

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MTD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	449.462	442.931	(2.867)	(6.531)	201.458	83,43%	204.634	85,87%	384.203	115,29%	58.728
2	Tabungan	1.732.891	1.859.030	1.833.819	1.827.572	56.174	(6.247)	(31.458)	-1,69%	94.681	5,46%	1.972.158	92,67%	(144.586)
3	Deposito	877.742	1.006.845	962.361	956.597	27.995	(5.764)	(50.248)	-4,99%	78.855	8,98%	892.777	107,15%	63.820
Total		2.848.930	3.107.348	3.245.641	3.227.100	81.302	(18.542)	119.751	3,85%	378.170	13,27%	3.249.137	99,32%	(22.038)
CASA		1.971.188	2.100.503	2.283.280	2.270.503	53.307	(12.777)	170.000	8,09%	299.315	15,18%	2.356.360	96,36%	(85.857)
(% CASA)		69,19%	67,60%	70,35%	70,36%									
FDR		84,13%	87,07%	83,35%	83,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	85.874	86.478		605	2.568	3,06%	7.068	8,90%	115.376	74,95%	(28.897)
2	Giro ISE	37.094	35.641	39.087	38.854		(233)	3.213	9,02%	1.761	4,75%	58.873	66,00%	(20.019)
3	Tabungan ISE	39.484	45.872	44.362	45.200		838	(672)	-1,47%	5.716	14,48%	44.492	107,59%	708
4	Deposito ISE	2.833	2.398	2.424	2.424		0	27	1,11%	(409)	-14,42%	12.011	20,19%	(9.586)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MTD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.033	1.685	500	-1.185	-6.011	-6.259	-3.930	6.759	154.342	77,12%	(35.309)
	Linkage	22.750	26.138	25.366	-	-	-	-	-772	2.616	772	36.415	69,66%	(11.049)
	Non-Linkage	100.212	99.154	93.667	1.685	500	-1.185	-6.021	-5.487	-6.546	5.987	117.927	79,43%	(24.260)
	• Local Champion	83.501	67.399	66.320	1.320	500	-820	-11.270	-1.079	-17.181	1.579	91.899	72,17%	(25.579)
	• Value Chain	16.712	31.755	27.347	365	-	(365)	5.249	-4.408	10.635	4.408	26.028	105,07%	1.319
2	MBG	310.816	324.540	324.394	6.460	7.020	560	3.904	-146	13.578	7.166	356.921	90,89%	(32.527)
	KUR	291.370	304.664	304.796	5.920	6.870	950	3.340	132	13.426	6.738	335.168	90,94%	(30.372)
	Non KUR	19.446	19.876	19.598	540	150	-390	564	-277	152	427	21.753	90,09%	(2.155)
3	PWG	193.140	311.736	320.970	43.182	34.072	-9.110	11.829	9.233	127.829	24.839	344.208	93,25%	(23.239)
	Cilem	122.752	210.728	217.913	16.865	15.027	-1.838	4.926	7.185	95.162	7.842	246.061	88,56%	(28.148)
	Gadai	70.389	101.008	103.056	26.318	19.045	-7.272	6.902	2.048	32.667	16.997	98.147	105,00%	4.909
4	CFG	1.770.026	1.944.093	1.940.873	27.372	24.107	-3.265	12.103	-3.220	170.847	27.327	1.992.000	97,43%	(51.127)
	CF 1	463.002	518.559	516.741	9.921	4.236	-5.685	-305	-1.819	53.739	6.055	500.470	103,25%	16.270
	Total Griya	392.209	435.699	434.732	8.584	2.862	-5.722	0	-967	42.523	3.829	410.944	105,79%	23.788
	• Total Non Program	388.279	424.552	423.437	8.085	2.694	-5.391	6.848	-1.115	35.158	3.810	396.555	106,78%	26.882
	• Program	3.930	11.147	11.295	499	167	-332	1.756	148	7.365	19	14.389	78,50%	(3.094)
	Oto	70.793	82.860	82.008	1.337	1.375	37	-305	-852	11.215	2.227	89.526	91,60%	(7.517)
	CF 2	1.307.024	1.425.534	1.424.133	17.450	19.871	2.421	12.408	-1.401	117.109	21.272	1.491.530	95,48%	(67.397)
	Mitraguna & Others	1.211.757	1.326.190	1.325.679	16.450	19.535	3.085	11.344	-511	113.922	20.046	1.379.110	96,13%	(53.432)
	Pensiun	95.268	99.344	98.454	1.000	336	-664	1.064	-890	3.187	1.226	112.420	87,58%	(13.966)
Total Pembiayaan		2.396.945	2.705.661	2.705.270	78.699	65.699	-13.000	21.824	-391	308.325	66.090	2.847.472	95,01%	(142.202)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	15.675	0,41%	0,00%	13,17%	15.669	15.167	15.669			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	11.025	0,46%	0,00%	11,77%	11.025	10.560	11.025			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,01%	4.650	4.650	4.650			
2	MBG	4.441	6.233	6.233	37.207	1,43%	1,92%	11,47%	30.975	32.767	30.975			
	KUR	3.770	4.834	4.834	33.170	1,29%	1,59%	10,88%	28.336	29.401	28.336			
	Non KUR	671	1.399	1.399	4.037	3,45%	7,04%	20,60%	2.638	3.366	2.638			
3	PWG	155	2	2	10.223	0,08%	0,00%	3,19%	10.221	10.068	10.221			
	Cilem	155	2	2	8.709	0,13%	0,00%	4,00%	8.707	8.554	8.707			
	Gadai	-	-	-	1.514	0,00%	0,00%	1,47%	1.514	1.514	1.514			
4	CFG	19.018	30.183	28.147	62.254	1,07%	1,45%	3,21%	34.107	43.237	32.071			
	CF 1	8.456	11.874	11.479	25.198	1,83%	2,21%	4,88%	13.719	16.742	13.323			
	Total Griya	6.832	10.848	10.463	17.807	1,74%	2,40%	4,10%	7.344	10.975	6.959			
	Oto	1.624	1.027	1.016	7.391	2,29%	1,23%	9,01%	6.375	5.767	6.364			
	CF 2	10.562	18.309	16.669	37.057	0,81%	1,17%	2,60%	20.388	26.495	18.748			
	Mitraguna & Others	10.315	17.929	16.481	35.090	0,85%	1,24%	2,65%	18.609	24.776	17.161			
	Pensiun	247	379	188	1.966	0,26%	0,19%	2,00%	1.779	1.719	1.587			
Total Pembiayaan		24.121	36.424	34.388	125.360	1,01%	1,27%	4,63%	90.971	101.238	88.936	1,04%	77,59%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,47%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,96%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,60%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.458	1,04%	1,44%	1,68%	774	2.231	542			
	KUR	1.952	4.295	4.075	4.763	0,67%	1,34%	1,56%	687	2.810	467			
	Non KUR	1.274	620	609	695	6,55%	3,06%	3,55%	87	(579)	75			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.397	1,90%	1,43%	1,46%	632	(5.293)	817			
	CF 1	5.942	6.610	4.809	5.689	1,28%	0,93%	1,10%	880	(253)	(921)			
	Total Griya	5.028	6.005	4.373	5.078	1,28%	1,00%	1,17%	705	50	(926)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.708	2,12%	1,61%	1,59%	(248)	(5.040)	1.738			
	Mitraguna & Others	27.082	20.709	22.326	22.082	2,23%	1,68%	1,67%	(243)	(5.000)	1.374			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.599	1,59%	1,26%	1,32%	1.412	(2.401)	1.365	1,42%	-8,15%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	26.572	27.297	(4.264)	725	1.902	7,49%	(2.239)	-7,58%	42.826	63,74%	(15.529)
2	Tabungan	75.287	92.481	93.254	89.971	2.646	(3.283)	(2.510)	-2,71%	14.684	19,50%	93.900	95,82%	(3.929)
3	Deposito	166.481	142.703	132.374	127.375	9.873	(4.999)	(15.329)	-10,74%	(39.107)	-23,49%	167.973	75,83%	(40.598)
	Total	271.304	260.579	252.200	244.643	8.255	(7.558)	(15.936)	-6,12%	(26.662)	-9,83%	304.699	80,29%	(60.056)
	CASA	104.823	117.876	119.827	117.268	(1.618)	(2.559)	(608)	-0,52%	12.445	11,87%	136.726	85,77%	(19.458)
	(%) CASA	38,64%	45,24%	47,51%	47,93%									
	FDR	71,62%	78,78%	81,16%	83,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-19 Nov'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.581	19.383		(198)	(1.145)	-5,58%	3.118	19,17%	-	0,00%	19.383
2	Giro ISE	12.924	10.625	10.619	10.467		(151)	(158)	-1,48%	(2.457)	-19,01%		0,00%	10.467
3	Tabungan ISE	1.712	8.249	7.282	7.235		(47)	(1.014)	-12,29%	5.523	322,68%		0,00%	7.235
4	Deposito ISE	1.628	1.654	1.680	1.680		0	27	1,61%	52	3,18%		0,00%	1.680
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.624	-	-	0	2.462	-39	4.734	39	17.901	81,70%	(3.276)
	Linkage	1.111	822	822	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.803	-	-	0	2.478	-39	5.023	39	13.301	103,77%	502
	• Local Champion	6.630	9.192	9.153	-	-	0	2.478	-39	2.523	39	8.773	104,33%	380
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	4.528	102,69%	122
2	MBG	65.409	60.423	60.234	1.350	1.310	-40	944	-188	-5.174	1.498	69.529	86,63%	(9.294)
	KUR	63.164	57.622	57.514	950	1.310	360	251	-108	-5.650	1.418	67.096	85,72%	(9.581)
	Non KUR	2.245	2.800	2.720	400	-	-400	693	-80	475	80	2.433	111,80%	287
3	PWG	10.519	14.446	14.984	1.176	1.111	-65	152	538	4.466	573	17.123	87,51%	(2.139)
	Cilem	10.519	14.446	14.984	1.176	1.111	-65	152	538	4.466	573	17.123	87,51%	(2.139)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.841	3.871	1.902	-1.969	245	-903	6.363	2.805	133.187	86,23%	(18.346)
	CF 1	58.498	62.301	61.546	2.781	327	-2.454	89	-755	3.049	1.082	60.283	102,10%	1.263
	Total Griya	56.812	59.489	58.797	2.781	327	-2.454	0	-691	1.985	1.018	56.786	103,54%	2.012
	• Total Non Program	55.952	58.671	57.983	2.781	327	-2.454	2.044	-688	2.031	1.015	53.636	108,10%	4.347
	• Program	860	817	814	-	-	0	-3	-3	-46	3	3.149	25,85%	(2.335)
	Oto	1.686	2.813	2.749	-	-	0	89	-64	1.063	64	3.498	78,60%	(749)
	CF 2	49.980	53.442	53.295	1.090	1.575	485	155	-147	3.315	1.722	72.903	73,10%	(19.609)
	Mitraguna & Others	49.699	53.170	53.027	1.090	1.575	485	162	-142	3.328	1.717	71.970	73,68%	(18.942)
	Pensiun	281	272	267	-	-	0	-6	-5	-13	5	934	28,60%	(667)
	Total Pembiayaan	194.296	205.276	204.684	6.397	4.323	-2.074	3.802	-592	10.388	4.915	237.739	86,10%	(33.055)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	4.650	0,00%	0,04%	31,80%	4.644	4.650	4.644			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	50,80%	4.650	4.650	4.650			
2	MBG	1.071	1.487	1.504	5.837	1,64%	2,49%	9,69%	4.332	4.766	4.349			
	KUR	1.022	1.291	1.029	5.187	1,62%	1,79%	9,02%	4.158	4.165	3.895			
	Non KUR	49	196	475	650	2,19%	16,97%	23,90%	175	601	454			
3	PWG	95	-	-	551	0,91%	0,91%	3,67%	551	455	551			
	Cilem	95	-	-	551	0,91%	0,91%	3,67%	551	455	551			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	4.120	1,72%	2,08%	3,59%	1.717	2.255	1.568			
	CF 1	1.284	1.536	1.880	3.046	2,19%	3,02%	4,95%	1.166	1.762	1.510			
	Total Griya	1.284	1.536	1.880	3.046	2,26%	3,16%	5,18%	1.166	1.762	1.510			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	1.015	522	1.074	1,16%	0,98%	2,01%	551	493	59			
	Mitraguna & Others	581	1.015	522	1.074	1,17%	0,98%	2,03%	551	493	59			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	15.157	1,56%	1,91%	7,41%	11.244	12.126	11.112	0,60%	91,90%	-6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,38%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	24,60%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	1.077	0,65%	1,50%	1,79%	171	654	336			
	KUR	260	691	859	922	0,41%	1,49%	1,60%	63	662	230			
	Non KUR	164	50	48	156	7,29%	1,72%	5,72%	107	(8)	105			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	383	379	1.097	2,17%	0,33%	0,95%	717	(1.256)	714			
	CF 1	1.777	383	379	1.097	3,04%	0,61%	1,78%	717	(681)	714			
	Total Griya	1.777	383	379	1.097	3,13%	0,64%	1,87%	717	(681)	714			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.320	1.482	2.376	1,53%	0,72%	1,16%	894	(596)	1.056	0,34%	70,92%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	23.953	23.988	(4.874)	35	1.945	8,82%	(773)	-3,12%	37.820	63,43%	(13.832)
2	Tabungan	139.675	136.927	134.777	133.999	3.770	(778)	(2.928)	-2,14%	(5.676)	-4,06%	158.244	84,68%	(24.245)
3	Deposito	81.953	78.771	78.915	78.290	(1.465)	(625)	(481)	-0,61%	(3.663)	-4,47%	83.187	94,11%	(4.897)
	Total	246.389	237.742	237.644	236.277	(2.570)	(1.367)	(1.465)	-0,62%	(10.112)	-4,10%	279.251	84,61%	(42.974)
	CASA	164.436	158.971	158.729	157.987	(1.105)	(742)	(984)	-0,62%	(6.449)	-3,92%	196.064	80,58%	(38.077)
	(%) CASA	66,74%	66,87%	66,79%	66,87%									
	FDR	63,49%	72,37%	72,57%	72,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	12.448	12.421		(27)	1.640	15,21%	1.511	13,85%	-	0,00%	12.421
2	Giro ISE	6.429	7.250	8.200	8.263		62	1.013	13,97%	1.833	28,51%		0,00%	8.263
3	Tabungan ISE	3.915	3.531	4.248	4.158		(90)	627	17,76%	243	6,20%		0,00%	4.158
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.748	350	-	-350	-168	-1.447	-1.300	1.447	24.988	71,03%	(7.240)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.748	350	-	-350	-168	-1.447	-1.300	1.447	22.401	79,23%	(4.653)
	• Local Champion	15.448	17.449	17.446	350	-	-350	-1.127	-3	1.997	3	17.038	102,39%	408
	• Value Chain	3.600	1.746	302	-	-	-	959	-1.444	-3.298	1.444	5.363	5,64%	(5.061)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.504	1.079	904	-174	540	719	4.666	185	12.717	82,60%	(2.213)
	Cilem	5.838	9.785	10.504	1.079	904	-174	540	719	4.666	185	12.717	82,60%	(2.213)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	144.197	2.373	3.008	635	1.001	1.122	12.655	1.886	151.764	95,01%	(7.567)
	CF 1	81.145	75.863	75.523	1.008	634	-374	166	-340	-5.622	974	80.866	93,39%	(5.343)
	Total Griya	74.220	69.714	69.522	851	634	-217	0	-192	-4.698	826	72.806	95,49%	(3.284)
	• Total Non Program	73.552	69.083	68.892	851	634	-217	213	-191	-4.660	825	70.358	97,92%	(1.466)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.001	157	-	-157	166	-149	-924	149	8.060	74,46%	(2.059)
	CF 2	50.397	67.212	68.674	1.365	2.374	1.009	835	1.462	18.277	912	70.899	96,86%	(2.224)
	Mitraguna & Others	49.913	66.240	67.712	1.365	2.374	1.009	731	1.471	17.799	903	69.624	97,25%	(1.913)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	172.449	3.801	3.912	111	1.373	395	16.021	3.518	189.488	91,01%	(17.039)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	129	0,19%	0,00%	1,23%	129	118	129			
	Cilem	11	-	-	129	0,19%	0,00%	1,23%	129	118	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	2.736	0,88%	1,00%	1,90%	1.299	1.574	1.226			
	CF 1	1.162	1.459	1.383	2.351	1,43%	1,82%	3,11%	968	1.189	892			
	Total Griya	1.162	1.459	1.383	1.723	1,57%	1,98%	2,48%	339	561	264			
	Oto	-	-	-	628	0,00%	0,00%	10,47%	628	628	628			
	CF 2	-	51	54	385	0,00%	0,08%	0,56%	331	385	334			
	Mitraguna & Others	-	51	54	385	0,00%	0,08%	0,57%	331	385	334			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	2.864	0,75%	0,84%	1,66%	1.427	1.692	1.355	0,23%	85,88%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.309	1.299	1.252	0,59%	0,91%	0,87%	(47)	474	(57)			
	CF 1	342	589	585	538	0,42%	0,77%	0,71%	(47)	196	(52)			
	Total Griya	342	589	585	538	0,46%	0,84%	0,77%	(47)	196	(52)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	714	0,86%	1,06%	1,04%	-	279	(5)			
	Mitraguna & Others	436	719	714	714	0,87%	1,08%	1,05%	-	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.252	0,50%	0,75%	0,73%	(47)	474	(57)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	53.148	51.929	(1.973)	(1.219)	669	1,31%	33.155	176,59%	32.608	159,25%	19.321
2	Tabungan	206.902	259.410	257.344	255.884	8.614	(1.460)	(3.526)	-1,36%	48.981	23,67%	226.267	113,09%	29.617
3	Deposito	118.442	104.385	100.000	99.895	4.578	(106)	(4.490)	-4,30%	(18.547)	-15,66%	120.137	83,15%	(20.242)
	Total	344.119	415.055	410.492	407.708	11.219	(2.784)	(7.347)	-1,77%	63.589	18,48%	379.011	107,57%	28.696
	CASA	225.677	310.670	310.492	307.813	6.642	(2.679)	(2.857)	-0,92%	82.136	36,40%	258.875	118,90%	48.938
	(%) CASA	65,58%	74,85%	75,64%	75,50%									
	FDR	96,55%	92,15%	92,13%	92,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.930	3.350	3.523	3.516	(7)	166	4,95%	(415)	-10,55%	-	0,00%	3.516
2	Giro ISE	1.420	1.401	1.340	1.336	(4)	(65)	-4,65%	(84)	-5,93%		0,00%	1.336
3	Tabungan ISE	2.001	1.335	1.569	1.566	(3)	231	17,31%	(435)	-21,75%		0,00%	1.566
4	Deposito ISE	510	614	614	614	0	0	0,00%	105	20,53%		0,00%	614
5	CIF ISE	179	187	189	189	0	2	1,07%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	83.264	1.335	-	-1.335	-9.025	-4.311	279	4.311	100.415	82,92%	(17.151)
	Linkage	21.612	25.302	24.531	-	-	-	28	-772	2.918	772	29.203	84,00%	(4.672)
	Non-Linkage	61.373	62.273	58.734	1.335	-	-1.335	-9.053	-3.539	-2.639	3.539	71.212	82,48%	(12.479)
	• Local Champion	55.173	37.334	36.339	970	-	-970	-13.343	-994	-18.833	994	59.838	60,73%	(23.498)
	• Value Chain	6.200	24.939	22.395	365	-	(365)	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	43.919	650	1.360	710	264	657	738	703	46.510	94,43%	(2.590)
	KUR	40.519	41.115	41.810	650	1.360	710	439	695	1.290	665	43.648	95,79%	(1.838)
	Non KUR	2.662	2.147	2.110	-	-	0	-175	-37	-552	37	2.862	73,72%	(752)
3	PWG	26.463	43.181	43.592	6.589	4.035	-2.554	2.081	412	17.129	3.624	37.150	117,34%	6.442
	Cilem	12.356	24.198	24.668	2.871	1.400	-1.471	1.790	469	12.312	930	17.679	139,53%	6.989
	Gadai	14.108	18.982	18.925	3.719	2.636	-1.083	291	-58	4.817	2.693	19.471	97,19%	(546)
4	CFG	179.631	208.442	207.401	1.486	895	-591	-700	-1.041	27.770	1.936	198.860	104,30%	8.542
	CF 1	55.651	68.195	67.648	126	100	-26	207	-548	11.996	648	59.549	113,60%	8.098
	Total Griya	50.392	59.584	59.192	-	100	100	0	-392	8.800	492	52.444	112,87%	6.748
	• Total Non Program	50.392	59.584	59.192	-	100	100	1.188	-392	8.800	492	52.444	112,87%	6.748
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.455	126	-	-126	207	-156	3.196	156	7.105	119,01%	1.350
	CF 2	123.980	140.247	139.754	1.360	795	-565	-907	-493	15.774	1.288	139.310	100,32%	444
	Mitraguna & Others	122.658	138.841	138.355	1.360	795	-565	-970	-486	15.697	1.281	137.009	100,98%	1.345
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	378.177	10.061	6.290	-3.770	-7.381	-4.283	45.917	10.573	382.934	98,76%	(4.757)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	11.025	0,61%	0,00%	13,24%	11.025	10.517	11.025			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	11.025	0,76%	0,00%	18,77%	11.025	10.560	11.025			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	3.943	0,95%	1,71%	8,98%	3.203	3.534	2.975			
	KUR	305	765	686	3.606	0,75%	1,67%	8,63%	2.920	3.301	2.841			
	Non KUR	104	203	53	337	3,92%	2,47%	15,95%	283	232	133			
3	PWG	-	-	-	2.842	0,00%	0,00%	6,52%	2.842	2.842	2.842			
	Cilem	-	-	-	2.642	0,00%	0,00%	10,71%	2.642	2.642	2.642			
	Gadai	-	-	-	200	0,00%	0,00%	1,06%	200	200	200			
4	CFG	673	1.272	1.279	8.610	0,37%	0,61%	4,15%	7.331	7.937	7.338			
	CF 1	295	265	196	4.319	0,53%	0,29%	6,38%	4.123	4.024	4.054			
	Total Griya	295	-	-	3.369	0,58%	0,00%	5,69%	3.369	3.074	3.369			
	Oto	-	265	196	950	0,00%	2,28%	11,23%	754	950	685			
	CF 2	379	1.007	1.083	4.291	0,31%	0,77%	3,07%	3.208	3.913	3.284			
	Mitraguna & Others	379	1.007	1.083	4.291	0,31%	0,78%	3,10%	3.208	3.913	3.284			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	26.419	0,48%	0,53%	6,99%	24.401	24.829	24.179	0,69%	90,12%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	215	209	382	0,00%	0,48%	0,87%	173	382	167			
	KUR	-	215	209	382	0,00%	0,51%	0,91%	173	382	167			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.133	2.042	2.249	0,54%	0,98%	1,08%	207	1.281	116			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,53%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,54%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.673	0,35%	0,60%	0,71%	380	1.512	283	1,07%	-51,52%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	42.603	42.421	(211)	(182)	39.785	1509,40%	22.602	114,04%	31.713	133,77%	10.708
2	Tabungan	188.323	168.806	162.791	161.596	9.458	(1.195)	(7.210)	-4,27%	(26.727)	-14,19%	206.910	78,10%	(45.314)
3	Deposito	54.534	91.558	66.620	66.621	849	1	(24.937)	-27,24%	12.087	22,16%	55.746	119,51%	10.875
	Total	262.676	263.000	272.014	270.638	10.096	(1.376)	7.638	2,90%	7.962	3,03%	294.368	91,94%	(23.730)
	CASA	208.142	171.442	205.394	204.017	9.247	(1.377)	32.575	19,00%	(4.125)	-1,98%	238.622	85,50%	(34.605)
	(%) CASA	79,24%	65,19%	75,51%	75,38%									
	FDR	66,71%	76,80%	74,16%	74,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.542	3.809	3.792	(17)	250	7,05%	(2.394)	-38,70%	-	0,00%	3.792
2	Giro ISE	879	380	487	490	3	110	29,04%	(389)	-44,23%		0,00%	490
3	Tabungan ISE	5.307	3.163	3.322	3.302	(20)	139	4,41%	(2.006)	-37,79%		0,00%	3.302
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	231	231	0	2	0,87%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	14	-	-	0	-1	-420	-6.973	420	6.986	0,20%	(6.973)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	-	-	-	0	-0	-420	-6.960	420	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	-	-	-	-	-0	-420	-4.762	420	4.762	0,00%	(4.762)
2	MBG	707	9.059	9.344	230	500	270	1.193	285	8.637	215	5.179	180,41%	4.165
	KUR	498	7.829	8.120	160	500	340	1.132	290	7.622	210	4.650	174,60%	3.469
	Non KUR	209	1.229	1.224	70	-	-70	61	-5	1.015	5	529	231,49%	695
3	PWG	23.244	33.746	35.034	6.045	5.094	-951	2.619	1.287	11.790	3.807	37.119	94,38%	(2.085)
	Cilem	7.809	11.491	11.909	943	936	-7	44	418	4.100	518	17.547	67,87%	(5.638)
	Gadai	15.435	22.255	23.125	5.102	4.158	-944	2.574	870	7.690	3.288	19.572	118,15%	3.553
4	CFG	144.290	158.744	157.339	822	586	-236	797	-1.405	13.049	1.991	165.073	95,31%	(7.734)
	CF 1	8.588	11.624	11.550	328	-	-328	-25	-74	2.962	74	11.872	97,29%	(321)
	Total Griya	7.701	10.580	10.525	328	-	-328	0	-55	2.824	55	9.914	106,16%	611
	• Total Non Program	7.409	9.962	9.908	328	-	-328	305	-54	2.499	54	8.845	112,02%	1.063
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.025	-	-	0	-25	-20	138	20	1.958	52,37%	(932)
	CF 2	135.702	147.119	145.789	494	586	92	822	-1.331	10.087	1.917	153.201	95,16%	(7.413)
	Mitraguna & Others	125.011	133.617	132.326	110	494	384	216	-1.291	7.315	1.785	140.480	94,20%	(8.154)
	Pensiun	10.691	13.503	13.463	384	92	-292	606	-40	2.772	132	12.721	105,83%	741
	Total Pembiayaan	175.227	201.982	201.730	7.097	6.180	-917	4.608	-253	26.502	6.433	214.357	94,11%	(12.627)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	190	738	0,00%	2,09%	7,90%	549	738	738			
	KUR	-	-	-	208	0,00%	0,00%	2,56%	208	208	208			
	Non KUR	-	-	190	530	0,00%	15,42%	43,32%	341	530	530			
3	PWG	-	86	-	1.490	0,00%	0,00%	4,25%	1.490	1.490	1.404			
	Cilem	-	-	-	1.047	0,00%	0,00%	8,79%	1.047	1.047	1.047			
	Gadai	-	86	-	443	0,00%	0,00%	1,92%	443	443	357			
4	CFG	2.296	3.915	3.664	7.800	1,59%	2,31%	4,96%	4.136	5.503	3.885			
	CF 1	66	54	33	893	0,77%	0,28%	7,73%	860	826	838			
	Total Griya	66	54	33	893	0,86%	0,31%	8,48%	860	826	838			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	6.907	1,64%	2,47%	4,74%	3.276	4.677	3.046			
	Mitraguna & Others	2.230	3.861	3.631	6.569	1,78%	2,72%	4,96%	2.939	4.340	2.709			
	Pensiun	-	-	-	337	0,00%	0,00%	2,51%	337	337	337			
	Total Pembiayaan	2.296	4.001	3.853	10.028	1,31%	1,91%	4,97%	6.175	7.732	6.027	1,65%	66,88%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.933	3.440	3.494	2,86%	2,17%	2,22%	54	(626)	(439)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	3,00%	2,34%	2,40%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,64%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,73%	54	(626)	(439)	5,80%	-234,69%	4,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	439	439	(151)	0	9	2,17%	(1.647)	-78,95%	2.964	14,82%	(2.525)
2	Tabungan	37.117	39.166	37.676	37.363	1.229	(313)	(1.803)	-4,60%	246	0,66%	42.245	88,44%	(4.882)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	50.664	50.351	1.082	(313)	(1.792)	-3,44%	408	0,82%	56.019	89,88%	(5.668)
	CASA	39.204	39.595	38.115	37.802	1.078	(313)	(1.794)	-4,53%	(1.402)	-3,58%	45.208	83,62%	(7.407)
	(%) CASA	78,50%	75,94%	75,23%	75,08%									
	FDR	145,08%	121,45%	123,54%	124,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	445	456		11	(27)	-5,54%	(125)	-21,46%	-	0,00%	456
2	Giro ISE	1	1	1	1		0	(0)	-0,89%	0	12,65%		0,00%	1
3	Tabungan ISE	580	482	444	455		11	(27)	-5,55%	(125)	-21,52%		0,00%	455
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.138	206	335	129	88	264	1.904	71	2.623	119,66%	516
	Cilem	1.235	2.874	3.138	206	335	129	88	264	1.904	71	2.623	119,66%	516
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.452	320	280	-40	48	-1.001	-11.770	1.281	64.465	92,22%	(5.013)
	CF 1	464	412	409	-	-	0	-2	-2	-54	2	458	89,48%	(48)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• Total Non Program	301	272	272	-	-	0	-3	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	137	-	-	0	-2	-2	-26	2	163	84,21%	(26)
	CF 2	70.758	60.041	59.043	320	280	-40	51	-999	-11.715	1.279	64.007	92,24%	(4.964)
	Mitraguna & Others	66.540	55.435	54.589	320	280	-40	87	-846	-11.951	1.126	57.104	95,60%	(2.515)
	Pensiun	4.218	4.607	4.454	-	-	0	-36	-153	236	153	6.903	64,51%	(2.450)
	Total Pembiayaan	72.457	63.328	62.590	526	615	89	137	-737	-9.866	1.353	67.087	93,30%	(4.497)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	3.574	4,24%	3,87%	6,01%	1.237	551	1.159			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.416	2.337	3.574	4,27%	3,89%	6,05%	1.237	551	1.159			
	Mitraguna & Others	2.931	2.416	2.337	3.574	4,41%	4,22%	6,55%	1.237	643	1.159			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.416	2.337	3.574	4,17%	3,69%	5,71%	1.237	551	1.159	0,00%	100,00%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	3.961	4.188	3.943	17,29%	6,93%	6,63%	(245)	(8.370)	(18)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	3.961	4.188	3.943	17,40%	6,98%	6,68%	(245)	(8.370)	(18)			
	Mitraguna & Others	11.834	3.785	4.013	3.769	17,79%	7,24%	6,90%	(244)	(8.065)	(16)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.943	16,99%	6,61%	6,30%	(245)	(8.370)	(18)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)						Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD		Posisi	Penc.	Gap
1	Giro	59.162	26.192	185.678	181.700	(3.738)	(3.978)	155.508	593,72%	122.537	207,12%		68.641	264,71%	113.059
2	Tabungan	111.248	118.802	118.948	120.599	2.322	1.651	1.797	1,51%	9.351	8,41%		123.928	97,31%	(3.329)
3	Deposito	16.666	19.370	20.212	20.212	97	0	842	4,35%	3.546	21,28%		17.858	113,18%	2.354
	Total	187.077	164.364	324.838	322.511	(1.320)	(2.327)	158.147	96,22%	135.434	72,39%		210.427	153,26%	112.084
	CASA	170.411	144.994	304.626	302.299	(1.416)	(2.327)	157.305	108,49%	131.888	77,39%		192.569	156,98%	109.730
	(%) CASA	91,09%	88,22%	93,78%	93,73%										
	FDR	105,51%	131,77%	67,96%	68,45%										

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.810	3.326	3.341	15	531	18,90%	(479)	-12,55%	-	0,00%	3.341
2	Giro ISE	954	1.173	1.709	1.745	36	572	48,73%	791	82,92%		0,00%	1.745
3	Tabungan ISE	2.866	1.636	1.616	1.595	(21)	(41)	-2,50%	(1.271)	-44,33%		0,00%	1.595
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	127	127	0	1	0,79%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	• Local Champion	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.405	920	910	-10	-162	-385	3.308	1.295	51.469	95,99%	(2.064)
	KUR	42.963	47.332	47.030	920	910	-10	-42	-302	4.068	1.212	48.188	97,60%	(1.157)
	Non KUR	3.135	2.458	2.374	-	-	0	-120	-83	-760	83	3.281	72,37%	(907)
3	PWG	20.876	31.646	33.852	7.011	6.694	-317	1.812	2.206	12.976	4.488	35.758	94,67%	(1.906)
	Cilem	7.514	12.700	14.313	1.017	2.113	1.097	479	1.614	6.799	500	17.033	84,03%	(2.719)
	Gadai	13.361	18.946	19.538	5.995	4.580	-1.414	1.334	592	6.177	3.988	18.725	104,34%	814
4	CFG	127.111	131.908	134.807	3.793	3.693	-100	-1.214	2.900	7.696	793	140.053	96,25%	(5.246)
	CF 1	49.510	49.727	50.363	2.743	1.018	-1.725	-17	636	853	382	51.150	98,46%	(787)
	Total Griya	39.898	39.179	39.341	2.358	304	-2.054	0	162	-557	142	40.753	96,53%	(1.412)
	• Total Non Program	39.898	39.179	39.341	2.358	304	-2.054	420	162	-557	142	40.753	96,53%	(1.412)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.022	385	714	329	-17	473	1.411	241	10.397	106,01%	625
	CF 2	77.602	82.181	84.444	1.050	2.675	1.625	-1.198	2.264	6.843	411	88.903	94,98%	(4.459)
	Mitraguna & Others	75.812	80.105	82.390	1.050	2.675	1.625	-1.417	2.285	6.578	390	86.628	95,11%	(4.238)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	220.766	11.724	11.297	-427	1.169	4.179	23.381	7.118	230.580	95,74%	(9.814)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	444	548	8.100	0,27%	1,10%	16,39%	7.552	7.976	7.656			
	KUR	68	332	433	7.546	0,16%	0,92%	16,04%	7.113	7.478	7.214			
	Non KUR	56	112	115	554	1,79%	4,67%	23,32%	439	498	442			
3	PWG	-	-	-	928	0,00%	0,00%	2,74%	928	928	928			
	Cilem	-	-	-	734	0,00%	0,00%	5,13%	734	734	734			
	Gadai	-	-	-	194	0,00%	0,00%	0,99%	194	194	194			
4	CFG	2.018	3.874	4.027	3.319	1,59%	3,05%	2,46%	(708)	1.301	(555)			
	CF 1	1.770	1.943	1.931	1.012	3,58%	3,88%	2,01%	(919)	(758)	(930)			
	Total Griya	1.463	1.943	1.931	529	3,67%	4,93%	1,34%	(1.402)	(934)	(1.414)			
	Oto	307	-	-	484	3,19%	0,00%	4,39%	484	176	484			
	CF 2	248	1.932	2.096	2.307	0,32%	2,55%	2,73%	211	2.059	375			
	Mitraguna & Others	248	1.932	2.096	2.307	0,33%	2,62%	2,80%	211	2.059	375			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	12.347	1,09%	2,11%	5,59%	7.772	10.205	8.029	0,35%	93,71%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	55,52%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	55,52%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	433	1,07%	0,52%	0,88%	174	(60)	(128)			
	KUR	115	465	169	346	0,27%	0,36%	0,74%	177	231	(119)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,68%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	941	0,26%	0,71%	0,70%	6	605	(1.433)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	851	0,05%	1,03%	1,01%	6	812	6			
	Mitraguna & Others	39	845	845	851	0,05%	1,05%	1,03%	6	812	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	2.874	0,42%	1,24%	1,30%	179	2.045	(1.561)	0,25%	80,94%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	4.050	3.709	(2.965)	(342)	2.317	166,54%	1.782	92,44%	10.667	34,77%	(6.958)
2	Tabungan	70.495	82.378	83.596	81.389	2.277	(2.207)	(989)	-1,20%	10.893	15,45%	84.695	96,10%	(3.307)
3	Deposito	64.264	93.395	92.698	92.698	(11)	0	(697)	-0,75%	28.434	44,25%	65.138	142,31%	27.560
	Total	136.686	177.165	180.344	177.795	(699)	(2.549)	630	0,36%	41.109	30,08%	160.500	110,78%	17.295
	CASA	72.423	83.770	87.646	85.098	(688)	(2.549)	1.328	1,59%	12.675	17,50%	95.362	89,24%	(10.264)
	(%) CASA	52,98%	47,28%	48,60%	47,86%									
	FDR	94,77%	84,93%	83,87%	85,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	3.119	3.816		697	271	7,64%	2.494	188,66%	-	0,00%	3.816
2	Giro ISE	771	627	615	621		6	(6)	-0,94%	(150)	-19,48%		0,00%	621
3	Tabungan ISE	551	2.919	2.504	3.195		691	277	9,48%	2.644	479,84%		0,00%	3.195
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	78	78	78		0	0	0,00%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	35.311	35.132	400	435	35	674	-179	3.374	614	36.518	96,20%	(1.386)
	KUR	29.577	32.881	32.653	400	360	-40	745	-228	3.076	588	34.124	95,69%	(1.470)
	Non KUR	2.181	2.430	2.479	-	75	75	-72	49	298	26	2.395	103,53%	84
3	PWG	6.201	8.941	9.073	609	416	-192	-29	132	2.872	284	13.514	67,13%	(4.442)
	Cilem	6.201	8.941	9.073	609	416	-192	-29	132	2.872	284	13.514	67,13%	(4.442)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	107.042	1.470	1.984	514	1.471	828	15.461	1.156	102.219	104,72%	4.824
	CF 1	23.474	29.546	30.134	-	784	784	-229	588	6.660	196	26.487	113,77%	3.647
	Total Griya	17.263	19.997	20.238	-	318	318	0	242	2.976	76	18.293	110,64%	1.946
	• Total Non Program	17.263	19.997	20.238	-	318	318	172	242	2.976	76	18.293	110,64%	1.946
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.896	-	467	467	-229	346	3.684	121	8.195	120,76%	1.701
	CF 2	68.107	76.668	76.908	1.470	1.200	-270	1.700	240	8.801	960	75.731	101,55%	1.177
	Mitraguna & Others	64.272	72.869	73.137	1.470	1.200	-270	1.727	267	8.865	933	71.706	102,00%	1.431
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	151.247	2.479	2.835	357	2.115	781	21.706	2.054	152.251	99,34%	(1.004)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	3	43	2.445	0,01%	0,12%	6,96%	2.402	2.441	2.442			
	KUR	-	3	43	2.080	0,00%	0,13%	6,37%	2.036	2.080	2.076			
	Non KUR	4	-	-	366	0,19%	0,00%	14,76%	366	362	366			
3	PWG	48	-	-	468	0,78%	0,00%	5,15%	468	419	468			
	Cilem	48	-	-	468	0,78%	0,00%	5,15%	468	419	468			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	3.655	0,60%	1,34%	3,41%	2.233	3.107	2.224			
	CF 1	172	1.127	1.125	2.445	0,73%	3,81%	8,11%	1.320	2.273	1.318			
	Total Griya	-	1.127	1.125	1.370	0,00%	5,62%	6,77%	245	1.370	243			
	Oto	172	-	-	1.075	2,76%	0,00%	10,87%	1.075	904	1.075			
	CF 2	375	304	297	1.210	0,55%	0,39%	1,57%	913	834	906			
	Mitraguna & Others	375	304	297	1.210	0,58%	0,41%	1,65%	913	834	906			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.568	0,46%	0,97%	4,34%	5.103	5.968	5.134	0,78%	82,01%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,96%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,68%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,06%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,20%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,21%	(35)	(139)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0,44%	0,47%	0,44%	(35)	101	(0)	0,38%	14,57%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	5.599	4.012	208	(1.587)	(2.513)	-38,52%	(293)	-6,81%	13.353	30,05%	(9.341)
2	Tabungan	84.533	89.368	85.024	85.675	3.040	650	(3.693)	-4,13%	1.142	1,35%	97.545	87,83%	(11.870)
3	Deposito	19.903	26.834	27.914	27.914	(1.780)	0	1.080	4,03%	8.011	40,25%	20.584	135,61%	7.330
	Total	108.741	122.727	118.537	117.601	1.468	(936)	(5.126)	-4,18%	8.860	8,15%	131.482	89,44%	(13.881)
	CASA	88.838	95.893	90.623	89.687	3.248	(937)	(6.206)	-6,47%	848	0,96%	110.898	80,87%	(21.212)
	(%) CASA	81,70%	78,14%	76,45%	76,26%									
	FDR	78,57%	82,58%	85,77%	86,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	4.061	4.056		(5)	714	21,36%	141	3,60%	-	0,00%	4.056
2	Giro ISE	3.001	2.348	3.028	3.108		80	760	32,37%	107	3,57%		0,00%	3.108
3	Tabungan ISE	915	995	1.033	949		(84)	(46)	-4,61%	34	3,68%		0,00%	949
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%		0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	4.375	-	570	570	197	502	1.306	68	7.157	61,12%	(2.783)
	KUR	2.657	3.623	4.143	-	570	570	202	521	1.486	49	6.507	63,68%	(2.363)
	Non KUR	412	251	232	-	-	0	-5	-19	-180	19	651	35,59%	(419)
3	PWG	13.521	18.803	18.734	3.397	2.245	-1.152	156	-69	5.213	2.314	27.081	69,18%	(8.347)
	Cilem	6.370	9.288	9.309	443	574	131	-345	21	2.938	553	16.556	56,23%	(7.247)
	Gadai	7.151	9.515	9.425	2.954	1.671	-1.283	500	-90	2.275	1.761	10.525	89,55%	(1.100)
4	CFG	68.150	78.677	78.565	1.505	1.056	-449	656	-112	10.415	1.168	87.246	90,05%	(8.681)
	CF 1	32.030	33.916	33.330	-	-	0	-243	-586	1.300	586	33.647	99,06%	(317)
	Total Griya	25.555	26.419	26.095	-	-	0	0	-324	540	324	25.628	101,83%	468
	• Total Non Program	25.555	26.419	26.095	-	-	0	-217	-324	540	324	25.628	101,83%	468
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.235	-	-	0	-243	-262	760	262	8.019	90,22%	(785)
	CF 2	36.119	44.761	45.235	1.505	1.056	-449	898	473	9.115	583	53.599	84,39%	(8.364)
	Mitraguna & Others	32.486	41.386	41.893	1.345	1.056	-289	845	506	9.406	550	49.893	83,96%	(8.001)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	101.674	4.902	3.871	-1.031	1.008	320	16.240	3.550	122.179	83,22%	(20.505)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	33	100	98	0,00%	2,57%	2,23%	(2)	98	65			
	KUR	-	33	100	98	0,00%	2,75%	2,36%	(2)	98	65			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	411	0,00%	0,00%	2,20%	411	411	411			
	Cilem	-	-	-	237	0,00%	0,00%	2,55%	237	237	237			
	Gadai	-	-	-	174	0,00%	0,00%	1,85%	174	174	174			
4	CFG	1.050	644	794	2.866	1,54%	1,01%	3,65%	2.072	1.816	2.222			
	CF 1	1.050	520	669	2.161	3,28%	1,97%	6,48%	1.492	1.111	1.641			
	Total Griya	697	520	669	1.529	2,73%	2,53%	5,86%	861	833	1.009			
	Oto	353	-	-	632	5,46%	0,00%	8,73%	632	278	632			
	CF 2	-	124	125	705	0,00%	0,28%	1,56%	580	705	581			
	Mitraguna & Others	-	124	125	487	0,00%	0,30%	1,16%	362	487	364			
	Pensiun	-	-	-	217	0,00%	0,00%	6,51%	217	217	217			
	Total Pembiayaan	1.050	677	893	3.375	1,23%	0,88%	3,32%	2.482	2.325	2.698	1,39%	58,23%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	71	4,32%	2,23%	1,63%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	30,84%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	902	893	929	0,49%	1,13%	1,18%	37	592	27			
	CF 1	337	70	67	104	1,05%	0,20%	0,31%	37	(233)	34			
	Total Griya	189	70	67	104	0,74%	0,26%	0,40%	37	(85)	34			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,82%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,97%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	1.001	1,36%	0,97%	0,98%	22	(163)	12	4,03%	-309,37%	3,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	12.088	12.385	(89)	297	3.025	32,32%	4.704	61,24%	16.238	76,27%	(3.853)
2	Tabungan	96.197	116.467	112.517	113.233	(1.379)	716	(3.234)	-2,78%	17.035	17,71%	111.265	101,77%	1.967
3	Deposito	50.701	45.950	45.191	45.192	614	1	(758)	-1,65%	(5.509)	-10,87%	51.587	87,60%	(6.395)
	Total	154.579	171.777	169.795	170.809	(855)	1.014	(968)	-0,56%	16.230	10,50%	179.091	95,38%	(8.281)
	CASA	103.878	125.827	124.604	125.617	(1.468)	1.013	(209)	-0,17%	21.739	20,93%	127.503	98,52%	(1.886)
	(%) CASA	67,20%	73,25%	73,39%	73,54%									
	FDR	122,53%	118,32%	119,99%	119,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.020	4.006		(14)	(50)	-1,24%	68	1,74%	-	0,00%	4.006
2	Giro ISE	1.498	2.633	2.528	2.498		(30)	(135)	-5,12%	1.000	66,72%	-	0,00%	2.498
3	Tabungan ISE	2.310	1.294	1.362	1.378		16	85	6,53%	(931)	-40,32%	-	0,00%	1.378
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%	-	0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.888	35.720	1.300	680	-620	73	-168	1.301	848	38.497	92,79%	(2.777)
	KUR	32.500	34.255	34.195	1.300	680	-620	245	-60	1.695	740	36.366	94,03%	(2.171)
	Non KUR	1.920	1.633	1.525	-	-	0	-172	-107	-394	107	2.131	71,57%	(606)
3	PWG	17.830	30.105	31.245	7.106	5.244	-1.862	2.493	1.140	13.414	4.104	31.298	99,83%	(54)
	Cilem	5.164	10.604	11.379	1.322	1.291	-32	1.032	775	6.215	515	13.667	83,26%	(2.288)
	Gadai	12.666	19.501	19.866	5.784	3.953	-1.831	1.461	365	7.200	3.588	17.632	112,67%	2.234
4	CFG	137.158	137.253	136.765	552	1.585	1.033	-499	-488	-392	2.073	146.832	93,14%	(10.067)
	CF 1	38.164	40.292	39.793	446	-	-446	-181	-499	1.629	499	39.270	101,33%	523
	Total Griya	33.008	34.228	34.090	446	-	-446	0	-138	1.082	138	32.691	104,28%	1.399
	• Total Non Program	33.008	34.228	34.090	446	-	-446	127	-138	1.082	138	32.691	104,28%	1.399
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.703	-	-	0	-181	-361	547	361	6.579	86,68%	(877)
	CF 2	98.994	96.961	96.972	106	1.585	1.479	-318	11	-2.021	1.574	107.562	90,15%	(10.590)
	Mitraguna & Others	71.310	70.983	71.201	30	1.485	1.455	-155	218	-110	1.267	81.314	87,56%	(10.113)
	Pensiun	27.683	25.978	25.772	76	100	24	-163	-207	-1.912	307	26.248	98,18%	(477)
	Total Pembiayaan	189.407	203.246	203.730	8.959	7.509	-1.450	2.067	484	14.323	7.024	216.628	94,05%	(12.898)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	721	634	3.026	0,69%	1,77%	8,47%	2.392	2.788	2.305			
	KUR	105	543	522	2.860	0,32%	1,53%	8,36%	2.337	2.755	2.316			
	Non KUR	133	177	111	166	6,92%	6,81%	10,88%	55	33	(11)			
3	PWG	-	-	-	255	0,00%	0,00%	0,82%	255	255	255			
	Cilem	-	-	-	100	0,00%	0,00%	0,88%	100	100	100			
	Gadai	-	-	-	154	0,00%	0,00%	0,78%	154	154	154			
4	CFG	1.146	1.668	999	4.727	0,84%	0,73%	3,46%	3.727	3.581	3.059			
	CF 1	198	738	258	1.124	0,52%	0,64%	2,82%	866	926	386			
	Total Griya	73	609	-	756	0,22%	0,00%	2,22%	756	682	147			
	Oto	125	129	258	368	2,42%	4,26%	6,46%	110	244	239			
	CF 2	948	929	741	3.603	0,96%	0,76%	3,72%	2.861	2.655	2.673			
	Mitraguna & Others	799	691	690	2.638	1,12%	0,97%	3,71%	1.948	1.839	1.947			
	Pensiun	149	238	51	964	0,54%	0,20%	3,74%	913	815	726			
	Total Pembiayaan	1.384	2.388	1.633	8.007	0,73%	0,80%	3,93%	6.374	6.623	5.619	1,90%	51,65%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	379	318	314	1,39%	0,88%	0,88%	(4)	(164)	(66)			
	KUR	477	248	186	183	1,47%	0,54%	0,53%	(3)	(295)	(65)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,59%	(1)	131	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.320	2.648	2.744	3,20%	1,93%	2,01%	96	(1.649)	425			
	CF 1	1.329	1.891	1.891	1.890	3,48%	4,69%	4,75%	(1)	561	(1)			
	Total Griya	1.025	1.659	1.659	1.658	3,10%	4,85%	4,86%	(1)	633	(1)			
	Oto	305	232	232	232	5,91%	3,83%	4,08%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,88%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,75%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	3.058	2,57%	1,46%	1,50%	92	(1.813)	359	1,32%	12,18%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	11.718	11.108	1.795	(610)	(3.849)	-25,73%	(1.688)	-13,19%	25.453	43,64%	(14.345)
2	Tabungan	133.664	151.079	147.229	147.762	2.349	533	(3.317)	-2,20%	14.098	10,55%	153.100	96,51%	(5.338)
3	Deposito	120.976	138.301	138.273	138.275	(1.570)	1	(26)	-0,02%	17.299	14,30%	122.651	112,74%	15.624
	Total	267.435	304.336	297.220	297.145	2.574	(75)	(7.192)	-2,36%	29.710	11,11%	301.204	98,65%	(4.059)
	CASA	146.460	166.035	158.947	158.870	4.144	(77)	(7.165)	-4,32%	12.410	8,47%	178.552	88,98%	(19.683)
	(%) CASA	54,76%	54,56%	53,48%	53,47%									
	FDR	60,13%	60,32%	61,54%	61,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.049	4.167		119	34	0,81%	586	16,35%	-	0,00%	4.167
2	Giro ISE	1.025	1.271	1.323	1.464		141	193	15,17%	439	42,89%	-	0,00%	1.464
3	Tabungan ISE	2.557	2.862	2.725	2.703		(22)	(159)	-5,56%	146	5,71%	-	0,00%	2.703
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	213	226	228	228		0	2	0,88%	15	7,04%	-	0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.794	38.587	550	810	260	-288	-207	-2.065	1.017	44.009	87,68%	(5.422)
	KUR	37.299	36.721	36.496	550	760	210	-364	-225	-803	985	40.604	89,88%	(4.108)
	Non KUR	3.353	2.073	2.091	-	50	50	76	18	-1.263	32	3.405	61,40%	(1.315)
3	PWG	6.039	13.363	13.962	829	1.082	253	576	599	7.923	484	14.444	96,66%	(482)
	Cilem	6.039	13.363	13.962	829	1.082	253	576	599	7.923	484	14.444	96,66%	(482)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	130.368	2.617	2.105	-512	1.385	-1.051	16.260	3.156	123.218	105,80%	7.150
	CF 1	24.580	27.681	27.706	521	500	-21	30	25	3.126	475	27.949	99,13%	(243)
	Total Griya	19.863	21.337	21.703	318	500	182	0	366	1.840	134	21.467	101,10%	235
	• Total Non Program	19.863	21.337	21.703	318	500	182	305	366	1.840	134	21.467	101,10%	235
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.003	203	-	-203	30	-341	1.286	341	6.482	92,62%	(478)
	CF 2	89.528	103.738	102.662	2.096	1.605	-491	1.355	-1.076	13.134	2.681	95.269	107,76%	7.393
	Mitraguna & Others	89.444	103.126	102.054	1.926	1.605	-321	1.153	-1.072	12.611	2.677	94.502	107,99%	7.553
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.917	3.996	3.997	1	1.672	-660	22.118	4.657	181.671	100,69%	1.246

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.028	797	6.244	2,64%	2,05%	16,18%	5.448	5.173	5.216			
	KUR	877	947	705	6.031	2,35%	1,92%	16,53%	5.326	5.154	5.084			
	Non KUR	194	81	92	213	5,80%	4,42%	10,20%	121	19	132			
3	PWG	-	-	-	487	0,00%	0,00%	3,49%	487	487	487			
	Cilem	-	-	-	487	0,00%	0,00%	3,49%	487	487	487			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	3.070	0,69%	0,12%	2,36%	2.909	2.279	2.728			
	CF 1	630	216	38	1.033	2,56%	0,14%	3,73%	994	403	816			
	Total Griya	568	175	-	636	2,86%	0,00%	2,93%	636	67	460			
	Oto	61	41	38	397	1,30%	0,60%	6,61%	359	335	356			
	CF 2	162	126	123	2.038	0,18%	0,12%	1,98%	1.915	1.876	1.911			
	Mitraguna & Others	162	126	123	2.038	0,18%	0,12%	2,00%	1.915	1.876	1.911			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	9.802	1,16%	0,52%	5,36%	8.844	7.939	8.431	0,41%	92,38%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.423	1.625	1.833	2,29%	4,19%	4,75%	208	902	410			
	KUR	399	1.226	1.431	1.642	1,07%	3,90%	4,50%	210	1.243	415			
	Non KUR	532	197	194	191	15,87%	9,34%	9,16%	(2)	(341)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	700	695	695	0,35%	0,53%	0,53%	(0)	294	(5)			
	CF 1	315	623	619	619	1,28%	2,24%	2,23%	(0)	304	(3)			
	Total Griya	179	623	619	619	0,90%	2,90%	2,85%	(0)	440	(3)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.528	0,83%	1,26%	1,38%	208	1.196	405	0,44%	68,52%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.732	65.766	15.451	34	911	1,41%	26.584	67,85%	50.617	129,93%	15.149
2	Tabungan	123.525	146.373	145.119	144.815	2.331	(304)	(1.558)	-1,06%	21.291	17,24%	141.561	102,30%	3.254
3	Deposito	68.863	124.306	124.059	124.061	(6.480)	3	(245)	-0,20%	55.198	80,16%	70.099	176,98%	53.962
	Total	231.570	335.534	334.910	334.643	11.302	(267)	(891)	-0,27%	103.073	44,51%	262.278	127,59%	72.366
	CASA	162.707	211.228	210.852	210.582	17.782	(270)	(646)	-0,31%	47.875	29,42%	192.178	109,58%	18.404
	(%) CASA	70,26%	62,95%	62,96%	62,93%									
	FDR	34,66%	30,51%	30,52%	30,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.298	7.371		73	662	9,87%	1.480	25,12%	-	0,00%	7.371
2	Giro ISE	3.773	3.799	4.354	4.417		63	618	16,26%	644	17,06%		0,00%	4.417
3	Tabungan ISE	2.118	2.910	2.944	2.954		10	44	1,53%	836	39,47%		0,00%	2.954
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	125	126	126		0	1	0,80%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.591	10.519	576	493	-83	-241	-72	3.670	564	13.211	79,62%	(2.692)
	Cilem	6.849	10.591	10.519	576	493	-83	-241	-72	3.670	564	13.211	79,62%	(2.692)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.679	993	838	-155	628	-94	18.260	932	96.758	94,75%	(5.078)
	CF 1	59.117	72.436	72.298	863	563	-300	391	-137	13.182	700	67.903	106,47%	4.395
	Total Griya	51.507	63.844	63.725	583	369	-214	0	-119	12.218	488	59.124	107,78%	4.601
	• Total Non Program	49.547	62.004	61.892	583	369	-214	1.421	-112	12.345	481	51.948	119,14%	9.944
	• Program	1.960	1.839	1.833	-	-	0	-13	-7	-127	7	7.176	25,54%	(5.343)
	Oto	7.609	8.592	8.573	280	194	-86	391	-19	964	213	8.779	97,66%	(206)
	CF 2	14.303	19.337	19.381	130	275	145	236	44	5.078	231	28.854	67,17%	(9.473)
	Mitraguna & Others	14.303	19.326	19.369	130	275	145	236	44	5.067	231	28.572	67,79%	(9.203)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	102.198	1.569	1.331	-238	387	-165	21.930	1.496	109.969	92,93%	(7.771)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	368	0,00%	0,00%	3,50%	368	368	368			
	Cilem	-	-	-	368	0,00%	0,00%	3,50%	368	368	368			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.759	0,88%	3,02%	4,10%	992	3.110	682			
	CF 1	650	3.077	2.768	3.586	1,10%	3,82%	4,96%	818	2.936	508			
	Total Griya	404	2.891	2.588	3.100	0,79%	4,05%	4,87%	512	2.696	209			
	Oto	245	187	180	485	3,22%	2,09%	5,66%	306	240	299			
	CF 2	-	-	-	174	0,00%	0,00%	0,90%	174	174	174			
	Mitraguna & Others	-	-	-	174	0,00%	0,00%	0,90%	174	174	174			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	4.127	0,81%	2,70%	4,04%	1.360	3.478	1.050	1,89%	53,14%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	534	534	1,09%	0,58%	0,58%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,69%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,78%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,52%	-	(266)	(1)	0,90%	-72,34%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.950	6.872	(1.468)	(78)	(443)	-6,05%	(1.962)	-22,21%	19.113	35,95%	(12.241)
2	Tabungan	83.648	76.820	73.353	73.044	4.625	(309)	(3.776)	-4,92%	(10.604)	-12,68%	96.984	75,31%	(23.941)
3	Deposito	21.297	29.103	24.145	24.149	(7)	4	(4.954)	-17,02%	2.852	13,39%	21.662	111,48%	2.487
	Total	113.778	113.238	104.448	104.065	3.150	(384)	(9.173)	-8,10%	(9.714)	-8,54%	137.759	75,54%	(33.695)
	CASA	92.481	84.134	80.303	79.915	3.157	(387)	(4.219)	-5,01%	(12.566)	-13,59%	116.098	68,83%	(36.182)
	(%) CASA	81,28%	74,30%	76,88%	76,79%									
	FDR	151,33%	174,69%	189,28%	189,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	4.461	4.871		410	(672)	-12,12%	1.456	42,64%	-	0,00%	4.871
2	Giro ISE	1.685	2.124	1.891	1.906		15	(218)	-10,28%	221	13,09%		0,00%	1.906
3	Tabungan ISE	1.730	3.419	2.570	2.965		395	(453)	-13,26%	1.235	71,42%		0,00%	2.965
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.605	11.423	30	-	-30	-468	-182	-4.077	182	17.616	64,85%	(6.193)
	KUR	13.526	8.643	8.480	30	-	-30	-544	-162	-5.046	162	15.580	54,43%	(7.099)
	Non KUR	1.974	2.963	2.943	-	-	0	76	-20	968	20	2.036	144,53%	907
3	PWG	14.491	22.837	23.397	3.591	2.750	-840	1.063	560	8.906	2.190	29.753	78,64%	(6.356)
	Cilem	6.823	11.029	11.219	826	702	-123	322	191	4.397	512	17.530	64,00%	(6.311)
	Gadai	7.668	11.808	12.177	2.765	2.048	-717	741	369	4.509	1.679	12.223	99,63%	(46)
4	CFG	142.193	163.370	162.876	3.424	2.860	-564	5.097	-494	20.683	3.354	153.159	106,34%	9.717
	CF 1	6.747	8.753	8.670	-	-	0	-111	-83	1.923	83	8.711	99,53%	(41)
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,00%	430
	• Total Non Program	3.465	5.226	5.208	-	-	0	-41	-18	1.743	18	4.778	109,00%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.462	-	-	0	-111	-65	180	65	3.933	88,03%	(471)
	CF 2	135.445	154.617	154.206	3.424	2.860	-564	5.209	-411	18.760	3.271	144.449	106,75%	9.757
	Mitraguna & Others	125.884	145.797	145.477	3.424	2.860	-564	5.201	-320	19.593	3.180	134.106	108,48%	11.371
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	197.696	7.045	5.610	-1.434	5.693	-116	25.512	5.727	200.528	98,59%	(2.833)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	3.095	8,85%	10,18%	27,09%	1.913	1.723	1.485			
	KUR	1.295	1.152	819	2.194	9,57%	9,47%	25,87%	1.375	899	1.042			
	Non KUR	77	458	363	901	3,89%	12,25%	30,62%	538	824	443			
3	PWG	-	-	-	1.130	0,00%	0,00%	4,83%	1.130	1.130	1.130			
	Cilem	-	-	-	782	0,00%	0,00%	6,97%	782	782	782			
	Gadai	-	-	-	348	0,00%	0,00%	2,86%	348	348	348			
4	CFG	6	577	-	2.641	0,00%	0,00%	1,62%	2.641	2.635	2.064			
	CF 1	-	-	-	961	0,00%	0,00%	11,08%	961	961	961			
	Total Griya	-	-	-	179	0,00%	0,00%	3,44%	179	179	179			
	Oto	-	-	-	782	0,00%	0,00%	22,58%	782	782	782			
	CF 2	6	577	-	1.680	0,00%	0,00%	1,09%	1.680	1.674	1.103			
	Mitraguna & Others	-	577	-	1.680	0,00%	0,00%	1,15%	1.680	1.680	1.103			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	6.865	0,80%	0,60%	3,47%	5.683	5.487	4.679	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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	865	858	925	3,76%	7,39%	8,10%	67	343	60			
	KUR	557	844	837	904	4,11%	9,68%	10,66%	67	347	60			
	Non KUR	26	21	21	21	1,32%	0,72%	0,73%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	947	945	941	0,27%	0,58%	0,58%	(4)	553	(6)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	947	945	941	0,29%	0,61%	0,61%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,65%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.867	0,56%	0,91%	0,94%	63	896	54	0,11%	88,15%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	3.314	3.286	65	(28)	2.344	248,76%	2.413	276,59%	1.573	208,86%	1.713
2	Tabungan	63.525	62.562	64.731	64.442	2.737	(289)	1.880	3,00%	917	1,44%	70.512	91,39%	(6.070)
3	Deposito	5.722	7.427	7.389	7.389	(34)	0	(37)	-0,50%	1.667	29,13%	5.934	124,53%	1.456
	Total	70.120	70.931	75.434	75.118	2.768	(317)	4.186	5,90%	4.998	7,13%	78.019	96,28%	(2.901)
	CASA	64.398	63.504	68.045	67.728	2.802	(317)	4.224	6,65%	3.331	5,17%	72.085	93,96%	(4.357)
	(%) CASA	91,84%	89,53%	90,20%	90,16%									
	FDR	73,73%	89,64%	85,03%	85,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.861	3.782		(79)	353	10,28%	295	8,46%	-	0,00%	3.782
2	Giro ISE	561	443	445	445		0	2	0,42%	(116)	-20,70%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.416	3.337		(79)	351	11,75%	411	14,05%		0,00%	3.337
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.934	5.192	272	370	98	58	258	2.609	112	5.332	97,38%	(139)
	Cilem	2.583	4.934	5.192	272	370	98	58	258	2.609	112	5.332	97,38%	(139)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.946	890	920	30	1.830	296	9.831	624	58.362	101,00%	584
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	58.651	58.946	890	920	30	1.830	296	9.831	624	58.362	101,00%	584
	Mitraguna & Others	45.066	54.231	54.567	680	920	240	1.663	336	9.501	584	51.071	106,85%	3.496
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	64.139	1.162	1.290	128	1.887	554	12.440	736	63.694	100,70%	445

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	130	0,00%	0,00%	2,50%	130	130	130			
	Cilem	-	-	-	130	0,00%	0,00%	2,50%	130	130	130			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	338	0,00%	0,00%	0,57%	338	338	338			
	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	-	-	-	338	0,00%	0,00%	0,57%	338	338	338			
	Mitraguna & Others	-	-	-	338	0,00%	0,00%	0,62%	338	338	338			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	468	0,00%	0,00%	0,73%	468	468	468	2,91%	-298,57%	2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	209	208	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	209	208	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	Mitraguna & Others	220	209	208	206	0,49%	0,38%	0,38%	(1)	(14)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	206	0,43%	0,33%	0,32%	(1)	(14)	(3)	3,78%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	1.697	1.717	(571)	20	(245)	-12,48%	(367)	-17,63%	6.160	27,87%	(4.443)
2	Tabungan	153.901	146.675	148.954	148.860	4.387	(94)	2.184	1,49%	(5.041)	-3,28%	168.902	88,13%	(20.042)
3	Deposito	36.197	29.274	28.615	28.569	(1.612)	(45)	(705)	-2,41%	(7.627)	-21,07%	37.037	77,14%	(8.468)
	Total	192.181	177.911	179.265	179.146	2.204	(119)	1.235	0,69%	(13.036)	-6,78%	212.099	84,46%	(32.953)
	CASA	155.985	148.637	150.650	150.576	3.816	(74)	1.940	1,30%	(5.409)	-3,47%	175.061	86,01%	(24.485)
	(%) CASA	81,17%	83,55%	84,04%	84,05%									
	FDR	138,97%	169,15%	167,16%	167,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	2.234	1.797	(437)	(349)	-16,27%	1.268	239,74%	-	0,00%	1.797	
2	Giro ISE	45	763	968	524	(444)	(239)	-31,35%	479	1061,03%		0,00%	524	
3	Tabungan ISE	484	1.383	1.266	1.273	7	(110)	-7,95%	789	163,13%		0,00%	1.273	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	35	107	107	107	0	0	0,00%	72	205,71%		0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Local Champion	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.518	50	50	0	206	-45	1.437	95	8.513	76,56%	(1.996)
	KUR	4.827	6.313	6.244	50	25	-25	152	-69	1.417	94	7.954	78,50%	(1.710)
	Non KUR	254	250	274	-	25	25	54	24	20	1	559	48,93%	(286)
3	PWG	24.335	48.034	48.491	3.732	2.082	-1.649	895	457	24.156	1.625	41.252	117,55%	7.239
	Cilem	24.335	48.034	48.491	3.732	2.082	-1.649	895	457	24.156	1.625	41.252	117,55%	7.239
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.598	2.125	1.315	-810	1.752	-1.692	6.994	3.007	246.697	99,15%	(2.100)
	CF 1	8.506	8.927	8.832	420	-	-420	-73	-95	326	95	10.129	87,19%	(1.297)
	Total Griya	6.805	6.954	6.909	420	-	-420	0	-44	104	44	7.236	95,48%	(327)
	• Total Non Program	6.655	6.810	6.766	420	-	-420	318	-44	111	44	6.690	101,14%	77
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.923	-	-	0	-73	-51	221	51	2.893	66,47%	(970)
	CF 2	229.097	237.362	235.766	1.705	1.315	-390	1.825	-1.596	6.668	2.911	236.569	99,66%	(803)
	Mitraguna & Others	203.836	211.430	210.055	1.705	1.171	-534	2.038	-1.375	6.219	2.546	207.218	101,37%	2.837
	Pensiun	25.262	25.932	25.711	-	144	144	-213	-221	449	365	29.351	87,60%	(3.640)
	Total Pembiayaan	267.076	300.933	299.653	5.907	3.447	-2.459	2.852	-1.280	32.577	4.728	296.519	101,06%	3.133

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	22	1.110	0,00%	0,33%	17,04%	1.089	1.110	1.110			
	KUR	-	-	22	1.041	0,00%	0,35%	16,67%	1.019	1.041	1.041			
	Non KUR	-	-	-	69	0,00%	0,00%	25,36%	69	69	69			
3	PWG	-	-	2	418	0,00%	0,00%	0,86%	415	418	418			
	Cilem	-	-	2	418	0,00%	0,00%	0,86%	415	418	418			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	5.680	1,09%	1,51%	2,32%	1.961	3.096	2.257			
	CF 1	819	533	854	678	9,63%	9,56%	7,68%	(176)	(141)	145			
	Total Griya	819	533	854	678	12,04%	12,28%	9,81%	(176)	(141)	145			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.890	2.865	5.002	0,77%	1,21%	2,12%	2.137	3.237	2.112			
	Mitraguna & Others	1.765	2.749	2.729	4.555	0,87%	1,29%	2,17%	1.827	2.790	1.806			
	Pensiun	-	141	136	447	0,00%	0,53%	1,74%	310	447	306			
	Total Pembiayaan	2.584	3.424	3.743	7.208	0,97%	1,24%	2,41%	3.466	4.624	3.785	0,58%	75,70%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.535	3.498	3.820	1,42%	1,42%	1,56%	322	451	285			
	CF 1	340	540	364	364	4,00%	4,08%	4,12%	(1)	23	(176)			
	Total Griya	340	540	364	364	5,00%	5,24%	5,26%	(1)	23	(176)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.457	1,32%	1,32%	1,47%	323	427	461			
	Mitraguna & Others	2.939	2.995	2.995	3.322	1,44%	1,42%	1,58%	326	383	326			
	Pensiun	90	-	138	135	0,03%	0,05%	0,52%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.820	1,26%	1,16%	1,27%	322	451	285	0,51%	60,30%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,38%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,92%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	736	520	108	(215)	(1.291)	-71,28%	(75)	-12,62%	9.865	5,27%	(9.345)
2	Tabungan	46.385	47.950	47.024	47.203	2.551	178	(748)	-1,56%	817	1,76%	59.043	79,95%	(11.840)
3	Deposito	18.302	47.011	47.002	47.002	24.713	0	(9)	-0,02%	28.700	156,81%	18.943	248,11%	28.058
	Total	65.283	96.773	94.761	94.724	27.371	(37)	(2.048)	-2,12%	29.442	45,10%	87.852	107,82%	6.873
	CASA	46.981	49.762	47.760	47.723	2.658	(37)	(2.039)	-4,10%	742	1,58%	68.908	69,26%	(21.185)
	(%) CASA	71,97%	51,42%	50,40%	50,38%									
	FDR	134,21%	100,81%	103,60%	103,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	979	962		(17)	(29)	-2,89%	(436)	-31,17%	-	0,00%	962
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	978	961		(17)	(29)	-2,89%	(397)	-29,24%		0,00%	961
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96		0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.330	16.179	710	320	-390	557	-150	742	470	17.933	90,22%	(1.753)
	KUR	14.693	15.812	15.663	710	320	-390	581	-148	970	468	17.058	91,82%	(1.395)
	Non KUR	745	518	516	-	-	0	-24	-2	-228	2	875	59,02%	(358)
3	PWG	3.211	6.101	6.867	512	916	403	2	766	3.656	149	7.953	86,34%	(1.086)
	Cilem	3.211	6.101	6.867	512	916	403	2	766	3.656	149	7.953	86,34%	(1.086)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.130	470	480	11	-90	3	6.161	478	77.223	97,29%	(2.093)
	CF 1	2.071	11.185	11.448	164	310	146	-22	263	9.377	47	5.308	215,68%	6.140
	Total Griya	1.516	10.178	10.458	164	310	146	0	280	8.942	30	3.948	264,92%	6.510
	• Total Non Program	1.516	4.880	4.999	-	143	143	606	119	3.483	24	3.948	126,63%	1.051
	• Program	-	5.298	5.459	164	167	3	1.060	161	5.459	6	0	0,00%	5.459
	Oto	555	1.007	990	-	-	0	-22	-17	435	17	1.360	72,78%	(370)
	CF 2	66.897	63.942	63.682	305	170	-135	-68	-260	-3.216	430	71.915	88,55%	(8.233)
	Mitraguna & Others	64.762	61.118	60.885	305	170	-135	47	-234	-3.878	404	68.632	88,71%	(7.747)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-27	662	27	3.283	85,21%	(486)
	Total Pembiayaan	87.617	97.557	98.176	1.692	1.716	24	469	619	10.559	1.097	103.108	95,22%	(4.932)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	323	475	1.534	0,98%	2,91%	9,48%	1.059	1.383	1.211			
	KUR	98	236	475	1.467	0,67%	3,00%	9,37%	993	1.369	1.231			
	Non KUR	53	87	-	67	7,15%	0,00%	12,88%	67	13	(20)			
3	PWG	-	-	-	40	0,00%	0,00%	0,59%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,59%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.359	1,23%	3,72%	4,47%	563	2.514	282			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	3.078	2.796	3.359	1,26%	4,37%	5,28%	563	2.514	282			
	Mitraguna & Others	846	3.078	2.796	3.359	1,31%	4,57%	5,52%	563	2.514	282			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.401	3.270	4.934	1,14%	3,35%	5,03%	1.663	3.937	1.533	1,51%	69,93%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	329	107	107	0,73%	0,66%	0,66%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,45%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,13%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.817	5.673	5.023	3,51%	7,55%	6,69%	(650)	2.603	1.206			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.817	5.673	5.023	3,62%	8,87%	7,89%	(650)	2.603	1.206			
	Mitraguna & Others	2.420	3.817	5.673	5.023	3,74%	9,28%	8,25%	(650)	2.603	1.206			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	5.130	2,89%	5,92%	5,23%	(650)	2.598	985	3,77%	27,91%	-1,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.381	5.069	252	689	1.481	41,27%	(807)	-13,74%	14.586	34,76%	(9.516)
2	Tabungan	83.977	92.628	87.943	88.225	4.640	282	(4.404)	-4,75%	4.247	5,06%	97.359	90,62%	(9.135)
3	Deposito	19.184	13.402	13.970	13.970	227	0	568	4,24%	(5.214)	-27,18%	19.853	70,37%	(5.882)
	Total	109.038	109.619	106.294	107.264	5.119	970	(2.355)	-2,15%	(1.774)	-1,63%	131.798	81,39%	(24.533)
	CASA	89.854	96.217	92.324	93.294	4.892	970	(2.923)	-3,04%	3.440	3,83%	111.945	83,34%	(18.651)
	(%) CASA	82,41%	87,77%	86,86%	86,98%									
	FDR	40,48%	56,65%	58,59%	58,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.592	8.673		80	214	2,53%	92	1,07%	-	0,00%	8.673
2	Giro ISE	1.236	802	1.578	1.568		(10)	767	95,65%	333	26,92%		0,00%	1.568
3	Tabungan ISE	7.345	7.657	7.014	7.104		90	(553)	-7,22%	(241)	-3,28%		0,00%	7.104
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Local Champion	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.557	270	75	-195	715	-85	4.053	160	13.973	97,03%	(416)
	KUR	9.147	12.517	12.446	200	75	-125	542	-71	3.299	146	13.376	93,05%	(930)
	Non KUR	358	1.125	1.111	70	-	-70	173	-14	753	14	597	186,20%	514
3	PWG	9.262	11.461	11.450	449	235	-214	-376	-11	2.188	246	16.056	71,31%	(4.606)
	Cilem	9.262	11.461	11.450	449	235	-214	-376	-11	2.188	246	16.056	71,31%	(4.606)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.640	601	460	-141	-365	-226	11.263	686	46.807	78,28%	(10.167)
	CF 1	14.455	17.700	17.490	521	-	-521	-286	-210	3.035	210	16.888	103,56%	602
	Total Griya	3.903	8.700	8.656	335	-	-335	0	-44	4.753	44	4.782	181,02%	3.874
	• Total Non Program	3.903	6.900	6.856	-	-	0	-12	-43	2.954	43	4.782	143,39%	2.075
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.834	187	-	-187	-286	-166	-1.718	166	12.107	72,97%	(3.273)
	CF 2	10.922	19.166	19.150	80	460	380	-79	-16	8.229	476	29.919	64,01%	(10.769)
	Mitraguna & Others	10.683	18.429	18.416	80	460	380	-283	-13	7.734	473	29.204	63,06%	(10.788)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.282	1.320	1.270	-50	-37	178	18.138	1.092	76.836	81,06%	(14.554)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.038	0,00%	0,00%	7,65%	1.038	1.038	1.038			
	KUR	-	-	-	853	0,00%	0,00%	6,86%	853	853	853			
	Non KUR	-	-	-	184	0,00%	0,00%	16,59%	184	184	184			
3	PWG	-	-	-	573	0,00%	0,00%	5,00%	573	573	573			
	Cilem	-	-	-	573	0,00%	0,00%	5,00%	573	573	573			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	2.001	1,42%	0,93%	5,46%	1.657	1.641	1.595			
	CF 1	360	405	344	1.589	2,49%	1,94%	9,09%	1.246	1.230	1.184			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	1.589	3,41%	3,82%	17,99%	1.246	1.230	1.184			
	CF 2	-	-	-	411	0,00%	0,00%	2,15%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,23%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	3.611	0,82%	0,55%	5,80%	3.268	3.251	3.206	3,08%	46,94%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	-	175	0,00%	0,00%	0,48%	175	175	5			
	CF 1	-	170	-	175	0,00%	0,00%	1,00%	175	175	5			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	175	0,00%	0,00%	1,98%	175	175	5			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	-	175	0,00%	0,00%	0,28%	175	175	5	1,62%	-476,48%	1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	804	713	(442)	(92)	(98)	-12,13%	709	20525,06%	6	#####	707
2	Tabungan	34.487	31.138	33.540	33.514	578	(26)	2.376	7,63%	(973)	-2,82%	39.698	84,42%	(6.184)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	36.779	36.662	137	(118)	2.208	6,41%	(1.347)	-3,54%	43.281	84,71%	(6.620)
	CASA	34.491	31.949	34.344	34.227	137	(118)	2.278	7,13%	(264)	-0,77%	39.704	86,20%	(5.477)
	(%) CASA	90,75%	92,73%	93,38%	93,36%									
	FDR	1,90%	2,84%	3,16%	3,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	68	68	0	6	9,00%	(91)	-57,41%	-	0,00%	68	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	62	68	68	0	6	9,00%	(91)	-57,41%		0,00%	68	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	889	936	4	65	61	-60	46	292	19	1.824	51,29%	(889)
	Cilem	644	889	936	4	65	61	-60	46	292	19	1.824	51,29%	(889)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	Mitraguna & Others	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.162	64	205	141	2	185	440	20	1.903	61,09%	(740)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	4	0,00%	0,00%	0,45%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,45%	4	4	4			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	4	0,00%	0,00%	0,36%	4	4	4	177,89%	#####	177,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	57,46%	#DIV/0!	57,5%

Asset & Contribution Margin

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

PHR & Payroll

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