

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	163.653	143.273	(20.234)	(20.379)	10.347	7,78%	(12.593)	-8,08%	307.972	46,52%	(164.699)
2	Tabungan	1.803.617	1.929.405	1.937.020	1.967.029	8.980	30.009	37.624	1,95%	163.412	9,06%	2.053.217	95,80%	(86.188)
3	Deposito	681.198	794.773	795.194	776.580	13.126	(18.613)	(18.193)	-2,29%	95.383	14,00%	695.719	111,62%	80.861
Total		2.640.681	2.857.104	2.895.866	2.886.883	1.872	(8.983)	29.779	1,04%	246.202	9,32%	3.056.908	94,44%	(170.026)
CASA		1.959.483	2.062.331	2.100.672	2.110.302	(11.254)	9.630	47.971	2,33%	150.819	7,70%	2.361.189	89,37%	(250.887)
(% CASA		74,20%	72,18%	72,54%	73,10%									
FDR		99,99%	103,86%	103,33%	103,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	88.130	88.384		254	10.189	13,03%	22.774	34,71%	93.649	94,38%	(5.265)
2	Giro ISE	23.758	19.240	24.186	24.462		275	5.221	27,14%	703	2,96%	40.752	60,02%	(16.291)
3	Tabungan ISE	30.646	49.287	54.276	54.255		(22)	4.967	10,08%	23.609	77,04%	34.543	92,53%	(29.100)
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.054	3.115	5.900	2.785	1.646	3.765	19.656	2.135	108.670	92,07%	(8.615)
	Linkage	14.865	24.410	24.410	-	-	-	54	-0	9.545	0	27.177	89,82%	(2.767)
	Non-Linkage	65.533	71.879	75.644	3.115	5.900	2.785	1.592	3.766	10.111	2.134	81.493	92,82%	(5.849)
	• Local Champion	62.373	68.775	72.572	3.115	5.900	2.785	1.923	3.797	10.199	2.103	69.939	103,76%	2.633
	• Value Chain	3.160	3.104	3.072	-	-	-	-330	-32	-88	32	11.554	26,59%	(8.481)
2	MBG	368.059	386.301	386.353	11.550	10.840	-710	2.427	52	18.295	10.788	416.638	92,73%	(30.285)
	KUR	343.457	360.866	360.507	10.450	10.050	-400	2.172	-359	17.050	10.409	389.607	92,53%	(29.100)
	Non KUR	24.602	25.435	25.846	1.100	790	-310	255	411	1.245	379	27.031	95,62%	(1.185)
3	PWG	200.888	337.104	351.738	70.092	63.736	-6.356	15.679	14.634	150.850	49.102	352.958	99,65%	(1.219)
	Cilem	92.590	179.567	191.138	16.823	22.869	6.046	5.131	11.570	98.547	11.298	214.664	89,04%	(23.526)
	Gadai	108.298	157.537	160.601	53.268	40.867	-12.401	10.549	3.064	52.303	37.803	138.294	116,13%	22.307
4	CFG	1.991.066	2.147.657	2.154.214	42.682	39.929	-2.753	24.686	6.557	163.148	33.372	2.201.267	97,86%	(47.053)
	CF 1	271.158	283.456	282.669	3.662	2.715	-947	1.344	-787	11.511	3.502	306.261	92,30%	(23.591)
	Total Griya	236.939	234.916	232.650	850	160	-690	0	-2.266	-4.289	2.426	254.302	91,49%	(21.652)
	• Total Non Program	155.508	157.635	155.676	850	-	-850	-522	-1.958	168	1.958	163.178	95,40%	(7.502)
	• Program	81.431	77.281	76.974	-	160	-763	-308	-4.457	-4.457	468	91.124	84,47%	(14.150)
	Oto	34.219	48.540	50.019	2.812	2.555	-258	1.344	1.479	15.800	1.075	51.959	96,27%	(1.939)
	CF 2	1.719.908	1.864.201	1.871.545	39.020	37.214	-1.806	23.342	7.344	151.637	29.870	1.895.007	98,76%	(23.462)
	Mitraguna & Others	1.474.657	1.597.603	1.604.722	34.339	34.186	-153	17.258	7.119	130.065	27.067	1.633.534	98,24%	(28.811)
	Pensiun	245.250	266.598	266.822	4.681	3.028	-1.653	6.084	225	21.572	2.803	261.473	102,05%	5.349
Total Pembiayaan		2.640.411	2.967.351	2.992.360	127.438	120.405	-7.034	44.438	25.009	351.950	95.395	3.079.533	97,17%	(87.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	9.336	0,00%	0,00%	9,33%	9.336	9.336	8.734			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	7.517	0,00%	0,00%	9,94%	7.517	7.517	6.915			
	Value Chain	-	-	-	1.819	0,00%	0,00%	2,51%	1.819	1.819	1.819			
2	MBG	2.275	5.444	5.444	42.533	0,62%	1,41%	11,01%	37.089	40.258	37.089			
	KUR	1.785	4.476	4.476	37.750	0,52%	1,24%	10,47%	33.275	35.965	33.275			
	Non KUR	489	968	968	4.783	1,99%	3,81%	18,50%	3.815	4.293	3.815			
3	PWG	10	-	-	28.436	0,00%	0,00%	8,08%	28.436	28.426	28.436			
	Cilem	10	-	-	21.184	0,01%	0,00%	11,08%	21.184	21.174	21.184			
	Gadai	-	-	-	7.252	0,00%	0,00%	4,52%	7.252	7.252	7.252			
4	CFG	19.717	27.801	28.500	72.674	0,99%	1,33%	3,37%	44.174	52.957	44.873			
	CF 1	13.249	15.216	16.070	33.430	4,89%	5,67%	11,83%	17.360	20.181	18.214			
	Total Griya	12.780	14.475	15.301	29.369	5,39%	6,51%	12,62%	14.068	16.589	14.894			
	Oto	469	742	769	4.061	1,37%	1,58%	8,12%	3.292	3.592	3.320			
	CF 2	6.468	12.585	12.430	39.244	0,38%	0,67%	2,10%	26.814	32.776	26.659			
	Mitraguna & Others	5.999	11.277	11.068	35.801	0,41%	0,69%	2,23%	24.732	29.802	24.523			
	Pensiun	470	1.308	1.361	3.443	0,19%	0,51%	1,29%	2.082	2.974	2.135			
Total Pembiayaan		22.002	33.847	33.943	152.979	0,83%	1,14%	5,11%	119.035	130.977	119.132	0,88%	82,79%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,09%	(414)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,25%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.080	0,70%	0,71%	0,80%	347	508	771			
	KUR	1.118	1.018	1.434	1.604	0,33%	0,40%	0,45%	171	486	586			
	Non KUR	1.455	1.292	1.300	1.476	5,91%	5,11%	5,71%	176	21	184			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.711	1,29%	1,09%	1,15%	1.220	(956)	1.662			
	CF 1	9.750	10.411	9.855	11.270	3,60%	3,48%	3,99%	1.415	1.520	859			
	Total Griya	9.274	9.871	9.315	10.553	3,91%	3,97%	4,54%	1.238	1.279	682			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	177			
	CF 2	15.917	12.639	13.636	13.442	0,93%	0,73%	0,72%	(195)	(2.476)	803			
	Mitraguna & Others	14.983	11.801	12.664	12.469	1,02%	0,79%	0,78%	(195)	(2.514)	669			
	Pensiun	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
Total Pembiayaan		46.399	49.332	50.747	51.900	1,76%	1,71%	1,73%	1.153	5.501	2.568	1,79%	-3,02%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	25.986	24.861	(1.762)	(1.125)	2.898	13,20%	(1.144)	-4,40%	39.337	63,20%	(14.476)
2	Tabungan	211.719	206.878	214.125	215.081	(13.599)	956	8.203	3,96%	3.362	1,59%	232.866	92,36%	(17.786)
3	Deposito	98.613	105.058	106.611	88.316	29.502	(18.295)	(16.742)	-15,94%	(10.297)	-10,44%	99.856	88,44%	(11.540)
	Total	336.337	333.899	346.722	328.258	14.141	(18.464)	(5.641)	-1,69%	(8.079)	-2,40%	372.059	88,23%	(43.801)
	CASA	237.724	228.840	240.111	239.942	(15.361)	(169)	11.101	4,85%	2.218	0,93%	272.203	88,15%	(32.261)
	(%) CASA	70,68%	68,54%	69,25%	73,10%									
	FDR	113,34%	123,52%	120,59%	127,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	23.329	23.155		(174)	7.594	48,80%	7.680	49,63%	-	0,00%	23.155
2	Giro ISE	9.559	8.666	12.893	12.890		(3)	4.224	48,74%	3.331	34,85%		0,00%	12.890
3	Tabungan ISE	5.622	6.895	10.435	10.265		(171)	3.370	48,88%	4.643	82,58%		0,00%	10.265
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.498	3.115	5.000	1.885	2.782	4.900	943	100	24.634	75,09%	(6.136)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.498	3.115	5.000	1.885	2.782	4.900	943	100	21.551	85,83%	(3.053)
	• Local Champion	16.779	12.893	17.801	3.115	5.000	1.885	2.789	4.908	1.022	92	18.673	95,33%	(872)
	• Value Chain	777	705	697	-	-	-	-7	-8	-79	8	2.878	24,23%	(2.181)
2	MBG	48.456	41.201	40.445	600	550	-50	-1.272	-755	-8.011	1.305	53.016	76,29%	(12.571)
	KUR	46.158	38.350	37.628	600	550	-50	-1.221	-722	-8.530	1.272	50.496	74,52%	(12.868)
	Non KUR	2.298	2.851	2.817	-	-	0	-51	-33	519	33	2.520	111,80%	297
3	PWG	20.904	26.807	26.612	5.955	3.366	-2.588	1.575	-195	5.708	3.561	34.588	76,94%	(7.976)
	Cilem	9.146	13.780	13.465	917	494	-422	-575	-315	4.319	809	20.186	66,70%	(6.721)
	Gadai	11.759	13.027	13.147	5.038	2.872	-2.166	2.150	120	1.388	2.752	14.402	91,29%	(1.255)
4	CFG	294.292	330.838	332.545	7.149	6.735	-414	2.642	1.706	38.253	5.029	309.858	107,32%	22.687
	CF 1	11.437	13.928	13.561	-	-	0	-86	-368	2.123	368	13.294	102,01%	267
	Total Griya	7.624	10.098	9.820	-	-	0	0	-278	2.196	278	8.092	121,35%	1.728
	• Total Non Program	7.624	10.098	9.820	-	-	0	-93	-278	2.196	278	8.092	121,35%	1.728
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.741	-	-	0	-86	-89	-72	89	5.202	71,91%	(1.461)
	CF 2	282.855	316.910	318.984	7.149	6.735	-414	2.729	2.074	36.129	4.661	296.564	107,56%	22.420
	Mitraguna & Others	252.904	277.936	279.685	5.945	6.148	203	833	1.749	26.781	4.399	265.342	105,41%	14.343
	Pensiun	29.951	38.974	39.299	1.204	587	-617	1.895	325	9.348	262	31.222	125,87%	8.077
	Total Pembiayaan	381.208	412.444	418.100	16.819	15.651	-1.167	5.727	5.656	36.892	9.995	422.096	99,05%	(3.996)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	234	0,00%	0,00%	1,27%	234	234	234			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	234	0,00%	0,00%	1,27%	234	234	234			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	5.047	0,14%	3,59%	12,48%	3.566	4.981	2.998			
	KUR	66	1.886	1.317	4.805	0,14%	3,44%	12,77%	3.488	4.739	2.920			
	Non KUR	-	163	163	242	0,00%	5,73%	8,58%	78	242	78			
3	PWG	-	-	-	2.639	0,00%	0,00%	9,92%	2.639	2.639	2.639			
	Cilem	-	-	-	2.021	0,00%	0,00%	15,01%	2.021	2.021	2.021			
	Gadai	-	-	-	618	0,00%	0,00%	4,70%	618	618	618			
4	CFG	-	2.198	2.414	6.804	0,00%	0,73%	2,05%	4.390	6.804	4.606			
	CF 1	-	91	92	1.452	0,00%	0,66%	10,71%	1.360	1.452	1.361			
	Total Griya	-	-	-	553	0,00%	0,00%	5,63%	553	553	553			
	Oto	-	91	92	899	0,00%	2,40%	24,03%	807	899	808			
	CF 2	-	2.107	2.322	5.352	0,00%	0,73%	1,68%	3.030	5.352	3.246			
	Mitraguna & Others	-	1.795	1.933	4.174	0,00%	0,70%	1,49%	2.241	4.174	2.379			
	Pensiun	-	312	389	1.178	0,00%	1,00%	3,00%	789	1.178	867			
	Total Pembiayaan	66	4.247	3.895	14.724	0,02%	0,94%	3,52%	10.829	14.658	10.477	0,00%	100,00%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,31%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,31%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	458	0,36%	0,66%	1,13%	184	283	183			
	KUR	175	56	56	176	0,38%	0,14%	0,47%	121	1	120			
	Non KUR	-	218	218	282	0,00%	7,65%	10,00%	64	282	63			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.175	0,52%	0,66%	0,65%	(0)	653	587			
	CF 1	290	290	290	290	2,54%	2,08%	2,14%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,76%	-	-	-			
	CF 2	1.232	1.298	1.885	1.885	0,44%	0,59%	0,59%	(0)	653	587			
	Mitraguna & Others	1.232	1.298	1.885	1.885	0,49%	0,68%	0,67%	(0)	653	587			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.205	0,62%	1,46%	1,48%	184	3.833	743	0,70%	52,90%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.193	8.233	332	39	(983)	-10,67%	3.945	92,02%	16.989	48,46%	(8.756)
2	Tabungan	160.765	165.443	164.491	170.454	7.432	5.963	5.011	3,03%	9.689	6,03%	180.916	94,22%	(10.462)
3	Deposito	65.984	41.550	39.402	39.422	276	20	(2.128)	-5,12%	(26.563)	-40,26%	67.122	58,73%	(27.701)
	Total	231.036	216.208	212.086	218.108	8.040	6.022	1.900	0,88%	(12.928)	-5,60%	265.027	82,30%	(46.919)
	CASA	165.052	174.658	172.684	178.687	7.763	6.002	4.028	2,31%	13.635	8,26%	197.905	90,29%	(19.218)
	(%) CASA	71,44%	80,78%	81,42%	81,93%									
	FDR	120,56%	144,20%	148,11%	144,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.467	2.513		46	(96)	-3,68%	958	61,63%	-	0,00%	2.513
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.466	2.512		46	346	15,96%	957	61,54%	-	0,00%	2.512
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.208	-	-	0	-73	-37	4.137	37	3.456	121,76%	752
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.208	-	-	0	-71	-37	4.157	37	1.962	214,47%	2.246
	• Local Champion	51	4.245	4.208	-	-	0	-71	-37	4.157	37	957	439,60%	3.251
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.616	465	465	0	263	50	4.970	415	17.686	110,91%	1.930
	KUR	12.693	16.663	16.550	465	265	-200	324	-113	3.857	378	15.586	106,18%	964
	Non KUR	1.952	2.902	3.066	-	200	200	-60	164	1.113	36	2.100	145,98%	966
3	PWG	16.365	26.307	26.946	4.540	3.431	-1.109	1.083	639	10.581	2.792	29.274	92,05%	(2.328)
	Cilem	8.190	15.249	16.045	1.322	1.543	222	459	796	7.855	747	18.454	86,95%	(2.408)
	Gadai	8.175	11.058	10.901	3.218	1.888	-1.330	624	-157	2.725	2.045	10.820	100,74%	81
4	CFG	247.446	261.646	263.341	5.510	5.679	169	3.839	1.694	15.895	3.985	263.405	99,98%	(65)
	CF 1	12.247	10.586	10.473	17	-	-17	-60	-112	-1.774	112	14.104	74,26%	(3.630)
	Total Griya	9.062	7.852	7.796	-	-	0	0	-56	-1.266	56	9.491	82,15%	(1.695)
	• Total Non Program	9.062	7.852	7.796	-	-	0	-87	-56	-1.266	56	9.491	82,15%	(1.695)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.677	17	-	-17	-60	-56	-507	56	4.613	58,04%	(1.936)
	CF 2	235.199	251.061	252.868	5.493	5.679	186	3.899	1.807	17.669	3.872	249.302	101,43%	3.566
	Mitraguna & Others	206.067	221.171	222.550	5.393	4.869	-524	4.041	1.379	16.483	3.490	218.862	101,68%	3.688
	Pensiun	29.132	29.890	30.317	100	810	710	-141	428	1.185	382	30.439	99,60%	(122)
	Total Pembiayaan	278.528	311.763	314.111	10.515	9.575	-940	5.112	2.348	35.583	7.228	313.822	100,09%	289

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.260	0,00%	0,00%	53,70%	2.260	2.260	2.260			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.260	0,00%	0,00%	53,70%	2.260	2.260	2.260			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	2.369	0,00%	0,41%	12,08%	2.290	2.369	2.287			
	KUR	-	82	79	1.752	0,00%	0,48%	10,58%	1.672	1.752	1.669			
	Non KUR	-	-	-	618	0,00%	0,00%	20,15%	618	618	618			
3	PWG	-	-	-	2.263	0,00%	0,00%	8,40%	2.263	2.263	2.263			
	Cilem	-	-	-	1.516	0,00%	0,00%	9,45%	1.516	1.516	1.516			
	Gadai	-	-	-	746	0,00%	0,00%	6,85%	746	746	746			
4	CFG	713	671	728	4.497	0,29%	0,28%	1,71%	3.769	3.784	3.826			
	CF 1	8	337	466	1.848	0,06%	4,40%	17,65%	1.382	1.840	1.511			
	Total Griya	-	261	257	1.510	0,00%	3,27%	19,36%	1.253	1.510	1.249			
	Oto	8	76	210	339	0,24%	7,67%	12,65%	129	331	263			
	CF 2	705	334	262	2.649	0,30%	0,10%	1,05%	2.387	1.944	2.315			
	Mitraguna & Others	705	334	262	2.360	0,34%	0,12%	1,06%	2.098	1.654	2.026			
	Pensiun	-	-	-	289	0,00%	0,00%	0,95%	289	289	289			
	Total Pembiayaan	713	753	807	11.389	0,26%	0,26%	3,63%	10.582	10.676	10.636	1,19%	67,17%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	2.309	1.752	2.059	2.058	0,93%	0,79%	0,78%	(1)	(252)	306			
	CF 1	296	296	296	296	2,42%	2,80%	2,83%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,80%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.762	0,86%	0,70%	0,70%	(1)	(252)	306			
	Mitraguna & Others	2.013	1.456	1.763	1.762	0,98%	0,80%	0,79%	(1)	(252)	306			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.058	0,83%	0,66%	0,66%	(1)	(252)	306	5,79%	-784,40%	5,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	29.006	28.651	1.239	(355)	(1.177)	-3,95%	1.234	4,50%	35.521	80,66%	(6.870)
2	Tabungan	55.536	68.233	63.496	63.086	9.942	(410)	(5.147)	-7,54%	7.549	13,59%	68.601	91,96%	(5.515)
3	Deposito	6.088	6.809	6.209	6.209	(335)	0	(600)	-8,81%	121	1,98%	6.873	90,34%	(664)
	Total	89.042	104.870	98.711	97.946	10.846	(765)	(6.924)	-6,60%	8.904	10,00%	110.995	88,24%	(13.050)
	CASA	82.953	98.061	92.502	91.737	11.181	(765)	(6.324)	-6,45%	8.784	10,59%	104.122	88,11%	(12.385)
	(%) CASA	93,16%	93,51%	93,71%	93,66%									
	FDR	82,33%	92,06%	99,21%	99,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	970	953	996	44	26	2,72%	(2.121)	-68,04%	-	0,00%	996
2	Giro ISE	560	442	477	496	19	54	12,34%	(64)	-11,48%		0,00%	496
3	Tabungan ISE	2.557	528	476	500	24	(28)	-5,32%	(2.057)	-80,43%		0,00%	500
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	52	53	53	0	1	1,92%	8	17,78%		0,00%	53

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	• Local Champion	3.229	2.604	2.133	-	-	0	-55	-471	-1.096	471	3.229	66,06%	(1.096)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.646	525	300	-225	-215	-140	-175	440	21.896	80,59%	(4.250)
	KUR	16.625	17.098	16.968	525	300	-225	-190	-130	344	430	20.501	82,77%	(3.533)
	Non KUR	1.196	688	678	-	-	0	-24	-11	-519	11	1.394	48,59%	(717)
3	PWG	2.171	6.495	7.813	1.338	1.571	233	1.023	1.318	5.642	252	8.105	96,39%	(292)
	Cilem	2.171	6.495	7.813	1.338	1.571	233	1.023	1.318	5.642	252	8.105	96,39%	(292)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.341	1.417	1.821	404	2.040	679	20.254	1.141	63.498	110,78%	6.842
	CF 1	13.142	15.797	15.852	-	201	201	-77	55	2.710	145	15.400	102,93%	452
	Total Griya	12.152	13.526	13.424	-	-	0	0	-101	1.272	101	13.221	101,54%	203
	• Total Non Program	7.615	9.363	9.294	-	-	0	-108	-69	1.679	69	8.143	114,13%	1.150
	• Program	4.537	4.163	4.131	-	-	0	-32	-32	-407	32	5.078	81,35%	(947)
	Oto	989	2.271	2.428	-	201	201	-77	156	1.438	44	2.179	111,40%	248
	CF 2	36.945	53.865	54.489	1.417	1.620	203	2.117	624	17.544	996	48.098	113,29%	6.391
	Mitraguna & Others	31.987	48.880	49.548	1.287	1.620	333	2.146	668	17.560	952	42.107	117,67%	7.440
	Pensiun	4.958	4.985	4.941	130	-	-130	-29	-44	-17	44	5.991	82,48%	(1.050)
	Total Pembiayaan	73.308	96.546	97.932	3.280	3.691	412	2.793	1.386	24.624	2.305	96.728	101,25%	1.204

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	249	983	1.229	3.270	1,40%	6,91%	18,53%	2.041	3.021	2.287			
	KUR	249	917	1.229	3.155	1,50%	7,19%	18,59%	1.926	2.906	2.238			
	Non KUR	-	66	-	115	0,00%	0,00%	16,99%	115	115	49			
3	PWG	-	-	-	1.048	0,00%	0,00%	13,41%	1.048	1.048	1.048			
	Cilem	-	-	-	1.048	0,00%	0,00%	13,41%	1.048	1.048	1.048			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	1.680	2,00%	1,13%	2,39%	891	679	1.094			
	CF 1	727	586	789	872	5,53%	4,99%	5,50%	83	145	286			
	Total Griya	727	581	789	755	5,98%	5,83%	5,62%	(34)	28	174			
	Oto	-	5	-	117	0,00%	0,00%	4,82%	117	117	112			
	CF 2	274	-	-	808	0,74%	0,00%	1,48%	808	533	808			
	Mitraguna & Others	274	-	-	666	0,86%	0,00%	1,34%	666	391	666			
	Pensiun	-	-	-	142	0,00%	0,00%	2,87%	142	142	142			
	Total Pembiayaan	1.250	1.568	2.018	5.998	1,71%	2,09%	6,12%	3.979	4.747	4.429	1,60%	73,89%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	226	4,80%	0,89%	1,28%	68	(629)	57			
	KUR	438	40	38	108	2,63%	0,22%	0,63%	69	(330)	67			
	Non KUR	417	129	120	119	34,85%	17,50%	17,51%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,51%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,50%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	940	929	583	2,47%	0,96%	0,59%	(347)	(1.231)	(358)	0,76%	-26,97%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	39.154	23.150	(23.428)	(16.004)	8.107	53,89%	(2.569)	-9,99%	34.063	67,96%	(10.913)
2	Tabungan	122.400	138.299	138.234	139.541	2.513	1.306	1.242	0,90%	17.141	14,00%	135.814	102,74%	3.726
3	Deposito	49.497	52.299	49.534	49.534	(1.625)	(0)	(2.765)	-5,29%	37	0,07%	50.279	98,52%	(744)
	Total	197.616	205.640	226.923	212.225	(22.540)	(14.698)	6.585	3,20%	14.609	7,39%	220.156	96,40%	(7.931)
	CASA	148.118	153.341	177.388	162.691	(20.916)	(14.698)	9.349	6,10%	14.572	9,84%	169.877	95,77%	(7.186)
	(%) CASA	74,95%	74,57%	78,17%	76,66%									
	FDR	74,94%	87,49%	80,12%	85,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	13.141	13.156		15	(2.303)	-14,90%	3.773	40,21%	-	0,00%	13.156
2	Giro ISE	3.509	1.815	1.968	1.981		14	167	9,18%	(1.528)	-43,53%		0,00%	1.981
3	Tabungan ISE	5.874	13.644	11.174	11.175		1	(2.470)	-18,10%	5.301	90,24%		0,00%	11.175
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,31%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	40.948	1.530	880	-650	1.749	61	6.047	819	38.663	105,91%	2.285
	KUR	33.390	38.479	38.545	1.230	860	-370	1.494	66	5.155	794	36.969	104,26%	1.576
	Non KUR	1.512	2.409	2.403	300	20	-280	256	-5	892	25	1.694	141,83%	709
3	PWG	20.337	35.928	36.492	9.049	5.893	-3.156	2.559	564	16.155	5.329	31.928	114,30%	4.565
	Cilem	6.847	17.748	17.780	2.046	934	-1.112	1.290	32	10.933	902	15.562	114,25%	2.218
	Gadai	13.490	18.180	18.712	7.003	4.960	-2.044	1.269	532	5.222	4.428	16.366	114,34%	2.346
4	CFG	92.645	100.930	101.524	4.360	2.207	-2.154	3.814	595	8.879	1.612	103.398	98,19%	(1.874)
	CF 1	21.426	20.334	20.192	357	109	-249	245	-143	-1.235	251	22.707	88,92%	(2.515)
	Total Griya	17.556	15.516	15.362	-	-	0	0	-154	-2.195	154	17.879	85,92%	(2.517)
	• Total Non Program	17.556	15.516	15.362	-	-	0	-167	-154	-2.195	154	17.879	85,92%	(2.517)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.830	357	109	-249	245	12	960	97	4.828	100,04%	2
	CF 2	71.219	80.596	81.333	4.003	2.098	-1.905	3.569	737	10.114	1.361	80.691	100,79%	641
	Mitraguna & Others	67.517	76.973	77.745	4.003	2.098	-1.905	3.605	772	10.227	1.326	76.113	102,14%	1.632
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	181.816	14.939	9.680	-5.259	8.106	1.904	33.718	7.776	174.205	104,37%	7.612

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	131	334	106	5.381	0,38%	0,26%	13,14%	5.275	5.250	5.047			
	KUR	131	170	106	4.310	0,39%	0,28%	11,18%	4.204	4.179	4.141			
	Non KUR	-	165	-	1.071	0,00%	0,00%	44,57%	1.071	1.071	906			
3	PWG	-	-	-	3.467	0,00%	0,00%	9,50%	3.467	3.467	3.467			
	Cilem	-	-	-	2.994	0,00%	0,00%	16,84%	2.994	2.994	2.994			
	Gadai	-	-	-	473	0,00%	0,00%	2,53%	473	473	473			
4	CFG	616	1.647	1.495	3.469	0,67%	1,48%	3,42%	1.975	2.853	1.823			
	CF 1	588	544	325	2.089	2,74%	1,60%	10,35%	1.764	1.501	1.545			
	Total Griya	588	420	202	1.864	3,35%	1,30%	12,13%	1.662	1.276	1.444			
	Oto	-	125	122	225	0,00%	2,54%	4,66%	103	225	100			
	CF 2	28	1.102	1.170	1.380	0,04%	1,45%	1,70%	211	1.352	278			
	Mitraguna & Others	28	1.102	1.170	1.380	0,04%	1,52%	1,78%	211	1.352	278			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	12.317	0,50%	0,89%	6,77%	10.717	11.570	10.336	0,05%	99,24%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	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	565	941	996	637	0,61%	0,99%	0,63%	(359)	72	(304)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	637	0,70%	1,24%	0,78%	(359)	135	(304)			
	Mitraguna & Others	502	941	996	637	0,74%	1,29%	0,82%	(359)	135	(304)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	916	0,53%	0,71%	0,50%	(359)	135	(304)	1,62%	-221,83%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	235	235	118	(1)	19	9,04%	(185)	-44,11%	8.110	2,89%	(7.876)
2	Tabungan	44.796	52.259	51.418	53.559	2.396	2.141	1.300	2,49%	8.763	19,56%	57.103	93,79%	(3.544)
3	Deposito	28.737	6.132	5.996	6.046	(200)	50	(86)	-1,40%	(22.691)	-78,96%	29.411	20,56%	(23.365)
	Total	73.953	58.606	57.649	59.839	2.313	2.190	1.233	2,10%	(14.114)	-19,08%	94.623	63,24%	(34.784)
	CASA	45.216	52.474	51.653	53.793	2.513	2.140	1.319	2,51%	8.577	18,97%	65.213	82,49%	(11.419)
	(%) CASA	61,14%	89,54%	89,60%	89,90%									
	FDR	129,31%	188,04%	192,84%	185,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	2.057	2.173		117	1.003	85,64%	1.266	139,52%	-	0,00%	2.173
2	Giro ISE	390	210	229	229		0	19	9,22%	(161)	-41,25%		0,00%	229
3	Tabungan ISE	518	961	1.828	1.945		117	983	102,30%	1.427	275,52%		0,00%	1.945
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	• Local Champion	-	739	734	-	-	0	-5	-5	734	5	0	0,00%	734
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.095	300	200	-100	-449	-501	-677	701	22.803	83,74%	(3.708)
	KUR	19.175	18.883	18.398	200	200	0	-532	-485	-777	685	22.059	83,40%	(3.661)
	Non KUR	597	713	697	100	-	-100	83	-16	100	16	745	93,66%	(47)
3	PWG	2.596	7.836	8.104	849	697	-152	735	268	5.507	429	8.830	91,78%	(726)
	Cilem	2.069	5.965	5.781	316	130	-186	287	-184	3.712	314	6.810	84,89%	(1.029)
	Gadai	527	1.871	2.323	533	567	34	448	452	1.795	115	2.019	115,02%	303
4	CFG	73.258	82.031	83.237	2.450	2.086	-364	2.392	1.205	9.979	881	83.932	99,17%	(696)
	CF 1	2.294	3.647	4.251	328	660	332	276	605	1.957	55	3.570	119,10%	682
	Total Griya	712	1.611	1.592	-	-	0	0	-19	881	19	1.034	154,00%	558
	• Total Non Program	712	1.611	1.592	-	-	0	-22	-19	881	19	1.034	154,00%	558
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.659	328	660	332	276	623	1.076	37	2.536	104,86%	123
	CF 2	70.963	78.385	78.985	2.122	1.426	-696	2.117	600	8.022	826	80.362	98,29%	(1.377)
	Mitraguna & Others	52.047	60.807	61.436	1.780	1.264	-516	2.208	629	9.388	635	60.577	101,42%	859
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	111.169	3.599	2.983	-616	2.673	967	15.543	2.016	115.565	96,20%	(4.396)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	67	493	314	5.457	0,34%	1,60%	28,58%	5.143	5.390	4.964			
	KUR	67	397	286	5.368	0,35%	1,52%	29,18%	5.082	5.302	4.971			
	Non KUR	-	96	28	88	0,00%	3,93%	12,68%	60	88	(8)			
3	PWG	-	-	-	1.066	0,00%	0,00%	13,15%	1.066	1.066	1.066			
	Cilem	-	-	-	893	0,00%	0,00%	15,44%	893	893	893			
	Gadai	-	-	-	173	0,00%	0,00%	7,45%	173	173	173			
4	CFG	1	2.095	2.308	3.028	0,00%	2,81%	3,64%	720	3.027	932			
	CF 1	-	-	-	243	0,00%	0,00%	5,71%	243	243	243			
	Total Griya	-	-	-	243	0,00%	0,00%	15,25%	243	243	243			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1	2.095	2.308	2.785	0,00%	2,94%	3,53%	477	2.784	690			
	Mitraguna & Others	1	2.095	2.308	2.515	0,00%	3,80%	4,09%	207	2.514	420			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	9.550	0,07%	2,38%	8,59%	6.928	9.482	6.962	4,14%	51,78%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	181	116	120	137	0,91%	0,61%	0,72%	17	(43)	21			
	KUR	181	116	120	137	0,94%	0,64%	0,75%	17	(43)	21			
	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	-	363	352	352	0,00%	0,43%	0,42%	-	352	(11)			
	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	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	490	0,19%	0,43%	0,44%	17	309	10	8,57%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	29.665	28.913	(662)	(752)	6.932	31,53%	(9.666)	-25,05%	50.912	56,79%	(21.999)
2	Tabungan	168.056	173.709	190.904	193.756	(401)	2.853	20.047	11,54%	25.701	15,29%	188.094	103,01%	5.662
3	Deposito	55.027	67.591	66.526	66.624	(3.993)	99	(966)	-1,43%	11.597	21,08%	56.195	118,56%	10.429
	Total	261.662	263.281	287.095	289.294	(5.056)	2.199	26.013	9,88%	27.632	10,56%	295.201	98,00%	(5.907)
	CASA	206.634	195.690	220.569	222.669	(1.063)	2.100	26.979	13,79%	16.035	7,76%	239.006	93,16%	(16.336)
	(%) CASA	78,97%	74,33%	76,83%	76,97%									
	FDR	64,72%	74,36%	69,30%	68,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	3.957	3.961		3	(58)	-1,43%	921	30,31%	-	0,00%	3.961
2	Giro ISE	335	326	380	380		0	54	16,48%	45	13,38%		0,00%	380
3	Tabungan ISE	2.705	3.692	3.578	3.581		3	(111)	-3,01%	876	32,40%		0,00%	3.581
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.044	-	-	0	-291	-183	270	183	30.626	81,77%	(5.582)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.044	-	-	0	-291	-183	270	183	28.077	89,20%	(3.034)
	• Local Champion	24.387	24.877	24.698	-	-	0	-288	-179	311	179	25.953	95,16%	(1.255)
	• Value Chain	387	350	346	-	-	-	-4	-4	-41	4	2.124	16,29%	(1.778)
2	MBG	21.941	24.298	24.964	1.050	1.360	310	240	665	3.023	695	24.965	100,00%	(1)
	KUR	20.349	22.920	23.607	1.050	1.360	310	272	687	3.258	673	23.226	101,64%	381
	Non KUR	1.592	1.379	1.357	-	-	0	-32	-22	-235	22	1.739	78,02%	(382)
3	PWG	23.945	36.403	37.800	8.712	8.470	-242	2.540	1.397	13.856	7.073	36.734	102,90%	1.066
	Cilem	8.631	15.736	16.628	1.919	1.883	-36	745	892	7.997	991	18.820	88,35%	(2.192)
	Gadai	15.314	20.667	21.172	6.793	6.587	-205	1.795	505	5.858	6.082	17.914	118,19%	3.258
4	CFG	98.692	109.855	111.157	1.880	2.399	519	956	1.303	12.466	1.096	114.514	97,07%	(3.357)
	CF 1	13.574	19.937	20.330	403	607	204	121	393	6.756	214	15.455	131,55%	4.875
	Total Griya	9.477	14.029	13.943	-	-	0	0	-87	4.465	87	9.952	140,10%	3.991
	• Total Non Program	9.477	14.029	13.943	-	-	0	128	-87	4.465	87	9.952	140,10%	3.991
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.387	403	607	204	121	479	2.291	127	5.503	116,07%	885
	CF 2	85.118	89.918	90.827	1.477	1.792	315	835	910	5.710	882	99.060	91,69%	(8.232)
	Mitraguna & Others	51.909	55.390	56.214	735	1.492	757	194	824	4.305	668	64.565	87,07%	(8.350)
	Pensiun	33.208	34.527	34.613	742	300	-442	641	86	1.405	214	34.495	100,34%	118
	Total Pembiayaan	169.351	195.783	198.965	11.642	12.229	587	3.445	3.183	29.614	9.046	206.839	96,19%	(7.874)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.500	0,00%	0,00%	13,98%	3.500	3.500	3.500			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.500	0,00%	0,00%	13,98%	3.500	3.500	3.500			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.352	0,51%	0,29%	5,42%	1.281	1.239	1.253			
	KUR	113	35	11	1.292	0,55%	0,05%	5,47%	1.281	1.179	1.257			
	Non KUR	-	64	60	60	0,00%	4,35%	4,42%	-	60	(4)			
3	PWG	-	-	-	1.169	0,00%	0,00%	3,09%	1.169	1.169	1.169			
	Cilem	-	-	-	853	0,00%	0,00%	5,13%	853	853	853			
	Gadai	-	-	-	317	0,00%	0,00%	1,49%	317	317	317			
4	CFG	211	347	851	2.512	0,21%	0,78%	2,26%	1.661	2.301	2.165			
	CF 1	-	132	505	1.448	0,00%	2,53%	7,12%	943	1.448	1.316			
	Total Griya	-	132	349	1.194	0,00%	2,49%	8,56%	845	1.194	1.062			
	Oto	-	-	156	254	0,00%	2,64%	3,98%	98	254	254			
	CF 2	211	215	347	1.065	0,25%	0,39%	1,17%	718	853	849			
	Mitraguna & Others	211	9	13	731	0,41%	0,02%	1,30%	718	519	721			
	Pensiun	-	206	334	334	0,00%	0,97%	0,96%	-	334	128			
	Total Pembiayaan	324	446	922	8.534	0,19%	0,47%	4,29%	7.612	8.210	8.088	0,35%	91,77%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,93%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,93%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.467	2,15%	1,35%	1,32%	(12)	(658)	(17)			
	CF 1	445	402	402	402	3,28%	2,02%	1,98%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,77%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,26%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.065	1,97%	1,20%	1,17%	(12)	(614)	(17)			
	Mitraguna & Others	1.585	1.081	1.076	1.065	3,05%	1,94%	1,89%	(12)	(520)	(17)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.454	1,28%	2,28%	2,24%	(12)	2.286	(17)	1,30%	42,05%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.46	2.67	2.62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	803	799	(31)	(4)	97	13,74%	(3.808)	-82,65%	12.486	6,40%	(11.687)
2	Tabungan	52.069	51.523	52.000	53.365	1.708	1.365	1.842	3,57%	1.296	2,49%	64.775	82,39%	(11.409)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	61.035	62.396	1.182	1.361	1.948	3,22%	(5.676)	-8,34%	89.374	69,81%	(26.978)
	CASA	56.676	52.226	52.803	54.164	1.677	1.361	1.938	3,71%	(2.511)	-4,43%	77.261	70,11%	(23.096)
	(%) CASA	83,26%	86,40%	86,51%	86,81%									
	FDR	200,44%	262,77%	261,10%	255,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.420	1.421		1	117	8,95%	(162)	-10,26%	-	0,00%	1.421
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.300	1.415	1.416		1	117	8,98%	(51)	-3,50%		0,00%	1.416
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	39.654	41.111	40.900	1.700	810	-890	465	-211	1.246	1.021	42.501	96,23%	(1.601)
	KUR	35.878	38.336	38.157	1.700	810	-890	572	-179	2.280	989	38.587	98,89%	(430)
	Non KUR	3.776	2.775	2.743	-	-	0	-107	-32	-1.033	32	3.914	70,08%	(1.171)
3	PWG	12.336	26.611	26.542	6.494	5.773	-721	2.289	-69	14.206	5.842	21.563	123,09%	4.979
	Cilem	3.767	8.461	9.014	795	1.018	224	418	553	5.246	466	8.648	104,23%	365
	Gadai	8.569	18.150	17.528	5.699	4.755	-945	1.871	-622	8.960	5.376	12.915	135,72%	4.614
4	CFG	84.451	91.118	91.922	1.743	1.546	-197	1.254	805	7.472	741	95.541	96,21%	(3.618)
	CF 1	4.785	7.248	7.190	158	-	-158	144	-58	2.405	58	6.077	118,31%	1.113
	Total Griya	4.537	6.373	6.326	-	-	0	0	-47	1.788	47	4.894	129,26%	1.432
	• Total Non Program	4.383	5.720	5.676	-	-	0	-45	-44	1.293	44	4.721	120,22%	955
	• Program	154	653	650	-	-	0	-3	-3	496	3	172	376,98%	477
	Oto	248	875	864	158	-	-158	144	-11	616	11	1.183	73,01%	(319)
	CF 2	79.665	83.870	84.732	1.586	1.546	-40	1.110	863	5.067	683	89.464	94,71%	(4.731)
	Mitraguna & Others	63.755	65.327	66.307	1.313	1.546	233	936	980	2.552	566	72.645	91,28%	(6.338)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	159.365	9.938	8.129	-1.808	4.007	524	22.924	7.605	159.605	99,85%	(240)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	187	588	302	5.699	0,47%	0,73%	13,93%	5.397	5.512	5.112			
	KUR	48	449	302	5.120	0,13%	0,79%	13,42%	4.818	5.073	4.671			
	Non KUR	140	138	-	579	3,70%	0,00%	21,10%	579	439	440			
3	PWG	-	-	-	2.184	0,00%	0,00%	8,23%	2.184	2.184	2.184			
	Cilem	-	-	-	1.167	0,00%	0,00%	12,94%	1.167	1.167	1.167			
	Gadai	-	-	-	1.018	0,00%	0,00%	5,81%	1.018	1.018	1.018			
4	CFG	1.300	448	445	5.078	1,54%	0,49%	5,52%	4.633	3.778	4.630			
	CF 1	-	-	-	480	0,00%	0,00%	6,68%	480	480	480			
	Total Griya	-	-	-	112	0,00%	0,00%	1,76%	112	112	112			
	Oto	-	-	-	368	0,00%	0,00%	42,64%	368	368	368			
	CF 2	1.300	448	445	4.598	1,63%	0,53%	5,43%	4.153	3.298	4.150			
	Mitraguna & Others	1.135	448	445	4.598	1,78%	0,68%	6,93%	4.153	3.463	4.150			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	12.961	1,09%	0,47%	8,13%	12.215	11.474	11.926	0,51%	93,77%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	74	442	234	0,00%	1,07%	0,57%	(208)	234	159			
	KUR	-	-	238	161	0,00%	0,62%	0,42%	(77)	161	161			
	Non KUR	-	74	204	73	0,00%	7,34%	2,66%	(131)	73	(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	643	446	445	445	0,76%	0,49%	0,48%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	679	0,47%	0,56%	0,43%	(208)	36	159	0,59%	-39,50%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.974	4.549	(495)	(425)	(1.342)	-22,78%	168	3,83%	12.255	37,12%	(7.706)
2	Tabungan	121.239	126.909	126.517	129.810	(1.862)	3.293	2.901	2,29%	8.571	7,07%	133.893	96,95%	(4.083)
3	Deposito	26.839	21.290	21.057	21.057	(120)	0	(233)	-1,09%	(5.782)	-21,54%	27.590	76,32%	(6.533)
	Total	152.459	154.089	152.548	155.416	(2.477)	2.868	1.326	0,86%	2.957	1,94%	173.738	89,45%	(18.322)
	CASA	125.619	132.799	131.491	134.359	(2.357)	2.868	1.559	1,17%	8.739	6,96%	146.148	91,93%	(11.789)
	(%) CASA	82,40%	86,18%	86,20%	86,45%									
	FDR	80,08%	82,67%	83,32%	81,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.906	3.914		8	568	16,97%	663	20,40%	-	0,00%	3.914
2	Giro ISE	1.707	1.958	2.224	2.225		0	266	13,60%	518	30,35%		0,00%	2.225
3	Tabungan ISE	1.544	1.388	1.682	1.689		8	302	21,74%	145	9,41%		0,00%	1.689
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.848	130	650	520	247	104	-3.339	546	34.233	81,35%	(6.385)
	KUR	27.378	24.973	25.104	130	650	520	362	131	-2.274	519	30.277	82,91%	(5.173)
	Non KUR	3.809	2.771	2.744	-	-	0	-115	-27	-1.065	27	3.955	69,37%	(1.212)
3	PWG	1.449	4.989	5.294	639	644	5	228	305	3.845	339	6.624	79,92%	(1.330)
	Cilem	1.449	4.989	5.294	639	644	5	228	305	3.845	339	6.624	79,92%	(1.330)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.363	2.210	715	-1.495	1.047	-684	4.800	1.399	87.647	90,55%	(8.284)
	CF 1	26.770	24.847	24.523	650	-	-650	-83	-324	-2.247	324	28.738	85,33%	(4.215)
	Total Griya	26.477	21.706	21.466	650	-	-650	0	-240	-5.011	240	27.317	78,58%	(5.851)
	• Total Non Program	23.147	18.793	18.580	650	-	-650	389	-213	-4.567	213	23.590	78,76%	(5.011)
	• Program	3.330	2.913	2.887	-	-	0	-38	-27	-444	27	3.727	77,46%	(840)
	Oto	293	3.141	3.057	-	-	0	-83	-84	2.764	84	1.421	215,11%	1.636
	CF 2	47.792	55.199	54.840	1.560	715	-845	1.130	-360	7.047	1.075	58.909	93,09%	(4.069)
	Mitraguna & Others	41.537	46.694	46.292	940	620	-320	12	-402	4.754	1.022	51.622	89,67%	(5.331)
	Pensiun	6.255	8.506	8.548	620	95	-525	1.119	42	2.293	53	7.286	117,31%	1.262
	Total Pembiayaan	122.084	127.384	127.106	2.979	2.009	-970	1.476	-278	5.022	2.287	143.389	88,64%	(16.283)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	1.819	0,00%	0,00%	12,46%	1.819	1.819	1.217			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	1.819	0,00%	0,00%	87,44%	1.819	1.819	1.819			
2	MBG	83	1.083	713	2.470	0,27%	2,57%	8,87%	1.756	2.386	1.387			
	KUR	83	412	159	1.745	0,30%	0,64%	6,95%	1.586	1.661	1.333			
	Non KUR	-	670	554	725	0,00%	20,01%	26,42%	171	725	55			
3	PWG	10	-	-	1.124	0,69%	0,00%	21,23%	1.124	1.114	1.124			
	Cilem	10	-	-	1.124	0,69%	0,00%	21,23%	1.124	1.114	1.124			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	6.337	2,19%	3,88%	7,98%	3.234	4.701	4.170			
	CF 1	1.522	1.690	2.499	3.631	5,68%	10,06%	14,81%	1.132	2.110	1.941			
	Total Griya	1.522	1.690	2.499	3.631	5,75%	11,51%	16,92%	1.132	2.110	1.941			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	476	603	2.705	0,24%	1,09%	4,93%	2.102	2.591	2.229			
	Mitraguna & Others	114	476	603	2.705	0,27%	1,29%	5,84%	2.102	2.591	2.229			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	11.749	1,42%	3,00%	9,24%	7.933	10.020	7.899	0,94%	89,84%	-8,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.411	1,54%	3,81%	5,07%	356	933	647			
	KUR	111	276	479	470	0,41%	1,92%	1,87%	(9)	359	194			
	Non KUR	368	489	577	942	9,65%	20,81%	34,32%	365	574	453			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.530	1,83%	1,58%	1,93%	264	165	(194)			
	CF 1	1.118	655	388	652	4,18%	1,56%	2,66%	264	(466)	(3)			
	Total Griya	1.118	655	388	652	4,22%	1,79%	3,04%	264	(466)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,90%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.500	11,32%	11,68%	12,19%	620	1.675	1.031	1,28%	89,50%	-10,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	4.066	2.658	(1.283)	(1.408)	(763)	-22,30%	(3.261)	-55,10%	14.361	18,51%	(11.703)
2	Tabungan	49.567	53.824	50.628	51.989	(527)	1.361	(1.835)	-3,41%	2.422	4,89%	63.134	82,35%	(11.145)
3	Deposito	19.983	50.227	50.102	50.082	(658)	(20)	(145)	-0,29%	30.099	150,62%	20.773	241,09%	29.309
	Total	75.469	107.472	104.796	104.729	(2.469)	(67)	(2.743)	-2,55%	29.260	38,77%	98.268	106,57%	6.461
	CASA	55.486	57.245	54.694	54.647	(1.811)	(47)	(2.598)	-4,54%	(839)	-1,51%	77.495	70,52%	(22.848)
	(%) CASA	73,52%	53,26%	52,19%	52,18%									
	FDR	164,25%	127,15%	131,08%	131,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)						Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.169	1.016	1.048	1.048	0	31	3,09%	(121)	-10,38%	-	0,00%	1.048		
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%		0,00%	1		
3	Tabungan ISE	994	865	897	897	0	31	3,64%	(97)	-9,74%		0,00%	897		
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!		0,00%	150		
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%		0,00%	30		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.897	338	907	570	-38	573	2.394	334	8.497	57,63%	(3.601)
	Cilem	2.503	4.324	4.897	338	907	570	-38	573	2.394	334	8.497	57,63%	(3.601)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.470	2.657	2.076	-581	2.692	140	11.030	1.936	133.806	99,00%	(1.335)
	CF 1	4.796	5.901	5.946	177	111	-66	151	45	1.150	66	6.269	94,84%	(323)
	Total Griya	4.549	4.764	4.722	-	-	0	0	-42	173	42	4.920	95,97%	(198)
	• Total Non Program	4.549	4.764	4.722	-	-	0	-45	-42	173	42	4.920	95,97%	(198)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.224	177	111	-66	151	87	977	24	1.349	90,73%	(125)
	CF 2	116.645	126.430	126.525	2.480	1.965	-515	2.541	95	9.880	1.870	127.537	99,21%	(1.012)
	Mitraguna & Others	110.497	118.744	118.909	2.360	1.965	-395	1.766	164	8.412	1.801	120.379	98,78%	(1.470)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	137.367	2.995	2.983	-12	2.653	713	13.410	2.270	142.391	96,47%	(5.024)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	287	0,00%	0,00%	5,87%	287	287	287			
	Cilem	-	-	-	287	0,00%	0,00%	5,87%	287	287	287			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	4.619	0,00%	1,14%	3,49%	3.112	4.619	3.165			
	CF 1	-	-	-	720	0,00%	0,00%	12,11%	720	720	720			
	Total Griya	-	-	-	445	0,00%	0,00%	9,43%	445	445	445			
	Oto	-	-	-	275	0,00%	0,00%	22,47%	275	275	275			
	CF 2	-	1.454	1.507	3.899	0,00%	1,19%	3,08%	2.392	3.899	2.445			
	Mitraguna & Others	-	1.454	1.507	3.899	0,00%	1,27%	3,28%	2.392	3.899	2.445			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	4.907	0,00%	1,10%	3,57%	3.400	4.907	3.453	0,80%	77,72%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,91%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,14%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-959,84%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	3.254	2.300	60	(953)	410	21,69%	700	43,70%	13.559	16,96%	(11.259)
2	Tabungan	117.228	130.045	120.703	122.264	(157)	1.561	(7.781)	-5,98%	5.036	4,30%	136.263	89,73%	(13.999)
3	Deposito	47.162	44.283	44.239	44.239	267	0	(44)	-0,10%	(2.923)	-6,20%	48.271	91,65%	(4.032)
	Total	165.991	176.218	168.196	168.804	170	608	(7.415)	-4,21%	2.813	1,69%	198.093	85,21%	(29.290)
	CASA	118.829	131.935	123.957	124.564	(97)	608	(7.371)	-5,59%	5.736	4,83%	149.822	83,14%	(25.258)
	(%) CASA	71,59%	74,87%	73,70%	73,79%									
	FDR	85,30%	86,41%	91,04%	90,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	4.390	4.530		141	1.683	59,12%	1.463	47,71%	-	0,00%	4.530
2	Giro ISE	515	1.030	1.634	1.628		(6)	599	58,14%	1.113	216,33%		0,00%	1.628
3	Tabungan ISE	2.552	1.818	2.756	2.902		147	1.085	59,67%	350	13,71%		0,00%	2.902
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.672	1.090	390	-700	297	-232	3.123	622	26.408	101,00%	264
	KUR	22.685	26.325	26.098	1.090	390	-700	507	-226	3.414	616	25.406	102,73%	693
	Non KUR	863	579	573	-	-	0	-210	-5	-290	5	1.002	57,19%	(429)
3	PWG	16.913	28.940	30.907	5.228	5.898	671	1.211	1.968	13.994	3.931	29.768	103,83%	1.139
	Cilem	9.701	18.563	20.568	1.789	3.483	1.694	807	2.005	10.867	1.478	19.909	103,31%	658
	Gadai	7.212	10.377	10.339	3.439	2.415	-1.024	404	-37	3.128	2.452	9.859	104,88%	481
4	CFG	101.109	96.418	95.553	137	963	826	-1.473	-865	-5.555	1.828	114.649	83,34%	(19.096)
	CF 1	13.632	14.256	14.007	17	-	-17	-42	-249	375	249	15.245	91,88%	(1.238)
	Total Griya	12.067	12.042	11.852	-	-	0	0	-191	-215	191	12.473	95,02%	(621)
	• Total Non Program	12.067	12.042	11.852	-	-	0	-108	-191	-215	191	12.473	95,02%	(621)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.155	17	-	-17	-42	-58	590	58	2.772	77,75%	(617)
	CF 2	87.476	82.163	81.546	120	963	843	-1.430	-616	-5.930	1.579	99.404	82,04%	(17.858)
	Mitraguna & Others	79.108	74.436	73.545	70	550	480	-1.400	-891	-5.563	1.441	89.931	81,78%	(16.386)
	Pensiun	8.368	7.726	8.001	50	413	363	-30	275	-367	138	9.473	84,46%	(1.472)
	Total Pembiayaan	141.591	152.262	153.132	6.454	7.251	797	35	871	11.542	6.380	170.846	89,63%	(17.714)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.331	0,81%	0,00%	4,99%	1.331	1.141	1.331			
	KUR	-	-	-	1.109	0,00%	0,00%	4,25%	1.109	1.109	1.109			
	Non KUR	190	-	-	222	21,98%	0,00%	38,65%	222	32	222			
3	PWG	-	-	-	1.898	0,00%	0,00%	6,14%	1.898	1.898	1.898			
	Cilem	-	-	-	1.505	0,00%	0,00%	7,32%	1.505	1.505	1.505			
	Gadai	-	-	-	394	0,00%	0,00%	3,81%	394	394	394			
4	CFG	854	607	82	4.241	0,84%	0,08%	4,44%	4.159	3.387	3.634			
	CF 1	-	84	82	410	0,00%	0,57%	2,92%	328	410	325			
	Total Griya	-	72	70	399	0,00%	0,58%	3,37%	329	399	327			
	Oto	-	12	11	11	0,00%	0,52%	0,49%	(1)	11	(2)			
	CF 2	854	522	-	3.831	0,98%	0,00%	4,70%	3.831	2.977	3.309			
	Mitraguna & Others	854	522	-	3.831	1,08%	0,00%	5,21%	3.831	2.977	3.309			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	7.470	0,74%	0,05%	4,88%	7.388	6.426	6.863	0,72%	85,20%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	986	0,59%	1,11%	1,03%	(88)	389	(88)			
	CF 1	91	239	239	151	0,67%	1,67%	1,08%	(88)	60	(88)			
	Total Griya	91	88	88	-	0,75%	0,73%	0,00%	(88)	(91)	(88)			
	Oto	-	151	151	151	0,00%	6,81%	6,99%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,14%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	986	0,47%	0,70%	0,64%	(88)	315	(277)	0,85%	-31,47%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	5.051	4.832	26	(220)	560	13,10%	(1.230)	-20,29%	17.587	27,47%	(12.755)
2	Tabungan	115.416	127.376	130.285	130.324	2.673	39	2.948	2,31%	14.908	12,92%	133.777	97,42%	(3.453)
3	Deposito	39.351	36.505	38.424	38.410	486	(13)	1.905	5,22%	(940)	-2,39%	40.431	95,00%	(2.021)
	Total	160.829	168.153	173.760	173.566	3.185	(194)	5.413	3,22%	12.737	7,92%	191.795	90,50%	(18.229)
	CASA	121.478	131.648	135.336	135.156	2.699	(181)	3.508	2,66%	13.677	11,26%	151.364	89,29%	(16.208)
	(%) CASA	75,53%	78,29%	77,89%	77,87%									
	FDR	76,61%	88,43%	86,26%	86,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	3.154	3.148		(6)	974	44,79%	1.667	112,52%	-	0,00%	3.148
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	3.144	3.138		(6)	974	44,99%	1.699	118,13%		0,00%	3.138
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	• Local Champion	373	1.272	1.456	-	200	200	-16	184	1.083	16	373	390,05%	1.083
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.408	-	-	0	-303	-165	1.074	165	10.704	87,89%	(1.296)
	KUR	8.171	9.393	9.233	-	-	0	-298	-160	1.062	160	10.425	88,56%	(1.193)
	Non KUR	163	180	175	-	-	0	-5	-5	12	5	279	62,84%	(104)
3	PWG	22.470	32.445	33.465	6.359	6.503	145	246	1.021	10.995	5.483	34.600	96,72%	(1.135)
	Cilem	8.736	15.740	16.784	1.336	1.852	516	671	1.045	8.048	807	18.452	90,96%	(1.668)
	Gadai	13.734	16.705	16.681	5.023	4.652	-371	-426	-24	2.947	4.676	16.149	103,30%	533
4	CFG	92.027	105.411	105.554	1.850	2.421	572	1.720	143	13.527	2.278	103.661	101,83%	1.892
	CF 1	36.305	36.820	36.595	48	160	113	156	-224	290	385	37.690	97,09%	(1.095)
	Total Griya	33.468	33.176	33.029	-	160	160	0	-147	-439	307	33.817	97,67%	(788)
	• Total Non Program	33.468	31.174	30.873	-	-	0	-651	-301	-2.595	301	33.817	91,29%	(2.944)
	• Program	-	2.002	2.156	-	160	160	-10	154	2.156	7	0	0,00%	2.156
	Oto	2.837	3.643	3.566	48	-	-48	156	-77	729	77	3.873	92,07%	(307)
	CF 2	55.722	68.591	68.959	1.802	2.261	459	1.564	367	13.237	1.894	65.971	104,53%	2.987
	Mitraguna & Others	47.599	55.350	55.795	952	2.261	1.309	-567	445	8.196	1.816	56.899	98,06%	(1.104)
	Pensiun	8.123	13.242	13.164	850	-	-850	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	149.883	8.209	9.125	916	1.647	1.182	26.679	7.943	149.339	100,36%	544

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	94	1.288	0,00%	0,98%	13,69%	1.194	1.288	1.288			
	KUR	-	-	94	1.288	0,00%	1,00%	13,95%	1.194	1.288	1.288			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	2.328	0,00%	0,00%	6,96%	2.328	2.328	2.328			
	Cilem	-	-	-	1.715	0,00%	0,00%	10,22%	1.715	1.715	1.715			
	Gadai	-	-	-	613	0,00%	0,00%	3,67%	613	613	613			
4	CFG	1.195	325	701	3.373	1,30%	0,67%	3,20%	2.672	2.178	3.048			
	CF 1	69	154	536	2.671	0,19%	1,46%	7,30%	2.135	2.602	2.517			
	Total Griya	69	154	536	2.285	0,21%	1,62%	6,92%	1.749	2.216	2.131			
	Oto	-	-	-	386	0,00%	0,00%	10,83%	386	386	386			
	CF 2	1.127	171	165	702	2,02%	0,24%	1,02%	537	(425)	531			
	Mitraguna & Others	1.127	171	165	702	2,37%	0,30%	1,26%	537	(425)	531			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	6.989	0,97%	0,53%	4,66%	6.194	5.793	6.664	0,48%	89,63%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,64%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,64%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,99%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,01%	-	94	(0)			
	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	802	821	819	980	0,87%	0,78%	0,93%	161	178	159			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	820	1,36%	0,96%	1,19%	162	65	162			
	Mitraguna & Others	629	470	470	632	1,32%	0,85%	1,13%	162	4	163			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.447	0,95%	0,86%	0,97%	161	272	159	0,08%	91,86%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.710	6.231	617	521	683	12,32%	(499)	-7,41%	19.651	31,71%	(13.420)
2	Tabungan	220.302	236.315	236.299	243.772	(5.076)	7.474	7.458	3,16%	23.470	10,65%	240.832	101,22%	2.940
3	Deposito	143.210	171.686	176.163	176.129	(10.775)	(34)	4.443	2,59%	32.919	22,99%	144.430	121,95%	31.699
	Total	370.242	413.548	418.171	426.132	(15.234)	7.961	12.584	3,04%	55.890	15,10%	404.913	105,24%	21.219
	CASA	227.032	241.862	242.009	250.003	(4.459)	7.995	8.141	3,37%	22.972	10,12%	260.483	95,98%	(10.480)
	(%) CASA	61,32%	58,48%	57,87%	58,67%									
	FDR	58,19%	64,23%	64,44%	63,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	21.842	22.259		417	1.163	5,51%	1.748	8,52%	-	0,00%	22.259
2	Giro ISE	3.669	3.228	3.225	3.470		245	242	7,48%	(200)	-5,44%		0,00%	3.470
3	Tabungan ISE	6.637	8.351	9.100	9.272		172	921	11,03%	2.636	39,71%		0,00%	9.272
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	12.166	-	-	0	-300	-1.027	12.137	1.027	8.808	138,11%	3.357
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	2.597	-	-	0	-356	-1.027	2.568	1.027	4.985	52,09%	(2.388)
	• Local Champion	28	3.393	2.386	-	-	0	-55	-1.006	2.358	1.006	2.378	100,34%	8
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.235	500	380	-120	126	161	4.419	219	12.205	100,25%	30
	KUR	7.418	11.668	11.830	500	380	-120	134	162	4.412	218	11.593	102,04%	237
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	35.139	7.090	8.638	1.547	51	3.271	15.749	5.366	31.974	109,90%	3.166
	Cilem	9.334	14.807	16.935	496	4.065	3.569	-1.168	2.128	7.601	1.937	18.810	90,03%	(1.875)
	Gadai	10.057	17.061	18.205	6.595	4.573	-2.022	1.219	1.144	8.148	3.429	13.164	138,29%	5.041
4	CFG	188.225	208.494	209.920	4.911	6.048	1.137	3.008	1.426	21.695	4.622	202.408	103,71%	7.512
	CF 1	13.467	13.805	13.442	620	-	-620	37	-364	-25	364	15.211	88,37%	(1.769)
	Total Griya	8.915	8.773	8.514	200	-	-200	0	-259	-402	259	9.339	91,16%	(825)
	• Total Non Program	8.915	8.773	8.514	200	-	-200	495	-259	-402	259	9.339	91,16%	(825)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.928	420	-	-420	37	-104	376	104	5.871	83,93%	(944)
	CF 2	174.758	194.689	196.479	4.291	6.048	1.757	2.971	1.790	21.721	4.258	187.198	104,96%	9.281
	Mitraguna & Others	169.164	188.986	190.811	4.291	6.048	1.757	3.012	1.825	21.647	4.223	180.451	105,74%	10.360
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	269.461	12.502	15.066	2.564	2.886	3.831	54.001	11.234	255.396	105,51%	14.065

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	181	-	66	817	2,32%	0,55%	6,68%	751	636	817			
	KUR	181	-	-	579	2,44%	0,00%	4,89%	579	398	579			
	Non KUR	-	-	66	238	0,00%	16,19%	58,65%	172	238	238			
3	PWG	-	-	-	2.149	0,00%	0,00%	6,12%	2.149	2.149	2.149			
	Cilem	-	-	-	1.503	0,00%	0,00%	8,88%	1.503	1.503	1.503			
	Gadai	-	-	-	646	0,00%	0,00%	3,55%	646	646	646			
4	CFG	461	366	-	1.947	0,24%	0,00%	0,93%	1.947	1.486	1.581			
	CF 1	356	255	-	364	2,64%	0,00%	2,71%	364	8	109			
	Total Griya	-	-	-	89	0,00%	0,00%	1,04%	89	89	89			
	Oto	356	255	-	276	7,82%	0,00%	5,59%	276	(80)	20			
	CF 2	105	110	-	1.583	0,06%	0,00%	0,81%	1.583	1.478	1.473			
	Mitraguna & Others	105	110	-	1.583	0,06%	0,00%	0,83%	1.583	1.478	1.473			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	4.913	0,30%	0,02%	1,82%	4.847	4.271	4.548	0,11%	93,81%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	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	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	4.261	4.355	5.080	94	(6.286)	-59,08%	4.210	2894,05%	4.064	107,15%	291
2	Tabungan	93.148	114.005	114.453	115.207	2.110	754	1.202	1,05%	22.060	23,68%	106.141	108,54%	9.067
3	Deposito	25.397	122.050	123.623	123.328	(192)	(295)	1.279	1,05%	97.931	385,60%	26.151	471,59%	97.177
	Total	118.690	246.696	242.337	242.891	6.998	554	(3.805)	-1,54%	124.201	104,64%	136.357	178,13%	106.534
	CASA	93.293	124.646	118.714	119.562	7.190	849	(5.084)	-4,08%	26.269	28,16%	110.205	108,49%	9.357
	(%) CASA	78,60%	50,53%	48,99%	49,22%									
	FDR	96,89%	55,72%	57,15%	57,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.825	1.825		0	48	2,72%	1.007	123,22%	-	0,00%	1.825
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.765	1.765		0	48	2,82%	981	125,05%		0,00%	1.765
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	29.770	34.624	35.410	1.200	2.345	1.145	-37	786	5.641	1.559	33.477	105,78%	1.934
	KUR	28.200	32.668	33.513	1.100	2.345	1.245	-59	846	5.313	1.499	31.727	105,63%	1.787
	Non KUR	1.570	1.956	1.897	100	-	-100	23	-59	327	59	1.750	108,40%	147
3	PWG	4.527	9.694	10.072	420	863	442	-227	378	5.545	484	10.876	92,61%	(804)
	Cilem	4.527	9.694	10.072	420	863	442	-227	378	5.545	484	10.876	92,61%	(804)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	93.025	2.468	1.783	-684	933	-112	12.324	1.895	93.313	99,69%	(288)
	CF 1	1.386	7.900	8.691	608	867	260	535	791	7.306	76	2.892	300,50%	5.799
	Total Griya	404	3.752	3.742	-	-	0	0	-10	3.338	10	784	477,39%	2.958
	• Total Non Program	404	3.752	3.742	-	-	0	-9	-10	3.338	10	784	477,39%	2.958
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.949	608	867	260	535	801	3.967	66	2.108	234,73%	2.841
	CF 2	79.315	85.237	84.333	1.860	916	-944	398	-903	5.019	1.819	90.421	93,27%	(6.087)
	Mitraguna & Others	60.800	65.858	65.471	1.860	916	-944	437	-388	4.671	1.304	70.877	92,37%	(5.407)
	Pensiun	18.515	19.378	18.863	-	-	0	-39	-515	348	515	19.543	96,52%	(681)
	Total Pembiayaan	114.997	137.454	138.507	4.088	4.991	903	670	1.053	23.510	3.938	137.665	100,61%	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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	214	103	349	2.397	0,72%	1,01%	6,77%	2.048	2.183	2.294			
	KUR	129	103	349	2.156	0,46%	1,07%	6,43%	1.806	2.027	2.053			
	Non KUR	85	-	-	241	5,40%	0,00%	12,72%	241	157	241			
3	PWG	-	-	-	660	0,00%	0,00%	6,55%	660	660	660			
	Cilem	-	-	-	660	0,00%	0,00%	6,55%	660	660	660			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	2.328	0,00%	0,50%	2,50%	1.861	2.324	1.188			
	CF 1	-	177	177	-	0,00%	2,24%	0,00%	(177)	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	-	0,00%	4,27%	0,00%	(177)	-	(177)			
	CF 2	3	962	289	2.328	0,00%	0,34%	2,76%	2.038	2.324	1.365			
	Mitraguna & Others	3	962	289	1.983	0,01%	0,44%	3,03%	1.694	1.980	1.021			
	Pensiun	-	-	-	345	0,00%	0,00%	1,83%	345	345	345			
	Total Pembiayaan	217	1.242	816	5.385	0,19%	0,59%	3,89%	4.569	5.168	4.143	0,06%	98,33%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.951	3,10%	2,96%	3,17%	196	447	192			
	CF 1	-	23	23	200	0,00%	0,30%	2,30%	177	200	177			
	Total Griya	-	23	23	23	0,00%	0,62%	0,63%	-	23	-			
	Oto	-	-	-	177	0,00%	0,00%	3,57%	177	177	177			
	CF 2	2.503	2.735	2.731	2.750	3,16%	3,20%	3,26%	19	247	15			
	Mitraguna & Others	2.503	2.521	2.517	2.536	4,12%	3,82%	3,87%	19	33	15			
	Pensiun	-	214	214	214	0,00%	0,16%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.957	2,36%	2,09%	2,13%	85	242	79	0,10%	95,43%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.764	2.739	386	(25)	870	46,51%	(716)	-20,73%	15.621	17,54%	(12.881)
2	Tabungan	145.385	150.842	152.350	152.472	1.827	122	1.631	1,08%	7.087	4,87%	164.624	92,62%	(12.151)
3	Deposito	14.811	12.606	12.474	12.474	(141)	(0)	(132)	-1,04%	(2.337)	-15,78%	15.935	78,28%	(3.461)
	Total	163.652	165.317	167.589	167.686	2.072	97	2.369	1,43%	4.034	2,46%	196.180	85,48%	(28.494)
	CASA	148.841	152.712	155.114	155.212	2.214	97	2.500	1,64%	6.371	4,28%	180.244	86,11%	(25.033)
	(%) CASA	90,95%	92,37%	92,56%	92,56%									
	FDR	119,93%	128,22%	127,96%	127,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.549	2.160		(388)	(832)	-27,80%	(374)	-14,74%	-	0,00%	2.160
2	Giro ISE	1.520	903	823	829		6	(74)	-8,23%	(691)	-45,44%		0,00%	829
3	Tabungan ISE	1.014	2.088	1.726	1.331		(395)	(757)	-36,26%	317	31,26%		0,00%	1.331
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	-0	-328	0	4.568	92,83%	(328)
	Linkage	4.142	4.139	4.139	-	-	-	-0	-0	-4	0	4.142	99,91%	(4)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.720	1.390	1.720	330	1.224	508	1.796	1.212	39.840	94,68%	(2.120)
	KUR	33.748	34.096	34.336	790	1.400	610	770	240	588	1.160	37.473	91,63%	(3.137)
	Non KUR	2.176	3.116	3.384	600	320	-280	454	268	1.208	52	2.367	142,99%	1.017
3	PWG	12.551	23.986	25.890	4.811	5.396	586	978	1.903	13.339	3.493	24.637	105,08%	1.252
	Cilem	6.245	13.402	14.130	1.800	1.385	-415	994	729	7.885	656	15.931	88,70%	(1.801)
	Gadai	6.305	10.585	11.759	3.010	4.011	1.001	-16	1.174	5.454	2.837	8.706	135,07%	3.053
4	CFG	143.228	146.529	146.602	2.246	1.893	-353	61	72	3.374	1.821	159.883	91,69%	(13.281)
	CF 1	29.589	26.539	26.297	129	-	-129	-13	-242	-3.292	242	34.388	76,47%	(8.091)
	Total Griya	26.165	23.673	23.531	-	-	0	0	-142	-2.634	142	29.764	79,06%	(6.233)
	• Total Non Program	3.355	2.439	2.411	-	-	0	-56	-27	-944	27	4.239	56,88%	(1.828)
	• Program	22.810	21.235	21.120	-	-	0	-156	-115	-1.690	115	25.525	82,74%	(4.405)
	Oto	3.424	2.865	2.765	129	-	-129	-13	-100	-658	100	4.624	59,81%	(1.858)
	CF 2	113.639	119.991	120.305	2.117	1.893	-224	73	314	6.666	1.579	125.494	95,86%	(5.190)
	Mitraguna & Others	94.023	97.309	97.463	2.019	1.463	-556	156	154	3.440	1.309	104.779	93,02%	(7.316)
	Pensiun	19.615	22.682	22.842	98	430	332	-83	160	3.226	270	20.716	110,26%	2.126
	Total Pembiayaan	196.270	211.968	214.451	8.446	9.009	563	2.246	2.483	18.181	6.526	228.928	93,68%	(14.476)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	635	96	91	2.074	1,77%	0,24%	5,50%	1.983	1.439	1.978			
	KUR	580	96	91	2.025	1,72%	0,27%	5,90%	1.934	1.446	1.929			
	Non KUR	55	-	-	49	2,54%	0,00%	1,45%	49	(6)	49			
3	PWG	-	-	-	1.811	0,00%	0,00%	7,00%	1.811	1.811	1.811			
	Cilem	-	-	-	877	0,00%	0,00%	6,21%	877	877	877			
	Gadai	-	-	-	934	0,00%	0,00%	7,95%	934	934	934			
4	CFG	3.895	4.268	3.612	4.598	2,72%	2,46%	3,14%	987	703	330			
	CF 1	3.671	3.535	2.934	3.942	12,41%	11,06%	14,99%	1.008	271	408			
	Total Griya	3.671	3.535	2.934	3.942	14,03%	12,39%	16,75%	1.008	271	408			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	656	0,20%	0,56%	0,55%	(22)	432	(77)			
	Mitraguna & Others	224	733	678	656	0,24%	0,70%	0,67%	(22)	432	(77)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	8.484	2,31%	1,75%	3,96%	4.781	3.954	4.120	3,66%	7,49%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	(0)	(4)	(1)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	(0)	(4)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	(1)	(135)	(5)			
	KUR	146	148	145	144	0,43%	0,43%	0,42%	(1)	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,60%	(0)	(134)	(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	3.590	3.419	3.402	3.670	2,51%	2,32%	2,50%	268	80	250			
	CF 1	3.133	3.178	3.018	3.285	10,59%	11,37%	12,49%	268	152	107			
	Total Griya	3.118	3.178	3.018	3.285	11,91%	12,75%	13,96%	268	168	107			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	8.007	4,11%	3,65%	3,73%	267	(59)	245	3,62%	2,93%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	529	768	(431)	239	322	72,06%	228	42,17%	13.456	5,71%	(12.688)
2	Tabungan	125.992	133.746	131.117	132.348	3	1.231	(1.398)	-1,04%	6.357	5,05%	146.385	90,41%	(14.037)
3	Deposito	49.100	48.466	46.602	46.477	1.128	(125)	(1.989)	-4,10%	(2.623)	-5,34%	50.288	92,42%	(3.811)
	Total	175.632	182.658	178.249	179.593	701	1.345	(3.065)	-1,68%	3.961	2,26%	210.129	85,47%	(30.536)
	CASA	126.532	134.192	131.647	133.116	(428)	1.470	(1.076)	-0,80%	6.585	5,20%	159.842	83,28%	(26.725)
	(%) CASA	72,04%	73,47%	73,86%	74,12%									
	FDR	182,36%	176,18%	180,08%	178,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.954	1.985		31	290	17,11%	733	58,52%	-	0,00%	1.985
2	Giro ISE	222	144	257	257		0	113	78,63%	35	15,97%		0,00%	257
3	Tabungan ISE	1.030	1.551	1.697	1.728		31	177	11,40%	697	67,68%		0,00%	1.728
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.123	-	-	0	-316	-278	-555	278	17.854	79,10%	(3.731)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.123	-	-	0	-316	-278	-555	278	16.471	85,75%	(2.348)
	• Local Champion	14.678	14.401	14.123	-	-	0	-316	-278	-555	278	15.528	90,95%	(1.405)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.445	1.070	790	-280	90	-278	-828	1.068	38.153	87,66%	(4.708)
	KUR	31.590	31.015	30.539	1.070	540	-530	38	-475	-1.051	1.015	35.282	86,56%	(4.742)
	Non KUR	2.684	2.709	2.906	-	250	250	52	197	223	53	2.872	101,20%	34
3	PWG	22.430	34.472	35.764	8.270	5.684	-2.586	1.427	1.293	13.334	4.391	34.960	102,30%	804
	Cilem	9.274	14.615	15.932	1.353	2.097	744	216	1.316	6.657	781	18.979	83,94%	(3.048)
	Gadai	13.156	19.856	19.833	6.917	3.586	-3.330	1.211	-24	6.677	3.610	15.981	124,10%	3.852
4	CFG	248.904	239.210	237.660	1.693	1.557	-136	-240	-1.551	-11.244	3.108	271.752	87,45%	(34.093)
	CF 1	66.307	61.912	61.319	149	-	-149	40	-592	-4.988	592	75.221	81,52%	(13.901)
	Total Griya	63.771	58.025	57.531	-	-	0	0	-494	-6.240	494	71.325	80,66%	(13.794)
	• Total Non Program	13.172	11.709	11.500	-	-	0	-143	-209	-1.671	209	14.703	78,22%	(3.202)
	• Program	50.599	46.315	46.030	-	-	0	-522	-285	-4.569	285	56.622	81,29%	(10.592)
	Oto	2.536	3.887	3.789	149	-	-149	40	-98	1.252	98	3.896	97,25%	(107)
	CF 2	182.596	177.298	176.340	1.544	1.557	14	-280	-958	-6.256	2.515	196.531	89,73%	(20.191)
	Mitraguna & Others	145.742	143.741	142.952	1.392	1.326	-66	-121	-790	-2.790	2.116	158.383	90,26%	(15.432)
	Pensiun	36.854	33.557	33.389	152	231	79	-159	-169	-3.466	400	38.148	87,52%	(4.760)
	Total Pembiayaan	320.285	321.806	320.993	11.033	8.031	-3.002	961	-814	707	8.844	362.719	88,50%	(41.727)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.523	0,00%	0,00%	10,78%	1.523	1.523	1.523			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.523	0,00%	0,00%	10,78%	1.523	1.523	1.523			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	3.580	0,46%	1,62%	10,71%	3.033	3.422	3.049			
	KUR	138	436	452	3.045	0,44%	1,46%	9,97%	2.594	2.907	2.609			
	Non KUR	20	95	96	535	0,75%	3,55%	18,41%	439	515	440			
3	PWG	-	-	-	4.343	0,00%	0,00%	12,14%	4.343	4.343	4.343			
	Cilem	-	-	-	3.022	0,00%	0,00%	18,97%	3.022	3.022	3.022			
	Gadai	-	-	-	1.321	0,00%	0,00%	6,66%	1.321	1.321	1.321			
4	CFG	7.829	9.486	9.999	18.162	3,15%	4,18%	7,64%	8.163	10.333	8.676			
	CF 1	6.309	7.631	7.665	13.259	9,51%	12,38%	21,62%	5.594	6.950	5.628			
	Total Griya	6.204	7.631	7.665	12.348	9,73%	13,21%	21,46%	4.683	6.144	4.717			
	Oto	105	-	-	911	4,15%	0,00%	24,05%	911	806	911			
	CF 2	1.520	1.854	2.334	4.903	0,83%	1,32%	2,78%	2.569	3.383	3.048			
	Mitraguna & Others	1.215	1.065	1.695	4.017	0,83%	1,18%	2,81%	2.322	2.802	2.953			
	Pensiun	305	790	638	885	0,83%	1,90%	2,65%	247	581	95			
	Total Pembiayaan	7.988	10.017	10.547	27.608	2,49%	3,28%	8,60%	17.062	19.621	17.592	0,62%	92,84%	-8,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,75%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,80%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,24%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.890	2,65%	2,55%	2,90%	792	293	783			
	CF 1	4.154	5.019	4.894	5.689	6,26%	7,90%	9,28%	795	1.535	670			
	Total Griya	4.071	4.937	4.811	5.607	6,38%	8,29%	9,75%	795	1.535	670			
	Oto	82	82	82	82	3,25%	2,12%	2,17%	-	-	-			
	CF 2	2.444	1.088	1.205	1.201	1,34%	0,68%	0,68%	(3)	(1.243)	113			
	Mitraguna & Others	1.967	1.088	1.059	1.056	1,35%	0,74%	0,74%	(3)	(911)	(32)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,43%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.405	2,20%	2,04%	2,31%	835	374	793	0,30%	86,98%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117