

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	443.541	443.964	(2.867)	423	202.491	83,86%	205.667	86,31%	384.203	115,55%	59.761
2	Tabungan	1.732.891	1.859.030	1.848.160	1.842.449	56.174	(5.711)	(16.581)	-0,89%	109.558	6,32%	1.972.158	93,42%	(129.709)
3	Deposito	877.742	1.006.845	986.451	986.435	27.995	(16)	(20.410)	-2,03%	108.693	12,38%	892.777	110,49%	93.658
Total		2.848.930	3.107.348	3.278.152	3.272.848	81.302	(5.304)	165.500	5,33%	423.918	14,88%	3.249.137	100,73%	23.711
CASA		1.971.188	2.100.503	2.291.701	2.286.413	53.307	(5.288)	185.910	8,85%	315.225	15,99%	2.356.360	97,03%	(69.947)
(% CASA)		69,19%	67,60%	69,91%	69,86%									
FDR		84,13%	87,07%	82,01%	82,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	82.850	84.290		1.440	379	0,45%	4.879	6,14%	115.376	73,06%	(31.086)
2	Giro ISE	37.094	35.641	34.510	35.814		1.304	173	0,49%	(1.280)	-3,45%	58.873	60,83%	(23.059)
3	Tabungan ISE	39.484	45.872	45.943	46.053		110	181	0,39%	6.569	16,64%	44.492	110,51%	1.561
4	Deposito ISE	2.833	2.398	2.398	2.423		25	25	1,04%	(410)	-14,48%	12.011	20,17%	(9.588)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	123.141	970	500	-470	-6.011	-2.151	178	2.651	154.342	79,78%	(31.201)
	Linkage	22.750	26.138	26.136	-	-	-	10	-2	3.386	2	36.415	71,77%	(10.279)
	Non-Linkage	100.212	99.154	97.005	970	500	-470	-6.021	-2.149	-3.208	2.649	117.927	82,26%	(20.922)
	• Local Champion	83.501	67.399	67.424	970	500	-470	-11.270	26	-16.077	474	91.899	73,37%	(24.475)
	• Value Chain	16.712	31.755	29.580	-	-	-	5.249	-2.175	12.869	2.175	26.028	113,65%	3.553
2	MBG	310.816	324.540	323.404	1.850	1.035	-815	3.904	-1.136	12.588	2.171	356.921	90,61%	(33.518)
	KUR	291.370	304.664	303.660	1.650	1.035	-615	3.340	-1.004	12.290	2.039	335.168	90,60%	(31.508)
	Non KUR	19.446	19.876	19.744	200	-	-200	564	-132	298	132	21.753	90,76%	(2.009)
3	PWG	193.140	311.736	310.659	25.345	8.343	-17.002	11.829	-1.078	117.518	9.421	344.208	90,25%	(33.550)
	Cilem	122.752	210.728	209.547	13.791	2.191	-11.600	4.926	-1.181	86.796	3.372	246.061	85,16%	(36.514)
	Gadai	70.389	101.008	101.111	11.554	6.152	-5.402	6.902	103	30.722	6.049	98.147	103,02%	2.964
4	CFG	1.770.026	1.944.093	1.931.289	7.139	3.214	-3.925	12.103	-12.804	161.263	16.018	1.992.000	96,95%	(60.711)
	CF 1	463.002	518.559	515.834	2.588	728	-1.860	-305	-2.725	52.833	3.453	500.470	103,07%	15.364
	Total Griya	392.209	435.699	433.474	2.085	310	-1.775	0	-2.225	41.266	2.535	410.944	105,48%	22.530
	• Total Non Program	388.279	424.552	422.170	1.586	143	-1.443	6.848	-2.383	33.891	2.526	396.555	106,46%	25.614
	• Program	3.930	11.147	11.305	499	167	-332	1.756	158	7.375	9	14.389	78,56%	(3.084)
	Oto	70.793	82.860	82.360	503	418	-85	-305	-500	11.567	918	89.526	92,00%	(7.166)
	CF 2	1.307.024	1.425.534	1.415.455	4.551	2.486	-2.065	12.408	-10.079	108.431	12.565	1.491.530	94,90%	(76.075)
	Mitraguna & Others	1.211.757	1.326.190	1.317.253	4.105	2.410	-1.695	11.344	-8.937	105.496	11.347	1.379.110	95,51%	(61.858)
	Pensiun	95.268	99.344	98.202	446	76	-370	1.064	-1.141	2.935	1.217	112.420	87,35%	(14.218)
Total Pembiayaan		2.396.945	2.705.661	2.688.492	35.304	13.092	-22.212	21.824	-17.168	291.548	30.260	2.847.472	94,42%	(158.979)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	370	0,41%	0,00%	0,30%	364	(138)	364			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	370	0,46%	0,00%	0,38%	370	(95)	370			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	15.424	1,43%	1,92%	4,77%	9.191	10.984	9.191			
	KUR	3.770	4.834	4.834	13.388	1,29%	1,59%	4,41%	8.554	9.618	8.554			
	Non KUR	671	1.399	1.399	2.036	3,45%	7,04%	10,31%	637	1.365	637			
3	PWG	155	2	2	6.305	0,08%	0,00%	2,03%	6.303	6.150	6.303			
	Cilem	155	2	2	5.086	0,13%	0,00%	2,43%	5.084	4.931	5.084			
	Gadai	-	-	-	1.219	0,00%	0,00%	1,21%	1.219	1.219	1.219			
4	CFG	19.018	30.183	28.147	84.594	1,07%	1,45%	4,38%	56.446	65.576	54.411			
	CF 1	8.456	11.874	11.479	19.504	1,83%	2,21%	3,78%	8.026	11.048	7.630			
	Total Griya	6.832	10.848	10.463	11.830	1,74%	2,40%	2,73%	1.368	4.998	983			
	Oto	1.624	1.027	1.016	7.674	2,29%	1,23%	9,32%	6.658	6.050	6.647			
	CF 2	10.562	18.309	16.669	65.089	0,81%	1,17%	4,60%	48.421	54.528	46.781			
	Mitraguna & Others	10.315	17.929	16.481	62.346	0,85%	1,24%	4,73%	45.865	52.032	44.417			
	Pensiun	247	379	188	2.743	0,26%	0,19%	2,79%	2.555	2.496	2.363			
Total Pembiayaan		24.121	36.424	34.388	106.693	1,01%	1,27%	3,97%	72.305	82.572	70.269	1,04%	73,84%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,42%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,93%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,55%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.792	1,04%	1,44%	1,48%	108	1.565	(124)			
	KUR	1.952	4.295	4.075	4.250	0,67%	1,34%	1,40%	175	2.298	(45)			
	Non KUR	1.274	620	609	542	6,55%	3,06%	2,74%	(67)	(733)	(79)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.899	1,90%	1,43%	1,50%	1.134	(4.791)	1.319			
	CF 1	5.942	6.610	4.809	5.441	1,28%	0,93%	1,05%	632	(501)	(1.169)			
	Total Griya	5.028	6.005	4.373	5.005	1,28%	1,00%	1,15%	632	(23)	(1.000)			
	Oto	914	606	436	436	1,29%	0,53%	0,53%	-	(478)	(170)			
	CF 2	27.748	20.970	22.956	23.458	2,12%	1,61%	1,66%	502	(4.290)	2.488			
	Mitraguna & Others	27.082	20.709	22.326	22.831	2,23%	1,68%	1,73%	505	(4.251)	2.122			
	Pensiun	666	262	631	627	0,03%	0,02%	0,64%	(3)	(38)	366			
Total Pembiayaan		38.001	34.235	34.188	35.435	1,59%	1,26%	1,32%	1.247	(2.565)	1.201	1,42%	-7,98%	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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	24.707	24.765	(4.264)	58	(630)	-2,48%	(4.771)	-16,15%	42.826	57,83%	(18.062)
2	Tabungan	75.287	92.481	89.778	89.643	2.646	(135)	(2.838)	-3,07%	14.356	19,07%	93.900	95,47%	(4.257)
3	Deposito	166.481	142.703	142.409	142.409	9.873	0	(294)	-0,21%	(24.072)	-14,46%	167.973	84,78%	(25.564)
	Total	271.304	260.579	256.894	256.817	8.255	(78)	(3.762)	-1,44%	(14.488)	-5,34%	304.699	84,29%	(47.882)
	CASA	104.823	117.876	114.485	114.408	(1.618)	(78)	(3.468)	-2,94%	9.585	9,14%	136.726	83,68%	(22.318)
	(%) CASA	38,64%	45,24%	44,57%	44,55%									
	FDR	71,62%	78,78%	79,03%	79,06%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.663	-	-	0	2.462	-1	4.772	1	17.901	81,91%	(3.237)
	Linkage	1.111	822	822	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.842	-	-	0	2.478	-1	5.062	1	13.301	104,06%	540
	• Local Champion	6.630	9.192	9.192	-	-	0	2.478	-1	2.562	1	8.773	104,77%	418
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	4.528	102,69%	122
2	MBG	65.409	60.423	60.053	575	150	-425	944	-370	-5.356	520	69.529	86,37%	(9.476)
	KUR	63.164	57.622	57.314	375	150	-225	251	-308	-5.850	458	67.096	85,42%	(9.782)
	Non KUR	2.245	2.800	2.738	200	-	-200	693	-62	494	62	2.433	112,56%	306
3	PWG	10.519	14.446	14.228	1.068	35	-1.033	152	-218	3.709	254	17.123	83,09%	(2.895)
	Cilem	10.519	14.446	14.228	1.068	35	-1.033	152	-218	3.709	254	17.123	83,09%	(2.895)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.085	933	-	-933	245	-1.659	5.607	1.659	133.187	85,66%	(19.102)
	CF 1	58.498	62.301	61.501	933	-	-933	89	-801	3.003	801	60.283	102,02%	1.217
	Total Griya	56.812	59.489	58.720	933	-	-933	0	-768	1.909	768	56.786	103,41%	1.935
	• Total Non Program	55.952	58.671	57.904	933	-	-933	2.044	-767	1.953	767	53.636	107,96%	4.268
	• Program	860	817	816	-	-	0	-3	-1	-44	1	3.149	25,91%	(2.333)
	Oto	1.686	2.813	2.780	-	-	0	89	-33	1.094	33	3.498	79,49%	(717)
	CF 2	49.980	53.442	52.584	-	-	0	155	-858	2.604	858	72.903	72,13%	(20.320)
	Mitraguna & Others	49.699	53.170	52.313	-	-	0	162	-856	2.614	856	71.970	72,69%	(19.656)
	Pensiun	281	272	271	-	-	0	-6	-2	-10	2	934	28,99%	(663)
	Total Pembiayaan	194.296	205.276	203.028	2.576	185	-2.391	3.802	-2.248	8.732	2.433	237.739	85,40%	(34.711)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	-	0,00%	0,04%	0,00%	(6)	-	(6)			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.487	1.504	4.480	1,64%	2,49%	7,46%	2.975	3.409	2.992			
	KUR	1.022	1.291	1.029	3.663	1,62%	1,79%	6,39%	2.634	2.641	2.372			
	Non KUR	49	196	475	816	2,19%	16,97%	29,81%	341	767	621			
3	PWG	95	-	-	299	0,91%	0,00%	2,10%	299	203	299			
	Cilem	95	-	-	299	0,91%	0,00%	2,10%	299	203	299			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	4.072	1,72%	2,08%	3,57%	1.669	2.207	1.520			
	CF 1	1.284	1.536	1.880	3.314	2,19%	3,02%	5,39%	1.433	2.030	1.778			
	Total Griya	1.284	1.536	1.880	3.166	2,26%	3,16%	5,39%	1.285	1.882	1.630			
	Oto	-	-	-	148	0,00%	0,00%	5,33%	148	148	148			
	CF 2	581	1.015	522	758	1,16%	0,98%	1,44%	235	177	(258)			
	Mitraguna & Others	581	1.015	522	758	1,17%	0,98%	1,45%	235	177	(258)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	8.850	1,56%	1,91%	4,36%	4.937	5.819	4.805	0,60%	86,24%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	856	0,65%	1,50%	1,43%	(50)	433	115			
	KUR	260	691	859	856	0,41%	1,49%	1,49%	(2)	597	165			
	Non KUR	164	50	48	-	7,29%	1,72%	0,00%	(48)	(164)	(50)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	383	379	1.058	2,17%	0,33%	0,93%	679	(1.295)	675			
	CF 1	1.777	383	379	1.058	3,04%	0,61%	1,72%	679	(719)	675			
	Total Griya	1.777	383	379	1.058	3,13%	0,64%	1,80%	679	(719)	675			
	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	2.117	1,53%	0,72%	1,04%	634	(856)	796	0,34%	67,62%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	22.637	22.769	(4.874)	132	726	3,29%	(1.992)	-8,05%	37.820	60,20%	(15.051)
2	Tabungan	139.675	136.927	136.422	135.782	3.770	(640)	(1.145)	-0,84%	(3.893)	-2,79%	158.244	85,81%	(22.462)
3	Deposito	81.953	78.771	79.180	79.180	(1.465)	0	409	0,52%	(2.773)	-3,38%	83.187	95,18%	(4.007)
	Total	246.389	237.742	238.239	237.731	(2.570)	(508)	(11)	-0,00%	(8.658)	-3,51%	279.251	85,13%	(41.520)
	CASA	164.436	158.971	159.059	158.551	(1.105)	(508)	(419)	-0,26%	(5.885)	-3,58%	196.064	80,87%	(37.513)
	(%) CASA	66,74%	66,87%	66,76%	66,69%									
	FDR	63,49%	72,37%	71,35%	71,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	11.257	11.053		(204)	272	2,53%	143	1,31%	-	0,00%	11.053
2	Giro ISE	6.429	7.250	7.898	7.656		(242)	407	5,61%	1.227	19,08%		0,00%	7.656
3	Tabungan ISE	3.915	3.531	3.359	3.397		38	(134)	-3,81%	(519)	-13,24%		0,00%	3.397
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.995	-	-	0	-168	-1.200	-1.054	1.200	24.988	72,01%	(6.993)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.995	-	-	0	-168	-1.200	-1.054	1.200	22.401	80,33%	(4.407)
	• Local Champion	15.448	17.449	17.449	-	-	0	-1.127	0	2.000	-	17.038	102,41%	411
	• Value Chain	3.600	1.746	546	-	-	-	959	-1.200	-3.054	1.200	5.363	10,18%	(4.817)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	9.711	901	22	-879	540	-74	3.874	96	12.717	76,36%	(3.006)
	Cilem	5.838	9.785	9.711	901	22	-879	540	-74	3.874	96	12.717	76,36%	(3.006)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	142.277	477	225	-252	1.001	-798	10.735	1.023	151.764	93,75%	(9.487)
	CF 1	81.145	75.863	75.186	257	-	-257	166	-678	-5.960	678	80.866	92,98%	(5.680)
	Total Griya	74.220	69.714	69.114	100	-	-100	0	-600	-5.107	600	72.806	94,93%	(3.693)
	• Total Non Program	73.552	69.083	68.484	100	-	-100	213	-600	-5.068	600	70.358	97,34%	(1.874)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.072	157	-	-157	166	-77	-853	77	8.060	75,34%	(1.988)
	CF 2	50.397	67.212	67.091	220	225	5	835	-120	16.694	345	70.899	94,63%	(3.807)
	Mitraguna & Others	49.913	66.240	66.129	220	225	5	731	-111	16.216	336	69.624	94,98%	(3.496)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	169.983	1.378	247	-1.130	1.373	-2.072	13.554	2.319	189.488	89,71%	(19.505)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	-	-	61	0,19%	0,00%	0,63%	61	50	61			
	Cilem	11	-	-	61	0,19%	0,00%	0,63%	61	50	61			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	2.416	0,88%	1,00%	1,70%	979	1.254	907			
	CF 1	1.162	1.459	1.383	1.765	1,43%	1,82%	2,35%	382	603	307			
	Total Griya	1.162	1.459	1.383	1.113	1,57%	1,98%	1,61%	(270)	(48)	(345)			
	Oto	-	-	-	652	0,00%	0,00%	10,73%	652	652	652			
	CF 2	-	51	54	651	0,00%	0,08%	0,97%	597	651	600			
	Mitraguna & Others	-	51	54	651	0,00%	0,08%	0,98%	597	651	600			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	2.477	0,75%	0,84%	1,46%	1.040	1.304	968	0,23%	83,91%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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%	0,88%	(47)	474	(57)			
	CF 1	342	589	585	538	0,42%	0,77%	0,72%	(47)	196	(52)			
	Total Griya	342	589	585	538	0,46%	0,84%	0,78%	(47)	196	(52)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	714	0,86%	1,06%	1,06%	-	279	(5)			
	Mitraguna & Others	436	719	714	714	0,87%	1,08%	1,08%	-	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.252	0,50%	0,75%	0,74%	(47)	474	(57)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	49.829	49.668	(1.973)	(161)	(1.592)	-3,11%	30.894	164,55%	32.608	152,32%	17.060
2	Tabungan	206.902	259.410	260.583	260.534	8.614	(49)	1.125	0,43%	53.632	25,92%	226.267	115,14%	34.268
3	Deposito	118.442	104.385	104.882	104.882	4.578	0	497	0,48%	(13.560)	-11,45%	120.137	87,30%	(15.254)
	Total	344.119	415.055	415.295	415.085	11.219	(210)	30	0,01%	70.966	20,62%	379.011	109,52%	36.074
	CASA	225.677	310.670	310.412	310.203	6.642	(210)	(467)	-0,15%	84.526	37,45%	258.875	119,83%	51.328
	(%) CASA	65,58%	74,85%	74,75%	74,73%									
	FDR	96,55%	92,15%	91,51%	91,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.439	3.363		(77)	13	0,38%	(568)	-14,45%	-	0,00%	3.363
2	Giro ISE	1.420	1.401	1.481	1.406		(75)	5	0,38%	(14)	-0,97%		0,00%	1.406
3	Tabungan ISE	2.001	1.335	1.344	1.342		(2)	7	0,56%	(659)	-32,93%		0,00%	1.342
4	Deposito ISE	510	614	614	614		0	0	0,00%	105	20,53%		0,00%	614
5	CIF ISE	179	187	189	189		0	2	1,07%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	86.125	970	-	-970	-9.025	-1.450	3.140	1.450	100.415	85,77%	(14.290)
	Linkage	21.612	25.302	25.301	-	-	-	28	-2	3.688	2	29.203	86,64%	(3.902)
	Non-Linkage	61.373	62.273	60.824	970	-	-970	-9.053	-1.449	-548	1.449	71.212	85,41%	(10.388)
	• Local Champion	55.173	37.334	36.860	970	-	-970	-13.343	-474	-18.313	474	59.838	61,60%	(22.978)
	• Value Chain	6.200	24.939	23.965	-	-	-	4.291	-975	17.765	975	11.375	210,68%	12.590
2	MBG	43.181	43.262	43.512	100	400	300	264	250	330	150	46.510	93,55%	(2.998)
	KUR	40.519	41.115	41.377	100	400	300	439	261	857	139	43.648	94,80%	(2.271)
	Non KUR	2.662	2.147	2.135	-	-	0	-175	-12	-527	12	2.862	74,61%	(727)
3	PWG	26.463	43.181	42.977	4.584	883	-3.701	2.081	-204	16.513	1.087	37.150	115,68%	5.827
	Cilem	12.356	24.198	24.151	2.599	239	-2.360	1.790	-47	11.795	287	17.679	136,61%	6.472
	Gadai	14.108	18.982	18.826	1.985	644	-1.341	291	-157	4.718	801	19.471	96,69%	(645)
4	CFG	179.631	208.442	207.409	560	-	-560	-700	-1.033	27.778	1.033	198.860	104,30%	8.550
	CF 1	55.651	68.195	67.834	-	-	0	207	-361	12.182	361	59.549	113,91%	8.285
	Total Griya	50.392	59.584	59.292	-	-	0	0	-292	8.900	292	52.444	113,06%	6.848
	• Total Non Program	50.392	59.584	59.292	-	-	0	1.188	-292	8.900	292	52.444	113,06%	6.848
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.542	-	-	0	207	-69	3.282	69	7.105	120,22%	1.437
	CF 2	123.980	140.247	139.575	560	-	-560	-907	-671	15.596	671	139.310	100,19%	265
	Mitraguna & Others	122.658	138.841	138.176	560	-	-560	-970	-664	15.519	664	137.009	100,85%	1.167
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	380.023	6.214	1.283	-4.931	-7.381	-2.437	47.762	3.721	382.934	99,24%	(2.912)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	370	0,61%	0,00%	0,43%	370	(138)	370			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	370	0,76%	0,00%	0,61%	370	(95)	370			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	1.621	0,95%	1,71%	3,73%	882	1.212	653			
	KUR	305	765	686	1.556	0,75%	1,67%	3,76%	870	1.251	791			
	Non KUR	104	203	53	65	3,92%	2,47%	3,06%	12	(39)	(138)			
3	PWG	-	-	-	2.339	0,00%	0,00%	5,44%	2.339	2.339	2.339			
	Cilem	-	-	-	2.048	0,00%	0,00%	8,48%	2.048	2.048	2.048			
	Gadai	-	-	-	291	0,00%	0,00%	1,54%	291	291	291			
4	CFG	673	1.272	1.279	3.753	0,37%	0,61%	1,81%	2.474	3.080	2.481			
	CF 1	295	265	196	1.560	0,53%	0,29%	2,30%	1.364	1.266	1.296			
	Total Griya	295	-	-	871	0,58%	0,00%	1,47%	871	576	871			
	Oto	-	265	196	690	0,00%	2,28%	8,08%	494	690	425			
	CF 2	379	1.007	1.083	2.192	0,31%	0,77%	1,57%	1.110	1.814	1.185			
	Mitraguna & Others	379	1.007	1.083	2.192	0,31%	0,78%	1,59%	1.110	1.814	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	8.083	0,48%	0,53%	2,13%	6.065	6.492	5.842	0,69%	67,54%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	209	0,00%	0,48%	0,48%	-	209	(6)			
	KUR	-	215	209	209	0,00%	0,51%	0,50%	-	209	(6)			
	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	2.040	0,54%	0,98%	0,98%	(2)	1.072	(93)			
	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	1.927	0,66%	1,37%	1,38%	(2)	1.112	(91)			
	Mitraguna & Others	815	2.018	1.928	1.927	0,66%	1,39%	1,39%	(2)	1.112	(91)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.291	0,35%	0,60%	0,60%	(2)	1.130	(99)	1,07%	-77,62%	0,5%

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 (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	22.051	22.054	(211)	3	19.418	736,71%	2.235	11,28%	31.713	69,54%	(9.659)
2	Tabungan	188.323	168.806	169.318	168.493	9.458	(825)	(313)	-0,19%	(19.830)	-10,53%	206.910	81,43%	(38.416)
3	Deposito	54.534	91.558	76.737	76.737	849	0	(14.822)	-16,19%	22.202	40,71%	55.746	137,65%	20.991
	Total	262.676	263.000	268.106	267.284	10.096	(822)	4.284	1,63%	4.608	1,75%	294.368	90,80%	(27.084)
	CASA	208.142	171.442	191.370	190.547	9.247	(822)	19.105	11,14%	(17.595)	-8,45%	238.622	79,85%	(48.075)
	(%) CASA	79,24%	65,19%	71,38%	71,29%									
	FDR	66,71%	76,80%	74,63%	74,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.542	3.448	3.462	14	(80)	-2,26%	(2.724)	-44,03%	-	0,00%	3.462
2	Giro ISE	879	380	199	206	7	(174)	-45,85%	(673)	-76,60%		0,00%	206
3	Tabungan ISE	5.307	3.163	3.249	3.257	8	94	2,98%	(2.051)	-38,64%		0,00%	3.257
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	231	231	0	2	0,87%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	434	-	-	0	-1	0	-6.553	-	6.986	6,21%	(6.553)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	9.059	9.006	100	100	0	1.193	-53	8.299	153	5.179	173,89%	3.827
	KUR	498	7.829	7.776	100	100	0	1.132	-53	7.279	153	4.650	167,22%	3.126
	Non KUR	209	1.229	1.229	-	-	0	61	0	1.020	-	529	232,49%	701
3	PWG	23.244	33.746	33.758	3.069	1.465	-1.604	2.619	12	10.514	1.453	37.119	90,95%	(3.361)
	Cilem	7.809	11.491	11.491	774	147	-627	44	0	3.682	147	17.547	65,49%	(6.056)
	Gadai	15.435	22.255	22.267	2.295	1.318	-977	2.574	12	6.832	1.306	19.572	113,77%	2.695
4	CFG	144.290	158.744	156.888	-	-	0	797	-1.856	12.598	1.856	165.073	95,04%	(8.185)
	CF 1	8.588	11.624	11.588	-	-	0	-25	-36	3.000	36	11.872	97,61%	(284)
	Total Griya	7.701	10.580	10.555	-	-	0	0	-25	2.854	25	9.914	106,46%	640
	• Total Non Program	7.409	9.962	9.938	-	-	0	305	-24	2.529	24	8.845	112,35%	1.093
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.033	-	-	0	-25	-11	146	11	1.958	52,79%	(924)
	CF 2	135.702	147.119	145.300	-	-	0	822	-1.819	9.598	1.819	153.201	94,84%	(7.901)
	Mitraguna & Others	125.011	133.617	131.929	-	-	0	216	-1.688	6.918	1.688	140.480	93,91%	(8.551)
	Pensiun	10.691	13.503	13.371	-	-	0	606	-131	2.680	131	12.721	105,11%	650
	Total Pembiayaan	175.227	201.982	200.086	3.169	1.565	-1.604	4.608	-1.897	24.858	3.462	214.357	93,34%	(14.272)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	394	0,00%	2,09%	4,38%	205	394	394			
	KUR	-	-	-	205	0,00%	0,00%	2,63%	205	205	205			
	Non KUR	-	-	190	190	0,00%	15,42%	15,42%	-	190	190			
3	PWG	-	86	-	771	0,00%	0,00%	2,28%	771	771	685			
	Cilem	-	-	-	557	0,00%	0,00%	4,85%	557	557	557			
	Gadai	-	86	-	214	0,00%	0,00%	0,96%	214	214	128			
4	CFG	2.296	3.915	3.664	14.103	1,59%	2,31%	8,99%	10.439	11.806	10.188			
	CF 1	66	54	33	171	0,77%	0,28%	1,47%	138	104	116			
	Total Griya	66	54	33	53	0,86%	0,31%	0,50%	20	(13)	(1)			
	Oto	-	-	-	118	0,00%	0,00%	11,37%	118	118	118			
	CF 2	2.230	3.861	3.631	13.932	1,64%	2,47%	9,59%	10.301	11.702	10.072			
	Mitraguna & Others	2.230	3.861	3.631	13.434	1,78%	2,72%	10,18%	9.803	11.205	9.574			
	Pensiun	-	-	-	498	0,00%	0,00%	3,72%	498	498	498			
	Total Pembiayaan	2.296	4.001	3.853	15.268	1,31%	1,91%	7,63%	11.415	12.972	11.267	1,65%	78,42%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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%	2,23%	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%	2,65%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,75%	54	(626)	(439)	5,80%	-231,97%	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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	548	548	(151)	0	118	27,55%	(1.538)	-73,72%	2.964	18,50%	(2.415)
2	Tabungan	37.117	39.166	38.343	38.084	1.229	(260)	(1.082)	-2,76%	967	2,60%	42.245	90,15%	(4.161)
3	Deposito	10.740	12.547	12.548	12.548	4	0	1	0,01%	1.809	16,84%	10.810	116,08%	1.738
	Total	49.943	52.143	51.440	51.181	1.082	(260)	(962)	-1,85%	1.237	2,48%	56.019	91,36%	(4.838)
	CASA	39.204	39.595	38.892	38.632	1.078	(260)	(963)	-2,43%	(571)	-1,46%	45.208	85,45%	(6.576)
	(%) CASA	78,50%	75,94%	75,61%	75,48%									
	FDR	145,08%	121,45%	121,42%	122,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	581	483	441	441	1	(42)	-8,65%	(140)	-24,05%	-	0,00%	441
2	Giro ISE	1	1	1	1	0	(0)	-0,89%	0	12,69%		0,00%	1
3	Tabungan ISE	580	482	440	440	1	(42)	-8,67%	(140)	-24,11%		0,00%	440
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64	0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	2.873	169	39	-130	88	-1	1.638	40	2.623	109,54%	250
	Cilem	1.235	2.874	2.873	169	39	-130	88	-1	1.638	40	2.623	109,54%	250
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.588	-	-	0	48	-865	-11.634	865	64.465	92,44%	(4.876)
	CF 1	464	412	412	-	-	0	-2	0	-52	-	458	90,01%	(46)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• 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	139	-	-	0	-2	0	-23	-	163	85,70%	(23)
	CF 2	70.758	60.041	59.176	-	-	0	51	-865	-11.582	865	64.007	92,45%	(4.831)
	Mitraguna & Others	66.540	55.435	54.720	-	-	0	87	-714	-11.820	714	57.104	95,83%	(2.383)
	Pensiun	4.218	4.607	4.456	-	-	0	-36	-151	238	151	6.903	64,55%	(2.447)
	Total Pembiayaan	72.457	63.328	62.461	169	39	-130	137	-867	-9.995	905	67.087	93,10%	(4.626)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	-	-	-	22	0,00%	0,00%	0,75%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,75%	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	19.046	4,24%	3,87%	31,96%	16.709	16.023	16.631			
	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	19.046	4,27%	3,89%	32,19%	16.709	16.023	16.631			
	Mitraguna & Others	2.931	2.416	2.337	18.987	4,41%	4,22%	34,70%	16.650	16.056	16.572			
	Pensiun	92	-	-	59	2,17%	0,00%	1,32%	59	(33)	59			
	Total Pembiayaan	3.023	2.416	2.337	19.068	4,17%	3,69%	30,53%	16.731	16.045	16.652	0,00%	100,00%	-30,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	4.188	17,29%	6,93%	7,03%	-	(8.125)	227			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	3.961	4.188	4.188	17,40%	6,98%	7,08%	-	(8.125)	227			
	Mitraguna & Others	11.834	3.785	4.013	4.013	17,79%	7,24%	7,33%	-	(7.822)	227			
	Pensiun	479	175	176	176	0,66%	0,28%	3,94%	-	(303)	0			
	Total Pembiayaan	12.313	3.961	4.188	4.188	16,99%	6,61%	6,71%	-	(8.125)	227	0,00%	100,00%	-6,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	210.900	210.927	(3.738)	27	184.735	705,31%	151.765	256,52%	68.641	307,29%	142.286
2	Tabungan	111.248	118.802	118.609	118.193	2.322	(416)	(608)	-0,51%	6.945	6,24%	123.928	95,37%	(5.735)
3	Deposito	16.666	19.370	19.700	19.701	97	0	331	1,71%	3.034	18,21%	17.858	110,32%	1.843
	Total	187.077	164.364	349.210	348.822	(1.320)	(388)	184.457	112,22%	161.745	86,46%	210.427	165,77%	138.394
	CASA	170.411	144.994	329.509	329.121	(1.416)	(389)	184.127	126,99%	158.710	93,13%	192.569	170,91%	136.552
	(%) CASA	91,09%	88,22%	94,36%	94,35%									
	FDR	105,51%	131,77%	62,05%	62,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.810	2.815	2.849		34	39	1,39%	(971)	-25,43%	-	0,00%	2.849
2	Giro ISE	954	1.173	1.229	1.249		20	76	6,48%	295	30,96%		0,00%	1.249
3	Tabungan ISE	2.866	1.636	1.586	1.599		13	(37)	-2,26%	(1.267)	-44,20%		0,00%	1.599
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	127	127		0	1	0,79%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	• Local Champion	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.686	70	225	155	-162	-104	3.589	329	51.469	96,54%	(1.782)
	KUR	42.963	47.332	47.249	70	225	155	-42	-84	4.286	309	48.188	98,05%	(939)
	Non KUR	3.135	2.458	2.437	-	-	0	-120	-20	-697	20	3.281	74,29%	(844)
3	PWG	20.876	31.646	31.932	2.862	1.890	-971	1.812	286	11.056	1.604	35.758	89,30%	(3.826)
	Cilem	7.514	12.700	12.998	611	515	-96	479	298	5.483	217	17.033	76,31%	(4.035)
	Gadai	13.361	18.946	18.934	2.251	1.376	-875	1.334	-12	5.573	1.388	18.725	101,12%	209
4	CFG	127.111	131.908	131.837	681	331	-349	-1.214	-70	4.726	402	140.053	94,13%	(8.216)
	CF 1	49.510	49.727	49.949	111	331	221	-17	221	439	110	51.150	97,65%	(1.201)
	Total Griya	39.898	39.179	39.149	-	-	0	0	-30	-749	30	40.753	96,06%	(1.604)
	• Total Non Program	39.898	39.179	39.149	-	-	0	420	-30	-749	30	40.753	96,06%	(1.604)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	10.800	111	331	221	-17	251	1.189	80	10.397	103,88%	403
	CF 2	77.602	82.181	81.889	570	-	-570	-1.198	-292	4.287	292	88.903	92,11%	(7.014)
	Mitraguna & Others	75.812	80.105	79.834	570	-	-570	-1.417	-271	4.022	271	86.628	92,16%	(6.794)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	216.698	3.612	2.447	-1.166	1.169	112	19.314	2.335	230.580	93,98%	(13.882)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	910	0,27%	1,10%	1,83%	362	786	466			
	KUR	68	332	433	735	0,16%	0,92%	1,55%	301	667	403			
	Non KUR	56	112	115	175	1,79%	4,67%	7,19%	60	119	63			
3	PWG	-	-	-	289	0,00%	0,00%	0,00%	289	289	289			
	Cilem	-	-	-	194	0,00%	0,00%	1,50%	194	194	194			
	Gadai	-	-	-	95	0,00%	0,00%	0,50%	95	95	95			
4	CFG	2.018	3.874	4.027	3.476	1,59%	3,05%	2,64%	(551)	1.458	(398)			
	CF 1	1.770	1.943	1.931	914	3,58%	3,88%	1,83%	(1.017)	(856)	(1.029)			
	Total Griya	1.463	1.943	1.931	20	3,67%	4,93%	0,05%	(1.912)	(1.444)	(1.923)			
	Oto	307	-	-	895	3,19%	0,00%	8,28%	895	588	895			
	CF 2	248	1.932	2.096	2.562	0,32%	2,55%	3,13%	466	2.314	630			
	Mitraguna & Others	248	1.932	2.096	2.562	0,33%	2,62%	3,21%	466	2.314	630			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	4.675	1,09%	2,11%	2,16%	100	2.533	357	0,35%	83,70%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	46,25%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	46,25%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	256	1,07%	0,52%	0,52%	(3)	(237)	(305)			
	KUR	115	465	169	169	0,27%	0,36%	0,36%	-	54	(295)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,59%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	941	0,26%	0,71%	0,71%	6	605	(1.433)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	851	0,05%	1,03%	1,04%	6	812	6			
	Mitraguna & Others	39	845	845	851	0,05%	1,05%	1,07%	6	812	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	2.697	0,42%	1,24%	1,24%	3	1.868	(1.738)	0,25%	80,07%	-1,0%

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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	7.079	7.108	(2.965)	29	5.716	410,82%	5.180	268,81%	10.667	66,63%	(3.559)
2	Tabungan	70.495	82.378	79.755	79.807	2.277	52	(2.571)	-3,12%	9.312	13,21%	84.695	94,23%	(4.888)
3	Deposito	64.264	93.395	92.695	92.527	(11)	(168)	(868)	-0,93%	28.264	43,98%	65.138	142,05%	27.389
	Total	136.686	177.165	179.529	179.442	(699)	(87)	2.277	1,29%	42.756	31,28%	160.500	111,80%	18.942
	CASA	72.423	83.770	86.834	86.915	(688)	81	3.145	3,75%	14.492	20,01%	95.362	91,14%	(8.447)
	(%) CASA	52,98%	47,28%	48,37%	48,44%									
	FDR	94,77%	84,93%	83,38%	83,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	3.545	2.688	4.535	1.847	990	27,91%	3.213	243,03%	-	0,00%	4.535
2	Giro ISE	771	627	673	679	7	53	8,40%	(92)	-11,89%		0,00%	679
3	Tabungan ISE	551	2.919	2.016	3.856	1.840	937	32,10%	3.305	599,66%		0,00%	3.856
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	78	78	78	0	0	0,00%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	35.050	50	-	-50	674	-261	3.291	261	36.518	95,98%	(1.469)
	KUR	29.577	32.881	32.623	50	-	-50	745	-258	3.045	258	34.124	95,60%	(1.501)
	Non KUR	2.181	2.430	2.427	-	-	0	-72	-3	246	3	2.395	101,34%	32
3	PWG	6.201	8.941	8.986	481	193	-288	-29	45	2.784	148	13.514	66,49%	(4.529)
	Cilem	6.201	8.941	8.986	481	193	-288	-29	45	2.784	148	13.514	66,49%	(4.529)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	105.654	610	86	-524	1.471	-560	14.073	646	102.219	103,36%	3.436
	CF 1	23.474	29.546	29.544	-	86	86	-229	-3	6.069	89	26.487	111,54%	3.056
	Total Griya	17.263	19.997	19.962	-	-	0	0	-35	2.699	35	18.293	109,13%	1.670
	• Total Non Program	17.263	19.997	19.962	-	-	0	172	-35	2.699	35	18.293	109,13%	1.670
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.582	-	86	86	-229	32	3.370	55	8.195	116,92%	1.387
	CF 2	68.107	76.668	76.111	610	-	-610	1.700	-557	8.004	557	75.731	100,50%	380
	Mitraguna & Others	64.272	72.869	72.340	610	-	-610	1.727	-530	8.068	530	71.706	100,88%	634
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	149.690	1.141	279	-862	2.115	-777	20.149	1.056	152.251	98,32%	(2.562)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	980	0,01%	0,12%	2,79%	936	975	976			
	KUR	-	3	43	980	0,00%	0,13%	3,00%	936	980	976			
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	-	(4)	-			
3	PWG	48	-	-	318	0,78%	0,00%	3,54%	318	270	318			
	Cilem	48	-	-	318	0,78%	0,00%	3,54%	318	270	318			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	4.630	0,60%	1,34%	4,38%	3.209	4.083	3.200			
	CF 1	172	1.127	1.125	2.164	0,73%	3,81%	7,33%	1.039	1.993	1.038			
	Total Griya	-	1.127	1.125	1.125	0,00%	5,62%	5,63%	-	1.125	(2)			
	Oto	172	-	-	1.039	2,76%	0,00%	10,85%	1.039	868	1.039			
	CF 2	375	304	297	2.466	0,55%	0,39%	3,24%	2.169	2.091	2.162			
	Mitraguna & Others	375	304	297	2.466	0,58%	0,41%	3,41%	2.169	2.091	2.162			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	5.928	0,46%	0,97%	3,96%	4.464	5.328	4.494	0,78%	80,28%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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%	0,97%	-	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	418	0,54%	0,37%	0,40%	29	(75)	64			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,12%	-	-	-			
	CF 2	289	150	185	214	0,42%	0,24%	0,28%	29	(75)	64			
	Mitraguna & Others	289	150	185	214	0,45%	0,25%	0,30%	29	(75)	64			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	733	0,44%	0,47%	0,49%	29	166	64	0,38%	22,87%	-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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	5.523	5.660	208	138	(865)	-13,26%	1.355	31,47%	13.353	42,39%	(7.693)
2	Tabungan	84.533	89.368	85.709	85.682	3.040	(27)	(3.685)	-4,12%	1.150	1,36%	97.545	87,84%	(11.863)
3	Deposito	19.903	26.834	26.801	26.801	(1.780)	0	(33)	-0,12%	6.898	34,66%	20.584	130,20%	6.217
	Total	108.741	122.727	118.033	118.143	1.468	111	(4.584)	-3,73%	9.402	8,65%	131.482	89,85%	(13.339)
	CASA	88.838	95.893	91.232	91.343	3.248	111	(4.550)	-4,75%	2.504	2,82%	110.898	82,37%	(19.556)
	(%) CASA	81,70%	78,14%	77,29%	77,32%									
	FDR	78,57%	82,58%	85,35%	85,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.474	3.550		76	208	6,21%	(366)	-9,34%	-	0,00%	3.550
2	Giro ISE	3.001	2.348	2.474	2.547		73	199	8,49%	(454)	-15,11%	-	0,00%	2.547
3	Tabungan ISE	915	995	999	1.003		4	8	0,84%	88	9,61%	-	0,00%	1.003
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	3.847	-	-	0	197	-26	779	26	7.157	53,75%	(3.310)
	KUR	2.657	3.623	3.612	-	-	0	202	-11	955	11	6.507	55,51%	(2.895)
	Non KUR	412	251	236	-	-	0	-5	-15	-176	15	651	36,22%	(415)
3	PWG	13.521	18.803	18.645	2.033	498	-1.535	156	-158	5.124	656	27.081	68,85%	(8.435)
	Cilem	6.370	9.288	9.049	373	73	-299	-345	-239	2.679	312	16.556	54,66%	(7.507)
	Gadai	7.151	9.515	9.596	1.660	425	-1.235	500	81	2.445	344	10.525	91,18%	(929)
4	CFG	68.150	78.677	78.248	955	150	-805	656	-429	10.098	579	87.246	89,69%	(8.998)
	CF 1	32.030	33.916	33.618	-	-	0	-243	-298	1.588	298	33.647	99,91%	(29)
	Total Griya	25.555	26.419	26.196	-	-	0	0	-223	641	223	25.628	102,22%	569
	• Total Non Program	25.555	26.419	26.196	-	-	0	-217	-223	641	223	25.628	102,22%	569
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.422	-	-	0	-243	-75	947	75	8.019	92,55%	(598)
	CF 2	36.119	44.761	44.630	955	150	-805	898	-132	8.510	282	53.599	83,27%	(8.969)
	Mitraguna & Others	32.486	41.386	41.288	795	150	-645	845	-99	8.801	249	49.893	82,75%	(8.606)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	100.740	2.988	648	-2.340	1.008	-613	15.306	1.261	122.179	82,45%	(21.438)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	100	0,00%	2,57%	2,59%	-	100	67			
	KUR	-	33	100	100	0,00%	2,75%	2,76%	-	100	67			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	315	0,00%	0,00%	1,69%	315	315	315			
	Cilem	-	-	-	159	0,00%	0,00%	1,75%	159	159	159			
	Gadai	-	-	-	156	0,00%	0,00%	1,63%	156	156	156			
4	CFG	1.050	644	794	2.585	1,54%	1,01%	3,30%	1.791	1.535	1.940			
	CF 1	1.050	520	669	1.908	3,28%	1,97%	5,68%	1.239	858	1.387			
	Total Griya	697	520	669	1.449	2,73%	2,53%	5,53%	780	752	928			
	Oto	353	-	-	459	5,46%	0,00%	6,19%	459	106	459			
	CF 2	-	124	125	677	0,00%	0,28%	1,52%	552	677	553			
	Mitraguna & Others	-	124	125	459	0,00%	0,30%	1,11%	334	459	336			
	Pensiun	-	-	-	217	0,00%	0,00%	6,51%	217	217	217			
	Total Pembiayaan	1.050	677	893	2.999	1,23%	0,88%	2,98%	2.106	1.949	2.322	1,39%	53,43%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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%	1,86%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	30,30%	(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	893	0,49%	1,13%	1,14%	-	556	(9)			
	CF 1	337	70	67	67	1,05%	0,20%	0,20%	-	(269)	(3)			
	Total Griya	189	70	67	67	0,74%	0,26%	0,26%	-	(121)	(3)			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,85%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	2,00%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	964	1,36%	0,97%	0,96%	(15)	(200)	(24)	4,03%	-321,04%	3,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	9.212	9.188	(89)	(24)	(171)	-1,83%	1.508	19,63%	16.238	56,59%	(7.050)
2	Tabungan	96.197	116.467	114.497	114.056	(1.379)	(441)	(2.411)	-2,07%	17.859	18,56%	111.265	102,51%	2.791
3	Deposito	50.701	45.950	46.005	46.005	614	0	54	0,12%	(4.697)	-9,26%	51.587	89,18%	(5.583)
	Total	154.579	171.777	169.714	169.249	(855)	(465)	(2.528)	-1,47%	14.670	9,49%	179.091	94,50%	(9.842)
	CASA	103.878	125.827	123.709	123.244	(1.468)	(465)	(2.582)	-2,05%	19.366	18,64%	127.503	96,66%	(4.259)
	(%) CASA	67,20%	73,25%	72,89%	72,82%									
	FDR	122,53%	118,32%	119,18%	119,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.022	3.906		(116)	(151)	-3,71%	(32)	-0,81%	-	0,00%	3.906
2	Giro ISE	1.498	2.633	2.566	2.476		(90)	(157)	-5,96%	978	65,25%		0,00%	2.476
3	Tabungan ISE	2.310	1.294	1.326	1.300		(26)	6	0,49%	(1.009)	-43,71%		0,00%	1.300
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	35.696	525	-	-525	73	-192	1.277	192	38.497	92,72%	(2.801)
	KUR	32.500	34.255	34.070	525	-	-525	245	-185	1.570	185	36.366	93,69%	(2.296)
	Non KUR	1.920	1.633	1.626	-	-	0	-172	-6	-293	6	2.131	76,30%	(505)
3	PWG	17.830	30.105	30.287	3.207	2.051	-1.157	2.493	182	12.456	1.869	31.298	96,77%	(1.012)
	Cilem	5.164	10.604	10.719	983	377	-606	1.032	115	5.555	262	13.667	78,43%	(2.948)
	Gadai	12.666	19.501	19.568	2.224	1.674	-551	1.461	67	6.902	1.607	17.632	110,98%	1.936
4	CFG	137.158	137.253	136.285	76	76	0	-499	-968	-873	1.044	146.832	92,82%	(10.547)
	CF 1	38.164	40.292	39.996	-	-	0	-181	-296	1.832	296	39.270	101,85%	726
	Total Griya	33.008	34.228	34.169	-	-	0	0	-59	1.161	59	32.691	104,52%	1.479
	• Total Non Program	33.008	34.228	34.169	-	-	0	127	-59	1.161	59	32.691	104,52%	1.479
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.827	-	-	0	-181	-237	671	237	6.579	88,56%	(753)
	CF 2	98.994	96.961	96.289	76	76	0	-318	-672	-2.704	748	107.562	89,52%	(11.273)
	Mitraguna & Others	71.310	70.983	70.541	-	-	0	-155	-441	-769	441	81.314	86,75%	(10.773)
	Pensiun	27.683	25.978	25.748	76	76	0	-163	-230	-1.935	306	26.248	98,09%	(500)
	Total Pembiayaan	189.407	203.246	202.268	3.808	2.127	-1.682	2.067	-978	12.861	3.105	216.628	93,37%	(14.360)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	721	634	2.269	0,69%	1,77%	6,36%	1.635	2.031	1.548			
	KUR	105	543	522	2.060	0,32%	1,53%	6,05%	1.538	1.955	1.517			
	Non KUR	133	177	111	209	6,92%	6,81%	12,84%	98	76	31			
3	PWG	-	-	-	155	0,00%	0,00%	0,51%	155	155	155			
	Cilem	-	-	-	102	0,00%	0,00%	0,95%	102	102	102			
	Gadai	-	-	-	54	0,00%	0,00%	0,27%	54	54	54			
4	CFG	1.146	1.668	999	4.372	0,84%	0,73%	3,21%	3.373	3.226	2.704			
	CF 1	198	738	258	255	0,52%	0,64%	0,64%	(3)	57	(483)			
	Total Griya	73	609	-	-	0,22%	0,00%	0,00%	-	(73)	(609)			
	Oto	125	129	258	255	2,42%	4,26%	4,38%	(3)	131	126			
	CF 2	948	929	741	4.117	0,96%	0,76%	4,28%	3.375	3.169	3.187			
	Mitraguna & Others	799	691	690	3.093	1,12%	0,97%	4,38%	2.403	2.294	2.402			
	Pensiun	149	238	51	1.024	0,54%	0,20%	3,98%	973	875	785			
	Total Pembiayaan	1.384	2.388	1.633	6.796	0,73%	0,80%	3,36%	5.163	5.412	4.408	1,90%	43,45%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	290	1,39%	0,88%	0,81%	(27)	(187)	(89)			
	KUR	477	248	186	159	1,47%	0,54%	0,47%	(26)	(318)	(88)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,05%	(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	2.746	3,20%	1,93%	2,01%	97	(1.648)	426			
	CF 1	1.329	1.891	1.891	1.891	3,48%	4,69%	4,73%	-	562	(0)			
	Total Griya	1.025	1.659	1.659	1.659	3,10%	4,85%	4,86%	-	634	(0)			
	Oto	305	232	232	232	5,91%	3,83%	3,99%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,89%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,76%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	3.036	2,57%	1,46%	1,50%	70	(1.835)	337	1,32%	12,17%	-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 (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	10.392	10.395	1.795	3	(4.562)	-30,50%	(2.401)	-18,76%	25.453	40,84%	(15.058)
2	Tabungan	133.664	151.079	148.805	148.233	2.349	(573)	(2.846)	-1,88%	14.569	10,90%	153.100	96,82%	(4.867)
3	Deposito	120.976	138.301	138.060	138.211	(1.570)	151	(90)	-0,07%	17.235	14,25%	122.651	112,69%	15.560
	Total	267.435	304.336	297.257	296.838	2.574	(419)	(7.498)	-2,46%	29.403	10,99%	301.204	98,55%	(4.365)
	CASA	146.460	166.035	159.197	158.627	4.144	(570)	(7.408)	-4,46%	12.168	8,31%	178.552	88,84%	(19.925)
	(%) CASA	54,76%	54,56%	53,56%	53,44%									
	FDR	60,13%	60,32%	61,65%	61,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.195	4.414		219	280	6,78%	832	23,23%	-	0,00%	4.414
2	Giro ISE	1.025	1.271	1.477	1.635		158	364	28,64%	611	59,59%		0,00%	1.635
3	Tabungan ISE	2.557	2.862	2.718	2.778		61	(84)	-2,93%	221	8,66%		0,00%	2.778
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	226	228	228		0	2	0,88%	15	7,04%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	38.717	400	160	-240	-288	-77	-1.935	237	44.009	87,98%	(5.292)
	KUR	37.299	36.721	36.650	400	160	-240	-364	-72	-649	232	40.604	90,26%	(3.954)
	Non KUR	3.353	2.073	2.068	-	-	0	76	-5	-1.286	5	3.405	60,72%	(1.338)
3	PWG	6.039	13.363	13.140	721	94	-627	576	-223	7.102	317	14.444	90,98%	(1.303)
	Cilem	6.039	13.363	13.140	721	94	-627	576	-223	7.102	317	14.444	90,98%	(1.303)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	131.387	219	915	696	1.385	-33	17.279	948	123.218	106,63%	8.169
	CF 1	24.580	27.681	27.564	219	-	-219	30	-117	2.983	117	27.949	98,62%	(385)
	Total Griya	19.863	21.337	21.302	170	-	-170	0	-35	1.439	35	21.467	99,23%	(166)
	• Total Non Program	19.863	21.337	21.302	170	-	-170	305	-35	1.439	35	21.467	99,23%	(166)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.262	49	-	-49	30	-82	1.544	82	6.482	96,62%	(219)
	CF 2	89.528	103.738	103.823	-	915	915	1.355	84	14.295	831	95.269	108,98%	8.554
	Mitraguna & Others	89.444	103.126	103.215	-	915	915	1.153	89	13.772	826	94.502	109,22%	8.713
	Pensiun	84	612	608	-	-	0	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	183.244	1.340	1.169	-171	1.672	-333	22.445	1.502	181.671	100,87%	1.574

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	2.058	2,64%	2,05%	5,32%	1.261	986	1.030			
	KUR	877	947	705	1.904	2,35%	1,92%	5,20%	1.199	1.027	957			
	Non KUR	194	81	92	154	5,80%	4,42%	7,45%	62	(40)	73			
3	PWG	-	-	-	256	0,00%	0,00%	1,95%	256	256	256			
	Cilem	-	-	-	256	0,00%	0,00%	1,95%	256	256	256			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	2.281	0,69%	0,12%	1,74%	2.121	1.490	1.939			
	CF 1	630	216	38	1.024	2,56%	0,14%	3,71%	986	394	808			
	Total Griya	568	175	-	-	2,86%	0,00%	0,00%	-	(568)	(175)			
	Oto	61	41	38	1.024	1,30%	0,60%	16,35%	986	962	983			
	CF 2	162	126	123	1.258	0,18%	0,12%	1,21%	1.135	1.096	1.131			
	Mitraguna & Others	162	126	123	1.258	0,18%	0,12%	1,22%	1.135	1.096	1.131			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	4.595	1,16%	0,52%	2,51%	3.638	2.732	3.225	0,41%	83,71%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	1.805	2,29%	4,19%	4,66%	181	875	382			
	KUR	399	1.226	1.431	1.612	1,07%	3,90%	4,40%	181	1.213	385			
	Non KUR	532	197	194	194	15,87%	9,34%	9,36%	(0)	(339)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	700	695	695	0,35%	0,53%	0,53%	(0)	294	(5)			
	CF 1	315	623	619	619	1,28%	2,24%	2,25%	(0)	304	(3)			
	Total Griya	179	623	619	619	0,90%	2,90%	2,91%	(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	2.500	0,83%	1,26%	1,36%	181	1.169	377	0,44%	68,11%	-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 (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.036	65.350	15.451	314	495	0,76%	26.167	66,78%	50.617	129,11%	14.733
2	Tabungan	123.525	146.373	146.593	145.956	2.331	(636)	(417)	-0,28%	22.432	18,16%	141.561	103,10%	4.395
3	Deposito	68.863	124.306	124.283	124.283	(6.480)	1	(23)	-0,02%	55.420	80,48%	70.099	177,30%	54.184
	Total	231.570	335.534	335.912	335.589	11.302	(322)	55	0,02%	104.019	44,92%	262.278	127,95%	73.312
	CASA	162.707	211.228	211.629	211.306	17.782	(323)	78	0,04%	48.599	29,87%	192.178	109,95%	19.128
	(%) CASA	70,26%	62,95%	63,00%	62,97%									
	FDR	34,66%	30,51%	30,26%	30,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	6.930	6.825		(105)	116	1,73%	934	15,85%	-	0,00%	6.825
2	Giro ISE	3.773	3.799	4.077	4.121		44	322	8,47%	348	9,22%		0,00%	4.121
3	Tabungan ISE	2.118	2.910	2.853	2.704		(149)	(206)	-7,08%	586	27,66%		0,00%	2.704
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	125	126	126		0	1	0,80%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	10.456	499	42	-457	-241	-135	3.606	178	13.211	79,14%	(2.756)
	Cilem	6.849	10.591	10.456	499	42	-457	-241	-135	3.606	178	13.211	79,14%	(2.756)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.184	383	-	-383	628	-589	17.765	589	96.758	94,24%	(5.573)
	CF 1	59.117	72.436	71.971	383	-	-383	391	-464	12.854	464	67.903	105,99%	4.068
	Total Griya	51.507	63.844	63.475	383	-	-383	0	-369	11.968	369	59.124	107,36%	4.351
	• Total Non Program	49.547	62.004	61.638	383	-	-383	1.421	-366	12.091	366	51.948	118,65%	9.690
	• Program	1.960	1.839	1.836	-	-	0	-13	-3	-124	3	7.176	25,59%	(5.340)
	Oto	7.609	8.592	8.496	-	-	0	391	-96	887	96	8.779	96,78%	(283)
	CF 2	14.303	19.337	19.213	-	-	0	236	-124	4.911	124	28.854	66,59%	(9.641)
	Mitraguna & Others	14.303	19.326	19.201	-	-	0	236	-124	4.899	124	28.572	67,20%	(9.370)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	101.640	882	42	-840	387	-724	21.371	766	109.969	92,43%	(8.329)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	-	-	-	117	0,00%	0,00%	1,12%	117	117	117			
	Cilem	-	-	-	117	0,00%	0,00%	1,12%	117	117	117			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.645	0,88%	3,02%	4,00%	878	2.995	568			
	CF 1	650	3.077	2.768	3.645	1,10%	3,82%	5,06%	878	2.995	568			
	Total Griya	404	2.891	2.588	3.165	0,79%	4,05%	4,99%	577	2.760	274			
	Oto	245	187	180	481	3,22%	2,09%	5,66%	301	235	294			
	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	650	3.077	2.768	3.762	0,81%	2,70%	3,70%	995	3.113	685	1,89%	48,87%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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%	0,59%	-	(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%	0,53%	-	(266)	(1)	0,90%	-71,40%	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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.603	6.629	(1.468)	26	(686)	-9,38%	(2.205)	-24,96%	19.113	34,68%	(12.485)
2	Tabungan	83.648	76.820	76.279	76.048	4.625	(231)	(772)	-1,00%	(7.600)	-9,09%	96.984	78,41%	(20.936)
3	Deposito	21.297	29.103	24.107	24.107	(7)	0	(4.996)	-17,17%	2.810	13,20%	21.662	111,29%	2.446
	Total	113.778	113.238	106.989	106.784	3.150	(205)	(6.454)	-5,70%	(6.994)	-6,15%	137.759	77,51%	(30.975)
	CASA	92.481	84.134	82.882	82.677	3.157	(205)	(1.458)	-1,73%	(9.805)	-10,60%	116.098	71,21%	(33.421)
	(%) CASA	81,28%	74,30%	77,47%	77,42%									
	FDR	151,33%	174,69%	183,86%	184,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	5.459	4.824		(635)	(719)	-12,98%	1.408	41,24%	-	0,00%	4.824
2	Giro ISE	1.685	2.124	734	747		12	(1.378)	-64,86%	(939)	-55,71%		0,00%	747
3	Tabungan ISE	1.730	3.419	4.724	4.077		(647)	659	19,26%	2.347	135,70%		0,00%	4.077
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	11.532	30	-	-30	-468	-73	-3.969	73	17.616	65,46%	(6.084)
	KUR	13.526	8.643	8.577	30	-	-30	-544	-66	-4.949	66	15.580	55,05%	(7.003)
	Non KUR	1.974	2.963	2.955	-	-	0	76	-8	980	8	2.036	145,12%	919
3	PWG	14.491	22.837	22.708	1.756	738	-1.018	1.063	-129	8.217	867	29.753	76,32%	(7.045)
	Cilem	6.823	11.029	10.788	617	22	-595	322	-241	3.965	263	17.530	61,54%	(6.742)
	Gadai	7.668	11.808	11.920	1.139	716	-423	741	113	4.252	603	12.223	97,52%	(303)
4	CFG	142.193	163.370	162.472	740	630	-110	5.097	-898	20.279	1.528	153.159	106,08%	9.312
	CF 1	6.747	8.753	8.722	-	-	0	-111	-31	1.975	31	8.711	100,13%	12
	Total Griya	3.465	5.226	5.211	-	-	0	0	-15	1.746	15	4.778	109,06%	433
	• Total Non Program	3.465	5.226	5.211	-	-	0	-41	-15	1.746	15	4.778	109,06%	433
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.511	-	-	0	-111	-16	229	16	3.933	89,29%	(421)
	CF 2	135.445	154.617	153.749	740	630	-110	5.209	-867	18.304	1.497	144.449	106,44%	9.301
	Mitraguna & Others	125.884	145.797	145.021	740	630	-110	5.201	-777	19.137	1.407	134.106	108,14%	10.915
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	196.712	2.526	1.368	-1.158	5.693	-1.101	24.528	2.468	200.528	98,10%	(3.817)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	1.739	8,85%	10,18%	15,08%	557	367	129			
	KUR	1.295	1.152	819	1.379	9,57%	9,47%	16,07%	560	84	227			
	Non KUR	77	458	363	360	3,89%	12,25%	12,19%	(3)	283	(98)			
3	PWG	-	-	-	538	0,00%	0,00%	2,37%	538	538	538			
	Cilem	-	-	-	127	0,00%	0,00%	1,18%	127	127	127			
	Gadai	-	-	-	410	0,00%	0,00%	3,44%	410	410	410			
4	CFG	6	577	-	4.369	0,00%	0,00%	2,69%	4.369	4.363	3.793			
	CF 1	-	-	-	426	0,00%	0,00%	4,89%	426	426	426			
	Total Griya	-	-	-	179	0,00%	0,00%	3,44%	179	179	179			
	Oto	-	-	-	247	0,00%	0,00%	7,04%	247	247	247			
	CF 2	6	577	-	3.943	0,00%	0,00%	2,56%	3.943	3.937	3.367			
	Mitraguna & Others	-	577	-	3.943	0,00%	0,00%	2,72%	3.943	3.943	3.367			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	6.646	0,80%	0,60%	3,38%	5.464	5.268	4.460	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	881	3,76%	7,39%	7,64%	23	298	16			
	KUR	557	844	837	859	4,11%	9,68%	10,02%	23	303	16			
	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	943	0,27%	0,58%	0,58%	(2)	554	(4)			
	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	943	0,29%	0,61%	0,61%	(2)	554	(4)			
	Mitraguna & Others	388	947	945	943	0,31%	0,65%	0,65%	(2)	554	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.824	0,56%	0,91%	0,93%	20	852	11	0,11%	87,93%	-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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	910	774	65	(135)	(168)	-17,81%	(98)	-11,25%	1.573	49,22%	(799)
2	Tabungan	63.525	62.562	63.601	63.604	2.737	3	1.042	1,67%	79	0,12%	70.512	90,20%	(6.908)
3	Deposito	5.722	7.427	7.430	7.430	(34)	0	4	0,05%	1.708	29,85%	5.934	125,22%	1.497
	Total	70.120	70.931	71.941	71.809	2.768	(132)	878	1,24%	1.689	2,41%	78.019	92,04%	(6.210)
	CASA	64.398	63.504	64.511	64.379	2.802	(132)	874	1,38%	(19)	-0,03%	72.085	89,31%	(7.707)
	(%) CASA	91,84%	89,53%	89,67%	89,65%									
	FDR	73,73%	89,64%	87,63%	87,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.242	3.246		4	(183)	-5,35%	(241)	-6,91%	-	0,00%	3.246
2	Giro ISE	561	443	435	435		0	(8)	-1,72%	(126)	-22,38%		0,00%	435
3	Tabungan ISE	2.926	2.987	2.807	2.811		4	(176)	-5,88%	(115)	-3,95%		0,00%	2.811
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	4.904	272	-	-272	58	-29	2.321	29	5.332	91,98%	(427)
	Cilem	2.583	4.934	4.904	272	-	-272	58	-29	2.321	29	5.332	91,98%	(427)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.140	210	70	-140	1.830	-511	9.024	581	58.362	99,62%	(223)
	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	58.140	210	70	-140	1.830	-511	9.024	581	58.362	99,62%	(223)
	Mitraguna & Others	45.066	54.231	53.760	-	70	70	1.663	-471	8.694	541	51.071	105,27%	2.689
	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	63.044	482	70	-412	1.887	-541	11.345	611	63.694	98,98%	(650)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	-	-	-	40	0,00%	0,00%	0,82%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,82%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	992	0,00%	0,00%	1,71%	992	992	992			
	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	-	-	-	992	0,00%	0,00%	1,71%	992	992	992			
	Mitraguna & Others	-	-	-	992	0,00%	0,00%	1,85%	992	992	992			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	1.033	0,00%	0,00%	1,64%	1.033	1.033	1.033	2,91%	-77,51%	1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	209	208	208	0,45%	0,35%	0,36%	-	(12)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	209	208	208	0,45%	0,35%	0,36%	-	(12)	(1)			
	Mitraguna & Others	220	209	208	208	0,49%	0,38%	0,39%	-	(12)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	208	0,43%	0,33%	0,33%	-	(12)	(1)	3,78%	#####	3,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.140	2.155	(571)	14	193	9,84%	70	3,38%	6.160	34,98%	(4.005)
2	Tabungan	153.901	146.675	151.145	150.280	4.387	(866)	3.605	2,46%	(3.621)	-2,35%	168.902	88,97%	(18.622)
3	Deposito	36.197	29.274	28.434	28.434	(1.612)	0	(840)	-2,87%	(7.763)	-21,45%	37.037	76,77%	(8.603)
	Total	192.181	177.911	181.720	180.868	2.204	(852)	2.957	1,66%	(11.313)	-5,89%	212.099	85,28%	(31.230)
	CASA	155.985	148.637	153.286	152.434	3.816	(852)	3.798	2,55%	(3.551)	-2,28%	175.061	87,07%	(22.627)
	(%) CASA	81,17%	83,55%	84,35%	84,28%									
	FDR	138,97%	169,15%	164,02%	164,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	2.229	2.277		48	131	6,09%	1.748	330,50%	-	0,00%	2.277
2	Giro ISE	45	763	841	878		37	115	15,08%	833	1846,26%		0,00%	878
3	Tabungan ISE	484	1.383	1.388	1.399		11	16	1,14%	915	189,12%		0,00%	1.399
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	107	107	107		0	0	0,00%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Local Champion	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.554	-	-	0	206	-8	1.474	8	8.513	76,99%	(1.959)
	KUR	4.827	6.313	6.305	-	-	0	152	-8	1.478	8	7.954	79,27%	(1.649)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	47.587	1.796	237	-1.559	895	-447	23.252	685	41.252	115,36%	6.335
	Cilem	24.335	48.034	47.587	1.796	237	-1.559	895	-447	23.252	685	41.252	115,36%	6.335
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	243.869	300	10	-290	1.752	-2.420	6.265	2.430	246.697	98,85%	(2.828)
	CF 1	8.506	8.927	8.869	-	-	0	-73	-58	362	58	10.129	87,56%	(1.260)
	Total Griya	6.805	6.954	6.914	-	-	0	0	-39	110	39	7.236	95,55%	(322)
	• Total Non Program	6.655	6.810	6.771	-	-	0	318	-39	116	39	6.690	101,22%	82
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.954	-	-	0	-73	-19	253	19	2.893	67,56%	(938)
	CF 2	229.097	237.362	235.000	300	10	-290	1.825	-2.362	5.903	2.372	236.569	99,34%	(1.568)
	Mitraguna & Others	203.836	211.430	209.433	300	10	-290	2.038	-1.998	5.597	2.008	207.218	101,07%	2.215
	Pensiun	25.262	25.932	25.568	-	-	0	-213	-364	306	364	29.351	87,11%	(3.783)
	Total Pembiayaan	267.076	300.933	298.057	2.096	247	-1.849	2.852	-2.876	30.982	3.123	296.519	100,52%	1.538

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	-	0,00%	0,33%	0,00%	(22)	-	-			
	KUR	-	-	22	-	0,00%	0,35%	0,00%	(22)	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	2	358	0,00%	0,00%	0,75%	356	358	358			
	Cilem	-	-	2	358	0,00%	0,00%	0,75%	356	358	358			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	7.685	1,09%	1,51%	3,15%	3.966	5.101	4.261			
	CF 1	819	533	854	897	9,63%	9,56%	10,12%	44	78	364			
	Total Griya	819	533	854	678	12,04%	12,28%	9,81%	(176)	(141)	145			
	Oto	-	-	-	219	0,00%	0,00%	11,22%	219	219	219			
	CF 2	1.765	2.890	2.865	6.788	0,77%	1,21%	2,89%	3.922	5.022	3.897			
	Mitraguna & Others	1.765	2.749	2.729	6.020	0,87%	1,29%	2,87%	3.292	4.255	3.271			
	Pensiun	-	141	136	767	0,00%	0,53%	3,00%	631	767	626			
	Total Pembiayaan	2.584	3.424	3.743	8.043	0,97%	1,24%	2,70%	4.300	5.458	4.619	0,58%	78,34%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	3.821	1,42%	1,42%	1,57%	323	452	286			
	CF 1	340	540	364	364	4,00%	4,08%	4,11%	(0)	24	(175)			
	Total Griya	340	540	364	364	5,00%	5,24%	5,27%	(0)	24	(175)			
	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%	1,59%	326	383	326			
	Pensiun	90	-	138	135	0,03%	0,05%	0,53%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.821	1,26%	1,16%	1,28%	323	452	286	0,51%	60,52%	-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 (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	-	-	-	1.299	-	-1.299	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.299	-	-1.299	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	100	-	-100	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	-	-	-	100	-	-100	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	1.399	-	-1.399	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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	656	655	108	(1)	(1.157)	-63,86%	59	9,96%	9.865	6,64%	(9.211)
2	Tabungan	46.385	47.950	46.559	46.448	2.551	(111)	(1.502)	-3,13%	63	0,14%	59.043	78,67%	(12.595)
3	Deposito	18.302	47.011	47.011	47.011	24.713	0	1	0,00%	28.710	156,87%	18.943	248,17%	28.068
	Total	65.283	96.773	94.226	94.114	27.371	(112)	(2.658)	-2,75%	28.832	44,16%	87.852	107,13%	6.262
	CASA	46.981	49.762	47.214	47.103	2.658	(112)	(2.659)	-5,34%	122	0,26%	68.908	68,36%	(21.806)
	(%) CASA	71,97%	51,42%	50,11%	50,05%									
	FDR	134,21%	100,81%	103,28%	103,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	916	947		31	(44)	-4,41%	(451)	-32,24%	-	0,00%	947
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	915	946		31	(44)	-4,41%	(412)	-30,34%		0,00%	946
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96		0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	16.143	-	-	0	557	-187	705	187	17.933	90,02%	(1.790)
	KUR	14.693	15.812	15.625	-	-	0	581	-187	932	187	17.058	91,60%	(1.433)
	Non KUR	745	518	518	-	-	0	-24	0	-227	-	875	59,23%	(357)
3	PWG	3.211	6.101	6.166	398	126	-272	2	66	2.956	60	7.953	77,54%	(1.787)
	Cilem	3.211	6.101	6.166	398	126	-272	2	66	2.956	60	7.953	77,54%	(1.787)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.004	375	310	-64	-90	-123	6.036	433	77.223	97,13%	(2.218)
	CF 1	2.071	11.185	11.465	164	310	146	-22	280	9.394	31	5.308	216,00%	6.157
	Total Griya	1.516	10.178	10.464	164	310	146	0	286	8.948	24	3.948	265,06%	6.516
	• Total Non Program	1.516	4.880	5.000	-	143	143	606	120	3.484	23	3.948	126,66%	1.053
	• Program	-	5.298	5.463	164	167	3	1.060	166	5.463	2	0	0,00%	5.463
	Oto	555	1.007	1.001	-	-	0	-22	-6	446	6	1.360	73,60%	(359)
	CF 2	66.897	63.942	63.540	210	-	-210	-68	-402	-3.358	402	71.915	88,35%	(8.375)
	Mitraguna & Others	64.762	61.118	60.742	210	-	-210	47	-376	-4.020	376	68.632	88,50%	(7.890)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-26	663	26	3.283	85,22%	(485)
	Total Pembiayaan	87.617	97.557	97.314	772	436	-336	469	-243	9.697	680	103.108	94,38%	(5.794)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	733	0,98%	2,91%	4,54%	258	582	410			
	KUR	98	236	475	667	0,67%	3,00%	4,27%	192	569	430			
	Non KUR	53	87	-	67	7,15%	0,00%	12,84%	67	13	(20)			
3	PWG	-	-	-	106	0,00%	0,00%	1,72%	106	106	106			
	Cilem	-	-	-	106	0,00%	0,00%	1,72%	106	106	106			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	5.704	1,23%	3,72%	7,60%	2.908	4.858	2.626			
	CF 1	-	-	-	13	0,00%	0,00%	0,11%	13	13	13			
	Total Griya	-	-	-	13	0,00%	0,00%	0,12%	13	13	13			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	3.078	2.796	5.691	1,26%	4,37%	8,96%	2.895	4.845	2.613			
	Mitraguna & Others	846	3.078	2.796	5.513	1,31%	4,57%	9,08%	2.717	4.668	2.436			
	Pensiun	-	-	-	177	0,00%	0,00%	6,34%	177	177	177			
	Total Pembiayaan	997	3.401	3.270	6.543	1,14%	3,35%	6,72%	3.273	5.546	3.142	1,51%	77,52%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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%	7,10%	-	(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	5.670	3,51%	7,55%	7,56%	(3)	3.250	1.853			
	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	5.670	3,62%	8,87%	8,92%	(3)	3.250	1.853			
	Mitraguna & Others	2.420	3.817	5.673	5.670	3,74%	9,28%	9,33%	(3)	3.250	1.853			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	5.776	2,89%	5,92%	5,94%	(3)	3.245	1.631	3,77%	36,54%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.594	4.594	252	(0)	1.006	28,02%	(1.283)	-21,82%	14.586	31,50%	(9.992)
2	Tabungan	83.977	92.628	90.804	90.412	4.640	(392)	(2.217)	-2,39%	6.435	7,66%	97.359	92,86%	(6.947)
3	Deposito	19.184	13.402	13.633	13.633	227	0	231	1,72%	(5.551)	-28,94%	19.853	68,67%	(6.220)
	Total	109.038	109.619	109.032	108.639	5.119	(393)	(980)	-0,89%	(399)	-0,37%	131.798	82,43%	(23.159)
	CASA	89.854	96.217	95.399	95.006	4.892	(393)	(1.211)	-1,26%	5.152	5,73%	111.945	84,87%	(16.939)
	(%) CASA	82,41%	87,77%	87,50%	87,45%									
	FDR	40,48%	56,65%	57,36%	57,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.918	8.940		21	481	5,68%	359	4,18%	-	0,00%	8.940
2	Giro ISE	1.236	802	624	1.667		1.043	865	107,93%	431	34,88%	-	0,00%	1.667
3	Tabungan ISE	7.345	7.657	8.295	7.273		(1.022)	(384)	-5,02%	(72)	-0,98%	-	0,00%	7.273
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	13.608	-	-	0	715	-34	4.104	34	13.973	97,39%	(364)
	KUR	9.147	12.517	12.483	-	-	0	542	-34	3.336	34	13.376	93,32%	(893)
	Non KUR	358	1.125	1.125	-	-	0	173	0	768	-	597	188,59%	529
3	PWG	9.262	11.461	11.417	224	28	-196	-376	-44	2.155	71	16.056	71,11%	(4.639)
	Cilem	9.262	11.461	11.417	224	28	-196	-376	-44	2.155	71	16.056	71,11%	(4.639)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.875	521	410	-111	-365	9	11.499	401	46.807	78,78%	(9.932)
	CF 1	14.455	17.700	17.617	521	-	-521	-286	-83	3.162	83	16.888	104,32%	729
	Total Griya	3.903	8.700	8.679	335	-	-335	0	-21	4.776	21	4.782	181,51%	3.897
	• Total Non Program	3.903	6.900	6.880	-	-	0	-12	-20	2.977	20	4.782	143,88%	2.098
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.938	187	-	-187	-286	-62	-1.614	62	12.107	73,83%	(3.168)
	CF 2	10.922	19.166	19.258	-	410	410	-79	92	8.337	318	29.919	64,37%	(10.661)
	Mitraguna & Others	10.683	18.429	18.524	-	410	410	-283	95	7.842	315	29.204	63,43%	(10.680)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.535	745	938	193	-37	432	18.392	506	76.836	81,39%	(14.301)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	-	-	-	141	0,00%	0,00%	1,04%	141	141	141			
	KUR	-	-	-	141	0,00%	0,00%	1,13%	141	141	141			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	298	0,00%	0,00%	2,61%	298	298	298			
	Cilem	-	-	-	298	0,00%	0,00%	2,61%	298	298	298			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.464	1,42%	0,93%	3,97%	1.120	1.104	1.059			
	CF 1	360	405	344	1.447	2,49%	1,94%	8,21%	1.103	1.087	1.041			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	1.447	3,41%	3,82%	16,19%	1.103	1.087	1.041			
	CF 2	-	-	-	17	0,00%	0,00%	0,09%	17	17	17			
	Mitraguna & Others	-	-	-	17	0,00%	0,00%	0,09%	17	17	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	1.903	0,82%	0,55%	3,04%	1.559	1.543	1.498	3,08%	-1,10%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	-	-	0,00%	0,00%	0,00%	-	-	(170)			
	CF 1	-	170	-	-	0,00%	0,00%	0,00%	-	-	(170)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	-	0,00%	0,00%	0,00%	-	-	(170)			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	-	-	0,00%	0,00%	0,00%	-	-	(170)	1,62%	#DIV/0!	1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	724	724	(442)	0	(87)	-10,70%	721	20858,86%	6	#####	718
2	Tabungan	34.487	31.138	31.357	31.193	578	(164)	55	0,18%	(3.295)	-9,55%	39.698	78,57%	(8.505)
3	Deposito	3.517	2.505	2.535	2.535	0	0	30	1,20%	(982)	-27,93%	3.577	70,86%	(1.043)
	Total	38.008	34.454	34.616	34.452	137	(164)	(2)	-0,01%	(3.556)	-9,36%	43.281	79,60%	(8.830)
	CASA	34.491	31.949	32.081	31.917	137	(164)	(32)	-0,10%	(2.574)	-7,46%	39.704	80,39%	(7.787)
	(%) CASA	90,75%	92,73%	92,68%	92,64%									
	FDR	1,90%	2,84%	2,80%	2,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	68	68	0	6	9,03%	(91)	-57,40%	-	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	9,03%	(91)	-57,40%		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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	883	4	-	-4	-60	-6	240	6	1.824	48,42%	(941)
	Cilem	644	889	883	4	-	-4	-60	-6	240	6	1.824	48,42%	(941)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	87	-	-	0	62	-1	8	1	78	110,51%	8
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	87	-	-	0	62	-1	8	1	78	110,51%	8
	Mitraguna & Others	78	88	87	-	-	0	62	-1	8	1	78	110,51%	8
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	970	4	-	-4	2	-7	248	7	1.903	50,98%	(933)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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	-	-	-	24	0,00%	0,00%	2,75%	24	24	24			
	Cilem	-	-	-	24	0,00%	0,00%	2,75%	24	24	24			
	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	-	-	-	24	0,00%	0,00%	2,50%	24	24	24	177,89%	#####	175,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-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