

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	1.111.061	1.511.279	1.412.658	1.413.525	79.856	866	(97.754)	-6,47%	302.463	27,22%	1.359.521	103,97%	54.004
2	Tabungan	4.778.169	5.117.615	5.140.635	5.127.268	111.728	(13.366)	9.654	0,19%	349.099	7,31%	5.138.860	99,77%	(11.591)
3	Deposito	1.667.902	1.697.645	1.670.481	1.670.349	(31.178)	(131)	(27.296)	-1,61%	2.447	0,15%	1.690.130	98,83%	(19.781)
Total		7.557.133	8.326.539	8.223.774	8.211.142	160.406	(12.631)	(115.397)	-1,39%	654.010	8,65%	8.188.511	100,28%	22.632
CASA		5.889.231	6.628.894	6.553.293	6.540.793	191.584	(12.500)	(88.100)	-1,33%	651.562	11,06%	6.498.380	100,65%	42.413
(% CASA)		77,93%	79,61%	79,69%	79,66%									
FDR		79,28%	78,62%	79,28%	79,40%									

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	304.377	344.571	351.541	345.892		(5.649)	1.320	0,38%	41.514	13,64%	392.287	88,17%	(46.395)
2	Giro ISE	93.275	83.083	79.256	79.171		(85)	(3.912)	-4,71%	(14.104)	-15,12%	146.711	53,96%	(67.540)
3	Tabungan ISE	174.173	207.373	218.134	212.511		(5.623)	5.138	2,48%	38.338	22,01%	186.170	114,15%	26.341
4	Deposito ISE	36.929	54.116	54.151	54.210		59	94	0,17%	17.281	46,79%	59.406	91,25%	(5.196)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	824.608	794.625	794.161	500	1.852	-	-22.040	-464	-30.447	2.316	886.402	89,59%	(92.241)
	Linkage	583.855	548.341	548.341	-	-	-	-4.965	0	-35.514	-	610.555	89,81%	(62.213)
	Non-Linkage	240.753	246.284	245.820	500	1.852	1.352	-17.075	-464	5.067	2.316	275.847	89,11%	(30.028)
	• Local Champion	177.655	176.981	176.265	-	1.600	1.600	-18.124	-716	-1.389	2.316	188.154	93,68%	(11.889)
	• Value Chain	63.098	69.302	69.554	500	252	(248)	1.049	252	6.457	-	87.693	79,32%	(18.139)
2	MBG	1.025.144	1.050.210	1.047.650	6.715	4.720	-1.995	4.277	-2.560	22.506	7.280	1.127.564	92,91%	(79.914)
	KUR	965.396	990.622	988.112	6.550	4.540	-2.010	4.147	-2.510	22.716	7.050	1.062.689	92,98%	(74.577)
	Non KUR	59.748	59.587	59.538	165	180	15	130	-50	-210	230	64.875	91,77%	(5.337)
3	PWG	255.819	508.340	510.257	43.329	15.863	-27.465	31.058	1.917	254.438	13.947	563.574	90,54%	(53.317)
	Cilem	149.863	346.578	346.672	22.239	4.527	-17.711	16.151	94	196.809	4.433	399.246	86,83%	(52.574)
	Gadai	105.956	161.762	163.585	21.090	11.336	-9.754	14.906	1.822	57.629	9.514	164.327	99,55%	(743)
4	CFG	3.885.901	4.193.178	4.167.701	24.267	12.804	-11.463	38.816	-25.477	281.800	38.280	4.332.277	96,20%	(164.576)
	CF 1	838.535	901.570	898.052	7.111	2.232	-4.879	2.382	-3.517	59.517	5.749	913.053	98,36%	(15.001)
	Total Griya	595.912	605.944	602.735	3.899	-	-3.899	0	-3.209	6.823	3.209	633.024	95,22%	(30.289)
	• Total Non Program	435.065	456.344	453.498	3.581	-	-3.581	4.223	-2.846	18.433	2.846	451.458	100,45%	2.039
	• Program	160.848	149.601	149.238	318	-	-318	-929	-363	-11.610	363	181.566	82,19%	(32.328)
	Oto	242.622	295.625	295.317	3.212	2.232	-980	2.382	-308	52.694	2.540	280.029	105,46%	15.288
	CF 2	3.047.367	3.291.608	3.269.649	17.156	10.572	-6.584	36.434	-21.959	222.282	32.531	3.419.224	95,63%	(149.575)
	Mitraguna & Others	2.497.673	2.730.485	2.712.814	16.282	8.509	-7.773	33.809	-17.672	215.141	26.180	2.835.118	95,69%	(122.305)
	Pensium	549.694	561.123	556.835	874	2.063	1.189	2.625	-4.287	7.141	6.350	584.105	95,33%	(27.270)
Total Pembiayaan		5.991.472	6.546.353	6.519.769	74.811	35.239	-39.571	52.110	-26.584	528.296	61.823	6.909.817	94,36%	(390.048)

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	1.291	250	188	805	0,16%	0,02%	0,10%	617	(486)	555			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	805	0,54%	0,08%	0,33%	617	(486)	555			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	40.509	1,12%	1,86%	3,87%	20.989	29.033	20.989			
	KUR	9.838	16.517	16.517	34.804	1,02%	1,67%	3,52%	18.288	24.966	18.288			
	Non KUR	1.638	3.003	3.003	5.705	2,74%	5,04%	9,58%	2.702	4.067	2.702			
3	PWG	124	-	-	7.978	0,05%	0,00%	1,56%	7.978	7.854	7.978			
	Cilem	118	-	-	6.476	0,08%	0,00%	1,87%	6.476	6.359	6.476			
	Gadai	7	-	-	1.502	0,01%	0,00%	0,92%	1.502	1.495	1.502			
4	CFG	59.411	71.220	72.096	164.816	1,53%	1,72%	3,95%	92.720	105.405	93.596			
	CF 1	35.165	42.144	39.232	77.625	4,19%	4,35%	8,64%	38.393	42.460	35.481			
	Total Griya	29.490	31.633	30.424	38.285	4,95%	5,02%	6,35%	7.861	8.795	6.651			
	Oto	5.675	10.511	8.808	39.340	2,34%	2,98%	13,32%	30.533	33.666	28.829			
	CF 2	24.246	29.076	32.864	87.191	0,80%	1,00%	2,67%	54.327	62.945	58.115			
	Mitraguna & Others	22.605	26.760	29.933	72.495	0,91%	1,10%	2,67%	42.563	49.890	45.735			
	Pensium	1.642	2.316	2.931	14.696	0,30%	0,52%	2,64%	11.765	13.054	12.380			
Total Pembiayaan		72.302	90.990	91.804	214.108	1,21%	1,40%	3,28%	122.305	141.806	123.118	1,25%	62,01%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.177	0,21%	0,15%	0,15%	-	(544)	55			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.177	0,72%	0,48%	0,48%	-	(544)	55			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.054	1,84%	2,14%	2,20%	528	4.178	1.306			
	KUR	14.751	16.970	17.487	17.953	1,53%	1,77%	1,82%	466	3.202	983			
	Non KUR	4.126	4.778	5.039	5.101	6,91%	8,46%	8,57%	62	975	323			
3	PWG	-	7	7	18	0,00%	0,00%	0,00%	11	18	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	75.146	1,31%	1,74%	1,80%	2.076	24.433	2.762			
	CF 1	15.203	26.269	26.509	26.786	1,81%	2,94%	2,98%	278	11.584	517			
	Total Griya	12.941	22.853	22.897	22.858	2,17%	3,78%	3,79%	(40)	9.917	5			
	Oto	2.262	3.416	3.611	3.929	0,93%	1,22%	1,33%	317	1.667	513			
	CF 2	35.510	46.115	46.561	48.360	1,17%	1,41%	1,48%	1.798	12.850	2.244			
	Mitraguna & Others	25.071	43.079	43.527	45.327	1,00%	1,59%	1,67%	1.800	20.256	2.248			
	Pensium	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	99.395	1,19%	1,48%	1,52%	2.616	28.084	4.134	1,14%	25,24%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	8.977	14.367	14.498	14.502	(1.199)	4	135	0,94%	5.525	61,55%	19.787	73,29%	(5.285)
2	Tabungan	318.561	346.534	339.587	338.908	10.467	(680)	(7.626)	-2,20%	20.347	6,39%	337.516	100,41%	1.392
3	Deposito	104.995	107.552	108.537	108.537	1.995	0	985	0,92%	3.542	3,37%	105.614	102,77%	2.923
	Total	432.533	468.453	462.622	461.946	11.262	(675)	(6.507)	-1,39%	29.413	6,80%	462.917	99,79%	(970)
	CASA	327.538	360.901	354.085	353.410	9.268	(675)	(7.491)	-2,08%	25.871	7,90%	357.303	98,91%	(3.893)
	(%) CASA	75,73%	77,04%	76,54%	76,50%									
	FDR	79,97%	80,19%	80,98%	81,10%									

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	10.306	12.580	13.691	13.733		42	152	1,12%	3.427	33,25%	-	0,00%	13.733
2	Giro ISE	2.678	2.101	2.118	2.122		4	21	0,99%	(556)	-20,76%		0,00%	2.122
3	Tabungan ISE	7.628	8.479	8.573	8.611		38	132	1,55%	983	12,88%		0,00%	8.611
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	172	172		0	1	0,58%	6	3,61%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
	• Local Champion	13.476	11.872	11.872	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.433	100	260	160	-907	146	1.322	114	36.590	91,37%	(3.157)
	KUR	29.277	30.780	30.935	100	260	160	-777	156	1.658	104	33.660	91,91%	(2.725)
	Non KUR	2.834	2.508	2.498	-	-	0	-130	-10	-336	10	2.930	85,24%	(433)
3	PWG	33.786	47.138	47.406	2.755	1.404	-1.351	1.845	268	13.620	1.137	39.995	118,53%	7.411
	Cilem	19.457	28.926	28.852	1.319	616	-703	-672	-74	9.396	690	22.115	130,47%	6.737
	Gadai	14.329	18.212	18.554	1.437	788	-648	2.518	342	4.224	446	17.880	103,77%	673
4	CFG	256.811	275.303	273.847	1.456	825	-631	5.079	-1.456	17.036	2.281	270.459	101,25%	3.388
	CF 1	12.729	15.086	14.985	78	-	-78	-469	-100	2.257	100	14.355	104,39%	630
	Total Griya	2.031	4.113	4.109	-	-	0	0	-4	2.078	4	2.449	167,81%	1.661
	• Total Non Program	2.031	4.113	4.109	-	-	0	-30	-4	2.078	4	2.449	167,81%	1.661
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	10.973	10.876	78	-	-78	-469	-96	179	96	11.907	91,35%	(1.031)
	CF 2	244.083	260.217	258.862	1.378	825	-553	5.548	-1.356	14.779	2.181	256.104	101,08%	2.758
	Mitraguna & Others	223.458	237.231	236.066	1.378	825	-553	5.341	-1.165	12.608	1.990	234.367	100,72%	1.699
	Pensiun	20.624	22.986	22.796	-	-	0	207	-191	2.171	191	21.737	104,87%	1.059
	Total Pembiayaan	345.884	375.661	374.619	4.311	2.489	-1.822	6.894	-1.042	28.735	3.532	376.500	99,50%	(1.881)

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	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.421	0,71%	2,66%	4,25%	535	1.192	481			
	KUR	230	858	808	1.342	0,78%	2,62%	4,34%	535	1.113	484			
	Non KUR	-	82	79	79	0,00%	3,15%	3,16%	-	79	(3)			
3	PWG	-	-	-	774	0,00%	0,00%	1,63%	774	774	774			
	Cilem	-	-	-	497	0,00%	0,00%	1,72%	497	497	497			
	Gadai	-	-	-	277	0,00%	0,00%	1,49%	277	277	277			
4	CFG	1.832	1.119	1.731	3.143	0,71%	0,63%	1,15%	1.413	1.312	2.025			
	CF 1	169	580	232	664	1,33%	1,54%	4,43%	432	494	84			
	Total Griya	33	19	18	18	1,62%	0,43%	0,43%	-	(15)	(2)			
	Oto	136	561	214	646	1,28%	1,95%	5,94%	432	510	85			
	CF 2	1.662	539	1.499	2.480	0,68%	0,58%	0,96%	981	818	1.941			
	Mitraguna & Others	1.662	539	1.274	2.254	0,74%	0,54%	0,96%	981	592	1.716			
	Pensiun	-	-	225	225	0,00%	0,98%	0,99%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	5.359	0,60%	0,70%	1,43%	2.722	3.298	3.280	0,45%	68,85%	-1,0%

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	73	98	164	164	0,23%	0,49%	0,49%	-	91	66			
	KUR	73	98	164	164	0,25%	0,53%	0,53%	-	91	66			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.527	3.519	3.670	0,34%	1,28%	1,34%	150	2.801	143			
	CF 1	-	132	132	284	0,00%	0,87%	1,90%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,61%	152	284	152			
	CF 2	868	3.395	3.387	3.385	0,36%	1,30%	1,31%	(2)	2.517	(10)			
	Mitraguna & Others	868	3.395	3.387	3.385	0,39%	1,43%	1,43%	(2)	2.517	(10)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.833	0,27%	0,98%	1,02%	150	2.892	208	0,41%	60,04%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	1.486	2.599	2.979	3.011	194	31	412	15,86%	1.525	102,59%	7.205	41,79%	(4.194)
2	Tabungan	231.208	242.522	249.785	249.292	(1.686)	(493)	6.770	2,79%	18.084	7,82%	247.199	100,85%	2.093
3	Deposito	90.995	78.066	77.771	77.771	(2.338)	0	(295)	-0,38%	(13.224)	-14,53%	91.717	84,79%	(13.946)
	Total	323.689	323.187	330.535	330.074	(3.830)	(461)	6.887	2,13%	6.385	1,97%	346.121	95,36%	(16.047)
	CASA	232.695	245.121	252.764	252.303	(1.492)	(461)	7.182	2,93%	19.608	8,43%	254.404	99,17%	(2.101)
	(%) CASA	71,89%	75,84%	76,47%	76,44%									
	FDR	38,52%	41,23%	40,26%	40,32%									

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	7.762	8.801	9.074	9.190		115	389	4,42%	1.428	18,40%	-	0,00%	9.190
2	Giro ISE	590	627	661	762		101	135	21,52%	171	29,03%	-	0,00%	762
3	Tabungan ISE	7.171	8.174	8.414	8.428		15	254	3,11%	1.257	17,53%	-	0,00%	8.428
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	29.269	-	-	0	-684	-187	-7.096	187	42.239	69,29%	(12.970)
	KUR	33.975	26.721	26.543	-	-	0	-917	-178	-7.432	178	39.632	66,97%	(13.089)
	Non KUR	2.390	2.735	2.726	-	-	0	233	-9	336	9	2.607	104,56%	119
3	PWG	10.065	19.137	19.398	1.257	995	-262	319	261	9.333	734	24.643	78,72%	(5.245)
	Cilem	6.212	12.813	13.065	627	342	-285	45	252	6.854	90	15.999	81,67%	(2.933)
	Gadai	3.854	6.324	6.333	630	653	23	273	9	2.479	644	8.645	73,26%	(2.312)
4	CFG	78.172	84.669	84.421	975	296	-679	1.321	-247	6.249	544	93.182	90,60%	(8.760)
	CF 1	15.674	21.094	21.132	555	266	-289	717	38	5.457	229	17.463	121,01%	3.668
	Total Griya	3.604	3.943	3.934	300	-	-300	0	-9	331	9	4.063	96,83%	(129)
	• Total Non Program	3.604	3.943	3.934	300	-	-300	263	-9	331	9	4.063	96,83%	(129)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.197	255	266	11	717	46	5.127	220	13.400	128,33%	3.797
	CF 2	62.498	63.575	63.289	420	30	-390	604	-285	792	315	75.718	83,59%	(12.429)
	Mitraguna & Others	54.964	56.015	55.800	420	30	-390	511	-215	836	245	66.961	83,33%	(11.161)
	Pensiun	7.534	7.559	7.489	-	-	0	93	-70	-44	70	8.757	85,52%	(1.268)
	Total Pembiayaan	124.679	133.262	133.088	2.232	1.291	-941	955	-173	8.410	1.465	160.140	83,11%	(27.052)

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	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.277	2.283	2.723	2,92%	7,75%	9,30%	440	1.660	446			
	KUR	1.062	2.074	2.082	2.475	3,13%	7,79%	9,32%	393	1.412	401			
	Non KUR	-	203	201	248	0,00%	7,34%	9,10%	47	248	45			
3	PWG	-	-	-	78	0,00%	0,00%	0,40%	78	78	78			
	Cilem	-	-	-	51	0,00%	0,00%	0,39%	51	51	51			
	Gadai	-	-	-	27	0,00%	0,00%	0,43%	27	27	27			
4	CFG	113	586	554	3.913	0,14%	0,65%	4,64%	3.359	3.801	3.327			
	CF 1	113	304	272	1.045	0,72%	1,29%	4,94%	773	932	740			
	Total Griya	-	50	52	16	0,00%	1,31%	0,40%	(36)	16	(35)			
	Oto	113	254	220	1.029	0,93%	1,28%	5,98%	808	916	775			
	CF 2	-	282	282	2.869	0,00%	0,44%	4,53%	2.587	2.869	2.587			
	Mitraguna & Others	-	282	282	2.233	0,00%	0,50%	4,00%	1.951	2.233	1.951			
	Pensiun	-	-	-	636	0,00%	0,00%	8,49%	636	636	636			
	Total Pembiayaan	1.251	2.863	2.837	6.714	1,00%	2,13%	5,04%	3.877	5.462	3.850	2,65%	47,45%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	846	886	1.012	1.088	2,33%	3,44%	3,72%	76	242	202			
	KUR	846	886	1.012	1.088	2,49%	3,79%	4,10%	76	242	202			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	411	408	371	0,75%	0,48%	0,44%	(37)	(217)	(39)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,09%	-	15	(2)			
	CF 2	588	393	393	356	0,94%	0,62%	0,56%	(37)	(232)	(37)			
	Mitraguna & Others	588	293	293	256	1,07%	0,52%	0,46%	(37)	(332)	(37)			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.459	1,15%	1,07%	1,10%	39	25	163	2,83%	-158,06%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	23.891	24.406	25.266	25.428	(604)	163	1.022	4,19%	1.538	6,44%	33.189	76,62%	(7.761)
2	Tabungan	197.564	211.820	214.946	213.569	2.002	(1.377)	1.749	0,83%	16.005	8,10%	210.576	101,42%	2.994
3	Deposito	16.291	19.000	17.545	17.546	(667)	1	(1.454)	-7,65%	1.254	7,70%	16.991	103,26%	554
	Total	237.746	255.226	257.756	256.544	731	(1.212)	1.318	0,52%	18.797	7,91%	260.756	98,38%	(4.213)
	CASA	221.455	236.226	240.212	238.998	1.398	(1.214)	2.772	1,17%	17.543	7,92%	243.765	98,04%	(4.767)
	(%) CASA	93,15%	92,56%	93,19%	93,16%									
	FDR	68,74%	65,90%	65,29%	65,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	42.462	36.248		(6.214)	(3.509)	-8,83%	5.435	17,64%	-	0,00%	36.248
2	Giro ISE	20.367	22.839	23.207	23.332		125	493	2,16%	2.965	14,56%		0,00%	23.332
3	Tabungan ISE	10.446	16.918	19.255	12.916		(6.339)	(4.002)	-23,65%	2.470	23,65%		0,00%	12.916
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	218	218	218		0	0	0,00%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	45.174	300	300	0	-473	98	-5.009	202	52.121	86,67%	(6.948)
	KUR	46.016	41.192	41.304	300	300	0	-393	112	-4.712	188	47.702	86,59%	(6.398)
	Non KUR	4.166	3.884	3.870	-	-	0	-80	-14	-296	14	4.419	87,56%	(550)
3	PWG	5.806	13.609	13.519	1.109	332	-776	737	-91	7.712	423	22.003	61,44%	(8.485)
	Cilem	4.026	10.304	10.143	695	-	-695	473	-161	6.117	161	15.084	67,24%	(4.941)
	Gadai	1.780	3.305	3.376	414	332	-81	265	71	1.596	262	6.919	48,79%	(3.543)
4	CFG	106.465	108.663	108.737	1.019	395	-624	116	75	2.272	321	117.355	92,66%	(8.618)
	CF 1	51.093	50.248	50.261	439	152	-287	310	13	-831	139	52.422	95,88%	(2.160)
	Total Griya	39.118	38.064	38.001	250	-	-250	0	-64	-1.117	64	39.485	96,24%	(1.485)
	• Total Non Program	38.883	37.836	37.773	250	-	-250	854	-64	-1.110	64	39.220	96,31%	(1.448)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.261	189	152	-37	310	77	286	76	12.937	94,78%	(676)
	CF 2	55.372	58.414	58.476	580	243	-337	-194	62	3.104	181	64.933	90,06%	(6.457)
	Mitraguna & Others	53.214	55.280	55.134	580	10	-570	-165	-145	1.921	155	61.890	89,08%	(6.756)
	Pensiun	2.158	3.134	3.342	-	233	233	-30	207	1.183	26	3.043	109,80%	298
	Total Pembiayaan	163.429	168.198	168.280	2.428	1.028	-1.400	368	82	4.851	946	192.455	87,44%	(24.175)

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	1.207	2.603	2.234	2.921	2,41%	4,96%	6,47%	686	1.713	317			
	KUR	992	1.735	1.476	2.065	2,15%	3,58%	5,00%	589	1.073	329			
	Non KUR	216	868	758	856	5,18%	19,52%	22,12%	98	640	(12)			
3	PWG	-	-	-	622	0,00%	0,00%	4,60%	622	622	622			
	Cilem	-	-	-	606	0,00%	0,00%	5,98%	606	606	606			
	Gadai	-	-	-	15	0,00%	0,00%	0,46%	15	15	15			
4	CFG	1.664	4.680	4.473	6.710	1,56%	4,12%	6,17%	2.237	5.046	2.031			
	CF 1	1.143	3.118	2.927	5.164	2,24%	5,82%	10,27%	2.237	4.021	2.046			
	Total Griya	959	3.039	2.602	3.332	2,45%	6,83%	8,77%	731	2.374	294			
	Oto	185	79	325	1.831	1,54%	2,67%	14,94%	1.506	1.647	1.752			
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,64%	-	1.026	(15)			
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,81%	-	1.026	(15)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	10.253	1,76%	3,99%	6,09%	3.545	7.381	2.970	2,21%	63,80%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.696	1,16%	3,66%	3,75%	48	1.114	206			
	KUR	582	844	906	853	1,27%	2,20%	2,06%	(53)	270	9			
	Non KUR	-	646	742	843	0,00%	19,11%	21,80%	101	843	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.306	1.354	1.252	2,78%	1,25%	1,15%	(101)	(1.704)	(54)			
	CF 1	1.322	836	884	782	2,59%	1,76%	1,56%	(101)	(539)	(54)			
	Total Griya	1.322	744	792	691	3,38%	2,08%	1,82%	(101)	(631)	(54)			
	Oto	-	92	92	92	0,00%	0,75%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	2.999	2,20%	1,81%	1,78%	(53)	(590)	152	2,97%	-66,65%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	22.127	25.443	52.131	52.273	796	142	26.830	105,45%	30.146	136,24%	34.828	150,09%	17.445
2	Tabungan	184.167	200.287	203.961	203.487	7.746	(474)	3.201	1,60%	19.320	10,49%	204.994	99,26%	(1.507)
3	Deposito	54.206	49.892	47.138	47.146	(1.040)	8	(2.747)	-5,50%	(7.061)	-13,03%	54.721	86,16%	(7.575)
	Total	260.500	275.622	303.230	302.906	7.503	(324)	27.284	9,90%	42.406	16,28%	294.543	102,84%	8.363
	CASA	206.294	225.730	256.093	255.760	8.542	(332)	30.031	13,30%	49.466	23,98%	239.823	106,65%	15.938
	(%) CASA	79,19%	81,90%	84,45%	84,44%									
	FDR	138,97%	147,36%	133,79%	133,94%									

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	8.500	6.395	6.347	6.541	194	147	2,29%	(1.959)	-23,04%	-	0,00%	6.541
2	Giro ISE	2.572	861	568	650	81	(212)	-24,58%	(1.922)	-74,75%		0,00%	650
3	Tabungan ISE	5.928	5.534	5.779	5.892	113	358	6,48%	(36)	-0,61%		0,00%	5.892
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	157	158	158	0	1	0,64%	26	19,70%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	28.342	56,75%	(12.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	25.392	63,35%	(9.307)
	• Local Champion	15.491	11.950	11.950	-	-	0	-184	0	-3.541	-	16.651	71,76%	(4.701)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.944	100	100	0	-1.155	-252	-5.347	352	57.659	88,35%	(6.715)
	KUR	53.330	48.684	48.440	100	100	0	-1.075	-244	-4.890	344	54.496	88,89%	(6.056)
	Non KUR	2.961	2.511	2.504	-	-	0	-80	-7	-458	7	3.163	79,16%	(659)
3	PWG	18.519	31.863	32.158	3.323	1.982	-1.341	2.832	296	13.640	1.687	33.191	96,89%	(1.033)
	Cilem	7.342	15.594	15.554	1.183	279	-904	621	-40	8.212	319	19.269	80,72%	(3.715)
	Gadai	11.177	16.269	16.604	2.140	1.704	-437	2.211	336	5.427	1.368	13.922	119,27%	2.682
4	CFG	265.530	307.027	306.515	2.616	1.305	-1.311	5.515	-512	40.985	1.817	293.965	104,27%	12.550
	CF 1	155.192	153.232	152.765	881	-	-881	291	-467	-2.426	467	174.164	87,71%	(21.399)
	Total Griya	146.765	138.976	138.612	780	-	-780	0	-364	-8.153	364	164.786	84,12%	(26.174)
	• Total Non Program	29.135	31.228	31.103	780	-	-780	450	-125	1.968	125	32.004	97,18%	(901)
	• Program	117.630	107.748	107.509	-	-	0	-1.065	-239	-10.121	239	132.782	80,97%	(25.272)
	Oto	8.426	14.256	14.153	101	-	-101	291	-103	5.727	103	9.378	150,91%	4.775
	CF 2	110.338	153.794	153.749	1.735	1.305	-430	5.224	-45	43.411	1.350	119.801	128,34%	33.949
	Mitraguna & Others	99.558	141.966	142.000	1.735	1.305	-430	5.057	34	42.442	1.271	108.145	131,31%	33.856
	Pensiun	10.780	11.829	11.749	-	-	0	168	-80	969	80	11.656	100,80%	93
	Total Pembiayaan	362.027	406.170	405.702	6.039	3.387	-2.652	6.439	-468	43.675	3.855	413.157	98,20%	(7.455)

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	781	1.894	2.060	3.288	1,39%	4,02%	6,45%	1.228	2.506	1.394			
	KUR	645	1.569	1.815	2.818	1,21%	3,73%	5,82%	1.003	2.174	1.249			
	Non KUR	137	325	245	469	4,62%	9,74%	18,75%	225	333	144			
3	PWG	-	-	-	741	0,00%	0,00%	2,30%	741	741	741			
	Cilem	-	-	-	485	0,00%	0,00%	3,12%	485	485	485			
	Gadai	-	-	-	256	0,00%	0,00%	1,54%	256	256	256			
4	CFG	18.567	17.925	18.075	22.828	6,99%	5,89%	7,45%	4.753	4.260	4.903			
	CF 1	18.567	16.344	16.819	19.799	11,96%	10,98%	12,96%	2.980	1.231	3.454			
	Total Griya	18.403	16.099	16.440	16.650	12,54%	11,83%	12,01%	210	(1.754)	551			
	Oto	164	246	379	3.149	1,95%	2,66%	22,25%	2.770	2.985	2.903			
	CF 2	-	1.581	1.256	3.029	0,00%	0,82%	1,97%	1.773	3.029	1.448			
	Mitraguna & Others	-	1.399	1.072	2.845	0,00%	0,76%	2,00%	1.773	2.845	1.447			
	Pensiun	-	182	184	184	0,00%	1,56%	1,57%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	26.857	5,34%	4,96%	6,62%	6.722	7.508	7.037	0,31%	95,25%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	1.801	2,77%	3,52%	3,53%	(1)	239	285			
	KUR	1.074	1.209	1.400	1.399	2,01%	2,87%	2,89%	(1)	325	190			
	Non KUR	488	306	402	402	16,47%	16,02%	16,05%	(0)	(86)	96			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.528	11.334	11.039	1,59%	3,69%	3,60%	(295)	6.823	(489)			
	CF 1	4.193	10.321	10.055	9.761	2,70%	6,56%	6,39%	(295)	5.568	(561)			
	Total Griya	4.144	10.272	10.006	9.711	2,82%	7,20%	7,01%	(295)	5.568	(561)			
	Oto	49	49	49	49	0,58%	0,34%	0,35%	-	-	-			
	CF 2	23	1.207	1.279	1.279	0,02%	0,83%	0,83%	-	1.255	72			
	Mitraguna & Others	23	1.207	1.279	1.279	0,02%	0,90%	0,90%	-	1.255	72			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	13.019	1,65%	3,28%	3,21%	(296)	7.062	(204)	0,67%	79,23%	-2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	16.610	45.476	47.574	47.837	(2.132)	263	2.361	5,19%	31.227	188,00%	26.400	181,20%	21.438
2	Tabungan	236.060	259.836	257.677	256.139	997	(1.538)	(3.698)	-1,42%	20.079	8,51%	255.646	100,19%	493
3	Deposito	132.723	131.768	133.417	133.418	92	0	1.649	1,25%	695	0,52%	133.615	99,85%	(198)
	Total	385.393	437.081	438.669	437.394	(1.042)	(1.275)	313	0,07%	52.001	13,49%	415.661	105,23%	21.732
	CASA	252.670	305.313	305.251	303.976	(1.134)	(1.275)	(1.336)	-0,44%	51.306	20,31%	282.046	107,78%	21.930
	(%) CASA	65,56%	69,85%	69,59%	69,50%									
	FDR	115,76%	106,74%	105,39%	105,69%									

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	41.542	56.007	52.887	53.586	699	(2.421)	-4,32%	12.044	28,99%	-	0,00%	53.586
2	Giro ISE	8.627	7.158	4.510	4.970	460	(2.187)	-30,56%	(3.657)	-42,38%		0,00%	4.970
3	Tabungan ISE	5.900	12.647	12.140	12.320	180	(327)	-2,59%	6.420	108,81%		0,00%	12.320
4	Deposito ISE	27.015	36.202	36.237	36.296	59	94	0,26%	9.281	34,35%		0,00%	36.296
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	184.395	173.047	172.943	500	-	-500	-1.833	-103	-11.451	103	189.850	91,09%	(16.907)
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)
	Non-Linkage	22.563	20.554	20.451	500	-	-500	-618	-103	-2.112	103	25.562	80,01%	(5.111)
	• Local Champion	13.053	14.147	14.044	-	-	0	182	-103	991	103	14.019	100,18%	25
	• Value Chain	9.510	6.407	6.407	500	-	(500)	-800	0	-3.103	-	11.543	55,50%	(5.136)
2	MBG	15.807	19.999	19.880	60	-	-60	273	-119	4.073	119	20.959	94,85%	(1.079)
	KUR	15.684	19.482	19.366	60	-	-60	279	-116	3.682	116	20.693	93,59%	(1.326)
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248
3	PWG	19.902	31.366	31.084	2.921	1.106	-1.815	2.474	-281	11.182	1.387	34.321	90,57%	(3.237)
	Cilem	10.166	17.192	17.169	1.315	327	-988	952	-23	7.003	350	20.372	84,27%	(3.204)
	Gadai	9.737	14.174	13.915	1.606	779	-827	1.523	-258	4.179	1.038	13.949	99,76%	(33)
4	CFG	226.020	242.142	238.393	1.415	250	-1.165	-561	-3.749	12.373	3.999	249.319	95,62%	(10.926)
	CF 1	15.856	21.584	21.330	-	-	0	323	-254	5.474	254	18.634	114,47%	2.697
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677
	• Total Non Program	12.125	17.731	17.516	-	-	0	834	-215	5.390	215	12.838	136,43%	4.677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	3.815	-	-	0	323	-38	84	38	5.795	65,82%	(1.981)
	CF 2	210.163	220.557	217.062	1.415	250	-1.165	-884	-3.495	6.899	3.745	230.685	94,09%	(13.623)
	Mitraguna & Others	179.175	184.198	181.307	1.415	250	-1.165	-1.298	-2.891	2.132	3.141	197.798	91,66%	(16.491)
	Pensiun	30.988	36.360	35.756	-	-	0	413	-604	4.767	604	32.888	108,72%	2.868
	Total Pembiayaan	446.124	466.553	462.300	4.896	1.356	-3.540	354	-4.253	16.177	5.609	494.449	93,50%	(32.149)

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	417	262	254	777	2,64%	1,27%	3,91%	522	360	515			
	KUR	294	262	254	777	1,87%	1,31%	4,01%	522	483	515			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	648	0,00%	0,00%	2,08%	648	648	648			
	Cilem	-	-	-	561	0,00%	0,00%	3,27%	561	561	561			
	Gadai	-	-	-	87	0,00%	0,00%	0,62%	87	87	87			
4	CFG	3.141	3.045	2.689	6.232	1,39%	1,11%	2,61%	3.543	3.091	3.187			
	CF 1	52	42	41	500	0,33%	0,19%	2,34%	459	448	458			
	Total Griya	52	42	41	40	0,43%	0,23%	0,23%	(1)	(11)	(2)			
	Oto	-	-	-	459	0,00%	0,00%	12,05%	459	459	459			
	CF 2	3.089	3.002	2.648	5.732	1,47%	1,20%	2,64%	3.084	2.643	2.730			
	Mitraguna & Others	2.920	3.002	2.648	5.020	1,63%	1,44%	2,77%	2.372	2.100	2.018			
	Pensiun	170	-	-	712	0,55%	0,00%	1,99%	712	542	712			
	Total Pembiayaan	3.558	3.307	2.943	7.657	0,80%	0,63%	1,66%	4.713	4.099	4.350	0,34%	79,28%	-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	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	-	-	0,52%	0,00%	0,00%	-	(83)	-			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.773	5.136	4.841	1,57%	2,12%	2,03%	(295)	1.283	68			
	CF 1	753	302	301	301	4,75%	1,39%	1,41%	-	(453)	(1)			
	Total Griya	312	302	301	301	2,57%	1,70%	1,72%	-	(11)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.541	1,33%	2,19%	2,09%	(295)	1.736	70			
	Mitraguna & Others	2.805	4.471	4.836	4.541	1,57%	2,63%	2,50%	(295)	1.736	70			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.841	1,05%	1,10%	1,05%	(295)	166	68	1,06%	-1,53%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	628.971	691.775	575.776	576.365	63.236	589	(115.410)	-16,68%	(52.606)	-8,36%	693.972	83,05%	(117.607)
2	Tabungan	522.123	534.304	518.752	518.331	3.787	(421)	(15.972)	-2,99%	(3.792)	-0,73%	551.051	94,06%	(32.720)
3	Deposito	264.012	243.573	237.734	237.692	(48.159)	(42)	(5.880)	-2,41%	(26.320)	-9,97%	264.501	89,86%	(26.808)
	Total	1.415.106	1.469.651	1.332.262	1.332.388	18.864	126	(137.263)	-9,34%	(82.718)	-5,85%	1.509.524	88,27%	(177.136)
	CASA	1.151.094	1.226.078	1.094.528	1.094.696	67.022	168	(131.382)	-10,72%	(56.398)	-4,90%	1.245.023	87,93%	(150.327)
	(%) CASA	81,34%	83,43%	82,16%	82,16%									
	FDR	55,59%	56,36%	62,07%	62,07%									

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	39.608	43.070	42.265	42.121		(144)	(949)	-2,20%	2.513	6,34%	-	0,00%	42.121
2	Giro ISE	24.819	22.409	21.551	21.552		1	(857)	-3,82%	(3.267)	-13,16%		0,00%	21.552
3	Tabungan ISE	14.728	18.600	18.653	18.508		(145)	(92)	-0,50%	3.780	25,67%		0,00%	18.508
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	170	172	172		0	2	1,18%	17	10,97%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	493.137	495.806	495.828	-	1.752	1.752	-21.604	22	2.691	1.730	517.914	95,74%	(22.086)
	Linkage	388.874	365.922	365.922	-	-	-	-3.423	0	-22.952	-	399.283	91,64%	(33.361)
	Non-Linkage	104.263	129.884	129.907	-	1.752	1.752	-18.181	22	25.643	1.730	118.632	109,50%	11.275
	• Local Champion	71.739	83.729	83.499	-	1.500	1.500	-18.650	-230	11.761	1.730	75.832	110,11%	7.667
	• Value Chain	32.524	46.155	46.407	-	252	252	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.407	-	250	250	411	171	5.228	79	15.280	107,37%	1.127
	KUR	10.795	15.959	16.132	-	250	250	418	173	5.337	77	14.788	109,09%	1.344
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	65.279	6.937	2.442	-4.496	1.867	846	22.977	1.596	61.895	105,47%	3.384
	Cilem	16.301	29.399	29.474	1.355	561	-793	661	75	13.173	486	34.450	85,56%	(4.976)
	Gadai	26.001	35.034	35.805	5.583	1.880	-3.702	1.206	771	9.804	1.109	27.446	130,46%	8.359
4	CFG	239.992	251.812	249.468	1.900	930	-970	2.678	-2.344	9.476	3.274	266.504	93,61%	(17.037)
	CF 1	49.326	55.945	55.178	1.159	105	-1.054	284	-767	5.851	872	52.487	105,13%	2.691
	Total Griya	38.490	43.371	42.583	400	-	-400	0	-788	4.093	788	39.301	108,35%	3.282
	• Total Non Program	38.490	43.371	42.583	400	-	-400	287	-788	4.093	788	39.301	108,35%	3.282
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.595	759	105	-654	284	21	1.758	85	13.186	95,52%	(591)
	CF 2	190.665	195.867	194.290	741	825	84	2.394	-1.577	3.625	2.402	214.018	90,78%	(19.728)
	Mitraguna & Others	156.155	163.708	162.451	741	825	84	2.610	-1.257	6.296	2.082	177.346	91,60%	(14.895)
	Pensiun	34.510	32.159	31.839	-	-	0	-216	-321	-2.671	321	36.671	86,82%	(4.832)
	Total Pembiayaan	786.611	828.287	826.982	8.837	5.374	-3.463	-16.648	-1.305	40.371	6.679	861.595	95,98%	(34.613)

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	-	-	-	257	0,00%	0,00%	1,57%	257	257	257			
	KUR	-	-	-	257	0,00%	0,00%	1,59%	257	257	257			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	10	-	515	0,00%	0,00%	0,79%	515	515	505			
	Cilem	-	-	-	382	0,00%	0,00%	1,29%	382	382	382			
	Gadai	-	10	-	133	0,00%	0,00%	0,37%	133	133	124			
4	CFG	1.445	2.456	2.548	5.974	0,60%	1,01%	2,39%	3.426	4.529	3.517			
	CF 1	161	866	732	1.712	0,33%	1,31%	3,10%	980	1.551	846			
	Total Griya	152	752	572	368	0,39%	1,32%	0,87%	(204)	217	(383)			
	Oto	9	114	160	1.344	0,08%	1,27%	10,67%	1.184	1.335	1.230			
	CF 2	1.284	1.591	1.816	4.262	0,67%	0,93%	2,19%	2.446	2.977	2.671			
	Mitraguna & Others	1.284	1.591	1.448	3.690	0,82%	0,88%	2,27%	2.241	2.405	2.099			
	Pensiun	-	-	367	572	0,00%	1,14%	1,80%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	6.746	0,18%	0,31%	0,82%	4.198	5.301	4.280	0,15%	81,93%	-0,7%

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	4.879	3.635	4.149	4.509	2,03%	1,65%	1,81%	360	(370)	874			
	CF 1	-	-	-	366	0,00%	0,00%	0,66%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,86%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	4.143	2,56%	2,12%	2,13%	(6)	(736)	508			
	Mitraguna & Others	4.851	3.635	4.149	4.143	3,11%	2,53%	2,55%	(6)	(708)	508			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	4.509	0,62%	0,50%	0,55%	360	(370)	874	0,12%	78,03%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	28.143	37.911	28.008	27.959	10.992	(49)	(9.952)	-26,25%	(185)	-0,66%	36.896	75,78%	(8.937)
2	Tabungan	312.220	335.124	332.010	331.526	(188)	(484)	(3.598)	-1,07%	19.306	6,18%	332.127	99,82%	(601)
3	Deposito	88.440	70.337	70.259	70.231	(3.043)	(28)	(106)	-0,15%	(18.209)	-20,02%	89.197	78,74%	(18.966)
	Total	428.803	443.371	430.277	429.716	7.762	(561)	(13.656)	-3,08%	912	0,21%	458.220	93,78%	(28.504)
	CASA	340.363	373.034	360.018	359.485	10.805	(533)	(13.549)	-3,63%	19.122	5,62%	369.023	97,42%	(9.538)
	(%) CASA	79,38%	84,14%	83,67%	83,66%									
	FDR	84,89%	89,24%	91,65%	91,77%									

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	40.281	43.138	43.112	43.343		232	205	0,48%	3.062	7,60%	-	0,00%	43.343
2	Giro ISE	7.566	5.315	5.270	5.295		25	(20)	-0,38%	(2.271)	-30,02%		0,00%	5.295
3	Tabungan ISE	32.715	37.823	37.841	38.048		207	225	0,60%	5.333	16,30%		0,00%	38.048
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	(0)	70.444	76,32%	(16.678)
	Linkage	31.740	28.923	28.923	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	(0)	33.359	74,47%	(8.515)
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	(0)	27.464	80,55%	(5.343)
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)
2	MBG	34.002	30.679	30.392	-	-	0	-278	-287	-3.610	287	35.532	85,53%	(5.140)
	KUR	32.921	29.430	29.143	-	-	0	-254	-287	-3.778	287	34.322	84,91%	(5.179)
	Non KUR	1.081	1.249	1.249	-	-	0	-24	0	168	-	1.210	103,15%	38
3	PWG	9.475	19.384	19.650	1.194	586	-608	354	266	10.175	320	27.736	70,85%	(8.086)
	Cilem	5.148	12.299	12.526	314	315	1	-31	227	7.378	89	18.193	68,85%	(5.667)
	Gadai	4.327	7.084	7.124	880	271	-609	385	40	2.797	231	9.544	74,65%	(2.420)
4	CFG	262.577	291.842	290.535	2.783	370	-2.413	1.389	-1.307	27.958	1.677	285.363	101,81%	5.171
	CF 1	159.367	169.715	169.026	1.910	-	-1.910	-296	-689	9.659	689	162.083	104,28%	6.943
	Total Griya	139.426	145.942	145.459	1.801	-	-1.801	0	-483	6.034	483	140.123	103,81%	5.336
	• Total Non Program	139.426	145.942	145.459	1.801	-	-1.801	1.520	-483	6.034	483	140.123	103,81%	5.336
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.566	109	-	-109	-296	-207	3.625	207	21.960	107,31%	1.606
	CF 2	103.210	122.126	121.509	873	370	-503	1.685	-618	18.299	988	123.280	98,56%	(1.771)
	Mitraguna & Others	99.172	116.810	116.248	523	370	-153	1.323	-562	17.076	932	117.385	99,03%	(1.137)
	Pensiun	4.038	5.316	5.261	350	-	-350	363	-55	1.223	55	5.895	89,24%	(634)
	Total Pembiayaan	364.023	395.671	394.343	3.978	956	-3.021	2.669	-1.328	30.320	2.284	419.076	94,10%	(24.733)

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	-	30	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	30	0,00%	0,12%	0,12%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	2.040	2,57%	5,35%	6,71%	399	1.168	151			
	KUR	703	1.737	1.487	1.886	2,14%	5,05%	6,47%	399	1.183	149			
	Non KUR	169	152	154	154	15,61%	12,34%	12,34%	-	(15)	2			
3	PWG	-	-	-	798	0,00%	0,00%	4,06%	798	798	798			
	Cilem	-	-	-	459	0,00%	0,00%	3,67%	459	459	459			
	Gadai	-	-	-	338	0,00%	0,00%	4,75%	338	338	338			
4	CFG	4.689	3.435	3.445	9.618	1,79%	3,31%	3,31%	6.173	4.929	6.184			
	CF 1	4.583	3.018	2.690	6.675	2,88%	1,58%	3,95%	3.985	2.092	3.657			
	Total Griya	3.651	1.927	1.566	3.871	2,62%	1,07%	2,66%	2.305	219	1.944			
	Oto	932	1.091	1.124	2.804	4,67%	4,73%	11,90%	1.680	1.872	1.713			
	CF 2	106	417	755	2.943	0,10%	0,62%	2,42%	2.188	2.838	2.527			
	Mitraguna & Others	106	417	755	2.943	0,11%	0,65%	2,53%	2.188	2.838	2.527			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	12.486	1,53%	1,29%	3,17%	7.370	6.925	7.133	0,00%	100,00%	-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	-	124	124	124	0,00%	0,23%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,50%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.688	1,53%	5,50%	5,56%	-	1.167	113			
	KUR	341	1.120	1.235	1.235	1,04%	4,20%	4,24%	-	894	115			
	Non KUR	180	456	453	453	16,68%	36,29%	36,29%	-	273	(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	2.797	6.822	6.941	7.031	1,07%	2,38%	2,42%	90	4.234	209			
	CF 1	2.607	5.540	5.622	5.712	1,64%	3,31%	3,38%	90	3.105	172			
	Total Griya	2.357	4.907	4.994	5.110	1,69%	3,42%	3,51%	117	2.753	203			
	Oto	250	633	628	602	1,25%	2,64%	2,55%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,09%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,13%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.844	0,91%	2,21%	2,24%	90	5.526	322	0,00%	100,00%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	218	47	54	68	11	14	20	43,12%	(150)	-68,87%	4.691	1,44%	(4.623)
2	Tabungan	144.169	162.597	161.653	160.544	5.538	(1.110)	(2.053)	-1,26%	16.375	11,36%	154.911	103,64%	5.632
3	Deposito	10.918	20.142	20.190	20.190	(2.548)	0	48	0,24%	9.272	84,93%	11.483	175,83%	8.707
	Total	155.304	182.786	181.897	180.801	3.001	(1.096)	(1.985)	-1,09%	25.497	16,42%	171.085	105,68%	9.717
	CASA	144.386	162.644	161.707	160.611	5.549	(1.096)	(2.033)	-1,25%	16.225	11,24%	159.602	100,63%	1.009
	(%) CASA	92,97%	88,98%	88,90%	88,83%									
	FDR	134,72%	124,25%	124,66%	125,42%									

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.	Gap
1	DPK ISE	1.260	1.235	1.148	1.163		15	(72)	-5,82%	(97)	-7,71%	-	0,00%	1.163
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.148	1.163		15	(72)	-5,82%	(97)	-7,69%		0,00%	1.163
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Local Champion	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.896	-	200	200	955	-111	4.983	311	60.630	98,79%	(734)
	KUR	53.824	58.670	58.571	-	200	200	988	-99	4.747	299	59.174	98,98%	(603)
	Non KUR	1.089	1.337	1.325	-	-	0	-33	-12	236	12	1.456	91,03%	(131)
3	PWG	2.063	7.765	7.729	358	11	-347	346	-37	5.665	48	9.875	78,26%	(2.147)
	Cilem	2.063	7.765	7.729	358	11	-347	346	-37	5.665	48	9.875	78,26%	(2.147)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.263	-	30	30	340	-203	7.265	233	160.804	97,80%	(3.541)
	CF 1	15.162	17.472	17.403	-	30	30	-45	-69	2.241	99	16.494	105,51%	908
	Total Griya	4.320	3.831	3.831	-	-	0	0	0	-489	-	4.700	81,51%	(869)
	• Total Non Program	3.984	3.516	3.516	-	-	0	-39	0	-468	-	4.321	81,38%	(805)
	• Program	336	315	315	-	-	0	-2	0	-21	-	379	82,99%	(65)
	Oto	10.841	13.641	13.572	-	30	30	-45	-69	2.731	99	11.794	115,07%	1.778
	CF 2	134.836	139.994	139.860	-	-	0	385	-134	5.024	134	144.309	96,92%	(4.449)
	Mitraguna & Others	130.780	136.039	135.918	-	-	0	408	-121	5.138	121	139.377	97,52%	(3.459)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,92%	(991)
	Total Pembiayaan	209.233	227.110	226.760	358	241	-117	1.627	-350	17.526	592	233.567	97,09%	(6.808)

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	-	-	-	617	0,00%	0,00%	32,97%	617	617	617			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	617	0,00%	0,00%	32,97%	617	617	617			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	805	0,00%	0,09%	1,34%	752	805	749			
	KUR	-	-	-	683	0,00%	0,00%	1,17%	683	683	683			
	Non KUR	-	57	53	123	0,00%	3,99%	9,25%	69	123	66			
3	PWG	-	-	-	30	0,00%	0,00%	0,38%	30	30	30			
	Cilem	-	-	-	30	0,00%	0,00%	0,38%	30	30	30			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	5.521	0,72%	1,65%	3,51%	2.917	4.445	4.058			
	CF 1	278	521	426	1.767	1,83%	2,44%	10,15%	1.341	1.489	1.246			
	Total Griya	278	253	253	496	6,43%	6,61%	12,96%	243	218	243			
	Oto	-	268	173	1.271	0,00%	1,27%	9,36%	1.098	1.271	1.003			
	CF 2	799	942	2.179	3.754	0,59%	1,56%	2,68%	1.576	2.955	2.812			
	Mitraguna & Others	799	942	2.179	3.173	0,61%	1,60%	2,33%	995	2.375	2.231			
	Pensiun	-	-	-	581	0,00%	0,00%	14,73%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	6.974	0,51%	1,17%	3,08%	4.316	5.897	5.453	0,45%	85,21%	-2,6%

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	-	750	750	750	0,00%	40,07%	40,07%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,07%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	8	0,26%	0,01%	0,01%	-	(136)	(2)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	8	3,71%	0,58%	0,58%	-	(33)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.390	1.064	1.064	0,54%	0,68%	0,68%	-	254	(326)			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,97%	-	-	-			
	CF 2	670	1.258	933	933	0,50%	0,67%	0,67%	-	262	(326)			
	Mitraguna & Others	670	1.190	865	865	0,51%	0,64%	0,64%	-	195	(326)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	1.822	0,46%	0,80%	0,80%	-	869	(327)	0,14%	81,97%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	238	2.232	2.254	2.255	(61)	1	23	1,05%	2.017	848,51%	4.605	48,96%	(2.350)
2	Tabungan	85.480	94.164	95.040	94.922	1.838	(117)	759	0,81%	9.442	11,05%	94.734	100,20%	188
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	Total	141.483	138.286	139.185	139.068	1.430	(117)	782	0,57%	(2.414)	-1,71%	155.822	89,25%	(16.754)
	CASA	85.718	96.395	97.294	97.177	1.778	(117)	782	0,81%	11.460	13,37%	99.340	97,82%	(2.162)
	(%) CASA	60,59%	69,71%	69,90%	69,88%									
	FDR	57,51%	64,07%	63,39%	63,45%									

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	337	2.361	2.368	2.365		(3)	4	0,17%	2.028	601,62%	-	0,00%	2.365
2	Giro ISE	44	2.017	2.017	2.016		(1)	(1)	-0,04%	1.972	4434,20%		0,00%	2.016
3	Tabungan ISE	293	343	351	348		(2)	5	1,43%	56	19,06%		0,00%	348
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	96	98	98		0	2	2,08%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	28.590	26.219	26.086	150	-	-150	310	-134	-2.505	134	29.132	89,54%	(3.046)
	KUR	28.019	25.667	25.535	150	-	-150	330	-132	-2.483	132	28.422	89,84%	(2.887)
	Non KUR	572	552	550	-	-	0	-20	-2	-22	2	710	77,54%	(159)
3	PWG	2.056	6.337	6.295	433	-	-433	268	-42	4.238	42	7.548	83,39%	(1.254)
	Cilem	2.056	6.337	6.295	433	-	-433	268	-42	4.238	42	7.548	83,39%	(1.254)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	55.854	395	290	-105	-7	-195	5.129	485	59.421	94,00%	(3.567)
	CF 1	3.683	6.435	6.409	185	-	-185	39	-26	2.726	26	4.720	135,79%	1.689
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	-5	-2	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.053	185	-	-185	39	-24	3.065	24	3.758	161,04%	2.294
	CF 2	47.042	49.615	49.446	210	290	80	-47	-169	2.404	459	54.701	90,39%	(5.255)
	Mitraguna & Others	38.019	39.728	39.623	210	290	80	25	-105	1.604	395	44.970	88,11%	(5.347)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.235	978	290	-688	571	-371	6.863	661	96.101	91,81%	(7.866)

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	574	689	300	629	2,01%	1,15%	2,41%	329	55	(59)			
	KUR	574	632	300	629	2,05%	1,17%	2,46%	329	55	(3)			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	57	0,00%	0,00%	0,90%	57	57	57			
	Cilem	-	-	-	57	0,00%	0,00%	0,90%	57	57	57			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	5.844	0,46%	1,66%	10,46%	4.911	5.610	3.387			
	CF 1	134	106	320	432	3,65%	4,97%	6,74%	112	297	326			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	432	4,50%	5,27%	7,13%	112	297	326			
	CF 2	100	2.351	613	5.413	0,21%	1,24%	10,95%	4.800	5.313	3.061			
	Mitraguna & Others	-	1.360	201	4.080	0,00%	0,51%	10,30%	3.879	4.080	2.720			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	6.531	0,99%	1,39%	7,40%	5.297	5.723	3.385	1,87%	74,70%	-5,5%

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	315	431	544	542	1,10%	2,07%	2,08%	(1)	227	111			
	KUR	178	266	329	329	0,63%	1,28%	1,29%	-	151	62			
	Non KUR	138	165	215	214	24,08%	38,92%	38,83%	(1)	76	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	740	0,39%	0,84%	0,84%	(1)	425	111	0,04%	95,34%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	20.173	45.153	45.572	45.606	7.495	34	454	1,00%	25.433	126,08%	25.794	176,81%	19.812
2	Tabungan	135.101	145.614	144.847	143.956	1.016	(891)	(1.658)	-1,14%	8.855	6,55%	145.809	98,73%	(1.853)
3	Deposito	28.599	26.205	26.255	26.255	229	0	50	0,19%	(2.344)	-8,20%	29.125	90,14%	(2.870)
	Total	183.873	216.972	216.674	215.817	8.741	(857)	(1.154)	-0,53%	31.944	17,37%	200.728	107,52%	15.089
	CASA	155.274	190.767	190.419	189.562	8.511	(857)	(1.205)	-0,63%	34.288	22,08%	171.603	110,47%	17.959
	(%) CASA	84,45%	87,92%	87,88%	87,83%									
	FDR	85,47%	90,55%	90,31%	90,67%									

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	8.669	12.845	12.893	12.922		29	77	0,60%	4.254	49,07%	-	0,00%	12.922
2	Giro ISE	6.094	227	242	198		(44)	(29)	-12,89%	(5.896)	-96,76%		0,00%	198
3	Tabungan ISE	2.575	10.818	10.851	10.925		73	107	0,99%	8.350	324,27%		0,00%	10.925
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	138	140	140		0	2	1,45%	19	15,70%		0,00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	35.950	36.051	-	250	250	-169	101	6.162	149	34.210	105,38%	1.841
	KUR	29.147	35.000	35.101	-	250	250	-304	102	5.954	148	33.229	105,64%	1.873
	Non KUR	742	950	949	-	-	0	135	-1	208	1	981	96,77%	(32)
3	PWG	5.787	17.774	17.675	1.743	324	-1.419	1.145	-99	11.887	423	20.542	86,04%	(2.868)
	Cilem	4.662	13.788	13.926	1.276	174	-1.101	132	138	9.265	37	15.567	89,46%	(1.641)
	Gadai	1.126	3.985	3.748	467	149	-318	1.013	-237	2.623	386	4.976	75,33%	(1.227)
4	CFG	121.436	142.740	141.955	792	86	-706	3.425	-785	20.519	871	131.655	107,82%	10.300
	CF 1	20.925	20.764	20.689	92	-	-92	454	-75	-236	75	22.143	93,43%	(1.455)
	Total Griya	15.996	15.276	15.255	-	-	0	0	-22	-741	22	16.308	93,54%	(1.054)
	• Total Non Program	15.996	15.276	15.255	-	-	0	-73	-22	-741	22	16.308	93,54%	(1.054)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.434	92	-	-92	454	-53	505	53	5.835	93,13%	(401)
	CF 2	100.511	121.976	121.266	700	86	-614	2.970	-710	20.755	796	109.512	110,73%	11.754
	Mitraguna & Others	63.905	80.135	79.621	700	-	-700	2.780	-515	15.716	515	72.073	110,47%	7.547
	Pensiun	36.606	41.841	41.645	-	86	86	190	-196	5.040	282	37.439	111,24%	4.207
	Total Pembiayaan	157.150	196.464	195.680	2.534	660	-1.875	4.400	-783	38.530	1.443	186.445	104,95%	9.235

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	179	182	179	762	0,60%	0,50%	2,11%	583	583	580			
	KUR	179	128	124	707	0,61%	0,35%	2,01%	583	529	579			
	Non KUR	-	54	55	55	0,00%	5,79%	5,79%	-	55	1			
3	PWG	74	-	-	50	1,27%	0,00%	0,29%	50	(23)	50			
	Cilem	74	-	-	50	1,58%	0,00%	0,36%	50	(23)	50			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	8.762	0,92%	1,55%	6,17%	6.556	7.647	7.109			
	CF 1	120	248	73	1.816	0,57%	0,35%	8,78%	1.743	1.696	1.568			
	Total Griya	-	170	-	891	0,00%	0,00%	5,84%	891	891	722			
	Oto	120	78	73	924	2,43%	1,33%	17,01%	851	804	846			
	CF 2	995	1.404	2.132	6.946	0,99%	1,75%	5,73%	4.813	5.951	5.542			
	Mitraguna & Others	254	1.081	1.562	2.475	0,40%	1,95%	3,11%	912	2.220	1.394			
	Pensiun	740	324	570	4.471	2,02%	1,36%	10,74%	3.901	3.731	4.148			
	Total Pembiayaan	1.367	1.834	2.384	9.574	0,87%	1,21%	4,89%	7.190	8.208	7.740	0,15%	96,88%	-4,7%

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	35	144	143	231	0,12%	0,40%	0,64%	88	196	87			
	KUR	-	144	143	231	0,00%	0,41%	0,66%	88	231	87			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,09%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,82%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,14%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,39%	222	1.110	284			
	Pensiun	-	275	275	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.785	0,02%	0,75%	0,91%	309	1.750	540	0,06%	93,54%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	460	129	229	233	(243)	4	104	80,45%	(227)	-49,30%	4.702	4,97%	(4.468)
2	Tabungan	104.069	105.674	103.673	103.392	97	(282)	(2.283)	-2,16%	(678)	-0,65%	113.215	91,32%	(9.823)
3	Deposito	24.703	24.658	24.658	24.658	(322)	0	1	0,00%	(45)	-0,18%	25.371	97,19%	(712)
	Total	129.233	130.461	128.561	128.283	(467)	(277)	(2.178)	-1,67%	(949)	-0,73%	143.287	89,53%	(15.004)
	CASA	104.530	105.804	103.903	103.625	(145)	(277)	(2.179)	-2,06%	(905)	-0,87%	117.917	87,88%	(14.292)
	(%) CASA	80,88%	81,10%	80,82%	80,78%									
	FDR	125,49%	144,15%	144,95%	145,26%									

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	4.034	2.267	2.244	2.211	(33)	(56)	-2,47%	(1.822)	-45,18%	-	0,00%	2.211
2	Giro ISE	415	60	99	67	(32)	8	12,76%	(348)	-83,77%		0,00%	67
3	Tabungan ISE	3.618	2.207	2.144	2.144	(1)	(64)	-2,88%	(1.474)	-40,75%		0,00%	2.144
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	144	144	0	2	1,41%	25	21,01%		0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	22.894	22.522	22.532	315	130	-185	145	11	-362	119	24.787	90,90%	(2.255)
	KUR	22.067	21.522	21.455	250	50	-200	-16	-67	-612	117	23.833	90,02%	(2.378)
	Non KUR	827	999	1.077	65	80	15	161	78	250	2	954	112,90%	123
3	PWG	1.733	7.288	7.147	735	24	-712	930	-141	5.414	165	10.247	69,75%	(3.100)
	Cilem	1.733	7.288	7.147	735	24	-712	930	-141	5.414	165	10.247	69,75%	(3.100)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	156.667	448	1.104	656	470	-1.577	19.116	2.681	158.700	98,72%	(2.033)
	CF 1	5.904	8.009	8.156	-	187	187	75	146	2.251	40	8.425	96,80%	(270)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
1	• Total Non Program	1.926	1.748	1.743	-	-	0	-18	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.412	-	187	187	75	152	2.434	35	5.852	109,57%	560
	CF 2	131.647	150.235	148.511	448	917	469	395	-1.724	16.865	2.641	150.275	98,83%	(1.763)
	Mitraguna & Others	65.693	81.700	81.166	320	917	597	31	-535	15.472	1.452	82.597	98,27%	(1.432)
	Pensiun	65.954	68.535	67.346	128	-	-128	364	-1.189	1.392	1.189	67.677	99,51%	(332)
	Total Pembiayaan	162.178	188.054	186.346	1.498	1.257	-241	1.545	-1.708	24.168	2.965	193.734	96,19%	(7.388)

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	640	560	514	1.399	2,80%	2,28%	6,21%	885	759	838			
	KUR	508	507	460	1.332	2,30%	2,14%	6,21%	872	824	825			
	Non KUR	132	53	54	67	15,90%	5,37%	6,19%	13	(65)	14			
3	PWG	-	-	-	107	0,00%	0,00%	1,49%	107	107	107			
	Cilem	-	-	-	107	0,00%	0,00%	1,49%	107	107	107			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	3.571	0,75%	0,17%	2,28%	3.299	2.536	2.862			
	CF 1	-	-	-	1.634	0,00%	0,00%	20,03%	1.634	1.634	1.634			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	1.634	0,00%	0,00%	25,48%	1.634	1.634	1.634			
	CF 2	1.035	709	272	1.937	0,79%	0,18%	1,30%	1.665	903	1.228			
	Mitraguna & Others	403	63	-	1.028	0,61%	0,00%	1,27%	1.028	625	965			
	Pensiun	632	646	272	909	0,96%	0,40%	1,35%	637	278	263			
	Total Pembiayaan	1.675	1.269	786	5.076	1,03%	0,42%	2,72%	4.291	3.402	3.807	1,19%	56,48%	-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	306	257	276	367	1,34%	1,23%	1,63%	91	61	110			
	KUR	52	153	180	271	0,23%	0,84%	1,26%	91	219	118			
	Non KUR	254	104	96	96	30,69%	9,60%	8,90%	(0)	(158)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	-	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	-	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	-	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	405	0,19%	0,17%	0,22%	91	99	110	0,87%	-298,06%	0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	161.481	517.787	520.134	520.135	197	0	2.348	0,45%	358.654	222,10%	168.496	308,69%	351.639
2	Tabungan	199.929	216.938	215.900	215.230	(488)	(670)	(1.708)	-0,79%	15.301	7,65%	215.790	99,74%	(559)
3	Deposito	133.285	90.671	89.840	89.840	(964)	0	(831)	-0,92%	(43.446)	-32,60%	135.065	66,52%	(45.226)
	Total	494.695	825.396	825.874	825.205	(1.255)	(670)	(191)	-0,02%	330.509	66,81%	519.351	158,89%	305.854
	CASA	361.410	734.725	736.035	735.365	(291)	(670)	640	0,09%	373.955	103,47%	384.286	191,36%	351.079
	(%) CASA	73,06%	89,01%	89,12%	89,11%									
	FDR	29,29%	21,46%	21,32%	21,34%									

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	1.866	10.479	19.756	19.769	13	9.289	88,64%	17.903	959,53%	-	0,00%	19.769
2	Giro ISE	28	25	29	30	0	4	16,63%	1	4,15%		0,00%	30
3	Tabungan ISE	1.837	8.854	18.127	18.139	12	9.285	104,87%	16.302	887,22%		0,00%	18.139
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	76	77	77	0	1	1,32%	37	92,50%		0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Local Champion	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	59.249	100	-	-100	-1.439	-733	1.440	733	63.575	93,20%	(4.326)
	KUR	55.256	56.602	55.898	100	-	-100	-1.419	-704	642	704	60.661	92,15%	(4.764)
	Non KUR	2.553	3.380	3.351	-	-	0	-20	-29	798	29	2.914	115,01%	437
3	PWG	4.560	19.634	19.839	406	311	-95	1.055	205	15.279	106	16.305	121,67%	3.534
	Cilem	4.560	19.634	19.839	406	311	-95	1.055	205	15.279	106	16.305	121,67%	3.534
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.789	171	-	-171	290	-520	14.927	520	92.602	103,44%	3.187
	CF 1	35.630	44.820	44.365	171	-	-171	558	-454	8.736	454	37.699	117,68%	6.666
	Total Griya	16.876	22.526	22.278	-	-	0	0	-248	5.402	248	17.973	123,95%	4.305
	• Total Non Program	11.817	17.790	17.548	-	-	0	1.032	-242	5.731	242	12.262	143,10%	5.285
	• Program	5.059	4.736	4.730	-	-	0	-38	-5	-329	5	5.710	82,83%	(980)
	Oto	18.754	22.294	22.088	171	-	-171	558	-207	3.333	207	19.727	111,97%	2.361
	CF 2	45.232	51.489	51.423	-	-	0	-268	-66	6.191	66	54.903	93,66%	(3.479)
	Mitraguna & Others	44.353	50.559	50.514	-	-	0	-172	-45	6.161	45	53.128	95,08%	(2.614)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	176.087	677	311	-366	-134	-1.049	31.200	1.360	174.138	101,12%	1.949

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	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	1.992	0,03%	1,46%	3,36%	1.117	1.977	977			
	KUR	16	857	781	1.669	0,03%	1,38%	2,99%	887	1.653	812			
	Non KUR	-	159	94	324	0,00%	2,79%	9,66%	230	324	165			
3	PWG	36	-	-	274	0,78%	0,00%	1,38%	274	238	274			
	Cilem	36	-	-	274	0,78%	0,00%	1,38%	274	238	274			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	3.289	1,24%	1,67%	3,43%	1.684	2.288	1.940			
	CF 1	1.001	1.350	1.606	3.289	2,81%	3,58%	7,41%	1.684	2.288	1.940			
	Total Griya	582	659	882	797	3,45%	3,92%	3,58%	(85)	214	138			
	Oto	419	691	724	2.493	2,23%	3,25%	11,29%	1.769	2.074	1.802			
	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	2.184	2.365	2.481	5.555	1,51%	1,40%	3,15%	3.074	3.371	3.190	0,56%	82,20%	-2,6%

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63			
	KUR	271	12	-	75	0,49%	0,00%	0,13%	75	(195)	63			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.754	1.745	1.745	1,72%	1,81%	1,82%	-	357	(8)			
	CF 1	693	743	742	742	1,94%	1,66%	1,67%	-	50	(1)			
	Total Griya	592	631	631	631	3,51%	2,80%	2,83%	-	39	(1)			
	Oto	101	112	112	112	0,54%	0,50%	0,51%	-	11	-			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,95%	-	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,99%	-	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	1.821	1,15%	0,99%	1,03%	75	154	55	0,04%	96,12%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	33	271	242	242	68	0	(29)	-10,60%	209	638,44%	6.167	3,93%	(5.925)
2	Tabungan	95.230	98.857	96.828	96.780	5.380	(48)	(2.077)	-2,10%	1.550	1,63%	104.027	93,03%	(7.247)
3	Deposito	25.200	24.733	24.683	24.683	561	0	(50)	-0,20%	(517)	-2,05%	25.946	95,13%	(1.263)
	Total	120.463	123.860	121.753	121.705	6.009	(48)	(2.155)	-1,74%	1.242	1,03%	136.140	89,40%	(14.435)
	CASA	95.263	99.128	97.070	97.022	5.448	(48)	(2.106)	-2,12%	1.759	1,85%	110.195	88,05%	(13.173)
	(%) CASA	79,08%	80,03%	79,73%	79,72%									
	FDR	167,21%	170,63%	172,37%	172,44%									

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	1.016	1.585	1.588	1.578		(10)	(7)	-0,42%	562	55,28%	-	0,00%	1.578
2	Giro ISE	1	12	25	5		(19)	(7)	-56,93%	5	938,34%		0,00%	5
3	Tabungan ISE	1.016	1.572	1.564	1.573		9	0	0,02%	557	54,83%		0,00%	1.573
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	58.418	61.137	61.036	850	400	-450	53	-101	2.617	501	59.037	103,38%	1.998
	KUR	53.406	57.301	57.211	850	400	-450	177	-89	3.806	489	53.872	106,20%	3.340
	Non KUR	5.013	3.836	3.824	-	-	0	-124	-12	-1.188	12	5.166	74,03%	(1.341)
3	PWG	7.973	12.362	12.228	389	33	-356	572	-134	4.256	167	15.411	79,35%	(3.182)
	Cilem	7.973	12.362	12.228	389	33	-356	572	-134	4.256	167	15.411	79,35%	(3.182)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.604	1.000	431	-569	977	-1.242	1.564	1.673	161.244	84,72%	(24.640)
	CF 1	25.995	30.473	30.527	-	221	221	-139	54	4.532	167	29.119	104,84%	1.409
	Total Griya	13.277	16.154	16.134	-	-	0	0	-20	2.857	20	14.079	114,59%	2.055
	• Total Non Program	13.277	16.154	16.134	-	-	0	-18	-20	2.857	20	14.079	114,59%	2.055
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.393	-	221	221	-139	74	1.676	147	15.039	95,71%	(646)
	CF 2	109.045	107.372	106.077	1.000	210	-790	1.116	-1.296	-2.968	1.506	132.125	80,29%	(26.048)
	Mitraguna & Others	98.253	97.006	95.572	1.000	10	-990	964	-1.434	-2.681	1.444	119.197	80,18%	(23.625)
	Pensiun	10.792	10.366	10.504	-	200	200	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	209.868	2.239	864	-1.375	1.602	-1.476	8.437	2.341	235.692	89,04%	(25.824)

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	1.180	1.895	1.618	3.045	2,02%	2,65%	4,99%	1.427	1.865	1.150			
	KUR	896	1.456	1.153	2.586	1,68%	2,01%	4,52%	1.433	1.691	1.130			
	Non KUR	284	439	465	459	5,67%	12,11%	11,99%	(6)	174	20			
3	PWG	-	-	-	41	0,00%	0,00%	0,34%	41	41	41			
	Cilem	-	-	-	41	0,00%	0,00%	0,34%	41	41	41			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	6.100	0,59%	1,19%	4,47%	4.462	5.305	4.012			
	CF 1	92	281	107	2.394	0,35%	0,35%	7,84%	2.287	2.302	2.113			
	Total Griya	-	-	-	6	0,00%	0,00%	0,04%	6	6	6			
	Oto	92	281	107	2.388	0,72%	0,75%	16,59%	2.281	2.296	2.107			
	CF 2	704	1.808	1.532	3.707	0,65%	1,43%	3,49%	2.174	3.003	1.899			
	Mitraguna & Others	704	1.808	1.532	3.564	0,72%	1,58%	3,73%	2.032	2.860	1.756			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	9.187	0,98%	1,54%	4,38%	5.931	7.212	5.203	0,88%	79,81%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	695	785	764	742	1,19%	1,25%	1,22%	(22)	47	(43)			
	KUR	639	624	605	583	1,20%	1,06%	1,02%	(22)	(56)	(40)			
	Non KUR	56	161	159	159	1,12%	4,13%	4,15%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,91%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,58%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,96%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,06%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	1.983	0,89%	0,95%	0,94%	(22)	183	69	0,14%	85,30%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	1.175	255	1.010	1.014	105	5	759	297,17%	(161)	-13,72%	4.251	23,85%	(3.237)
2	Tabungan	91.378	105.830	105.410	105.007	2.521	(403)	(823)	-0,78%	13.629	14,92%	98.420	106,69%	6.587
3	Deposito	20.885	17.098	17.145	17.145	127	0	48	0,28%	(3.740)	-17,91%	21.483	79,81%	(4.338)
	Total	113.438	123.183	123.565	123.166	2.753	(399)	(16)	-0,01%	9.728	8,58%	124.155	99,20%	(989)
	CASA	92.553	106.085	106.420	106.021	2.626	(399)	(64)	-0,06%	13.468	14,55%	102.671	103,26%	3.350
	(%) CASA	81,59%	86,12%	86,12%	86,08%									
	FDR	111,58%	120,59%	120,42%	120,81%									

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	1.413	1.353	1.229	1.347		118	(6)	-0,45%	(67)	-4,71%	-	0,00%	1.347
2	Giro ISE	4	52	35	49		14	(3)	-5,90%	45	1031,50%		0,00%	49
3	Tabungan ISE	1.409	1.301	1.193	1.298		105	(3)	-0,23%	(111)	-7,90%		0,00%	1.298
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	60.112	150	-	-150	948	-328	1.924	328	66.098	90,94%	(5.986)
	KUR	54.166	55.978	55.660	150	-	-150	1.078	-318	1.493	318	61.794	90,07%	(6.134)
	Non KUR	4.022	4.462	4.452	-	-	0	-131	-10	430	10	4.304	103,45%	149
3	PWG	2.382	9.408	9.449	1.118	80	-1.038	1.362	41	7.066	39	9.949	94,97%	(501)
	Cilem	2.382	9.408	9.449	1.118	80	-1.038	1.362	41	7.066	39	9.949	94,97%	(501)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.240	1.370	620	-750	2.504	540	13.297	80	73.797	107,38%	5.443
	CF 1	8.522	7.920	7.887	100	-	-100	36	-33	-636	33	9.459	83,38%	(1.572)
	Total Griya	5.933	5.560	5.560	-	-	0	0	-0	-374	0	6.174	90,06%	(614)
	• Total Non Program	5.933	5.560	5.560	-	-	0	-34	-0	-374	0	6.174	90,06%	(614)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.327	100	-	-100	36	-33	-262	33	3.285	70,84%	(958)
	CF 2	57.421	70.780	71.353	1.270	620	-650	2.469	573	13.932	47	64.338	110,90%	7.015
	Mitraguna & Others	56.582	69.407	69.987	1.270	620	-650	2.440	580	13.405	40	62.860	111,34%	7.127
	Pensiun	838	1.373	1.366	-	-	0	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	148.801	2.638	700	-1.938	4.814	252	22.232	448	149.899	99,27%	(1.099)

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	130	576	560	2.396	0,22%	0,22%	0,93%	1.836	2.267	1.821			
	KUR	123	204	305	1.786	0,23%	0,54%	3,21%	1.481	1.663	1.582			
	Non KUR	6	372	255	611	0,16%	5,72%	13,71%	355	604	239			
3	PWG	-	-	-	262	0,00%	0,00%	2,77%	262	262	262			
	Cilem	-	-	-	262	0,00%	0,00%	2,77%	262	262	262			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	903	0,68%	0,81%	1,14%	269	456	306			
	CF 1	217	497	533	802	2,55%	6,73%	10,17%	269	585	305			
	Total Griya	-	497	533	426	0,00%	9,59%	7,67%	(107)	426	(71)			
	Oto	217	-	-	376	8,39%	0,00%	16,14%	376	159	376			
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1			
	Mitraguna & Others	230	100	101	101	0,41%	0,15%	0,14%	-	(129)	1			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	3.562	0,46%	0,80%	2,39%	2.367	2.985	2.389	1,32%	44,85%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	47	116	114	190	0,08%	0,19%	0,32%	76	143	74			
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74			
	Non KUR	47	78	78	78	1,16%	1,74%	1,75%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	276	0,04%	0,14%	0,19%	76	230	74	0,47%	-151,89%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	1.878	3.276	3.100	3.102	206	2	(175)	-5,34%	1.224	65,18%	4.014	77,27%	(912)
2	Tabungan	48.550	58.732	53.555	53.361	591	(194)	(5.371)	-9,15%	4.810	9,91%	55.473	96,19%	(2.112)
3	Deposito	7.602	13.550	13.550	13.550	2.432	0	0	0,00%	5.948	78,25%	8.347	162,33%	5.203
	Total	58.030	75.559	70.205	70.013	3.229	(192)	(5.546)	-7,34%	11.983	20,65%	67.834	103,21%	2.178
	CASA	50.428	62.009	56.655	56.462	797	(192)	(5.546)	-8,94%	6.034	11,97%	59.487	94,92%	(3.025)
	(%) CASA	86,90%	82,07%	80,70%	80,65%									
	FDR	148,42%	129,65%	139,23%	139,62%									

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	458	858	545	539		(6)	(319)	-37,15%	81	17,69%	-	0,00%	539
2	Giro ISE	360	412	160	166		5	(246)	-59,76%	(194)	-53,91%		0,00%	166
3	Tabungan ISE	99	446	385	374		(11)	(73)	-16,29%	275	278,91%		0,00%	374
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	45.037	49.029	48.821	-	200	200	214	-208	3.784	408	52.201	93,53%	(3.380)
	KUR	43.986	47.512	47.208	-	100	100	47	-304	3.223	404	50.816	92,90%	(3.608)
	Non KUR	1.052	1.518	1.613	-	100	100	167	96	562	4	1.385	116,48%	228
3	PWG	3.221	8.523	8.466	385	-	-385	148	-57	5.244	57	8.452	100,17%	14
	Cilem	3.221	8.523	8.466	385	-	-385	148	-57	5.244	57	8.452	100,17%	14
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.462	-	253	253	411	55	2.591	198	44.221	91,50%	(3.760)
	CF 1	26.387	25.292	25.375	-	253	253	-326	82	-1.013	171	27.144	93,48%	(1.770)
	Total Griya	5.331	5.308	5.292	-	-	0	0	-17	-39	17	5.525	95,78%	(233)
	• Total Non Program	5.331	4.976	4.961	-	-	0	-57	-16	-370	16	5.525	89,79%	(564)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	20.083	-	253	253	-326	99	-974	154	21.619	92,89%	(1.537)
	CF 2	11.484	15.115	15.087	-	-	0	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	-	-	0	574	-6	2.080	6	13.545	77,88%	(2.996)
	Pensiun	3.015	4.560	4.539	-	-	0	164	-22	1.524	22	3.532	128,49%	1.006
	Total Pembiayaan	86.130	97.959	97.749	385	453	68	774	-210	11.619	663	104.874	93,21%	(7.125)

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	409	352	293	556	0,91%	0,60%	1,14%	262	147	204			
	KUR	384	352	293	556	0,87%	0,62%	1,18%	262	171	204			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	161	0,18%	0,00%	1,91%	161	156	161			
	Cilem	6	-	-	161	0,18%	0,00%	1,91%	161	156	161			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	4.314	3,22%	5,28%	10,66%	2.181	3.095	2.450			
	CF 1	985	1.084	1.070	3.155	3,73%	4,23%	12,43%	2.084	2.170	2.071			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	3.155	4,68%	5,04%	15,71%	2.147	2.170	2.135			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,69%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,95%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	5.031	1,90%	2,48%	5,15%	2.605	3.397	2.815	3,35%	34,95%	-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	324	275	291	291	0,72%	0,59%	0,60%	-	(33)	16			
	KUR	102	192	208	208	0,23%	0,44%	0,44%	-	106	16			
	Non KUR	222	83	83	83	21,14%	5,44%	5,12%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	647	647	0,89%	1,60%	1,60%	-	309	(1)			
	CF 1	338	648	647	647	1,28%	2,56%	2,55%	-	309	(1)			
	Total Griya	-	131	130	130	0,00%	2,46%	2,47%	-	130	(1)			
	Oto	338	517	517	517	1,61%	2,59%	2,57%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	923	938	938	0,77%	0,96%	0,96%	-	276	16	3,56%	-270,53%	2,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	28.187	21.511	21.215	21.233	170	19	(278)	-1,29%	(6.953)	-24,67%	34.516	61,52%	(13.282)
2	Tabungan	231.223	240.889	239.575	238.914	14.289	(661)	(1.975)	-0,82%	7.690	3,33%	244.274	97,81%	(5.360)
3	Deposito	34.752	39.554	33.497	33.497	241	0	(6.056)	-15,31%	(1.254)	-3,61%	34.797	96,26%	(1.300)
	Total	294.162	301.953	294.287	293.645	14.700	(642)	(8.309)	-2,75%	(518)	-0,18%	313.587	93,64%	(19.942)
	CASA	259.410	262.400	260.790	260.147	14.459	(642)	(2.252)	-0,86%	737	0,28%	278.789	93,31%	(18.642)
	(%) CASA	88,19%	86,90%	88,62%	88,59%									
	FDR	81,90%	86,52%	87,89%	88,08%									

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	4.487	5.185	5.252	5.266		14	81	1,56%	778	17,34%	-	0,00%	5.266
2	Giro ISE	733	668	717	715		(2)	47	7,07%	(19)	-2,53%	-	0,00%	715
3	Tabungan ISE	3.754	4.517	4.535	4.551		16	34	0,74%	797	21,23%	-	0,00%	4.551
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%	-	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	3.242	1.700	1.700	-	-	0	-54	0	-1.542	-	3.242	52,45%	(1.542)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	696	-	-	0	-13	0	-1.140	-	1.836	37,92%	(1.140)
	• Local Champion	1.836	696	696	-	-	0	-13	0	-1.140	-	1.836	37,92%	(1.140)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.784	850	50	-800	907	-376	-689	426	73.798	97,27%	(2.014)
	KUR	67.505	67.768	67.406	850	50	-800	1.053	-362	-99	412	68.672	98,16%	(1.266)
	Non KUR	4.969	4.393	4.378	-	-	0	-146	-15	-590	15	5.125	85,42%	(747)
3	PWG	12.827	24.750	24.838	2.901	824	-2.077	2.521	89	12.012	735	28.848	86,10%	(4.010)
	Cilem	7.700	16.834	16.977	1.661	330	-1.331	2.212	143	9.277	188	19.756	85,94%	(2.779)
	Gadai	5.127	7.915	7.861	1.239	493	-746	310	-54	2.734	547	9.092	86,46%	(1.231)
4	CFG	152.377	162.630	160.325	996	323	-673	1.569	-2.305	7.948	2.628	174.288	91,99%	(13.963)
	CF 1	49.433	46.521	46.361	555	-	-555	329	-160	-3.071	160	55.198	83,99%	(8.837)
	Total Griya	45.444	40.929	40.799	50	-	-50	0	-130	-4.645	130	49.586	82,28%	(8.787)
	• Total Non Program	21.636	18.086	18.050	50	-	-50	-385	-36	-3.586	36	22.711	79,48%	(4.661)
	• Program	23.808	22.843	22.749	-	-	0	3	-94	-1.059	94	26.875	84,65%	(4.126)
	Oto	3.989	5.592	5.562	505	-	-505	329	-30	1.574	30	5.613	99,10%	(50)
	CF 2	102.945	116.109	113.964	441	323	-118	1.240	-2.145	11.019	2.468	119.090	95,70%	(5.126)
	Mitraguna & Others	90.697	101.889	99.827	441	323	-118	1.240	-2.062	9.130	2.385	105.348	94,76%	(5.520)
	Pensiun	12.248	14.220	14.137	-	-	0	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	258.648	4.746	1.197	-3.550	4.944	-2.592	17.729	3.789	280.176	92,32%	(21.528)

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	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	3.006	0,26%	1,30%	4,19%	2.071	2.817	2.098			
	KUR	190	310	589	2.612	0,28%	0,87%	3,88%	2.023	2.422	2.302			
	Non KUR	-	598	346	394	0,00%	7,88%	9,00%	48	394	(204)			
3	PWG	-	-	-	442	0,00%	0,00%	1,78%	442	442	442			
	Cilem	-	-	-	322	0,00%	0,00%	1,89%	322	322	322			
	Gadai	-	-	-	120	0,00%	0,00%	1,53%	120	120	120			
4	CFG	3.319	4.884	4.033	11.496	2,18%	2,48%	7,17%	7.463	8.178	6.613			
	CF 1	1.762	3.615	3.096	4.021	3,57%	6,66%	8,67%	925	2.259	406			
	Total Griya	1.762	3.343	2.831	2.712	3,88%	6,92%	6,65%	(119)	949	(631)			
	Oto	-	272	265	1.309	0,00%	4,74%	23,54%	1.045	1.309	1.038			
	CF 2	1.556	1.269	937	7.475	1,51%	0,81%	6,56%	6.538	5.919	6.207			
	Mitraguna & Others	1.556	1.269	937	7.475	1,72%	0,92%	7,49%	6.538	5.919	6.207			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	14.945	1,46%	1,90%	5,78%	9.976	11.436	9.096	8,37%	-44,86%	2,6%

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	368	-	55	55	11,36%	3,23%	3,23%	-	(313)	55			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	55	20,07%	7,90%	7,90%	-	(313)	55			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	314	0,27%	0,44%	0,44%	-	120	22			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	Non KUR	191	98	92	92	3,84%	2,10%	2,11%	-	(99)	(6)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	5.722	3,15%	3,11%	3,57%	665	928	933			
	CF 1	2.642	3.176	3.279	3.160	5,34%	7,05%	6,82%	(119)	518	(17)			
	Total Griya	2.642	3.176	3.279	3.160	5,81%	8,01%	7,74%	(119)	518	(17)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.563	2,09%	1,53%	2,25%	784	410	949			
	Mitraguna & Others	2.153	1.319	1.484	2.268	2,37%	1,46%	2,27%	784	116	949			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	6.091	2,22%	2,08%	2,36%	665	734	1.010	2,32%	1,56%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	14.345	9.986	8.443	8.431	(376)	(13)	(1.555)	-15,58%	(5.914)	-41,23%	21.691	38,87%	(13.260)
2	Tabungan	145.625	195.327	245.117	244.695	52.003	(422)	49.368	25,27%	99.070	68,03%	159.881	153,05%	84.814
3	Deposito	70.189	86.483	85.458	85.458	(2.627)	0	(1.025)	-1,19%	15.269	21,75%	70.942	120,46%	14.516
	Total	230.159	291.796	339.019	338.583	49.000	(435)	46.787	16,03%	108.424	47,11%	252.514	134,09%	86.070
	CASA	159.970	205.313	253.561	253.125	51.627	(435)	47.812	23,29%	93.155	58,23%	181.572	139,41%	71.554
	(%) CASA	69,50%	70,36%	74,79%	74,76%									
	FDR	49,05%	42,16%	36,30%	36,35%									

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	12.643	15.535	15.591	14.603		(988)	(932)	-6,00%	1.959	15,50%	-	0,00%	14.603
2	Giro ISE	2.499	3.292	3.292	2.189		(1.103)	(1.103)	-33,51%	(310)	-12,39%		0,00%	2.189
3	Tabungan ISE	9.095	11.192	11.249	11.364		115	171	1,53%	2.269	24,95%		0,00%	11.364
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	112	113	113		0	1	0,89%	24	26,97%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.960	14.896	-	-	0	-539	-64	-4.352	64	21.048	70,77%	(6.151)
	KUR	17.796	13.578	13.514	-	-	0	-533	-64	-4.283	64	19.513	69,25%	(6.000)
	Non KUR	1.452	1.383	1.383	-	-	0	-6	0	-69	-	1.535	90,12%	(152)
3	PWG	5.178	11.964	12.108	696	345	-351	325	144	6.929	201	20.379	59,41%	(8.271)
	Cilem	3.578	8.774	8.671	509	-	-509	436	-104	5.093	104	13.704	63,27%	(5.033)
	Gadai	1.600	3.189	3.437	187	345	158	-111	247	1.837	98	6.675	51,49%	(3.238)
4	CFG	88.436	96.089	96.056	144	200	56	-1.046	-33	7.620	233	111.775	85,94%	(15.719)
	CF 1	19.579	25.210	25.108	144	-	-144	524	-102	5.528	102	22.421	111,98%	2.687
	Total Griya	14.822	14.728	14.693	-	-	0	0	-35	-130	35	15.602	94,17%	(910)
	• Total Non Program	14.371	14.302	14.267	-	-	0	-133	-35	-104	35	15.093	94,53%	(826)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.415	144	-	-144	524	-67	5.658	67	6.819	152,74%	3.596
	CF 2	68.857	70.879	70.948	-	200	200	-1.570	69	2.091	131	89.354	79,40%	(18.405)
	Mitraguna & Others	68.359	70.001	70.076	-	200	200	-1.564	75	1.717	125	86.959	80,59%	(16.883)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	Total Pembiayaan	112.901	123.013	123.060	840	545	-295	-1.261	47	10.160	498	153.239	80,31%	(30.179)

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	1.267	772	789	795	6,58%	5,27%	5,33%	6	(472)	23			
	KUR	1.267	772	789	795	7,12%	5,81%	5,88%	6	(472)	23			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	453	0,00%	0,00%	3,74%	453	453	453			
	Cilem	-	-	-	423	0,00%	0,00%	4,88%	423	423	423			
	Gadai	-	-	-	30	0,00%	0,00%	0,87%	30	30	30			
4	CFG	1.470	1.479	1.419	3.217	1,66%	1,48%	3,35%	1.797	1.747	1.738			
	CF 1	117	973	626	2.424	0,60%	2,48%	9,66%	1.799	2.307	1.451			
	Total Griya	-	469	232	1.011	0,00%	1,58%	6,88%	779	1.011	542			
	Oto	117	504	393	1.413	2,46%	3,75%	13,57%	1.020	1.296	910			
	CF 2	1.353	506	794	792	1,96%	1,12%	1,12%	(2)	(561)	286			
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,13%	(2)	(561)	286			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	4.464	2,42%	1,80%	3,63%	2.256	1.727	2.213	2,44%	32,62%	-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	10.076	10.113	9.991	9.986	52,35%	66,78%	67,03%	(5)	(90)	(127)			
	KUR	8.740	8.795	8.674	8.669	49,11%	63,89%	64,15%	(5)	(71)	(126)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,22%	-	(19)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.216	1.391	1.593	1,12%	1,45%	1,66%	202	604	377			
	CF 1	244	233	232	434	1,24%	0,92%	1,73%	202	190	201			
	Total Griya	244	118	117	116	1,64%	0,79%	0,79%	(1)	(128)	(2)			
	Oto	-	115	115	317	0,00%	1,09%	3,05%	203	317	203			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,63%	-	414	176			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,65%	-	414	176			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.579	9,80%	9,25%	9,41%	197	514	250	1,44%	84,70%	-8,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	15.552	6.460	9.528	9.571	714	43	3.111	48,16%	(5.981)	-38,46%	25.477	37,57%	(15.906)
2	Tabungan	146.646	145.002	142.001	141.125	(1.597)	(876)	(3.877)	-2,67%	(5.521)	-3,77%	158.899	88,81%	(17.774)
3	Deposito	29.176	27.609	27.982	27.982	495	0	373	1,35%	(1.193)	-4,09%	30.121	92,90%	(2.138)
	Total	191.374	179.071	179.511	178.678	(388)	(833)	(393)	-0,22%	(12.696)	-6,63%	214.497	83,30%	(35.818)
	CASA	162.198	151.462	151.529	150.696	(883)	(833)	(766)	-0,51%	(11.503)	-7,09%	184.376	81,73%	(33.680)
	(%) CASA	84,75%	84,58%	84,41%	84,34%									
	FDR	87,12%	107,77%	107,87%	108,38%									

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	14.103	8.994	9.184	9.521	338	527	5,86%	(4.582)	-32,49%	-	0,00%	9.521
2	Giro ISE	4.458	4.210	4.519	4.715	196	505	11,99%	256	5,75%		0,00%	4.715
3	Tabungan ISE	9.645	4.784	4.665	4.807	142	22	0,47%	(4.838)	-50,16%		0,00%	4.807
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	105	105	0	1	0,96%	5	5,00%		0,00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	16.150	18.771	19.320	450	600	150	1.590	550	3.170	50	21.415	90,22%	(2.095)
	KUR	14.812	17.642	18.198	450	600	150	1.629	556	3.385	44	19.912	91,39%	(1.715)
	Non KUR	1.337	1.128	1.122	-	-	0	-39	-6	-215	6	1.502	74,71%	(380)
3	PWG	15.238	29.524	30.249	3.780	1.214	-2.566	3.614	725	15.012	489	30.096	100,51%	153
	Cilem	3.814	12.037	12.130	609	224	-385	1.174	93	8.315	131	15.630	77,60%	(3.500)
	Gadai	11.423	17.487	18.120	3.171	990	-2.181	2.440	632	6.696	358	14.466	125,26%	3.654
4	CFG	135.343	144.690	144.074	272	138	-135	-1.102	-616	8.731	754	159.190	90,50%	(15.116)
	CF 1	16.023	18.100	18.077	257	138	-120	-25	-23	2.054	161	18.866	95,82%	(788)
	Total Griya	9.034	10.590	10.559	-	-	0	0	-32	1.524	32	9.764	108,14%	795
	• Total Non Program	9.034	10.590	10.559	-	-	0	396	-32	1.524	32	9.764	108,14%	795
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.519	257	138	-120	-25	9	530	129	9.102	82,61%	(1.583)
	CF 2	119.320	126.590	125.997	15	-	-15	-1.077	-593	6.677	593	140.324	89,79%	(14.328)
	Mitraguna & Others	104.787	113.008	112.737	15	-	-15	-919	-270	7.951	270	123.847	91,03%	(11.110)
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323	16.477	80,47%	(3.218)
	Total Pembiayaan	166.730	192.985	193.643	4.502	1.952	-2.550	4.102	659	26.913	1.293	210.701	91,90%	(17.058)

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	46	543	460	773	0,29%	2,45%	4,00%	314	727	231			
	KUR	-	459	460	601	0,00%	2,61%	3,30%	141	601	142			
	Non KUR	46	83	-	172	3,44%	0,00%	15,36%	172	126	89			
3	PWG	-	146	-	445	0,00%	0,00%	1,47%	445	445	300			
	Cilem	-	-	-	414	0,00%	0,00%	3,41%	414	414	414			
	Gadai	-	146	-	31	0,00%	0,00%	0,17%	31	31	(114)			
4	CFG	993	410	406	1.367	0,73%	0,28%	0,95%	961	374	957			
	CF 1	153	410	406	632	0,95%	2,24%	3,50%	226	479	222			
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	324	(2)			
	Oto	138	69	67	293	1,98%	0,90%	3,90%	226	155	224			
	CF 2	840	-	-	735	0,70%	0,00%	0,58%	735	(105)	735			
	Mitraguna & Others	840	-	-	338	0,80%	0,00%	0,30%	338	(502)	338			
	Pensiun	-	-	-	396	0,00%	0,00%	2,99%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	2.585	0,62%	0,45%	1,34%	1.720	1.547	1.487	2,88%	-115,36%	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	261	402	481	481	1,61%	2,56%	2,49%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	1,00%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	26,59%	-	242	79			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.271	2.483	2.483	1,59%	1,72%	1,72%	-	327	(787)			
	CF 1	22	11	1	1	0,14%	0,01%	0,01%	-	(21)	(9)			
	Total Griya	22	11	1	1	0,25%	0,01%	0,01%	-	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.260	2.482	2.482	1,79%	1,96%	1,97%	-	348	(778)			
	Mitraguna & Others	1.368	3.260	2.482	2.482	1,31%	2,20%	2,20%	-	1.114	(778)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.964	1,45%	1,54%	1,53%	-	547	(708)	1,46%	4,59%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	8.687	8.643	8.891	8.901	253	10	258	2,98%	214	2,46%	19.049	46,73%	(10.148)
2	Tabungan	252.421	261.827	263.708	263.156	3.583	(551)	1.330	0,51%	10.736	4,25%	268.613	97,97%	(5.457)
3	Deposito	76.726	72.505	62.224	62.224	(1.073)	0	(10.281)	-14,18%	(14.502)	-18,90%	77.795	79,98%	(15.572)
	Total	337.834	342.975	334.822	334.281	2.763	(541)	(8.694)	-2,53%	(3.552)	-1,05%	365.457	91,47%	(31.176)
	CASA	261.108	270.470	272.599	272.057	3.836	(541)	1.587	0,59%	10.949	4,19%	287.662	94,58%	(15.605)
	(%) CASA	77,29%	78,86%	81,42%	81,39%									
	FDR	106,55%	109,87%	111,48%	111,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	11.722	11.658		(64)	(251)	-2,11%	3.210	38,00%	-	0,00%	11.658
2	Giro ISE	1.077	1.065	1.083	1.099		17	35	3,25%	22	2,08%		0,00%	1.099
3	Tabungan ISE	7.371	10.845	10.640	10.559		(81)	(286)	-2,63%	3.188	43,25%		0,00%	10.559
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	187	188	188		0	1	0,53%	25	15,34%		0,00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	33.407	26.331	25.893	-	-	0	-82	-438	-7.514	438	39.559	65,45%	(13.666)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	25.893	-	-	0	-82	-438	-7.511	438	36.812	70,34%	(10.919)
	• Local Champion	29.104	25.433	24.995	-	-	0	-82	-438	-4.109	438	30.183	82,81%	(5.188)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.260	-	-	0	1.120	-164	2.416	164	27.707	94,78%	(1.446)
	KUR	21.881	24.372	24.213	-	-	0	1.186	-159	2.332	159	25.636	94,45%	(1.423)
	Non KUR	1.963	2.053	2.047	-	-	0	-65	-5	84	5	2.070	98,89%	(23)
3	PWG	18.313	34.800	34.320	2.775	1.940	-834	1.901	-480	16.007	2.421	32.103	106,91%	2.217
	Cilem	9.363	18.475	18.249	1.052	150	-902	454	-225	8.887	376	19.896	91,73%	(1.646)
	Gadai	8.950	16.326	16.070	1.723	1.790	67	1.447	-255	7.120	2.045	12.207	131,65%	3.863
4	CFG	284.398	289.261	286.797	694	359	-335	3.514	-2.464	2.399	2.823	293.503	97,72%	(6.706)
	CF 1	38.670	35.743	35.338	-	284	284	215	-404	-3.332	688	39.755	88,89%	(4.417)
	Total Griya	32.928	30.140	29.482	-	-	0	0	-659	-3.446	659	33.207	88,78%	(3.725)
	• Total Non Program	32.928	30.140	29.482	-	-	0	-623	-659	-3.446	659	33.207	88,78%	(3.725)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.857	-	284	284	215	254	115	30	6.549	89,43%	(692)
	CF 2	245.728	253.518	251.459	694	75	-619	3.299	-2.059	5.731	2.134	253.748	99,10%	(2.289)
	Mitraguna & Others	226.104	235.833	233.848	694	-	-694	3.374	-1.986	7.743	1.986	233.381	100,20%	466
	Pensiun	19.624	17.685	17.611	-	75	75	-74	-74	-2.013	149	20.366	86,47%	(2.755)
	Total Pembiayaan	359.963	376.817	373.270	3.469	2.299	-1.170	6.454	-3.547	13.307	5.846	392.871	95,01%	(19.601)

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	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	491	1,32%	0,63%	1,87%	324	177	252			
	KUR	205	191	122	410	0,94%	0,50%	1,69%	288	205	219			
	Non KUR	109	47	45	81	5,56%	2,19%	3,93%	36	(29)	33			
3	PWG	-	-	-	312	0,00%	0,00%	0,91%	312	312	312			
	Cilem	-	-	-	291	0,00%	0,00%	1,60%	291	291	291			
	Gadai	-	-	-	21	0,00%	0,00%	0,13%	21	21	21			
4	CFG	4.834	7.506	8.636	16.967	1,70%	2,99%	5,92%	8.331	12.133	9.461			
	CF 1	1.936	3.401	3.537	5.620	5,01%	9,89%	15,90%	2.083	3.684	2.219			
	Total Griya	1.859	3.002	3.167	4.175	5,65%	10,51%	14,16%	1.008	2.315	1.173			
	Oto	77	399	370	1.446	1,35%	6,61%	24,68%	1.076	1.368	1.047			
	CF 2	2.897	4.105	5.099	11.347	1,18%	2,01%	4,51%	6.248	8.449	7.242			
	Mitraguna & Others	2.897	4.105	5.099	11.347	1,28%	2,16%	4,85%	6.248	8.449	7.242			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	17.860	1,43%	2,36%	4,78%	8.967	12.712	10.020	0,89%	81,37%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	582	635	659	0,47%	2,40%	2,51%	24	547	76			
	KUR	77	342	397	459	0,35%	1,63%	1,90%	62	382	117			
	Non KUR	34	240	237	199	1,74%	11,56%	9,74%	(38)	165	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.109	12.197	12.181	0,97%	4,22%	4,25%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,24%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,38%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,49%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,25%	(11)	8.906	83			
	Mitraguna & Others	1.468	10.600	10.694	10.683	0,65%	4,53%	4,57%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.839	0,80%	3,41%	3,44%	8	9.960	148	3,06%	11,00%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	7.604	6.029	6.371	6.279	(487)	(92)	250	4,14%	(1.325)	-17,42%	17.630	35,61%	(11.351)
2	Tabungan	169.083	168.290	170.670	170.460	2.671	(210)	2.170	1,29%	1.377	0,81%	182.857	93,22%	(12.397)
3	Deposito	159.534	168.281	168.349	168.246	2.495	(103)	(35)	-0,02%	8.713	5,46%	160.953	104,53%	7.293
	Total	336.221	342.600	345.391	344.985	4.679	(406)	2.385	0,70%	8.765	2,61%	361.440	95,45%	(16.454)
	CASA	176.687	174.319	177.041	176.739	2.184	(302)	2.420	1,39%	52	0,03%	200.487	88,15%	(23.748)
	(%) CASA	52,55%	50,88%	51,26%	51,23%									
	FDR	59,93%	62,03%	61,50%	61,57%									

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	11.173	7.839	7.625	7.697	73	(141)	-1,80%	(3.476)	-31,11%	-	0,00%	7.697	
2	Giro ISE	2.226	2.414	2.537	2.544	7	130	5,39%	318	14,28%		0,00%	2.544	
3	Tabungan ISE	8.944	5.421	5.084	5.150	66	(271)	-5,00%	(3.794)	-42,42%		0,00%	5.150	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%		0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	40.703	41.198	41.445	220	600	380	-539	247	742	353	47.062	88,06%	(5.618)
	KUR	38.741	39.533	39.782	220	600	380	-486	249	1.042	351	44.874	88,65%	(5.091)
	Non KUR	1.963	1.665	1.663	-	-	0	-54	-2	-300	2	2.189	75,96%	(526)
3	PWG	8.703	16.596	16.524	1.324	299		-1.026	645	-72	370	26.230	63,00%	(9.706)
	Cilem	6.698	12.513	12.376	536	73		-463	333	-137	210	17.952	68,94%	(5.576)
	Gadai	2.005	4.083	4.148	789	226		-563	312	65	161	8.277	50,11%	(4.130)
4	CFG	152.101	154.707	154.445	30	500	470	-262	141	2.344	762	177.569	86,98%	(23.124)
	CF 1	24.823	21.116	21.041	-	-	0	-326	-75	-3.781	75	27.859	75,53%	(6.817)
	Total Griya	16.607	12.664	12.636	-	-	0	0	-27	-3.970	27	17.386	72,68%	(4.750)
	• Total Non Program	16.607	12.664	12.636	-	-	0	-124	-27	-3.970	27	17.386	72,68%	(4.750)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.405	-	-	0	-326	-47	189	47	10.472	80,26%	(2.068)
	CF 2	127.278	133.591	133.404	30	500	470	467	-187	6.126	687	149.711	89,11%	(16.307)
	Mitraguna & Others	115.000	120.148	120.083	30	500	470	283	-65	5.083	565	135.356	88,72%	(15.273)
	Pensiun	12.278	13.443	13.321	-	-	0	184	-122	1.042	122	14.354	92,80%	(1.034)
	Total Pembiayaan	201.507	212.500	212.414	1.574	1.399		-176	246	-86	1.485	250.861	84,67%	(38.447)

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	377	817	866	1.439	0,93%	2,10%	3,47%	573	1.062	622			
	KUR	327	781	833	1.336	0,84%	2,11%	3,36%	503	1.009	555			
	Non KUR	50	36	34	103	2,53%	2,02%	6,19%	69	53	67			
3	PWG	-	-	-	304	0,00%	0,00%	1,84%	304	304	304			
	Cilem	-	-	-	292	0,00%	0,00%	2,36%	292	292	292			
	Gadai	-	-	-	12	0,00%	0,00%	0,29%	12	12	12			
4	CFG	2.744	3.370	3.268	8.300	1,80%	2,11%	5,37%	5.032	5.556	4.930			
	CF 1	932	1.034	577	3.775	3,75%	2,73%	17,94%	3.198	2.843	2.740			
	Total Griya	594	-	-	456	3,58%	0,00%	3,61%	456	(139)	456			
	Oto	337	1.034	577	3.319	4,11%	6,82%	39,49%	2.742	2.981	2.285			
	CF 2	1.812	2.336	2.691	4.525	1,42%	2,01%	3,39%	1.834	2.713	2.189			
	Mitraguna & Others	1.812	2.336	2.691	4.306	1,58%	2,24%	3,59%	1.615	2.494	1.970			
	Pensiun	-	-	-	219	0,00%	0,00%	1,65%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	10.043	1,55%	1,95%	4,73%	5.909	6.922	5.856	2,66%	43,81%	-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	499	294	395	480	1,23%	0,96%	1,16%	85	(19)	186			
	KUR	125	164	265	350	0,32%	0,67%	0,88%	85	225	186			
	Non KUR	374	130	130	130	19,05%	7,81%	7,82%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	2.949	3.350	3.350	1,02%	2,17%	2,17%	-	1.805	401			
	CF 1	114	623	909	909	0,46%	4,30%	4,32%	-	794	285			
	Total Griya	114	623	620	620	0,69%	4,89%	4,90%	-	505	(4)			
	Oto	-	-	289	289	0,00%	3,42%	3,44%	-	289	289			
	CF 2	1.431	2.326	2.441	2.441	1,12%	1,83%	1,83%	-	1.010	116			
	Mitraguna & Others	1.388	2.326	2.441	2.441	1,21%	2,03%	2,03%	-	1.053	116			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.830	1,01%	1,76%	1,80%	85	1.786	587	1,42%	21,46%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	13.185	2.291	2.556	2.485	299	(71)	194	8,49%	(10.700)	-81,15%	18.701	13,29%	(16.215)
2	Tabungan	147.923	138.652	142.078	141.927	(21.267)	(151)	3.275	2,36%	(5.996)	-4,05%	158.452	89,57%	(16.525)
3	Deposito	54.920	82.610	80.556	80.556	23.934	0	(2.054)	-2,49%	25.636	46,68%	55.870	144,19%	24.686
	Total	216.028	223.553	225.190	224.968	2.966	(221)	1.416	0,63%	8.940	4,14%	233.023	96,54%	(8.055)
	CASA	161.108	140.943	144.634	144.412	(20.968)	(221)	3.470	2,46%	(16.696)	-10,36%	177.153	81,52%	(32.741)
	(%) CASA	74,58%	63,05%	64,23%	64,19%									
	FDR	99,10%	101,37%	99,93%	100,03%									

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	2.590	2.393	2.507	2.490		(17)	98	4,08%	(100)	-3,84%	-	0,00%	2.490
2	Giro ISE	59	60	94	151		57	91	150,11%	92	156,86%		0,00%	151
3	Tabungan ISE	2.531	2.332	2.413	2.339		(74)	7	0,30%	(192)	-7,58%		0,00%	2.339
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	114	115	115		0	1	0,88%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	45.734	49.169	49.178	950	450	-500	1.099	9	3.444	441	50.486	97,41%	(1.308)
	KUR	43.301	47.233	47.253	850	450	-400	1.146	21	3.953	429	47.872	98,71%	(619)
	Non KUR	2.433	1.937	1.924	100	-	-100	-47	-12	-509	12	2.613	73,64%	(689)
3	PWG	2.160	6.868	6.857	766	20	-746	532	-12	4.697	32	8.667	79,12%	(1.810)
	Cilem	2.160	6.868	6.857	766	20	-746	532	-12	4.697	32	8.667	79,12%	(1.810)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.004	240	509	269	566	-1.585	2.813	2.094	173.274	97,54%	(4.270)
	CF 1	15.140	17.519	17.375	-	-	0	18	-144	2.235	144	15.984	108,70%	1.391
	Total Griya	1.118	1.004	1.004	-	-	0	0	0	-114	-	1.335	75,21%	(331)
	• Total Non Program	1.118	1.004	1.004	-	-	0	-12	0	-114	-	1.335	75,21%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.371	-	-	0	18	-144	2.349	144	14.649	111,75%	1.722
	CF 2	151.051	153.070	151.629	240	509	269	548	-1.441	577	1.950	157.289	96,40%	(5.660)
	Mitraguna & Others	120.364	121.985	120.468	-	-	0	624	-1.517	104	1.517	126.025	95,59%	(5.557)
	Pensiun	30.687	31.084	31.161	240	509	269	-75	77	474	432	31.265	99,67%	(104)
	Total Pembiayaan	214.086	226.626	225.039	1.956	979	-977	2.197	-1.588	10.953	2.567	232.426	96,82%	(7.387)

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	330	820	635	2.641	0,72%	1,29%	5,37%	2.006	2.312	1.822			
	KUR	190	795	611	2.369	0,44%	1,29%	5,01%	1.758	2.179	1.575			
	Non KUR	139	25	24	272	5,72%	1,25%	14,12%	248	133	247			
3	PWG	3	-	-	218	0,14%	0,00%	3,18%	218	215	218			
	Cilem	3	-	-	218	0,14%	0,00%	3,18%	218	215	218			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	4.019	0,84%	0,83%	2,38%	2.598	2.630	2.374			
	CF 1	197	1.365	679	1.492	1,30%	3,88%	8,59%	814	1.295	128			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	1.492	1,41%	4,11%	9,12%	814	1.295	128			
	CF 2	1.192	280	742	2.527	0,79%	0,48%	1,67%	1.784	1.335	2.246			
	Mitraguna & Others	1.192	280	354	2.134	0,99%	0,29%	1,77%	1.780	942	1.854			
	Pensiun	-	-	388	393	0,00%	1,25%	1,26%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	6.878	0,80%	0,91%	3,06%	4.821	5.157	4.414	0,00%	100,00%	-3,1%

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	508	224	185	182	1,11%	0,38%	0,37%	(3)	(327)	(42)			
	KUR	409	99	147	144	0,94%	0,31%	0,30%	(3)	(265)	45			
	Non KUR	100	125	38	38	4,09%	1,96%	1,97%	-	(62)	(87)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.030	2.166	2.166	0,82%	1,27%	1,28%	-	807	136			
	CF 1	113	113	249	249	0,75%	1,42%	1,44%	-	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	249	0,81%	1,51%	1,52%	-	136	136			
	CF 2	1.246	1.917	1.917	1.917	0,83%	1,25%	1,26%	-	670	(0)			
	Mitraguna & Others	1.125	1.917	1.917	1.917	0,93%	1,57%	1,59%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.348	0,87%	1,04%	1,04%	(3)	480	94	0,00%	100,00%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	66	37	40	40	(4)	0	3	7,25%	(26)	-39,81%	2.150	1,85%	(2.110)
2	Tabungan	73.366	68.177	66.242	66.072	(6.024)	(171)	(2.106)	-3,09%	(7.294)	-9,94%	79.265	83,36%	(13.193)
3	Deposito	13.172	13.658	13.730	13.730	95	0	72	0,52%	557	4,23%	14.143	97,08%	(413)
	Total	86.605	81.873	80.012	79.841	(5.933)	(171)	(2.031)	-2,48%	(6.763)	-7,81%	95.557	83,55%	(15.716)
	CASA	73.432	68.215	66.282	66.112	(6.028)	(171)	(2.103)	-3,08%	(7.321)	-9,97%	81.415	81,20%	(15.303)
	(%) CASA	84,79%	83,32%	82,84%	82,80%									
	FDR	98,27%	111,67%	112,64%	112,88%									

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	349	321	341	341		0	20	6,29%	(8)	-2,32%	-	0,00%	341
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	321	341	341		0	20	6,29%	(8)	-2,32%		0,00%	341
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.378	785	-	-785	540	-30	4.667	30	4.640	137,47%	1.739
	Cilem	1.711	6.408	6.378	785	-	-785	540	-30	4.667	30	4.640	137,47%	1.739
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	83.732	156	-	-156	649	-1.266	366	1.266	91.314	91,70%	(7.582)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.280	156	-	-156	652	-1.266	182	1.266	90.098	92,43%	(6.819)
	Mitraguna & Others	38.271	38.877	37.983	-	-	0	-155	-894	-288	894	44.624	85,12%	(6.640)
	Pensiun	44.827	45.668	45.296	156	-	-156	807	-372	470	372	45.475	99,61%	(178)
	Total Pembiayaan	85.106	91.424	90.128	941	-	-941	1.189	-1.296	5.022	1.296	95.983	93,90%	(5.854)

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	-	-	-	82	0,00%	0,00%	1,29%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,29%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.739	0,00%	0,46%	2,08%	1.349	1.739	1.370			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	368	389	1.739	0,00%	0,46%	2,09%	1.349	1.739	1.370			
	Mitraguna & Others	-	368	389	625	0,00%	1,00%	1,65%	236	625	257			
	Pensiun	-	-	-	1.113	0,00%	0,00%	2,46%	1.113	1.113	1.113			
	Total Pembiayaan	-	368	389	1.821	0,00%	0,43%	2,02%	1.432	1.821	1.452	0,81%	59,77%	-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	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,27%	(5)	224	5	0,60%	-124,62%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	11.015	22.598	22.653	22.671	(633)	18	73	0,32%	11.656	105,81%	15.889	142,68%	6.781
2	Tabungan	115.074	107.804	104.323	104.725	419	402	(3.079)	-2,86%	(10.349)	-8,99%	123.561	84,76%	(18.836)
3	Deposito	23.779	24.716	24.604	24.604	1.009	0	(112)	-0,45%	825	3,47%	24.502	100,42%	103
	Total	149.869	155.118	151.580	152.000	794	420	(3.118)	-2,01%	2.132	1,42%	163.952	92,71%	(11.952)
	CASA	126.089	130.402	126.976	127.396	(214)	420	(3.006)	-2,31%	1.307	1,04%	139.451	91,36%	(12.055)
	(%) CASA	84,13%	84,07%	83,77%	83,81%									
	FDR	105,52%	116,25%	117,99%	117,67%									

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	7.372	6.372	6.336	6.398		62	25	0,40%	(974)	-13,22%	-	0,00%	6.398
2	Giro ISE	1.170	339	339	372		34	33	9,87%	(798)	-68,18%		0,00%	372
3	Tabungan ISE	2.302	1.933	1.897	1.925		28	(8)	-0,42%	(377)	-16,36%		0,00%	1.925
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	79	79		0	2	2,60%	10	14,49%		0,00%	79

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	731	1.407	1.507	-	100	100	-45	100	776	-	731	206,18%	776
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.507	-	100	100	-45	100	776	-	731	206,18%	776
	• Local Champion	731	484	584	-	100	100	-25	100	-147	-	731	79,90%	(147)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.529	315	-	-315	770	-108	6.075	108	18.537	110,75%	1.993
	KUR	11.979	18.507	18.416	315	-	-315	918	-91	6.437	91	15.960	115,39%	2.456
	Non KUR	2.475	2.130	2.113	-	-	0	-148	-17	-362	17	2.577	82,00%	(464)
3	PWG	2.088	8.454	8.456	629	66	-563	1.315	3	6.368	64	9.019	93,76%	(563)
	Cilem	1.902	8.217	8.219	535	66	-469	1.265	3	6.317	64	8.833	93,05%	(614)
	Gadai	186	237	237	95	-	-95	50	0	51	-	186	127,40%	51
4	CFG	140.874	149.821	148.359	1.000	550	-450	1.766	-1.462	7.485	2.012	153.271	96,80%	(4.912)
	CF 1	3.720	5.476	5.437	-	-	0	-68	-39	1.716	39	5.198	104,59%	239
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.270	-	-	0	-68	-37	972	37	4.396	97,13%	(126)
	CF 2	137.153	144.345	142.922	1.000	550	-450	1.834	-1.423	5.769	1.973	148.073	96,52%	(5.151)
	Mitraguna & Others	95.850	101.262	99.804	1.000	250	-750	1.604	-1.458	3.955	1.708	105.758	94,37%	(5.954)
	Pensiun	41.304	43.083	43.118	-	300	300	231	35	1.814	265	42.314	101,90%	804
	Total Pembiayaan	158.147	180.319	178.851	1.944	716	-1.228	3.807	-1.467	20.705	2.183	181.558	98,51%	(2.706)

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	-	49	48	48	0,00%	3,41%	3,18%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,18%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	445	0,16%	0,00%	2,17%	445	421	445			
	KUR	24	-	-	377	0,20%	0,00%	2,05%	377	354	377			
	Non KUR	-	-	-	67	0,00%	0,00%	3,19%	67	67	67			
3	PWG	-	-	-	67	0,00%	0,00%	0,80%	67	67	67			
	Cilem	-	-	-	67	0,00%	0,00%	0,82%	67	67	67			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	2.888	0,45%	0,98%	1,95%	1.426	2.252	1.875			
	CF 1	195	355	110	345	5,25%	2,02%	6,34%	234	150	(11)			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	345	5,92%	2,56%	8,08%	234	150	(8)			
	CF 2	441	658	1.352	2.543	0,32%	0,94%	1,78%	1.192	2.103	1.885			
	Mitraguna & Others	441	486	1.183	1.873	0,46%	1,17%	1,88%	690	1.432	1.387			
	Pensiun	-	172	169	670	0,00%	0,39%	1,55%	502	670	498			
	Total Pembiayaan	660	1.063	1.510	3.448	0,42%	0,84%	1,93%	1.939	2.789	2.386	1,37%	28,71%	-0,6%

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	221	220	220	1,55%	1,07%	1,07%	-	(4)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	220	9,04%	10,33%	10,41%	-	(4)	(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	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	258	0,34%	0,14%	0,14%	-	(279)	(238)	1,13%	-681,55%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	6.790	8.413	4.820	4.541	851	(279)	(3.871)	-46,02%	(2.248)	-33,11%	12.850	35,34%	(8.308)
2	Tabungan	175.767	193.661	196.145	195.518	9.382	(627)	1.857	0,96%	19.751	11,24%	189.520	103,17%	5.998
3	Deposito	41.842	51.659	50.662	50.692	(1.726)	30	(967)	-1,87%	8.850	21,15%	42.338	119,73%	8.354
	Total	224.399	253.733	251.627	250.751	8.507	(875)	(2.982)	-1,18%	26.352	11,74%	244.707	102,47%	6.044
	CASA	182.557	202.074	200.965	200.059	10.233	(905)	(2.014)	-1,00%	17.502	9,59%	202.369	98,86%	(2.310)
	(%) CASA	81,35%	79,64%	79,87%	79,78%									
	FDR	108,91%	102,73%	103,12%	103,48%									

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	4.083	6.247	5.944	5.974		31	(273)	-4,37%	1.892	46,33%	-	0,00%	5.974
2	Giro ISE	1.486	3.408	3.180	3.168		(12)	(240)	-7,04%	1.682	113,20%		0,00%	3.168
3	Tabungan ISE	2.597	2.839	2.763	2.806		42	(33)	-1,15%	209	8,06%		0,00%	2.806
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	154	157	157		0	3	1,95%	19	13,77%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	97.210	705	-	-705	1.094	-633	-523	633	102.758	94,60%	(5.548)
	KUR	92.544	91.691	91.086	705	-	-705	612	-605	-1.458	605	97.133	93,77%	(6.047)
	Non KUR	5.189	6.151	6.124	-	-	0	482	-27	935	27	5.625	108,87%	499
3	PWG	10.721	20.877	21.088	1.744	1.223	-521	1.393	212	10.367	1.011	29.922	70,48%	(8.834)
	Cilem	6.388	12.738	12.836	1.014	288	-726	328	97	6.448	191	19.779	64,90%	(6.943)
	Gadai	4.333	8.138	8.253	730	935	205	1.065	114	3.920	820	10.144	81,36%	(1.891)
4	CFG	134.342	139.416	138.688	759	1.429	670	1.661	-729	4.345	2.158	155.663	89,09%	(16.975)
	CF 1	27.563	25.516	25.358	-	-	0	-74	-158	-2.205	158	31.828	79,67%	(6.470)
	Total Griya	18.820	16.634	16.580	-	-	0	0	-54	-2.240	54	21.370	77,59%	(4.789)
	• Total Non Program	5.808	4.957	4.926	-	-	0	-58	-31	-882	31	6.682	73,72%	(1.756)
	• Program	13.012	11.677	11.655	-	-	0	-170	-23	-1.358	23	14.688	79,35%	(3.034)
	Oto	8.743	8.882	8.778	-	-	0	-74	-104	35	104	10.458	83,93%	(1.681)
	CF 2	106.779	113.900	113.330	759	1.429	670	1.735	-571	6.550	2.000	123.835	91,52%	(10.505)
	Mitraguna & Others	66.464	72.581	72.230	759	1.039	280	1.546	-351	5.766	1.390	81.941	88,15%	(9.711)
	Pensiun	40.315	41.320	41.100	-	390	390	189	-220	785	610	41.894	98,11%	(794)
	Total Pembiayaan	244.391	260.664	259.470	3.208	2.652	-556	4.474	-1.195	15.079	3.846	289.938	89,49%	(30.468)

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	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	3.198	0,95%	0,97%	3,29%	2.252	2.267	2.090			
	KUR	830	948	846	2.532	0,90%	0,92%	2,78%	1.686	1.702	1.584			
	Non KUR	101	160	100	666	1,95%	1,62%	10,87%	566	565	506			
3	PWG	7	-	-	174	0,06%	0,00%	0,82%	174	167	174			
	Cilem	-	-	-	21	0,00%	0,00%	0,16%	21	21	21			
	Gadai	7	-	-	153	0,15%	0,00%	1,85%	153	146	153			
4	CFG	949	1.528	1.067	7.809	0,71%	0,77%	5,63%	6.742	6.860	6.281			
	CF 1	949	1.114	1.067	3.475	3,44%	4,18%	13,71%	2.409	2.527	2.361			
	Total Griya	745	905	834	2.660	3,96%	5,02%	16,04%	1.826	1.915	1.755			
	Oto	204	209	232	815	2,34%	2,62%	9,29%	583	611	606			
	CF 2	-	414	-	4.333	0,00%	0,00%	3,82%	4.333	4.333	3.919			
	Mitraguna & Others	-	414	-	4.160	0,00%	0,00%	5,76%	4.160	4.160	3.746			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	11.180	0,81%	0,77%	4,31%	9.167	9.211	8.544	0,17%	96,07%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	1.005	1,10%	1,03%	1,03%	(1)	(73)	(124)			
	KUR	744	807	631	630	0,80%	0,69%	0,69%	(1)	(114)	(177)			
	Non KUR	334	322	375	375	6,43%	6,10%	6,13%	-	41	53			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	1.863	0,59%	1,35%	1,34%	(12)	1.071	(93)			
	CF 1	666	782	701	689	2,42%	2,75%	2,72%	(12)	22	(93)			
	Total Griya	558	634	559	559	2,96%	3,36%	3,37%	(1)	1	(75)			
	Oto	108	148	142	130	1,24%	1,60%	1,48%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,04%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,63%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	2.875	0,79%	1,11%	1,11%	(13)	933	(216)	3,71%	-234,99%	2,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	3.637	2.572	2.228	2.229	546	1	(343)	-13,33%	(1.409)	-38,72%	8.432	26,43%	(6.204)
2	Tabungan	133.319	152.840	151.540	151.456	2.858	(84)	(1.385)	-0,91%	18.137	13,60%	143.354	105,65%	8.102
3	Deposito	34.970	32.772	32.772	32.772	(564)	0	0	0,00%	(2.198)	-6,28%	35.987	91,07%	(3.215)
	Total	171.926	188.184	186.540	186.457	2.840	(83)	(1.727)	-0,92%	14.531	8,45%	187.773	99,30%	(1.316)
	CASA	136.957	155.412	153.768	153.685	3.404	(83)	(1.727)	-1,11%	16.728	12,21%	151.786	101,25%	1.899
	(%) CASA	79,66%	82,59%	82,43%	82,42%									
	FDR	77,08%	70,23%	70,37%	70,40%									

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	2.034	2.779	2.570	2.522		(48)	(257)	-9,25%	488	23,98%	-	0,00%	2.522
2	Giro ISE	95	736	637	597		(40)	(139)	-18,87%	502	529,71%		0,00%	597
3	Tabungan ISE	1.439	1.543	1.433	1.425		(8)	(118)	-7,66%	(15)	-1,01%		0,00%	1.425
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	18.945	19.854	19.757	100	-	-100	15	-97	812	97	21.313	92,70%	(1.555)
	KUR	17.446	18.508	18.420	100	-	-100	32	-88	975	88	19.713	93,44%	(1.293)
	Non KUR	1.500	1.346	1.337	-	-	0	-17	-9	-163	9	1.599	83,61%	(262)
3	PWG	1.695	7.053	7.062	818	97	-720	544	9	5.367	88	5.843	120,87%	1.219
	Cilem	1.695	7.053	7.062	818	97	-720	544	9	5.367	88	5.843	120,87%	1.219
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.454	419	130	-289	128	-803	-7.420	933	115.242	90,64%	(10.788)
	CF 1	3.054	2.857	2.839	96	-	-96	-85	-18	-215	18	3.455	82,17%	(616)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	-6	0	-60	-	1.045	84,39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.958	96	-	-96	-85	-18	-155	18	2.411	81,21%	(453)
	CF 2	108.821	102.400	101.615	323	130	-193	214	-785	-7.206	915	111.787	90,90%	(10.172)
	Mitraguna & Others	34.866	41.533	41.385	323	130	-193	984	-148	6.519	278	37.557	110,19%	3.828
	Pensiun	73.955	60.867	60.229	-	-	0	-770	-637	-13.725	637	74.229	81,14%	(14.000)
	Total Pembiayaan	132.514	132.164	131.273	1.337	227	-1.109	688	-891	-1.241	1.118	142.397	92,19%	(11.124)

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	302	527	530	570	1,59%	2,67%	2,88%	39	268	42			
	KUR	199	527	530	459	1,14%	2,87%	2,49%	(72)	259	(69)			
	Non KUR	102	-	-	111	6,82%	0,00%	8,31%	111	9	111			
3	PWG	-	-	-	175	0,00%	0,00%	2,47%	175	175	175			
	Cilem	-	-	-	175	0,00%	0,00%	2,47%	175	175	175			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	3.011	0,05%	1,78%	2,88%	1.142	2.952	1.812			
	CF 1	54	34	31	178	1,76%	1,08%	6,28%	147	124	145			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	178	2,55%	1,56%	9,11%	147	124	145			
	CF 2	5	1.165	1.838	2.832	0,00%	1,79%	2,79%	995	2.828	1.667			
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,97%	(529)	1.224	64			
	Pensiun	-	-	80	1.604	0,00%	0,13%	2,66%	1.524	1.604	1.604			
	Total Pembiayaan	360	1.726	2.399	3.755	0,27%	1,81%	2,86%	1.356	3.395	2.029	3,78%	-32,10%	0,9%

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	375	328	326	0,37%	1,65%	1,65%	(2)	257	(49)			
	KUR	60	279	232	230	0,34%	1,25%	1,25%	(2)	170	(49)			
	Non KUR	9	96	96	96	0,62%	7,16%	7,21%	-	87	0			
3	PWG	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	3.768	8,75%	2,49%	3,61%	1.149	(6.021)	1.147			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	3.768	8,99%	2,56%	3,71%	1.149	(6.018)	1.147			
	Mitraguna & Others	915	323	322	1.472	2,62%	0,78%	3,56%	1.150	557	1.149			
	Pensiun	8.871	2.298	2.296	2.296	6,69%	1,74%	3,81%	(1)	(6.575)	(2)			
	Total Pembiayaan	9.858	2.997	2.947	4.105	7,44%	2,23%	3,13%	1.159	(5.752)	1.109	2,09%	33,23%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	2.839	2.519	1.382	1.411	455	29	(1.107)	-43,97%	(1.427)	-50,29%	6.559	21,52%	(5.148)
2	Tabungan	118.896	124.754	123.778	123.354	7.185	(424)	(1.400)	-1,12%	4.458	3,75%	130.899	94,24%	(7.545)
3	Deposito	12.522	15.691	15.692	15.692	(1.098)	0	1	0,00%	3.170	25,31%	13.179	119,07%	2.513
	Total	134.257	142.963	140.852	140.457	6.542	(395)	(2.506)	-1,75%	6.200	4,62%	150.636	93,24%	(10.179)
	CASA	121.735	127.272	125.161	124.765	7.640	(395)	(2.507)	-1,97%	3.030	2,49%	137.458	90,77%	(12.692)
	(%) CASA	90,67%	89,02%	88,86%	88,83%									
	FDR	193,63%	190,58%	192,96%	193,50%									

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	3.925	3.274	2.648	2.641		(7)	(634)	-19,35%	(1.284)	-32,72%	-	0,00%	2.641
2	Giro ISE	2.210	1.598	1.096	1.102		6	(496)	-31,05%	(1.108)	-50,14%		0,00%	1.102
3	Tabungan ISE	1.714	1.676	1.552	1.539		(13)	(137)	-8,19%	(176)	-10,25%		0,00%	1.539
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%		0,00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	• Local Champion	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.719	700	930	230	-324	56	-5.542	874	76.793	92,09%	(6.074)
	KUR	69.790	65.006	65.077	700	930	230	-368	71	-4.713	859	70.193	92,71%	(5.116)
	Non KUR	6.471	5.657	5.642	-	-	0	44	-15	-829	15	6.599	85,50%	(957)
3	PWG	2.698	8.440	8.449	665	45	-620	773	8	5.750	36	10.039	84,16%	(1.591)
	Cilem	2.698	8.440	8.449	665	45	-620	773	8	5.750	36	10.039	84,16%	(1.591)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	192.553	2.388	714	-1.674	3.896	-733	11.707	1.447	198.675	96,92%	(6.122)
	CF 1	24.361	31.788	31.634	-	99	99	222	-154	7.273	253	26.529	119,25%	5.105
	Total Griya	4.158	5.341	5.332	-	-	0	0	-9	1.174	9	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	-	0	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.302	-	99	99	222	-145	6.099	244	21.779	120,77%	4.523
	CF 2	156.485	161.498	160.919	2.388	615	-1.773	3.674	-579	4.434	1.194	172.147	93,48%	(11.228)
	Mitraguna & Others	140.742	147.326	146.912	2.388	615	-1.773	3.827	-414	6.170	1.029	154.954	94,81%	(8.042)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	271.790	3.753	1.688	-2.064	4.337	-669	11.830	2.357	285.662	95,14%	(13.871)

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	-	523	439	1.712	0,00%	0,62%	2,42%	1.273	1.712	1.190			
	KUR	-	523	398	1.317	0,00%	0,61%	2,02%	920	1.317	794			
	Non KUR	-	-	41	395	0,00%	0,73%	7,00%	354	395	395			
3	PWG	-	-	-	80	0,00%	0,00%	0,95%	80	80	80			
	Cilem	-	-	-	80	0,00%	0,00%	0,95%	80	80	80			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	5.113	2,52%	1,11%	2,66%	2.975	550	3.800			
	CF 1	1.171	1.115	1.100	3.387	4,81%	3,46%	10,71%	2.287	2.216	2.272			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	3.366	3,79%	4,16%	12,80%	2.265	2.599	2.251			
	CF 2	3.391	198	1.038	1.726	2,17%	0,64%	1,07%	688	(1.665)	1.528			
	Mitraguna & Others	3.391	198	1.038	1.726	2,41%	0,70%	1,17%	688	(1.665)	1.528			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	6.905	1,76%	0,95%	2,54%	4.328	2.343	5.069	0,32%	87,51%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	46	522	519	519	0,06%	0,73%	0,73%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,80%	-	473	(3)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.588	2.455	2.455	1,49%	1,27%	1,27%	-	(247)	(134)			
	CF 1	362	843	709	709	1,49%	2,23%	2,24%	-	346	(134)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	709	1,79%	2,68%	2,69%	-	346	(134)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,09%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,19%	1,19%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.110	2.973	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-9,69%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	0	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	0	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	0	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	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	435	-	-435	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%	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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%	-	-	-	4,02%	#DIV/0!	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	1.507	369	624	641	(1.185)	16	272	73,56%	(867)	-57,50%	3.501	18,30%	(2.861)
2	Tabungan	77.097	93.391	93.598	93.344	4.507	(255)	(47)	-0,05%	16.247	21,07%	81.858	114,03%	11.485
3	Deposito	8.333	13.479	13.475	13.475	826	0	(4)	-0,03%	5.142	61,71%	8.893	151,52%	4.581
	Total	86.937	107.239	107.697	107.459	4.148	(238)	220	0,20%	20.522	23,61%	94.253	114,01%	13.206
	CASA	78.604	93.760	94.223	93.984	3.322	(238)	224	0,24%	15.380	19,57%	85.359	110,10%	8.625
	(%) CASA	90,42%	87,43%	87,49%	87,46%									
	FDR	27,35%	45,52%	45,45%	45,56%									

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	24.432	27.597	27.836	27.833		(3)	236	0,85%	3.401	13,92%	-	0,00%	27.833
2	Giro ISE	1.505	366	451	484		34	118	32,32%	(1.021)	-67,82%		0,00%	484
3	Tabungan ISE	19.127	23.431	23.586	23.549		(37)	118	0,50%	4.422	23,12%		0,00%	23.549
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	7.909	17.315	17.269	300	-	-300	881	-45	9.360	45	16.589	104,10%	681
	KUR	7.722	16.284	16.243	300	-	-300	797	-41	8.522	41	16.106	100,85%	137
	Non KUR	188	1.031	1.026	-	-	0	84	-4	839	4	483	212,54%	543
3	PWG	1.199	6.189	6.238	375	94	-281	522	49	5.039	45	6.922	90,12%	(684)
	Cilem	1.199	6.189	6.238	375	94	-281	522	49	5.039	45	6.922	90,12%	(684)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.446	212	249	37	469	134	10.773	115	24.159	105,33%	1.286
	CF 1	4.501	7.972	8.168	172	249	77	3	196	3.667	53	5.632	145,03%	2.536
	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	• Total Non Program	108	79	79	-	-	0	-3	0	-29	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.089	172	249	77	3	196	3.696	53	5.234	154,55%	2.855
	CF 2	10.171	17.339	17.278	40	-	-40	466	-62	7.106	62	18.527	93,26%	(1.249)
	Mitraguna & Others	10.171	15.341	15.286	40	-	-40	-246	-55	5.115	55	17.754	86,10%	(2.468)
	Pensiun	-	1.998	1.991	-	-	0	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	48.953	887	343	-544	1.872	138	25.172	206	47.670	102,69%	1.283

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	-	-	-	428	0,00%	0,00%	2,48%	428	428	428			
	KUR	-	-	-	428	0,00%	0,00%	2,64%	428	428	428			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	21	0,00%	0,00%	0,33%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	0,33%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	467	0,00%	0,62%	1,84%	311	467	(318)			
	CF 1	-	370	156	467	0,00%	1,95%	5,72%	311	467	97			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	467	0,00%	1,97%	5,77%	311	467	97			
	CF 2	-	414	-	-	0,00%	0,00%	0,00%	-	-	(414)			
	Mitraguna & Others	-	414	-	-	0,00%	0,00%	0,00%	-	-	(414)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	916	0,00%	0,32%	1,87%	760	916	131	0,00%	100,00%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	80.039	5.640	4.273	4.245	2.054	(28)	(1.395)	-24,74%	(75.795)	-94,70%	90.770	4,68%	(86.526)
2	Tabungan	33.280	43.627	44.350	44.292	3.551	(58)	665	1,52%	11.012	33,09%	37.508	118,09%	6.784
3	Deposito	18.866	76.625	77.711	77.711	304	0	1.087	1,42%	58.845	311,90%	19.646	395,56%	58.065
	Total	132.186	125.892	126.335	126.248	5.908	(87)	356	0,28%	(5.938)	-4,49%	147.924	85,35%	(21.676)
	CASA	113.319	49.267	48.623	48.537	5.605	(87)	(731)	-1,48%	(64.783)	-57,17%	128.278	37,84%	(79.741)
	(%) CASA	85,73%	39,13%	38,49%	38,45%									
	FDR	12,66%	24,03%	23,79%	23,80%									

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	584	804	817	799	(18)		(5)	-0,60%	215	36,71%	-	0,00%	799
2	Giro ISE	18	33	38	38	0		5	15,92%	21	118,16%		0,00%	38
3	Tabungan ISE	567	771	779	760	(18)		(10)	-1,31%	194	34,19%		0,00%	760
4	Deposito ISE	-	-	-	-	0		0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	35	36	36	0		1	2,86%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	728	2.951	2.922	209	34	-175	139	-29	2.194	63	3.418	85,49%	(496)
	Cilem	728	2.951	2.922	209	34	-175	139	-29	2.194	63	3.418	85,49%	(496)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	27.129	618	-	-618	2.588	-172	11.122	172	27.252	99,55%	(122)
	CF 1	6.128	8.796	8.746	318	-	-318	-59	-50	2.618	50	7.469	117,10%	1.277
	Total Griya	4.538	7.153	7.132	318	-	-318	0	-21	2.595	21	4.882	146,10%	2.251
	• Total Non Program	4.538	6.150	6.130	-	-	0	-35	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.002	318	-	-318	350	-1	1.002	1	0	0,00%	1.002
	Oto	1.591	1.643	1.614	-	-	0	-59	-29	23	29	2.587	62,39%	(973)
	CF 2	9.879	18.505	18.383	300	-	-300	2.647	-122	8.504	122	19.783	92,93%	(1.400)
	Mitraguna & Others	9.209	17.588	17.471	300	-	-300	2.652	-117	8.262	117	18.196	96,02%	(725)
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	30.051	827	34	-793	2.727	-201	13.316	235	30.669	97,98%	(618)

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	-	-	-	48	0,00%	0,00%	1,63%	48	48	48			
	Cilem	-	-	-	48	0,00%	0,00%	1,63%	48	48	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	806	0,00%	0,95%	2,97%	547	806	545			
	CF 1	-	-	-	138	0,00%	0,00%	1,58%	138	138	138			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	138	0,00%	0,00%	8,56%	138	138	138			
	CF 2	-	260	258	668	0,00%	1,40%	3,63%	409	668	407			
	Mitraguna & Others	-	260	258	668	0,00%	1,47%	3,82%	409	668	407			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	853	0,00%	0,85%	2,84%	595	853	593	0,30%	89,32%	-2,5%

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 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	1.748	3.085	807	817	(1.862)	10	(2.268)	-73,51%	(931)	-53,25%	7.308	11,18%	(6.491)
2	Tabungan	52.637	64.541	63.883	63.787	549	(96)	(755)	-1,17%	11.150	21,18%	58.431	109,16%	5.355
3	Deposito	30.502	32.868	33.156	33.158	504	1	290	0,88%	2.656	8,71%	31.306	105,92%	1.852
	Total	84.886	100.494	97.846	97.761	(809)	(85)	(2.733)	-2,72%	12.875	15,17%	97.046	100,74%	716
	CASA	54.385	67.626	64.690	64.604	(1.313)	(86)	(3.023)	-4,47%	10.219	18,79%	65.740	98,27%	(1.136)
	(%) CASA	64,07%	67,29%	66,11%	66,08%									
	FDR	15,32%	27,91%	28,96%	28,99%									

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	1.979	1.591	1.559	1.490		(69)	(100)	-6,31%	(489)	-24,70%	-	0,00%	1.490
2	Giro ISE	1.572	777	779	780		1	4	0,49%	(791)	-50,35%		0,00%	780
3	Tabungan ISE	407	814	780	710		(70)	(104)	-12,79%	303	74,31%		0,00%	710
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 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	2.928	7.447	7.448	362	31	-331	38	1	4.519	30	5.333	139,66%	2.115
	Cilem	2.928	7.447	7.448	362	31	-331	38	1	4.519	30	5.333	139,66%	2.115
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.891	-	517	517	69	287	10.813	230	18.511	112,86%	2.381
	CF 1	3.825	6.414	6.629	-	247	247	-100	215	2.804	32	4.830	137,25%	1.799
	Total Griya	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
	• Total Non Program	789	1.478	1.476	-	-	0	708	-2	687	2	1.047	141,00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.153	-	247	247	-100	217	2.117	31	3.783	136,21%	1.370
	CF 2	6.254	14.190	14.262	-	270	270	169	72	8.009	198	13.681	104,25%	581
	Mitraguna & Others	5.039	12.776	12.747	-	-	0	131	-29	7.708	29	11.779	108,22%	968
	Pensiun	1.215	1.414	1.516	-	270	270	38	101	301	169	1.902	79,69%	(386)
	Total Pembiayaan	13.007	28.051	28.339	362	549	187	107	288	15.333	261	23.843	118,85%	4.496

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	83	31	31	894	0,82%	0,15%	4,28%	863	811	863	8,45%	-168,02%	5,3%
	CF 1	83	-	-	824	2,17%	0,00%	12,43%	824	741	824			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	824	2,73%	0,00%	15,99%	824	741	824			
	CF 2	-	31	31	70	0,00%	0,22%	0,49%	39	70	39			
	Mitraguna & Others	-	31	31	70	0,00%	0,24%	0,55%	39	70	39			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	894	0,64%	0,11%	3,15%	863	811	863	8,45%	-168,02%	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	-	14	14	14	0,00%	0,07%	0,07%	-	14	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	14	14	0,00%	0,10%	0,10%	-	14	-			
	Mitraguna & Others	-	14	14	14	0,00%	0,11%	0,11%	-	14	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	-	14	-	8,12%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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