	2.044	-595	2.125	922	53.636	108,28%	4.440
	• Program	860	817	814	-	-	0	-3	-3	-46	3	3.149	25,85%	(2.335)
	Oto	1.686	2.813	2.749	-	-	0	89	-64	1.063	64	3.498	78,60%	(749)
	CF 2	49.980	53.442	53.068	720	1.340	620	155	-374	3.088	1.714	72.903	72,79%	(19.836)
	Mitraguna & Others	49.699	53.170	52.801	720	1.340	620	162	-369	3.101	1.709	71.970	73,37%	(19.169)
	Pensiun	281	272	267	-	-	0	-6	-5	-13	5	934	28,60%	(667)
	Total Pembiayaan	194.296	205.276	203.821	6.027	3.206	-2.821	3.802	-1.455	9.525	4.661	237.739	85,73%	(33.919)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	-	0,00%	0,04%	0,00%	(6)	-	(6)			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.487	1.504	4.940	1,64%	2,49%	8,26%	3.435	3.869	3.452			
	KUR	1.022	1.291	1.029	4.289	1,62%	1,79%	7,51%	3.260	3.267	2.998			
	Non KUR	49	196	475	651	2,19%	16,97%	23,92%	175	601	455			
3	PWG	95	-	-	381	0,91%	0,00%	2,60%	381	285	381			
	Cilem	95	-	-	381	0,91%	0,00%	2,60%	381	285	381			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	4.055	1,72%	2,08%	3,54%	1.653	2.191	1.504			
	CF 1	1.284	1.536	1.880	2.982	2,19%	3,02%	4,84%	1.101	1.698	1.445			
	Total Griya	1.284	1.536	1.880	2.982	2,26%	3,16%	5,06%	1.101	1.698	1.445			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	1.015	522	1.074	1,16%	0,98%	2,02%	551	493	59			
	Mitraguna & Others	581	1.015	522	1.074	1,17%	0,98%	2,03%	551	493	59			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	9.376	1,56%	1,91%	4,60%	5.463	6.345	5.331	0,60%	86,96%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,38%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	24,60%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	922	0,65%	1,50%	1,54%	15	498	180			
	KUR	260	691	859	922	0,41%	1,49%	1,61%	63	662	230			
	Non KUR	164	50	48	-	7,29%	1,72%	0,00%	(48)	(164)	(50)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	383	379	1.097	2,17%	0,33%	0,96%	717	(1.256)	714			
	CF 1	1.777	383	379	1.097	3,04%	0,61%	1,78%	717	(681)	714			
	Total Griya	1.777	383	379	1.097	3,13%	0,64%	1,86%	717	(681)	714			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.320	1.482	2.220	1,53%	0,72%	1,09%	738	(752)	900	0,34%	69,02%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	24.761	22.043	23.817	23.953	(4.874)	136	1.909	8,66%	(809)	-3,27%	37.820	63,33%	(13.867)
2	Tabungan	139.675	136.927	134.422	134.777	3.770	354	(2.151)	-1,57%	(4.898)	-3,51%	158.244	85,17%	(23.467)
3	Deposito	81.953	78.771	79.015	78.915	(1.465)	(100)	144	0,18%	(3.038)	-3,71%	83.187	94,86%	(4.272)
	Total	246.389	237.742	237.254	237.644	(2.570)	390	(98)	-0,04%	(8.745)	-3,55%	279.251	85,10%	(41.606)
	CASA	164.436	158.971	158.239	158.729	(1.105)	490	(241)	-0,15%	(5.707)	-3,47%	196.064	80,96%	(37.334)
	(%) CASA	66,74%	66,87%	66,70%	66,79%									
	FDR	63,49%	72,37%	72,71%	72,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	12.416	12.448		32	1.668	15,47%	1.539	14,10%	-	0,00%	12.448
2	Giro ISE	6.429	7.250	8.123	8.200		77	951	13,11%	1.771	27,54%		0,00%	8.200
3	Tabungan ISE	3.915	3.531	4.293	4.248		(45)	717	20,30%	333	8,50%		0,00%	4.248
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.751	350	-	-350	-168	-1.444	-1.297	1.444	24.988	71,04%	(7.237)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.751	350	-	-350	-168	-1.444	-1.297	1.444	22.401	79,24%	(4.650)
	• Local Champion	15.448	17.449	17.449	350	-	-350	-1.127	0	2.000	-	17.038	102,41%	411
	• Value Chain	3.600	1.746	302	-	-	-	959	-1.444	-3.298	1.444	5.363	5,64%	(5.061)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.510	1.079	893	-185	540	724	4.672	169	12.717	82,64%	(2.208)
	Cilem	5.838	9.785	10.510	1.079	893	-185	540	724	4.672	169	12.717	82,64%	(2.208)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	144.255	2.273	3.008	735	1.001	1.180	12.713	1.828	151.764	95,05%	(7.509)
	CF 1	81.145	75.863	75.554	1.008	634	-374	166	-309	-5.591	943	80.866	93,43%	(5.312)
	Total Griya	74.220	69.714	69.553	851	634	-217	0	-161	-4.667	795	72.806	95,53%	(3.253)
	• Total Non Program	73.552	69.083	68.923	851	634	-217	213	-160	-4.628	794	70.358	97,96%	(1.435)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.001	157	-	-157	166	-149	-924	149	8.060	74,46%	(2.059)
	CF 2	50.397	67.212	68.701	1.265	2.374	1.109	835	1.490	18.304	884	70.899	96,90%	(2.197)
	Mitraguna & Others	49.913	66.240	67.739	1.265	2.374	1.109	731	1.499	17.826	875	69.624	97,29%	(1.886)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	172.516	3.701	3.901	200	1.373	461	16.087	3.440	189.488	91,04%	(16.972)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	11	-	-	112	0,19%	0,00%	1,07%	112	101	112			
	Cilem	11	-	-	112	0,19%	0,00%	1,07%	112	101	112			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	2.220	0,88%	1,00%	1,54%	783	1.059	711			
	CF 1	1.162	1.459	1.383	1.836	1,43%	1,82%	2,43%	452	674	377			
	Total Griya	1.162	1.459	1.383	1.723	1,57%	1,98%	2,48%	339	561	264			
	Oto	-	-	-	113	0,00%	0,00%	1,88%	113	113	113			
	CF 2	-	51	54	385	0,00%	0,08%	0,56%	331	385	334			
	Mitraguna & Others	-	51	54	385	0,00%	0,08%	0,57%	331	385	334			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	2.332	0,75%	0,84%	1,35%	895	1.159	823	0,23%	82,65%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-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	778	1.309	1.299	1.252	0,59%	0,91%	0,87%	(47)	474	(57)			
	CF 1	342	589	585	538	0,42%	0,77%	0,71%	(47)	196	(52)			
	Total Griya	342	589	585	538	0,46%	0,84%	0,77%	(47)	196	(52)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	714	0,86%	1,06%	1,04%	-	279	(5)			
	Mitraguna & Others	436	719	714	714	0,87%	1,08%	1,05%	-	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.252	0,50%	0,75%	0,73%	(47)	474	(57)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	18.775	51.260	53.063	53.148	(1.973)	85	1.888	3,68%	34.373	183,08%	32.608	162,99%	20.540
2	Tabungan	206.902	259.410	258.494	257.344	8.614	(1.151)	(2.066)	-0,80%	50.441	24,38%	226.267	113,73%	31.077
3	Deposito	118.442	104.385	99.467	100.000	4.578	534	(4.385)	-4,20%	(18.442)	-15,57%	120.137	83,24%	(20.136)
	Total	344.119	415.055	411.024	410.492	11.219	(532)	(4.563)	-1,10%	66.373	19,29%	379.011	108,31%	31.481
	CASA	225.677	310.670	311.558	310.492	6.642	(1.066)	(178)	-0,06%	84.815	37,58%	258.875	119,94%	51.617
	(%) CASA	65,58%	74,85%	75,80%	75,64%									
	FDR	96,55%	92,15%	92,25%	92,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.705	3.523	(182)	173	5,17%	(408)	-10,37%	-	0,00%	3.523	
2	Giro ISE	1.420	1.401	1.269	1.340	70	(61)	-4,37%	(80)	-5,66%		0,00%	1.340	
3	Tabungan ISE	2.001	1.335	1.821	1.569	(252)	234	17,56%	(432)	-21,58%		0,00%	1.569	
4	Deposito ISE	510	614	614	614	0	0	0,00%	105	20,53%		0,00%	614	
5	CIF ISE	179	187	189	189	0	2	1,07%	10	5,59%		0,00%	189	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	83.510	1.335	-	-1.335	-9.025	-4.065	525	4.065	100.415	83,16%	(16.905)
	Linkage	21.612	25.302	24.531	-	-	-	28	-772	2.918	772	29.203	84,00%	(4.672)
	Non-Linkage	61.373	62.273	58.980	1.335	-	-1.335	-9.053	-3.293	-2.393	3.293	71.212	82,82%	(12.233)
	• Local Champion	55.173	37.334	36.585	970	-	-970	-13.343	-749	-18.588	749	59.838	61,14%	(23.252)
	• Value Chain	6.200	24.939	22.395	365	-	(365)	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	43.939	650	1.360	710	264	677	758	683	46.510	94,47%	(2.571)
	KUR	40.519	41.115	41.826	650	1.360	710	439	711	1.306	649	43.648	95,83%	(1.822)
	Non KUR	2.662	2.147	2.113	-	-	0	-175	-34	-549	34	2.862	73,84%	(749)
3	PWG	26.463	43.181	44.032	6.130	3.716	-2.413	2.081	852	17.569	2.865	37.150	118,53%	6.883
	Cilem	12.356	24.198	24.708	1.334	1.334	-1.536	1.790	510	12.353	824	17.679	139,76%	7.029
	Gadai	14.108	18.982	19.324	3.259	2.382	-877	291	342	5.217	2.040	19.471	99,25%	(146)
4	CFG	179.631	208.442	207.701	1.486	895	-591	-700	-742	28.069	1.637	198.860	104,45%	8.841
	CF 1	55.651	68.195	67.774	126	100	-26	207	-421	12.123	521	59.549	113,81%	8.225
	Total Griya	50.392	59.584	59.287	-	100	100	0	-297	8.895	397	52.444	113,05%	6.842
	• Total Non Program	50.392	59.584	59.287	-	100	100	1.188	-297	8.895	397	52.444	113,05%	6.842
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.488	126	-	-126	207	-124	3.228	124	7.105	119,46%	1.383
	CF 2	123.980	140.247	139.926	1.360	795	-565	-907	-320	15.947	1.115	139.310	100,44%	616
	Mitraguna & Others	122.658	138.841	138.527	1.360	795	-565	-970	-313	15.870	1.108	137.009	101,11%	1.518
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	379.182	9.601	5.971	-3.630	-7.381	-3.278	46.922	9.249	382.934	99,02%	(3.752)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	19.854	0,61%	0,00%	23,77%	19.854	19.346	19.854			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	-	0,76%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	19.854	0,00%	0,00%	54,27%	19.854	19.854	19.854			
2	MBG	409	968	740	2.939	0,95%	1,71%	6,69%	2.199	2.530	1.971			
	KUR	305	765	686	2.602	0,75%	1,67%	6,22%	1.916	2.297	1.837			
	Non KUR	104	203	53	337	3,92%	2,47%	15,93%	283	232	133			
3	PWG	-	-	-	2.773	0,00%	0,00%	6,30%	2.773	2.773	2.773			
	Cilem	-	-	-	2.586	0,00%	0,00%	10,46%	2.586	2.586	2.586			
	Gadai	-	-	-	187	0,00%	0,00%	0,97%	187	187	187			
4	CFG	673	1.272	1.279	4.323	0,37%	0,61%	2,08%	3.044	3.649	3.050			
	CF 1	295	265	196	1.883	0,53%	0,29%	2,78%	1.687	1.588	1.618			
	Total Griya	295	-	-	585	0,58%	0,00%	0,99%	585	290	585			
	Oto	-	265	196	1.298	0,00%	2,28%	15,29%	1.102	1.298	1.033			
	CF 2	379	1.007	1.083	2.440	0,31%	0,77%	1,74%	1.357	2.061	1.432			
	Mitraguna & Others	379	1.007	1.083	2.440	0,31%	0,78%	1,76%	1.357	2.061	1.432			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	29.888	0,48%	0,53%	7,88%	27.870	28.298	27.648	0,69%	91,24%	-7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	215	209	382	0,00%	0,48%	0,87%	173	382	167			
	KUR	-	215	209	382	0,00%	0,51%	0,91%	173	382	167			
	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	968	2.133	2.042	2.249	0,54%	0,98%	1,08%	207	1.281	116			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,53%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,54%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.673	0,35%	0,60%	0,70%	380	1.512	283	1,07%	-51,92%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	19.819	2.636	42.225	42.603	(211)	378	39.967	1516,29%	22.784	114,96%	31.713	134,34%	10.890
2	Tabungan	188.323	168.806	163.050	162.791	9.458	(259)	(6.015)	-3,56%	(25.532)	-13,56%	206.910	78,68%	(44.118)
3	Deposito	54.534	91.558	66.663	66.620	849	(43)	(24.938)	-27,24%	12.086	22,16%	55.746	119,51%	10.874
	Total	262.676	263.000	271.938	272.014	10.096	76	9.014	3,43%	9.338	3,55%	294.368	92,41%	(22.354)
	CASA	208.142	171.442	205.275	205.394	9.247	119	33.952	19,80%	(2.748)	-1,32%	238.622	86,07%	(33.228)
	(%) CASA	79,24%	65,19%	75,49%	75,51%									
	FDR	66,71%	76,80%	74,12%	74,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.542	3.773	3.809		37	267	7,53%	(2.377)	-38,43%	-	0,00%	3.809
2	Giro ISE	879	380	453	487		34	107	28,16%	(392)	-44,61%	-	0,00%	487
3	Tabungan ISE	5.307	3.163	3.320	3.322		2	160	5,05%	(1.985)	-37,40%	-	0,00%	3.322
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	215	229	231	231		0	2	0,87%	16	7,44%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	14	-	-	0	-1	-420	-6.973	420	6.986	0,20%	(6.973)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	-	-	-	0	-0	-420	-6.960	420	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	-	-	-	-	-0	-420	-4.762	420	4.762	0,00%	(4.762)
2	MBG	707	9.059	9.330	230	480	250	1.193	272	8.624	208	5.179	180,16%	4.151
	KUR	498	7.829	8.106	160	480	320	1.132	277	7.609	203	4.650	174,32%	3.456
	Non KUR	209	1.229	1.224	70	-	-70	61	-5	1.015	5	529	231,49%	695
3	PWG	23.244	33.746	34.856	5.441	4.793	-648	2.619	1.109	11.612	3.683	37.119	93,90%	(2.263)
	Cilem	7.809	11.491	11.850	943	857	-86	44	359	4.041	498	17.547	67,53%	(5.697)
	Gadai	15.435	22.255	23.006	4.498	3.936	-562	2.574	750	7.571	3.186	19.572	117,54%	3.434
4	CFG	144.290	158.744	157.373	572	586	14	797	-1.371	13.082	1.957	165.073	95,34%	(7.700)
	CF 1	8.588	11.624	11.573	328	-	-328	-25	-52	2.984	52	11.872	97,48%	(299)
	Total Griya	7.701	10.580	10.548	328	-	-328	0	-32	2.847	32	9.914	106,39%	633
	• Total Non Program	7.409	9.962	9.931	328	-	-328	305	-31	2.522	31	8.845	112,27%	1.085
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.025	-	-	0	-25	-20	138	20	1.958	52,37%	(932)
	CF 2	135.702	147.119	145.800	244	586	342	822	-1.320	10.098	1.906	153.201	95,17%	(7.401)
	Mitraguna & Others	125.011	133.617	132.337	80	494	414	216	-1.280	7.326	1.774	140.480	94,20%	(8.143)
	Pensiun	10.691	13.503	13.463	164	92	-72	606	-40	2.772	132	12.721	105,83%	741
	Total Pembiayaan	175.227	201.982	201.572	6.243	5.859	-384	4.608	-410	26.345	6.269	214.357	94,04%	(12.785)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	190	697	0,00%	2,09%	7,47%	508	697	697			
	KUR	-	-	-	167	0,00%	0,00%	2,06%	167	167	167			
	Non KUR	-	-	190	530	0,00%	15,42%	43,32%	341	530	530			
3	PWG	-	86	-	884	0,00%	0,00%	2,54%	884	884	798			
	Cilem	-	-	-	494	0,00%	0,00%	4,16%	494	494	494			
	Gadai	-	86	-	391	0,00%	0,00%	1,70%	391	391	305			
4	CFG	2.296	3.915	3.664	7.133	1,59%	2,31%	4,53%	3.469	4.837	3.218			
	CF 1	66	54	33	53	0,77%	0,28%	0,46%	20	(13)	(1)			
	Total Griya	66	54	33	53	0,86%	0,31%	0,50%	20	(13)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	7.080	1,64%	2,47%	4,86%	3.449	4.850	3.219			
	Mitraguna & Others	2.230	3.861	3.631	6.742	1,78%	2,72%	5,09%	3.111	4.513	2.882			
	Pensiun	-	-	-	337	0,00%	0,00%	2,51%	337	337	337			
	Total Pembiayaan	2.296	4.001	3.853	8.714	1,31%	1,91%	4,32%	4.861	6.418	4.713	1,65%	61,91%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-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	4.120	3.933	3.440	3.494	2,86%	2,17%	2,22%	54	(626)	(439)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	3,00%	2,34%	2,40%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,64%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,73%	54	(626)	(439)	5,80%	-234,43%	4,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	2.087	430	438	439	(151)	1	9	2,17%	(1.647)	-78,95%	2.964	14,82%	(2.525)
2	Tabungan	37.117	39.166	37.780	37.676	1.229	(104)	(1.490)	-3,80%	559	1,51%	42.245	89,18%	(4.569)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	50.767	50.664	1.082	(103)	(1.479)	-2,84%	721	1,44%	56.019	90,44%	(5.355)
	CASA	39.204	39.595	38.218	38.115	1.078	(103)	(1.480)	-3,74%	(1.089)	-2,78%	45.208	84,31%	(7.093)
	(%) CASA	78,50%	75,94%	75,28%	75,23%									
	FDR	145,08%	121,45%	123,45%	123,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	445	445		0	(38)	-7,84%	(136)	-23,38%	-	0,00%	445
2	Giro ISE	1	1	1	1		0	(0)	-0,89%	0	12,69%		0,00%	1
3	Tabungan ISE	580	482	444	444		0	(38)	-7,86%	(136)	-23,44%		0,00%	444
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	1.235	2.874	3.128	206	324	118	88	253	1.893	71	2.623	119,25%	505
	Cilem	1.235	2.874	3.128	206	324	118	88	253	1.893	71	2.623	119,25%	505
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.545	320	280	-40	48	-908	-11.677	1.188	64.465	92,37%	(4.920)
	CF 1	464	412	409	-	-	0	-2	-2	-54	2	458	89,48%	(48)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• Total Non Program	301	272	272	-	-	0	-3	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	137	-	-	0	-2	-2	-26	2	163	84,21%	(26)
	CF 2	70.758	60.041	59.135	320	280	-40	51	-906	-11.623	1.186	64.007	92,39%	(4.872)
	Mitraguna & Others	66.540	55.435	54.681	320	280	-40	87	-754	-11.859	1.034	57.104	95,76%	(2.423)
	Pensiun	4.218	4.607	4.455	-	-	0	-36	-152	237	152	6.903	64,53%	(2.449)
	Total Pembiayaan	72.457	63.328	62.673	526	604	78	137	-655	-9.784	1.259	67.087	93,42%	(4.415)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	3.023	2.416	2.337	3.633	4,24%	3,87%	6,10%	1.296	610	1.218			
	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	3.023	2.416	2.337	3.633	4,27%	3,89%	6,14%	1.296	610	1.218			
	Mitraguna & Others	2.931	2.416	2.337	3.574	4,41%	4,22%	6,54%	1.237	643	1.159			
	Pensiun	92	-	-	59	2,17%	0,00%	1,32%	59	(33)	59			
	Total Pembiayaan	3.023	2.416	2.337	3.633	4,17%	3,69%	5,80%	1.296	610	1.218	0,00%	100,00%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	12.313	3.961	4.188	3.943	17,29%	6,93%	6,62%	(245)	(8.370)	(18)			
	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	12.313	3.961	4.188	3.943	17,40%	6,98%	6,67%	(245)	(8.370)	(18)			
	Mitraguna & Others	11.834	3.785	4.013	3.769	17,79%	7,24%	6,89%	(244)	(8.065)	(16)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.943	16,99%	6,61%	6,29%	(245)	(8.370)	(18)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	59.162	26.192	186.091	185.678	(3.738)	(413)	159.486	608,91%	126.515	213,84%	68.641	270,51%	117.037
2	Tabungan	111.248	118.802	119.604	118.948	2.322	(656)	146	0,12%	7.700	6,92%	123.928	95,98%	(4.980)
3	Deposito	16.666	19.370	20.212	20.212	97	0	842	45,68%	3.546	21,28%	17.858	113,18%	2.354
	Total	187.077	164.364	325.907	324.838	(1.320)	(1.069)	160.474	97,63%	137.761	73,64%	210.427	154,37%	114.411
	CASA	170.411	144.994	305.695	304.626	(1.416)	(1.069)	159.632	110,10%	134.215	78,76%	192.569	158,19%	112.057
	(%) CASA	91,09%	88,22%	93,80%	93,78%									
	FDR	105,51%	131,77%	67,11%	67,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.810	3.298	3.326		27	516	18,37%	(494)	-12,94%	-	0,00%	3.326
2	Giro ISE	954	1.173	1.688	1.709		21	536	45,68%	755	79,16%		0,00%	1.709
3	Tabungan ISE	2.866	1.636	1.610	1.616		6	(20)	-1,22%	(1.250)	-43,60%		0,00%	1.616
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	127	127		0	1	0,79%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	• Local Champion	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.694	920	775	-145	-162	-96	3.597	871	51.469	96,55%	(1.774)
	KUR	42.963	47.332	47.301	920	775	-145	-42	-31	4.339	806	48.188	98,16%	(886)
	Non KUR	3.135	2.458	2.393	-	-	0	-120	-65	-742	65	3.281	72,94%	(888)
3	PWG	20.876	31.646	33.518	6.327	6.095	-233	1.812	1.873	12.643	4.222	35.758	93,74%	(2.239)
	Cilem	7.514	12.700	14.058	1.017	1.812	796	479	1.358	6.543	455	17.033	82,53%	(2.975)
	Gadai	13.361	18.946	19.461	5.311	4.282	-1.029	1.334	515	6.099	3.768	18.725	103,93%	736
4	CFG	127.111	131.908	132.789	3.637	1.589	-2.048	-1.214	881	5.678	708	140.053	94,81%	(7.264)
	CF 1	49.510	49.727	50.103	2.587	714	-1.873	-17	375	593	339	51.150	97,95%	(1.048)
	Total Griya	39.898	39.179	39.077	2.358	-	-2.358	0	-101	-821	101	40.753	95,89%	(1.676)
	• Total Non Program	39.898	39.179	39.077	2.358	-	-2.358	420	-101	-821	101	40.753	95,89%	(1.676)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.025	229	714	485	-17	477	1.414	237	10.397	106,04%	628
	CF 2	77.602	82.181	82.687	1.050	875	-175	-1.198	506	5.085	369	88.903	93,01%	(6.216)
	Mitraguna & Others	75.812	80.105	80.632	1.050	875	-175	-1.417	527	4.820	348	86.628	93,08%	(5.996)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	218.704	10.885	8.459	-2.426	1.169	2.117	21.319	6.342	230.580	94,85%	(11.876)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	124	444	548	3.984	0,27%	1,10%	8,02%	3.436	3.860	3.540			
	KUR	68	332	433	3.798	0,16%	0,92%	8,03%	3.365	3.730	3.466			
	Non KUR	56	112	115	186	1,79%	4,67%	7,78%	71	130	74			
3	PWG	-	-	-	679	0,00%	0,00%	2,03%	679	679	679			
	Cilem	-	-	-	433	0,00%	0,00%	3,08%	433	433	433			
	Gadai	-	-	-	246	0,00%	0,00%	1,27%	246	246	246			
4	CFG	2.018	3.874	4.027	3.016	1,59%	3,05%	2,27%	(1.011)	998	(859)			
	CF 1	1.770	1.943	1.931	709	3,58%	3,88%	1,42%	(1.222)	(1.061)	(1.234)			
	Total Griya	1.463	1.943	1.931	277	3,67%	4,93%	0,71%	(1.654)	(1.186)	(1.665)			
	Oto	307	-	-	432	3,19%	0,00%	3,91%	432	125	432			
	CF 2	248	1.932	2.096	2.307	0,32%	2,55%	2,79%	211	2.059	375			
	Mitraguna & Others	248	1.932	2.096	2.307	0,33%	2,62%	2,86%	211	2.059	375			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	7.679	1,09%	2,11%	3,51%	3.104	5.537	3.361	0,35%	89,99%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	55,52%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	55,52%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	433	1,07%	0,52%	0,87%	174	(60)	(128)			
	KUR	115	465	169	346	0,27%	0,36%	0,73%	177	231	(119)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,65%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	941	0,26%	0,71%	0,71%	6	605	(1.433)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	851	0,05%	1,03%	1,03%	6	812	6			
	Mitraguna & Others	39	845	845	851	0,05%	1,05%	1,06%	6	812	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	2.874	0,42%	1,24%	1,31%	179	2.045	(1.561)	0,25%	81,12%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	1.927	1.391	4.107	4.050	(2.965)	(56)	2.659	191,09%	2.123	110,17%	10.667	37,97%	(6.616)
2	Tabungan	70.495	82.378	79.195	83.596	2.277	4.401	1.218	1,48%	13.100	18,58%	84.695	98,70%	(1.100)
3	Deposito	64.264	93.395	92.698	92.698	(11)	0	(697)	-0,75%	28.434	44,25%	65.138	142,31%	27.560
	Total	136.686	177.165	175.999	180.344	(699)	4.345	3.179	1,79%	43.658	31,94%	160.500	112,36%	19.844
	CASA	72.423	83.770	83.301	87.646	(688)	4.345	3.877	4,63%	15.224	21,02%	95.362	91,91%	(7.716)
	(%) CASA	52,98%	47,28%	47,33%	48,60%									
	FDR	94,77%	84,93%	85,97%	83,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	3.679	3.119		(560)	(427)	-12,04%	1.797	135,90%	-	0,00%	3.119
2	Giro ISE	771	627	610	615		5	(12)	-1,90%	(156)	-20,26%		0,00%	615
3	Tabungan ISE	551	2.919	3.069	2.504		(565)	(415)	-14,21%	1.953	354,37%		0,00%	2.504
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	78	78	78		0	0	0,00%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	31.758	35.311	35.177	400	435	35	674	-134	3.418	569	36.518	96,33%	(1.341)
	KUR	29.577	32.881	32.698	400	360	-40	745	-183	3.120	543	34.124	95,82%	(1.426)
	Non KUR	2.181	2.430	2.479	-	75	75	-72	49	298	26	2.395	103,53%	84
3	PWG	6.201	8.941	9.039	609	371	-237	-29	99	2.838	273	13.514	66,89%	(4.475)
	Cilem	6.201	8.941	9.039	609	371	-237	-29	99	2.838	273	13.514	66,89%	(4.475)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	107.092	1.110	1.984	874	1.471	878	15.511	1.106	102.219	104,77%	4.874
	CF 1	23.474	29.546	30.160	-	784	784	-229	613	6.685	171	26.487	113,86%	3.672
	Total Griya	17.263	19.997	20.259	-	318	318	0	263	2.997	55	18.293	110,75%	1.967
	• Total Non Program	17.263	19.997	20.259	-	318	318	172	263	2.997	55	18.293	110,75%	1.967
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.900	-	467	467	-229	351	3.689	116	8.195	120,81%	1.705
	CF 2	68.107	76.668	76.932	1.110	1.200	90	1.700	264	8.825	936	75.731	101,59%	1.201
	Mitraguna & Others	64.272	72.869	73.161	1.110	1.200	90	1.727	292	8.890	908	71.706	102,03%	1.456
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	151.309	2.119	2.790	672	2.115	842	21.767	1.948	152.251	99,38%	(943)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	4	3	43	1.863	0,01%	0,12%	5,30%	1.820	1.859	1.860			
	KUR	-	3	43	1.498	0,00%	0,13%	4,58%	1.455	1.498	1.494			
	Non KUR	4	-	-	366	0,19%	0,00%	14,76%	366	362	366			
3	PWG	48	-	-	393	0,78%	0,00%	4,35%	393	345	393			
	Cilem	48	-	-	393	0,78%	0,00%	4,35%	393	345	393			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	4.013	0,60%	1,34%	3,75%	2.592	3.466	2.583			
	CF 1	172	1.127	1.125	2.097	0,73%	3,81%	6,95%	972	1.925	970			
	Total Griya	-	1.127	1.125	1.370	0,00%	5,62%	6,76%	245	1.370	243			
	Oto	172	-	-	727	2,76%	0,00%	7,35%	727	556	727			
	CF 2	375	304	297	1.916	0,55%	0,39%	2,49%	1.620	1.541	1.613			
	Mitraguna & Others	375	304	297	1.916	0,58%	0,41%	2,62%	1.620	1.541	1.613			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.270	0,46%	0,97%	4,14%	4.805	5.670	4.836	0,78%	81,15%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-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	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,96%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(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	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,67%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,06%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,19%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,20%	(35)	(139)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0,44%	0,47%	0,44%	(35)	101	(0)	0,38%	14,54%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	4.305	6.525	5.555	5.599	208	44	(926)	-14,20%	1.294	30,05%	13.353	41,93%	(7.754)
2	Tabungan	84.533	89.368	85.319	85.024	3.040	(295)	(4.343)	-4,86%	491	0,58%	97.545	87,16%	(12.521)
3	Deposito	19.903	26.834	27.813	27.914	(1.780)	100	1.080	4,02%	8.011	40,25%	20.584	135,61%	7.330
	Total	108.741	122.727	118.688	118.537	1.468	(151)	(4.190)	-3,41%	9.796	9,01%	131.482	90,15%	(12.945)
	CASA	88.838	95.893	90.875	90.623	3.248	(252)	(5.270)	-5,50%	1.785	2,01%	110.898	81,72%	(20.275)
	(%) CASA	81,70%	78,14%	76,57%	76,45%									
	FDR	78,57%	82,58%	85,62%	85,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.983	4.061		78	719	21,50%	146	3,72%	-	0,00%	4.061
2	Giro ISE	3.001	2.348	3.008	3.028		20	680	28,97%	27	0,91%	-	0,00%	3.028
3	Tabungan ISE	915	995	975	1.033		58	39	3,88%	118	12,92%	-	0,00%	1.033
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	4.171	-	350	350	197	297	1.102	53	7.157	58,27%	(2.987)
	KUR	2.657	3.623	3.936	-	350	350	202	314	1.279	36	6.507	60,50%	(2.570)
	Non KUR	412	251	235	-	-	0	-5	-16	-177	16	651	36,03%	(416)
3	PWG	13.521	18.803	18.699	3.214	2.144	-1.069	156	-104	5.178	2.249	27.081	69,05%	(8.382)
	Cilem	6.370	9.288	9.283	443	531	88	-345	-5	2.912	536	16.556	56,07%	(7.273)
	Gadai	7.151	9.515	9.416	2.770	1.613	-1.157	500	-99	2.266	1.712	10.525	89,47%	(1.109)
4	CFG	68.150	78.677	78.746	1.505	1.056	-449	656	69	10.596	987	87.246	90,26%	(8.500)
	CF 1	32.030	33.916	33.481	-	-	0	-243	-435	1.450	435	33.647	99,51%	(166)
	Total Griya	25.555	26.419	26.122	-	-	0	0	-297	567	297	25.628	101,93%	495
	• Total Non Program	25.555	26.419	26.122	-	-	0	-217	-297	567	297	25.628	101,93%	495
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.358	-	-	0	-243	-138	883	138	8.019	91,76%	(661)
	CF 2	36.119	44.761	45.265	1.505	1.056	-449	898	504	9.146	552	53.599	84,45%	(8.334)
	Mitraguna & Others	32.486	41.386	41.923	1.345	1.056	-289	845	537	9.437	519	49.893	84,03%	(7.970)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	101.615	4.719	3.550	-1.168	1.008	262	16.181	3.288	122.179	83,17%	(20.563)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	-	33	100	207	0,00%	2,57%	4,97%	108	207	174			
	KUR	-	33	100	172	0,00%	2,75%	4,36%	72	172	139			
	Non KUR	-	-	-	36	0,00%	0,00%	15,23%	36	36	36			
3	PWG	-	-	-	337	0,00%	0,00%	1,80%	337	337	337			
	Cilem	-	-	-	205	0,00%	0,00%	2,21%	205	205	205			
	Gadai	-	-	-	131	0,00%	0,00%	1,39%	131	131	131			
4	CFG	1.050	644	794	2.931	1,54%	1,01%	3,72%	2.137	1.881	2.287			
	CF 1	1.050	520	669	2.279	3,28%	1,97%	6,81%	1.611	1.229	1.759			
	Total Griya	697	520	669	1.450	2,73%	2,53%	5,55%	782	754	930			
	Oto	353	-	-	829	5,46%	0,00%	11,27%	829	476	829			
	CF 2	-	124	125	651	0,00%	0,28%	1,44%	526	651	528			
	Mitraguna & Others	-	124	125	434	0,00%	0,30%	1,04%	309	434	310			
	Pensiun	-	-	-	217	0,00%	0,00%	6,51%	217	217	217			
	Total Pembiayaan	1.050	677	893	3.475	1,23%	0,88%	3,42%	2.582	2.424	2.797	1,39%	59,45%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	71	4,32%	2,23%	1,71%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	30,46%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	902	893	929	0,49%	1,13%	1,18%	37	592	27			
	CF 1	337	70	67	104	1,05%	0,20%	0,31%	37	(233)	34			
	Total Griya	189	70	67	104	0,74%	0,26%	0,40%	37	(85)	34			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,82%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,97%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	1.001	1,36%	0,97%	0,98%	22	(163)	12	4,03%	-309,13%	3,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	7.681	9.360	11.945	12.088	(89)	143	2.728	29,14%	4.407	57,37%	16.238	74,44%	(4.150)
2	Tabungan	96.197	116.467	112.560	112.517	(1.379)	(43)	(3.950)	-3,39%	16.319	16,96%	111.265	101,12%	1.251
3	Deposito	50.701	45.950	45.192	45.191	614	(1)	(759)	-1,65%	(5.510)	-10,87%	51.587	87,60%	(6.396)
	Total	154.579	171.777	169.697	169.795	(855)	99	(1.982)	-1,15%	15.216	9,84%	179.091	94,81%	(9.296)
	CASA	103.878	125.827	124.505	124.604	(1.468)	100	(1.222)	-0,97%	20.726	19,95%	127.503	97,73%	(2.899)
	(%) CASA	67,20%	73,25%	73,37%	73,39%									
	FDR	122,53%	118,32%	119,77%	119,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.069	4.020		(49)	(37)	-0,90%	82	2,08%	-	0,00%	4.020
2	Giro ISE	1.498	2.633	2.563	2.528		(35)	(105)	-3,98%	1.030	68,72%		0,00%	2.528
3	Tabungan ISE	2.310	1.294	1.376	1.362		(14)	68	5,26%	(948)	-41,03%		0,00%	1.362
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	34.419	35.888	35.761	920	680	-240	73	-126	1.342	806	38.497	92,89%	(2.736)
	KUR	32.500	34.255	34.231	920	680	-240	245	-24	1.732	704	36.366	94,13%	(2.135)
	Non KUR	1.920	1.633	1.530	-	-	0	-172	-102	-389	102	2.131	71,79%	(601)
3	PWG	17.830	30.105	31.171	6.610	5.055	-1.555	2.493	1.066	13.340	3.989	31.298	99,59%	(128)
	Cilem	5.164	10.604	11.363	1.322	1.270	-52	1.032	760	6.199	510	13.667	83,15%	(2.303)
	Gadai	12.666	19.501	19.807	5.287	3.785	-1.502	1.461	306	7.141	3.479	17.632	112,34%	2.176
4	CFG	137.158	137.253	136.317	522	1.115	593	-499	-936	-841	2.051	146.832	92,84%	(10.516)
	CF 1	38.164	40.292	39.809	446	-	-446	-181	-483	1.645	483	39.270	101,37%	539
	Total Griya	33.008	34.228	34.106	446	-	-446	0	-122	1.098	122	32.691	104,33%	1.415
	• Total Non Program	33.008	34.228	34.106	446	-	-446	127	-122	1.098	122	32.691	104,33%	1.415
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.703	-	-	0	-181	-361	547	361	6.579	86,68%	(877)
	CF 2	98.994	96.961	96.508	76	1.115	1.039	-318	-453	-2.486	1.568	107.562	89,72%	(11.055)
	Mitraguna & Others	71.310	70.983	70.736	-	1.015	1.015	-155	-246	-574	1.261	81.314	86,99%	(10.578)
	Pensiun	27.683	25.978	25.772	76	100	24	-163	-207	-1.912	307	26.248	98,18%	(477)
	Total Pembiayaan	189.407	203.246	203.249	8.052	6.850	-1.202	2.067	3	13.841	6.847	216.628	93,82%	(13.379)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	238	721	634	2.829	0,69%	1,77%	7,91%	2.195	2.591	2.108			
	KUR	105	543	522	2.663	0,32%	1,53%	7,78%	2.140	2.558	2.119			
	Non KUR	133	177	111	166	6,92%	6,81%	10,85%	55	33	(11)			
3	PWG	-	-	-	200	0,00%	0,00%	0,64%	200	200	200			
	Cilem	-	-	-	46	0,00%	0,00%	0,40%	46	46	46			
	Gadai	-	-	-	154	0,00%	0,00%	0,78%	154	154	154			
4	CFG	1.146	1.668	999	4.582	0,84%	0,73%	3,36%	3.582	3.436	2.914			
	CF 1	198	738	258	1.027	0,52%	0,64%	2,58%	769	829	289			
	Total Griya	73	609	-	756	0,22%	0,00%	2,22%	756	682	147			
	Oto	125	129	258	271	2,42%	4,26%	4,75%	13	146	142			
	CF 2	948	929	741	3.555	0,96%	0,76%	3,68%	2.814	2.607	2.626			
	Mitraguna & Others	799	691	690	2.591	1,12%	0,97%	3,66%	1.900	1.792	1.900			
	Pensiun	149	238	51	964	0,54%	0,20%	3,74%	913	815	726			
	Total Pembiayaan	1.384	2.388	1.633	7.611	0,73%	0,80%	3,74%	5.978	6.227	5.222	1,90%	49,26%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-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	477	379	318	314	1,39%	0,88%	0,88%	(4)	(164)	(66)			
	KUR	477	248	186	183	1,47%	0,54%	0,53%	(3)	(295)	(65)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,56%	(1)	131	(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	4.394	2.320	2.648	2.744	3,20%	1,93%	2,01%	96	(1.649)	425			
	CF 1	1.329	1.891	1.891	1.890	3,48%	4,69%	4,75%	(1)	561	(1)			
	Total Griya	1.025	1.659	1.659	1.658	3,10%	4,85%	4,86%	(1)	633	(1)			
	Oto	305	232	232	232	3,91%	3,83%	4,08%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,89%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,76%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	3.058	2,57%	1,46%	1,50%	92	(1.813)	359	1,32%	12,39%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	12.796	14.957	11.599	11.718	1.795	118	(3.239)	-21,65%	(1.078)	-8,42%	25.453	46,04%	(13.735)
2	Tabungan	133.664	151.079	148.085	147.229	2.349	(857)	(3.850)	-2,55%	13.565	10,15%	153.100	96,17%	(5.871)
3	Deposito	120.976	138.301	138.270	138.273	(1.570)	3	(28)	-0,02%	17.298	14,30%	122.651	112,74%	15.622
	Total	267.435	304.336	297.955	297.220	2.574	(735)	(7.116)	-2,34%	29.785	11,14%	301.204	98,68%	(3.984)
	CASA	146.460	166.035	159.685	158.947	4.144	(738)	(7.089)	-4,27%	12.487	8,53%	178.552	89,02%	(19.606)
	(%) CASA	54,76%	54,56%	53,59%	53,48%									
	FDR	60,13%	60,32%	61,31%	61,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	3.936	4.049		112	(85)	-2,06%	467	13,04%	-	0,00%	4.049
2	Giro ISE	1.025	1.271	1.178	1.323		145	52	4,10%	299	29,15%	-	0,00%	1.323
3	Tabungan ISE	2.557	2.862	2.758	2.725		(32)	(137)	-4,79%	168	6,58%	-	0,00%	2.725
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	213	226	228	228		0	2	0,88%	15	7,04%	-	0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	40.652	38.794	38.301	550	210	-340	-288	-493	-2.351	703	44.009	87,03%	(5.708)
	KUR	37.299	36.721	36.208	550	160	-390	-364	-514	-1.091	674	40.604	89,17%	(4.397)
	Non KUR	3.353	2.073	2.093	-	50	50	76	20	-1.260	30	3.405	61,48%	(1.312)
3	PWG	6.039	13.363	13.939	829	1.028	199	576	576	7.901	451	14.444	96,51%	(504)
	Cilem	6.039	13.363	13.939	829	1.028	199	576	576	7.901	451	14.444	96,51%	(504)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	130.433	2.567	2.105	-462	1.385	-987	16.325	3.092	123.218	105,86%	7.215
	CF 1	24.580	27.681	27.752	521	500	-21	30	71	3.171	429	27.949	99,29%	(197)
	Total Griya	19.863	21.337	21.747	318	500	182	0	410	1.884	90	21.467	101,30%	279
	• Total Non Program	19.863	21.337	21.747	318	500	182	305	410	1.884	90	21.467	101,30%	279
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.005	203	-	-203	30	-339	1.287	339	6.482	92,65%	(477)
	CF 2	89.528	103.738	102.681	2.046	1.605	-441	1.355	-1.057	13.153	2.662	95.269	107,78%	7.412
	Mitraguna & Others	89.444	103.126	102.073	1.876	1.605	-271	1.153	-1.053	12.630	2.658	94.502	108,01%	7.572
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.673	3.946	3.343	-603	1.672	-904	21.874	4.246	181.671	100,55%	1.003

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	1.072	1.028	797	5.609	2,64%	2,05%	14,64%	4.812	4.537	4.580			
	KUR	877	947	705	5.446	2,35%	1,92%	15,04%	4.741	4.569	4.499			
	Non KUR	194	81	92	162	5,80%	4,42%	7,76%	71	(32)	81			
3	PWG	-	-	-	390	0,00%	0,00%	2,80%	390	390	390			
	Cilem	-	-	-	390	0,00%	0,00%	2,80%	390	390	390			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	660	0,69%	0,12%	0,51%	499	(132)	318			
	CF 1	630	216	38	540	2,56%	0,14%	1,95%	502	(90)	324			
	Total Griya	568	175	-	164	2,86%	0,00%	0,76%	164	(404)	(11)			
	Oto	61	41	38	376	1,30%	0,60%	6,26%	338	314	335			
	CF 2	162	126	123	120	0,18%	0,12%	0,12%	(3)	(42)	(6)			
	Mitraguna & Others	162	126	123	120	0,18%	0,12%	0,12%	(3)	(42)	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	6.659	1,16%	0,52%	3,65%	5.701	4.795	5.288	0,41%	88,79%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	931	1.423	1.625	1.833	2,29%	4,19%	4,79%	208	902	410			
	KUR	399	1.226	1.431	1.642	1,07%	3,90%	4,53%	210	1.243	415			
	Non KUR	532	197	194	191	15,87%	9,34%	9,15%	(2)	(341)	(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	401	700	695	695	0,35%	0,53%	0,53%	(0)	294	(5)			
	CF 1	315	623	619	619	1,28%	2,24%	2,23%	(0)	304	(3)			
	Total Griya	179	623	619	619	0,90%	2,90%	2,85%	(0)	440	(3)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.528	0,83%	1,26%	1,38%	208	1.196	405	0,44%	68,56%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	39.183	64.855	65.893	65.732	15.451	(161)	877	1,35%	26.549	67,76%	50.617	129,86%	15.115
2	Tabungan	123.525	146.373	145.640	145.119	2.331	(521)	(1.254)	-0,86%	21.595	17,48%	141.561	102,51%	3.558
3	Deposito	68.863	124.306	124.059	124.059	(6.480)	0	(247)	-0,20%	55.196	80,15%	70.099	176,98%	53.959
	Total	231.570	335.534	335.592	334.910	11.302	(682)	(624)	-0,19%	103.340	44,63%	262.278	127,69%	72.633
	CASA	162.707	211.228	211.533	210.852	17.782	(682)	(376)	-0,18%	48.144	29,59%	192.178	109,72%	18.673
	(%) CASA	70,26%	62,95%	63,03%	62,96%									
	FDR	34,66%	30,51%	30,43%	30,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.158	7.298		140	589	8,78%	1.407	23,88%	-	0,00%	7.298
2	Giro ISE	3.773	3.799	4.221	4.354		133	555	14,60%	581	15,39%		0,00%	4.354
3	Tabungan ISE	2.118	2.910	2.937	2.944		7	34	1,17%	826	38,99%		0,00%	2.944
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	125	126	126		0	1	0,80%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	6.849	10.591	10.565	576	493	-83	-241	-25	3.716	518	13.211	79,97%	(2.646)
	Cilem	6.849	10.591	10.565	576	493	-83	-241	-25	3.716	518	13.211	79,97%	(2.646)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.554	993	644	-349	628	-218	18.135	862	96.758	94,62%	(5.203)
	CF 1	59.117	72.436	72.121	863	369	-494	391	-314	13.005	683	67.903	106,21%	4.218
	Total Griya	51.507	63.844	63.740	583	369	-214	0	-104	12.233	472	59.124	107,81%	4.616
	• Total Non Program	49.547	62.004	61.907	583	369	-214	1.421	-97	12.360	466	51.948	119,17%	9.959
	• Program	1.960	1.839	1.833	-	-	0	-13	-7	-127	7	7.176	25,54%	(5.343)
	Oto	7.609	8.592	8.381	280	-	-280	391	-211	772	211	8.779	95,47%	(398)
	CF 2	14.303	19.337	19.433	130	275	145	236	96	5.131	179	28.854	67,35%	(9.421)
	Mitraguna & Others	14.303	19.326	19.421	130	275	145	236	96	5.119	179	28.572	67,97%	(9.150)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	102.120	1.569	1.137	-432	387	-244	21.851	1.380	109.969	92,86%	(7.849)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	-	-	-	327	0,00%	0,00%	3,10%	327	327	327			
	Cilem	-	-	-	327	0,00%	0,00%	3,10%	327	327	327			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.002	0,88%	3,02%	3,28%	234	2.352	(75)			
	CF 1	650	3.077	2.768	2.828	1,10%	3,82%	3,92%	60	2.178	(249)			
	Total Griya	404	2.891	2.588	2.524	0,79%	4,05%	3,96%	(64)	2.120	(367)			
	Oto	245	187	180	304	3,22%	2,09%	3,63%	124	59	117			
	CF 2	-	-	-	174	0,00%	0,00%	0,89%	174	174	174			
	Mitraguna & Others	-	-	-	174	0,00%	0,00%	0,89%	174	174	174			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	3.329	0,81%	2,70%	3,26%	561	2.679	252	1,89%	41,94%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	800	535	534	534	1,09%	0,58%	0,58%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,69%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,78%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,52%	-	(266)	(1)	0,90%	-72,21%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	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	Giro	8.833	7.314	6.933	6.950	(1.468)	17	(364)	-4,98%	(1.883)	-21,32%	19.113	36,36%	(12.163)
2	Tabungan	83.648	76.820	73.653	73.353	4.625	(300)	(3.467)	-4,51%	(10.295)	-12,31%	96.984	75,63%	(23.632)
3	Deposito	21.297	29.103	24.148	24.145	(7)	(2)	(4.958)	-17,04%	2.848	13,37%	21.662	111,47%	2.484
	Total	113.778	113.238	104.734	104.448	3.150	(286)	(8.790)	-7,76%	(9.330)	-8,20%	137.759	75,82%	(33.311)
	CASA	92.481	84.134	80.586	80.303	3.157	(284)	(3.831)	-4,55%	(12.178)	-13,17%	116.098	69,17%	(35.795)
	(%) CASA	81,28%	74,30%	76,94%	76,88%									
	FDR	151,33%	174,69%	188,57%	189,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	5.007	4.461		(546)	(1.082)	-19,52%	1.046	30,62%	-	0,00%	4.461
2	Giro ISE	1.685	2.124	1.789	1.891		102	(233)	-10,98%	206	12,21%		0,00%	1.891
3	Tabungan ISE	1.730	3.419	3.218	2.570		(648)	(849)	-24,82%	840	48,57%		0,00%	2.570
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	15.500	11.605	11.433	30	-	-30	-468	-172	-4.068	172	17.616	64,90%	(6.183)
	KUR	13.526	8.643	8.487	30	-	-30	-544	-156	-5.039	156	15.580	54,47%	(7.093)
	Non KUR	1.974	2.963	2.946	-	-	0	76	-17	971	17	2.036	144,68%	910
3	PWG	14.491	22.837	23.212	3.276	2.483	-793	1.063	376	8.722	2.108	29.753	78,02%	(6.541)
	Cilem	6.823	11.029	11.177	826	614	-212	322	148	4.354	466	17.530	63,76%	(6.353)
	Gadai	7.668	11.808	12.036	2.450	1.869	-581	741	228	4.367	1.642	12.223	98,47%	(188)
4	CFG	142.193	163.370	162.852	3.424	2.800	-624	5.097	-518	20.659	3.318	153.159	106,33%	9.693
	CF 1	6.747	8.753	8.688	-	-	0	-111	-65	1.941	65	8.711	99,74%	(22)
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,00%	430
	• Total Non Program	3.465	5.226	5.208	-	-	0	-41	-18	1.743	18	4.778	109,00%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.480	-	-	0	-111	-47	198	47	3.933	88,49%	(453)
	CF 2	135.445	154.617	154.164	3.424	2.800	-624	5.209	-453	18.719	3.253	144.449	106,73%	9.715
	Mitraguna & Others	125.884	145.797	145.435	3.424	2.800	-624	5.201	-362	19.551	3.162	134.106	108,45%	11.329
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	197.497	6.730	5.283	-1.447	5.693	-315	25.313	5.598	200.528	98,49%	(3.031)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	1.372	1.610	1.182	3.061	8,85%	10,18%	26,77%	1.879	1.689	1.451			
	KUR	1.295	1.152	819	2.169	9,57%	9,47%	25,56%	1.350	874	1.018			
	Non KUR	77	458	363	892	3,89%	12,25%	30,26%	529	815	933			
3	PWG	-	-	-	962	0,00%	0,00%	4,14%	962	962	962			
	Cilem	-	-	-	643	0,00%	0,00%	5,76%	643	643	643			
	Gadai	-	-	-	318	0,00%	0,00%	2,65%	318	318	318			
4	CFG	6	577	-	2.839	0,00%	0,00%	1,74%	2.839	2.832	2.262			
	CF 1	-	-	-	1.159	0,00%	0,00%	13,34%	1.159	1.159	1.159			
	Total Griya	-	-	-	559	0,00%	0,00%	10,74%	559	559	559			
	Oto	-	-	-	599	0,00%	0,00%	17,23%	599	599	599			
	CF 2	6	577	-	1.680	0,00%	0,00%	1,09%	1.680	1.674	1.103			
	Mitraguna & Others	-	577	-	1.680	0,00%	0,00%	1,16%	1.680	1.680	1.103			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	6.861	0,80%	0,60%	3,47%	5.679	5.483	4.675	0,00%	100,00%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	583	865	858	925	3,76%	7,39%	8,09%	67	343	60			
	KUR	557	844	837	904	4,11%	9,68%	10,65%	67	347	60			
	Non KUR	26	21	21	21	1,32%	0,72%	0,73%	-	(5)	(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	388	947	945	941	0,27%	0,58%	0,58%	(4)	553	(6)			
	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	388	947	945	941	0,29%	0,61%	0,61%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,65%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.867	0,56%	0,91%	0,95%	63	896	54	0,11%	88,16%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	873	942	795	3.314	65	2.519	2.372	251,71%	2.441	279,78%	1.573	210,63%	1.740
2	Tabungan	63.525	62.562	65.073	64.731	2.737	(342)	2.169	3,47%	1.206	1,90%	70.512	91,80%	(5.781)
3	Deposito	5.722	7.427	7.389	7.389	(34)	0	(37)	-0,50%	1.667	29,13%	5.934	124,53%	1.456
	Total	70.120	70.931	73.257	75.434	2.768	2.177	4.503	6,35%	5.314	7,58%	78.019	96,69%	(2.585)
	CASA	64.398	63.504	65.868	68.045	2.802	2.177	4.541	7,15%	3.647	5,66%	72.085	94,40%	(4.040)
	(%) CASA	91,84%	89,53%	89,91%	90,20%									
	FDR	73,73%	89,64%	87,62%	85,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.749	3.861		112	431	12,58%	374	10,72%	-	0,00%	3.861
2	Giro ISE	561	443	445	445		0	2	0,42%	(116)	-20,70%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.304	3.416		112	430	14,38%	490	16,74%		0,00%	3.416
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	2.583	4.934	5.200	272	370	98	58	267	2.617	104	5.332	97,54%	(131)
	Cilem	2.583	4.934	5.200	272	370	98	58	267	2.617	104	5.332	97,54%	(131)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.987	890	920	30	1.830	336	9.871	584	58.362	101,07%	625
	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	49.116	58.651	58.987	890	920	30	1.830	336	9.871	584	58.362	101,07%	625
	Mitraguna & Others	45.066	54.231	54.608	680	920	240	1.663	377	9.542	543	51.071	106,93%	3.537
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	64.188	1.162	1.290	128	1.887	603	12.489	687	63.694	100,78%	494

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	-	-	-	147	0,00%	0,00%	2,83%	147	147	147			
	Cilem	-	-	-	147	0,00%	0,00%	2,83%	147	147	147			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	137	0,00%	0,00%	0,23%	137	137	137			
	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	-	-	-	137	0,00%	0,00%	0,23%	137	137	137			
	Mitraguna & Others	-	-	-	137	0,00%	0,00%	0,25%	137	137	137			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	284	0,00%	0,00%	0,44%	284	284	284	2,91%	-557,73%	2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(1)			
	Mitraguna & Others	220	209	208	208	0,49%	0,38%	0,38%	-	(12)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	208	0,43%	0,33%	0,32%	-	(12)	(1)	3,78%	#####	3,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	2.084	1.962	2.138	1.697	(571)	(441)	(265)	-13,50%	(387)	-18,59%	6.160	27,55%	(4.463)
2	Tabungan	153.901	146.675	149.152	148.954	4.387	(198)	2.278	1,55%	(4.947)	-3,21%	168.902	88,19%	(19.948)
3	Deposito	36.197	29.274	28.615	28.615	(1.612)	0	(660)	-2,25%	(7.582)	-20,95%	37.037	77,26%	(8.423)
	Total	192.181	177.911	179.904	179.265	2.204	(640)	1.354	0,76%	(12.917)	-6,72%	212.099	84,52%	(32.834)
	CASA	155.985	148.637	151.290	150.650	3.816	(640)	2.013	1,35%	(5.335)	-3,42%	175.061	86,06%	(24.411)
	(%) CASA	81,17%	83,55%	84,09%	84,04%									
	FDR	138,97%	169,15%	166,55%	167,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	2.240	2.234		(5)	87	4,07%	1.705	322,30%	-	0,00%	2.234
2	Giro ISE	45	763	951	968		17	205	26,81%	923	2044,64%		0,00%	968
3	Tabungan ISE	484	1.383	1.288	1.266		(22)	(117)	-8,47%	782	161,66%		0,00%	1.266
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	107	107	107		0	0	0,00%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Local Champion	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.542	50	25	-25	206	-21	1.461	46	8.513	76,84%	(1.972)
	KUR	4.827	6.313	6.292	50	25	-25	152	-21	1.465	46	7.954	79,11%	(1.662)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	48.561	3.732	2.018	-1.714	895	526	24.226	1.491	41.252	117,72%	7.309
	Cilem	24.335	48.034	48.561	3.732	2.018	-1.714	895	526	24.226	1.491	41.252	117,72%	7.309
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.474	1.925	919	-1.006	1.752	-1.815	6.871	2.734	246.697	99,10%	(2.223)
	CF 1	8.506	8.927	8.833	420	-	-420	-73	-93	327	93	10.129	87,21%	(1.295)
	Total Griya	6.805	6.954	6.911	420	-	-420	0	-43	106	43	7.236	95,50%	(325)
	• Total Non Program	6.655	6.810	6.768	420	-	-420	318	-42	113	42	6.690	101,17%	78
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.923	-	-	0	-73	-51	221	51	2.893	66,47%	(970)
	CF 2	229.097	237.362	235.641	1.505	919	-586	1.825	-1.722	6.543	2.641	236.569	99,61%	(928)
	Mitraguna & Others	203.836	211.430	210.074	1.505	919	-586	2.038	-1.356	6.238	2.275	207.218	101,38%	2.856
	Pensiun	25.262	25.932	25.567	-	-	0	-213	-365	305	365	29.351	87,11%	(3.784)
	Total Pembiayaan	267.076	300.933	299.624	5.707	2.962	-2.745	2.852	-1.309	32.548	4.271	296.519	101,05%	3.105

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	-	-	22	176	0,00%	0,33%	2,69%	154	176	176			
	KUR	-	-	22	176	0,00%	0,35%	2,80%	154	176	176			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	2	254	0,00%	0,00%	0,52%	252	254	254			
	Cilem	-	-	2	254	0,00%	0,00%	0,52%	252	254	254			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	6.276	1,09%	1,51%	2,57%	2.558	3.692	2.853			
	CF 1	819	533	854	678	9,63%	9,56%	7,68%	(176)	(141)	145			
	Total Griya	819	533	854	678	12,04%	12,28%	9,81%	(176)	(141)	145			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.890	2.865	5.598	0,77%	1,21%	2,38%	2.733	3.833	2.708			
	Mitraguna & Others	1.765	2.749	2.729	5.151	0,87%	1,29%	2,45%	2.423	3.386	2.402			
	Pensiun	-	141	136	447	0,00%	0,53%	1,75%	310	447	306			
	Total Pembiayaan	2.584	3.424	3.743	6.707	0,97%	1,24%	2,24%	2.964	4.123	3.284	0,58%	73,89%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-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	3.370	3.535	3.498	3.820	1,42%	1,42%	1,56%	322	451	285			
	CF 1	340	540	364	364	4,00%	4,08%	4,12%	(1)	23	(176)			
	Total Griya	340	540	364	364	5,00%	5,24%	5,26%	(1)	23	(176)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.457	1,32%	1,32%	1,47%	323	427	461			
	Mitraguna & Others	2.939	2.995	2.995	3.322	1,44%	1,42%	1,58%	326	383	326			
	Pensiun	90	-	138	135	0,03%	0,05%	0,53%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.820	1,26%	1,16%	1,27%	322	451	285	0,51%	60,30%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	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 (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	19-Nov-25	31-Dec-24	31-Oct-25	19-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%	-	-	-	1,38%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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%	-	-	-	2,92%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	595	1.812	716	736	108	20	(1.076)	-59,40%	140	23,54%	9.865	7,46%	(9.130)
2	Tabungan	46.385	47.950	46.937	47.024	2.551	88	(926)	-1,93%	639	1,38%	59.043	79,64%	(12.019)
3	Deposito	18.302	47.011	47.042	47.002	24.713	(40)	(9)	-0,02%	28.700	156,81%	18.943	248,11%	28.058
	Total	65.283	96.773	94.694	94.761	27.371	68	(2.011)	-2,08%	29.479	45,16%	87.852	107,86%	6.909
	CASA	46.981	49.762	47.652	47.760	2.658	108	(2.002)	-4,02%	779	1,66%	68.908	69,31%	(21.149)
	(%) CASA	71,97%	51,42%	50,32%	50,40%									
	FDR	134,21%	100,81%	103,55%	103,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	986	979		(7)	(12)	-1,17%	(419)	-29,95%	-	0,00%	979
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	985	978		(7)	(12)	-1,17%	(380)	-27,98%		0,00%	978
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96		0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	15.438	16.330	16.104	110	220	110	557	-226	666	446	17.933	89,80%	(1.829)
	KUR	14.693	15.812	15.587	110	220	110	581	-224	895	444	17.058	91,38%	(1.470)
	Non KUR	745	518	516	-	-	0	-24	-2	-228	2	875	59,02%	(358)
3	PWG	3.211	6.101	6.826	512	871	358	2	726	3.615	145	7.953	85,83%	(1.127)
	Cilem	3.211	6.101	6.826	512	871	358	2	726	3.615	145	7.953	85,83%	(1.127)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.130	470	480	11	-90	3	6.161	478	77.223	97,29%	(2.093)
	CF 1	2.071	11.185	11.448	164	310	146	-22	263	9.377	47	5.308	215,68%	6.140
	Total Griya	1.516	10.178	10.458	164	310	146	0	280	8.942	30	3.948	264,92%	6.510
	• Total Non Program	1.516	4.880	4.999	-	143	143	606	119	3.483	24	3.948	126,63%	1.051
	• Program	-	5.298	5.459	164	167	3	1.060	161	5.459	6	0	0,00%	5.459
	Oto	555	1.007	990	-	-	0	-22	-17	435	17	1.360	72,78%	(370)
	CF 2	66.897	63.942	63.682	305	170	-135	-68	-260	-3.216	430	71.915	88,55%	(8.233)
	Mitraguna & Others	64.762	61.118	60.885	305	170	-135	47	-234	-3.878	404	68.632	88,71%	(7.747)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-27	662	27	3.283	85,21%	(486)
	Total Pembiayaan	87.617	97.557	98.059	1.092	1.571	479	469	502	10.443	1.069	103.108	95,10%	(5.049)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	151	323	475	1.401	0,98%	2,91%	8,70%	926	1.250	1.078			
	KUR	98	236	475	1.334	0,67%	3,00%	8,56%	860	1.236	1.098			
	Non KUR	53	87	-	67	7,15%	0,00%	12,88%	67	13	(20)			
3	PWG	-	-	-	50	0,00%	0,00%	0,74%	50	50	50			
	Cilem	-	-	-	50	0,00%	0,00%	0,74%	50	50	50			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.359	1,23%	3,72%	4,47%	563	2.514	282			
	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	846	3.078	2.796	3.359	1,26%	4,37%	5,28%	563	2.514	282			
	Mitraguna & Others	846	3.078	2.796	3.359	1,31%	4,57%	5,52%	563	2.514	282			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.401	3.270	4.810	1,14%	3,35%	4,91%	1.540	3.814	1.409	1,51%	69,19%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-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	329	107	107	0,73%	0,66%	0,66%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,45%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,13%	-	(0)	(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	2.420	3.817	5.673	5.023	3,51%	7,55%	6,69%	(650)	2.603	1.206			
	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	2.420	3.817	5.673	5.023	3,62%	8,87%	7,89%	(650)	2.603	1.206			
	Mitraguna & Others	2.420	3.817	5.673	5.023	3,74%	9,28%	8,25%	(650)	2.603	1.206			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	5.130	2,89%	5,92%	5,23%	(650)	2.598	985	3,77%	28,00%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	5.877	3.589	4.524	4.381	252	(143)	792	22,08%	(1.496)	-25,46%	14.586	30,03%	(10.205)
2	Tabungan	83.977	92.628	88.136	87.943	4.640	(193)	(4.685)	-5,06%	3.966	4,72%	97.359	90,33%	(9.416)
3	Deposito	19.184	13.402	14.019	13.970	227	(49)	568	4,24%	(5.214)	-27,18%	19.853	70,37%	(5.882)
	Total	109.038	109.619	106.680	106.294	5.119	(386)	(3.326)	-3,03%	(2.744)	-2,52%	131.798	80,65%	(25.504)
	CASA	89.854	96.217	92.660	92.324	4.892	(336)	(3.893)	-4,05%	2.470	2,75%	111.945	82,47%	(19.621)
	(%) CASA	82,41%	87,77%	86,86%	86,86%									
	FDR	40,48%	56,65%	58,40%	58,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.289	8.592		303	133	1,58%	12	0,13%	-	0,00%	8.592
2	Giro ISE	1.236	802	1.672	1.578		(94)	777	96,90%	343	27,73%		0,00%	1.578
3	Tabungan ISE	7.345	7.657	6.617	7.014		396	(643)	-8,40%	(331)	-4,51%		0,00%	7.014
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Local Champion	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.492	270	-	-270	715	-151	3.987	151	13.973	96,56%	(481)
	KUR	9.147	12.517	12.375	200	-	-200	542	-142	3.229	142	13.376	92,52%	(1.001)
	Non KUR	358	1.125	1.116	70	-	-70	173	-9	759	9	597	187,10%	520
3	PWG	9.262	11.461	11.513	449	212	-237	-376	52	2.251	160	16.056	71,71%	(4.543)
	Cilem	9.262	11.461	11.513	449	212	-237	-376	52	2.251	160	16.056	71,71%	(4.543)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.658	601	460	-141	-365	-208	11.281	668	46.807	78,32%	(10.149)
	CF 1	14.455	17.700	17.505	521	-	-521	-286	-195	3.050	195	16.888	103,65%	617
	Total Griya	3.903	8.700	8.664	335	-	-335	0	-36	4.761	36	4.782	181,19%	3.882
	• Total Non Program	3.903	6.900	6.865	-	-	0	-12	-35	2.962	35	4.782	143,56%	2.083
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.841	187	-	-187	-286	-159	-1.711	159	12.107	73,03%	(3.265)
	CF 2	10.922	19.166	19.153	80	460	380	-79	-13	8.231	473	29.919	64,02%	(10.766)
	Mitraguna & Others	10.683	18.429	18.419	80	460	380	-283	-10	7.736	470	29.204	63,07%	(10.785)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.297	1.320	1.172	-148	-37	194	18.154	978	76.836	81,08%	(14.539)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	-	-	-	733	0,00%	0,00%	5,44%	733	733	733			
	KUR	-	-	-	549	0,00%	0,00%	4,44%	549	549	549			
	Non KUR	-	-	-	184	0,00%	0,00%	16,51%	184	184	184			
3	PWG	-	-	-	627	0,00%	0,00%	5,45%	627	627	627			
	Cilem	-	-	-	627	0,00%	0,00%	5,45%	627	627	627			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.200	1,42%	0,93%	3,27%	856	840	795			
	CF 1	360	405	344	789	2,49%	1,94%	4,51%	445	429	383			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	789	3,41%	3,82%	8,92%	445	429	383			
	CF 2	-	-	-	411	0,00%	0,00%	2,15%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,23%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	2.561	0,82%	0,55%	4,11%	2.217	2.201	2.155	3,08%	25,15%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-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	-	170	-	175	0,00%	0,00%	0,48%	175	175	5			
	CF 1	-	170	-	175	0,00%	0,00%	1,00%	175	175	5			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	175	0,00%	0,00%	1,98%	175	175	5			
	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	-	170	-	175	0,00%	0,00%	0,28%	175	175	5	1,62%	-476,62%	1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	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	Giro	3	811	668	804	(442)	136	(7)	-0.81%	801	23179,98%	6	#####	798
2	Tabungan	34.487	31.138	33.701	33.540	578	(161)	2.402	7,71%	(947)	-2,75%	39.698	84,49%	(6.158)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	36.804	36.779	137	(25)	2.326	6,75%	(1.229)	-3,23%	43.281	84,98%	(6.502)
	CASA	34.491	31.949	34.369	34.344	137	(25)	2.396	7,50%	(147)	-0,42%	39.704	86,50%	(5.360)
	(%) CASA	90,75%	92,73%	93,38%	93,38%									
	FDR	1,90%	2,84%	3,15%	3,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	68	68	0	6	9,00%	(91)	-57,41%	-	0,00%	68	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	62	68	68	0	6	9,00%	(91)	-57,41%		0,00%	68	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	644	889	931	4	59	55	-60	42	287	17	1.824	51,03%	(893)
	Cilem	644	889	931	4	59	55	-60	42	287	17	1.824	51,03%	(893)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	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	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	Mitraguna & Others	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.158	64	199	135	2	180	435	18	1.903	60,84%	(745)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	-	-	-	4	0,00%	0,00%	0,45%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,45%	4	4	4			
	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	-	-	-	4	0,00%	0,00%	0,36%	4	4	4	177,89%	#####	177,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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%	-	-	-	57,46%	#DIV/0!	57,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59