

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.406.709	1.406.604	79.856	(106)	(104.675)	-6,93%	295.542	26,60%	1.359.521	103,46%	47.083
2	Tabungan	4.778.169	5.117.615	5.304.451	5.290.146	111.728	(14.305)	172.532	3,37%	511.977	10,71%	5.138.860	102,94%	151.286
3	Deposito	1.667.902	1.697.645	1.647.685	1.647.405	(31.178)	(281)	(50.241)	-2,96%	(20.497)	-1,23%	1.690.130	97,47%	(42.726)
Total		7.557.133	8.326.539	8.358.846	8.344.155	160.406	(14.691)	17.616	0,21%	787.022	10,41%	8.188.511	101,90%	155.644
CASA		5.889.231	6.628.894	6.711.161	6.696.750	191.584	(14.411)	67.856	1,02%	807.519	13,71%	6.498.380	103,05%	198.370
(% CASA		77,93%	79,61%	80,29%	80,26%									
FDR		79,28%	78,62%	79,35%	79,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	360.738	361.624		886	17.052	4,95%	57.247	18,81%	392.287	92,18%	(30.663)
2	Giro ISE	93.275	83.083	87.166	87.047		(119)	3.964	4,77%	(6.228)	-6,68%	146.711	59,33%	(59.664)
3	Tabungan ISE	174.173	207.373	219.362	220.328		966	12.955	6,25%	46.155	26,50%	186.170	118,35%	34.158
4	Deposito ISE	36.929	54.116	54.210	54.249		39	133	0,25%	17.320	46,90%	59.406	91,32%	(5.157)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.736	1.350	101.852	100.502	-22.040	98.111	68.128	3.741	886.402	100,71%	6.334
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	244.395	1.350	1.852	502	-17.075	-1.889	3.642	3.741	275.847	88,60%	(31.453)
	• Local Champion	177.655	176.981	176.275	-	1.600	1.600	-18.124	-706	-1.380	2.306	188.154	93,69%	(11.879)
	• Value Chain	63.098	69.302	68.119	1.350	252	(1.098)	1.049	-1.183	5.022	1.435	87.693	77,68%	(19.574)
2	MBG	1.025.144	1.050.210	1.044.946	13.466	9.666	-3.800	4.277	-5.264	19.802	14.930	1.127.564	92,67%	(82.618)
	KUR	965.396	990.622	985.936	13.301	9.486	-3.815	4.147	-4.686	20.540	14.172	1.062.689	92,78%	(76.753)
	Non KUR	59.748	59.587	59.010	165	180	15	130	-578	-738	758	64.875	90,96%	(5.865)
3	PWG	255.819	508.340	519.919	70.975	36.855	-34.120	31.058	11.579	264.100	25.275	563.574	92,25%	(43.654)
	Cilem	149.863	346.578	351.848	30.479	12.482	-17.998	16.151	5.270	201.984	7.212	399.246	88,13%	(47.399)
	Gadai	105.956	161.762	168.072	40.495	24.373	-16.122	14.906	6.309	62.116	18.063	164.327	102,28%	3.745
4	CFG	3.885.901	4.193.178	4.175.122	47.648	32.158	-15.490	38.816	-18.056	289.220	50.214	4.332.277	96,37%	(157.155)
	CF 1	838.535	901.570	897.201	9.703	4.448	-5.254	2.382	-3.369	58.666	8.817	913.053	98,26%	(15.852)
	Total Griya	595.912	605.944	602.793	4.024	1.052	-2.972	0	-3.151	6.881	4.203	633.024	95,22%	(30.230)
	• Total Non Program	435.065	456.344	453.788	3.706	1.052	-2.654	4.223	-2.556	18.723	3.608	451.458	100,52%	2.329
	• Program	160.848	149.601	149.006	318	-	-318	-929	-595	-11.842	595	181.566	82,07%	(32.560)
	Oto	242.622	295.625	294.407	5.679	3.396	-2.282	2.382	-1.218	51.785	4.614	280.029	105,13%	14.378
	CF 2	3.047.367	3.291.608	3.277.921	37.946	27.710	-10.235	36.434	-13.687	230.555	41.397	3.419.224	95,87%	(141.303)
	Mitraguna & Others	2.497.673	2.730.485	2.719.739	35.265	23.928	-11.336	33.809	-10.746	222.067	34.674	2.835.118	95,93%	(115.379)
	Pensium	549.694	561.123	558.182	2.681	3.782	1.101	2.625	-2.941	8.488	6.723	584.105	95,56%	(25.924)
Total Pembiayaan		5.991.472	6.546.353	6.632.723	133.439	180.531	47.092	52.110	86.370	641.251	94.161	6.909.817	95,99%	(277.094)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	5.169	0,16%	0,02%	0,58%	4.981	3.879	4.919			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	5.169	0,54%	0,08%	2,12%	4.981	3.879	4.919			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	62.558	1,12%	1,86%	5,99%	43.038	51.082	43.038			
	KUR	9.838	16.517	16.517	55.172	1,02%	1,67%	5,60%	38.655	45.334	38.655			
	Non KUR	1.638	3.003	3.003	7.386	2,74%	5,04%	12,52%	4.383	5.748	4.383			
3	PWG	124	-	-	10.557	0,05%	0,05%	2,03%	10.557	10.433	10.557			
	Cilem	118	-	-	8.928	0,08%	0,00%	2,54%	8.928	8.810	8.928			
	Gadai	7	-	-	1.630	0,01%	0,00%	0,97%	1.630	1.623	1.630			
4	CFG	59.411	71.220	72.096	153.082	1,53%	1,72%	3,67%	80.986	93.670	81.862			
	CF 1	35.165	42.144	39.232	79.070	4,19%	4,35%	8,81%	39.838	43.905	36.926			
	Total Griya	29.490	31.633	30.424	41.641	4,95%	5,02%	6,91%	11.217	12.151	10.008			
	Oto	5.675	10.511	8.808	37.428	2,34%	2,98%	12,71%	28.621	31.754	26.918			
	CF 2	24.246	29.076	32.864	74.012	0,80%	1,00%	2,26%	41.148	49.765	44.936			
	Mitraguna & Others	22.605	26.760	29.933	63.361	0,91%	1,10%	2,33%	33.428	40.756	36.600			
	Pensium	1.642	2.316	2.931	10.651	0,30%	0,52%	1,91%	7.720	9.010	8.336			
Total Pembiayaan		72.302	90.990	91.804	231.366	1,21%	1,40%	3,49%	139.563	159.064	140.376	1,25%	64,23%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%	0,15%	0,13%	(3)	(547)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.174	0,72%	0,48%	0,48%	(3)	(547)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.398	1,84%	2,14%	2,24%	873	4.522	1.650			
	KUR	14.751	16.970	17.487	18.406	1,53%	1,77%	1,87%	919	3.654	1.435			
	Non KUR	4.126	4.778	5.039	4.993	6,91%	8,46%	8,46%	(46)	867	215			
3	PWG	-	7	7	18	0,00%	0,00%	0,00%	11	18	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	76.568	1,31%	1,74%	1,83%	3.498	25.855	4.184			
	CF 1	15.203	26.269	26.509	28.215	1,81%	2,94%	3,14%	1.707	13.012	1.946			
	Total Griya	12.941	22.853	22.897	23.809	2,17%	3,78%	3,95%	912	10.868	956			
	Oto	2.262	3.416	3.611	4.406	0,93%	1,22%	1,50%	795	2.145	990			
	CF 2	35.510	46.115	46.561	48.353	1,17%	1,41%	1,48%	1.792	12.843	2.238			
	Mitraguna & Others	25.071	43.079	43.527	45.320	1,00%	1,59%	1,67%	1.793	20.249	2.242			
	Pensium	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	101.159	1,19%	1,48%	1,53%	4.379	29.848	5.897	1,14%	25,27%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.504	14.509	(1.199)	5	142	0,99%	5.531	61,62%	19.787	73,32%	(5.279)
2	Tabungan	318.561	346.534	336.021	334.943	10.467	(1.077)	(11.590)	-3,34%	16.382	5,14%	337.516	99,24%	(2.572)
3	Deposito	104.995	107.552	107.367	107.367	1.995	0	(185)	-0,17%	2.372	2,26%	105.614	101,66%	1.753
	Total	432.533	468.453	457.891	456.819	11.262	(1.072)	(11.634)	-2,48%	24.286	5,61%	462.917	98,68%	(6.098)
	CASA	327.538	360.901	350.524	349.452	9.268	(1.072)	(11.449)	-3,17%	21.914	6,69%	357.303	97,80%	(7.851)
	(%) CASA	75,73%	77,04%	76,55%	76,50%									
	FDR	79,97%	80,19%	81,04%	81,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306		13.938	14.091		153	511	3,76%	3.785	36,73%	-	0,00%	14.091
2	Giro ISE	2.678	2.101	2.140	2.141		1	40	1,91%	(537)	-20,04%		0,00%	2.141
3	Tabungan ISE	7.628	8.479	8.798	8.950		152	471	5,55%	1.322	17,33%		0,00%	8.950
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	172	172		0	1	0,58%	6	3,61%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
	• Local Champion	13.476	11.872	11.872	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.276	200	360	160	-907	-11	1.165	371	36.590	90,94%	(3.314)
	KUR	29.277	30.780	30.792	200	360	160	-777	12	1.515	348	33.660	91,48%	(2.868)
	Non KUR	2.834	2.508	2.484	-	-	0	-130	-23	-350	23	2.930	84,78%	(446)
3	PWG	33.786	47.138	48.306	5.202	3.363	-1.840	1.845	1.168	14.520	2.195	39.995	120,78%	8.311
	Cilem	19.457	28.926	28.981	1.585	917	-668	-672	54	9.524	863	22.115	131,05%	6.866
	Gadai	14.329	18.212	19.325	3.618	2.446	-1.172	2.518	1.114	4.996	1.332	17.880	108,08%	1.445
4	CFG	256.811	275.303	269.541	5.014	1.229	-3.785	5.079	-5.762	12.730	6.991	270.459	99,66%	(918)
	CF 1	12.729	15.086	14.914	78	-	-78	-469	-172	2.185	172	14.355	103,89%	558
	Total Griya	2.031	4.113	4.108	-	-	0	0	-5	2.077	5	2.449	167,75%	1.659
	• Total Non Program	2.031	4.113	4.108	-	-	0	-30	-5	2.077	5	2.449	167,75%	1.659
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	10.973	10.806	78	-	-78	-469	-167	109	167	11.907	90,76%	(1.101)
	CF 2	244.083	260.217	254.627	4.936	1.229	-3.707	5.548	-5.590	10.544	6.819	256.104	99,42%	(1.476)
	Mitraguna & Others	223.458	237.231	231.733	4.936	1.130	-3.806	5.341	-5.498	8.274	6.628	234.367	98,88%	(2.634)
	Pensiun	20.624	22.986	22.895	-	99	99	207	-92	2.270	191	21.737	105,33%	1.158
	Total Pembiayaan	345.884	375.661	371.056	10.416	4.952	-5.464	6.894	-4.605	25.172	9.556	376.500	98,55%	(5.444)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	2.720	0,71%	2,66%	8,17%	1.833	2.490	1.780			
	KUR	230	858	808	2.159	0,78%	2,62%	7,01%	1.352	1.930	1.301			
	Non KUR	-	82	79	561	0,00%	3,15%	22,57%	482	561	479			
3	PWG	-	-	-	739	0,00%	0,00%	1,53%	739	739	739			
	Cilem	-	-	-	590	0,00%	0,00%	2,04%	590	590	590			
	Gadai	-	-	-	149	0,00%	0,00%	0,77%	149	149	149			
4	CFG	1.832	1.119	1.731	2.261	0,71%	0,63%	0,84%	530	429	1.143			
	CF 1	169	580	232	318	1,33%	1,54%	2,13%	86	148	(262)			
	Total Griya	33	19	18	-	1,62%	0,43%	0,00%	(18)	(33)	(19)			
	Oto	136	561	214	318	1,28%	1,95%	2,94%	104	181	(243)			
	CF 2	1.662	539	1.499	1.943	0,68%	0,58%	0,76%	444	281	1.405			
	Mitraguna & Others	1.662	539	1.274	1.718	0,74%	0,54%	0,74%	444	56	1.179			
	Pensiun	-	-	225	225	0,00%	0,98%	0,98%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	5.740	0,60%	0,70%	1,55%	3.103	3.679	3.662	0,45%	71,20%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	98	164	227	0,23%	0,49%	0,68%	63	154	129			
	KUR	73	98	164	227	0,25%	0,53%	0,74%	63	154	129			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.527	3.519	3.667	0,34%	1,28%	1,36%	148	2.799	140			
	CF 1	-	132	132	284	0,00%	0,87%	1,91%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,63%	152	284	152			
	CF 2	868	3.395	3.387	3.383	0,36%	1,30%	1,33%	(4)	2.515	(12)			
	Mitraguna & Others	868	3.395	3.387	3.383	0,39%	1,43%	1,46%	(4)	2.515	(12)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.894	0,27%	0,98%	1,05%	211	2.953	269	0,41%	61,04%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.661	2.708	194	47	109	4,21%	1.222	82,21%	7.205	37,58%	(4.497)
2	Tabungan	231.208	242.522	248.582	247.753	(1.686)	(829)	5.231	2,16%	16.545	7,16%	247.199	100,22%	554
3	Deposito	90.995	78.066	78.048	78.049	(2.338)	1	(17)	-0,02%	(12.946)	-14,23%	91.717	85,10%	(13.668)
	Total	323.689	323.187	329.292	328.510	(3.830)	(782)	5.323	1,65%	4.821	1,49%	346.121	94,91%	(17.611)
	CASA	232.695	245.121	251.243	250.461	(1.492)	(782)	5.340	2,18%	17.766	7,64%	254.404	98,45%	(3.943)
	(%) CASA	71,89%	75,84%	76,30%	76,24%									
	FDR	38,52%	41,23%	40,49%	40,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	9.070	9.117		47	316	3,59%	1.355	17,46%	-	0,00%	9.117
2	Giro ISE	590	627	909	630		(280)	3	0,42%	39	6,63%		0,00%	630
3	Tabungan ISE	7.171	8.174	8.161	8.487		326	314	3,84%	1.316	18,36%		0,00%	8.487
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	29.055	-	-	0	-684	-401	-7.310	401	42.239	68,79%	(13.184)
	KUR	33.975	26.721	26.345	-	-	0	-917	-375	-7.630	375	39.632	66,48%	(13.286)
	Non KUR	2.390	2.735	2.710	-	-	0	233	-25	320	25	2.607	103,94%	103
3	PWG	10.065	19.137	20.062	1.819	2.086	267	319	924	9.996	1.162	24.643	81,41%	(4.582)
	Cilem	6.212	12.813	13.383	702	835	132	45	570	7.171	265	15.999	83,65%	(2.616)
	Gadai	3.854	6.324	6.679	1.117	1.252	135	273	354	2.825	897	8.645	77,26%	(1.966)
4	CFG	78.172	84.669	84.230	2.683	296	-2.387	1.321	-439	6.058	735	93.182	90,39%	(8.952)
	CF 1	15.674	21.094	21.065	1.041	266	-775	717	-29	5.391	295	17.463	120,63%	3.602
	Total Griya	3.604	3.943	3.930	300	-	-300	0	-13	326	13	4.063	96,73%	(133)
	• Total Non Program	3.604	3.943	3.930	300	-	-300	263	-13	326	13	4.063	96,73%	(133)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.135	741	266	-475	717	-16	5.065	282	13.400	127,87%	3.735
	CF 2	62.498	63.575	63.164	1.642	30	-1.612	604	-410	666	440	75.718	83,42%	(12.554)
	Mitraguna & Others	54.964	56.015	55.675	1.370	30	-1.340	511	-340	711	370	66.961	83,15%	(11.286)
	Pensiun	7.534	7.559	7.489	272	-	-272	93	-70	-44	70	8.757	85,52%	(1.268)
	Total Pembiayaan	124.679	133.262	133.347	4.502	2.382	-2.120	955	85	8.668	2.298	160.140	83,27%	(26.793)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.277	2.283	3.895	2,92%	7,75%	13,40%	1.612	2.832	1.617			
	KUR	1.062	2.074	2.082	3.517	3,13%	7,79%	13,35%	1.435	2.454	1.443			
	Non KUR	-	203	201	378	0,00%	7,34%	13,95%	177	378	175			
3	PWG	-	-	-	794	0,00%	0,00%	3,96%	794	794	794			
	Cilem	-	-	-	708	0,00%	0,00%	5,29%	708	708	708			
	Gadai	-	-	-	86	0,00%	0,00%	1,29%	86	86	86			
4	CFG	113	586	554	5.340	0,14%	0,65%	6,34%	4.786	5.228	4.754			
	CF 1	113	304	272	2.288	0,72%	1,29%	10,86%	2.016	2.175	1.984			
	Total Griya	-	50	52	11	0,00%	1,31%	0,29%	(40)	11	(39)			
	Oto	113	254	220	2.276	0,93%	1,28%	13,28%	2.056	2.164	2.023			
	CF 2	-	282	282	3.052	0,00%	0,44%	4,83%	2.771	3.052	2.770			
	Mitraguna & Others	-	282	282	2.417	0,00%	0,50%	4,34%	2.135	2.417	2.135			
	Pensiun	-	-	-	636	0,00%	0,00%	8,49%	636	636	636			
	Total Pembiayaan	1.251	2.863	2.837	10.029	1,00%	2,13%	7,52%	7.192	8.778	7.166	2,65%	64,75%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	886	1.012	1.158	2,33%	3,44%	3,99%	146	312	272			
	KUR	846	886	1.012	1.158	2,49%	3,79%	4,40%	146	312	272			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	411	408	371	0,75%	0,48%	0,44%	(37)	(217)	(39)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,09%	-	15	(2)			
	CF 2	588	393	393	356	0,94%	0,62%	0,56%	(37)	(232)	(37)			
	Mitraguna & Others	588	293	293	256	1,07%	0,52%	0,46%	(37)	(332)	(37)			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.529	1,15%	1,07%	1,15%	109	95	233	2,83%	-146,71%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.152	25.283	(604)	131	877	3,59%	1.392	5,83%	33.189	76,18%	(7.907)
2	Tabungan	197.564	211.820	216.516	215.586	2.002	(930)	3.765	1,78%	18.021	9,12%	210.576	102,38%	5.010
3	Deposito	16.291	19.000	18.140	18.140	(667)	0	(859)	-4,52%	1.849	11,35%	16.991	106,76%	1.149
	Total	237.746	255.226	259.808	259.009	731	(800)	3.783	1,48%	21.262	8,94%	260.756	99,33%	(1.748)
	CASA	221.455	236.226	241.668	240.868	1.398	(800)	4.642	1,97%	19.413	8,77%	243.765	98,81%	(2.897)
	(%) CASA	93,15%	92,56%	93,02%	93,00%									
	FDR	68,74%	65,90%	65,08%	65,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	30.813	39.757	40.751	41.335	583	1.577	3,97%	10.521	34,15%	-	0,00%	41.335
2	Giro ISE	20.367	22.839	24.052	23.804	(247)	965	4,23%	3.437	16,88%		0,00%	23.804
3	Tabungan ISE	10.446	16.918	16.700	17.530	831	612	3,62%	7.084	67,81%		0,00%	17.530
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	218	218	218	0	0	0,00%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.806	400	300	-100	-473	-270	-5.376	570	52.121	85,96%	(7.316)
	KUR	46.016	41.192	40.957	400	300	-100	-393	-235	-5.059	535	47.702	85,86%	(6.745)
	Non KUR	4.166	3.884	3.849	-	-	0	-80	-35	-317	35	4.419	87,09%	(570)
3	PWG	5.806	13.609	13.765	2.032	873	-1.160	737	156	7.959	716	22.003	62,56%	(8.238)
	Cilem	4.026	10.304	10.283	1.196	204	-992	473	-22	6.256	226	15.084	68,17%	(4.802)
	Gadai	1.780	3.305	3.483	837	668	-168	265	178	1.703	491	6.919	50,33%	(3.436)
4	CFG	106.465	108.663	109.659	1.472	1.614	142	116	997	3.194	617	117.355	93,44%	(7.696)
	CF 1	51.093	50.248	50.203	882	361	-521	310	-45	-890	406	52.422	95,77%	(2.219)
	Total Griya	39.118	38.064	37.796	250	-	-250	0	-268	-1.322	268	39.485	95,72%	(1.689)
	• Total Non Program	38.883	37.836	37.568	250	-	-250	854	-268	-1.315	268	39.220	95,79%	(1.652)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.407	632	361	-271	310	223	432	138	12.937	95,91%	(530)
	CF 2	55.372	58.414	59.456	590	1.253	663	-194	1.042	4.084	211	64.933	91,57%	(5.477)
	Mitraguna & Others	53.214	55.280	56.115	590	1.020	430	-165	835	2.901	185	61.890	90,67%	(5.775)
	Pensiun	2.158	3.134	3.342	-	233	233	-30	207	1.183	26	3.043	109,80%	298
	Total Pembiayaan	163.429	168.198	169.081	3.904	2.786	-1.118	368	883	5.652	1.903	192.455	87,85%	(23.375)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.603	2.234	4.392	2,41%	4,96%	9,80%	2.158	3.185	1.789			
	KUR	992	1.735	1.476	3.200	2,15%	3,58%	7,81%	1.723	2.208	1.464			
	Non KUR	216	868	758	1.193	5,18%	19,52%	30,98%	434	977	325			
3	PWG	-	-	-	706	0,00%	0,00%	5,13%	706	706	706			
	Cilem	-	-	-	672	0,00%	0,00%	6,53%	672	672	672			
	Gadai	-	-	-	35	0,00%	0,00%	0,99%	35	35	35			
4	CFG	1.664	4.680	4.473	7.182	1,56%	4,12%	6,55%	2.708	5.518	2.502			
	CF 1	1.143	3.118	2.927	5.635	2,24%	5,82%	11,22%	2.708	4.492	2.517			
	Total Griya	959	3.039	2.602	3.091	2,45%	6,83%	8,18%	490	2.133	53			
	Oto	185	79	325	2.544	1,54%	2,67%	20,50%	2.219	2.359	2.465			
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,60%	-	1.026	(15)			
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,76%	-	1.026	(15)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	12.280	1,76%	3,99%	7,26%	5.572	9.409	4.997	2,21%	69,63%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.887	1,16%	3,66%	4,21%	239	1.305	396			
	KUR	582	844	906	1.044	1,27%	2,20%	2,55%	138	461	199			
	Non KUR	-	646	742	843	0,00%	19,11%	21,91%	101	843	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.306	1.354	1.252	2,78%	1,25%	1,14%	(101)	(1.704)	(54)			
	CF 1	1.322	836	884	782	2,59%	1,76%	1,56%	(101)	(539)	(54)			
	Total Griya	1.322	744	792	691	3,38%	2,08%	1,83%	(101)	(631)	(54)			
	Oto	-	92	92	92	0,00%	0,75%	0,74%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,79%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,84%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	3.189	2,20%	1,81%	1,89%	138	(400)	343	2,97%	-57,43%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233.412	237.820	254.568	21.156	
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,47	3,48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	41.248	41.215	796	(33)	15.772	61,99%	19.088	86,26%	34.828	118,34%	6.387
2	Tabungan	184.167	200.287	198.762	198.189	7.746	(573)	(2.097)	-1,05%	14.022	7,61%	204.994	96,68%	(6.805)
3	Deposito	54.206	49.892	46.877	46.880	(1.040)	3	(3.012)	-6,04%	(7.326)	-13,52%	54.721	85,67%	(7.841)
	Total	260.500	275.622	286.887	286.285	7.503	(603)	10.662	3,87%	25.784	9,90%	294.543	97,20%	(8.259)
	CASA	206.294	225.730	240.010	239.404	8.542	(606)	13.674	6,06%	33.110	16,05%	239.823	99,83%	(418)
	(%) CASA	79,19%	81,90%	83,66%	83,62%									
	FDR	138,97%	147,36%	142,16%	142,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	6.395	6.866	6.871	5	476	7,45%	(1.629)	-19,17%	-	0,00%	6.871
2	Giro ISE	2.572	861	994	1.248	254	387	44,93%	(1.324)	-51,47%		0,00%	1.248
3	Tabungan ISE	5.928	5.534	5.872	5.623	(249)	89	1,61%	(305)	-5,15%		0,00%	5.623
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	157	158	158	0	1	0,64%	26	19,70%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	28.342	56,75%	(12.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	25.392	63,35%	(9.307)
	• Local Champion	15.491	11.950	11.950	-	-	0	-184	0	-3.541	-	16.651	71,76%	(4.701)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.704	100	200	100	-1.155	-491	-5.587	691	57.659	87,94%	(6.955)
	KUR	53.330	48.684	48.220	100	200	100	-1.075	-464	-5.110	664	54.496	88,48%	(6.276)
	Non KUR	2.961	2.511	2.484	-	-	0	-80	-27	-477	27	3.163	78,54%	(679)
3	PWG	18.519	31.863	32.948	4.959	3.694	-1.265	2.832	1.085	14.429	2.609	33.191	99,27%	(244)
	Cilem	7.342	15.594	15.906	1.464	784	-680	621	312	8.564	472	19.269	82,54%	(3.364)
	Gadai	11.177	16.269	17.042	3.495	2.910	-585	2.211	773	5.865	2.137	13.922	122,41%	3.120
4	CFG	265.530	307.027	308.110	3.392	3.580	188	5.515	1.083	42.580	2.497	293.965	104,81%	14.145
	CF 1	155.192	153.232	153.009	1.217	587	-630	291	-224	-2.183	811	174.164	87,85%	(21.156)
	Total Griya	146.765	138.976	138.352	780	-	-780	0	-624	-8.414	624	164.786	83,96%	(26.434)
	• Total Non Program	29.135	31.228	31.012	780	-	-780	450	-216	1.877	216	32.004	96,90%	(992)
	• Program	117.630	107.748	107.340	-	-	0	-1.065	-409	-10.291	409	132.782	80,84%	(25.442)
	Oto	8.426	14.256	14.657	437	587	150	291	401	6.231	186	9.378	156,29%	5.279
	CF 2	110.338	153.794	155.101	2.175	2.993	818	5.224	1.307	44.763	1.686	119.801	129,47%	35.300
	Mitraguna & Others	99.558	141.966	143.472	2.175	2.993	818	5.057	1.506	43.914	1.487	108.145	132,67%	35.328
	Pensiun	10.780	11.829	11.629	-	-	0	168	-200	848	200	11.656	99,77%	(27)
	Total Pembiayaan	362.027	406.170	407.846	8.451	7.474	-977	6.439	1.677	45.819	5.798	413.157	98,71%	(5.310)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	945	0,00%	0,00%	5,88%	945	945	945			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	945	0,00%	0,00%	5,88%	945	945	945			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	4.404	1,39%	4,02%	8,69%	2.345	3.623	2.510			
	KUR	645	1.569	1.815	3.701	1,21%	3,73%	7,68%	1.886	3.057	2.132			
	Non KUR	137	325	245	703	4,62%	9,74%	28,30%	458	566	378			
3	PWG	-	-	-	527	0,00%	0,00%	1,60%	527	527	527			
	Cilem	-	-	-	525	0,00%	0,00%	3,30%	525	525	525			
	Gadai	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
4	CFG	18.567	17.925	18.075	24.081	6,99%	5,89%	7,82%	6.006	5.514	6.156			
	CF 1	18.567	16.344	16.819	21.198	11,96%	10,98%	13,85%	4.379	2.630	4.854			
	Total Griya	18.403	16.099	16.440	19.079	12,54%	11,83%	13,79%	2.640	676	2.981			
	Oto	164	246	379	2.119	1,95%	2,66%	14,45%	1.739	1.954	1.873			
	CF 2	-	1.581	1.256	2.884	0,00%	0,82%	1,86%	1.627	2.884	1.303			
	Mitraguna & Others	-	1.399	1.072	2.700	0,00%	0,76%	1,88%	1.627	2.700	1.301			
	Pensiun	-	182	184	184	0,00%	1,56%	1,58%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	29.958	5,34%	4,96%	7,35%	9.823	10.610	10.139	0,31%	95,72%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	1.669	2,77%	3,52%	3,29%	(133)	107	154			
	KUR	1.074	1.209	1.400	1.372	2,01%	2,87%	2,85%	(28)	298	163			
	Non KUR	488	306	402	297	16,47%	16,02%	11,96%	(105)	(191)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.528	11.334	11.652	1,59%	3,69%	3,78%	318	7.436	124			
	CF 1	4.193	10.321	10.055	10.373	2,70%	6,56%	6,78%	318	6.181	52			
	Total Griya	4.144	10.272	10.006	10.324	2,82%	7,20%	7,46%	318	6.181	52			
	Oto	49	49	49	49	0,58%	0,34%	0,33%	-	-	-			
	CF 2	23	1.207	1.279	1.279	0,02%	0,83%	0,82%	-	1.255	72			
	Mitraguna & Others	23	1.207	1.279	1.279	0,02%	0,90%	0,89%	-	1.255	72			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	13.500	1,65%	3,28%	3,31%	185	7.543	277	0,67%	79,86%	-2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,07	3,08	0,01	0,31
CIF Payroll	1.430	1.442	1.472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	41.442	41.582	(2.132)	140	(3.895)	-8,56%	24.972	150,34%	26.400	157,51%	15.182
2	Tabungan	236.060	259.836	259.510	258.665	997	(845)	(1.172)	-0,45%	22.604	9,58%	255.646	101,18%	3.019
3	Deposito	132.723	131.768	134.295	134.300	92	5	2.531	1,92%	1.577	1,19%	133.615	100,51%	684
	Total	385.393	437.081	435.247	434.546	(1.042)	(701)	(2.535)	-0,58%	49.153	12,75%	415.661	104,54%	18.884
	CASA	252.670	305.313	300.951	300.246	(1.134)	(705)	(5.067)	-1,66%	47.576	18,83%	282.046	106,45%	18.200
	(%) CASA	65,56%	69,85%	69,15%	69,09%									
	FDR	115,76%	106,74%	106,32%	106,49%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	171.608	500	-	-500	-1.833	-1.438	-12.786	1.438	189.850	90,39%	(18.242)
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)
	Non-Linkage	22.563	20.554	19.116	500	-	-500	-618	-1.438	-3.447	1.438	25.562	74,78%	(6.446)
	• Local Champion	13.053	14.147	14.144	-	-	0	182	-3	1.091	3	14.019	100,89%	125
	• Value Chain	9.510	6.407	4.972	500	-	(500)	-800	-1.435	-4.538	1.435	11.543	43,07%	(6.571)
2	MBG	15.807	19.999	20.114	330	400	70	273	115	4.307	285	20.959	95,97%	(845)
	KUR	15.684	19.482	19.600	330	400	70	279	118	3.916	282	20.693	94,72%	(1.093)
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248
3	PWG	19.902	31.366	31.459	5.202	2.489	-2.713	2.474	94	11.557	2.395	34.321	91,66%	(2.862)
	Cilem	10.166	17.192	17.638	1.590	1.192	-397	952	446	7.472	746	20.372	86,58%	(2.734)
	Gadai	9.737	14.174	13.821	3.612	1.296	-2.316	1.523	-352	4.085	1.648	13.949	99,09%	(127)
4	CFG	226.020	242.142	239.576	2.062	1.883	-179	-561	-2.566	13.556	4.449	249.319	96,09%	(9.743)
	CF 1	15.856	21.584	21.308	-	-	0	323	-276	5.452	276	18.634	114,35%	2.674
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677
	• Total Non Program	12.125	17.731	17.516	-	-	0	834	-215	5.390	215	12.838	136,43%	4.677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	3.792	-	-	0	323	-61	61	61	5.795	65,44%	(2.003)
	CF 2	210.163	220.557	218.268	2.062	1.883	-179	-884	-2.290	8.104	4.173	230.685	94,62%	(12.417)
	Mitraguna & Others	179.175	184.198	182.499	2.062	1.870	-192	-1.298	-1.699	3.324	3.569	197.798	92,27%	(15.298)
	Pensiun	30.988	36.360	35.769	-	13	13	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	462.757	8.094	4.772	-3.322	354	-3.796	16.634	8.567	494.449	93,59%	(31.692)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	262	254	1.166	2,64%	1,27%	5,80%	911	749	904			
	KUR	294	262	254	1.166	1,87%	1,31%	5,95%	911	872	904			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	980	0,00%	0,00%	3,11%	980	980	980			
	Cilem	-	-	-	779	0,00%	0,00%	4,42%	779	779	779			
	Gadai	-	-	-	201	0,00%	0,00%	1,45%	201	201	201			
4	CFG	3.141	3.045	2.689	5.238	1,39%	1,11%	2,19%	2.549	2.097	2.193			
	CF 1	52	42	41	389	0,33%	0,19%	1,83%	348	337	347			
	Total Griya	52	42	41	40	0,43%	0,23%	0,23%	(1)	(11)	(2)			
	Oto	-	-	-	349	0,00%	0,00%	9,19%	349	349	349			
	CF 2	3.089	3.002	2.648	4.849	1,47%	1,20%	2,22%	2.201	1.759	1.847			
	Mitraguna & Others	2.920	3.002	2.648	4.408	1,63%	1,44%	2,42%	1.761	1.489	1.406			
	Pensiun	170	-	-	440	0,55%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	7.384	0,80%	0,63%	1,60%	4.440	3.826	4.077	0,34%	78,50%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	-	-	0,52%	0,00%	0,00%	-	(83)	-			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.773	5.136	4.837	1,57%	2,12%	2,02%	(299)	1.279	65			
	CF 1	753	302	301	301	4,75%	1,39%	1,41%	-	(453)	(1)			
	Total Griya	312	302	301	301	2,57%	1,70%	1,72%	-	(11)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.537	1,33%	2,19%	2,08%	(299)	1.732	66			
	Mitraguna & Others	2.805	4.471	4.836	4.537	1,57%	2,63%	2,49%	(299)	1.732	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.837	1,05%	1,10%	1,05%	(299)	162	65	1,06%	-1,71%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	591.207	591.130	63.236	(77)	(100.645)	-14,55%	(37.841)	-6,02%	693.972	85,18%	(102.842)
2	Tabungan	522.123	534.304	521.882	521.954	3.787	72	(12.350)	-2,31%	(170)	-0,03%	551.051	94,72%	(29.097)
3	Deposito	264.012	243.573	237.137	236.635	(48.159)	(503)	(6.938)	-2,85%	(27.378)	-10,37%	264.501	89,46%	(27.866)
	Total	1.415.106	1.469.651	1.350.226	1.349.718	18.864	(508)	(119.933)	-8,16%	(65.388)	-4,62%	1.509.524	89,41%	(159.806)
	CASA	1.151.094	1.226.078	1.113.089	1.113.083	67.022	(6)	(112.995)	-9,22%	(38.011)	-3,30%	1.245.023	89,40%	(131.939)
	(%) CASA	81,34%	83,43%	82,44%	82,47%									
	FDR	55,59%	56,36%	68,80%	68,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	44.925	44.525		(401)	1.454	3,38%	4.916	12,41%	-	0,00%	44.525
2	Giro ISE	24.819	22.409	23.813	23.120		(694)	710	3,17%	(1.700)	-6,85%		0,00%	23.120
3	Tabungan ISE	14.728	18.600	19.051	19.344		293	744	4,00%	4.616	31,34%		0,00%	19.344
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	170	172	172		0	2	1,18%	17	10,97%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	595.782	850	101.752	100.902	-21.604	99.976	102.645	1.776	517.914	115,03%	77.867
	Linkage	388.874	365.922	465.922	-	100.000	100.000	-3.423	100.000	77.048	-	399.283	116,69%	66.639
	Non-Linkage	104.263	129.884	129.860	850	1.752	902	-18.181	-24	25.597	1.776	118.632	109,47%	11.229
	• Local Champion	71.739	83.729	83.453	-	1.500	1.500	-18.650	-276	11.714	1.776	75.832	110,05%	7.621
	• Value Chain	32.524	46.155	46.407	850	252	(598)	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.311	620	250	-370	411	75	5.132	175	15.280	106,75%	1.031
	KUR	10.795	15.959	16.036	620	250	-370	418	77	5.241	173	14.788	108,44%	1.248
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	66.752	10.613	6.153	-4.460	1.867	2.319	24.449	3.834	61.895	107,85%	4.856
	Cilem	16.301	29.399	30.039	2.327	1.350	-977	661	640	13.737	710	34.450	87,20%	(4.411)
	Gadai	26.001	35.034	36.713	8.286	4.803	-3.483	1.206	1.679	10.712	3.124	27.446	133,77%	9.267
4	CFG	239.992	251.812	250.175	3.518	2.090	-1.428	2.678	-1.637	10.184	3.727	266.504	93,87%	(16.329)
	CF 1	49.326	55.945	55.584	1.159	715	-444	284	-361	6.257	1.076	52.487	105,90%	3.097
	Total Griya	38.490	43.371	43.157	400	610	210	0	-214	4.667	824	39.301	109,81%	3.856
	• Total Non Program	38.490	43.371	43.157	400	610	210	287	-214	4.667	824	39.301	109,81%	3.856
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.427	759	105	-654	284	-147	1.590	253	13.186	94,24%	(759)
	CF 2	190.665	195.867	194.592	2.359	1.375	-984	2.394	-1.275	3.926	2.650	214.018	90,92%	(19.426)
	Mitraguna & Others	156.155	163.708	162.753	2.359	1.375	-984	2.610	-955	6.598	2.330	177.346	91,77%	(14.593)
	Pensiun	34.510	32.159	31.839	-	-	0	-216	-321	-2.671	321	36.671	86,82%	(4.832)
	Total Pembiayaan	786.611	828.287	929.020	15.601	110.245	94.644	-16.648	100.733	142.410	9.512	861.595	107,83%	67.425

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.420	0,00%	0,00%	0,57%	3.420	3.420	3.420			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.420	0,00%	0,00%	2,63%	3.420	3.420	3.420			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	257	0,00%	0,00%	1,58%	257	257	257			
	KUR	-	-	-	257	0,00%	0,00%	1,60%	257	257	257			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	10	-	887	0,00%	0,00%	1,33%	887	887	878			
	Cilem	-	-	-	566	0,00%	0,00%	1,88%	566	566	566			
	Gadai	-	10	-	322	0,00%	0,00%	0,88%	322	322	312			
4	CFG	1.445	2.456	2.548	7.205	0,60%	1,01%	2,88%	4.657	5.760	4.749			
	CF 1	161	866	732	3.075	0,33%	1,31%	5,53%	2.343	2.914	2.209			
	Total Griya	152	752	572	391	0,39%	1,32%	0,91%	(181)	239	(361)			
	Oto	9	114	160	2.684	0,08%	1,27%	21,60%	2.524	2.675	2.570			
	CF 2	1.284	1.591	1.816	4.130	0,67%	0,93%	2,12%	2.314	2.846	2.539			
	Mitraguna & Others	1.284	1.591	1.448	3.558	0,82%	0,88%	2,19%	2.110	2.274	1.967			
	Pensiun	-	-	367	572	0,00%	1,14%	1,80%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	11.770	0,18%	0,31%	1,27%	9.222	10.325	9.304	0,15%	88,37%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.635	4.149	4.509	2,03%	1,65%	1,80%	360	(370)	874			
	CF 1	-	-	-	366	0,00%	0,00%	0,66%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,85%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	4.143	2,56%	2,12%	2,13%	(6)	(736)	508			
	Mitraguna & Others	4.851	3.635	4.149	4.143	3,11%	2,53%	2,55%	(6)	(708)	508			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	4.509	0,62%	0,50%	0,49%	360	(370)	874	0,12%	75,32%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	24.168	24.570	10.992	402	(13.341)	-35,19%	(3.573)	-12,70%	36.896	66,59%	(12.326)
2	Tabungan	312.220	335.124	332.162	330.935	(188)	(1.227)	(4.189)	-1,25%	18.715	5,99%	332.127	99,64%	(1.192)
3	Deposito	88.440	70.337	68.887	68.887	(3.043)	0	(1.450)	-2,06%	(19.553)	-22,11%	89.197	77,23%	(20.310)
	Total	428.803	443.371	425.216	424.392	7.762	(825)	(18.959)	-4,28%	(4.411)	-1,03%	458.220	92,62%	(33.828)
	CASA	340.363	373.034	356.330	355.505	10.805	(825)	(17.529)	-4,70%	15.142	4,45%	369.023	96,34%	(13.518)
	(%) CASA	79,38%	84,14%	83,80%	83,77%									
	FDR	84,89%	89,24%	92,87%	93,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	42.417	42.349		(69)	(790)	-1,83%	2.067	5,13%	-	0,00%	42.349
2	Giro ISE	7.566	5.315	4.705	4.763		58	(552)	-10,39%	(2.803)	-37,05%		0,00%	4.763
3	Tabungan ISE	32.715	37.823	37.712	37.586		(127)	(238)	-0,63%	4.870	14,89%		0,00%	37.586
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	(0)	70.444	76,32%	(16.678)
	Linkage	31.740	28.923	28.923	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	(0)	33.359	74,47%	(8.515)
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	(0)	27.464	80,55%	(5.343)
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)
2	MBG	34.002	30.679	30.130	-	-	0	-278	-549	-3.872	549	35.532	84,80%	(5.402)
	KUR	32.921	29.430	28.890	-	-	0	-254	-540	-4.031	540	34.322	84,18%	(5.431)
	Non KUR	1.081	1.249	1.239	-	-	0	-24	-9	159	9	1.210	102,40%	29
3	PWG	9.475	19.384	20.433	1.861	2.004	142	354	1.049	10.958	954	27.736	73,67%	(7.303)
	Cilem	5.148	12.299	12.884	547	765	218	-31	584	7.736	180	18.193	70,82%	(5.309)
	Gadai	4.327	7.084	7.549	1.315	1.239	-76	385	465	3.222	774	9.544	79,10%	(1.995)
4	CFG	262.577	291.842	290.573	3.180	1.673	-1.507	1.389	-1.269	27.996	2.942	285.363	101,83%	5.209
	CF 1	159.367	169.715	168.576	1.910	59	-1.851	-296	-1.139	9.209	1.199	162.083	104,01%	6.493
	Total Griya	139.426	145.942	145.209	1.801	-	-1.801	0	-733	5.783	733	140.123	103,63%	5.086
	• Total Non Program	139.426	145.942	145.209	1.801	-	-1.801	1.520	-733	5.783	733	140.123	103,63%	5.086
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.367	109	59	-50	-296	-406	3.425	466	21.960	106,40%	1.407
	CF 2	103.210	122.126	121.997	1.270	1.614	344	1.685	-129	18.787	1.743	123.280	98,96%	(1.283)
	Mitraguna & Others	99.172	116.810	116.736	920	1.614	694	1.323	-74	17.564	1.688	117.385	99,45%	(649)
	Pensiun	4.038	5.316	5.261	350	-	-350	363	-55	1.223	55	5.895	89,24%	(634)
	Total Pembiayaan	364.023	395.671	394.902	5.042	3.677	-1.365	2.669	-769	30.879	4.446	419.076	94,23%	(24.174)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	30	0,00%	0,12%	0,12%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	2.903	2,57%	5,35%	9,63%	1.261	2.030	1.014			
	KUR	703	1.737	1.487	2.748	2,14%	5,05%	9,51%	1.261	2.045	1.012			
	Non KUR	169	152	154	154	15,61%	12,34%	12,43%	-	(15)	2			
3	PWG	-	-	-	718	0,00%	0,00%	3,51%	718	718	718			
	Cilem	-	-	-	564	0,00%	0,00%	4,38%	564	564	564			
	Gadai	-	-	-	154	0,00%	0,00%	2,04%	154	154	154			
4	CFG	4.689	3.435	3.445	12.678	1,79%	1,18%	4,36%	9.233	7.989	9.243			
	CF 1	4.583	3.018	2.690	9.523	2,88%	1,58%	5,65%	6.833	4.939	6.504			
	Total Griya	3.651	1.927	1.566	6.346	2,62%	1,07%	4,37%	4.780	2.694	4.418			
	Oto	932	1.091	1.124	3.177	4,67%	4,73%	13,60%	2.053	2.245	2.086			
	CF 2	106	417	755	3.155	0,10%	0,62%	2,59%	2.400	3.050	2.739			
	Mitraguna & Others	106	417	755	3.155	0,11%	0,65%	2,70%	2.400	3.050	2.739			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	16.328	1,53%	1,29%	4,13%	11.212	10.767	10.975	0,00%	100,00%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,23%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,50%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.653	1,53%	5,50%	5,49%	(35)	1.132	78			
	KUR	341	1.120	1.235	1.203	1,04%	4,20%	4,16%	(33)	862	83			
	Non KUR	180	456	453	451	16,68%	36,29%	36,35%	(3)	270	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.822	6.941	7.000	1,07%	2,38%	2,41%	59	4.203	177			
	CF 1	2.607	5.540	5.622	5.681	1,64%	3,31%	3,37%	59	3.073	140			
	Total Griya	2.357	4.907	4.994	5.079	1,69%	3,42%	3,50%	85	2.721	172			
	Oto	250	633	628	602	1,25%	2,64%	2,58%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,08%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,13%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.777	0,91%	2,21%	2,22%	24	5.459	255	0,00%	100,00%	-2,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	74	74	11	0	27	56,34%	(144)	-65,99%	4.691	1,58%	(4.617)
2	Tabungan	144.169	162.597	161.945	161.518	5.538	(427)	(1.079)	-0,66%	17.349	12,03%	154.911	104,26%	6.607
3	Deposito	10.918	20.142	20.291	20.291	(2.548)	0	149	0,74%	9.373	85,85%	11.483	176,71%	8.808
	Total	155.304	182.786	182.310	181.884	3.001	(427)	(903)	-0,49%	26.579	17,11%	171.085	106,31%	10.799
	CASA	144.386	162.644	162.019	161.592	5.549	(427)	(1.052)	-0,65%	17.206	11,92%	159.602	101,25%	1.990
	(%) CASA	92,97%	88,98%	88,87%	88,84%									
	FDR	134,72%	124,25%	124,49%	124,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.208	1.231		23	(4)	-0,32%	(29)	-2,31%	-	0,00%	1.231
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.208	1.231		23	(4)	-0,32%	(29)	-2,29%		0,00%	1.231
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Local Champion	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.699	600	500	-100	955	-308	4.785	808	60.630	98,46%	(931)
	KUR	53.824	58.670	58.379	600	500	-100	988	-290	4.555	790	59.174	98,66%	(795)
	Non KUR	1.089	1.337	1.319	-	-	0	-33	-17	230	17	1.456	90,63%	(136)
3	PWG	2.063	7.765	7.842	534	129	-404	346	77	5.778	53	9.875	79,41%	(2.034)
	Cilem	2.063	7.765	7.842	534	129	-404	346	77	5.778	53	9.875	79,41%	(2.034)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.552	670	480	-190	340	86	7.554	394	160.804	97,98%	(3.252)
	CF 1	15.162	17.472	17.293	-	30	30	-45	-179	2.131	209	16.494	104,84%	798
	Total Griya	4.320	3.831	3.829	-	-	0	0	-1	-491	1	4.700	81,48%	(870)
	• Total Non Program	3.984	3.516	3.515	-	-	0	-39	-1	-469	1	4.321	81,36%	(805)
	• Program	336	315	314	-	-	0	-2	-1	-22	1	379	82,81%	(65)
	Oto	10.841	13.641	13.463	-	30	30	-45	-178	2.622	208	11.794	114,15%	1.669
	CF 2	134.836	139.994	140.259	670	450	-220	385	265	5.423	185	144.309	97,19%	(4.050)
	Mitraguna & Others	130.780	136.039	136.317	670	450	-220	408	278	5.537	172	139.377	97,80%	(3.060)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,92%	(991)
	Total Pembiayaan	209.233	227.110	226.963	1.804	1.109	-694	1.627	-147	17.730	1.256	233.567	97,17%	(6.604)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	616	0,00%	0,00%	32,92%	616	616	616			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	616	0,00%	0,00%	32,92%	616	616	616			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	2.504	0,00%	0,09%	4,19%	2.451	2.504	2.448			
	KUR	-	-	-	2.451	0,00%	0,00%	4,20%	2.451	2.451	2.451			
	Non KUR	-	57	53	53	0,00%	3,99%	4,04%	-	53	(3)			
3	PWG	-	-	-	63	0,00%	0,00%	0,80%	63	63	63			
	Cilem	-	-	-	63	0,00%	0,00%	0,80%	63	63	63			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	5.140	0,72%	1,65%	3,26%	2.535	4.063	3.676			
	CF 1	278	521	426	1.386	1,83%	2,44%	8,01%	960	1.108	864			
	Total Griya	278	253	253	496	6,43%	6,61%	12,96%	243	218	243			
	Oto	-	268	173	889	0,00%	1,27%	6,61%	716	889	621			
	CF 2	799	942	2.179	3.754	0,59%	1,56%	2,68%	1.576	2.955	2.812			
	Mitraguna & Others	799	942	2.179	3.173	0,61%	1,60%	2,33%	995	2.375	2.231			
	Pensiun	-	-	-	581	0,00%	0,00%	14,73%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	8.323	0,51%	1,17%	3,67%	5.665	7.246	6.802	0,45%	87,60%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,10%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,10%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	8	0,26%	0,01%	0,01%	-	(136)	(2)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	8	3,71%	0,58%	0,58%	-	(33)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.390	1.064	1.064	0,54%	0,68%	0,68%	-	254	(326)			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.258	933	933	0,50%	0,67%	0,66%	-	262	(326)			
	Mitraguna & Others	670	1.190	865	865	0,51%	0,64%	0,63%	-	195	(326)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	1.822	0,46%	0,80%	0,80%	-	869	(327)	0,14%	81,95%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.214	2.214	(61)	0	(17)	-0,77%	1.977	831,46%	4.605	48,08%	(2.391)
2	Tabungan	85.480	94.164	98.632	98.171	1.838	(461)	4.007	4,26%	12.691	14,85%	94.734	103,63%	3.437
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	Total	141.483	138.286	142.738	142.277	1.430	(461)	3.990	2,89%	794	0,56%	155.822	91,31%	(13.546)
	CASA	85.718	96.395	100.847	100.385	1.778	(461)	3.990	4,14%	14.668	17,11%	99.340	101,05%	1.046
	(%) CASA	60,59%	69,71%	70,65%	70,56%									
	FDR	57,51%	64,07%	62,29%	62,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.364	2.367		3	7	0,29%	2.030	602,40%	-	0,00%	2.367
2	Giro ISE	44	2.017	2.018	2.018		0	1	0,05%	1.974	4438,35%		0,00%	2.018
3	Tabungan ISE	293	343	347	349		3	6	1,66%	57	19,34%		0,00%	349
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	96	98	98		0	2	2,08%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	26.219	550	400	-150	310	-0	-2.371	400	29.132	90,00%	(2.913)
	KUR	28.019	25.667	25.673	550	400	-150	330	6	-2.345	394	28.422	90,33%	(2.749)
	Non KUR	572	552	546	-	-	0	-20	-6	-26	6	710	76,91%	(164)
3	PWG	2.056	6.337	6.379	589	103	-486	268	42	4.323	61	7.548	84,52%	(1.169)
	Cilem	2.056	6.337	6.379	589	103	-486	268	42	4.323	61	7.548	84,52%	(1.169)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.317	715	770	55	-7	268	5.592	502	59.421	94,78%	(3.104)
	CF 1	3.683	6.435	6.398	185	-	-185	39	-36	2.715	36	4.720	135,57%	1.679
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	-5	-2	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.043	185	-	-185	39	-34	3.055	34	3.758	160,78%	2.284
	CF 2	47.042	49.615	49.919	530	770	240	-47	304	2.877	466	54.701	91,26%	(4.783)
	Mitraguna & Others	38.019	39.728	40.095	530	770	240	25	368	2.076	402	44.970	89,16%	(4.874)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.916	1.854	1.273	-581	571	310	7.544	963	96.101	92,52%	(7.185)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	689	300	1.457	2,01%	1,15%	5,56%	1.156	883	768			
	KUR	574	632	300	1.457	2,05%	1,17%	5,67%	1.156	883	825			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	142	0,00%	0,00%	2,22%	142	142	142			
	Cilem	-	-	-	142	0,00%	0,00%	2,22%	142	142	142			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	5.686	0,46%	1,66%	10,10%	4.753	5.452	3.229			
	CF 1	134	106	320	950	3,65%	4,97%	14,84%	630	815	844			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	950	4,50%	5,27%	15,71%	630	815	844			
	CF 2	100	2.351	613	4.736	0,21%	1,24%	9,49%	4.123	4.637	2.385			
	Mitraguna & Others	-	1.360	201	3.404	0,00%	0,51%	8,49%	3.202	3.404	2.044			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	7.284	0,99%	1,39%	8,19%	6.051	6.476	4.139	1,87%	77,15%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	431	544	603	1,10%	2,07%	2,30%	59	288	172			
	KUR	178	266	329	389	0,63%	1,28%	1,52%	61	212	123			
	Non KUR	138	165	215	214	24,08%	38,92%	39,15%	(1)	76	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,49%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	801	0,39%	0,84%	0,90%	59	486	172	0,04%	95,66%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.511	45.435	7.495	(76)	282	0,62%	25.262	125,23%	25.794	176,14%	19.640
2	Tabungan	135.101	145.614	146.716	145.979	1.016	(738)	364	0,25%	10.878	8,05%	145.809	100,12%	170
3	Deposito	28.599	26.205	26.350	26.350	229	0	145	0,55%	(2.249)	-7,86%	29.125	90,47%	(2.775)
	Total	183.873	216.972	218.577	217.763	8.741	(814)	792	0,36%	33.890	18,43%	200.728	108,49%	17.035
	CASA	155.274	190.767	192.227	191.413	8.511	(814)	646	0,34%	36.139	23,27%	171.603	111,54%	19.810
	(%) CASA	84,45%	87,92%	87,94%	87,90%									
	FDR	85,47%	90,55%	89,63%	89,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.166	13.185		19	340	2,65%	4.516	52,10%	-	0,00%	13.185
2	Giro ISE	6.094	227	145	147		2	(80)	-35,41%	(5.947)	-97,59%		0,00%	147
3	Tabungan ISE	2.575	10.818	11.222	11.238		17	420	3,88%	8.663	336,44%		0,00%	11.238
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	138	140	140		0	2	1,45%	19	15,70%		0,00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	35.950	36.043	250	450	200	-169	93	6.154	357	34.210	105,36%	1.833
	KUR	29.147	35.000	35.098	250	450	200	-304	99	5.951	351	33.229	105,63%	1.870
	Non KUR	742	950	944	-	-	0	135	-6	203	6	981	96,26%	(37)
3	PWG	5.787	17.774	17.922	2.090	697	-1.394	1.145	148	12.135	548	20.542	87,24%	(2.621)
	Cilem	4.662	13.788	13.915	1.392	221	-1.171	132	126	9.253	95	15.567	89,39%	(1.652)
	Gadai	1.126	3.985	4.007	698	475	-223	1.013	22	2.881	453	4.976	80,53%	(969)
4	CFG	121.436	142.740	141.956	1.372	146	-1.226	3.425	-784	20.520	930	131.655	107,82%	10.300
	CF 1	20.925	20.764	20.657	92	-	-92	454	-106	-268	106	22.143	93,29%	(1.486)
	Total Griya	15.996	15.276	15.253	-	-	0	0	-24	-743	24	16.308	93,53%	(1.056)
	• Total Non Program	15.996	15.276	15.253	-	-	0	-73	-24	-743	24	16.308	93,53%	(1.056)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.405	92	-	-92	454	-83	475	83	5.835	92,63%	(430)
	CF 2	100.511	121.976	121.298	1.280	146	-1.134	2.970	-678	20.788	824	109.512	110,76%	11.787
	Mitraguna & Others	63.905	80.135	79.671	980	60	-920	2.780	-465	15.766	525	72.073	110,54%	7.597
	Pensiun	36.606	41.841	41.628	300	86	-214	190	-213	5.022	299	37.439	111,19%	4.189
	Total Pembiayaan	157.150	196.464	195.920	3.712	1.293	-2.419	4.400	-543	38.770	1.836	186.445	105,08%	9.475

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	182	179	1.310	0,60%	0,50%	3,63%	1.131	1.131	1.128			
	KUR	179	128	124	1.255	0,61%	0,35%	3,58%	1.131	1.076	1.127			
	Non KUR	-	54	55	55	0,00%	5,79%	5,82%	-	55	1			
3	PWG	74	-	-	223	1,27%	0,00%	1,24%	223	149	223			
	Cilem	74	-	-	223	1,58%	0,00%	1,60%	223	149	223			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	4.433	0,92%	1,55%	3,12%	2.228	3.319	2.781			
	CF 1	120	248	73	2.051	0,57%	0,35%	9,93%	1.978	1.931	1.803			
	Total Griya	-	170	-	1.639	0,00%	0,00%	10,74%	1.639	1.639	1.469			
	Oto	120	78	73	413	2,43%	1,33%	7,64%	340	293	334			
	CF 2	995	1.404	2.132	2.382	0,99%	1,75%	1,96%	249	1.387	978			
	Mitraguna & Others	254	1.081	1.562	1.822	0,40%	1,95%	2,29%	260	1.568	742			
	Pensiun	740	324	570	559	2,02%	1,36%	1,34%	(11)	(181)	236			
	Total Pembiayaan	1.367	1.834	2.384	5.966	0,87%	1,21%	3,05%	3.581	4.599	4.131	0,15%	94,98%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	144	143	231	0,12%	0,40%	0,64%	88	196	87			
	KUR	-	144	143	231	0,00%	0,41%	0,66%	88	231	87			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,09%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,82%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,14%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,39%	222	1.110	284			
	Pensiun	-	275	275	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.785	0,02%	0,75%	0,91%	309	1.750	540	0,06%	93,53%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	245	259	(243)	13	129	99,86%	(202)	-43,84%	4.702	5,50%	(4.443)
2	Tabungan	104.069	105.674	103.936	103.608	97	(328)	(2.066)	-1,96%	(461)	-0,44%	113.215	91,51%	(9.607)
3	Deposito	24.703	24.658	24.873	24.873	(322)	0	216	0,88%	170	0,69%	25.371	98,04%	(497)
	Total	129.233	130.461	129.054	128.740	(467)	(314)	(1.721)	-1,32%	(493)	-0,38%	143.287	89,85%	(14.547)
	CASA	104.530	105.804	104.181	103.867	(145)	(314)	(1.937)	-1,83%	(663)	-0,63%	117.917	88,08%	(14.050)
	(%) CASA	80,88%	81,10%	80,73%	80,68%									
	FDR	125,49%	144,15%	145,30%	145,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.267	2.548	2.586	38	319	14,07%	(1.447)	-35,88%	-	0,00%	2.586
2	Giro ISE	415	60	134	179	45	119	199,30%	(236)	-56,91%		0,00%	179
3	Tabungan ISE	3.618	2.207	2.413	2.407	(6)	200	9,05%	(1.211)	-33,47%		0,00%	2.407
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	144	144	0	2	1,41%	25	21,01%		0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.522	22.438	435	190	-245	145	-84	-457	274	24.787	90,52%	(2.349)
	KUR	22.067	21.522	21.366	370	110	-260	-16	-156	-701	266	23.833	89,65%	(2.467)
	Non KUR	827	999	1.071	65	80	15	161	72	244	8	954	112,28%	117
3	PWG	1.733	7.288	7.121	1.343	36	-1.307	930	-167	5.388	203	10.247	69,49%	(3.126)
	Cilem	1.733	7.288	7.121	1.343	36	-1.307	930	-167	5.388	203	10.247	69,49%	(3.126)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	157.960	1.104	2.499	1.394	470	-284	20.409	2.783	158.700	99,53%	(740)
	CF 1	5.904	8.009	8.076	133	187	53	75	67	2.172	120	8.425	95,85%	(349)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
1	• Total Non Program	1.926	1.748	1.743	-	-	0	-18	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.333	133	187	53	75	72	2.355	115	5.852	108,21%	481
	CF 2	131.647	150.235	149.884	971	2.312	1.341	395	-351	18.237	2.663	150.275	99,74%	(391)
	Mitraguna & Others	65.693	81.700	82.439	580	2.212	1.632	31	738	16.745	1.474	82.597	99,81%	(159)
	Pensiun	65.954	68.535	67.445	391	100	-291	364	-1.090	1.491	1.190	67.677	99,66%	(232)
	Total Pembiayaan	162.178	188.054	187.518	2.882	2.724	-158	1.545	-536	25.340	3.260	193.734	96,79%	(6.216)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	560	514	2.174	2,80%	2,28%	9,69%	1.660	1.534	1.613			
	KUR	508	507	460	2.066	2,30%	2,14%	9,67%	1.606	1.557	1.558			
	Non KUR	132	53	54	108	15,90%	5,37%	10,08%	54	(24)	55			
3	PWG	-	-	-	127	0,00%	0,00%	1,78%	127	127	127			
	Cilem	-	-	-	127	0,00%	0,00%	1,78%	127	127	127			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	2.012	0,75%	0,17%	1,27%	1.740	978	1.303			
	CF 1	-	-	-	539	0,00%	0,00%	6,67%	539	539	539			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	539	0,00%	0,00%	8,51%	539	539	539			
	CF 2	1.035	709	272	1.473	0,79%	0,18%	0,98%	1.201	439	764			
	Mitraguna & Others	403	63	-	768	0,61%	0,00%	0,93%	768	365	704			
	Pensiun	632	646	272	706	0,96%	0,40%	1,05%	434	74	60			
	Total Pembiayaan	1.675	1.269	786	4.313	1,03%	0,42%	2,30%	3.527	2.638	3.043	1,19%	48,45%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	257	276	366	1,34%	1,23%	1,63%	90	60	109			
	KUR	52	153	180	270	0,23%	0,84%	1,26%	90	218	117			
	Non KUR	254	104	96	96	30,69%	9,60%	8,95%	(0)	(158)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	404	0,19%	0,17%	0,22%	90	98	108	0,87%	-301,89%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	517.879	517.861	197	(17)	74	0,01%	356.380	220,70%	168.496	307,34%	349.365
2	Tabungan	199.929	216.938	217.686	216.784	(488)	(902)	(154)	-0,07%	16.855	8,43%	215.790	100,46%	994
3	Deposito	133.285	90.671	88.952	88.953	(964)	1	(1.718)	-1,89%	(44.332)	-33,26%	135.065	65,86%	(46.112)
	Total	494.695	825.396	824.517	823.598	(1.255)	(919)	(1.798)	-0,22%	328.903	66,49%	519.351	158,58%	304.247
	CASA	361.410	734.725	735.565	734.645	(291)	(920)	(80)	-0,01%	373.235	103,27%	384.286	191,17%	350.360
	(%) CASA	73,06%	89,01%	89,21%	89,20%									
	FDR	29,29%	21,46%	21,28%	21,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.224	20.229	5	9.750	93,03%	18.363	984,20%	-	0,00%	20.229	
2	Giro ISE	28	25	20	23	3	(2)	-8,18%	(5)	-18,01%		0,00%	23	
3	Tabungan ISE	1.837	8.854	18.604	18.606	2	9.752	110,14%	16.768	912,61%		0,00%	18.606	
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	76	77	77	0	1	1,32%	37	92,50%		0,00%	77	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Local Champion	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	58.767	200	100	-100	-1.439	-1.215	958	1.315	63.575	92,44%	(4.808)
	KUR	55.256	56.602	55.432	200	100	-100	-1.419	-1.170	176	1.270	60.661	91,38%	(5.229)
	Non KUR	2.553	3.380	3.335	-	-	0	-20	-45	782	45	2.914	114,46%	421
3	PWG	4.560	19.634	19.823	756	429	-327	1.055	189	15.263	240	16.305	121,57%	3.518
	Cilem	4.560	19.634	19.823	756	429	-327	1.055	189	15.263	240	16.305	121,57%	3.518
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.686	829	49	-780	290	-623	14.824	672	92.602	103,33%	3.084
	CF 1	35.630	44.820	44.224	439	-	-439	558	-596	8.594	596	37.699	117,31%	6.524
	Total Griya	16.876	22.526	22.246	-	-	0	0	-280	5.370	280	17.973	123,78%	4.273
	• Total Non Program	11.817	17.790	17.523	-	-	0	1.032	-267	5.706	267	12.262	142,90%	5.260
	• Program	5.059	4.736	4.723	-	-	0	-38	-13	-336	13	5.710	82,71%	(987)
	Oto	18.754	22.294	21.978	439	-	-439	558	-316	3.224	316	19.727	111,41%	2.251
	CF 2	45.232	51.489	51.462	390	49	-341	-268	-27	6.230	76	54.903	93,73%	(3.440)
	Mitraguna & Others	44.353	50.559	50.553	390	49	-341	-172	-6	6.200	55	53.128	95,15%	(2.575)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	175.459	1.785	578	-1.207	-134	-1.676	30.573	2.254	174.138	100,76%	1.321

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	3.513	0,03%	1,46%	5,98%	2.638	3.498	2.498			
	KUR	16	857	781	3.231	0,03%	1,38%	5,83%	2.450	3.216	2.375			
	Non KUR	-	159	94	282	0,00%	2,79%	8,46%	188	282	123			
3	PWG	36	-	-	68	0,78%	0,00%	0,35%	68	33	68			
	Cilem	36	-	-	68	0,78%	0,00%	0,35%	68	33	68			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	3.967	1,24%	1,67%	4,15%	2.362	2.966	2.618			
	CF 1	1.001	1.350	1.606	2.880	2,81%	3,58%	6,51%	1.274	1.879	1.530			
	Total Griya	582	659	882	1.024	3,45%	3,92%	4,61%	142	442	366			
	Oto	419	691	724	1.855	2,23%	3,25%	8,44%	1.132	1.437	1.164			
	CF 2	-	-	-	1.088	0,00%	0,00%	2,11%	1.088	1.088	1.088			
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	2,15%	1.088	1.088	1.088			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	7.549	1,51%	1,40%	4,30%	5.068	5.365	5.184	0,56%	86,95%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63			
	KUR	271	12	-	75	0,49%	0,00%	0,14%	75	(195)	63			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.754	1.745	2.018	1,72%	1,81%	2,11%	273	630	264			
	CF 1	693	743	742	1.015	1,94%	1,66%	2,30%	273	323	272			
	Total Griya	592	631	631	631	3,51%	2,80%	2,83%	-	39	(1)			
	Oto	101	112	112	385	0,54%	0,50%	1,75%	273	284	273			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,95%	(0)	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,98%	(0)	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,19%	348	427	328	0,04%	96,63%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	299	300	68	1	29	10,82%	268	815,30%	6.167	4,87%	(5.867)
2	Tabungan	95.230	98.857	94.756	94.608	5.380	(148)	(4.249)	-4,30%	(622)	-0,65%	104.027	90,95%	(9.419)
3	Deposito	25.200	24.733	24.193	24.193	561	0	(539)	-2,18%	(1.007)	-3,99%	25.946	93,25%	(1.752)
	Total	120.463	123.860	119.249	119.101	6.009	(147)	(4.759)	-3,84%	(1.361)	-1,13%	136.140	87,48%	(17.039)
	CASA	95.263	99.128	95.056	94.908	5.448	(148)	(4.220)	-4,26%	(355)	-0,37%	110.195	86,13%	(15.287)
	(%) CASA	79,08%	80,03%	79,71%	79,69%									
	FDR	167,21%	170,63%	176,50%	176,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.593	1.550		(43)	(35)	-2,21%	533	52,48%	-	0,00%	1.550
2	Giro ISE	1	12	57	16		(42)	3	27,25%	15	2967,75%		0,00%	16
3	Tabungan ISE	1.016	1.572	1.536	1.534		(2)	(38)	-2,44%	518	51,01%		0,00%	1.534
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.137	61.620	850	1.261	411	53	483	3.202	778	59.037	104,37%	2.583
	KUR	53.406	57.301	57.817	850	1.261	411	177	517	4.412	744	53.872	107,32%	3.946
	Non KUR	5.013	3.836	3.803	-	-	0	-124	-33	-1.210	33	5.166	73,62%	(1.363)
3	PWG	7.973	12.362	12.245	817	124	-693	572	-117	4.272	241	15.411	79,46%	(3.165)
	Cilem	7.973	12.362	12.245	817	124	-693	572	-117	4.272	241	15.411	79,46%	(3.165)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.615	1.462	528	-934	977	-1.231	1.574	1.759	161.244	84,73%	(24.629)
	CF 1	25.995	30.473	30.544	226	318	92	-139	70	4.549	248	29.119	104,89%	1.425
	Total Griya	13.277	16.154	16.129	125	-	-125	0	-25	2.852	25	14.079	114,56%	2.050
	• Total Non Program	13.277	16.154	16.129	125	-	-125	-18	-25	2.852	25	14.079	114,56%	2.050
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.415	101	318	217	-139	96	1.697	223	15.039	95,85%	(625)
	CF 2	109.045	107.372	106.071	1.236	210	-1.026	1.116	-1.301	-2.974	1.511	132.125	80,28%	(26.054)
	Mitraguna & Others	98.253	97.006	95.567	1.010	10	-1.000	964	-1.440	-2.686	1.450	119.197	80,18%	(23.630)
	Pensiun	10.792	10.366	10.504	226	200	-26	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	210.480	3.129	1.913	-1.216	1.602	-864	9.049	2.777	235.692	89,30%	(25.212)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.895	1.618	4.565	2,02%	2,65%	7,41%	2.947	3.385	2.670			
	KUR	896	1.456	1.153	3.955	1,68%	2,01%	6,84%	2.802	3.060	2.499			
	Non KUR	284	439	465	610	5,67%	12,11%	16,04%	145	325	171			
3	PWG	-	-	-	180	0,00%	0,00%	1,47%	180	180	180			
	Cilem	-	-	-	180	0,00%	0,00%	1,47%	180	180	180			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	4.407	0,59%	1,19%	3,23%	2.769	3.612	2.319			
	CF 1	92	281	107	2.011	0,35%	0,35%	6,59%	1.905	1.920	1.731			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	2.011	0,72%	0,75%	13,95%	1.905	1.920	1.731			
	CF 2	704	1.808	1.532	2.396	0,65%	1,43%	2,26%	864	1.692	588			
	Mitraguna & Others	704	1.808	1.532	2.253	0,72%	1,58%	2,36%	721	1.550	445			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	9.152	0,98%	1,54%	4,35%	5.896	7.177	5.169	0,88%	79,68%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	785	764	797	1,19%	1,25%	1,29%	33	102	11			
	KUR	639	624	605	638	1,20%	1,06%	1,10%	33	(1)	14			
	Non KUR	56	161	159	159	1,12%	4,13%	4,17%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,91%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,58%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,96%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,06%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	2.037	0,89%	0,95%	0,97%	33	238	124	0,14%	85,65%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	272	277	105	5	22	8,68%	(898)	-76,39%	4.251	6,53%	(3.974)
2	Tabungan	91.378	105.830	106.833	106.695	2.521	(138)	866	0,82%	15.318	16,76%	98.420	108,41%	8.275
3	Deposito	20.885	17.098	17.170	17.170	127	0	72	0,42%	(3.715)	-17,7%	21.483	79,92%	(4.314)
	Total	113.438	123.183	124.275	124.142	2.753	(133)	960	0,78%	10.704	9,44%	124.155	99,99%	(13)
	CASA	92.553	106.085	107.105	106.973	2.626	(133)	888	0,84%	14.420	15,58%	102.671	104,19%	4.301
	(%) CASA	81,59%	86,12%	86,18%	86,17%									
	FDR	111,58%	120,59%	120,16%	120,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.339	1.352		13	(1)	-0,06%	(61)	-4,33%	-	0,00%	1.352
2	Giro ISE	4	52	37	56		18	3	6,48%	51	1180,36%		0,00%	56
3	Tabungan ISE	1.409	1.301	1.302	1.297		(6)	(4)	-0,33%	(112)	-7,98%		0,00%	1.297
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	60.250	1.350	575	-775	948	-190	2.062	765	66.098	91,15%	(5.848)
	KUR	54.166	55.978	55.815	1.350	575	-775	1.078	-163	1.649	738	61.794	90,32%	(5.979)
	Non KUR	4.022	4.462	4.435	-	-	0	-131	-27	413	27	4.304	103,05%	131
3	PWG	2.382	9.408	9.689	1.541	338	-1.203	1.362	281	7.307	57	9.949	97,38%	(260)
	Cilem	2.382	9.408	9.689	1.541	338	-1.203	1.362	281	7.307	57	9.949	97,38%	(260)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.390	1.860	920	-940	2.504	690	13.447	230	73.797	107,58%	5.593
	CF 1	8.522	7.920	7.878	100	-	-100	36	-42	-644	42	9.459	83,29%	(1.580)
	Total Griya	5.933	5.560	5.560	-	-	0	0	-0	-374	0	6.174	90,06%	(614)
	• Total Non Program	5.933	5.560	5.560	-	-	0	-34	-0	-374	0	6.174	90,06%	(614)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.319	100	-	-100	36	-41	-271	41	3.285	70,58%	(966)
	CF 2	57.421	70.780	71.512	1.760	920	-840	2.469	732	14.091	188	64.338	111,15%	7.174
	Mitraguna & Others	56.582	69.407	70.146	1.725	920	-805	2.440	739	13.564	181	62.860	111,59%	7.286
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	149.330	4.751	1.833	-2.918	4.814	781	22.761	1.052	149.899	99,62%	(570)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	576	560	3.102	0,22%	0,22%	0,93%	2.542	2.972	2.526			
	KUR	123	204	305	2.454	0,23%	0,54%	4,40%	2.149	2.331	2.250			
	Non KUR	6	372	255	648	0,16%	5,72%	14,61%	393	641	276			
3	PWG	-	-	-	292	0,00%	0,00%	0,00%	292	292	292			
	Cilem	-	-	-	292	0,00%	0,00%	3,01%	292	292	292			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	861	0,68%	0,81%	1,08%	226	413	264			
	CF 1	217	497	533	759	2,55%	6,73%	9,64%	226	542	263			
	Total Griya	-	497	533	426	0,00%	9,59%	7,67%	(107)	426	(71)			
	Oto	217	-	333	333	8,39%	0,00%	14,37%	333	116	333			
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1			
	Mitraguna & Others	230	100	101	101	0,41%	0,15%	0,14%	-	(129)	1			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	4.254	0,46%	0,80%	2,85%	3.060	3.678	3.082	1,32%	53,66%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	116	114	190	0,08%	0,19%	0,31%	76	143	74			
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74			
	Non KUR	47	78	78	78	1,16%	1,74%	1,75%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	276	0,04%	0,14%	0,19%	76	230	74	0,47%	-152,78%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.213	3.214	206	1	(63)	-1,91%	1.336	71,16%	4.014	80,06%	(800)
2	Tabungan	48.550	58.732	52.132	52.113	591	(18)	(6.619)	-11,27%	3.563	7,34%	55.473	93,94%	(3.360)
3	Deposito	7.602	13.550	13.550	13.450	2.432	(100)	(100)	-0,74%	5.848	76,93%	8.347	161,13%	5.103
	Total	58.030	75.559	68.895	68.777	3.229	(118)	(6.781)	-8,98%	10.747	18,52%	67.834	101,39%	943
	CASA	50.428	62.009	55.345	55.327	797	(18)	(6.681)	-10,78%	4.899	9,71%	59.487	93,01%	(4.160)
	(%) CASA	86,90%	82,07%	80,33%	80,44%									
	FDR	148,42%	129,65%	141,73%	141,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	458	858	350	374	23	(485)	-56,47%	(85)	-18,48%	-	0,00%	374
2	Giro ISE	360	412	237	266	29	(145)	-35,30%	(93)	-25,91%		0,00%	266
3	Tabungan ISE	99	446	113	107	(6)	(339)	-76,00%	8	8,61%		0,00%	107
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34	0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.029	48.534	300	200	-100	214	-495	3.497	695	52.201	92,98%	(3.667)
	KUR	43.986	47.512	46.934	300	100	-200	47	-577	2.949	677	50.816	92,36%	(3.882)
	Non KUR	1.052	1.518	1.600	-	100	100	167	83	548	17	1.385	115,53%	215
3	PWG	3.221	8.523	8.764	464	360	-104	148	241	5.543	119	8.452	103,70%	312
	Cilem	3.221	8.523	8.764	464	360	-104	148	241	5.543	119	8.452	103,70%	312
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.346	850	253	-597	411	-61	2.475	313	44.221	91,24%	(3.875)
	CF 1	26.387	25.292	25.259	-	253	253	-326	-33	-1.128	286	27.144	93,06%	(1.885)
	Total Griya	5.331	5.308	5.291	-	-	0	0	-17	-39	17	5.525	95,77%	(234)
	• Total Non Program	5.331	4.976	4.960	-	-	0	-57	-16	-371	16	5.525	89,78%	(565)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	19.968	-	253	253	-326	-16	-1.089	269	21.619	92,36%	(1.652)
	CF 2	11.484	15.115	15.087	850	-	-850	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	850	-	-850	574	-6	2.080	6	13.545	77,88%	(2.996)
	Pensiun	3.015	4.560	4.539	-	-	0	164	-22	1.524	22	3.532	128,49%	1.006
	Total Pembiayaan	86.130	97.959	97.645	1.614	813	-801	774	-314	11.515	1.127	104.874	93,11%	(7.229)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	352	293	887	0,91%	0,60%	1,83%	594	478	535			
	KUR	384	352	293	887	0,87%	0,62%	1,89%	594	502	535			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	117	0,18%	0,00%	1,34%	117	111	117			
	Cilem	6	-	-	117	0,18%	0,00%	1,34%	117	111	117			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	3.794	3,22%	5,28%	9,40%	1.660	2.574	1.929			
	CF 1	985	1.084	1.070	2.634	3,73%	4,23%	10,43%	1.563	1.649	1.550			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	2.634	4,68%	5,04%	13,19%	1.626	1.649	1.614			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,69%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,95%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	4.797	1,90%	2,48%	4,91%	2.371	3.163	2.581	3,35%	31,85%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	275	291	331	0,72%	0,59%	0,68%	40	7	56			
	KUR	102	192	208	248	0,23%	0,44%	0,53%	40	146	56			
	Non KUR	222	83	83	83	21,14%	5,44%	5,16%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	647	751	0,89%	1,60%	1,86%	103	413	103			
	CF 1	338	648	647	751	1,28%	2,56%	2,97%	103	413	103			
	Total Griya	-	131	130	130	0,00%	2,46%	2,47%	-	130	(1)			
	Oto	338	517	517	621	1,61%	2,59%	3,11%	103	282	103			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	923	938	1.082	0,77%	0,96%	1,11%	144	420	159	3,56%	-221,03%	2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	21.924	21.557	170	(367)	46	0,21%	(6.630)	-23,52%	34.516	62,45%	(12.959)
2	Tabungan	231.223	240.889	241.950	241.294	14.289	(656)	405	0,17%	10.070	4,36%	244.274	98,78%	(2.980)
3	Deposito	34.752	39.554	33.398	33.398	241	0	(6.156)	-15,56%	(1.354)	-3,90%	34.797	95,98%	(1.399)
	Total	294.162	301.953	297.272	296.249	14.700	(1.024)	(5.705)	-1,89%	2.086	0,71%	313.587	94,47%	(17.338)
	CASA	259.410	262.400	263.874	262.851	14.459	(1.024)	451	0,17%	3.440	1,33%	278.789	94,28%	(15.939)
	(%) CASA	88,19%	86,90%	88,77%	88,73%									
	FDR	81,90%	86,52%	87,28%	87,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.527	5.540		13	356	6,86%	1.053	23,47%	-	0,00%	5.540
2	Giro ISE	733	668	1.143	1.142		(1)	474	71,00%	408	55,67%		0,00%	1.142
3	Tabungan ISE	3.754	4.517	4.384	4.399		15	(118)	-2,62%	645	17,17%		0,00%	4.399
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.697	-	-	0	-54	-3	-1.545	3	3.242	52,36%	(1.545)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Local Champion	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.256	1.350	50	-1.300	907	-905	-1.218	955	73.798	96,56%	(2.542)
	KUR	67.505	67.768	66.898	1.350	50	-1.300	1.053	-870	-606	920	68.672	97,42%	(1.774)
	Non KUR	4.969	4.393	4.357	-	-	0	-146	-35	-611	35	5.125	85,01%	(768)
3	PWG	12.827	24.750	25.334	4.454	2.224	-2.230	2.521	585	12.508	1.639	28.848	87,82%	(3.514)
	Cilem	7.700	16.834	17.253	2.523	749	-1.774	2.212	418	9.553	331	19.756	87,33%	(2.503)
	Gadai	5.127	7.915	8.082	1.931	1.475	-456	310	166	2.955	1.309	9.092	88,88%	(1.011)
4	CFG	152.377	162.630	161.165	1.502	1.503	1	1.569	-1.464	8.788	2.967	174.288	92,47%	(13.123)
	CF 1	49.433	46.521	46.266	555	-	-555	329	-254	-3.166	254	55.198	83,82%	(8.932)
	Total Griya	45.444	40.929	40.738	50	-	-50	0	-191	-4.706	191	49.586	82,16%	(8.848)
	• Total Non Program	21.636	18.086	18.025	50	-	-50	-385	-60	-3.611	60	22.711	79,37%	(4.686)
	• Program	23.808	22.843	22.712	-	-	0	3	-131	-1.096	131	26.875	84,51%	(4.162)
	Oto	3.989	5.592	5.529	505	-	-505	329	-63	1.540	63	5.613	98,51%	(84)
	CF 2	102.945	116.109	114.899	947	1.503	556	1.240	-1.210	11.954	2.713	119.090	96,48%	(4.191)
	Mitraguna & Others	90.697	101.889	100.762	781	1.503	722	1.240	-1.127	10.065	2.630	105.348	95,65%	(4.585)
	Pensiun	12.248	14.220	14.137	166	-	-166	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	259.453	7.306	3.777	-3.529	4.944	-1.788	18.533	5.565	280.176	92,60%	(20.723)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	4.817	0,26%	1,30%	6,76%	3.882	4.627	3.909			
	KUR	190	310	589	4.460	0,28%	0,87%	6,67%	3.871	4.270	4.150			
	Non KUR	-	598	346	357	0,00%	7,88%	8,19%	11	357	(241)			
3	PWG	-	-	-	498	0,00%	0,00%	1,96%	498	498	498			
	Cilem	-	-	-	460	0,00%	0,00%	2,67%	460	460	460			
	Gadai	-	-	-	37	0,00%	0,00%	0,46%	37	37	37			
4	CFG	3.319	4.884	4.033	8.765	2,18%	2,48%	5,44%	4.732	5.446	3.882			
	CF 1	1.762	3.615	3.096	3.671	3,57%	6,66%	7,93%	575	1.909	56			
	Total Griya	1.762	3.343	2.831	3.032	3,88%	6,92%	7,44%	201	1.270	(310)			
	Oto	-	272	265	638	0,00%	4,74%	11,55%	374	638	367			
	CF 2	1.556	1.269	937	5.094	1,51%	0,81%	4,43%	4.157	3.538	3.826			
	Mitraguna & Others	1.556	1.269	937	4.750	1,72%	0,92%	4,71%	3.813	3.194	3.482			
	Pensiun	-	-	-	344	0,00%	0,00%	2,43%	344	344	344			
	Total Pembiayaan	3.509	5.849	4.968	14.080	1,46%	1,90%	5,43%	9.111	10.571	8.231	8,37%	-54,24%	2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,06%	(3)	(316)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,50%	(3)	(316)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	314	0,27%	0,44%	0,44%	-	120	22			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	Non KUR	191	98	92	92	3,84%	2,10%	2,12%	-	(99)	(6)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	5.860	3,15%	3,11%	3,64%	803	1.065	1.070			
	CF 1	2.642	3.176	3.279	3.297	5,34%	7,05%	7,13%	19	655	121			
	Total Griya	2.642	3.176	3.279	3.297	5,81%	8,01%	8,09%	19	655	121			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.563	2,09%	1,53%	2,23%	784	410	949			
	Mitraguna & Others	2.153	1.319	1.484	2.268	2,37%	1,46%	2,25%	784	116	949			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	6.226	2,22%	2,08%	2,40%	800	869	1.144	2,32%	3,39%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.447	8.447	(376)	0	(1.540)	-15,42%	(5.898)	-41,12%	21.691	38,94%	(13.244)
2	Tabungan	145.625	195.327	394.068	393.585	52.003	(483)	198.258	101,50%	247.960	170,27%	159.881	246,17%	233.704
3	Deposito	70.189	86.483	67.514	67.514	(2.627)	0	(18.969)	-21,93%	(2.674)	-3,81%	70.942	95,17%	(3.428)
	Total	230.159	291.796	470.028	469.546	49.000	(482)	177.749	60,92%	239.387	104,01%	252.514	185,95%	217.032
	CASA	159.970	205.313	402.514	402.031	51.627	(483)	196.718	95,81%	242.061	151,32%	181.572	221,42%	220.460
	(%) CASA	69,50%	70,36%	85,64%	85,62%									
	FDR	49,05%	42,16%	26,24%	26,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.586	13.667		81	(1.867)	-12,02%	1.024	8,10%	-	0,00%	13.667
2	Giro ISE	2.499	3.292	1.703	1.703		0	(1.589)	-48,27%	(796)	-31,84%		0,00%	1.703
3	Tabungan ISE	9.095	11.192	10.833	10.914		81	(278)	-2,48%	1.820	20,01%		0,00%	10.914
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	112	113	113		0	1	0,89%	24	26,97%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.960	14.820	-	-	0	-539	-140	-4.428	140	21.048	70,41%	(6.228)
	KUR	17.796	13.578	13.437	-	-	0	-533	-140	-4.359	140	19.513	68,86%	(6.076)
	Non KUR	1.452	1.383	1.383	-	-	0	-6	0	-69	-	1.535	90,12%	(152)
3	PWG	5.178	11.964	12.396	1.384	1.342	-43	325	432	7.218	909	20.379	60,83%	(7.983)
	Cilem	3.578	8.774	9.010	585	386	-198	436	235	5.431	151	13.704	65,74%	(4.694)
	Gadai	1.600	3.189	3.387	800	955	156	-111	197	1.786	758	6.675	50,73%	(3.289)
4	CFG	88.436	96.089	96.113	403	315	-88	-1.046	24	7.677	290	111.775	85,99%	(15.661)
	CF 1	19.579	25.210	25.168	233	115	-118	524	-42	5.589	156	22.421	112,25%	2.747
	Total Griya	14.822	14.728	14.690	-	-	0	0	-37	-132	37	15.602	94,15%	(912)
	• Total Non Program	14.371	14.302	14.265	-	-	0	-133	-37	-106	37	15.093	94,52%	(828)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.477	233	115	-118	524	-4	5.721	119	6.819	153,66%	3.659
	CF 2	68.857	70.879	70.945	170	200	30	-1.570	66	2.088	134	89.354	79,40%	(18.408)
	Mitraguna & Others	68.359	70.001	70.074	170	200	30	-1.564	72	1.714	128	86.959	80,58%	(16.885)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	Total Pembiayaan	112.901	123.013	123.330	1.787	1.656	-131	-1.261	316	10.429	1.340	153.239	80,48%	(29.910)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	772	789	849	6,58%	5,27%	5,73%	60	(418)	77			
	KUR	1.267	772	789	849	7,12%	5,81%	6,32%	60	(418)	77			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	394	0,00%	0,00%	3,18%	394	394	394			
	Cilem	-	-	-	302	0,00%	0,00%	3,35%	302	302	302			
	Gadai	-	-	-	92	0,00%	0,00%	2,71%	92	92	92			
4	CFG	1.470	1.479	1.419	4.287	1,66%	1,48%	4,46%	2.868	2.817	2.808			
	CF 1	117	973	626	3.495	0,60%	2,48%	13,89%	2.870	3.378	2.522			
	Total Griya	-	469	232	1.124	0,00%	1,58%	7,65%	891	1.124	654			
	Oto	117	504	393	2.371	2,46%	3,75%	22,63%	1.978	2.254	1.868			
	CF 2	1.353	506	794	792	1,96%	1,12%	1,12%	(2)	(561)	286			
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,13%	(2)	(561)	286			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	5.530	2,42%	1,80%	4,48%	3.322	2.793	3.279	2,44%	45,49%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	9.991	9.986	52,35%	66,78%	67,38%	(5)	(90)	(127)			
	KUR	8.740	8.795	8.674	8.669	49,11%	63,89%	64,51%	(5)	(71)	(126)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,22%	-	(19)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.216	1.391	1.593	1,12%	1,45%	1,66%	202	604	377			
	CF 1	244	233	232	434	1,24%	0,92%	1,72%	202	190	201			
	Total Griya	244	118	117	116	1,64%	0,79%	0,79%	(1)	(128)	(2)			
	Oto	-	115	115	317	0,00%	1,09%	3,03%	203	317	203			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,63%	-	414	176			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,65%	-	414	176			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.579	9,80%	9,25%	9,39%	197	514	250	1,44%	84,67%	-7,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	10.230	10.255	714	25	3.796	58,76%	(5.297)	-34,06%	25.477	40,25%	(15.222)
2	Tabungan	146.646	145.002	141.595	141.197	(1.597)	(398)	(3.805)	-2,62%	(5.449)	-3,72%	158.899	88,86%	(17.702)
3	Deposito	29.176	27.609	28.014	28.014	495	0	404	1,46%	(1.162)	-3,98%	30.121	93,00%	(2.107)
	Total	191.374	179.071	179.839	179.466	(388)	(373)	395	0,22%	(11.908)	-6,22%	214.497	83,67%	(35.031)
	CASA	162.198	151.462	151.825	151.452	(883)	(373)	(9)	-0,01%	(10.746)	-6,63%	184.376	82,14%	(32.924)
	(%) CASA	84,75%	84,58%	84,42%	84,39%									
	FDR	87,12%	107,77%	107,91%	108,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.994	11.990	12.669	679	3.675	40,86%	(1.434)	-10,17%	-	0,00%	12.669
2	Giro ISE	4.458	4.210	6.873	7.323	450	3.113	73,96%	2.865	64,26%		0,00%	7.323
3	Tabungan ISE	9.645	4.784	5.117	5.346	229	562	11,74%	(4.299)	-44,57%		0,00%	5.346
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	105	105	0	1	0,96%	5	5,00%		0,00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	18.771	19.234	550	600	50	1.590	463	3.084	137	21.415	89,82%	(2.181)
	KUR	14.812	17.642	18.116	550	600	50	1.629	474	3.304	126	19.912	90,98%	(1.796)
	Non KUR	1.337	1.128	1.117	-	-	0	-39	-11	-220	11	1.502	74,38%	(385)
3	PWG	15.238	29.524	30.641	9.492	2.208	-7.284	3.614	1.117	15.403	1.091	30.096	101,81%	545
	Cilem	3.814	12.037	12.550	1.198	769	-429	1.174	514	8.736	255	15.630	80,30%	(3.080)
	Gadai	11.423	17.487	18.090	8.294	1.439	-6.855	2.440	603	6.667	836	14.466	125,05%	3.624
4	CFG	135.343	144.690	144.195	1.292	358	-935	-1.102	-495	8.852	853	159.190	90,58%	(14.995)
	CF 1	16.023	18.100	18.015	257	138	-120	-25	-86	1.992	223	18.866	95,49%	(851)
	Total Griya	9.034	10.590	10.553	-	-	0	0	-37	1.519	37	9.764	108,08%	789
	• Total Non Program	9.034	10.590	10.553	-	-	0	396	-37	1.519	37	9.764	108,08%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.462	257	138	-120	-25	-48	473	186	9.102	81,98%	(1.640)
	CF 2	119.320	126.590	126.180	1.035	220	-815	-1.077	-410	6.860	630	140.324	89,92%	(14.144)
	Mitraguna & Others	104.787	113.008	112.921	1.035	220	-815	-919	-87	8.134	307	123.847	91,18%	(10.927)
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323	16.477	80,47%	(3.218)
	Total Pembiayaan	166.730	192.985	194.069	11.334	3.166	-8.168	4.102	1.085	27.339	2.081	210.701	92,11%	(16.632)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	543	460	1.022	0,29%	2,45%	5,31%	562	976	480			
	KUR	-	459	460	942	0,00%	2,61%	5,20%	482	942	483			
	Non KUR	46	83	-	80	3,44%	0,00%	7,17%	80	34	(3)			
3	PWG	-	146	-	656	0,00%	0,00%	2,14%	656	656	510			
	Cilem	-	-	-	383	0,00%	0,00%	3,05%	383	383	383			
	Gadai	-	146	-	273	0,00%	0,00%	1,51%	273	273	128			
4	CFG	993	410	406	1.797	0,73%	0,28%	1,25%	1.391	805	1.387			
	CF 1	153	410	406	1.063	0,95%	2,24%	5,90%	657	910	653			
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	324	(2)			
	Oto	138	69	67	724	1,98%	0,90%	9,70%	657	586	655			
	CF 2	840	-	-	735	0,70%	0,00%	0,58%	735	(105)	735			
	Mitraguna & Others	840	-	-	338	0,80%	0,00%	0,30%	338	(502)	338			
	Pensiun	-	-	-	396	0,00%	0,00%	2,99%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	3.476	0,62%	0,45%	1,79%	2.610	2.437	2.377	2,88%	-60,55%	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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	402	481	481	1,61%	2,56%	2,50%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	1,01%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	26,71%	-	242	79			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.271	2.483	2.483	1,59%	1,72%	1,72%	-	327	(787)			
	CF 1	22	11	1	1	0,14%	0,01%	0,01%	-	(21)	(9)			
	Total Griya	22	11	1	1	0,25%	0,01%	0,01%	-	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.260	2.482	2.482	1,79%	1,96%	1,97%	-	348	(778)			
	Mitraguna & Others	1.368	3.260	2.482	2.482	1,31%	2,20%	2,20%	-	1.114	(778)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.964	1,45%	1,54%	1,53%	-	547	(708)	1,46%	4,38%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.205	9.202	253	(3)	559	6,46%	515	5,92%	19.049	48,31%	(9.847)
2	Tabungan	252.421	261.827	265.675	264.251	3.583	(1.425)	2.424	0,93%	11.830	4,69%	268.613	98,38%	(4.363)
3	Deposito	76.726	72.505	62.152	62.153	(1.073)	1	(10.352)	-14,28%	(14.573)	-18,99%	77.795	79,89%	(15.643)
	Total	337.834	342.975	337.032	335.605	2.763	(1.427)	(7.369)	-2,15%	(2.228)	-0,66%	365.457	91,83%	(29.852)
	CASA	261.108	270.470	274.880	273.452	3.836	(1.428)	2.982	1,10%	12.345	4,73%	287.662	95,06%	(14.210)
	(%) CASA	77,29%	78,86%	81,56%	81,48%									
	FDR	106,55%	109,87%	111,30%	111,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.593	12.641		48	731	6,14%	4.193	49,63%	-	0,00%	12.641
2	Giro ISE	1.077	1.065	1.098	1.086		(12)	21	1,99%	9	0,83%		0,00%	1.086
3	Tabungan ISE	7.371	10.845	11.495	11.555		60	710	6,55%	4.184	56,76%		0,00%	11.555
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	187	188	188		0	1	0,53%	25	15,34%		0,00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	25.892	-	-	0	-82	-439	-7.515	439	39.559	65,45%	(13.667)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	25.892	-	-	0	-82	-439	-7.512	439	36.812	70,33%	(10.920)
	• Local Champion	29.104	25.433	24.994	-	-	0	-82	-439	-4.110	439	30.183	82,81%	(5.189)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.028	250	-	-250	1.120	-396	2.184	396	27.707	93,94%	(1.679)
	KUR	21.881	24.372	24.075	250	-	-250	1.186	-297	2.194	297	25.636	93,91%	(1.561)
	Non KUR	1.963	2.053	1.953	-	-	0	-65	-100	-10	100	2.070	94,32%	(118)
3	PWG	18.313	34.800	35.169	4.883	4.087	-796	1.901	369	16.856	3.718	32.103	109,55%	3.067
	Cilem	9.363	18.475	18.258	1.331	470	-861	454	-216	8.896	687	19.896	91,77%	(1.637)
	Gadai	8.950	16.326	16.911	3.552	3.617	65	1.447	586	7.961	3.031	12.207	138,54%	4.704
4	CFG	284.398	289.261	288.032	1.803	2.160	357	3.514	-1.229	3.634	3.389	293.503	98,14%	(5.471)
	CF 1	38.670	35.743	35.621	189	726	537	215	-122	-3.049	848	39.755	89,60%	(4.134)
	Total Griya	32.928	30.140	29.860	-	442	442	0	-280	-3.068	722	33.207	89,92%	(3.347)
	• Total Non Program	32.928	30.140	29.860	-	442	442	-623	-280	-3.068	722	33.207	89,92%	(3.347)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.761	189	284	95	215	159	19	125	6.549	87,97%	(788)
	CF 2	245.728	253.518	252.411	1.614	1.434	-180	3.299	-1.107	6.683	2.541	253.748	99,47%	(1.337)
	Mitraguna & Others	226.104	235.833	234.509	1.614	1.067	-547	3.374	-1.324	8.405	2.391	233.381	100,48%	1.128
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	359.963	376.817	375.121	6.936	6.247	-689	6.454	-1.696	15.158	7.943	392.871	95,48%	(17.750)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	551	1,32%	0,63%	2,12%	385	237	313			
	KUR	205	191	122	471	0,94%	0,50%	1,96%	349	266	279			
	Non KUR	109	47	45	81	5,56%	2,19%	4,12%	36	(29)	33			
3	PWG	-	-	-	352	0,00%	0,00%	1,00%	352	352	352			
	Cilem	-	-	-	327	0,00%	0,00%	1,79%	327	327	327			
	Gadai	-	-	-	25	0,00%	0,00%	0,15%	25	25	25			
4	CFG	4.834	7.506	8.636	11.473	1,70%	2,99%	3,98%	2.837	6.639	3.966			
	CF 1	1.936	3.401	3.537	2.129	5,01%	9,89%	5,98%	(1.408)	193	(1.272)			
	Total Griya	1.859	3.002	3.167	1.753	5,65%	10,51%	5,87%	(1.413)	(106)	(1.249)			
	Oto	77	399	370	376	1,35%	6,61%	6,52%	6	298	(23)			
	CF 2	2.897	4.105	5.099	9.344	1,18%	2,01%	3,70%	4.245	6.446	5.238			
	Mitraguna & Others	2.897	4.105	5.099	9.344	1,28%	2,16%	3,98%	4.245	6.446	5.238			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	12.466	1,43%	2,36%	3,32%	3.574	7.318	4.627	0,89%	73,18%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	582	635	659	0,47%	2,40%	2,53%	24	547	76			
	KUR	77	342	397	459	0,35%	1,63%	1,91%	62	382	117			
	Non KUR	34	240	237	199	1,74%	11,56%	10,21%	(38)	165	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.109	12.197	12.181	0,97%	4,22%	4,23%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,20%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,33%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,55%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,23%	(11)	8.906	83			
	Mitraguna & Others	1.468	10.600	10.694	10.683	0,65%	4,53%	4,56%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.839	0,80%	3,41%	3,42%	8	9.960	148	3,06%	10,56%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	6.517	6.545	(487)	27	516	8,55%	(1.059)	-13,93%	17.630	37,12%	(11.085)
2	Tabungan	169.083	168.290	170.210	170.153	2.671	(57)	1.863	1,11%	1.070	0,63%	182.857	93,05%	(12.704)
3	Deposito	159.534	168.281	165.442	165.744	2.495	301	(2.538)	-1,51%	6.210	3,89%	160.953	102,98%	4.791
	Total	336.221	342.600	342.170	342.441	4.679	272	(159)	-0,05%	6.221	1,85%	361.440	94,74%	(18.998)
	CASA	176.687	174.319	176.727	176.698	2.184	(29)	2.379	1,36%	11	0,01%	200.487	88,13%	(23.789)
	(%) CASA	52,55%	50,88%	51,65%	51,60%									
	FDR	59,93%	62,03%	62,26%	62,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	7.874	7.703	(171)	(136)	-1,73%	(3.470)	-31,06%	-	0,00%	7.703	
2	Giro ISE	2.226	2.414	2.328	2.359	31	(55)	-2,29%	133	5,96%		0,00%	2.359	
3	Tabungan ISE	8.944	5.421	5.543	5.341	(202)	(81)	-1,49%	(3.603)	-40,29%		0,00%	5.341	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%		0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.198	41.662	470	1.100	630	-539	464	959	636	47.062	88,52%	(5.400)
	KUR	38.741	39.533	40.015	470	1.100	630	-486	482	1.274	618	44.874	89,17%	(4.859)
	Non KUR	1.963	1.665	1.647	-	-	0	-54	-18	-315	18	2.189	75,25%	(542)
3	PWG	8.703	16.596	16.738	2.146	783	-1.363	645	143	8.035	640	26.230	63,82%	(9.491)
	Cilem	6.698	12.513	12.525	817	371	-446	333	12	5.827	359	17.952	69,77%	(5.427)
	Gadai	2.005	4.083	4.213	1.329	412	-917	312	130	2.208	281	8.277	50,90%	(4.064)
4	CFG	152.101	154.707	154.619	1.609	1.048	-561	141	-88	2.518	1.136	177.569	87,08%	(22.951)
	CF 1	24.823	21.116	20.936	-	-	0	-326	-179	-3.886	179	27.859	75,15%	(6.922)
	Total Griya	16.607	12.664	12.618	-	-	0	0	-45	-3.989	45	17.386	72,58%	(4.768)
	• Total Non Program	16.607	12.664	12.618	-	-	0	-124	-45	-3.989	45	17.386	72,58%	(4.768)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.318	-	-	0	-326	-134	102	134	10.472	79,43%	(2.154)
	CF 2	127.278	133.591	133.682	1.609	1.048	-561	467	91	6.404	957	149.711	89,29%	(16.028)
	Mitraguna & Others	115.000	120.148	119.942	1.609	628	-981	283	-206	4.942	834	135.356	88,61%	(15.415)
	Pensiun	12.278	13.443	13.741	-	420	420	184	298	1.462	122	14.354	95,73%	(614)
	Total Pembiayaan	201.507	212.500	213.019	4.225	2.931	-1.294	246	519	11.512	2.412	250.861	84,92%	(37.842)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	817	866	2.723	0,93%	2,10%	6,54%	1.856	2.346	1.906			
	KUR	327	781	833	2.426	0,84%	2,11%	6,06%	1.594	2.099	1.645			
	Non KUR	50	36	34	296	2,53%	2,02%	17,99%	263	247	260			
3	PWG	-	-	-	434	0,00%	0,00%	2,59%	434	434	434			
	Cilem	-	-	-	434	0,00%	0,00%	3,47%	434	434	434			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.370	3.268	6.747	1,80%	2,11%	4,36%	3.479	4.003	3.377			
	CF 1	932	1.034	577	2.047	3,75%	2,73%	9,78%	1.470	1.115	1.013			
	Total Griya	594	-	-	109	3,58%	0,00%	0,87%	109	(485)	109			
	Oto	337	1.034	577	1.938	4,11%	6,82%	23,30%	1.361	1.600	903			
	CF 2	1.812	2.336	2.691	4.700	1,42%	2,01%	3,52%	2.009	2.888	2.364			
	Mitraguna & Others	1.812	2.336	2.691	4.481	1,58%	2,24%	3,74%	1.789	2.668	2.144			
	Pensiun	-	-	-	219	0,00%	0,00%	1,60%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	9.904	1,55%	1,95%	4,65%	5.770	6.783	5.717	2,66%	42,86%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	294	395	480	1,23%	0,96%	1,15%	85	(19)	186			
	KUR	125	164	265	350	0,32%	0,67%	0,88%	85	225	186			
	Non KUR	374	130	130	130	19,05%	7,81%	7,90%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	2.949	3.350	3.451	1,02%	2,17%	2,23%	101	1.906	502			
	CF 1	114	623	909	1.009	0,46%	4,30%	4,82%	101	895	386			
	Total Griya	114	623	620	620	0,69%	4,89%	4,91%	-	505	(4)			
	Oto	-	-	289	390	0,00%	3,42%	4,69%	101	390	390			
	CF 2	1.431	2.326	2.441	2.441	1,12%	1,83%	1,83%	-	1.010	116			
	Mitraguna & Others	1.388	2.326	2.441	2.441	1,21%	2,03%	2,04%	-	1.053	116			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.931	1,01%	1,76%	1,85%	186	1.886	688	1,42%	23,25%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.360	2.364	299	4	74	3,21%	(10.821)	-82,07%	18.701	12,64%	(16.336)
2	Tabungan	147.923	138.652	141.240	140.814	(21.267)	(426)	2.162	1,56%	(7.108)	-4,81%	158.452	88,87%	(17.638)
3	Deposito	54.920	82.610	80.931	80.931	23.934	0	(1.679)	-2,03%	26.011	47,36%	55.870	144,86%	25.061
	Total	216.028	223.553	224.532	224.110	2.966	(422)	557	0,25%	8.082	3,74%	233.023	96,17%	(8.913)
	CASA	161.108	140.943	143.600	143.179	(20.968)	(422)	2.236	1,59%	(17.929)	-11,13%	177.153	80,82%	(33.974)
	(%) CASA	74,58%	63,05%	63,96%	63,89%									
	FDR	99,10%	101,37%	100,28%	100,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.361	2.216		(146)	(177)	-7,39%	(374)	-14,44%	-	0,00%	2.216
2	Giro ISE	59	60	105	106		1	46	75,61%	47	80,35%		0,00%	106
3	Tabungan ISE	2.531	2.332	2.257	2.110		(147)	(222)	-9,54%	(421)	-16,64%		0,00%	2.110
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	114	115	115		0	1	0,88%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.169	49.230	1.240	900	-340	1.099	60	3.495	840	50.486	97,51%	(1.256)
	KUR	43.301	47.233	47.319	1.140	900	-240	1.146	86	4.018	814	47.872	98,84%	(554)
	Non KUR	2.433	1.937	1.911	100	-	-100	-47	-26	-522	26	2.613	73,12%	(702)
3	PWG	2.160	6.868	6.835	803	42	-761	532	-33	4.675	75	8.667	78,87%	(1.831)
	Cilem	2.160	6.868	6.835	803	42	-761	532	-33	4.675	75	8.667	78,87%	(1.831)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.086	240	754	514	566	-1.503	2.895	2.257	173.274	97,58%	(4.188)
	CF 1	15.140	17.519	17.264	-	-	0	18	-255	2.124	255	15.984	108,01%	1.280
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)
	• Total Non Program	1.118	1.004	993	-	-	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.271	-	-	0	18	-244	2.249	244	14.649	111,07%	1.622
	CF 2	151.051	153.070	151.822	240	754	514	548	-1.248	770	2.002	157.289	96,52%	(5.468)
	Mitraguna & Others	120.364	121.985	120.416	-	-	0	624	-1.569	52	1.569	126.025	95,55%	(5.609)
	Pensiun	30.687	31.084	31.406	240	754	514	-75	322	719	432	31.265	100,45%	141
	Total Pembiayaan	214.086	226.626	225.151	2.283	1.696	-587	2.197	-1.476	11.065	3.172	232.426	96,87%	(7.275)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	820	635	2.595	0,72%	1,29%	5,27%	1.959	2.265	1.775			
	KUR	190	795	611	2.295	0,44%	1,29%	4,85%	1.683	2.104	1.500			
	Non KUR	139	25	24	300	5,72%	1,25%	15,69%	276	161	275			
3	PWG	3	-	-	170	0,14%	0,00%	2,48%	170	167	170			
	Cilem	3	-	-	170	0,14%	0,00%	2,48%	170	167	170			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	3.680	0,84%	0,83%	2,18%	2.259	2.291	2.035			
	CF 1	197	1.365	679	1.778	1,30%	3,88%	10,30%	1.099	1.580	413			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	1.778	1,41%	4,11%	10,93%	1.099	1.580	413			
	CF 2	1.192	280	742	1.903	0,79%	0,48%	1,25%	1.160	711	1.622			
	Mitraguna & Others	1.192	280	354	1.510	0,99%	0,29%	1,25%	1.156	318	1.230			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	6.444	0,80%	0,91%	2,86%	4.388	4.723	3.980	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	224	185	206	1,11%	0,38%	0,42%	21	(303)	(18)			
	KUR	409	99	147	168	0,94%	0,31%	0,35%	21	(241)	69			
	Non KUR	100	125	38	38	4,09%	1,96%	1,99%	-	(62)	(87)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.030	2.166	2.166	0,82%	1,27%	1,28%	-	807	136			
	CF 1	113	113	249	249	0,75%	1,42%	1,45%	-	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	249	0,81%	1,51%	1,53%	-	136	136			
	CF 2	1.246	1.917	1.917	1.917	0,83%	1,25%	1,26%	-	670	(0)			
	Mitraguna & Others	1.125	1.917	1.917	1.917	0,93%	1,57%	1,59%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.372	0,87%	1,04%	1,05%	21	504	118	0,00%	100,00%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	15	15	(4)	0	(23)	-60,58%	(52)	-77,88%	2.150	0,68%	(2.135)
2	Tabungan	73.366	68.177	65.751	65.457	(6.024)	(293)	(2.720)	-3,99%	(7.909)	-10,78%	79.265	82,58%	(13.807)
3	Deposito	13.172	13.658	14.238	14.238	95	0	580	4,25%	1.066	8,09%	14.143	100,68%	96
	Total	86.605	81.873	80.004	79.711	(5.933)	(293)	(2.162)	-2,64%	(6.894)	-7,96%	95.557	83,42%	(15.847)
	CASA	73.432	68.215	65.765	65.472	(6.028)	(293)	(2.742)	-4,02%	(7.960)	-10,84%	81.415	80,42%	(15.942)
	(%) CASA	84,79%	83,32%	82,20%	82,14%									
	FDR	98,27%	111,67%	113,54%	113,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	381	386		5	65	20,33%	37	10,58%	-	0,00%	386
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	321	381	386		5	65	20,33%	37	10,58%	-	0,00%	386
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.790	812	420	-392	540	382	5.079	39	4.640	146,34%	2.150
	Cilem	1.711	6.408	6.790	812	420	-392	540	382	5.079	39	4.640	146,34%	2.150
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.032	520	300	-220	649	-966	665	1.266	91.314	92,02%	(7.283)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.579	520	300	-220	652	-966	481	1.266	90.098	92,76%	(6.519)
	Mitraguna & Others	38.271	38.877	38.283	100	300	200	-155	-594	12	894	44.624	85,79%	(6.341)
	Pensiun	44.827	45.668	45.296	420	-	-420	807	-372	470	372	45.475	99,61%	(178)
	Total Pembiayaan	85.106	91.424	90.840	1.332	720	-612	1.189	-585	5.733	1.305	95.983	94,64%	(5.143)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	82	0,00%	0,00%	1,21%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,21%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.647	0,00%	0,46%	1,96%	1.258	1.647	1.279			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	368	389	1.647	0,00%	0,46%	1,97%	1.258	1.647	1.279			
	Mitraguna & Others	-	368	389	534	0,00%	1,00%	1,39%	145	534	166			
	Pensiun	-	-	-	1.113	0,00%	0,00%	2,46%	1.113	1.113	1.113			
	Total Pembiayaan	-	368	389	1.729	0,00%	0,43%	1,90%	1.340	1.729	1.361	0,81%	57,31%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,27%	(5)	224	5	0,60%	-126,39%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.829	22.838	(633)	9	240	1,06%	11.823	107,33%	15.889	143,73%	6.949
2	Tabungan	115.074	107.804	107.491	107.397	419	(93)	(407)	-0,38%	(7.677)	-6,67%	123.561	86,92%	(16.164)
3	Deposito	23.779	24.716	24.595	24.595	1.009	0	(121)	-0,49%	815	3,43%	24.502	100,38%	93
	Total	149.869	155.118	154.914	154.830	794	(84)	(288)	-0,19%	4.961	3,31%	163.952	94,44%	(9.122)
	CASA	126.089	130.402	130.320	130.235	(214)	(84)	(167)	-0,13%	4.146	3,29%	139.451	93,39%	(9.215)
	(%) CASA	84,13%	84,07%	84,12%	84,12%									
	FDR	105,52%	116,25%	115,77%	115,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.826	6.796	(30)	424	6,65%	(576)	-7,81%	-	0,00%	6.796	
2	Giro ISE	1.170	339	520	514	(6)	175	51,75%	(656)	-56,05%		0,00%	514	
3	Tabungan ISE	2.302	1.933	2.206	2.182	(24)	248	12,85%	(120)	-5,21%		0,00%	2.182	
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%		0,00%	4.100	
5	CIF ISE	69	77	79	79	0	2	2,60%	10	14,49%		0,00%	79	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	• Local Champion	731	484	581	-	100	100	-25	97	-150	3	731	79,45%	(150)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.613	815	200	-615	770	-24	6.159	224	18.537	111,20%	2.077
	KUR	11.979	18.507	18.504	815	200	-615	918	-2	6.525	202	15.960	115,95%	2.545
	Non KUR	2.475	2.130	2.109	-	-	0	-148	-21	-366	21	2.577	81,84%	(468)
3	PWG	2.088	8.454	8.496	999	151	-848	1.315	43	6.409	109	9.019	94,20%	(523)
	Cilem	1.902	8.217	8.237	901	144	-757	1.265	20	6.335	124	8.833	93,25%	(597)
	Gadai	186	237	259	98	8	-91	50	22	73	(15)	186	139,47%	73
4	CFG	140.874	149.821	148.731	1.820	1.640	-180	1.766	-1.090	7.857	2.730	153.271	97,04%	(4.540)
	CF 1	3.720	5.476	5.407	-	-	0	-68	-68	1.687	68	5.198	104,03%	209
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.241	-	-	0	-68	-66	943	66	4.396	96,46%	(155)
	CF 2	137.153	144.345	143.324	1.820	1.640	-180	1.834	-1.021	6.170	2.661	148.073	96,79%	(4.749)
	Mitraguna & Others	95.850	101.262	99.984	1.720	890	-830	1.604	-1.278	4.135	2.168	105.758	94,54%	(5.774)
	Pensiun	41.304	43.083	43.339	100	750	650	231	256	2.035	494	42.314	102,42%	1.025
	Total Pembiayaan	158.147	180.319	179.345	3.634	2.091	-1.543	3.807	-974	21.198	3.065	181.558	98,78%	(2.213)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	751	0,16%	0,00%	3,64%	751	727	751			
	KUR	24	-	-	644	0,20%	0,00%	3,48%	644	621	644			
	Non KUR	-	-	-	106	0,00%	0,00%	5,04%	106	106	106			
3	PWG	-	-	-	148	0,00%	0,00%	1,74%	148	148	148			
	Cilem	-	-	-	133	0,00%	0,00%	1,61%	133	133	133			
	Gadai	-	-	-	15	0,00%	0,00%	5,73%	15	15	15			
4	CFG	636	1.014	1.462	2.374	0,45%	0,98%	1,60%	912	1.738	1.360			
	CF 1	195	355	110	373	5,25%	2,02%	6,90%	263	178	17			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	373	5,92%	2,56%	8,79%	263	178	20			
	CF 2	441	658	1.352	2.001	0,32%	0,94%	1,40%	649	1.560	1.343			
	Mitraguna & Others	441	486	1.183	1.331	0,46%	1,17%	1,33%	148	890	845			
	Pensiun	-	172	169	670	0,00%	0,39%	1,55%	502	670	498			
	Total Pembiayaan	660	1.063	1.510	3.320	0,42%	0,84%	1,85%	1.810	2.661	2.257	1,37%	25,75%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	221	220	219	1,55%	1,07%	1,06%	(1)	(5)	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	219	9,04%	10,33%	10,39%	(1)	(5)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	257	0,34%	0,14%	0,14%	(1)	(280)	(238)	1,13%	-686,36%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)	
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	5.384	4.966	851	(417)	(3.446)	-40,96%	(1.823)	-26,85%	12.850	38,65%	(7.883)
2	Tabungan	175.767	193.661	198.792	198.387	9.382	(405)	4.726	2,44%	22.620	12,87%	189.520	104,68%	8.868
3	Deposito	41.842	51.659	50.873	50.873	(1.726)	0	(786)	-1,52%	9.031	21,58%	42.338	120,16%	8.535
	Total	224.399	253.733	255.050	254.227	8.507	(822)	494	0,19%	29.828	13,29%	244.707	103,89%	9.520
	CASA	182.557	202.074	204.176	203.354	10.233	(822)	1.280	0,63%	20.797	11,39%	202.369	100,49%	985
	(%) CASA	81,35%	79,64%	80,05%	79,99%									
	FDR	108,91%	102,73%	102,27%	102,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.678	6.683		5	436	6,98%	2.601	63,70%	-	0,00%	6.683
2	Giro ISE	1.486	3.408	3.580	3.672		92	264	7,74%	2.186	147,10%		0,00%	3.672
3	Tabungan ISE	2.597	2.839	3.099	3.011		(87)	172	6,07%	414	15,96%		0,00%	3.011
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	154	157	157		0	3	1,95%	19	13,77%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	96.848	1.155	150	-1.005	1.094	-995	-885	1.145	102.758	94,25%	(5.910)
	KUR	92.544	91.691	90.738	1.155	150	-1.005	612	-953	-1.806	1.103	97.133	93,42%	(6.395)
	Non KUR	5.189	6.151	6.110	-	-	0	482	-42	921	42	5.625	108,62%	485
3	PWG	10.721	20.877	21.554	2.691	1.965	-727	1.393	677	10.833	1.288	29.922	72,03%	(8.368)
	Cilem	6.388	12.738	13.044	1.176	587	-590	328	305	6.656	281	19.779	65,95%	(6.735)
	Gadai	4.333	8.138	8.510	1.515	1.378	-137	1.065	372	4.177	1.006	10.144	83,90%	(1.633)
4	CFG	134.342	139.416	139.955	2.212	3.063	851	1.661	539	5.613	2.524	155.663	89,91%	(15.708)
	CF 1	27.563	25.516	25.264	329	-	-329	-74	-252	-2.299	252	31.828	79,38%	(6.564)
	Total Griya	18.820	16.634	16.548	-	-	0	0	-86	-2.272	86	21.370	77,44%	(4.822)
	• Total Non Program	5.808	4.957	4.910	-	-	0	-58	-47	-898	47	6.682	73,48%	(1.772)
	• Program	13.012	11.677	11.638	-	-	0	-170	-39	-1.374	39	14.688	79,23%	(3.050)
	Oto	8.743	8.882	8.716	329	-	-329	-74	-165	-26	165	10.458	83,34%	(1.742)
	CF 2	106.779	113.900	114.691	1.884	3.063	1.180	1.735	790	7.911	2.273	123.835	92,62%	(9.144)
	Mitraguna & Others	66.464	72.581	73.493	1.832	2.573	742	1.546	913	7.029	1.660	81.941	89,69%	(8.448)
	Pensiun	40.315	41.320	41.197	52	490	438	189	-122	882	612	41.894	98,34%	(696)
	Total Pembiayaan	244.391	260.664	260.841	6.059	5.178	-881	4.474	176	16.449	5.002	289.938	89,96%	(29.097)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	6.047	0,95%	0,97%	6,24%	5.101	5.116	4.939			
	KUR	830	948	846	5.140	0,90%	0,92%	5,66%	4.294	4.310	4.192			
	Non KUR	101	160	100	907	1,95%	1,62%	14,84%	807	806	747			
3	PWG	7	-	-	723	0,06%	0,00%	3,35%	723	716	723			
	Cilem	-	-	-	484	0,00%	0,00%	3,71%	484	484	484			
	Gadai	7	-	-	239	0,15%	0,00%	2,80%	239	232	239			
4	CFG	949	1.528	1.067	7.103	0,71%	0,77%	5,08%	6.036	6.154	5.575			
	CF 1	949	1.114	1.067	3.504	3,44%	4,18%	13,87%	2.438	2.555	2.390			
	Total Griya	745	905	834	2.718	3,96%	5,02%	16,42%	1.883	1.973	1.812			
	Oto	204	209	232	787	2,34%	2,62%	9,03%	554	582	578			
	CF 2	-	414	-	3.599	0,00%	0,00%	3,14%	3.599	3.599	3.185			
	Mitraguna & Others	-	414	-	3.426	0,00%	0,00%	4,66%	3.426	3.426	3.012			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	13.872	0,81%	0,77%	5,32%	11.860	11.904	11.237	0,17%	96,82%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	1.015	1,10%	1,03%	1,05%	9	(63)	(114)			
	KUR	744	807	631	640	0,80%	0,69%	0,71%	9	(104)	(167)			
	Non KUR	334	322	375	375	6,43%	6,10%	6,14%	-	41	53			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	2.096	0,59%	1,35%	1,50%	220	1.303	140			
	CF 1	666	782	701	921	2,42%	2,75%	3,65%	220	255	140			
	Total Griya	558	634	559	791	2,96%	3,36%	4,78%	232	234	158			
	Oto	108	148	142	130	1,24%	1,60%	1,49%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,02%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,60%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	3.118	0,79%	1,11%	1,20%	229	1.176	26	3,71%	-210,57%	2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.383	2.384	546	0	(188)	-7,31%	(1.254)	-34,46%	8.432	28,27%	(6.049)
2	Tabungan	133.319	152.840	153.822	153.435	2.858	(387)	594	0,39%	20.116	15,09%	143.354	107,03%	10.081
3	Deposito	34.970	32.772	32.803	32.803	(564)	0	31	0,09%	(2.167)	-6,20%	35.987	91,15%	(3.184)
	Total	171.926	188.184	189.008	188.621	2.840	(387)	437	0,23%	16.695	9,71%	187.773	100,45%	848
	CASA	136.957	155.412	156.206	155.819	3.404	(387)	406	0,26%	18.862	13,77%	151.786	102,66%	4.032
	(%) CASA	79,66%	82,59%	82,64%	82,61%									
	FDR	77,08%	70,23%	69,41%	69,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.587	2.583		(3)	(196)	-7,04%	549	27,00%	-	0,00%	2.583
2	Giro ISE	95	736	549	549		0	(187)	-25,44%	454	478,76%		0,00%	549
3	Tabungan ISE	1.439	1.543	1.538	1.535		(3)	(8)	-0,55%	95	6,61%		0,00%	1.535
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	19.389	100	-	-100	15	-465	444	465	21.313	90,98%	(1.923)
	KUR	17.446	18.508	18.214	100	-	-100	32	-294	768	294	19.713	92,39%	(1.499)
	Non KUR	1.500	1.346	1.175	-	-	0	-17	-171	-324	171	1.599	73,49%	(424)
3	PWG	1.695	7.053	7.224	966	268	-699	544	170	5.529	97	5.843	123,63%	1.381
	Cilem	1.695	7.053	7.224	966	268	-699	544	170	5.529	97	5.843	123,63%	1.381
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.574	485	300	-185	128	-683	-7.300	983	115.242	90,74%	(10.668)
	CF 1	3.054	2.857	2.829	96	-	-96	-85	-28	-225	28	3.455	81,87%	(627)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	-6	0	-60	-	1.045	84,39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.947	96	-	-96	-85	-28	-165	28	2.411	80,77%	(464)
	CF 2	108.821	102.400	101.746	389	300	-89	214	-654	-7.075	954	111.787	91,02%	(10.041)
	Mitraguna & Others	34.866	41.533	41.517	335	300	-35	984	-16	6.651	316	37.557	110,54%	3.960
	Pensiun	73.955	60.867	60.229	54	-	-54	-770	-638	-13.726	638	74.229	81,14%	(14.001)
	Total Pembiayaan	132.514	132.164	131.187	1.551	568	-984	688	-977	-1.327	1.545	142.397	92,13%	(11.210)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	527	530	716	1,59%	2,67%	3,69%	186	414	189			
	KUR	199	527	530	592	1,14%	2,87%	3,25%	62	393	65			
	Non KUR	102	-	-	124	6,82%	0,00%	10,53%	124	21	124			
3	PWG	191	-	-	191	0,00%	0,00%	2,64%	191	191	191			
	Cilem	-	-	-	191	0,00%	0,00%	2,64%	191	191	191			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	2.962	0,05%	1,78%	2,83%	1.094	2.904	1.764			
	CF 1	54	34	31	131	1,76%	1,08%	4,63%	100	77	97			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	131	2,55%	1,56%	6,72%	100	77	97			
	CF 2	5	1.165	1.838	2.832	0,00%	1,79%	2,78%	994	2.827	1.666			
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64			
	Pensiun	-	-	80	1.603	0,00%	0,13%	2,66%	1.523	1.603	1.603			
	Total Pembiayaan	360	1.726	2.399	3.869	0,27%	1,81%	2,95%	1.471	3.509	2.143	3,78%	-28,12%	0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	375	328	326	0,37%	1,65%	1,68%	(2)	257	(49)			
	KUR	60	279	232	230	0,34%	1,25%	1,26%	(2)	170	(49)			
	Non KUR	9	96	96	96	0,62%	7,16%	8,20%	-	87	0			
3	PWG	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	3.768	8,75%	2,49%	3,60%	1.149	(6.021)	1.147			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	3.768	8,99%	2,56%	3,70%	1.149	(6.018)	1.147			
	Mitraguna & Others	915	323	322	1.472	2,62%	0,78%	3,55%	1.150	557	1.149			
	Pensiun	8.871	2.298	2.296	2.296	6,69%	1,74%	3,81%	(1)	(6.575)	(2)			
	Total Pembiayaan	9.858	2.997	2.947	4.105	7,44%	2,23%	3,13%	1.159	(5.752)	1.109	2,09%	33,28%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.426	1.481	455	56	(1.037)	-41,19%	(1.358)	-47,82%	6.559	22,58%	(5.078)
2	Tabungan	118.896	124.754	125.221	124.530	7.185	(691)	(224)	-0,18%	5.634	4,74%	130.899	95,13%	(6.369)
3	Deposito	12.522	15.691	15.604	15.614	(1.098)	10	(77)	-0,49%	3.092	24,70%	13.179	118,48%	2.436
	Total	134.257	142.963	142.251	141.626	6.542	(626)	(1.338)	-0,94%	7.369	5,49%	150.636	94,02%	(9.011)
	CASA	121.735	127.272	126.647	126.011	7.640	(636)	(1.261)	-0,99%	4.276	3,51%	137.458	91,67%	(11.446)
	(%) CASA	90,67%	89,02%	89,03%	88,97%									
	FDR	193,63%	190,58%	191,19%	192,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.208	3.213		5	(61)	-1,86%	(711)	-18,13%	-	0,00%	3.213
2	Giro ISE	2.210	1.598	997	1.000		3	(599)	-37,46%	(1.211)	-54,78%		0,00%	1.000
3	Tabungan ISE	1.714	1.676	2.211	2.214		2	538	32,09%	499	29,13%		0,00%	2.214
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%		0,00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Local Champion	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.481	951	1.230	279	-324	-182	-5.780	1.412	76.793	91,78%	(6.312)
	KUR	69.790	65.006	64.868	951	1.230	279	-368	-139	-4.922	1.369	70.193	92,41%	(5.326)
	Non KUR	6.471	5.657	5.613	-	-	0	44	-43	-858	43	6.599	85,06%	(986)
3	PWG	2.698	8.440	8.542	896	165	-732	773	102	5.844	63	10.039	85,09%	(1.497)
	Cilem	2.698	8.440	8.542	896	165	-732	773	102	5.844	63	10.039	85,09%	(1.497)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	192.884	3.592	1.246	-2.346	3.896	-402	12.038	1.648	198.675	97,09%	(5.791)
	CF 1	24.361	31.788	31.550	-	197	197	222	-239	7.188	435	26.529	118,93%	5.021
	Total Griya	4.158	5.341	5.332	-	-	0	0	-9	1.174	9	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	-	0	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.218	-	197	197	222	-229	6.014	426	21.779	120,38%	4.439
	CF 2	156.485	161.498	161.334	3.592	1.049	-2.543	3.674	-163	4.850	1.213	172.147	93,72%	(10.812)
	Mitraguna & Others	140.742	147.326	147.328	3.592	1.049	-2.543	3.827	1	6.586	1.048	154.954	95,08%	(7.627)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	271.968	5.439	2.641	-2.799	4.337	-491	12.008	3.132	285.662	95,21%	(13.693)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	523	439	2.851	0,00%	0,62%	4,05%	2.412	2.851	2.328			
	KUR	-	523	398	2.460	0,00%	0,61%	3,79%	2.062	2.460	1.937			
	Non KUR	-	-	41	391	0,00%	0,73%	6,97%	350	391	391			
3	PWG	-	-	-	198	0,00%	0,00%	2,32%	198	198	198			
	Cilem	-	-	-	198	0,00%	0,00%	2,32%	198	198	198			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	5.675	2,52%	1,11%	2,94%	3.537	1.113	4.362			
	CF 1	1.171	1.115	1.100	3.698	4,81%	3,46%	11,72%	2.598	2.527	2.583			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	3.677	3,79%	4,16%	14,03%	2.577	2.911	2.562			
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,23%	939	(1.414)	1.779			
	Mitraguna & Others	3.391	198	1.038	1.977	2,41%	0,70%	1,34%	939	(1.414)	1.779			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	8.725	1,76%	0,95%	3,21%	6.147	4.162	6.889	0,32%	90,11%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	522	519	519	0,06%	0,73%	0,74%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,80%	-	473	(3)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.588	2.455	2.455	1,49%	1,27%	1,27%	-	(247)	(134)			
	CF 1	362	843	709	709	1,49%	2,23%	2,25%	-	346	(134)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	709	1,79%	2,68%	2,70%	-	346	(134)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,08%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,19%	1,19%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.110	2.973	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-9,76%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-	0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	7.708	-	-	-	0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0	
4	Deposito ISE	600	-	-	-	0	0	#DIV/0!	(600)	-100,00%		0,00%	0	
5	CIF ISE	27	-	-	-	0	0	#DIV/0!	(27)	-100,00%		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	KUR	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	203	-	-203	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	110	-	-110	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	110	-	-110	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	738	-	-738	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	4,02%	#DIV/0!	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202.766	349.157	680.846	478.080	
2	Contribution Margin	3.215	4.424	3.608	393	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,46	3,64	0,18	0,46
CIF Payroll	208	943	668	(275)	460

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	816	825	(1.185)	9	455	123,40%	(683)	-45,30%	3.501	23,55%	(2.677)
2	Tabungan	77.097	93.391	93.504	93.333	4.507	(172)	(59)	-0,06%	16.236	21,06%	81.858	114,02%	11.474
3	Deposito	8.333	13.479	13.475	13.475	826	0	(4)	-0,03%	5.143	61,71%	8.893	151,52%	4.582
	Total	86.937	107.239	107.795	107.633	4.148	(163)	393	0,37%	20.696	23,81%	94.253	114,20%	13.380
	CASA	78.604	93.760	94.320	94.157	3.322	(163)	397	0,42%	15.553	19,79%	85.359	110,31%	8.798
	(%) CASA	90,42%	87,43%	87,50%	87,48%									
	FDR	27,35%	45,52%	45,83%	45,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.812	27.594		(219)	(4)	-0,01%	3.162	12,94%	-	0,00%	27.594
2	Giro ISE	1.505	366	737	766		28	400	109,19%	(739)	-49,13%		0,00%	766
3	Tabungan ISE	19.127	23.431	23.275	23.028		(247)	(403)	-1,72%	3.901	20,40%		0,00%	23.028
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	17.315	17.419	300	250	-50	881	105	9.510	145	16.589	105,01%	831
	KUR	7.722	16.284	16.394	300	250	-50	797	110	8.673	140	16.106	101,79%	288
	Non KUR	188	1.031	1.025	-	-	0	84	-5	837	5	483	212,32%	542
3	PWG	1.199	6.189	6.293	534	157	-377	522	104	5.094	54	6.922	90,91%	(629)
	Cilem	1.199	6.189	6.293	534	157	-377	522	104	5.094	54	6.922	90,91%	(629)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.692	272	549	277	469	381	11.020	168	24.159	106,35%	1.533
	CF 1	4.501	7.972	8.122	172	249	77	3	150	3.621	99	5.632	144,21%	2.490
	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	• Total Non Program	108	79	79	-	-	0	-3	0	-29	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.043	172	249	77	3	150	3.650	99	5.234	153,67%	2.809
	CF 2	10.171	17.339	17.570	100	300	200	466	231	7.399	69	18.527	94,84%	(957)
	Mitraguna & Others	10.171	15.341	15.579	40	300	260	-246	238	5.408	62	17.754	87,75%	(2.175)
	Pensiun	-	1.998	1.991	60	-	-60	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	49.405	1.107	957	-150	1.872	589	25.624	368	47.670	103,64%	1.735

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	389	0,00%	0,00%	2,23%	389	389	389			
	KUR	-	-	-	389	0,00%	0,00%	2,37%	389	389	389			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	48	0,00%	0,00%	0,76%	48	48	48			
	Cilem	-	-	-	48	0,00%	0,00%	0,76%	48	48	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	1.461	0,00%	0,62%	5,69%	1.305	1.461	676			
	CF 1	-	370	156	1.246	0,00%	1,95%	15,34%	1.090	1.246	876			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	1.246	0,00%	1,97%	15,49%	1.090	1.246	876			
	CF 2	-	414	-	215	0,00%	0,00%	1,22%	215	215	(200)			
	Mitraguna & Others	-	414	-	215	0,00%	0,00%	1,38%	215	215	(200)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.897	0,00%	0,32%	3,84%	1.742	1.897	1.113	0,00%	100,00%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.266	4.276	2.054	10	(1.364)	-24,19%	(75.763)	-94,66%	90.770	4,71%	(86.494)
2	Tabungan	33.280	43.627	44.390	44.117	3.551	(273)	490	1,12%	10.837	32,56%	37.508	117,62%	6.610
3	Deposito	18.866	76.625	77.653	77.653	304	0	1.029	1,34%	58.787	311,59%	19.646	395,26%	58.007
	Total	132.186	125.892	126.310	126.047	5.908	(263)	155	0,12%	(6.139)	-4,64%	147.924	85,21%	(21.878)
	CASA	113.319	49.267	48.656	48.393	5.605	(263)	(874)	-1,77%	(64.926)	-57,29%	128.278	37,73%	(79.885)
	(%) CASA	85,73%	39,13%	38,52%	38,39%									
	FDR	12,66%	24,03%	24,04%	24,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	798	798		(0)	(6)	-0,72%	214	36,54%	-	0,00%	798
2	Giro ISE	18	33	57	57		0	24	72,64%	40	224,89%		0,00%	57
3	Tabungan ISE	567	771	741	741		(0)	(30)	-3,87%	174	30,70%		0,00%	741
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	35	36	36		0	1	2,86%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.951	2.963	226	92	-134	139	13	2.235	79	3.418	86,71%	(454)
	Cilem	728	2.951	2.963	226	92	-134	139	13	2.235	79	3.418	86,71%	(454)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	27.407	1.278	295	-983	2.588	105	11.399	190	27.252	100,57%	155
	CF 1	6.128	8.796	8.728	318	-	-318	-59	-68	2.600	68	7.469	116,87%	1.260
	Total Griya	4.538	7.153	7.131	318	-	-318	0	-22	2.593	22	4.882	146,08%	2.249
	• Total Non Program	4.538	6.150	6.130	-	-	0	-35	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.001	318	-	-318	350	-2	1.001	2	0	0,00%	1.001
	Oto	1.591	1.643	1.597	-	-	0	-59	-46	7	46	2.587	61,74%	(990)
	CF 2	9.879	18.505	18.678	960	295	-665	2.647	173	8.799	122	19.783	94,42%	(1.105)
	Mitraguna & Others	9.209	17.588	17.766	960	295	-665	2.652	178	8.557	117	18.196	97,64%	(430)
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	30.370	1.504	387	-1.117	2.727	118	13.634	269	30.669	99,02%	(299)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	25	0,00%	0,00%	0,84%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,84%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	399	0,00%	0,95%	1,46%	141	399	139			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	260	258	399	0,00%	1,40%	2,14%	141	399	139			
	Mitraguna & Others	-	260	258	399	0,00%	1,47%	2,25%	141	399	139			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	424	0,00%	0,85%	1,40%	165	424	164	0,30%	78,28%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	820	820	(1.862)	0	(2.265)	-73,41%	(927)	-53,07%	7.308	11,22%	(6.488)
2	Tabungan	52.637	64.541	64.670	64.695	549	25	153	0,24%	12.058	22,91%	58.431	110,72%	6.263
3	Deposito	30.502	32.868	32.969	32.969	504	0	101	0,31%	2.467	8,09%	31.306	105,31%	1.663
	Total	84.886	100.494	98.459	98.484	(809)	25	(2.010)	-2,00%	13.598	16,02%	97.046	101,48%	1.438
	CASA	54.385	67.626	65.490	65.515	(1.313)	25	(2.111)	-3,12%	11.130	20,47%	65.740	99,66%	(225)
	(%) CASA	64,07%	67,29%	66,52%	66,52%									
	FDR	15,32%	27,91%	28,83%	28,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.603	1.600	(3)	9	0,59%	(379)	-19,15%	-	0,00%	1.600	
2	Giro ISE	1.572	777	758	758	0	(18)	-2,37%	(814)	-51,76%		0,00%	758	
3	Tabungan ISE	407	814	845	842	(3)	28	3,42%	435	106,72%		0,00%	842	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%		0,00%	47	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.447	7.434	429	75	-355	38	-13	4.506	88	5.333	139,40%	2.101
	Cilem	2.928	7.447	7.434	429	75	-355	38	-13	4.506	88	5.333	139,40%	2.101
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.952	235	617	382	69	347	10.874	270	18.511	113,19%	2.441
	CF 1	3.825	6.414	6.590	-	247	247	-100	176	2.765	72	4.830	136,43%	1.760
	Total Griya	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
	• Total Non Program	789	1.478	1.476	-	-	0	708	-2	687	2	1.047	141,00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.114	-	247	247	-100	177	2.078	70	3.783	135,17%	1.331
	CF 2	6.254	14.190	14.362	235	370	135	169	172	8.109	198	13.681	104,98%	681
	Mitraguna & Others	5.039	12.776	12.847	220	100	-120	131	71	7.808	29	11.779	109,07%	1.068
	Pensiun	1.215	1.414	1.516	15	270	255	38	101	301	169	1.902	79,69%	(386)
	Total Pembiayaan	13.007	28.051	28.386	664	692	28	107	335	15.379	357	23.843	119,05%	4.542

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	77	0,00%	0,00%	1,04%	77	77	77			
	Cilem	-	-	-	77	0,00%	0,00%	1,04%	77	77	77			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	31	424	0,82%	0,15%	2,02%	393	341	392			
	CF 1	83	-	-	299	2,17%	0,00%	4,54%	299	216	299			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	299	2,73%	0,00%	5,85%	299	216	299			
	CF 2	-	31	31	124	0,00%	0,22%	0,87%	94	124	93			
	Mitraguna & Others	-	31	31	124	0,00%	0,24%	0,97%	94	124	93			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	501	0,64%	0,11%	1,76%	470	418	469	8,45%	-379,40%	6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	14	14	0,00%	0,07%	0,07%	-	14	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	14	14	0,00%	0,10%	0,10%	-	14	-			
	Mitraguna & Others	-	14	14	14	0,00%	0,11%	0,11%	-	14	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	-	14	-	8,12%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80