

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	236.797	442.870	(2.867)	206.072	201.397	83,40%	204.573	85,85%	384.203	115,27%	58.667
2	Tabungan	1.732.891	1.859.030	1.844.952	1.846.341	56.174	1.390	(12.689)	-0,68%	113.451	6,55%	1.972.158	93,62%	(125.816)
3	Deposito	877.742	1.006.845	1.007.570	986.651	27.995	(20.919)	(20.194)	-2,01%	108.909	12,41%	892.777	110,51%	93.874
	Total	2.848.930	3.107.348	3.089.319	3.275.862	81.302	186.543	168.514	5,42%	426.933	14,99%	3.249.137	100,82%	26.725
	CASA	1.971.188	2.100.503	2.081.749	2.289.211	53.307	207.462	188.708	8,98%	318.023	16,13%	2.356.360	97,15%	(67.149)
	(%) CASA	69,19%	67,60%	67,39%	69,88%									
	FDR	84,13%	87,07%	86,90%	81,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	79.410	83.911	82.850	84.290	1.440	379	0,45%	4.879	6,14%	115.376	73,06%	(31.086)
2	Giro ISE	37.094	35.641	34.510	35.814	1.304	173	0,49%	(1.280)	-3,45%	58.873	60,83%	(23.059)
3	Tabungan ISE	39.484	45.872	45.943	46.053	110	181	0,39%	6.569	16,64%	44.492	103,51%	1.561
4	Deposito ISE	2.833	2.398	2.398	2.423	25	25	1,04%	(410)	-14,48%	12.011	20,17%	(9.588)
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	118.839	-	-	0	-6.011	-6.452	-4.123	6.452	154.342	77,00%	(35.503)
	Linkage	22.750	26.138	26.138	-	-	-	10	0	3.388	-	36.415	71,78%	(10.277)
	Non-Linkage	100.212	99.154	92.701	-	-	0	-6.021	-6.452	-7.511	6.452	117.927	78,61%	(25.226)
	• Local Champion	83.501	67.399	66.976	-	-	0	-11.270	-422	-16.525	422	91.899	72,88%	(24.923)
	• Value Chain	16.712	31.755	25.725	-	-	-	5.249	-6.030	9.013	6.030	26.028	98,84%	(303)
2	MBG	310.816	324.540	323.812	600	625	25	3.904	-728	12.996	1.353	356.921	90,72%	(33.110)
	KUR	291.370	304.664	304.052	600	625	25	3.340	-611	12.683	1.236	335.168	90,72%	(31.116)
	Non KUR	19.446	19.876	19.759	-	-	0	564	-117	313	117	21.753	90,83%	(1.994)
3	PWG	193.140	311.736	310.279	8.963	4.785	-4.178	11.829	-1.458	117.138	6.243	344.208	90,14%	(33.930)
	Cilem	122.752	210.728	209.258	5.021	1.038	-3.982	4.926	-1.470	86.507	2.509	246.061	85,04%	(36.803)
	Gadai	70.389	101.008	101.021	3.943	3.747	-196	6.902	13	30.632	3.735	98.147	102,93%	2.873
4	CFG	1.770.026	1.944.093	1.931.689	2.139	1.290	-849	12.103	-12.404	161.663	13.694	1.992.000	96,97%	(60.312)
	CF 1	463.002	518.559	516.433	629	585	-44	-305	-2.126	53.431	2.711	500.470	103,19%	15.963
	Total Griya	392.209	435.699	433.678	332	167	-164	0	-2.021	41.469	2.189	410.944	105,53%	22.733
	• Total Non Program	388.279	424.552	422.370	-	-	0	6.848	-2.182	34.091	2.182	396.555	106,51%	25.815
	• Program	3.930	11.147	11.307	332	167	-164	1.756	161	7.377	7	14.389	78,58%	(3.082)
	Oto	70.793	82.860	82.755	297	418	120	-305	-105	11.962	523	89.526	92,44%	(6.770)
	CF 2	1.307.024	1.425.534	1.415.256	1.510	705	-805	12.408	-10.278	108.232	10.983	1.491.530	94,89%	(76.274)
	Mitraguna & Others	1.211.757	1.326.190	1.316.957	1.350	705	-645	11.344	-9.233	105.200	9.938	1.379.110	95,49%	(62.153)
	Pensiun	95.268	99.344	98.299	160	-	-160	1.064	-1.045	3.031	1.045	112.420	87,44%	(14.121)
	Total Pembiayaan	2.396.945	2.705.661	2.684.618	11.702	6.700	-5.002	21.824	-21.042	287.673	27.743	2.847.472	94,28%	(162.854)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-5 Oct'25)	% Relatif			MtD	Net (UG) & DG		Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%	Penc.
1	SME	508	6	6	376	0,41%	0,00%	0,32%	370	(132)	370			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	-	-	370	0,46%	0,00%	0,40%	370	(95)	370			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	10.184	1.43%	1.92%	3,15%	3.951	5.743	3.951			
	KUR	3.770	4.834	4.834	8.696	1,29%	1,59%	2,86%	3.862	4.927	3.862			
	Non KUR	671	1.399	1.399	1.487	3,45%	7,04%	7,53%	89	817	89			
3	PWG	155	2	2	4.642	0,08%	0,00%	1,50%	4.639	4.486	4.639			
	Cilem	155	2	2	3.947	0,13%	0,00%	1,89%	3.944	3.791	3.944			
	Gadai	-	-	-	695	0,00%	0,00%	0,69%	695	695	695			
4	CFG	19.018	30.183	28.147	101.890	1,07%	1,45%	5,27%	73.742	82.872	71.707			
	CF 1	8.456	11.874	11.479	23.489	1,83%	2,21%	4,55%	12.010	15.033	11.615			
	Total Griya	6.832	10.848	10.463	14.801	1,74%	2,40%	3,41%	4.338	7.969	3.953			
	Oto	1.624	1.027	1.016	8.688	2,29%	1,23%	10,50%	7.672	7.064	7.661			
	CF 2	10.562	18.309	16.669	78.401	0,81%	1,17%	5,54%	61.732	67.839	60.092			
	Mitraguna & Others	10.315	17.929	16.481	75.489	0,85%	1,24%	5,73%	59.008	65.174	57.559			
	Pensiun	247	379	188	2.912	0,26%	0,01%	2,96%	2.725	2.665	2.533			
	Total Pembiayaan	38.001	54.235	34.188	35.240	1,59%	1,26%	1,31%	1.052	(2.761)	1.005	1.42%	-8,42%	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	-10,8%
2	Contribution Margin	84.556	121.560	93.677	9.121	

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	22.010	22.610	(4.264)	600	(2.785)	-10,97%	(6.926)	-23,45%	42.826	52,79%	(20.216)
2	Tabungan	75.287	92.481	90.911	90.774	2.646	(137)	(1.707)	-1,85%	15.487	20,57%	93.900	96,67%	(3.125)
3	Deposito	166.481	142.703	142.704	9.873	25	26	0,02%	(23.752)	-14,27%	167.973	84,97%	(25.244)	
	Total	271.304	260.579	255.625	256.114	8.255	488	(4.465)	-1,71%	(15.190)	-5,60%	304.699	84,05%	(48.585)
	CASA	104.823	117.876	112.921	113.384	(1.618)	463	(4.491)	-3,81%	8.561	8,17%	136.726	82,93%	(23.342)
	(%) CASA	38,64%	45,24%	44,17%	44,27%									
	FDR	71,62%	78,78%	79,55%	79,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	16.264	20.528	19.308	19.590	282	(937)	-4,57%	3.326	20,45%	-	0,00%	19.590	
2	Giro ISE	12.924	10.625	9.798	10.109	311	(517)	-4,86%	(2.816)	-21,79%	-	0,00%	10.109	
3	Tabungan ISE	1.712	8.249	7.856	7.803	(53)	(446)	-5,40%	6.092	355,88%	-	0,00%	7.803	
4	Deposito ISE	1.628	1.654	1.654	1.679	25	25	1,51%	50	3,08%	-	0,00%	1.679	
5	CIF ISE	80	90	90	90	0	0	0,00%	10	12,50%	-	0,00%	90	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	9.891	14.664	14.663	-	-	0	2.462	-1	4.772	1	17.901	81,91%	(3.237)	
	Linkage	1.111	822	822	-	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.842	-	-	0	2.478	-1	5.062	1	13.301	104,06%	540	
	• Local Champion	6.630	9.192	9.192	-	-	0	2.478	-1	2.562	1	8.773	104,77%	418	
	• Value Chain	2.150	4.650	4.650	-	-	-	-	-0	0	2.500	-	4.528	102,69%	122
2	MBG	65.409	60.423	60.091	200	-	-	-200	944	-332	-5.318	332	69.529	86,43%	(9.438)
	KUR	63.164	57.622	57.346	200	-	-	-200	251	-276	-5.818	276	67.096	85,47%	(9.749)
	Non KUR	2.245	2.800	2.744	-	-	0	693	-56	500	56	2.433	112,81%	312	
3	PWG	10.519	14.446	14.239	388	17	-371	152	-207	3.721	224	17.123	83,16%	(2.884)	
	Cilem	10.519	14.446	14.239	388	17	-371	152	-207	3.721	224	17.123	83,16%	(2.884)	
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
4	CFG	108.478	115.743	114.362	-	-	0	245	-1.381	5.885	1.381	133.187	85,87%	(18.825)	
	CF 1	58.498	62.301	61.776	-	-	0	89	-526	3.278	526	60.283	102,48%	1.492	
	Total Griya	56.812	59.489	58.982	-	-	0	0	-506	2.170	506	56.786	103,87%	2.197	
	• Total Non Program	55.952	58.671	58.166	-	-	0	2.044	-505	2.214	505	53.636	108,45%	4.530	
	• Program	860	817	816	-	-	0	-3	-1	-44	1	3.149	25,91%	(2.333)	
	Oto	1.686	2.813	2.793	-	-	0	89	-19	1.108	19	3.498	79,87%	(704)	
	CF 2	49.980	53.442	52.586	-	-	0	155	-856	2.607	856	72.903	72,13%	(20.317)	
	Mitraguna & Others	49.699	53.170	52.316	-	-	0	162	-854	2.616	854	71.970	72,69%	(19.654)	
	Pensiun	281	272	271	-	-	0	-6	-2	-10	2	934	28,99%	(663)	
	Total Pembiayaan	194.296	205.276	203.355	588	17	-571	3.802	-1.920	9.060	1.938	237.739	85,54%	(34.384)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap		
1	SME	-	6	6	6	6	0,00%	0,04%	0,04%	0,04%	-	6	0					
	Linkage	-	6	6	6	6	0,00%	0,74%	0,74%	0,74%	-	6	0					
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	1.071	1.487	1.504	2.978	1.64%	2,49%	4,96%	1.473	1.907	1.490							
	KUR	1.022	1.291	1.029	2.540	1.62%	1,79%	4,43%	1.511	1.518	1.249							
	Non KUR	49	196	475	438	2,19%	16,97%	16,97%	15,95%	(38)	389	242						
3	PWG	95	-	-	206	0,91%	0,00%	0,00%	1.45%	206	110	206						
	Cilem	95	-	-	206	0,91%	0,00%	0,00%	1.45%	206	110	206						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	1.865	2.551	2.403	3.503	1,72%	2,08%	3,06%	1.100	1.638	951							
	CF 1	1.284	1.536	1.880	2.745	2,19%	3,02%	4,44%	865	1.461	1.209							
	Total Griya	1.284	1.536	1.880	2.578	2,26%	3,16%	4,37%	698	1.294	1.042							
	Oto	-	-	-	167	0,00%	0,00%	0,00%	5,98%	167	167	167						
	CF 2	581	1.015	522	758	1,16%	0,98%	0,00%	1.44%	235	177	(258)						
	Mitraguna & Others	581	1.015	522	758	1,17%	0,98%	0,00%	1.45%	235	177	(258)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	2.972	1.320	1.482	2.113	1,53%	0,72%	1,04%	631	(859)	793	0,34%	67,52%	-0,7%				

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 (1-4 Oct25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	21.959	24.326	(4.874)	2.366	2.282	10,35%	(436)	-1,76%	37.820	64,32%	(13.495)
2	Tabungan	139.675	136.927	136.058	135.677	3.770	(382)	(1.251)	-0,91%	(3.998)	-2,86%	158.244	85,74%	(22.567)
3	Deposito	81.953	78.771	78.775	78.778	(1.465)	3	7	0,01%	(3.175)	-3,87%	83.187	94,70%	(4.409)
	Total	246.389	237.742	236.793	238.780	(2.570)	1.988	1.038	0,44%	(7.609)	-3,09%	279.251	85,51%	(40.470)
	CASA	164.436	158.971	158.018	160.002	(1.105)	1.984	1.032	0,65%	(4.434)	-2,70%	196.064	81,61%	(36.061)
	(%) CASA	66,74%	66,87%	66,73%	67,01%									
	FDR	63,49%	72,37%	71,77%	71,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	11.257	11.053	(204)	272	2,53%	143	1,31%	-	0,00%	11.053
2	Giro ISE	6.429	7.250	7.898	7.656	(242)	407	5,61%	1.227	19,08%	-	0,00%	7.656
3	Tabungan ISE	3.915	3.531	3.359	3.397	38	(134)	-3,81%	(519)	-13,24%	-	0,00%	3.397
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.995	-	-	0	-168	-1.200	-1.054	1.200	24.988	72,01%	(6.993)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.995	-	-	0	-168	-1.200	-1.054	1.200	22.401	80,33%	(4.407)
	• Local Champion	15.448	17.449	17.449	-	-	0	-1.127	0	2.000	-	17.038	102,41%	411
	• Value Chain	3.600	1.746	546	-	-	-	959	-1.200	-3.054	1.200	5.363	10,18%	(4.817)
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	9.719	316	22	-294	540	-67	3.881	89	12.717	76,42%	(2.999)
	Cilem	5.838	9.785	9.719	316	22	-294	540	-67	3.881	89	12.717	76,42%	(2.999)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	142.242	-	-	0	1.001	-833	10.699	833	151.764	93,73%	(9.523)
	CF 1	81.145	75.863	75.231	-	-	0	166	-632	-5.914	632	80.866	93,03%	(5.635)
	Total Griya	74.220	69.714	69.128	-	-	0	0	-586	-5.092	586	72.806	94,95%	(3.678)
4	• Total Non Program	73.552	69.083	68.498	-	-	0	213	-585	-5.053	585	70.358	97,36%	(1.860)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.103	-	-	0	166	-46	-822	46	8.060	75,72%	(1.957)
	CF 2	50.397	67.212	67.010	-	-	0	835	-201	16.613	201	70.899	94,52%	(3.888)
	Mitraguna & Others	49.913	66.240	66.048	-	-	0	731	-192	16.135	192	69.624	94,86%	(3.576)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	169.955	316	22	-294	1.373	-2.100	13.526	2.122	189.488	89,69%	(19.533)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	Posisi				%	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	-	-	-	137	0,19%	0,00%	1,41%	137	126	137	137	137	137	137	137	137
	Cilem	11	-	-	-	137	0,19%	0,00%	1,41%	137	126	137	137	137	137	137	137	137
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
4	CFG	1.162	1.509	1.437	2.300	0,88%	1,00%	1,00%	1,62%	863	1.139	791						
	CF 1	1.162	1.459	1.383	1.648	1,43%	1,82%	1,82%	2,19%	265	487	190						
	Total Griya	1.162	1.459	1.383	1.312	1,57%	1,98%	1,98%	1,90%	(72)	150	(147)						
	Oto	-	-	-	-	337	0,00%	0,00%	5,52%	337	337	337						
	CF 2	-	51	54	652	0,00%	0,08%	0,08%	0,97%	598	652	601						
	Mitraguna & Others	-	51	54	652	0,00%	0,08%	0,08%	0,99%	598	652	601						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	778	1.309	1.299	1.252	0,50%	0,75%	0,75%	0,74%	(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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	50.437	49.485	(1.973)	(952)	(1.775)	-3,46%	30.710	163,57%	32.608	151,76%	16.877
2	Tabungan	206.902	259.410	253.944	252.863	8.614	(1.080)	(6.546)	-2,52%	45.961	22,21%	226.267	111,75%	26.596
3	Deposito	118.442	104.385	104.889	104.796	4.578	(93)	411	0,39%	(13.646)	-11,52%	120.137	87,23%	(15.341)
	Total	344.119	415.055	409.269	407.144	11.219	(2.125)	(7.911)	-1,91%	63.025	18,31%	379.011	107,42%	28.133
	CASA	225.677	310.670	304.381	302.348	6.642	(2.033)	(8.322)	-2,68%	76.671	33,97%	258.875	116,79%	43.473
	(%) CASA	65,58%	74,85%	74,37%	74,26%									
	FDR	96,55%	92,15%	92,03%	92,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.439	3.363	(77)	13	0,38%	(568)	-14,45%	-	0,00%	3.363
2	Giro ISE	1.420	1.401	1.481	1.406	(75)	5	0,38%	(14)	-0,97%	-	0,00%	1.406
3	Tabungan ISE	2.001	1.335	1.344	1.342	(2)	7	0,56%	(659)	-32,93%	-	0,00%	1.342
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	82.323	-	-	0	-9.025	-5.252	-662	5.252	100.415	81,98%	(18.092)
	Linkage	21.612	25.302	25.302	-	-	-	28	0	3.690	-	29.203	86,64%	(3.901)
	Non-Linkage	61.373	62.273	57.021	-	-	0	-9.053	-5.252	-4.352	5.252	71.212	80,07%	(14.191)
	• Local Champion	55.173	37.334	36.912	-	-	0	-13.343	-4.22	-18.261	422	59.838	61,69%	(22.926)
	• Value Chain	6.200	24.939	20.109	-	-	-	4.291	-4.830	13.909	4.830	11.375	176,79%	8.735
2	MBG	43.181	43.262	43.430	-	240	240	264	168	249	72	46.510	93,38%	(3.079)
	KUR	40.519	41.115	41.291	-	240	240	439	176	772	64	43.648	94,60%	(2.356)
	Non KUR	2.662	2.147	2.139	-	-	0	-175	-8	-523	8	2.862	74,74%	(723)
3	PWG	26.463	43.181	43.138	1.049	419	-629	2.081	-42	16.675	462	37.150	116,12%	5.988
	Cilem	12.356	24.198	24.190	652	159	-493	1.790	-8	11.835	167	17.679	136,83%	6.511
	Gadai	14.108	18.982	18.948	397	260	-137	291	-34	4.840	294	19.471	97,31%	(523)
4	CFG	179.631	208.442	207.761	-	-	0	-700	-681	28.130	681	198.860	104,48%	8.902
	CF 1	55.651	68.195	67.882	-	-	0	207	-313	12.231	313	59.549	113,99%	8.333
	Total Griya	50.392	59.584	59.301	-	-	0	0	-283	8.909	283	52.444	113,07%	6.856
4	• Total Non Program	50.392	59.584	59.301	-	-	0	1.188	-283	8.909	283	52.444	113,07%	6.856
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.582	-	-	0	207	-30	3.322	30	7.105	120,78%	1.477
	CF 2	123.980	140.247	139.879	-	-	0	-907	-368	15.899	368	139.310	100,41%	569
	Mitraguna & Others	122.658	138.841	138.480	-	-	0	-970	-361	15.822	361	137.009	101,07%	1.470
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	376.653	1.049	659	-389	-7.381	-5.807	44.392	6.467	382.934	98,36%	(6.281)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				Posisi	Penc.	Gap	
1	SME	508	-	-	370	0,61%	0,00%	0,45%	370	(138)	370						
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-						
	Local Champion	465	-	-	370	0,76%	0,00%	0,65%	370	(95)	370						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	409	968	740	1.054	0,95%	1,71%	2,43%	315	645	86						
	KUR	305	765	686	1.005	0,75%	1,67%	2,43%	318	700	240						
	Non KUR	104	203	53	50	3,92%	2,47%	2,32%	-	(4)	(55)	(154)					
3	PWG	-	-	-	-	438	0,00%	0,00%	1,02%	438	438	438					
	Cilem	-	-	-	-	379	0,00%	0,00%	1,57%	379	379	379					
	Gadai	-	-	-	-	59	0,00%	0,00%	0,31%	59	59	59					
4	CFG	673	1.272	1.279	4.766	0,37%	0,61%	2,29%	3.487	4.092	3.493						
	CF 1	295	265	196	2.573	0,53%	0,29%	3,79%	2.377	2.279	2.308						
	Total Griya	295	-	-	1.231	0,58%	0,00%	2,08%	1.231	936	1.231						
	Oto	-	265	196	1.343	0,00%	2,28%	15,65%	1.147	1.343	1.078						
	CF 2	379	1.007	1.083	2.192	0,31%	0,77%	1,57%	1.110	1.814	1.185						
	Mitraguna & Others	379	1.007	1.083	2.192	0,31%	0,78%	1,58%	1.110	1.814	1.185						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	1.161	2.390	2.293	2.291	0,35%	0,60%	0,61%	(2)	1.130	(99)	1.07%	-76,05%	0,5%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				Posisi	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0					
	Linkage	-	42	42	-	0,00%	0,17%	0,17%	-	42	-					
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	-	215	209	209	0,00%	0,48%	0,48%	-							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	1.953	22.052	(211)	20.099	19.416	736,61%	2.233	11,27%	31.713	69,54%	(9.661)
2	Tabungan	188.323	168.806	168.455	174.210	9.458	5.755	5.404	3,20%	(14.113)	-7,49%	206.910	84,20%	(32.700)
3	Deposito	54.534	91.558	91.536	76.537	849	(14.999)	(15.022)	-16,41%	22.002	40,35%	55.746	137,30%	20.791
	Total	262.676	263.000	261.944	272.798	10.096	10.854	9.798	3,73%	10.122	3,85%	294.368	92,67%	(21.570)
	CASA	208.142	171.442	170.408	196.262	9.247	25.853	24.820	14,48%	(11.880)	-5,71%	238.622	82,25%	(42.361)
	(%) CASA	79,24%	65,19%	65,06%	71,94%									
	FDR	66,71%	76,80%	76,60%	73,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	6.187	3.542	3.448	3.462	14	(80)	-2,26%	(2.724)	-44,03%	-	0,00%	3.462	
2	Giro ISE	879	380	199	206	7	(174)	-45,85%	(673)	-76,60%	-	0,00%	206	
3	Tabungan ISE	5.307	3.163	3.249	3.257	8	94	2,98%	(2.051)	-38,64%	-	0,00%	3.257	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	434	-	-	0	-1	0	-6.553	-	6.986	6,21%	(6.553)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
• Local Champion	2.199	-	-	-	-	-	0	0	-2.199	-	2.199	0,00%	(2.199)	
• Value Chain	4.762	420	420	-	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	9.059	8.918	-	-	0	1.193	-141	8.211	141	5.179	172,19%	3.739
	KUR	498	7.829	7.688	-	-	0	1.132	-141	7.191	141	4.650	165,33%	3.038
	Non KUR	209	1.229	1.229	-	-	0	61	0	1.020	-	529	232,49%	701
3	PWG	23.244	33.746	33.645	1.028	1.032	4	2.619	-101	10.402	1.133	37.119	90,64%	(3.473)
	Cilem	7.809	11.491	11.490	239	129	-110	44	-1	3.681	130	17.547	65,48%	(6.057)
	Gadai	15.435	22.255	22.156	789	903	114	2.574	-100	6.721	1.003	19.572	113,20%	2.584
4	CFG	144.290	158.744	157.650	-	-	0	797	-1.094	13.360	1.094	165.073	95,50%	(7.423)
	CF 1	8.588	11.624	11.596	-	-	0	-25	-28	3.008	28	11.872	97,68%	(275)
	Total Griya	7.701	10.580	10.555	-	-	0	0	-24	2.855	24	9.914	106,47%	641
• Total Non Program	7.409	9.962	9.938	-	-	-	0	305	-24	2.529	24	8.845	112,35%	1.093
• Program	292	618	618	-	-	-	0	-3	0	326	-	1.069	57,77%	(451)
Oto	888	1.045	1.041	-	-	-	0	-25	-4	153	4	1.958	53,18%	(917)
CF 2	135.702	147.119	146.053	-	-	-	0	822	-1.066	10.352	1.066	153.201	95,33%	(7.148)
Mitraguna & Others	125.011	133.617	132.682	-	-	-	0	216	-935	7.671	935	140.480	94,45%	(7.798)
Pensiun	10.691	13.503	13.371	-	-	-	0	606	-131	2.680	131	12.721	105,11%	650
Total Pembiayaan	175.227	201.982	200.647	1.028	1.032	4	4.608	-1.336	25.419	2.368	-	214.357	93,60%	(13.711)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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	190	2,09%	2,13%	-	190	190	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	190	190	0,00%	15,42%	15,42%	-	190	190	-				
3	PWG	-	86	-	-	846	0,00%	0,00%	2,52%	846	846	760	-				
	Cilem	-	-	-	-	763	0,00%	0,00%	6,64%	763	763	763	-				
	Gadai	-	86	-	-	84	0,00%	0,00%	0,38%	84	84	(3)	-				
4	CFG	2.296	3.915	3.664	20.008	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	3.494	3,00%	2,34%	2,39%	54	(579)	(439)						
Mitraguna & Others	4.073	3.933	3.440	3.494	3.494	3,26%	2,57%	2,63%	54	(579)	(439)						
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Total Pembiayaan	4.120	3.933	3.440	3.494	3.494	2,35%	1,70%	1,74%	54	(626)	(439)	5,80%	-232,90%	4,1%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Nov'25		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	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	Sep-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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	430	430	(151)	0	(0)	-0,00%	(1.657)	-79,40%	2.964	14,51%	(2.534)
2	Tabungan	37.117	39.166	39.019	38.022	1.229	(997)	(1.143)	-2,92%	905	2,44%	42.245	90,00%	(4.223)
3	Deposito	10.740	12.547	12.548	12.548	4	0	1	0,01%	1.809	16,84%	10.810	116,08%	1.738
	Total	49.943	52.143	51.997	51.000	1.082	(997)	(1.142)	-2,19%	1.057	2,12%	56.019	91,04%	(5.018)
	CASA	39.204	39.595	39.449	38.452	1.078	(997)	(1.143)	-2,89%	(752)	-1,92%	45.208	85,05%	(6.756)
	(%) CASA	78,50%	75,94%	75,87%	75,40%									
	FDR	145,08%	121,45%	120,47%	122,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	581	483	441	441	1	(42)	-8,65%	(140)	-24,05%	-	0,00%	441	
2	Giro ISE	1	1	1	1	0	(0)	-0,89%	0	12,69%	-	0,00%	1	
3	Tabungan ISE	580	482	440	440	1	(42)	-8,67%	(140)	-24,11%	-	0,00%	440	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	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	2.890	21	39	18	88	16	1.656	23	2.623	110,21%	268
	Cilem	1.235	2.874	2.890	21	39	18	88	16	1.656	23	2.623	110,21%	268
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.750	-	-	0	48	-703	-11.472	703	64.465	92,69%	(4.715)
	CF 1	464	412	412	-	-	0	-2	0	-52	-	458	90,01%	(46)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
4	• Total Non Program	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	139	-	-	0	-2	0	-23	-	163	85,70%	(23)
	CF 2	70.758	60.041	59.338	-	-	0	51	-703	-11.420	703	64.007	92,71%	(4.669)
	Mitraguna & Others	66.540	55.435	54.760	-	-	0	87	-675	-11.780	675	57.104	95,90%	(2.344)
	Pensiun	4.218	4.607	4.579	-	-	0	-36	-28	361	28	6.903	66,32%	(2.325)
	Total Pembiayaan	72.457	63.328	62.640	21	39	18	137	-687	-9.816	726	67.087	93,37%	(4.447)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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%	0,75%	22	22	22	22					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,75%	22	22	22	22					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	3.023	2.416	2.337	22.040	4,24%	3,87%	36,89%	7,01%	19.703	19.017	19.624						
	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	4.188	17,29%	6,93%	7,01%	-	(8.125)	227							
	Mitraguna & Others	11.834	3.785	4.013	4.013	17,40%	6,98%	7,06%	-	(8.125)	227							
	Pensiun	479	175	176	176	0,66%	0,28%	3,83%	-	(303)	0							
	Total Pembiayaan	12.313	3.961	4.188	4.188	16,99%	6,61%	6,69%	-	(8.125)	227	0,00%	100,00%	-6,7%				

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	26.271	210.136	(3.738)	183.865	183.944	702,28%	150.973	255,18%	68.641	306,14%	141.495
2	Tabungan	111.248	118.802	117.488	117.235	2.322	(253)	(1.567)	-1,32%	5.987	5,38%	123.928	94,60%	(6.693)
3	Deposito	16.666	19.370	19.370	19.370	97	0	(0)	-0,00%	2.704	16,22%	17.858	108,47%	1.512
	Total	187.077	164.364	163.129	346.741	(1.320)	183.612	182.377	110,96%	159.664	85,35%	210.427	164,78%	136.314
	CASA	170.411	144.994	143.758	327.371	(1.416)	183.612	182.377	125,78%	156.960	92,11%	192.569	170,00%	134.802
	(%) CASA	91,09%	88,22%	88,13%	94,41%									
	FDR	105,51%	131,77%	133,00%	62,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.820	2.810	2.815	2.849	34	39	1,39%	(971)	-25,43%	-	0,00%	2.849	
2	Giro ISE	954	1.173	1.229	1.249	20	76	6,48%	295	30,96%	-	0,00%	1.249	
3	Tabungan ISE	2.866	1.636	1.586	1.599	13	(37)	-2,26%	(1.267)	-44,20%	-	0,00%	1.599	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	• Local Champion	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.950	-	225	225	-162	160	3.853	65	51.469	97,05%	(1.519)
	KUR	42.963	47.332	47.510	-	225	225	-42	177	4.547	48	48.188	98,59%	(678)
	Non KUR	3.135	2.458	2.440	-	0	-120	-17	-694	17	3.281	74,38%	(841)	
3	PWG	20.876	31.646	31.889	870	1.249	379	1.812	243	11.013	1.005	35.758	89,18%	(3.869)
	Cilem	7.514	12.700	12.923	228	307	79	479	223	5.408	84	17.033	75,87%	(4.110)
	Gadai	13.361	18.946	18.966	641	941	300	1.334	20	5.605	921	18.725	101,29%	241
4	CFG	127.111	131.908	131.886	111	331	221	-1.214	-22	4.775	353	140.053	94,17%	(8.167)
	CF 1	49.510	49.727	49.971	111	331	221	-17	243	461	88	51.150	97,69%	(1.179)
	Total Griya	39.898	39.179	39.152	-	0	0	-27	-746	27	40.753	96,07%	(1.601)	
4	• Total Non Program	39.898	39.179	39.152	-	0	0	-27	-746	27	40.753	96,07%	(1.601)	
	• Program	-	-	-	-	-	-	0	0	-	0	0,00%	0	
	Oto	9.611	10.549	10.819	111	331	221	-17	270	1.207	61	10.397	104,06%	422
	CF 2	77.602	82.181	81.915	-	0	-1.198	-265	4.314	265	88.903	92,14%	(6.987)	
	Mitraguna & Others	75.812	80.105	79.861	-	0	-1.417	-244	4.049	244	86.628	92,19%	(6.767)	
	Pensiun	1.790	2.076	2.055	-	0	220	-21	265	21	2.275	90,32%	(220)	
	Total Pembiayaan	197.385	216.587	216.968	980	1.805	824	1.169	382	19.583	1.423	230.580	94,10%	(13.612)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	124	444	548	746	0,27%	1,10%	1,49%	198	623	302	-	-	-	-	-	-
	KUR	68	332	433	571	0,16%	0,92%	1,20%	138	503	239	-	-	-	-	-	-
	Non KUR	56	112	115	175	1,79%	4,67%	7,18%	60	119	63	-	-	-	-	-	-
3	PWG	-	-	-	300	0,00%	0,00%	0,94%	300	300	300	-	-	-	-	-	-
	Cilem	-	-	-	243	0,00%	0,00%	1,88%	243	243	243	-	-	-	-	-	-
	Gadai	-	-	-	57	0,00%	0,00%	0,30%	57	57	57	-	-	-	-	-	-
4	CFG	2.018	3.874	4.027	2.228	1,59%	3,05%	1,69%	(1.799)	209	(1.647)	-	-	-	-	-	-
	CF 1	1.770	1.943	1.931	791	3,58%	3,88%	1,58%	(1.140)	(979)	(1.151)	-	-	-	-	-	-
	Total Griya	1.463	1.943	1.931	20	3,67%	4,93%	0,05%	(1.912)	(1.444)	(1.923)	-	-	-	-	-	-
	Oto	307	-	-	772	3,19%	0,00%	7,13%	772	465	772	-	-	-	-	-	-
	CF 2	248	1.932	2.096	1.436	0,32%	2,55%	1,75%	(660)	1.188	(495)	-	-	-	-	-	-
	Mitraguna & Others	248	1.932	2.096	1.436	0,33%	2,62%	1,80%	(660)	1.188	(495)	-	-	-	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	829	4.435	2.695	2.695	0,42%	1,24%	1,24%	1.865	(1.740)	0,25%	80,03%	-1,0%	-	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	493	561	260	260	1,07%	0,52%										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	3.915	3.934	(2.965)	19	2.542	182,70%	2.006	104,11%	10.667	36,88%	(6.733)
2	Tabungan	70.495	82.378	78.638	80.566	2.277	1.928	(1.812)	-2,20%	10.071	14,29%	84.695	95,12%	(4.129)
3	Deposito	64.264	93.395	93.395	93.395	(11)	0	0	0,00%	29.132	45,33%	65.138	143,38%	28.257
	Total	136.686	177.165	175.948	177.895	(699)	1.947	730	0,41%	41.209	30,15%	160.500	110,84%	17.395
	CASA	72.423	83.770	82.552	84.500	(688)	1.947	730	0,87%	12.077	16,68%	95.362	88,61%	(10.862)
	(%) CASA	52,98%	47,28%	46,92%	47,50%									
	FDR	94,77%	84,93%	85,09%	84,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	2.688	4.535	1.847	990	27,91%	3.213	243,03%	-	0,00%	4.535
2	Giro ISE	771	627	673	679	7	53	8,40%	(92)	-11,89%	-	0,00%	679
3	Tabungan ISE	551	2.919	2.016	3.856	1.840	937	32,10%	3.305	599,66%	-	0,00%	3.856
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	0,00%	0
2	MBG	31.758	35.311	35.078	-	-	0	674	-233	3.320	233	36.518	96,06%	(1.440)
	KUR	29.577	32.881	32.651	-	-	0	745	-230	3.074	230	34.124	95,69%	(1.472)
	Non KUR	2.181	2.430	2.427	-	-	0	-72	-3	246	3	2.395	101,34%	32
3	PWG	6.201	8.941	8.949	311	101	-210	-29	8	2.748	93	13.514	66,22%	(4.566)
	Cilem	6.201	8.941	8.949	311	101	-210	-29	8	2.748	93	13.514	66,22%	(4.566)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	105.689	610	86	-524	1.471	-525	14.108	612	102.219	103,40%	3.471
	CF 1	23.474	29.546	29.560	-	86	86	-229	14	6.086	72	26.487	111,60%	3.073
	Total Griya	17.263	19.997	19.969	-	-	0	0	-28	2.706	28	18.293	109,17%	1.677
4	• Total Non Program	17.263	19.997	19.969	-	-	0	172	-28	2.706	28	18.293	109,17%	1.677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.591	-	86	86	-229	42	3.380	45	8.195	117,04%	1.396
	CF 2	68.107	76.668	76.129	610	-	-610	1.700	-539	8.022	539	75.731	100,53%	398
	Mitraguna & Others	64.272	72.869	72.358	610	-	-610	1.727	-512	8.086	512	71.706	100,91%	652
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	149.716	921	188	-733	2.115	-750	20.175	938	152.251	98,33%	(2.535)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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	606	0,01%	0,12%	1,73%	562	601	602							
	KUR	-	3	43	606	0,00%	0,13%	1,85%	562	606	602							
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	-	-	(4)							
3	PWG	48	-	-	268	0,78%	0,00%	2,99%	268	219	268							
	Cilem	48	-	-	268	0,78%	0,00%	2,99%	268	219	268							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	547	1.430	1.422	5.180	0,60%	1,34%	4,90%	3.759	4.633	3.750							
	CF 1	172	1.127	1.125	2.160	0,73%	3,81%	7,31%	1.036	1.989	1.034							
	Total Griya	-	1.127	1.125	1.125	0,00%	5,62%	5,63%	-	-	1.125	(2)						
	Oto	172	-	-	1.036	2,76%	0,00%	10,80%	1.036	864	1.036							
	CF 2	375	304	297	3.020	0,55%	0,39%	3,97%	2.723	2.645	2.716							
	Mitraguna & Others	375	304	297	3.020	0,58%	0,41%	4,17%	2.723	2.645	2.716							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	567	669	704	733	0,44%	0,47%	0,49%	29	166	64	0,38%	22,86%	-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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	5.973	6.085	208	112	(441)	-6,7%	1.779	41,32%	13.353	45,57%	(7.269)
2	Tabungan	84.533	89.368	87.582	85.995	3.040	(1.588)	(3.373)	-3,77%	1.462	1,73%	97.545	88,16%	(11.550)
3	Deposito	19.903	26.834	26.835	26.835	(1.780)	0	1	0,00%	6.932	34,83%	20.584	130,37%	6.251
	Total	108.741	122.727	120.390	118.914	1.468	(1.476)	(3.813)	-3,11%	10.173	9,35%	131.482	90,44%	(12.568)
	CASA	88.838	95.893	93.555	92.079	3.248	(1.476)	(3.814)	-3,98%	3.241	3,65%	110.898	83,03%	(18.819)
	(%) CASA	81,70%	78,14%	77,71%	77,43%									
	FDR	78,57%	82,58%	83,55%	84,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.474	3.550		76	208	6,21%	(366)	-9,34%	-	0,00%	3.550
2	Giro ISE	3.001	2.348	2.474	2.547		73	199	8,49%	(454)	-15,11%	-	0,00%	2.547
3	Tabungan ISE	915	995	999	1.003		4	8	0,84%	88	9,61%	-	0,00%	1.003
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	3.853	-	-	0	197	-20	785	20	7.157	53,84%	(3.304)
	KUR	2.657	3.623	3.618	-	-	0	202	-5	960	5	6.507	55,60%	(2.889)
	Non KUR	412	251	236	-	-	0	-5	-15	176	15	651	36,22%	(415)
3	PWG	13.521	18.803	18.619	798	294	-505	156	-184	5.098	477	27.081	68,75%	(8.462)
	Cilem	6.370	9.288	9.065	130	52	-77	-345	-223	2.694	276	16.556	54,75%	(7.491)
	Gadai	7.151	9.515	9.554	668	241	-427	500	39	2.404	202	10.525	90,78%	(970)
4	CFG	68.150	78.677	78.118	900	-	-900	656	-559	9.968	559	87.246	89,54%	(9.128)
	CF 1	32.030	33.916	33.631	-	-	0	-243	-285	1.600	285	33.647	99,95%	(16)
	Total Griya	25.555	26.419	26.206	-	-	0	0	-213	651	213	25.628	102,26%	578
4	• Total Non Program	25.555	26.419	26.206	-	-	0	0	-217	651	213	25.628	102,26%	578
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.425	-	-	0	-243	-72	949	72	8.019	92,58%	(595)
	CF 2	36.119	44.761	44.487	900	-	-900	898	-274	8.368	274	53.599	83,00%	(9.112)
	Mitraguna & Others	32.486	41.386	41.143	740	-	-740	845	-243	8.657	243	49.893	82,46%	(8.750)
	Pensiun	3.633	3.375	3.344	160	-	-160	53	-31	-289	31	3.706	90,24%	(362)
	Total Pembiayaan	85.434	101.353	100.590	1.698	294	-1.405	1.008	-763	15.156	1.056	122.179	82,33%	(21.588)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	33	100	100	0	0,00%	2,57%	2,58%	-	100	67				
	KUR	-	33	100	100	0	0,00%	2,75%	2,75%	-	100	67				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	252	0,00%	0,00%	1,35%	252	252	252				
	Cilem	-	-	-	-	106	0,00%	0,00%	1,17%	106	106	106				
	Gadai	-	-	-	-	146	0,00%	0,00%	1,53%	146	146	146				
4	CFG	1.050	644	794	2.950	0	1,00%	1,01%	3,78%	2.156	1.900	2.306				
	CF 1	1.050	520	669	1.756	0	3,28%	1,97%	5,22%	1.087	706	1.235				
	Total Griya	697	520	669	1.622	0	2,73%	2,53%	6,19%	954	926	1.102				
	Oto	353	-	-	133	0	5,46%	0,00%	1,80%	133	(220)	133				
	CF 2	-	124	125	1.194	0	0,00%	0,28%	2,68%	1.069	1.194	1.070				
	Mitraguna & Others	-	124	125	879	0	0,00%	0,30%	2,14%	754	879	755				
	Pensiun	-	-	-	315	0	0,00%	0,00%	0,00%	315	315	315				
	Total Pembiayaan	1.164	988	979	964	0	1,36%	0,97%	0,96%	(15)	(200)	(24)	4,03%	-320,42%	3,1%	

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	10.164	9.589	(89)	(575)	229	2,45%	1.908	24,85%	16.238	59,05%	(6.649)
2	Tabungan	96.197	116.467	113.607	114.303	(1.379)	696	(2.164)	-1,86%	18.106	18,82%	111.265	102,73%	3.038
3	Deposito	50.701	45.950	45.951	45.953	614	2	2	0,00%	(4.749)	-9,37%	51.587	89,08%	(5.635)
	Total	154.579	171.777	169.723	169.845	(855)	123	(1.932)	-1,12%	15.266	9,88%	179.091	94,84%	(9.245)
	CASA	103.878	125.827	123.772	123.893	(1.468)	121	(1.934)	-1,54%	20.014	19,27%	127.503	97,17%	(3.611)
	(%) CASA	67,20%	73,25%	72,93%	72,94%									
	FDR	122,53%	118,32%	119,17%	119,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.938	4.057	4.022	3.906	(116)	(151)	-3,71%	(32)	-0,81%	-	0,00%	3.906	
2	Giro ISE	1.498	2.633	2.566	2.476	(90)	(157)	-5,96%	978	65,25%	-	0,00%	2.476	
3	Tabungan ISE	2.310	1.294	1.326	1.300	(26)	6	0,49%	(1.009)	-43,71%	-	0,00%	1.300	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	0,00%	0
2	MBG	34.419	35.888	35.783	400	-	-400	73	-104	1.364	104	38.497	92,95%	(2.714)
	KUR	32.500	34.255	34.157	400	-	-400	245	-98	1.657	98	36.366	93,93%	(2.209)
	Non KUR	1.920	1.633	1.627	-	0	-172	-6	-293	6	2.131	76,31%	(505)	
3	PWG	17.830	30.105	30.012	1.220	981	-238	2.493	-93	12.182	1.074	31.298	95,89%	(1.286)
	Cilem	5.164	10.604	10.422	370	-	-370	1.032	-182	5.258	182	13.667	76,26%	(3.245)
	Gadai	12.666	19.501	19.591	849	981	132	1.461	89	6.924	892	17.632	111,11%	1.959
4	CFG	137.158	137.253	136.468	-	-	0	-499	-785	-690	785	146.832	92,94%	(10.364)
	CF 1	38.164	40.292	40.200	-	-	0	-181	-92	2.036	92	39.270	102,37%	929
	Total Griya	33.008	34.228	34.175	-	0	0	-53	1.167	53	32.691	104,54%	1.484	
4	• Total Non Program	33.008	34.228	34.175	-	-	0	127	-53	1.167	53	32.691	104,54%	1.484
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	6.025	-	-	0	-181	-39	869	39	6.579	91,57%	(555)
	CF 2	98.994	96.961	96.268	-	-	0	-318	-693	-2.725	693	107.562	89,50%	(11.294)
	Mitraguna & Others	71.310	70.983	70.549	-	-	0	-155	-434	-762	434	81.314	86,76%	(10.765)
	Pensiun	27.683	25.978	25.720	-	-	0	-163	-259	-1.963	259	26.248	97,99%	(529)
	Total Pembiayaan	189.407	203.246	202.263	1.620	981	-638	2.067	-982	12.856	1.963	216.628	93,37%	(14.365)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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	1.599	0,69%	1,77%	4,47%	965	1.361	878						
	KUR	105	543	522	1.488	0,32%	1,53%	4,36%	965	1.383	945						
	Non KUR	133	177	111	111	6,92%	6,81%	6,84%	-	(22)	(66)						
3	PWG	-	-	-	-	174	0,00%	0,00%	0,58%	174	174	174					
	Cilem	-	-	-	-	155	0,00%	0,00%	1,49%	155	155	155					
	Gadai	-	-	-	-	19	0,00%	0,00%	0,10%	19	19	19					
4	CFG	1.146	1.668	999	7.207	0,84%	0,73%	5,28%	6.208	6.061	5.539						
	CF 1	198	738	258	2.388	0,52%	0,64%	5,94%	2.130	2.189	1.649						
	Total Griya	73	609	-	1.312	0,22%	0,00%	3,84%	1.312	1.238	703						
	Oto	125	129	258	1.076	2,42%	4,26%	17,86%	818	951	947						
	CF 2	948	929	741	4.819	0,96%	0,76%	5,01%	4.078	3.872	3.890						
	Mitraguna & Others	799	691	690	3.795	1,12%	0,97%	5,38%	3.105	2.997	3.104						
	Pensiun	97	86	317	1.024	0,54%	0,20%	3,98%	973	875	785						
	Total Pembiayaan	4.871	2.699	2.966	2.964	2,57%	1,46%	1,47%	(2)	(1.908)	264	1,32%	10,03%	-0,1%			

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	13.511	14.795	1.795	1.284	(162)	-1,08%	1.999	15,62%	25.453	58,13%	(10.658)
2	Tabungan	133.664	151.079	152.129	148.325	2.349	(3.804)	(2.754)	-1,82%	14.661	10,97%	153.100	96,88%	(4.775)
3	Deposito	120.976	138.301	138.303	138.189	(1.570)	(113)	(112)	-0,08%	17.214	14,23%	122.651	112,67%	15.538
	Total	267.435	304.336	303.942	301.309	2.574	(2.633)	(3.028)	-0,99%	33.874	12,67%	301.204	100,04%	105
	CASA	146.460	166.035	165.640	163.120	4.144	(2.520)	(2.916)	-1,76%	16.660	11,38%	178.552	91,36%	(15.433)
	(%) CASA	54,76%	54,56%	54,50%	54,14%									
	FDR	60,13%	60,32%	60,28%	60,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.195	4.414	219	280	6,78%	832	23,23%	-	0,00%	4.414
2	Giro ISE	1.025	1.271	1.477	1.635	158	364	28,64%	611	59,59%	-	0,00%	1.635
3	Tabungan ISE	2.557	2.862	2.718	2.778	61	(84)	-2,93%	221	8,66%	-	0,00%	2.778
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	0,00%	0
2	MBG	40.652	38.794	38.779	-	160	160	-288	-15	-1.873	175	44.009	88,12%	(5.230)
	KUR	37.299	36.721	36.710	-	160	160	-364	-12	-589	172	40.604	90,41%	(3.894)
	Non KUR	3.353	2.073	2.069	-	0	76	-4	-4	-1.284	4	3.405	60,77%	(1.336)
3	PWG	6.039	13.363	13.251	362	74	-288	576	-111	7.213	186	14.444	91,75%	(1.192)
	Cilem	6.039	13.363	13.251	362	74	-288	576	-111	7.213	186	14.444	91,75%	(1.192)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	131.193	-	695	695	1.385	-226	17.085	921	123.218	106,47%	7.975
	CF 1	24.580	27.681	27.589	-	0	30	-92	3.008	92	-	27.949	98,71%	(360)
	Total Griya	19.863	21.337	21.310	-	0	0	-27	1.447	27	-	21.467	99,27%	(157)
4	• Total Non Program	19.863	21.337	21.310	-	-	0	305	-27	1.447	27	21.467	99,27%	(157)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.279	-	0	30	-65	1.561	65	-	6.482	96,87%	(203)
	CF 2	89.528	103.738	103.604	-	695	695	1.355	-134	14.077	829	95.269	108,75%	8.336
	Mitraguna & Others	89.444	103.126	102.997	-	695	695	1.153	-129	13.553	824	94.502	108,99%	8.495
	Pensiun	-	612	608	-	0	202	-5	524	5	-	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	183.224	362	929	567	1.672	-353	22.424	1.282	181.671	100,85%	1.553

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	1.072	1.028	797	1.211	2.64%	2,05%	3,12%	415	140	183							
	KUR	877	947	705	1.047	2,35%	1,92%	2,85%	342	170	100							
	Non KUR	194	81	92	164	5,80%	4,42%	7,92%	72	(30)	83							
3	PWG	-	-	-	-	306	0,00%	0,00%	306	306	306							
	Cilem	-	-	-	-	306	0,00%	0,00%	306	306	306							
	Gadai	-	-	-	-	0	0,00%	0,00%	0	0,00%	0							
4	CFG	792	342	161	2.460	0,69%	0,12%	1,88%	2.299	1.668	2.117							
	CF 1	630	216	38	975	2,56%	0,14%	3,53%	937	345	759							
	Total Griya	568	175	-	-	2,86%	0,00%	0,00%	-	(568)	(175)							
	Oto	61	41	38	975	1,30%	0,60%	15,53%	937	914	934							
	CF 2	162	126	123	1.485	0,18%	0,12%	1,43%	1.362	1.323	1.359							
	Mitraguna & Others	162	126	123	1.485	0,18%	0,12%	1,44%	1.362	1.323	1.359							
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-							
	Total Pembiayaan	1.332	2.123	2.320	2.400	0,83%	1,26%	1,31%	80	1.068	276	0,44%	66,78%	-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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.392	64.512	15.451	(880)	(343)	-0,53%	25.329	64,64%	50.617	127,45%	13.895
2	Tabungan	123.525	146.373	146.039	146.354	2.331	315	(19)	-0,01%	22.830	18,48%	141.561	103,39%	4.794
3	Deposito	68.863	124.306	124.306	124.308	(6.480)	1	2	0,00%	55.444	80,51%	70.099	177,33%	54.208
	Total	231.570	335.534	335.737	335.174	11.302	(563)	(360)	-0,11%	103.603	44,74%	262.278	127,79%	72.896
	CASA	162.707	211.228	211.431	210.866	17.782	(565)	(362)	-0,17%	48.159	29,60%	192.178	109,72%	18.688
	(%) CASA	70,26%	62,95%	62,98%	62,91%									
	FDR	34,66%	30,51%	30,29%	30,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	6.930	6.825	(105)	116	1,73%	934	15,85%	-	0,00%	6.825
2	Giro ISE	3.773	3.799	4.077	4.121	44	322	8,47%	348	9,22%	-	0,00%	4.121
3	Tabungan ISE	2.118	2.910	2.853	2.704	(149)	(206)	-7,08%	586	27,66%	-	0,00%	2.704
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	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	10.481	207	22	-184	-241	-109	3.632	132	13.211	79,33%	(2.730)
	Cilem	6.849	10.591	10.481	207	22	-184	-241	-109	3.632	132	13.211	79,33%	(2.730)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.229	-	-	0	628	-544	17.809	544	96.758	94,29%	(5.529)
	CF 1	59.117	72.436	72.013	-	-	0	391	-422	12.897	422	67.903	106,05%	4.110
	Total Griya	51.507	63.844	63.491	-	-	0	0	-353	11.984	353	59.124	107,39%	4.367
4	• Total Non Program	49.547	62.004	61.654	-	-	0	1.421	-350	12.107	350	51.948	118,68%	9.706
	• Program	1.960	1.839	1.837	-	-	0	-13	-2	-123	2	7.176	25,60%	(5.339)
	Oto	7.609	8.592	8.522	-	-	0	391	-70	913	70	8.779	97,07%	(257)
	CF 2	14.303	19.337	19.215	-	-	0	236	-122	4.913	122	28.854	66,59%	(9.639)
	Mitraguna & Others	14.303	19.326	19.203	-	-	0	236	-122	4.901	122	28.572	67,21%	(9.368)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	101.710	207	22	-184	387	-654	21.441	676	109.969	92,49%	(8.259)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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	-	-	-	-	73	0,00%	0,00%	0,70%	73	73	73	73				
	Cilem	-	-	-	-	73	0,00%	0,00%	0,70%	73	73	73	73				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	650	3.077	2.768	4.367	0,88%	3,02%	4,79%	1.600	3.717	1.290						
	CF 1	650	3.077	2.768	4.284	1,10%	3,82%	5,95%	1.516	3.634	1.206						
	Total Griya	404	2.891	2.588	3.288	0,79%	4,05%	5,18%	701	2.884	398						
	Oto	245	187	180	995	3,22%	2,09%	11,68%	815	750	808						
	CF 2	-	-	-	84	0,00%	0,00%	0,44%	84	84	84						
	Mitraguna & Others	-	-	-	84	0,00%	0,00%	0,44%	84	84	84						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	4,37%	1.673	3.791	1.363	1,89%	56,65%	-2,5%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	5.752	5.811	(1.468)	59	(1.503)	-20,55%	(3.022)	-34,21%	19.113	30,41%	(13.302)
2	Tabungan	83.648	76.820	78.918	77.620	4.625	(1.298)	800	1,04%	(6.028)	-7,21%	96.984	80,03%	(19.364)
3	Deposito	21.297	29.103	29.105	24.107	(7)	(4.998)	(4.996)	-17,17%	2.810	13,19%	21.662	111,29%	2.445
	Total	113.778	113.238	113.775	107.538	3.150	(6.236)	(5.699)	-5,03%	(6.240)	-5,48%	137.759	78,06%	(30.221)
	CASA	92.481	84.134	84.670	83.431	3.157	(1.239)	(703)	-0,84%	(9.050)	-9,79%	116.098	71,86%	(32.666)
	(%) CASA	81,28%	74,30%	74,42%	77,58%									
	FDR	151,33%	174,69%	172,35%	182,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	5.459	4.824	(635)	(719)	-12,98%	1.408	41,24%	-	0,00%	4.824
2	Giro ISE	1.685	2.124	734	747	12	(1.378)	-64,86%	(939)	-55,71%	-	0,00%	747
3	Tabungan ISE	1.730	3.419	4.724	4.077	(647)	659	19,26%	2.347	135,70%	-	0,00%	4.077
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	0,00%	0
2	MBG	15.500	11.605	11.567	-	-	0	-468	-38	-3.934	38	17.616	65,66%	(6.049)
	KUR	13.526	8.643	8.612	-	-	0	-544	-31	-4.914	31	15.580	55,28%	(6.968)
	Non KUR	1.974	2.963	2.955	-	-	0	76	-8	981	8	2.036	145,13%	919
3	PWG	14.491	22.837	22.668	872	420	-452	1.063	-169	8.177	589	29.753	76,19%	(7.085)
	Cilem	6.823	11.029	10.862	274	-	-274	322	-167	4.039	167	17.530	61,96%	(6.668)
	Gadai	7.668	11.808	11.806	597	420	-177	741	-2	4.138	422	12.223	96,59%	(417)
4	CFG	142.193	163.370	161.859	-	-	0	5.097	-1.511	19.666	1.511	153.159	105,68%	8.700
	CF 1	6.747	8.753	8.727	-	-	0	-111	-27	1.979	27	8.711	100,18%	16
	Total Griya	3.465	5.226	5.211	-	-	0	0	-15	1.746	15	4.778	109,06%	433
4	• Total Non Program	3.465	5.226	5.211	-	-	0	-41	-15	1.746	15	4.778	109,06%	433
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.516	-	-	0	-111	-12	233	12	3.933	89,39%	(417)
	CF 2	135.445	154.617	153.132	-	-	0	5.209	-1.485	17.687	1.485	144.449	106,01%	8.684
	Mitraguna & Others	125.884	145.797	144.404	-	-	0	5.201	-1.394	18.519	1.394	134.106	107,68%	10.297
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	196.094	872	420	-452	5.693	-1.718	23.910	2.138	200.528	97,79%	(4.435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	1.372	1.610	1.182	1.152	8.85%	10,18%	9,96%	(30)	(220)	(458)							
	KUR	1.295	1.152	819	791	9,57%	9,47%	9,19%	(27)	(504)	(360)							
	Non KUR	77	458	363	360	3,89%	12,25%	12,19%	(3)	283	(98)							
3	PWG	-	-	-	-	436	0,00%	0,00%	1,92%	436	436							
	Cilem	-	-	-	-	105	0,00%	0,00%	0,97%	105	105							
	Gadai	-	-	-	-	331	0,00%	0,00%	2,80%	331	331							
4	CFG	6	577	-	4.870	0,00%	0,00%	0,00%	3,01%	4.870	4.863							
	CF 1	-	-	-	313	0,00%	0,00%	0,00%	3,59%	313	313							
	Total Griya	-	-	-	179	0,00%	0,00%	0,00%	3,44%	179	179							
	Oto	-	-	-	134	0,00%	0,00%	0,00%	3,81%	134	134							
	CF 2	6	577	-	4.556	0,00%	0,00%	0,00%	2,98%	4.556	4.550							
	Mitraguna & Others	-	-	-	4.556	0,00%	0,00%	0,00%	3,16%	4.556	4.556							
	Pensiun	-	-	-	-	0,06%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	971	1.812	1.803	1.803	0,56%	0,91%	0,92%	(0)	832	(9)	0,11%	87,83%	-0,8%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	175.005	176.155	201.258	26.253								0,03	0,47
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%							8	(262)

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Sep-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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	865	820	65	(45)	(122)	-12,99%	(53)	-6,05%	1.573	52,11%	(753)
2	Tabungan	63.525	62.562	62.343	62.701	2.737	358	138	0,22%	(825)	-1,30%	70.512	88,92%	(7.812)
3	Deposito	5.722	7.427	7.427	7.429	(34)	2	2	0,03%	1.706	29,82%	5.934	125,20%	1.495
	Total	70.120	70.931	70.634	70.949	2.768	315	18	0,03%	829	1,18%	78.019	90,94%	(7.070)
	CASA	64.398	63.504	63.207	63.520	2.802	313	16	0,02%	(877)	-1,36%	72.085	88,12%	(8.565)
	(%) CASA	91,84%	89,53%	89,49%	89,53%									
	FDR	73,73%	89,64%	89,18%	88,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.242	3.246		4	(183)	-5,35%	(241)	-6,91%	-	0,00%	3.246
2	Giro ISE	561	443	435	435		0	(8)	-1,72%	(126)	-22,38%		0,00%	435
3	Tabungan ISE	2.926	2.987	2.807	2.811		4	(176)	-5,88%	(115)	-3,95%		0,00%	2.811
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	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	4.907	65	-	-65	58	-27	2.324	27	5.332	92,03%	(425)
	Cilem	2.583	4.934	4.907	65	-	-65	58	-27	2.324	27	5.332	92,03%	(425)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.082	-	-	0	1.830	-569	8.966	569	58.362	99,52%	(280)
	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	58.082	-	-	0	1.830	-569	8.966	569	58.362	99,52%	(280)
	Mitraguna & Others	45.066	54.231	53.703	-	-	0	1.663	-528	8.637	528	51.071	105,15%	2.632
	Pensiun	4.050	4.420	4.379	-	-	0	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	62.989	65	-	-65	1.887	-596	11.290	596	63.694	98,89%	(705)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	124	0,00%	0,00%	0,00%	2.52%	124	124	124			
	Cilem	-	-	-	-	124	0,00%	0,00%	0,00%	2.52%	124	124	124			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	1.725	0,45%	0,35%	0,36%	-	(12)	(1)				
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	220	209	208	208	0,45%	0,35%	0,36%	0,36%	-	(12)	(1)				
	Mitraguna & Others	220	209	208	208	0,49%	0,38%	0,39%	0,39%	-	(12)	(1)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	220	209	208	208	0,43%	0,33%	0,33%	0,33%	-	(12)	(1)	3,78%	#####	3,4%	

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.053	2.093	(571)	40	131	6,69%	9	0,41%	6.160	33,98%	(4.067)
2	Tabungan	153.901	146.675	148.702	153.514	4.387	4.812	6.839	4,66%	(387)	-0,25%	168.902	90,89%	(15.387)
3	Deposito	36.197	29.274	29.275	28.525	(1.612)	(749)	(749)	-2,56%	(7.671)	-21,19%	37.037	77,02%	(8.512)
	Total	192.181	177.911	180.030	184.132	2.204	4.103	6.221	3,50%	(8.049)	-4,19%	212.099	86,81%	(27.966)
	CASA	155.985	148.637	150.755	155.607	3.816	4.852	6.970	4,69%	(378)	-0,24%	175.061	88,89%	(19.454)
	(%) CASA	81,17%	83,55%	83,74%	84,51%									
	FDR	138,97%	169,15%	165,52%	161,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	2.229	2.277	48	131	6,09%	1.748	330,50%	-	0,00%	2.277
2	Giro ISE	45	763	841	878	37	115	15,08%	833	1846,26%	-	0,00%	878
3	Tabungan ISE	484	1.383	1.388	1.399	11	16	1,14%	915	189,12%	-	0,00%	1.399
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	6.557	-	-	0	206	-6	1.476	6	8.513	77,02%	(1.956)
	KUR	4.827	6.313	6.308	-	-	0	152	-6	1.480	6	7.954	79,30%	(1.646)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	47.482	661	67	-594	895	-552	23.147	619	41.252	115,10%	6.230
	Cilem	24.335	48.034	47.482	661	67	-594	895	-552	23.147	619	41.252	115,10%	6.230
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	243.896	-	10	10	1.752	-2.394	6.292	2.404	246.697	98,86%	(2.802)
	CF 1	8.506	8.927	8.874	-	-	0	-73	-53	367	53	10.129	87,61%	(1.255)
	Total Griya	6.805	6.954	6.919	-	-	0	0	-34	114	34	7.236	95,62%	(317)
4	• Total Non Program	6.655	6.810	6.776	-	-	0	318	-34	121	34	6.690	101,29%	87
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.954	-	-	0	-73	-19	253	19	2.893	67,56%	(938)
	CF 2	229.097	237.362	235.022	-	10	10	1.825	-2.340	5.925	2.350	236.569	99,35%	(1.546)
	Mitraguna & Others	203.836	211.430	209.454	-	10	10	2.038	-1.976	5.619	1.986	207.218	101,08%	2.237
	Pensiun	25.262	25.932	25.568	-	-	0	-213	-364	306	364	29.351	87,11%	(3.783)
	Total Pembiayaan	267.076	300.933	297.982	661	77	-584	2.852	-2.951	30.906	3.028	296.519	100,49%	1.463

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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	-	0,00%	0,33%	0,00%	(22)	-	-	-	-				
	KUR	-	-	22	-	0,00%	0,35%	0,00%	(22)	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	2	665	0,00%	0,00%	1,40%	663	665	665	-	-				
	Cilem	-	-	2	665	0,00%	0,00%	1,40%	663	665	665	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	2.584	3.424	3.719	8.194	1,09%	1,51%	3,36%	4.476	5.610	4.771	-	-				
	CF 1	819	533	854	864	9,63%	9,56%	9,74%	11	45	331	-	-				
	Total Griya	819	533	854	748	12,04%	12,28%	10,81%	(105)	(71)	215	-	-				
	Oto	-	-	-	116	0,00%	0,00%	5,94%	116	116	116	-	-				
	CF 2	1.765	2.890	2.865	7.330	0,77%	1,21%	3,12%	4.465	5.565	4.440	-	-				
	Mitraguna & Others	1.765	2.749	2.729	6.563	0,87%	1,29%	3,13%	3.834	4.797	3.813	-	-				
	Pensiun	90	-	138	135	0,03%	0,05%	0,53%	(3)	45	135	631	767	626	-	-	
	Total Pembiayaan	3.370	3.535	3.498	3.823	1,26%	1,16%	1,28%	325	454	288	0,51%	60,55%	-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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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 (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	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	-	-	-	662	-	-662	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	662	-	-662	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	-	-	-	-	662	-	-662	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25				%	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			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25				%	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	Oct-25		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	1.922	996	108	(927)	(816)	-45,03%	400	67,26%	9.865	10,09%	(8.869)
2	Tabungan	46.385	47.950	46.771	46.664	2.551	(106)	(1.286)	-2,68%	279	0,60%	59.043	79,03%	(12.379)
3	Deposito	18.302	47.011	47.011	47.011	24.713	0	0	0,00%	28.709	156,87%	18.943	248,16%	28.067
	Total	65.283	96.773	95.704	94.671	27.371	(1.033)	(2.101)	-2,17%	29.389	45,02%	87.852	107,76%	6.819
	CASA	46.981	49.762	48.693	47.660	2.658	(1.033)	(2.102)	-4,22%	680	1,45%	68.908	69,16%	(21.248)
	(%) CASA	71,97%	51,42%	50,88%	50,34%									
	FDR	134,21%	100,81%	101,55%	102,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	916	947		31	(44)	-4,41%	(451)	-32,24%	-	0,00%	947
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%	-	0,00%	1
3	Tabungan ISE	1.358	990	915	946		31	(44)	-4,41%	(412)	-30,34%	-	0,00%	946
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	0,00%	0
2	MBG	15.438	16.330	16.179	-	-	0	557	-150	742	150	17.933	90,22%	(1.753)
	KUR	14.693	15.812	15.661	-	-	0	581	-150	969	150	17.058	91,81%	(1.396)
	Non KUR	745	518	518	-	-	0	-24	0	-227	-	875	59,23%	(357)
3	PWG	3.211	6.101	6.081	135	20	-115	2	-19	2.871	39	7.953	76,47%	(1.872)
	Cilem	3.211	6.101	6.081	135	20	-115	2	-19	2.871	39	7.953	76,47%	(1.872)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	74.926	164	167	3	-90	-201	5.957	368	77.223	97,03%	(2.297)
	CF 1	2.071	11.185	11.328	164	167	3	-22	143	9.257	25	5.308	213,41%	6.020
	Total Griya	1.516	10.178	10.322	164	167	3	0	145	8.806	23	3.948	261,48%	6.375
4	• Total Non Program	1.516	4.880	4.858	-	-	0	606	-22	3.342	22	3.948	123,07%	911
	• Program	-	5.298	5.464	164	167	3	1.060	166	5.464	1	0	0,00%	5.464
	Oto	555	1.007	1.005	-	-	0	-22	-2	450	2	1.360	73,92%	(355)
	CF 2	66.897	63.942	63.598	-	-	0	-68	-344	-3.299	344	71.915	88,44%	(8.317)
	Mitraguna & Others	64.762	61.118	60.800	-	-	0	47	-318	-3.962	318	68.632	88,59%	(7.832)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-26	663	26	3.283	85,22%	(485)
	Total Pembiayaan	87.617	97.557	97.187	299	187	-112	469	-371	9.570	558	103.108	94,26%	(5.922)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-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	549		0,98%	2,91%	3,39%	75	398	226				
	KUR	98	236	475	549		0,67%	3,00%	3,51%	75	451	313				
	Non KUR	53	87	-	-		7,15%	0,00%	0,00%	-	(53)	(87)				
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
4	CFG	846	3.078	2.796	8.663		1,23%	3,72%	11,56%	5.867	7.818	5.586				
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	13	13	13			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	0,13%	13	13			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	CF 2	846	3.078	2.796	8.650		1,26%	4,37%	13,60%	5.854	7.805	5.573				
	Mitraguna & Others	846	3.078	2.796	8.473		1,31%	4,57%	13,94%	5.677	7.627	5.395				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	177	177	177			
	Total Pembiayaan	2.532	4.145	5.780	5.778		2,89%	5,92%	5,95%	(1)	3.247	1.633	3,77%	36,65%	-2,2%	

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	3.444	4.488	252	1.043	899	25,06%	(1.389)	-23,64%	14.586	30,77%	(10.098)
2	Tabungan	83.977	92.628	93.312	90.101	4.640	(3.211)	(2.528)	-2,73%	6.123	7,29%	97.359	92,54%	(7.259)
3	Deposito	19.184	13.402	13.605	13.606	227	0	203	1,52%	(5.578)	-29,08%	19.853	68,53%	(6.247)
	Total	109.038	109.619	110.362	108.194	5.119	(2.168)	(1.425)	-1,30%	(844)	-0,77%	131.798	82,09%	(23.603)
	CASA	89.854	96.217	96.756	94.588	4.892	(2.168)	(1.629)	-1,69%	4.734	5,27%	111.945	84,50%	(17.357)
	(%) CASA	82,41%	87,77%	87,67%	87,42%									
	FDR	40,48%	56,65%	55,88%	57,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.918	8.940	21	481	5,68%	359	4,18%	-	0,00%	8.940	
2	Giro ISE	1.236	802	624	1.667	1.043	865	107,93%	431	34,88%	-	0,00%	1.667	
3	Tabungan ISE	7.345	7.657	8.295	7.273	(1.022)	(384)	-5,02%	(72)	-0,98%	-	0,00%	7.273	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	134	-	-	0	-11	0	134	-	0	0,00%	134
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	134	-	-	0	-11	0	134	-	0	0,00%	134
	• Local Champion	-	134	134	-	-	0	-11	0	134	-	0	0,00%	134
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.626	-	-	0	715	-17	4.121	17	13.973	97,52%	(347)
	KUR	9.147	12.517	12.500	-	-	0	542	-17	3.354	17	13.376	93,45%	(876)
	Non KUR	358	1.125	1.125	-	-	0	173	0	768	-	597	188,59%	529
3	PWG	9.262	11.461	11.423	-	28	28	-376	-38	2.161	66	16.056	71,14%	(4.633)
	Cilem	9.262	11.461	11.423	-	28	28	-376	-38	2.161	66	16.056	71,14%	(4.633)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.492	354	-	-354	-365	-374	11.115	374	46.807	77,96%	(10.315)
	CF 1	14.455	17.700	17.644	354	-	-354	-286	-56	3.189	56	16.888	104,47%	756
	Total Griya	3.903	8.700	8.683	167	-	-167	0	-17	4.780	17	4.782	181,60%	3.902
4	• Total Non Program	3.903	6.900	6.883	-	-	0	-12	-16	2.980	16	4.782	143,95%	2.102
	• Program	-	1.801	1.800	167	-	-167	719	-1	1.800	1	0	0,00%	1.800
	Oto	10.552	9.000	8.961	187	-	-187	-286	-39	-1.591	39	12.107	74,01%	(3.146)
	CF 2	10.922	19.166	18.848	-	-	0	-79	-318	7.927	318	29.919	63,00%	(11.071)
	Mitraguna & Others	10.683	18.429	18.114	-	-	0	-283	-315	7.432	315	29.204	62,03%	(11.090)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	61.675	354	28	-326	-37	-429	17.532	456	76.836	80,27%	(15.161)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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	-	170	-	-	0,00%	0,00%	0,00%	-	-	(170)	-	-				
	CF 1	-	170	-	-	0,00%	0,00%	0,00%	-	-	(170)	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	170	-	-	0,00%	0,00%	0,00%	-	-	(170)	-	-				
	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	-	-	0,00%	0,00%	0,00%	-	-	(170)	1,62%	#DIV/0!	1,6%			

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	747	711	(442)	(36)	(100)	-12,34%	707	20473,62%	6	#####	705
2	Tabungan	34.487	31.138	31.035	31.416	578	381	278	0,89%	(3.071)	-8,91%	39.698	79,14%	(8.282)
3	Deposito	3.517	2.505	2.535	2.535	0	0	30	1,20%	(982)	-27,93%	3.577	70,86%	(1.043)
	Total	38.008	34.454	34.317	34.662	137	345	208	0,60%	(3.346)	-8,80%	43.281	80,09%	(8.619)
	CASA	34.491	31.949	31.782	32.127	137	345	178	0,56%	(2.364)	-6,85%	39.704	80,92%	(7.577)
	(%) CASA	90,75%	92,73%	92,61%	92,69%									
	FDR	1,90%	2,84%	2,83%	2,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	68	68	0	0	6	9,03%	(91)	-57,40%	-	0,00%	68
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0	0,00%	0
3	Tabungan ISE	159	62	68	68	0	0	6	9,03%	(91)	-57,40%	0	0,00%	68
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0	0,00%	0
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%	0	0	0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	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	884	-	-	0	-60	-5	240	5	1.824	48,46%	(940)
	Cilem	644	889	884	-	-	0	-60	-5	240	5	1.824	48,46%	(940)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	87	-	-	0	62	-1	8	1	78	110,51%	8
	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	87	-	-	0	62	-1	8	1	78	110,51%	8
	Mitraguna & Others	78	88	87	-	-	0	62	-1	8	1	78	110,51%	8
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	971	-	-	0	2	-7	248	7	1.903	51,01%	(932)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	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	-	-	-	-	16	0,00%	0,00%	1,86%	16	16	16	16			
	Cilem	-	-	-	-	16	0,00%	0,00%	1,86%	16	16	16	16			
	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)	-3,3%
2	Contribution Margin	598	859	618	20	

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