

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MTD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.392.072	1.350.536	79.856	(41.536)	(160.743)	-10,64%	239.475	21,55%	1.359.521	99,34%	(8.985)
2	Tabungan	4.778.169	5.117.615	5.278.806	5.328.777	111.728	49.972	211.163	4,13%	550.608	11,52%	5.138.860	103,70%	189.918
3	Deposito	1.667.902	1.697.645	1.640.405	1.640.712	(31.178)	306	(56.934)	-3,35%	(27.190)	-1,63%	1.690.130	97,08%	(49.419)
Total		7.557.133	8.326.539	8.311.283	8.320.025	160.406	8.742	(6.514)	-0,08%	762.892	10,09%	8.188.511	101,61%	131.514
CASA		5.889.231	6.628.894	6.670.877	6.679.313	191.584	8.436	50.420	0,76%	790.083	13,42%	6.498.380	102,78%	180.933
(% CASA)		77,93%	79,61%	80,26%	80,28%									
FDR		79,28%	78,62%	80,08%	80,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	365.018	365.518		499	20.946	6,08%	61.140	20,09%	392.287	93,18%	(26.769)
2	Giro ISE	93.275	83.083	86.698	87.212		515	4.130	4,97%	(6.063)	-6,50%	146.711	59,45%	(59.499)
3	Tabungan ISE	174.173	207.373	224.115	224.100		(15)	16.727	8,07%	49.926	28,66%	186.170	120,37%	37.930
4	Deposito ISE	36.929	54.116	54.206	54.206		0	90	0,17%	17.277	46,78%	59.406	91,25%	(5.200)
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MTD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	883.899	5.240	102.302	97.062	-22.040	89.273	59.291	13.029	886.402	99,72%	(2.503)
	Linkage	583.855	548.341	643.293	-	100.000	100.000	-4.965	94.952	59.438	5.048	610.555	105,36%	32.739
	Non-Linkage	240.753	246.284	240.605	5.240	2.302	-2.938	-17.075	-5.678	-147	7.980	275.847	87,22%	(35.242)
	• Local Champion	177.655	176.981	173.906	1.890	2.050	160	-18.124	-3.075	-3.748	5.125	188.154	92,43%	(14.248)
	• Value Chain	63.098	69.302	66.699	3.350	252	(3.098)	1.049	-2.603	3.601	2.855	87.693	76,06%	(20.994)
2	MBG	1.025.144	1.050.210	1.051.408	27.206	31.962	4.756	4.277	1.198	26.264	30.764	1.127.564	93,25%	(76.156)
	KUR	965.396	990.622	992.686	26.651	31.302	4.651	4.147	2.063	27.289	29.239	1.062.689	93,41%	(70.004)
	Non KUR	59.748	59.587	58.723	555	660	105	130	-865	-1.025	1.525	64.875	90,52%	(6.152)
3	PWG	255.819	508.340	530.767	104.738	72.321	-32.417	31.058	22.426	274.947	49.895	563.574	94,18%	(32.807)
	Cilem	149.863	346.578	359.401	35.912	32.065	-3.847	16.151	12.823	209.537	19.242	399.246	90,02%	(39.846)
	Gadai	105.956	161.762	171.366	68.826	40.256	-28.570	14.906	9.603	65.410	30.653	164.327	104,28%	7.038
4	CFG	3.885.901	4.193.178	4.189.926	88.400	79.963	-8.438	38.816	-3.251	304.025	83.214	4.332.277	96,71%	(142.350)
	CF 1	838.535	901.570	897.007	15.792	12.160	-3.633	2.382	-4.562	58.473	16.722	913.053	98,24%	(16.046)
	Total Griya	595.912	605.944	599.775	7.154	2.626	-4.528	0	-6.170	3.862	8.796	633.024	94,94%	(33.249)
	• Total Non Program	435.065	456.344	451.098	6.676	2.468	-4.208	4.223	-5.246	16.033	7.714	451.458	99,92%	(360)
	• Program	160.848	149.601	148.676	478	158	-321	-929	-924	-12.171	1.082	181.566	81,89%	(32.889)
	Oto	242.622	295.625	297.233	8.638	9.534	896	2.382	1.608	54.610	7.926	280.029	106,14%	17.204
	CF 2	3.047.367	3.291.608	3.292.919	72.608	67.803	-4.805	36.434	1.311	245.552	66.492	3.419.224	96,31%	(126.305)
	Mitraguna & Others	2.497.673	2.730.485	2.733.885	66.095	59.962	-6.132	33.809	3.400	236.212	56.562	2.835.118	96,43%	(101.233)
	Pensium	549.694	561.123	559.034	6.514	7.841	1.327	2.625	-2.089	9.340	9.930	584.105	95,71%	(25.072)
Total Pembiayaan		5.991.472	6.546.353	6.656.000	225.585	286.548	60.963	52.110	109.647	664.527	176.902	6.909.817	96,33%	(253.817)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	18.073	0,16%	0,02%	2,04%	17.885	16.782	17.823			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	17.423	0,54%	0,08%	7,24%	17.235	16.132	17.173			
	Value Chain	-	-	-	650	0,00%	0,00%	0,37%	650	650	650			
2	MBG	11.476	19.520	19.520	78.825	1,12%	1,86%	7,50%	59.306	67.350	59.306			
	KUR	9.838	16.517	16.517	70.451	1,02%	1,67%	7,10%	53.935	60.614	53.935			
	Non KUR	1.638	3.003	3.003	8.374	2,74%	5,04%	14,26%	5.371	6.736	5.371			
3	PWG	124	-	-	42.505	0,05%	0,00%	8,01%	42.505	42.381	42.505			
	Cilem	118	-	-	37.437	0,08%	0,00%	10,42%	37.437	37.319	37.437			
	Gadai	7	-	-	5.068	0,01%	0,00%	2,96%	5.068	5.061	5.068			
4	CFG	59.411	71.220	72.096	159.110	1,53%	1,72%	3,80%	87.014	99.699	87.890			
	CF 1	35.165	42.144	39.232	84.235	4,19%	4,35%	9,39%	45.003	49.070	42.091			
	Total Griya	29.490	31.633	30.424	52.834	4,95%	5,02%	8,81%	22.410	23.344	21.201			
	Oto	5.675	10.511	8.808	31.401	2,34%	2,98%	10,56%	22.593	25.726	20.890			
	CF 2	24.246	29.076	32.864	74.875	0,80%	1,00%	2,27%	42.011	50.628	45.799			
	Mitraguna & Others	22.605	26.760	29.933	66.593	0,91%	1,10%	2,44%	36.660	43.988	39.833			
	Pensium	1.642	2.316	2.931	8.282	0,30%	0,52%	1,48%	5.351	6.640	5.966			
Total Pembiayaan		72.302	90.990	91.804	298.513	1,21%	1,40%	4,48%	206.710	226.211	207.523	1,25%	72,18%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	7.204	0,21%	0,15%	0,82%	6.027	5.483	6.082			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.204	0,72%	0,48%	0,50%	27	(517)	82			
	Value Chain	-	-	-	6.000	0,00%	0,00%	3,45%	6.000	6.000	6.000			
2	MBG	18.877	21.749	22.526	24.405	1,84%	2,14%	2,32%	1.879	5.528	2.656			
	KUR	14.751	16.970	17.487	19.075	1,53%	1,77%	1,92%	1.588	4.323	2.104			
	Non KUR	4.126	4.778	5.039	5.330	6,91%	8,46%	9,08%	291	1.204	552			
3	PWG	-	7	7	35	0,00%	0,00%	0,01%	29	35	29			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	24	0,00%	0,00%	0,01%	18	24	18			
4	CFG	50.713	72.384	73.070	72.968	1,31%	1,74%	1,74%	(102)	22.255	583			
	CF 1	15.203	26.269	26.509	28.068	1,81%	2,94%	3,13%	1.559	12.865	1.799			
	Total Griya	12.941	22.853	22.897	24.117	2,17%	3,78%	4,02%	1.219	11.175	1.264			
	Oto	2.262	3.416	3.611	3.951	0,93%	1,22%	1,33%	340	1.690	535			
	CF 2	35.510	46.115	46.561	44.900	1,17%	1,41%	1,36%	(1.661)	9.390	(1.215)			
	Mitraguna & Others	25.071	43.079	43.527	43.853	1,00%	1,59%	1,60%	325	18.781	774			
	Pensium	10.439	3.036	3.034	1.047	0,17%	0,05%	0,19%	(1.986)	(9.392)	(1.989)			
Total Pembiayaan		71.311	95.261	96.779	104.612	1,19%	1,48%	1,57%	7.832	33.301	9.350	1,14%	27,49%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.624	14.454	(1.199)	-	(170)	87	0,61%	5.477	19.787	73,05%	(5.333)
2	Tabungan	318.561	346.534	330.059	332.646	10.467	2.587	(13.888)	-4,01%	14.085	4,42%	337.516	98,56%	(4.870)
3	Deposito	104.995	107.552	106.112	106.122	1.995	10	(1.431)	-1,33%	1.127	1,07%	105.614	100,48%	508
	Total	432.533	468.453	450.795	453.222	11.262	2.427	(15.231)	-3,25%	20.689	4,78%	462.917	97,91%	(9.695)
	CASA	327.538	360.901	344.684	347.100	9.268	2.416	(13.800)	-3,82%	19.562	5,97%	357.303	97,14%	(10.203)
	(%) CASA	75,73%	77,04%	76,46%	76,59%									
	FDR	79,97%	80,19%	82,82%	82,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.179	14.193		14	613	4,51%	3.887	37,72%	-	0,00%	14.193
2	Giro ISE	2.678	2.101	2.122	2.125		3	24	1,13%	(553)	-20,65%		0,00%	2.125
3	Tabungan ISE	7.628	8.479	9.057	9.068		11	589	6,95%	1.440	18,88%		0,00%	9.068
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.818	990	-	-990	877	-115	-3.358	115	29.456	67,28%	(9.638)
	Linkage	-	-	-	-	-	-	0	-	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.818	990	-	-990	877	-115	-3.358	115	26.660	74,34%	(6.842)
	• Local Champion	13.476	11.872	11.775	990	-	-990	894	-97	-1.701	97	14.575	80,79%	(2.800)
	• Value Chain	9.700	8.061	8.043	-	-	-	-18	-18	-1.657	18	12.085	66,55%	(4.042)
2	MBG	32.111	33.287	33.596	300	1.110	810	-907	308	1.484	802	36.590	91,82%	(2.995)
	KUR	29.277	30.780	31.233	300	1.110	810	-777	454	1.956	656	33.660	92,79%	(2.427)
	Non KUR	2.834	2.508	2.362	-	-	0	-130	-145	-472	145	2.930	80,62%	(568)
3	PWG	33.786	47.138	48.466	9.007	6.212	-2.794	1.845	1.328	14.680	4.884	39.995	121,18%	8.471
	Cilem	19.457	28.926	28.938	1.585	1.676	91	-672	12	9.481	1.664	22.115	130,85%	6.823
	Gadai	14.329	18.212	19.528	7.422	4.537	-2.885	2.518	1.317	5.199	3.220	17.880	109,22%	1.648
4	CFG	256.811	275.303	271.488	8.362	4.351	-4.011	5.079	-3.815	14.677	8.165	270.459	100,38%	1.029
	CF 1	12.729	15.086	14.956	78	158	80	-469	-130	2.227	288	14.355	104,18%	600
	Total Griya	2.031	4.113	4.238	-	158	158	0	125	2.207	33	2.449	173,08%	1.789
	• Total Non Program	2.031	4.113	4.081	-	-	0	-30	-33	2.049	33	2.449	166,64%	1.632
	• Program	-	-	158	-	158	158	0	158	158	-	0	0,00%	158
	Oto	10.697	10.973	10.717	78	-	-78	-469	-255	20	255	11.907	90,01%	(1.189)
	CF 2	244.083	260.217	256.532	8.284	4.193	-4.091	5.548	-3.685	12.449	7.878	256.104	100,17%	429
	Mitraguna & Others	223.458	237.231	233.223	8.284	3.679	-4.605	5.341	-4.008	9.764	7.687	234.367	99,51%	(1.144)
	Pensiun	20.624	22.986	23.310	-	514	514	207	323	2.685	191	21.737	107,24%	1.573
	Total Pembiayaan	345.884	375.661	373.368	18.658	11.673	-6.985	6.894	-2.293	27.484	13.966	376.500	99,17%	(3.132)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	1.769	0,00%	0,10%	8,93%	1.749	1.769	1.749			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	1.769	0,00%	0,10%	8,93%	1.749	1.769	1.749			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.858	0,71%	2,66%	5,53%	972	1.629	919			
	KUR	230	858	808	1.590	0,78%	2,62%	5,09%	783	1.361	732			
	Non KUR	-	82	79	268	0,00%	3,15%	11,35%	189	268	186			
3	PWG	-	-	-	4.323	0,00%	0,00%	8,92%	4.323	4.323	4.323			
	Cilem	-	-	-	3.873	0,00%	0,00%	13,38%	3.873	3.873	3.873			
	Gadai	-	-	-	450	0,00%	0,00%	2,31%	450	450	450			
4	CFG	1.832	1.119	1.731	6.479	0,71%	0,63%	2,39%	4.748	4.647	5.360			
	CF 1	169	580	232	1.813	1,33%	1,54%	12,12%	1.582	1.644	1.234			
	Total Griya	33	19	18	-	1,62%	0,43%	0,00%	(18)	(33)	(19)			
	Oto	136	561	214	1.813	1,28%	1,95%	16,92%	1.599	1.677	1.253			
	CF 2	1.662	539	1.499	4.665	0,68%	0,58%	1,82%	3.166	3.003	4.127			
	Mitraguna & Others	1.662	539	1.274	4.069	0,74%	0,54%	1,74%	2.795	2.406	3.530			
	Pensiun	-	-	225	597	0,00%	0,98%	2,56%	371	597	597			
	Total Pembiayaan	2.061	2.078	2.637	14.429	0,60%	0,70%	3,86%	11.792	12.368	12.351	0,45%	88,47%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	98	164	315	0,23%	0,49%	0,94%	152	243	217			
	KUR	73	98	164	315	0,25%	0,53%	1,01%	152	243	217			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.527	3.519	3.667	0,34%	1,28%	1,35%	148	2.799	140			
	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%	2,65%	152	284	152			
	CF 2	868	3.395	3.387	3.383	0,36%	1,30%	1,32%	(4)	2.515	(12)			
	Mitraguna & Others	868	3.395	3.387	3.383	0,39%	1,43%	1,45%	(4)	2.515	(12)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.983	0,27%	0,98%	1,07%	300	3.042	358	0,41%	61,66%	-0,7%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.909	2.922	194	12	323	12,43%	1.435	96,59%	7.205	40,55%	(4.283)
2	Tabungan	231.208	242.522	245.206	249.061	(1.686)	3.855	6.539	2,70%	17.852	7,72%	247.199	100,75%	1.862
3	Deposito	90.995	78.066	77.532	77.530	(2.338)	(2)	(536)	-0,69%	(13.465)	-14,80%	91.717	84,53%	(14.187)
	Total	323.689	323.187	325.646	329.512	(3.830)	3.866	6.325	1,96%	5.823	1,80%	346.121	95,20%	(16.608)
	CASA	232.695	245.121	248.115	251.982	(1.492)	3.867	6.862	2,80%	19.288	8,29%	254.404	99,05%	(2.421)
	(%) CASA	71,89%	75,84%	76,19%	76,47%									
	FDR	38,52%	41,23%	41,62%	41,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	8.961	8.965		4	164	1,86%	1.203	15,50%	-	0,00%	8.965
2	Giro ISE	590	627	703	722		18	95	15,11%	131	22,23%		0,00%	722
3	Tabungan ISE	7.171	8.174	8.257	8.243		(14)	69	0,85%	1.072	14,95%		0,00%	8.243
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	29.960	-	1.300	1.300	-684	504	-6.405	796	42.239	70,93%	(12.279)
	KUR	33.975	26.721	26.985	-	1.000	1.000	-917	264	-6.991	736	39.632	68,09%	(12.647)
	Non KUR	2.390	2.735	2.975	-	300	300	233	241	586	59	2.607	114,14%	369
3	PWG	10.065	19.137	20.874	3.178	3.813	635	319	1.736	10.808	2.076	24.643	84,70%	(3.770)
	Cilem	6.212	12.813	13.752	702	1.534	832	45	938	7.540	596	15.999	85,95%	(2.247)
	Gadai	3.854	6.324	7.122	2.475	2.278	-197	273	798	3.268	1.481	8.645	82,39%	(1.523)
4	CFG	78.172	84.669	84.709	3.154	1.348	-1.806	1.321	40	6.537	1.308	93.182	90,91%	(8.473)
	CF 1	15.674	21.094	21.520	1.342	948	-394	717	426	5.846	522	17.463	123,23%	4.056
	Total Griya	3.604	3.943	3.896	300	-	-300	0	-47	292	47	4.063	95,89%	(167)
	• Total Non Program	3.604	3.943	3.896	300	-	-300	263	-47	292	47	4.063	95,89%	(167)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.624	1.042	948	-94	717	473	5.553	475	13.400	131,52%	4.223
	CF 2	62.498	63.575	63.189	1.812	400	-1.412	604	-385	691	785	75.718	83,45%	(12.529)
	Mitraguna & Others	54.964	56.015	55.677	1.540	350	-1.190	511	-338	713	688	66.961	83,15%	(11.284)
	Pensiun	7.534	7.559	7.512	272	50	-222	93	-47	-22	97	8.757	85,78%	(1.245)
	Total Pembiayaan	124.679	133.262	135.543	6.331	6.460	129	955	2.281	10.864	4.180	160.140	84,64%	(24.597)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.277	2.283	3.429	2,92%	7,75%	11,44%	1.146	2.366	1.152			
	KUR	1.062	2.074	2.082	2.744	3,13%	7,79%	10,17%	662	1.682	670			
	Non KUR	-	203	201	685	0,00%	7,34%	23,01%	484	685	482			
3	PWG	-	-	-	1.249	0,00%	0,00%	5,98%	1.249	1.249	1.249			
	Cilem	-	-	-	1.169	0,00%	0,00%	8,50%	1.169	1.169	1.169			
	Gadai	-	-	-	80	0,00%	0,00%	1,12%	80	80	80			
4	CFG	113	586	554	1.672	0,14%	0,65%	1,97%	1.118	1.559	1.086			
	CF 1	113	304	272	661	0,72%	1,29%	3,07%	389	548	357			
	Total Griya	-	50	52	146	0,00%	1,31%	3,76%	95	146	96			
	Oto	113	254	220	514	0,93%	1,28%	2,92%	294	402	261			
	CF 2	-	282	282	1.011	0,00%	0,44%	1,60%	729	1.011	729			
	Mitraguna & Others	-	282	282	1.011	0,00%	0,50%	1,82%	729	1.011	729			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.863	2.837	6.349	1,00%	2,13%	4,68%	3.513	5.098	3.486	2,65%	43,41%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	886	1.012	1.244	2,33%	3,44%	4,15%	232	398	358			
	KUR	846	886	1.012	1.244	2,49%	3,79%	4,61%	232	398	358			
	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	408	0,75%	0,48%	0,48%	(0)	(180)	(2)			
	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%	0,08%	-	15	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(195)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,52%	0,53%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.652	1,15%	1,07%	1,22%	232	218	355	2,83%	-132,13%	1,6%

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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	26.854	25.907	(604)	(947)	1.501	6,15%	2.016	8,44%	33.189	78,06%	(7.283)
2	Tabungan	197.564	211.820	211.092	210.739	2.002	(353)	(1.081)	-0,51%	13.175	6,67%	210.576	100,08%	163
3	Deposito	16.291	19.000	17.291	17.291	(667)	(0)	(1.709)	-8,99%	1.000	6,14%	16.991	101,76%	300
	Total	237.746	255.226	255.237	253.937	731	(1.300)	(1.289)	-0,51%	16.190	6,81%	260.756	97,38%	(6.820)
	CASA	221.455	236.226	237.946	236.646	1.398	(1.300)	420	0,18%	15.191	6,86%	243.765	97,08%	(7.119)
	(%) CASA	93,15%	92,56%	93,23%	93,19%									
	FDR	68,74%	65,90%	66,12%	66,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	41.379	41.393		14	1.636	4,12%	10.580	34,34%	-	0,00%	41.393
2	Giro ISE	20.367	22.839	24.544	24.727		183	1.888	8,27%	4.360	21,41%		0,00%	24.727
3	Tabungan ISE	10.446	16.918	16.836	16.667		(169)	(252)	-1,49%	6.220	59,55%		0,00%	16.667
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	837	-	-	0	-13	-13	-138	13	975	85,86%	(138)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	837	-	-	0	-13	-13	-138	13	975	85,86%	(138)
	• Local Champion	975	850	837	-	-	0	-13	-13	-138	13	975	85,86%	(138)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.710	900	650	-250	-473	-366	-5.472	1.016	52.121	85,78%	(7.411)
	KUR	46.016	41.192	40.871	900	650	-250	-393	-321	-5.145	971	47.702	85,68%	(6.831)
	Non KUR	4.166	3.884	3.840	-	-	0	-80	-44	-327	44	4.419	86,88%	(580)
3	PWG	5.806	13.609	13.633	2.548	1.457	-1.090	737	23	7.826	1.434	22.003	61,96%	(8.371)
	Cilem	4.026	10.304	10.202	1.353	493	-860	473	-102	6.176	595	15.084	67,63%	(4.882)
	Gadai	1.780	3.305	3.431	1.194	964	-230	265	126	1.651	838	6.919	49,58%	(3.488)
4	CFG	106.465	108.663	109.593	3.720	2.617	-1.103	116	931	3.128	1.686	117.355	93,39%	(7.762)
	CF 1	51.093	50.248	50.620	1.952	1.164	-788	310	372	-473	792	52.422	96,56%	(1.802)
	Total Griya	39.118	38.064	38.122	1.320	550	-770	0	58	-995	492	39.485	96,55%	(1.363)
	• Total Non Program	38.883	37.836	37.895	1.320	550	-770	854	59	-988	491	39.220	96,62%	(1.325)
	• Program	235	228	227	-	-	0	-1	-1	-7	1	265	85,79%	(38)
	Oto	11.975	12.184	12.498	632	614	-18	310	313	523	300	12.937	96,61%	(439)
	CF 2	55.372	58.414	58.973	1.768	1.453	-315	-194	559	3.601	894	64.933	90,82%	(5.960)
	Mitraguna & Others	53.214	55.280	55.432	1.768	1.020	-748	-165	152	2.218	868	61.890	89,56%	(6.459)
	Pensiun	2.158	3.134	3.542	-	433	433	-30	407	1.383	26	3.043	116,37%	498
	Total Pembiayaan	163.429	168.198	168.773	7.167	4.724	-2.443	368	576	5.345	4.148	192.455	87,69%	(23.682)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.603	2.234	3.789	2,41%	4,96%	8,47%	1.554	2.581	1.185			
	KUR	992	1.735	1.476	2.592	2,15%	3,58%	6,34%	1.116	1.601	857			
	Non KUR	216	868	758	1.196	5,18%	19,52%	31,16%	438	981	328			
3	PWG	-	-	-	1.703	0,00%	0,00%	12,49%	1.703	1.703	1.703			
	Cilem	-	-	-	1.555	0,00%	0,00%	15,24%	1.555	1.555	1.555			
	Gadai	-	-	-	148	0,00%	0,00%	4,33%	148	148	148			
4	CFG	1.664	4.680	4.473	8.859	1,56%	4,12%	8,08%	4.386	7.195	4.179			
	CF 1	1.143	3.118	2.927	7.289	2,24%	5,82%	14,40%	4.362	6.146	4.172			
	Total Griya	959	3.039	2.602	6.440	2,45%	6,83%	16,89%	3.839	5.482	3.402			
	Oto	185	79	325	849	1,54%	2,67%	6,79%	524	664	770			
	CF 2	521	1.562	1.547	1.570	0,94%	2,65%	2,66%	23	1.049	8			
	Mitraguna & Others	521	1.562	1.547	1.570	0,98%	2,80%	2,83%	23	1.049	8			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	14.351	1,76%	3,99%	8,50%	7.643	11.480	7.068	2,21%	74,06%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,99%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,99%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.995	1,16%	3,66%	4,46%	348	1.413	505			
	KUR	582	844	906	1.152	1,27%	2,20%	2,82%	246	569	308			
	Non KUR	-	646	742	843	0,00%	19,11%	21,97%	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	1.577	2,78%	1,25%	1,44%	223	(1.379)	271			
	CF 1	1.322	836	884	1.107	2,59%	1,76%	2,19%	223	(215)	271			
	Total Griya	1.322	744	792	1.015	3,38%	2,08%	2,66%	223	(306)	271			
	Oto	-	92	92	92	0,00%	0,75%	0,73%	-	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	3.623	2,20%	1,81%	2,15%	571	33	776	2,97%	-38,35%	0,8%

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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	59.972	33.026	796	(26.945)	7.583	29,80%	10.899	49,26%	34.828	94,83%	(1.802)
2	Tabungan	184.167	200.287	202.849	203.853	7.746	1.003	3.566	1,78%	19.686	10,69%	204.994	99,44%	(1.142)
3	Deposito	54.206	49.892	44.982	45.083	(1.040)	100	(4.810)	-9,64%	(9.124)	-16,83%	54.721	82,39%	(9.638)
	Total	260.500	275.622	307.803	281.962	7.503	(25.842)	6.339	2,30%	21.461	8,24%	294.543	95,73%	(12.582)
	CASA	206.294	225.730	262.821	236.879	8.542	(25.942)	11.149	4,94%	30.585	14,83%	239.823	98,77%	(2.944)
	(%) CASA	79,19%	81,90%	85,39%	84,01%									
	FDR	138,97%	147,36%	133,12%	145,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	7.358	7.535	177	1.140	17,82%	(966)	-11,36%	-	0,00%	7.535	
2	Giro ISE	2.572	861	1.335	1.499	164	638	74,07%	(1.073)	-41,71%		0,00%	1.499	
3	Tabungan ISE	5.928	5.534	6.022	6.036	13	502	9,07%	107	1,81%		0,00%	6.036	
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	15.909	-	-	0	-753	-176	-5.779	176	28.342	56,13%	(12.433)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	15.909	-	-	0	-753	-176	-5.779	176	25.392	62,65%	(9.483)
	• Local Champion	15.491	11.950	11.773	-	-	0	-184	-176	-3.718	176	16.651	70,70%	(4.878)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.126	420	600	180	-1.155	-1.070	-6.165	1.670	57.659	86,94%	(7.533)
	KUR	53.330	48.684	47.669	420	600	180	-1.075	-1.016	-5.661	1.616	54.496	87,47%	(6.827)
	Non KUR	2.961	2.511	2.457	-	-	0	-80	-54	-504	54	3.163	77,69%	(705)
3	PWG	18.519	31.863	33.344	8.104	6.351	-1.754	2.832	1.481	14.825	4.869	33.191	100,46%	153
	Cilem	7.342	15.594	16.373	1.889	2.089	200	621	779	9.031	1.310	19.269	84,97%	(2.897)
	Gadai	11.177	16.269	16.971	6.215	4.262	-1.954	2.211	703	5.794	3.559	13.922	121,90%	3.049
4	CFG	265.530	307.027	310.354	8.021	7.213	-808	5.515	3.327	44.824	3.886	293.965	105,58%	16.389
	CF 1	155.192	153.232	152.791	1.676	1.000	-676	291	-442	-2.401	1.442	174.164	87,73%	(21.374)
	Total Griya	146.765	138.976	137.867	1.130	-	-1.130	0	-1.109	-8.898	1.109	164.786	83,66%	(26.919)
	• Total Non Program	29.135	31.228	30.887	1.130	-	-1.130	450	-341	1.752	341	32.004	96,51%	(1.117)
	• Program	117.630	107.748	106.980	-	-	0	-1.065	-768	-10.650	768	132.782	80,57%	(25.801)
	Oto	8.426	14.256	14.923	546	1.000	454	291	667	6.497	333	9.378	159,13%	5.545
	CF 2	110.338	153.794	157.563	6.345	6.213	-132	5.224	3.769	47.225	2.444	119.801	131,52%	37.763
	Mitraguna & Others	99.558	141.966	145.716	6.345	5.983	-362	5.057	3.751	46.159	2.232	108.145	134,74%	37.572
	Pensiun	10.780	11.829	11.847	-	230	230	168	19	1.067	211	11.656	101,64%	191
	Total Pembiayaan	362.027	406.170	409.733	16.545	14.164	-2.381	6.439	3.563	47.705	10.601	413.157	99,17%	(3.424)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	345	0,00%	0,00%	2,17%	345	345	345			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	345	0,00%	0,00%	2,17%	345	345	345			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	5.379	1,39%	4,02%	10,73%	3.319	4.598	3.485			
	KUR	645	1.569	1.815	4.815	1,21%	3,73%	10,10%	3.000	4.171	3.246			
	Non KUR	137	325	245	564	4,62%	9,74%	22,95%	319	427	239			
3	PWG	-	-	-	2.104	0,00%	0,00%	6,31%	2.104	2.104	2.104			
	Cilem	-	-	-	1.948	0,00%	0,00%	11,90%	1.948	1.948	1.948			
	Gadai	-	-	-	156	0,00%	0,00%	0,92%	156	156	156			
4	CFG	18.567	17.925	18.075	25.683	6,99%	5,89%	8,28%	7.607	7.115	7.757			
	CF 1	18.567	16.344	16.819	22.924	11,96%	10,98%	15,00%	6.105	4.356	6.579			
	Total Griya	18.403	16.099	16.440	21.338	12,54%	11,83%	15,48%	4.899	2.935	5.240			
	Oto	164	246	379	1.585	1,95%	2,66%	10,62%	1.206	1.421	1.340			
	CF 2	-	1.581	1.256	2.759	0,00%	0,82%	1,75%	1.503	2.759	1.178			
	Mitraguna & Others	-	1.399	1.072	2.575	0,00%	0,76%	1,77%	1.503	2.575	1.176			
	Pensiun	-	182	184	184	0,00%	1,56%	1,55%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	33.511	5,34%	4,96%	8,18%	13.376	14.162	13.691	0,31%	96,15%	-7,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,13%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,13%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	2.241	2,77%	3,52%	4,47%	439	679	726			
	KUR	1.074	1.209	1.400	1.844	2,01%	2,87%	3,87%	444	770	635			
	Non KUR	488	306	402	397	16,47%	16,02%	16,16%	(5)	(91)	91			
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	13.012	1,59%	3,69%	4,19%	1.678	8.796	1.483			
	CF 1	4.193	10.321	10.055	11.479	2,70%	6,56%	7,51%	1.424	7.287	1.158			
	Total Griya	4.144	10.272	10.006	11.430	2,82%	7,20%	8,29%	1.424	7.287	1.158			
	Oto	49	49	49	49	0,58%	0,34%	0,33%	-	-	-			
	CF 2	23	1.207	1.279	1.532	0,02%	0,83%	0,97%	253	1.509	325			
	Mitraguna & Others	23	1.207	1.279	1.532	0,02%	0,90%	1,05%	253	1.509	325			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	15.432	1,65%	3,28%	3,77%	2.117	9.475	2.209	0,67%	82,30%	-3,1%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	69.108	66.813	(2.132)	(2.295)	21.337	46,92%	50.203	302,25%	26.400	253,08%	40.413
2	Tabungan	236.060	259.836	258.320	258.647	997	327	(1.189)	-0,46%	22.587	9,57%	255.646	101,17%	3.001
3	Deposito	132.723	131.768	134.888	134.992	92	104	3.224	2,45%	2.269	1,71%	133.615	101,03%	1.377
	Total	385.393	437.081	462.315	460.452	(1.042)	(1.863)	23.371	5,35%	75.059	19,48%	415.661	110,78%	44.791
	CASA	252.670	305.313	327.428	325.460	(1.134)	(1.967)	20.147	6,60%	72.790	28,81%	282.046	115,39%	43.414
	(%) CASA	65,56%	69,85%	70,82%	70,68%									
	FDR	115,76%	106,74%	100,23%	100,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	41.542	56.007	55.753	55.902	150	(104)	-0,19%	14.360	34,57%	-	0,00%	55.902
2	Giro ISE	8.627	7.158	6.445	6.515	70	(642)	-8,97%	(2.112)	-24,48%		0,00%	6.515
3	Tabungan ISE	5.900	12.647	13.016	13.095	80	448	3,55%	7.195	121,95%		0,00%	13.095
4	Deposito ISE	27.015	36.202	36.292	36.292	0	90	0,25%	9.277	34,34%		0,00%	36.292
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	169.202	500	-	-500	-1.833	-3.845	-15.193	3.845	189.850	89,12%	(20.648)
	Linkage	161.832	152.493	151.185	-	-	-	-1.215	-1.307	-10.646	1.307	164.288	92,02%	(13.103)
	Non-Linkage	22.563	20.554	18.017	500	-	-500	-618	-2.537	-4.546	2.537	25.562	70,48%	(7.545)
	• Local Champion	13.053	14.147	13.846	-	-	0	182	-301	794	301	14.019	98,77%	(172)
	• Value Chain	9.510	6.407	4.170	500	-	(500)	-800	-2.236	-5.340	2.236	11.543	36,13%	(7.373)
2	MBG	15.807	19.999	20.377	460	900	440	273	377	4.570	523	20.959	97,22%	(582)
	KUR	15.684	19.482	19.865	460	900	440	279	383	4.181	517	20.693	96,00%	(828)
	Non KUR	123	517	512	-	-	0	-6	-5	389	5	266	192,30%	246
3	PWG	19.902	31.366	32.397	7.475	4.592	-2.883	2.474	1.031	12.494	3.561	34.321	94,39%	(1.925)
	Cilem	10.166	17.192	18.389	1.992	2.528	536	952	1.197	8.223	1.331	20.372	90,26%	(1.983)
	Gadai	9.737	14.174	14.008	5.483	2.064	-3.419	1.523	-166	4.271	2.230	13.949	100,42%	59
4	CFG	226.020	242.142	241.384	6.142	4.503	-1.640	-561	-758	15.364	5.261	249.319	96,82%	(7.935)
	CF 1	15.856	21.584	21.818	1.154	652	-503	323	234	5.962	418	18.634	117,09%	3.185
	Total Griya	12.125	17.731	17.430	1.000	-	-1.000	0	-301	5.304	301	12.838	135,76%	4.591
	• Total Non Program	12.125	17.731	17.430	1.000	-	-1.000	834	-301	5.304	301	12.838	135,76%	4.591
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	4.388	154	652	497	323	535	657	117	5.795	75,72%	(1.407)
	CF 2	210.163	220.557	219.566	4.988	3.851	-1.137	-884	-992	9.402	4.843	230.685	95,18%	(11.119)
	Mitraguna & Others	179.175	184.198	183.797	4.307	3.838	-469	-1.298	-401	4.622	4.239	197.798	92,92%	(14.000)
	Pensiun	30.988	36.360	35.769	681	13	-668	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	463.359	14.577	9.995	-4.582	354	-3.194	17.235	13.189	494.449	93,71%	(31.090)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	129	0,00%	0,00%	0,08%	129	129	129			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	129	0,00%	0,00%	0,72%	129	129	129			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	262	254	1.331	2,64%	1,27%	6,53%	1.077	915	1.069			
	KUR	294	262	254	1.331	1,87%	1,31%	6,70%	1.077	1.037	1.069			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	1.485	0,00%	0,00%	4,58%	1.485	1.485	1.485			
	Cilem	-	-	-	1.429	0,00%	0,00%	7,77%	1.429	1.429	1.429			
	Gadai	-	-	-	56	0,00%	0,00%	0,40%	56	56	56			
4	CFG	3.141	3.045	2.689	7.896	1,39%	1,11%	3,27%	5.207	4.755	4.851			
	CF 1	52	42	41	459	0,33%	0,19%	2,10%	418	408	417			
	Total Griya	52	42	41	50	0,43%	0,23%	0,29%	9	(2)	8			
	Oto	-	-	-	409	0,00%	0,00%	9,32%	409	409	409			
	CF 2	3.089	3.002	2.648	7.437	1,47%	1,20%	3,39%	4.789	4.347	4.434			
	Mitraguna & Others	2.920	3.002	2.648	6.996	1,63%	1,44%	3,81%	4.348	4.077	3.994			
	Pensiun	170	-	-	440	0,55%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	10.842	0,80%	0,63%	2,34%	7.898	7.284	7.535	0,34%	85,34%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	18	0,00%	0,00%	0,05%	18	18	18			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	18	0,00%	0,00%	0,13%	18	18	18			
4	CFG	3.558	4.773	5.136	4.556	1,57%	2,12%	1,89%	(581)	997	(217)			
	CF 1	753	302	301	300	4,75%	1,39%	1,37%	(1)	(454)	(2)			
	Total Griya	312	302	301	300	2,57%	1,70%	1,72%	(1)	(12)	(2)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.256	1,33%	2,19%	1,94%	(580)	1.451	(215)			
	Mitraguna & Others	2.805	4.471	4.836	4.256	1,57%	2,63%	2,32%	(580)	1.451	(215)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.573	1,05%	1,10%	0,99%	(563)	(102)	(200)	1,06%	-7,73%	0,1%

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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	516.527	505.638	63.236	(10.888)	(186.136)	-26,91%	(123.332)	-19,61%	693.972	72,86%	(188.333)
2	Tabungan	522.123	534.304	520.468	519.384	3.787	(1.084)	(14.919)	-2,79%	(2.739)	-0,52%	551.051	94,25%	(31.667)
3	Deposito	264.012	243.573	237.396	237.686	(48.159)	290	(5.887)	-2,42%	(26.327)	-9,97%	264.501	89,86%	(26.815)
	Total	1.415.106	1.469.651	1.274.391	1.262.708	18.864	(11.682)	(206.942)	-14,08%	(152.398)	-10,77%	1.509.524	83,65%	(246.815)
	CASA	1.151.094	1.226.078	1.036.994	1.025.023	67.022	(11.972)	(201.055)	-16,40%	(126.071)	-10,95%	1.245.023	82,33%	(220.000)
	(%) CASA	81,34%	83,43%	81,37%	81,18%									
	FDR	55,59%	56,36%	72,64%	73,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	47.602	47.605		4	4.535	10,53%	7.997	20,19%	-	0,00%	47.605
2	Giro ISE	24.819	22.409	24.961	25.100		140	2.691	12,01%	281	1,13%		0,00%	25.100
3	Tabungan ISE	14.728	18.600	20.580	20.444		(136)	1.844	9,91%	5.716	38,81%		0,00%	20.444
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	590.173	850	101.752	100.902	-21.604	94.367	97.036	7.385	517.914	113,95%	72.259
	Linkage	388.874	365.922	462.515	-	100.000	100.000	-3.423	96.593	73.641	3.407	399.283	115,84%	63.232
	Non-Linkage	104.263	129.884	127.658	850	1.752	902	-18.181	-2.226	23.395	3.978	118.632	107,61%	9.027
	• Local Champion	71.739	83.729	81.818	-	1.500	1.500	-18.650	-1.912	10.079	3.412	75.832	107,89%	5.985
	• Value Chain	32.524	46.155	45.841	850	252	(598)	470	-314	13.317	566	42.800	107,11%	3.041
2	MBG	11.179	16.236	17.071	945	1.250	305	411	834	5.891	416	15.280	111,72%	1.790
	KUR	10.795	15.959	16.800	945	1.250	305	418	841	6.005	409	14.788	113,61%	2.012
	Non KUR	384	277	271	-	-	0	-6	-6	-114	6	493	54,94%	(222)
3	PWG	42.303	64.433	68.464	15.908	10.902	-5.007	1.867	4.031	26.162	6.871	61.895	110,61%	6.569
	Cilem	16.301	29.399	30.704	2.430	3.230	800	661	1.304	14.402	1.925	34.450	89,13%	(3.746)
	Gadai	26.001	35.034	37.761	13.478	7.672	-5.806	1.206	2.727	11.759	4.946	27.446	137,58%	10.315
4	CFG	239.992	251.812	250.023	7.651	4.723	-2.929	2.678	-1.789	10.031	6.511	266.504	93,82%	(16.481)
	CF 1	49.326	55.945	56.053	1.159	1.511	351	284	108	6.726	1.403	52.487	106,79%	3.566
	Total Griya	38.490	43.371	43.662	400	1.291	891	0	291	5.172	1.000	39.301	111,10%	4.361
	• Total Non Program	38.490	43.371	43.662	400	1.291	891	287	291	5.172	1.000	39.301	111,10%	4.361
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.391	759	219	-540	284	-183	1.554	403	13.186	93,97%	(795)
	CF 2	190.665	195.867	193.971	6.492	3.212	-3.280	2.394	-1.896	3.305	5.108	214.018	90,63%	(20.047)
	Mitraguna & Others	156.155	163.708	161.969	6.426	3.049	-3.377	2.610	-1.739	5.814	4.788	177.346	91,33%	(15.378)
	Pensiun	34.510	32.159	32.002	66	163	97	-216	-158	-2.508	321	36.671	87,27%	(4.669)
	Total Pembiayaan	786.611	828.287	925.731	25.354	118.626	93.272	-16.648	97.444	139.120	21.183	861.595	107,44%	64.136

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	6.473	0,00%	0,00%	1,10%	6.473	6.473	6.473			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	5.823	0,00%	0,00%	4,56%	5.823	5.823	5.823			
	Value Chain	-	-	-	650	0,00%	0,00%	0,79%	650	650	650			
2	MBG	-	-	-	314	0,00%	0,00%	1,84%	314	314	314			
	KUR	-	-	-	257	0,00%	0,00%	1,53%	257	257	257			
	Non KUR	-	-	-	57	0,00%	0,00%	21,08%	57	57	57			
3	PWG	-	10	-	5.516	0,00%	0,00%	8,06%	5.516	5.516	5.507			
	Cilem	-	-	-	3.007	0,00%	0,00%	9,79%	3.007	3.007	3.007			
	Gadai	-	10	-	2.509	0,00%	0,00%	6,65%	2.509	2.509	2.500			
4	CFG	1.445	2.456	2.548	7.259	0,60%	1,01%	2,90%	4.711	5.814	4.803			
	CF 1	161	866	732	3.170	0,33%	1,31%	5,65%	2.438	3.009	2.304			
	Total Griya	152	752	572	2.297	0,39%	1,32%	5,26%	1.725	2.145	1.545			
	Oto	9	114	160	872	0,08%	1,27%	7,04%	712	864	759			
	CF 2	1.284	1.591	1.816	4.090	0,67%	0,93%	2,11%	2.274	2.805	2.499			
	Mitraguna & Others	1.284	1.591	1.448	3.387	0,82%	0,88%	2,09%	1.938	2.102	1.796			
	Pensiun	-	-	367	703	0,00%	1,14%	2,20%	336	703	703			
	Total Pembiayaan	1.445	2.466	2.548	19.562	0,18%	0,31%	2,11%	17.015	18.117	17.096	0,15%	93,03%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	6.000	0,00%	0,00%	1,02%	6.000	6.000	6.000			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	6.000	0,00%	0,00%	7,33%	6.000	6.000	6.000			
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	3.165	2,03%	1,65%	1,27%	(984)	(1.714)	(470)			
	CF 1	-	-	-	366	0,00%	0,00%	0,65%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,84%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	2.799	2,56%	2,12%	1,44%	(1.350)	(2.080)	(836)			
	Mitraguna & Others	4.851	3.635	4.149	2.799	3,11%	2,53%	1,73%	(1.350)	(2.052)	(836)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	9.165	0,62%	0,50%	0,99%	5.016	4.286	5.530	0,12%	87,90%	-0,9%

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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	29.107	24.333	10.992	(4.774)	(13.577)	-35,81%	(3.810)	-13,54%	36.896	65,95%	(12.562)
2	Tabungan	312.220	335.124	331.881	337.140	(188)	5.259	2.016	0,60%	24.920	7,98%	332.127	101,51%	5.013
3	Deposito	88.440	70.337	68.397	68.397	(3.043)	(0)	(1.940)	-2,76%	(20.043)	-22,66%	89.197	76,68%	(20.800)
	Total	428.803	443.371	429.385	429.870	7.762	485	(13.501)	-3,05%	1.067	0,25%	458.220	93,81%	(28.350)
	CASA	340.363	373.034	360.988	361.473	10.805	485	(11.561)	-3,10%	21.110	6,20%	369.023	97,95%	(7.549)
	(%) CASA	79,38%	84,14%	84,07%	84,09%									
	FDR	84,89%	89,24%	92,31%	92,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	43.431	43.332		(99)	194	0,45%	3.051	7,57%	-	0,00%	43.332
2	Giro ISE	7.566	5.315	4.774	4.659		(116)	(656)	-12,35%	(2.907)	-38,42%		0,00%	4.659
3	Tabungan ISE	32.715	37.823	38.656	38.674		17	850	2,25%	5.958	18,21%		0,00%	38.674
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.074	2.000	-	-2.000	1.203	-693	-4.895	693	70.444	75,34%	(17.371)
	Linkage	31.740	28.923	28.629	-	-	-	-287	-294	-3.111	294	37.085	77,20%	(8.456)
	Non-Linkage	26.229	24.844	24.445	2.000	-	-2.000	1.490	-399	-1.784	399	33.359	73,28%	(8.914)
	• Local Champion	25.361	22.121	21.737	-	-	0	-495	-384	-3.625	384	27.464	79,15%	(5.727)
	• Value Chain	867	2.723	2.708	2.000	-	(2.000)	1.985	-15	1.840	15	5.895	45,93%	(3.188)
2	MBG	34.002	30.679	30.241	110	700	590	-278	-438	-3.761	1.138	35.532	85,11%	(5.291)
	KUR	32.921	29.430	29.009	110	700	590	-254	-421	-3.912	1.121	34.322	84,52%	(5.312)
	Non KUR	1.081	1.249	1.231	-	-	0	-24	-17	151	17	1.210	101,74%	21
3	PWG	9.475	19.384	21.074	2.813	3.346	533	354	1.690	11.599	1.656	27.736	75,98%	(6.663)
	Cilem	5.148	12.299	13.218	720	1.443	723	-31	919	8.070	525	18.193	72,66%	(4.975)
	Gadai	4.327	7.084	7.856	2.093	1.903	-190	385	772	3.529	1.131	9.544	82,32%	(1.688)
4	CFG	262.577	291.842	291.986	4.944	4.332	-612	1.389	1.45	29.409	4.187	285.363	102,32%	6.623
	CF 1	159.367	169.715	168.039	2.399	338	-161	-296	-1.676	8.672	2.015	162.083	103,67%	5.956
	Total Griya	139.426	145.942	144.607	2.051	-	-2.051	0	-1.335	5.181	1.335	140.123	103,20%	4.484
1	• Total Non Program	139.426	145.942	144.607	2.051	-	-2.051	1.520	-1.335	5.181	1.335	140.123	103,20%	4.484
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.432	348	338	-10	-296	-341	3.491	679	21.960	106,70%	1.472
	CF 2	103.210	122.126	123.947	2.545	3.994	1.449	1.685	1.821	20.737	2.173	123.280	100,54%	667
	Mitraguna & Others	99.172	116.810	118.686	2.195	3.994	1.799	1.323	1.876	19.514	2.118	117.385	101,11%	1.301
	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	396.375	9.867	8.378	-1.489	2.669	704	32.352	7.674	419.076	94,58%	(22.702)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	3.228	0,00%	0,06%	6,08%	3.198	3.228	3.199			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	3.228	0,00%	0,12%	13,21%	3.198	3.228	3.199			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	3.679	2,57%	5,35%	12,17%	2.038	2.807	1.790			
	KUR	703	1.737	1.487	3.525	2,14%	5,05%	12,15%	2.038	2.821	1.788			
	Non KUR	169	152	154	154	15,61%	12,34%	12,51%	-	(15)	2			
3	PWG	-	-	-	2.306	0,00%	0,00%	10,94%	2.306	2.306	2.306			
	Cilem	-	-	-	2.001	0,00%	0,00%	15,14%	2.001	2.001	2.001			
	Gadai	-	-	-	305	0,00%	0,00%	3,88%	305	305	305			
4	CFG	4.689	3.435	3.445	13.320	1,79%	1,18%	4,56%	9.875	8.631	9.885			
	CF 1	4.583	3.018	2.690	9.945	2,88%	1,58%	5,92%	7.255	5.362	6.927			
	Total Griya	3.651	1.927	1.566	6.411	2,62%	1,07%	4,43%	4.845	2.760	4.484			
	Oto	932	1.091	1.124	3.534	4,67%	4,73%	15,08%	2.410	2.602	2.443			
	CF 2	106	417	755	3.375	0,10%	0,62%	2,72%	2.620	3.269	2.958			
	Mitraguna & Others	106	417	755	3.375	0,11%	0,65%	2,84%	2.620	3.269	2.958			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	22.534	1,53%	1,29%	5,68%	17.417	16.972	17.180	0,00%	100,00%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	154	0,00%	0,23%	0,29%	30	154	30			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	154	0,00%	0,50%	0,63%	30	154	30			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.592	1,53%	5,50%	5,27%	(96)	1.071	17			
	KUR	341	1.120	1.235	1.142	1,04%	4,20%	3,94%	(94)	801	22			
	Non KUR	180	456	453	451	16,68%	36,29%	36,59%	(3)	270	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.822	6.941	6.996	1,07%	2,38%	2,40%	55	4.199	174			
	CF 1	2.607	5.540	5.622	5.677	1,64%	3,31%	3,38%	55	3.069	136			
	Total Griya	2.357	4.907	4.994	5.075	1,69%	3,42%	3,51%	81	2.718	168			
	Oto	250	633	628	602	1,25%	2,64%	2,57%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,06%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,11%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.743	0,91%	2,21%	2,21%	(11)	5.424	220	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	68	68	11	0	21	44,38%	(149)	-68,59%	4.691	1,46%	(4.622)
2	Tabungan	144.169	162.597	162.597	165.540	5.538	2.943	2.943	1,81%	21.371	14,82%	154.911	106,86%	10.628
3	Deposito	10.918	20.142	21.051	21.051	(2.548)	0	909	4,51%	10.133	92,81%	11.483	183,32%	9.568
	Total	155.304	182.786	183.716	186.659	3.001	2.943	3.873	2,12%	31.355	20,19%	171.085	109,10%	15.574
	CASA	144.386	162.644	162.665	165.608	5.549	2.943	2.964	1,82%	21.222	14,70%	159.602	103,76%	6.006
	(%) CASA	92,97%	88,98%	88,54%	88,72%									
	FDR	134,72%	124,25%	123,92%	121,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.465	1.470		5	235	19,01%	210	16,63%	-	0,00%	1.470
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.465	1.470		5	235	19,01%	210	16,66%		0,00%	1.470
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	• Local Champion	2.258	1.872	1.864	-	-	0	-15	-8	-394	8	2.258	82,54%	(394)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.665	1.950	1.350	-600	955	-342	4.751	1.692	60.630	98,41%	(965)
	KUR	53.824	58.670	58.353	1.950	1.350	-600	988	-317	4.528	1.667	59.174	98,61%	(822)
	Non KUR	1.089	1.337	1.312	-	-	0	-33	-24	223	24	1.456	90,16%	(143)
3	PWG	2.063	7.765	7.795	701	410	-291	346	30	5.732	380	9.875	78,94%	(2.080)
	Cilem	2.063	7.765	7.795	701	410	-291	346	30	5.732	380	9.875	78,94%	(2.080)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	158.329	1.558	3.681	2.124	340	863	8.331	2.818	160.804	98,46%	(2.474)
	CF 1	15.162	17.472	17.893	338	811	474	-45	421	2.731	391	16.494	108,48%	1.398
	Total Griya	4.320	3.831	3.799	-	-	0	0	-32	-521	32	4.700	80,84%	(901)
	• Total Non Program	3.984	3.516	3.487	-	-	0	-39	-29	-498	29	4.321	80,70%	(834)
	• Program	336	315	312	-	-	0	-2	-2	-23	2	379	82,42%	(67)
	Oto	10.841	13.641	14.093	338	811	474	-45	452	3.252	359	11.794	119,49%	2.299
	CF 2	134.836	139.994	140.437	1.220	2.870	1.650	385	443	5.601	2.427	144.309	97,32%	(3.872)
	Mitraguna & Others	130.780	136.039	136.499	1.220	2.870	1.650	408	460	5.719	2.410	139.377	97,94%	(2.877)
	Pensiun	4.056	3.955	3.938	-	-	0	-23	-18	-118	18	4.933	79,83%	(995)
	Total Pembiayaan	209.233	227.110	227.653	4.209	5.442	1.232	1.627	544	18.420	4.898	233.567	97,47%	(5.914)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.109	0,00%	0,00%	59,50%	1.109	1.109	1.109			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.109	0,00%	0,00%	59,50%	1.109	1.109	1.109			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	2.434	0,00%	0,00%	4,08%	2.381	2.434	2.377			
	KUR	-	-	-	2.434	0,00%	0,00%	4,17%	2.434	2.434	2.434			
	Non KUR	-	57	53	-	0,00%	3,99%	0,00%	(53)	-	(57)			
3	PWG	-	-	-	269	0,00%	0,00%	3,45%	269	269	269			
	Cilem	-	-	-	269	0,00%	0,00%	3,45%	269	269	269			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	4.568	0,72%	1,65%	2,88%	1.963	3.491	3.104			
	CF 1	278	521	426	1.076	1,83%	2,44%	6,01%	650	798	555			
	Total Griya	278	253	253	496	6,43%	6,61%	13,06%	243	218	243			
	Oto	-	268	173	580	0,00%	1,27%	4,11%	407	580	312			
	CF 2	799	942	2.179	3.492	0,59%	1,56%	2,49%	1.313	2.693	2.549			
	Mitraguna & Others	799	942	2.179	2.911	0,61%	1,60%	2,13%	732	2.112	1.969			
	Pensiun	-	-	-	581	0,00%	0,00%	14,75%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	8.380	0,51%	1,17%	3,68%	5.722	7.303	6.860	0,45%	87,64%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,25%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,25%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	60	0,26%	0,01%	0,10%	52	(84)	51			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	60	3,71%	0,58%	4,59%	52	20	51			
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	1.325	0,54%	0,68%	0,84%	261	515	(65)			
	CF 1	140	132	132	132	0,92%	0,75%	0,74%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,93%	-	-	-			
	CF 2	670	1.258	933	1.193	0,50%	0,67%	0,85%	261	523	(65)			
	Mitraguna & Others	670	1.190	865	1.126	0,51%	0,64%	0,82%	261	455	(65)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	2.135	0,46%	0,80%	0,94%	313	1.182	(14)	0,14%	84,55%	-0,8%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.216	2.218	(61)	2	(14)	-0,61%	1.980	833,02%	4.605	48,16%	(2.387)
2	Tabungan	85.480	94.164	96.633	96.232	1.838	(401)	2.069	2,20%	10.752	12,58%	94.734	101,58%	1.498
3	Deposito	55.765	41.891	41.841	41.841	(347)	0	(50)	-0,12%	(13.924)	-24,92%	56.483	74,08%	(14.641)
	Total	141.483	138.286	140.690	140.292	1.430	(398)	2.006	1,45%	(1.191)	-0,84%	155.822	90,03%	(15.530)
	CASA	85.718	96.395	98.849	98.451	1.778	(399)	2.055	2,13%	12.733	14,85%	99.340	99,11%	(889)
	(%) CASA	60,59%	69,71%	70,26%	70,18%									
	FDR	57,51%	64,07%	63,15%	63,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.368	2.370		2	10	0,41%	2.033	603,31%	-	0,00%	2.370
2	Giro ISE	44	2.017	2.018	2.018		0	0	0,02%	1.973	4436,88%		0,00%	2.018
3	Tabungan ISE	293	343	351	353		2	9	2,74%	60	20,60%		0,00%	353
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	25.880	800	600	-200	310	-339	-2.710	939	29.132	88,84%	(3.252)
	KUR	28.019	25.667	25.339	800	600	-200	330	-328	-2.680	928	28.422	89,15%	(3.083)
	Non KUR	572	552	541	-	-	0	-20	-11	-31	11	710	76,27%	(168)
3	PWG	2.056	6.337	6.409	612	322	-290	268	72	4.352	250	7.548	84,91%	(1.139)
	Cilem	2.056	6.337	6.409	612	322	-290	268	72	4.352	250	7.548	84,91%	(1.139)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.563	941	1.140	199	-7	513	5.838	627	59.421	95,19%	(2.858)
	CF 1	3.683	6.435	6.358	185	-	-185	39	-77	2.675	77	4.720	134,71%	1.638
	Total Griya	695	358	353	-	-	0	0	-5	-342	5	961	36,70%	(608)
	• Total Non Program	695	358	353	-	-	0	-5	-5	-342	5	961	36,70%	(608)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.005	185	-	-185	39	-72	3.017	72	3.758	159,78%	2.247
	CF 2	47.042	49.615	50.205	756	1.140	384	-47	590	3.163	550	54.701	91,78%	(4.497)
	Mitraguna & Others	38.019	39.728	40.382	756	1.140	384	25	654	2.363	486	44.970	89,80%	(4.588)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	91
	Total Pembiayaan	81.372	88.606	88.852	2.353	2.062	-291	571	246	7.480	1.816	96.101	92,46%	(7.249)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	689	300	2.139	2,01%	1,15%	8,26%	1.838	1.564	1.450			
	KUR	574	632	300	2.139	2,05%	1,17%	8,44%	1.838	1.564	1.506			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	504	0,00%	0,00%	7,86%	504	504	504			
	Cilem	-	-	-	504	0,00%	0,00%	7,86%	504	504	504			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	5.679	0,46%	1,66%	10,04%	4.746	5.445	3.222			
	CF 1	134	106	320	2.320	3,65%	4,97%	36,49%	2.000	2.185	2.214			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	2.320	4,50%	5,27%	38,63%	2.000	2.185	2.214			
	CF 2	100	2.351	613	3.359	0,21%	1,24%	6,69%	2.746	3.259	1.008			
	Mitraguna & Others	-	1.360	201	2.204	0,00%	0,51%	5,46%	2.002	2.204	844			
	Pensiun	100	992	412	1.155	1,10%	4,16%	11,76%	744	1.056	164			
	Total Pembiayaan	808	3.146	1.233	8.321	0,99%	1,39%	9,37%	7.088	7.513	5.175	1,87%	80,01%	-7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	576	1,10%	2,07%	2,23%	33	261	145			
	KUR	178	266	329	362	0,63%	1,28%	1,43%	34	185	96			
	Non KUR	138	165	215	214	24,08%	38,92%	39,48%	(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%	0,39%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,49%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	774	0,39%	0,84%	0,87%	33	459	145	0,04%	95,51%	-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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	48.856	48.277	7.495	(580)	3.124	6,92%	28.104	139,32%	25.794	187,16%	22.483
2	Tabungan	135.101	145.614	150.096	151.343	1.016	1.246	5.729	3,93%	16.242	12,02%	145.809	103,80%	5.534
3	Deposito	28.599	26.205	26.350	26.582	229	232	377	1,44%	(2.017)	-7,05%	29.125	91,27%	(2.543)
	Total	183.873	216.972	225.303	226.201	8.741	899	9.230	4,25%	42.328	23,02%	200.728	112,69%	25.473
	CASA	155.274	190.767	198.953	199.620	8.511	667	8.853	4,64%	44.346	28,56%	171.603	116,33%	28.016
	(%) CASA	84,45%	87,92%	88,30%	88,25%									
	FDR	85,47%	90,55%	88,49%	88,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.440	13.483		43	638	4,97%	4.814	55,54%	-	0,00%	13.483
2	Giro ISE	6.094	227	155	161		6	(66)	-28,96%	(5.932)	-97,35%		0,00%	161
3	Tabungan ISE	2.575	10.818	11.485	11.522		37	704	6,50%	8.947	347,44%		0,00%	11.522
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	36.301	680	1.250	570	-169	351	6.412	899	34.210	106,11%	2.092
	KUR	29.147	35.000	35.385	620	1.250	630	-304	385	6.237	865	33.229	106,49%	2.156
	Non KUR	742	950	917	60	-	-60	135	-34	175	34	981	93,46%	(64)
3	PWG	5.787	17.774	18.777	3.807	2.075	-1.732	1.145	1.003	12.989	1.071	20.542	91,40%	(1.766)
	Cilem	4.662	13.788	14.458	1.416	1.201	-215	132	670	9.796	532	15.567	92,88%	(1.109)
	Gadai	1.126	3.985	4.318	2.391	873	-1.517	1.013	333	3.193	540	4.976	86,79%	(657)
4	CFG	121.436	142.740	144.293	3.474	2.784	-690	3.425	1.553	22.858	1.231	131.655	109,60%	12.638
	CF 1	20.925	20.764	20.533	640	-	-640	454	-231	-392	231	22.143	92,73%	(1.611)
	Total Griya	15.996	15.276	15.206	-	-	0	0	-70	-790	70	16.308	93,24%	(1.102)
	• Total Non Program	15.996	15.276	15.206	-	-	0	-73	-70	-790	70	16.308	93,24%	(1.102)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.327	640	-	-640	454	-160	397	160	5.835	91,29%	(508)
	CF 2	100.511	121.976	123.761	2.834	2.784	-50	2.970	1.784	23.250	1.000	109.512	113,01%	14.249
	Mitraguna & Others	63.905	80.135	82.133	2.320	2.698	378	2.780	1.998	18.228	700	72.073	113,96%	10.059
	Pensiun	36.606	41.841	41.628	514	86	-428	190	-213	5.022	299	37.439	111,19%	4.189
	Total Pembiayaan	157.150	196.464	199.371	7.961	6.109	-1.852	4.400	2.908	42.221	3.201	186.445	106,93%	12.926

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	182	179	1.412	0,60%	0,50%	3,89%	1.233	1.233	1.230			
	KUR	179	128	124	1.412	0,61%	0,35%	3,99%	1.288	1.233	1.284			
	Non KUR	-	54	55	-	0,00%	5,79%	0,00%	(55)	-	(54)			
3	PWG	74	-	-	1.702	1,27%	0,00%	9,07%	1.702	1.629	1.702			
	Cilem	74	-	-	1.686	1,58%	0,00%	11,66%	1.686	1.613	1.686			
	Gadai	-	-	-	16	0,00%	0,00%	0,37%	16	16	16			
4	CFG	1.115	1.652	2.206	7.102	0,92%	1,55%	4,92%	4.896	5.987	5.449			
	CF 1	120	248	73	2.401	0,57%	0,35%	11,70%	2.328	2.281	2.153			
	Total Griya	-	170	-	1.872	0,00%	0,00%	12,31%	1.872	1.872	1.703			
	Oto	120	78	73	529	2,43%	1,33%	9,93%	456	409	451			
	CF 2	995	1.404	2.132	4.700	0,99%	1,75%	3,80%	2.568	3.706	3.296			
	Mitraguna & Others	254	1.081	1.562	4.141	0,40%	1,95%	5,04%	2.578	3.887	3.060			
	Pensiun	740	324	570	559	2,02%	1,36%	1,34%	(11)	(181)	236			
	Total Pembiayaan	1.367	1.834	2.384	10.216	0,87%	1,21%	5,12%	7.831	8.849	8.381	0,15%	97,02%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	144	143	286	0,12%	0,40%	0,79%	143	251	142			
	KUR	-	144	143	231	0,00%	0,41%	0,65%	88	231	87			
	Non KUR	35	-	-	55	4,67%	0,00%	6,00%	55	20	55			
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%	1,08%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,83%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,12%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,12%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,35%	222	1.110	284			
	Pensiun	-	275	274	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.840	0,02%	0,75%	0,92%	364	1.805	595	0,06%	93,61%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	197	194	(243)	(3)	65	50,23%	(266)	-57,79%	4.702	4,13%	(4.507)
2	Tabungan	104.069	105.674	104.007	104.556	97	550	(1.118)	-1,06%	487	0,47%	113.215	92,35%	(8.659)
3	Deposito	24.703	24.658	24.842	24.842	(322)	0	185	0,75%	139	0,56%	25.371	97,92%	(529)
	Total	129.233	130.461	129.046	129.593	(467)	547	(869)	-0,67%	360	0,28%	143.287	90,44%	(13.695)
	CASA	104.530	105.804	104.204	104.751	(145)	547	(1.053)	-1,00%	221	0,21%	117.917	88,83%	(13.166)
	(%) CASA	80,88%	81,10%	80,75%	80,83%									
	FDR	125,49%	144,15%	147,15%	146,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.267	2.233	2.234		1	(33)	-1,44%	(1.799)	-44,61%	-	0,00%	2.234
2	Giro ISE	415	60	119	128		9	68	113,47%	(288)	-69,27%		0,00%	128
3	Tabungan ISE	3.618	2.207	2.115	2.107		(8)	(101)	-4,56%	(1.511)	-41,77%		0,00%	2.107
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.522	22.405	715	640	-75	145	-116	-489	756	24.787	90,39%	(2.382)
	KUR	22.067	21.522	21.353	520	560	40	-16	-169	-714	729	23.833	89,59%	(2.480)
	Non KUR	827	999	1.052	195	80	-115	161	53	225	27	954	110,31%	98
3	PWG	1.733	7.288	7.218	1.437	350	-1.087	930	-70	5.485	420	10.247	70,44%	(3.029)
	Cilem	1.733	7.288	7.218	1.437	350	-1.087	930	-70	5.485	420	10.247	70,44%	(3.029)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	160.269	2.741	5.889	3.147	470	2.024	22.718	3.864	158.700	100,99%	1.569
	CF 1	5.904	8.009	8.002	133	187	53	75	-7	2.098	194	8.425	94,98%	(423)
	Total Griya	1.926	1.748	1.730	-	-	0	0	-18	-195	18	2.573	67,25%	(843)
1	• Total Non Program	1.926	1.748	1.730	-	-	0	-18	-18	-195	18	2.573	67,25%	(843)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.272	133	187	53	75	11	2.293	176	5.852	107,17%	420
	CF 2	131.647	150.235	152.266	2.608	5.702	3.094	395	2.031	20.620	3.671	150.275	101,33%	1.992
	Mitraguna & Others	65.693	81.700	84.945	1.480	5.547	4.067	31	3.245	19.252	2.302	82.597	102,84%	2.348
	Pensiun	65.954	68.535	67.321	1.128	155	-973	364	-1.214	1.367	1.369	67.677	99,47%	(356)
	Total Pembiayaan	162.178	188.054	189.892	4.893	6.879	1.986	1.545	1.838	27.714	5.041	193.734	98,02%	(3.842)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	560	514	2.860	2,80%	2,28%	12,77%	2.346	2.220	2.300			
	KUR	508	507	460	2.782	2,30%	2,14%	13,03%	2.322	2.273	2.274			
	Non KUR	132	53	54	78	15,90%	5,37%	7,46%	25	(53)	26			
3	PWG	-	-	-	933	0,00%	0,00%	12,92%	933	933	933			
	Cilem	-	-	-	933	0,00%	0,00%	12,92%	933	933	933			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	1.076	0,75%	0,17%	0,67%	804	42	367			
	CF 1	-	-	-	265	0,00%	0,00%	3,32%	265	265	265			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	265	0,00%	0,00%	4,23%	265	265	265			
	CF 2	1.035	709	272	811	0,79%	0,18%	0,53%	539	(224)	102			
	Mitraguna & Others	403	63	-	314	0,61%	0,00%	0,37%	314	(89)	251			
	Pensiun	632	646	272	497	0,96%	0,40%	0,74%	225	(135)	(149)			
	Total Pembiayaan	1.675	1.269	786	4.869	1,03%	0,42%	2,56%	4.084	3.195	3.600	1,19%	53,76%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	257	276	483	1,34%	1,23%	2,16%	207	177	226			
	KUR	52	153	180	333	0,23%	0,84%	1,56%	153	282	180			
	Non KUR	254	104	96	150	30,69%	9,60%	14,22%	54	(104)	46			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,02%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,04%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	520	0,19%	0,17%	0,27%	206	215	225	0,87%	-215,65%	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	518.689	518.154	197	(534)	367	0,07%	356.674	220,88%	168.496	307,52%	349.658
2	Tabungan	199.929	216.938	216.572	218.341	(488)	1.769	1.403	0,65%	18.411	9,21%	215.790	101,18%	2.551
3	Deposito	133.285	90.671	88.002	87.998	(964)	(4)	(2.673)	-2,95%	(45.287)	-33,98%	135.065	65,15%	(47.067)
	Total	494.695	825.396	823.262	824.493	(1.255)	1.231	(903)	-0,11%	329.798	66,67%	519.351	158,75%	305.142
	CASA	361.410	734.725	735.260	736.495	(291)	1.235	1.770	0,24%	375.085	103,78%	384.286	191,65%	352.209
	(%) CASA	73,06%	89,01%	89,31%	89,33%									
	FDR	29,29%	21,46%	21,57%	21,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.829	20.899	70	10.420	99,43%	19.033	1020,11%	-	0,00%	20.899	
2	Giro ISE	28	25	18	18	0	(7)	-29,40%	(10)	-36,96%		0,00%	18	
3	Tabungan ISE	1.837	8.854	19.211	19.281	70	10.427	117,76%	17.444	949,37%		0,00%	19.281	
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Local Champion	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	59.910	800	2.400	1.600	-1.439	-73	2.101	2.473	63.575	94,23%	(3.666)
	KUR	55.256	56.602	56.621	800	2.400	1.600	-1.419	19	1.365	2.381	60.661	93,34%	(4.040)
	Non KUR	2.553	3.380	3.288	-	-	0	-20	-92	735	92	2.914	112,85%	374
3	PWG	4.560	19.634	20.513	1.396	1.679	283	1.055	879	15.953	800	16.305	125,81%	4.208
	Cilem	4.560	19.634	20.513	1.396	1.679	283	1.055	879	15.953	800	16.305	125,81%	4.208
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.993	2.616	1.121	-1.495	290	-316	15.131	1.437	92.602	103,66%	3.391
	CF 1	35.630	44.820	44.166	881	212	-669	558	-654	8.536	866	37.699	117,15%	6.466
	Total Griya	16.876	22.526	22.112	-	-	0	0	-414	5.236	414	17.973	123,03%	4.139
	• Total Non Program	11.817	17.790	17.407	-	-	0	1.032	-383	5.590	383	12.262	141,96%	5.145
	• Program	5.059	4.736	4.704	-	-	0	-38	-31	-354	31	5.710	82,39%	(1.006)
	Oto	18.754	22.294	22.054	881	212	-669	558	-240	3.300	452	19.727	111,80%	2.327
	CF 2	45.232	51.489	51.827	1.735	909	-826	-268	338	6.595	571	54.903	94,40%	(3.076)
	Mitraguna & Others	44.353	50.559	50.918	1.735	909	-826	-172	359	6.565	550	53.128	95,84%	(2.210)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	177.599	4.812	5.201	388	-134	464	32.713	4.736	174.138	101,99%	3.461

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	998	68,36%	0,00%	84,34%	998	(134)	998			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	998	68,36%	0,00%	84,34%	998	(134)	998			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	6.232	0,03%	1,46%	10,40%	5.356	6.216	5.216			
	KUR	16	857	781	5.469	0,03%	1,38%	9,66%	4.688	5.454	4.612			
	Non KUR	-	159	94	762	0,00%	2,79%	23,19%	668	762	604			
3	PWG	36	-	-	2.500	0,78%	0,00%	12,19%	2.500	2.465	2.500			
	Cilem	36	-	-	2.500	0,78%	0,00%	12,19%	2.500	2.465	2.500			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	4.485	1,24%	1,67%	4,67%	2.879	3.484	3.135			
	CF 1	1.001	1.350	1.606	3.174	2,81%	3,58%	7,19%	1.569	2.173	1.825			
	Total Griya	582	659	882	1.128	3,45%	3,92%	5,10%	246	545	469			
	Oto	419	691	724	2.047	2,23%	3,25%	9,28%	1.323	1.628	1.356			
	CF 2	-	-	-	1.310	0,00%	0,00%	2,53%	1.310	1.310	1.310			
	Mitraguna & Others	-	-	-	1.310	0,00%	0,00%	2,57%	1.310	1.310	1.310			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	14.215	1,51%	1,40%	8,00%	11.734	12.031	11.850	0,56%	92,98%	-7,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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	2.018	1,72%	1,81%	2,10%	273	630	264			
	CF 1	693	743	742	1.015	1,94%	1,66%	2,30%	273	323	272			
	Total Griya	592	631	631	631	3,51%	2,80%	2,85%	-	39	(1)			
	Oto	101	112	112	385	0,54%	0,50%	1,75%	273	284	273			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,93%	(0)	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,97%	(0)	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,18%	348	427	328	0,04%	96,59%	-1,1%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	447	431	68	(16)	160	59,06%	398	1213,79%	6.167	6,99%	(5.736)
2	Tabungan	95.230	98.857	92.855	92.993	5.380	137	(5.864)	-5,93%	(2.237)	-2,35%	104.027	89,39%	(11.035)
3	Deposito	25.200	24.733	23.683	23.684	561	1	(1.049)	-4,24%	(1.516)	-6,02%	25.946	91,28%	(2.262)
	Total	120.463	123.860	116.986	117.108	6.009	122	(6.753)	-5,45%	(3.355)	-2,79%	136.140	86,02%	(19.033)
	CASA	95.263	99.128	93.303	93.424	5.448	121	(5.704)	-5,75%	(1.839)	-1,93%	110.195	84,78%	(16.771)
	(%) CASA	79,08%	80,03%	79,76%	79,78%									
	FDR	167,21%	170,63%	178,20%	178,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.561	1.560		(1)	(25)	-1,56%	544	53,50%	-	0,00%	1.560
2	Giro ISE	1	12	56	56		0	44	355,76%	56	10887,93%		0,00%	56
3	Tabungan ISE	1.016	1.572	1.505	1.504		(1)	(68)	-4,35%	488	48,06%		0,00%	1.504
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.137	61.239	1.900	1.711	-189	53	102	2.821	1.609	59.037	103,73%	2.201
	KUR	53.406	57.301	57.472	1.900	1.711	-189	177	171	4.066	1.540	53.872	106,68%	3.600
	Non KUR	5.013	3.836	3.767	-	-	0	-124	-68	-1.245	68	5.166	72,93%	(1.398)
3	PWG	7.973	12.362	12.415	1.009	889	-119	572	53	4.442	837	15.411	80,56%	(2.996)
	Cilem	7.973	12.362	12.415	1.009	889	-119	572	53	4.442	837	15.411	80,56%	(2.996)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	134.811	1.872	825	-1.047	977	-3.035	-229	3.860	161.244	83,61%	(26.433)
	CF 1	25.995	30.473	30.416	226	385	159	-139	-57	4.421	443	29.119	104,46%	1.297
	Total Griya	13.277	16.154	16.009	125	-	-125	0	-145	2.732	145	14.079	113,71%	1.930
	• Total Non Program	13.277	16.154	16.009	125	-	-125	-18	-145	2.732	145	14.079	113,71%	1.930
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.407	101	385	284	-139	88	1.689	298	15.039	95,79%	(633)
	CF 2	109.045	107.372	104.395	1.646	440	-1.206	1.116	-2.977	-4.650	3.417	132.125	79,01%	(27.730)
	Mitraguna & Others	98.253	97.006	93.891	1.420	240	-1.180	964	-3.115	-4.362	3.355	119.197	78,77%	(25.306)
	Pensiun	10.792	10.366	10.504	226	200	-26	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	208.465	4.781	3.426	-1.355	1.602	-2.880	7.033	6.306	235.692	88,45%	(27.227)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.895	1.618	6.831	2,02%	2,65%	11,15%	5.213	5.651	4.935			
	KUR	896	1.456	1.153	6.209	1,68%	2,01%	10,80%	5.056	5.313	4.752			
	Non KUR	284	439	465	622	5,67%	12,11%	16,51%	157	338	183			
3	PWG	-	-	-	807	0,00%	0,00%	6,50%	807	807	807			
	Cilem	-	-	-	807	0,00%	0,00%	6,50%	807	807	807			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	6.036	0,59%	1,19%	4,48%	4.397	5.240	3.947			
	CF 1	92	281	107	2.675	0,35%	0,35%	8,80%	2.568	2.584	2.395			
	Total Griya	-	-	-	393	0,00%	0,00%	2,45%	393	393	393			
	Oto	92	281	107	2.282	0,72%	0,75%	15,84%	2.175	2.191	2.002			
	CF 2	704	1.808	1.532	3.360	0,65%	1,43%	3,22%	1.828	2.657	1.552			
	Mitraguna & Others	704	1.808	1.532	2.907	0,72%	1,58%	3,10%	1.375	2.203	1.099			
	Pensiun	-	-	-	454	0,00%	0,00%	4,32%	454	454	454			
	Total Pembiayaan	1.975	3.984	3.256	13.673	0,98%	1,54%	6,56%	10.416	11.698	9.689	0,88%	86,53%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	785	764	736	1,19%	1,25%	1,20%	(28)	41	(50)			
	KUR	639	624	605	577	1,20%	1,06%	1,00%	(28)	(62)	(47)			
	Non KUR	56	161	159	159	1,12%	4,13%	4,21%	(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%	0,92%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,75%	-	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%	0,97%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,08%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	1.976	0,89%	0,95%	0,95%	(28)	177	62	0,14%	85,35%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	367	377	105	10	122	47,59%	(798)	-67,94%	4.251	8,86%	(3.874)
2	Tabungan	91.378	105.830	105.850	106.251	2.521	401	421	0,40%	14.873	16,28%	98.420	107,96%	7.831
3	Deposito	20.885	17.098	16.970	16.970	127	0	(128)	-0,75%	(3.915)	-18,75%	21.483	78,99%	(4.514)
	Total	113.438	123.183	123.186	123.597	2.753	411	415	0,34%	10.159	8,96%	124.155	99,55%	(557)
	CASA	92.553	106.085	106.217	106.628	2.626	411	543	0,51%	14.075	15,21%	102.671	103,85%	3.956
	(%) CASA	81,59%	86,12%	86,22%	86,27%									
	FDR	111,58%	120,59%	122,12%	121,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.447	1.459		12	106	7,84%	46	3,23%	-	0,00%	1.459
2	Giro ISE	4	52	96	101		5	48	92,56%	96	2215,50%		0,00%	101
3	Tabungan ISE	1.409	1.301	1.352	1.359		7	58	4,44%	(50)	-3,58%		0,00%	1.359
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	61.404	2.650	2.475	-175	948	963	3.215	1.512	66.098	92,90%	(4.694)
	KUR	54.166	55.978	57.026	2.650	2.475	-175	1.078	1.048	2.860	1.427	61.794	92,28%	(4.768)
	Non KUR	4.022	4.462	4.377	-	-	0	-131	-85	355	85	4.304	101,71%	74
3	PWG	2.382	9.408	10.120	1.680	1.087	-593	1.362	712	7.737	375	9.949	101,71%	170
	Cilem	2.382	9.408	10.120	1.680	1.087	-593	1.362	712	7.737	375	9.949	101,71%	170
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	78.917	2.160	1.255	-905	2.504	216	12.973	1.039	73.797	106,94%	5.120
	CF 1	8.522	7.920	8.002	100	185	85	36	82	-520	103	9.459	84,60%	(1.456)
	Total Griya	5.933	5.560	5.709	-	185	185	0	149	-225	36	6.174	92,47%	(465)
	• Total Non Program	5.933	5.560	5.709	-	185	185	-34	149	-225	36	6.174	92,47%	(465)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.294	100	-	-100	36	-66	-295	66	3.285	69,82%	(991)
	CF 2	57.421	70.780	70.914	2.060	1.070	-990	2.469	134	13.493	936	64.338	110,22%	6.576
	Mitraguna & Others	56.582	69.407	69.548	2.025	1.070	-955	2.440	141	12.966	929	62.860	110,64%	6.688
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	150.440	6.491	4.817	-1.673	4.814	1.891	23.871	2.926	149.899	100,36%	540

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	576	560	5.256	0,22%	0,22%	8,56%	4.696	5.126	4.680			
	KUR	123	204	305	4.463	0,23%	0,54%	7,83%	4.158	4.340	4.259			
	Non KUR	6	372	255	792	0,16%	5,72%	18,10%	537	786	421			
3	PWG	-	-	-	766	0,00%	0,00%	7,57%	766	766	766			
	Cilem	-	-	-	766	0,00%	0,00%	7,57%	766	766	766			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	335	0,68%	0,81%	0,43%	(299)	(112)	(262)			
	CF 1	217	497	533	139	2,55%	6,73%	1,74%	(394)	(78)	(358)			
	Total Griya	-	497	533	71	0,00%	9,59%	1,24%	(463)	71	(426)			
	Oto	217	-	-	68	8,39%	0,00%	2,98%	68	(149)	68			
	CF 2	230	100	101	196	0,40%	0,14%	0,28%	95	(34)	96			
	Mitraguna & Others	230	100	101	196	0,41%	0,15%	0,28%	95	(34)	96			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	6.357	0,46%	0,80%	4,23%	5.162	5.780	5.184	1,32%	68,76%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	116	114	190	0,08%	0,19%	0,31%	76	143	74			
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74			
	Non KUR	47	78	78	78	1,16%	1,74%	1,78%	-	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	513	0,00%	0,11%	0,65%	426	513	426			
	CF 1	-	-	-	426	0,00%	0,00%	5,33%	426	426	426			
	Total Griya	-	-	-	426	0,00%	0,00%	7,47%	426	426	426			
	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	703	0,04%	0,14%	0,47%	502	656	500	0,47%	-0,15%	0,0%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.462	3.573	206	112	297	9,06%	1.696	90,30%	4.014	89,02%	(441)
2	Tabungan	48.550	58.732	57.553	57.228	591	(324)	(1.504)	-2,56%	8.678	17,87%	55.473	103,16%	1.756
3	Deposito	7.602	13.550	13.365	13.365	2.432	0	(185)	-1,37%	5.763	75,81%	8.347	160,11%	5.018
	Total	58.030	75.559	74.380	74.167	3.229	(213)	(1.392)	-1,84%	16.137	27,81%	67.834	109,34%	6.332
	CASA	50.428	62.009	61.014	60.802	797	(213)	(1.207)	-1,95%	10.374	20,57%	59.487	102,21%	1.315
	(%) CASA	86,90%	82,07%	82,03%	81,98%									
	FDR	148,42%	129,65%	132,65%	133,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	483	476		(8)	(383)	-44,58%	17	3,79%	-	0,00%	476
2	Giro ISE	360	412	363	364		1	(48)	-11,59%	4	1,25%		0,00%	364
3	Tabungan ISE	99	446	120	111		(9)	(335)	-75,02%	13	13,05%		0,00%	111
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.029	49.272	700	1.680	980	214	243	4.234	1.437	52.201	94,39%	(2.929)
	KUR	43.986	47.512	47.688	600	1.580	980	47	177	3.703	1.403	50.816	93,85%	(3.128)
	Non KUR	1.052	1.518	1.584	100	100	0	167	66	532	34	1.385	114,33%	198
3	PWG	3.221	8.523	8.868	587	652	65	148	345	5.647	306	8.452	104,93%	416
	Cilem	3.221	8.523	8.868	587	652	65	148	345	5.647	306	8.452	104,93%	416
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.525	850	829	-21	411	118	2.654	710	44.221	91,64%	(3.696)
	CF 1	26.387	25.292	25.196	-	479	479	-326	-96	-1.191	575	27.144	92,82%	(1.948)
	Total Griya	5.331	5.308	5.251	-	-	0	0	-57	-80	57	5.525	95,04%	(274)
	• Total Non Program	5.331	4.976	4.920	-	-	0	-57	-56	-411	56	5.525	89,05%	(605)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	19.945	-	479	479	-326	-39	-1.111	517	21.619	92,26%	(1.674)
	CF 2	11.484	15.115	15.329	850	350	-500	737	214	3.845	136	17.077	89,76%	(1.748)
	Mitraguna & Others	8.469	10.554	10.440	850	-	-850	574	-114	1.971	114	13.545	77,08%	(3.104)
	Pensiun	3.015	4.560	4.889	-	350	350	164	328	1.874	22	3.532	138,39%	1.356
	Total Pembiayaan	86.130	97.959	98.665	2.137	3.160	1.023	774	706	12.535	2.454	104.874	94,08%	(6.209)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	352	293	1.580	0,91%	0,60%	3,21%	1.287	1.171	1.229			
	KUR	384	352	293	1.512	0,87%	0,62%	3,17%	1.218	1.127	1.160			
	Non KUR	25	-	-	69	2,33%	0,00%	4,34%	69	44	69			
3	PWG	6	-	-	945	0,18%	0,00%	10,65%	945	939	945			
	Cilem	6	-	-	945	0,18%	0,00%	10,65%	945	939	945			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	5.308	3,22%	5,28%	13,10%	3.175	4.088	3.443			
	CF 1	985	1.084	1.070	2.817	3,73%	4,23%	11,18%	1.746	1.832	1.733			
	Total Griya	-	64	63	196	0,00%	1,19%	3,73%	133	196	132			
	Oto	985	1.020	1.007	2.621	4,68%	5,04%	13,14%	1.614	1.637	1.602			
	CF 2	235	781	1.063	2.491	2,05%	7,03%	16,25%	1.428	2.255	1.710			
	Mitraguna & Others	235	781	799	1.867	2,78%	7,57%	17,89%	1.068	1.632	1.086			
	Pensiun	-	-	264	623	0,00%	5,78%	12,75%	360	623	623			
	Total Pembiayaan	1.635	2.217	2.426	7.833	1,90%	2,48%	7,94%	5.406	6.198	5.616	3,35%	57,82%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	275	291	293	0,72%	0,59%	0,59%	2	(31)	18			
	KUR	102	192	208	210	0,23%	0,44%	0,44%	2	108	18			
	Non KUR	222	83	83	83	21,14%	5,44%	5,21%	-	(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%	2,57%	-	309	(1)			
	Total Griya	-	131	130	130	0,00%	2,46%	2,48%	-	130	(1)			
	Oto	338	517	517	517	1,61%	2,59%	2,59%	-	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	940	0,77%	0,96%	0,95%	2	278	18	3,56%	-273,17%	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	20.943	20.487	170	(456)	(1.024)	-4,76%	(7.699)	-27,32%	34.516	59,36%	(14.028)
2	Tabungan	231.223	240.889	240.947	241.445	14.289	498	556	0,23%	10.222	4,42%	244.274	98,84%	(2.828)
3	Deposito	34.752	39.554	33.360	33.210	241	(150)	(6.344)	-16,04%	(1.542)	-4,44%	34.797	95,44%	(1.587)
	Total	294.162	301.953	295.250	295.142	14.700	(108)	(6.811)	-2,26%	980	0,33%	313.587	94,12%	(18.444)
	CASA	259.410	262.400	261.890	261.932	14.459	42	(467)	-0,18%	2.522	0,97%	278.789	93,95%	(16.857)
	(%) CASA	88,19%	86,90%	88,70%	88,75%									
	FDR	81,90%	86,52%	87,93%	87,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.241	5.245		5	61	1,17%	758	16,89%	-	0,00%	5.245
2	Giro ISE	733	668	919	918		(1)	250	37,49%	185	25,17%		0,00%	918
3	Tabungan ISE	3.754	4.517	4.322	4.328		6	(190)	-4,20%	574	15,28%		0,00%	4.328
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.653	-	-	0	-54	-47	-1.589	47	3.242	50,99%	(1.589)
	Linkage	1.406	1.004	964	-	-	-	-40	-41	-442	41	1.406	68,54%	(442)
	Non-Linkage	1.836	696	689	-	-	0	-13	-7	-1.147	7	1.836	37,55%	(1.147)
	• Local Champion	1.836	696	689	-	-	0	-13	-7	-1.147	7	1.836	37,55%	(1.147)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.939	2.175	1.501	-674	907	-222	-535	1.723	73.798	97,48%	(1.859)
	KUR	67.505	67.768	67.627	2.175	1.501	-674	1.053	-141	122	1.642	68.672	98,48%	(1.046)
	Non KUR	4.969	4.393	4.312	-	-	0	-146	-81	-656	81	5.125	84,13%	(813)
3	PWG	12.827	24.750	25.497	6.051	4.559	-1.492	2.521	748	12.671	3.811	28.848	88,39%	(3.351)
	Cilem	7.700	16.834	17.412	3.078	1.694	-1.384	2.212	578	9.713	1.116	19.756	88,14%	(2.343)
	Gadai	5.127	7.915	8.085	2.973	2.865	-108	310	170	2.958	2.696	9.092	88,92%	(1.007)
4	CFG	152.377	162.630	160.522	2.959	3.397	438	1.569	-2.108	8.144	5.504	174.288	92,10%	(13.766)
	CF 1	49.433	46.521	44.483	715	102	-613	329	-2.038	-4.950	2.140	55.198	80,59%	(10.716)
	Total Griya	45.444	40.929	38.896	210	-	-210	0	-2.032	-6.548	2.032	49.586	78,44%	(10.689)
	• Total Non Program	21.636	18.086	16.234	50	-	-50	-385	-1.851	-5.402	1.851	22.711	71,48%	(6.477)
	• Program	23.808	22.843	22.662	160	-	-160	3	-181	-1.146	181	26.875	84,32%	(4.213)
	Oto	3.989	5.592	5.586	505	102	-403	329	-6	1.598	108	5.613	99,53%	(26)
	CF 2	102.945	116.109	116.039	2.244	3.295	1.051	1.240	-70	13.094	3.365	119.090	97,44%	(3.051)
	Mitraguna & Others	90.697	101.889	101.903	1.882	3.295	1.413	1.240	14	11.206	3.281	105.348	96,73%	(3.445)
	Pensiun	12.248	14.220	14.137	362	-	-362	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	259.611	11.185	9.457	-1.728	4.944	-1.630	18.691	11.086	280.176	92,66%	(20.565)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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	2.862	0,26%	1,30%	3,98%	1.927	2.672	1.954			
	KUR	190	310	589	2.110	0,28%	0,87%	3,12%	1.521	1.920	1.800			
	Non KUR	-	598	346	752	0,00%	7,88%	17,43%	405	752	153			
3	PWG	-	-	-	1.816	0,00%	0,00%	7,12%	1.816	1.816	1.816			
	Cilem	-	-	-	1.650	0,00%	0,00%	9,47%	1.650	1.650	1.650			
	Gadai	-	-	-	166	0,00%	0,00%	2,06%	166	166	166			
4	CFG	3.319	4.884	4.033	7.440	2,18%	2,48%	4,63%	3.407	4.121	2.556			
	CF 1	1.762	3.615	3.096	6.585	3,57%	6,66%	14,80%	3.489	4.822	2.970			
	Total Griya	1.762	3.343	2.831	5.803	3,88%	6,92%	14,92%	2.972	4.040	2.460			
	Oto	-	272	265	782	0,00%	4,74%	14,00%	517	782	510			
	CF 2	1.556	1.269	937	855	1,51%	0,81%	0,74%	(82)	(702)	(414)			
	Mitraguna & Others	1.556	1.269	937	855	1,72%	0,92%	0,84%	(82)	(702)	(414)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	12.118	1,46%	1,90%	4,67%	7.149	8.609	6.269	8,37%	-79,33%	3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,14%	(3)	(316)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,54%	(3)	(316)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	363	0,27%	0,44%	0,51%	49	169	72			
	KUR	3	193	222	275	0,00%	0,33%	0,41%	54	272	82			
	Non KUR	191	98	92	88	3,84%	2,10%	2,04%	(4)	(103)	(10)			
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	4.159	3,15%	3,11%	2,59%	(898)	(635)	(630)			
	CF 1	2.642	3.176	3.279	1.756	5,34%	7,05%	3,95%	(1.522)	(885)	(1.420)			
	Total Griya	2.642	3.176	3.279	1.756	5,81%	8,01%	4,52%	(1.522)	(885)	(1.420)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.403	2,09%	1,53%	2,07%	625	250	790			
	Mitraguna & Others	2.153	1.319	1.484	2.109	2,37%	1,46%	2,07%	625	(44)	790			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	4.575	2,22%	2,08%	1,76%	(851)	(782)	(507)	2,32%	-31,55%	0,6%

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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.405	8.482	(376)	77	(1.504)	-15,06%	(5.863)	-40,87%	21.691	39,10%	(13.209)
2	Tabungan	145.625	195.327	391.589	407.777	52.003	16.188	212.450	108,77%	262.152	180,02%	159.881	255,05%	247.897
3	Deposito	70.189	86.483	66.110	66.094	(2.627)	(16)	(20.389)	-23,58%	(4.094)	-5,83%	70.942	93,17%	(4.848)
	Total	230.159	291.796	466.105	482.354	49.000	16.249	190.557	65,30%	252.194	109,57%	252.514	191,02%	229.840
	CASA	159.970	205.313	399.995	416.259	51.627	16.265	210.946	102,74%	256.289	160,21%	181.572	229,25%	234.687
	(%) CASA	69,50%	70,36%	85,82%	86,30%									
	FDR	49,05%	42,16%	26,64%	25,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.853	13.860		7	(1.675)	-10,78%	1.216	9,62%	-	0,00%	13.860
2	Giro ISE	2.499	3.292	1.704	1.704		0	(1.588)	-48,24%	(794)	-31,79%		0,00%	1.704
3	Tabungan ISE	9.095	11.192	11.098	11.105		7	(87)	-0,78%	2.011	22,11%		0,00%	11.105
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	14.642	-	-	0	-539	-318	-4.606	318	21.048	69,57%	(6.405)
	KUR	17.796	13.578	13.265	-	-	0	-533	-313	-4.532	313	19.513	67,98%	(6.248)
	Non KUR	1.452	1.383	1.378	-	-	0	-6	-5	-74	5	1.535	89,77%	(157)
3	PWG	5.178	11.964	12.837	2.178	2.207	29	325	873	7.659	1.333	20.379	62,99%	(7.542)
	Cilem	3.578	8.774	9.337	918	980	61	436	563	5.759	417	13.704	68,13%	(4.367)
	Gadai	1.600	3.189	3.500	1.260	1.227	-33	-111	311	1.900	916	6.675	52,44%	(3.175)
4	CFG	88.436	96.089	96.704	920	1.480	561	-1.046	615	8.268	865	111.775	86,52%	(15.071)
	CF 1	19.579	25.210	25.447	640	547	-92	524	238	5.868	309	22.421	113,50%	3.026
	Total Griya	14.822	14.728	14.611	-	-	0	0	-116	-211	116	15.602	93,65%	(991)
	• Total Non Program	14.371	14.302	14.189	-	-	0	-133	-114	-182	114	15.093	94,01%	(904)
	• Program	451	425	423	-	-	0	-3	-2	-29	2	510	82,96%	(87)
	Oto	4.757	10.482	10.836	640	547	-92	524	354	6.079	193	6.819	158,91%	4.017
	CF 2	68.857	70.879	71.257	280	933	653	-1.570	377	2.400	556	89.354	79,75%	(18.097)
	Mitraguna & Others	68.359	70.001	70.152	280	700	420	-1.564	151	1.793	549	86.959	80,67%	(16.807)
	Pensiun	498	878	1.105	-	233	233	-6	227	607	6	2.394	46,14%	(1.290)
	Total Pembiayaan	112.901	123.013	124.184	3.098	3.687	589	-1.261	1.171	11.283	2.517	153.239	81,04%	(29.055)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	772	789	1.051	6,58%	5,27%	7,18%	262	(216)	280			
	KUR	1.267	772	789	1.051	7,12%	5,81%	7,92%	262	(216)	280			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.117	0,00%	0,00%	8,70%	1.117	1.117	1.117			
	Cilem	-	-	-	1.095	0,00%	0,00%	11,73%	1.095	1.095	1.095			
	Gadai	-	-	-	21	0,00%	0,00%	0,61%	21	21	21			
4	CFG	1.470	1.479	1.419	6.672	1,66%	1,48%	6,90%	5.253	5.202	5.193			
	CF 1	117	973	626	2.783	0,60%	2,48%	10,93%	2.157	2.666	1.810			
	Total Griya	-	469	232	1.814	0,00%	1,58%	12,42%	1.582	1.814	1.345			
	Oto	117	504	393	968	2,46%	3,75%	8,94%	575	851	465			
	CF 2	1.353	506	794	3.890	1,96%	1,12%	5,46%	3.096	2.537	3.384			
	Mitraguna & Others	1.353	506	794	3.890	1,98%	1,13%	5,54%	3.096	2.537	3.384			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	8.840	2,42%	1,80%	7,12%	6.632	6.103	6.590	2,44%	65,66%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	9.991	9.900	52,35%	66,78%	67,61%	(91)	(176)	(213)			
	KUR	8.740	8.795	8.674	8.583	49,11%	63,89%	64,71%	(91)	(157)	(212)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,59%	-	(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	1.592	1,12%	1,45%	1,65%	201	603	376			
	CF 1	244	233	232	434	1,24%	0,92%	1,70%	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%	2,93%	203	317	203			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,63%	(1)	413	175			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,65%	(1)	413	175			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.492	9,80%	9,25%	9,25%	110	427	163	1,44%	84,44%	-7,8%

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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	9.118	15.692	714	6.573	9.232	142,92%	140	0,90%	25.477	61,59%	(9.785)
2	Tabungan	146.646	145.002	142.219	144.905	(1.597)	2.686	(97)	-0,07%	(1.741)	-1,19%	158.899	91,19%	(13.994)
3	Deposito	29.176	27.609	27.767	27.617	495	(150)	7	0,03%	(1.559)	-5,34%	30.121	91,69%	(2.504)
	Total	191.374	179.071	179.105	188.214	(388)	9.109	9.143	5,11%	(3.160)	-1,65%	214.497	87,75%	(26.283)
	CASA	162.198	151.462	151.338	160.597	(883)	9.259	9.135	6,03%	(1.601)	-0,99%	184.376	87,10%	(23.779)
	(%) CASA	84,75%	84,58%	84,50%	85,33%									
	FDR	87,12%	107,77%	109,15%	103,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.994	11.307	11.500		193	2.506	27,86%	(2.604)	-18,46%	-	0,00%	11.500
2	Giro ISE	4.458	4.210	6.041	6.224		183	2.015	47,86%	1.766	39,62%		0,00%	6.224
3	Tabungan ISE	9.645	4.784	5.266	5.275		9	491	10,26%	(4.370)	-45,31%		0,00%	5.275
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	18.771	19.475	850	1.000	150	1.590	705	3.326	295	21.415	90,94%	(1.939)
	KUR	14.812	17.642	18.377	850	1.000	150	1.629	735	3.565	265	19.912	92,29%	(1.535)
	Non KUR	1.337	1.128	1.098	-	-	0	-39	-30	-239	30	1.502	73,10%	(404)
3	PWG	15.238	29.524	31.471	15.773	5.628	-10.145	3.614	1.947	16.234	3.681	30.096	104,57%	1.375
	Cilem	3.814	12.037	12.916	2.031	1.619	-412	1.174	880	9.102	739	15.630	82,64%	(2.714)
	Gadai	11.423	17.487	18.555	13.743	4.010	-9.733	2.440	1.068	7.132	2.942	14.466	128,27%	4.089
4	CFG	135.343	144.690	144.550	1.662	1.766	104	-1.102	-141	9.207	1.907	159.190	90,80%	(14.641)
	CF 1	16.023	18.100	18.337	557	573	16	-25	237	2.314	336	18.866	97,20%	(528)
	Total Griya	9.034	10.590	10.484	300	-	-300	0	-107	1.449	107	9.764	107,37%	720
	• Total Non Program	9.034	10.590	10.484	300	-	-300	396	-107	1.449	107	9.764	107,37%	720
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.854	257	573	316	-25	344	865	230	9.102	86,29%	(1.248)
	CF 2	119.320	126.590	126.212	1.105	1.193	88	-1.077	-378	6.892	1.571	140.324	89,94%	(14.112)
	Mitraguna & Others	104.787	113.008	112.753	1.035	993	-42	-919	-255	7.966	1.248	123.847	91,04%	(11.095)
	Pensiun	14.533	13.582	13.459	70	200	130	-158	-123	-1.074	323	16.477	81,69%	(3.018)
	Total Pembiayaan	166.730	192.985	195.496	18.286	8.395	-9.891	4.102	2.511	28.766	5.884	210.701	92,78%	(15.205)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	543	460	3.050	0,29%	2,45%	15,66%	2.591	3.004	2.508			
	KUR	-	459	460	2.829	0,00%	2,61%	15,39%	2.369	2.829	2.370			
	Non KUR	46	83	-	221	3,44%	0,00%	20,14%	221	175	138			
3	PWG	-	146	-	2.951	0,00%	0,00%	9,38%	2.951	2.951	2.805			
	Cilem	-	-	-	2.459	0,00%	0,00%	19,04%	2.459	2.459	2.459			
	Gadai	-	146	-	491	0,00%	0,00%	2,65%	491	491	346			
4	CFG	993	410	406	2.443	0,73%	0,28%	1,69%	2.037	1.450	2.033			
	CF 1	153	410	406	821	0,95%	2,24%	4,48%	415	668	411			
	Total Griya	15	341	339	480	0,16%	3,20%	4,57%	141	465	138			
	Oto	138	69	67	342	1,98%	0,90%	4,35%	274	204	273			
	CF 2	840	-	-	1.622	0,70%	0,00%	1,29%	1.622	782	1.622			
	Mitraguna & Others	840	-	-	954	0,80%	0,00%	0,85%	954	114	954			
	Pensiun	-	-	-	668	0,00%	0,00%	4,97%	668	668	668			
	Total Pembiayaan	1.039	1.099	866	8.444	0,62%	0,45%	4,32%	7.578	7.405	7.346	2,88%	33,43%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	402	481	481	1,61%	2,56%	2,47%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	0,99%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	27,17%	-	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	2.152	1,59%	1,72%	1,49%	(331)	(4)	(1.118)			
	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	2.151	1,79%	1,96%	1,70%	(331)	17	(1.109)			
	Mitraguna & Others	1.368	3.260	2.482	2.151	1,31%	2,20%	1,91%	(331)	783	(1.109)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.633	1,45%	1,54%	1,35%	(331)	216	(1.040)	1,46%	-8,44%	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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.599	9.346	253	(254)	703	8,13%	659	7,58%	19.049	49,06%	(9.703)
2	Tabungan	252.421	261.827	251.553	254.226	3.583	2.673	(7.601)	-2,90%	1.805	0,72%	268.613	94,64%	(14.387)
3	Deposito	76.726	72.505	62.620	62.618	(1.073)	(2)	(9.887)	-13,64%	(14.108)	-18,39%	77.795	80,49%	(15.177)
	Total	337.834	342.975	323.773	326.190	2.763	2.417	(16.785)	-4,89%	(11.644)	-3,45%	365.457	89,26%	(39.267)
	CASA	261.108	270.470	261.152	263.572	3.836	2.420	(6.898)	-2,55%	2.464	0,94%	287.662	91,63%	(24.090)
	(%) CASA	77,29%	78,86%	80,66%	80,80%									
	FDR	106,55%	109,87%	116,03%	115,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.867	12.807		(60)	897	7,54%	4.359	51,60%	-	0,00%	12.807
2	Giro ISE	1.077	1.065	1.091	1.094		3	29	2,74%	17	1,57%		0,00%	1.094
3	Tabungan ISE	7.371	10.845	11.775	11.713		(62)	868	8,01%	4.342	58,91%		0,00%	11.713
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	26.226	500	450	-50	-82	-105	-7.181	555	39.559	66,30%	(13.333)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	26.226	500	450	-50	-82	-105	-7.177	555	36.812	71,24%	(10.586)
	• Local Champion	29.104	25.433	25.328	500	450	-50	-82	-105	-3.776	555	30.183	83,92%	(4.855)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.375	550	650	100	1.120	-49	2.531	699	27.707	95,19%	(1.331)
	KUR	21.881	24.372	24.431	550	650	100	1.186	59	2.550	591	25.636	95,30%	(1.205)
	Non KUR	1.963	2.053	1.944	-	-	0	-65	-108	-19	108	2.070	93,92%	(126)
3	PWG	18.313	34.800	35.958	7.556	6.363	-1.193	1.901	1.158	17.645	5.204	32.103	112,01%	3.856
	Cilem	9.363	18.475	18.862	1.851	1.601	-250	454	388	9.500	1.213	19.896	94,81%	(1.033)
	Gadai	8.950	16.326	17.096	5.705	4.762	-943	1.447	770	8.146	3.991	12.207	140,05%	4.889
4	CFG	284.398	289.261	287.110	4.378	3.811	-567	3.514	-2.150	2.712	5.962	293.503	97,82%	(6.392)
	CF 1	38.670	35.743	35.260	334	752	418	215	-483	-3.410	1.235	39.755	88,69%	(4.495)
	Total Griya	32.928	30.140	29.505	-	442	442	0	-635	-3.423	1.077	33.207	88,85%	(3.701)
	• Total Non Program	32.928	30.140	29.505	-	442	442	-623	-635	-3.423	1.077	33.207	88,85%	(3.701)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.755	334	310	-24	215	152	13	158	6.549	87,88%	(794)
	CF 2	245.728	253.518	251.850	4.044	3.059	-985	3.299	-1.668	6.122	4.727	253.748	99,25%	(1.897)
	Mitraguna & Others	226.104	235.833	233.949	4.044	2.692	-1.352	3.374	-1.884	7.845	4.576	233.381	100,24%	567
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	359.963	376.817	375.670	12.984	11.274	-1.710	6.454	-1.146	15.708	12.420	392.871	95,62%	(17.201)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	3.290	0,00%	0,34%	12,55%	3.200	3.290	3.195			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	3.290	0,00%	0,34%	12,55%	3.200	3.290	3.195			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	1.927	1,32%	0,63%	7,30%	1.760	1.613	1.688			
	KUR	205	191	122	1.753	0,94%	0,50%	7,17%	1.631	1.548	1.561			
	Non KUR	109	47	45	174	5,56%	2,19%	8,95%	129	65	127			
3	PWG	-	-	-	2.805	0,00%	0,00%	7,80%	2.805	2.805	2.805			
	Cilem	-	-	-	2.561	0,00%	0,00%	13,58%	2.561	2.561	2.561			
	Gadai	-	-	-	244	0,00%	0,00%	1,43%	244	244	244			
4	CFG	4.834	7.506	8.636	8.992	1,70%	2,99%	3,13%	356	4.158	1.486			
	CF 1	1.936	3.401	3.537	1.847	5,01%	9,89%	5,24%	(1.689)	(89)	(1.553)			
	Total Griya	1.859	3.002	3.167	1.584	5,65%	10,51%	5,37%	(1.583)	(275)	(1.418)			
	Oto	77	399	370	263	1,35%	6,61%	4,58%	(107)	186	(136)			
	CF 2	2.897	4.105	5.099	7.145	1,18%	2,01%	2,84%	2.046	4.247	3.039			
	Mitraguna & Others	2.897	4.105	5.099	7.145	1,28%	2,16%	3,05%	2.046	4.247	3.039			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	17.014	1,43%	2,36%	4,53%	8.122	11.866	9.175	0,89%	80,32%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	582	635	655	0,47%	2,40%	2,49%	21	544	73			
	KUR	77	342	397	458	0,35%	1,63%	1,87%	60	380	115			
	Non KUR	34	240	237	198	1,74%	11,56%	10,18%	(39)	164	(42)			
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%	4,24%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,25%	(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%	3,56%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,24%	(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	12.836	0,80%	3,41%	3,42%	5	9.957	145	3,06%	10,41%	-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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	7.469	6.750	(487)	(718)	721	11,97%	(853)	-11,22%	17.630	38,29%	(10.879)
2	Tabungan	169.083	168.290	166.885	168.287	2.671	1.402	(4)	-0,00%	(797)	-0,47%	182.857	92,03%	(14.571)
3	Deposito	159.534	168.281	164.764	164.763	2.495	(1)	(3.518)	-2,09%	5.229	3,28%	160.953	102,37%	3.810
	Total	336.221	342.600	339.117	339.800	4.679	683	(2.800)	-0,82%	3.579	1,06%	361.440	94,01%	(21.640)
	CASA	176.687	174.319	174.353	175.037	2.184	684	718	0,41%	(1.650)	-0,93%	200.487	87,31%	(25.450)
	(%) CASA	52,55%	50,88%	51,41%	51,51%									
	FDR	59,93%	62,03%	63,14%	63,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	7.844	7.892		48	53	0,68%	(3.281)	-29,37%	-	0,00%	7.892
2	Giro ISE	2.226	2.414	2.602	2.603		1	189	7,82%	377	16,92%		0,00%	2.603
3	Tabungan ISE	8.944	5.421	5.238	5.286		48	(135)	-2,50%	(3.658)	-40,90%		0,00%	5.286
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.198	41.617	750	1.600	850	-539	420	914	1.180	47.062	88,43%	(5.445)
	KUR	38.741	39.533	39.992	750	1.600	850	-486	459	1.252	1.141	44.874	89,12%	(4.881)
	Non KUR	1.963	1.665	1.625	-	-	0	-54	-39	-337	39	2.189	74,25%	(564)
3	PWG	8.703	16.596	17.260	2.962	1.824	-1.138	645	664	8.557	1.160	26.230	65,80%	(8.970)
	Cilem	6.698	12.513	12.796	1.019	1.015	-4	333	283	6.098	732	17.952	71,28%	(5.156)
	Gadai	2.005	4.083	4.464	1.943	809	-1.134	312	381	2.458	428	8.277	53,93%	(3.814)
4	CFG	152.101	154.707	155.251	2.754	2.898	144	141	544	3.150	2.354	177.569	87,43%	(22.318)
	CF 1	24.823	21.116	20.495	-	-	0	-326	-600	-4.327	620	27.859	73,57%	(7.363)
	Total Griya	16.607	12.664	12.543	-	-	0	0	-120	-4.064	120	17.386	72,14%	(4.843)
	• Total Non Program	16.607	12.664	12.543	-	-	0	-124	-120	-4.064	120	17.386	72,14%	(4.843)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	7.952	-	-	0	-326	-500	-264	500	10.472	75,93%	(2.520)
	CF 2	127.278	133.591	134.756	2.754	2.898	144	263	1.165	7.478	1.733	149.711	90,01%	(14.955)
	Mitraguna & Others	115.000	120.148	120.785	2.754	2.036	-718	487	637	5.785	1.399	135.356	89,23%	(14.571)
	Pensiun	12.278	13.443	13.971	-	862	862	184	527	1.692	335	14.354	97,33%	(384)
	Total Pembiayaan	201.507	212.500	214.128	6.466	6.322	-144	246	1.628	12.621	4.694	250.861	85,36%	(36.733)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	817	866	3.834	0,93%	2,10%	9,21%	2.968	3.457	3.017			
	KUR	327	781	833	3.627	0,84%	2,11%	9,07%	2.795	3.300	2.846			
	Non KUR	50	36	34	207	2,53%	2,02%	12,71%	173	157	171			
3	PWG	-	-	-	892	0,00%	0,00%	5,17%	892	892	892			
	Cilem	-	-	-	892	0,00%	0,00%	6,97%	892	892	892			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.370	3.268	7.309	1,80%	2,11%	4,71%	4.041	4.565	3.939			
	CF 1	932	1.034	577	1.534	3,75%	2,73%	7,48%	957	602	500			
	Total Griya	594	-	-	196	3,58%	0,00%	1,56%	196	(398)	196			
	Oto	337	1.034	577	1.338	4,11%	6,82%	16,82%	761	1.000	304			
	CF 2	1.812	2.336	2.691	5.775	1,42%	2,01%	4,29%	3.084	3.963	3.439			
	Mitraguna & Others	1.812	2.336	2.691	5.271	1,58%	2,24%	4,36%	2.580	3.459	2.935			
	Pensiun	-	-	-	504	0,00%	0,00%	3,61%	504	504	504			
	Total Pembiayaan	3.121	4.187	4.134	12.035	1,55%	1,95%	5,62%	7.901	8.914	7.848	2,66%	52,73%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	503	1,23%	0,96%	1,21%	108	4	209			
	KUR	125	164	265	373	0,32%	0,67%	0,93%	108	248	209			
	Non KUR	374	130	130	130	19,05%	7,81%	8,00%	-	(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	3.301	1,02%	2,17%	2,13%	(49)	1.756	352			
	CF 1	114	623	909	717	0,46%	4,30%	3,50%	(192)	603	94			
	Total Griya	114	623	620	616	0,69%	4,89%	4,91%	(4)	502	(7)			
	Oto	-	-	289	101	0,00%	3,42%	1,27%	(188)	101	101			
	CF 2	1.431	2.326	2.441	2.584	1,12%	1,83%	1,92%	143	1.153	258			
	Mitraguna & Others	1.388	2.326	2.441	2.584	1,21%	2,03%	2,14%	143	1.196	258			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.804	1,01%	1,76%	1,78%	59	1.759	561	1,42%	20,28%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.167	2.143	299	(24)	(148)	-6,45%	(11.042)	-83,75%	18.701	11,46%	(16.558)
2	Tabungan	147.923	138.652	145.114	147.237	(21.267)	2.123	8.585	6,19%	(686)	-0,46%	158.452	92,92%	(11.215)
3	Deposito	54.920	82.610	80.954	80.950	23.934	(4)	(1.660)	-2,01%	26.030	47,40%	55.870	144,89%	25.080
	Total	216.028	223.553	228.236	230.330	2.966	2.095	6.778	3,03%	14.302	6,62%	233.023	98,84%	(2.693)
	CASA	161.108	140.943	147.282	149.380	(20.968)	2.098	8.437	5,99%	(11.728)	-7,28%	177.153	84,32%	(27.773)
	(%) CASA	74,58%	63,05%	64,53%	64,85%									
	FDR	99,10%	101,37%	99,68%	98,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.650	2.500		(150)	108	4,50%	(89)	-3,45%	-	0,00%	2.500
2	Giro ISE	59	60	211	31		(180)	(29)	-48,51%	(28)	-47,12%		0,00%	31
3	Tabungan ISE	2.531	2.332	2.439	2.469		30	137	5,87%	(62)	-2,44%		0,00%	2.469
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.169	49.951	2.770	2.250	-520	1.099	782	4.217	1.468	50.486	98,94%	(534)
	KUR	43.301	47.233	48.070	2.670	2.250	-420	1.146	838	4.770	1.412	47.872	100,41%	198
	Non KUR	2.433	1.937	1.881	100	-	-100	-47	-56	-552	56	2.613	71,98%	(732)
3	PWG	2.160	6.868	6.874	803	375	-429	532	5	4.714	369	8.667	79,31%	(1.793)
	Cilem	2.160	6.868	6.874	803	375	-429	532	5	4.714	369	8.667	79,31%	(1.793)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	170.689	1.155	3.420	2.265	566	101	4.498	3.319	173.274	98,51%	(2.584)
	CF 1	15.140	17.519	16.945	139	127	-12	18	-575	1.805	701	15.984	106,01%	960
	Total Griya	1.118	1.004	992	-	-	0	0	-12	-126	12	1.335	74,33%	(343)
	• Total Non Program	1.118	1.004	992	-	-	0	-12	-12	-126	12	1.335	74,33%	(343)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	15.952	139	127	-12	18	-563	1.931	690	14.649	108,90%	1.303
	CF 2	151.051	153.070	153.745	1.016	3.293	2.277	548	675	2.693	2.618	157.289	97,75%	(3.545)
	Mitraguna & Others	120.364	121.985	122.298	620	2.280	1.660	624	312	1.934	1.968	126.025	97,04%	(3.727)
	Pensiun	30.687	31.084	31.447	396	1.013	617	-75	363	760	650	31.265	100,58%	182
	Total Pembiayaan	214.086	226.626	227.515	4.728	6.044	1.317	2.197	888	13.429	5.156	232.426	97,89%	(4.911)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	820	635	2.945	0,72%	1,29%	5,90%	2.309	2.615	2.125			
	KUR	190	795	611	2.771	0,44%	1,29%	5,76%	2.160	2.581	1.976			
	Non KUR	139	25	24	174	5,72%	1,25%	9,23%	149	35	149			
3	PWG	3	-	-	576	0,14%	0,00%	8,38%	576	573	576			
	Cilem	3	-	-	576	0,14%	0,00%	8,38%	576	573	576			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	3.724	0,84%	0,83%	2,18%	2.302	2.334	2.079			
	CF 1	197	1.365	679	1.569	1,30%	3,88%	9,26%	890	1.371	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	1.569	1,41%	4,11%	9,83%	890	1.371	204			
	CF 2	1.192	280	742	2.155	0,79%	0,48%	1,40%	1.413	963	1.875			
	Mitraguna & Others	1.192	280	354	1.762	0,99%	0,29%	1,44%	1.408	570	1.482			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	7.245	0,80%	0,91%	3,18%	5.188	5.523	4.780	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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	224	185	191	1,11%	0,38%	0,38%	7	(317)	(33)			
	KUR	409	99	147	154	0,94%	0,31%	0,32%	8	(255)	55			
	Non KUR	100	125	38	37	4,09%	1,96%	1,98%	(1)	(62)	(88)			
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	2.029	0,82%	1,27%	1,19%	(137)	669	(1)			
	CF 1	113	113	249	113	0,75%	1,42%	0,67%	(136)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	113	0,81%	1,51%	0,71%	(136)	-	-			
	CF 2	1.246	1.917	1.917	1.916	0,83%	1,25%	1,25%	(1)	669	(1)			
	Mitraguna & Others	1.125	1.917	1.917	1.916	0,93%	1,57%	1,57%	(1)	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.220	0,87%	1,04%	0,98%	(131)	352	(34)	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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	36	36	(4)	0	(1)	-2,77%	(30)	-45,43%	2.150	1,68%	(2.114)
2	Tabungan	73.366	68.177	67.976	67.345	(6.024)	(630)	(832)	-1,22%	(6.021)	-8,21%	79.265	84,96%	(11.919)
3	Deposito	13.172	13.658	14.197	14.197	95	0	538	3,94%	1.024	7,78%	14.143	100,38%	54
	Total	86.605	81.873	82.208	81.578	(5.933)	(630)	(295)	-0,36%	(5.027)	-5,80%	95.557	85,37%	(13.979)
	CASA	73.432	68.215	68.012	67.381	(6.028)	(630)	(833)	-1,22%	(6.051)	-8,24%	81.415	82,76%	(14.033)
	(%) CASA	84,79%	83,32%	82,73%	82,60%									
	FDR	98,27%	111,67%	111,14%	112,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	325	328		3	7	2,08%	(22)	-6,19%	-	0,00%	328
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	321	325	328		3	7	2,08%	(22)	-6,19%	-	0,00%	328
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	6.772	812	640	-172	540	364	5.061	276	4.640	145,96%	2.132
	Cilem	1.711	6.408	6.772	812	640	-172	540	364	5.061	276	4.640	145,96%	2.132
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.578	1.377	1.520	143	649	-420	1.211	1.940	91.314	92,62%	(6.736)
	CF 1	269	452	448	-	-	0	-3	-4	179	4	1.216	36,84%	(768)
	Total Griya	269	253	251	-	-	0	0	-2	-18	2	512	49,01%	(261)
	• Total Non Program	269	253	251	-	-	0	-2	-2	-18	2	512	49,01%	(261)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	197	-	-	0	-3	-3	197	3	704	27,98%	(507)
	CF 2	83.098	84.545	84.130	1.377	1.520	143	652	-416	1.032	1.936	90.098	93,38%	(5.968)
	Mitraguna & Others	38.271	38.877	38.111	400	790	390	-155	-766	-160	1.556	44.624	85,41%	(6.512)
	Pensiun	44.827	45.668	46.019	977	730	-247	807	350	1.192	380	45.475	101,20%	544
	Total Pembiayaan	85.106	91.424	91.368	2.189	2.160	-29	1.189	-56	6.262	2.216	95.983	95,19%	(4.615)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	461	0,00%	0,00%	6,80%	461	461	461			
	Cilem	-	-	-	461	0,00%	0,00%	6,80%	461	461	461			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	388	0,00%	0,46%	0,46%	(1)	388	20			
	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	388	0,00%	0,46%	0,46%	(1)	388	20			
	Mitraguna & Others	-	368	389	388	0,00%	1,00%	1,02%	(1)	388	20			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	368	389	849	0,00%	0,43%	0,93%	460	849	481	0,81%	12,51%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	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%	-127,71%	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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.771	22.797	(633)	27	199	0,88%	11.782	106,96%	15.889	143,48%	6.908
2	Tabungan	115.074	107.804	108.715	110.864	419	2.149	3.060	2,84%	(4.210)	-3,66%	123.561	89,72%	(12.697)
3	Deposito	23.779	24.716	24.795	24.795	1.009	(0)	79	0,32%	1.016	4,27%	24.502	101,20%	294
	Total	149.869	155.118	156.281	158.456	794	2.176	3.338	2,15%	8.588	5,73%	163.952	96,65%	(5.496)
	CASA	126.089	130.402	131.485	133.661	(214)	2.176	3.259	2,50%	7.572	6,01%	139.451	95,85%	(5.789)
	(%) CASA	84,13%	84,07%	84,13%	84,35%									
	FDR	105,52%	116,25%	115,05%	113,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.478	6.488	10	116	1,82%	(884)	-11,99%	-	0,00%	6.488	
2	Giro ISE	1.170	339	441	448	7	109	32,28%	(722)	-61,69%		0,00%	448	
3	Tabungan ISE	2.302	1.933	1.937	1.940	3	6	0,33%	(362)	-15,73%		0,00%	1.940	
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.460	-	100	100	-45	52	729	48	731	199,67%	729
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.460	-	100	100	-45	52	729	48	731	199,67%	729
	• Local Champion	731	484	556	-	100	100	-25	72	-175	28	731	76,05%	(175)
	• Value Chain	-	923	904	-	-	-	-19	-19	904	19	0	0,00%	904
2	MBG	14.454	20.637	20.986	1.105	805	-300	770	349	6.532	456	18.537	113,21%	2.449
	KUR	11.979	18.507	18.900	1.105	805	-300	918	393	6.921	412	15.960	118,42%	2.941
	Non KUR	2.475	2.130	2.086	-	-	0	-148	-44	-389	44	2.577	80,95%	(491)
3	PWG	2.088	8.454	8.449	1.426	354	-1.071	1.315	-5	6.361	359	9.019	93,67%	(571)
	Cilem	1.902	8.217	8.242	1.293	347	-946	1.265	25	6.340	322	8.833	93,30%	(592)
	Gadai	186	237	207	133	8	-125	50	-30	21	38	186	111,18%	21
4	CFG	140.874	149.821	148.900	2.639	2.853	214	1.766	-921	8.026	3.774	153.271	97,15%	(4.371)
	CF 1	3.720	5.476	5.361	-	-	0	-68	-114	1.641	114	5.198	103,14%	163
	Total Griya	422	1.169	1.164	-	-	0	0	-5	741	5	802	145,11%	362
	• Total Non Program	422	1.169	1.164	-	-	0	-8	-5	741	5	802	145,11%	362
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.198	-	-	0	-68	-109	900	109	4.396	95,49%	(198)
	CF 2	137.153	144.345	143.538	2.639	2.853	214	1.834	-807	6.385	3.660	148.073	96,94%	(4.534)
	Mitraguna & Others	95.850	101.262	99.953	2.379	1.660	-719	1.604	-1.309	4.104	2.969	105.758	94,51%	(5.805)
	Pensiun	41.304	43.083	43.585	260	1.193	933	231	502	2.281	691	42.314	103,00%	1.271
	Total Pembiayaan	158.147	180.319	179.794	5.170	4.112	-1.057	3.807	-525	21.647	4.637	181.558	99,03%	(1.764)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,28%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,28%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	601	0,16%	0,00%	2,86%	601	577	601			
	KUR	24	-	-	305	0,20%	0,00%	1,61%	305	281	305			
	Non KUR	-	-	-	296	0,00%	0,00%	14,19%	296	296	296			
3	PWG	-	-	-	749	0,00%	0,00%	8,87%	749	749	749			
	Cilem	-	-	-	687	0,00%	0,00%	8,33%	687	687	687			
	Gadai	-	-	-	62	0,00%	0,00%	30,21%	62	62	62			
4	CFG	636	1.014	1.462	1.967	0,45%	0,98%	1,32%	505	1.331	953			
	CF 1	195	355	110	334	5,25%	2,02%	6,22%	223	138	(22)			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	334	5,92%	2,56%	7,95%	223	138	(20)			
	CF 2	441	658	1.352	1.633	0,32%	0,94%	1,14%	282	1.192	975			
	Mitraguna & Others	441	486	1.183	1.466	0,46%	1,17%	1,47%	284	1.025	980			
	Pensiun	-	172	169	167	0,00%	0,39%	0,38%	(2)	167	(5)			
	Total Pembiayaan	660	1.063	1.510	3.365	0,42%	0,84%	1,87%	1.855	2.705	2.302	1,37%	26,56%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	221	220	219	1,55%	1,07%	1,04%	(1)	(5)	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	219	9,04%	10,33%	10,51%	(1)	(5)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	257	0,34%	0,14%	0,14%	(1)	(280)	(238)	1,13%	-688,33%	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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	6.796	7.043	851	247	(1.369)	-16,28%	254	3,73%	12.850	54,81%	(5.806)
2	Tabungan	175.767	193.661	197.555	197.192	9.382	(363)	3.531	1,82%	21.425	12,19%	189.520	104,05%	7.672
3	Deposito	41.842	51.659	50.886	50.886	(1.726)	0	(773)	-1,50%	9.044	21,62%	42.338	120,19%	8.549
	Total	224.399	253.733	255.238	255.122	8.507	(116)	1.389	0,55%	30.722	13,69%	244.707	104,26%	10.414
	CASA	182.557	202.074	204.351	204.235	10.233	(116)	2.161	1,07%	21.678	11,87%	202.369	100,92%	1.866
	(%) CASA	81,35%	79,64%	80,06%	80,05%									
	FDR	108,91%	102,73%	102,36%	102,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.368	6.381		13	134	2,15%	2.299	56,30%	-	0,00%	6.381
2	Giro ISE	1.486	3.408	3.261	3.265		4	(143)	-4,21%	1.779	119,69%		0,00%	3.265
3	Tabungan ISE	2.597	2.839	3.107	3.116		9	278	9,79%	520	20,02%		0,00%	3.116
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.420	400	-	-400	326	-109	825	109	1.595	151,72%	825
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.420	400	-	-400	326	-109	825	109	1.595	151,72%	825
	• Local Champion	1.595	2.529	2.420	400	-	-400	326	-109	825	109	1.595	151,72%	825
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	96.196	2.380	1.650	-730	1.094	-1.646	-1.537	3.296	102.758	93,61%	(6.561)
	KUR	92.544	91.691	90.162	2.280	1.650	-630	612	-1.529	-2.382	3.179	97.133	92,82%	(6.970)
	Non KUR	5.189	6.151	6.034	100	-	-100	482	-117	845	117	5.625	107,27%	409
3	PWG	10.721	20.877	21.900	3.495	3.394	-101	1.393	1.023	11.178	2.371	29.922	73,19%	(8.023)
	Cilem	6.388	12.738	13.435	1.176	1.371	195	328	697	7.047	674	19.779	67,93%	(6.343)
	Gadai	4.333	8.138	8.464	2.319	2.023	-296	1.065	326	4.131	1.697	10.144	83,44%	(1.679)
4	CFG	134.342	139.416	140.744	3.646	4.906	1.260	1.661	1.327	6.401	3.579	155.663	90,42%	(14.919)
	CF 1	27.563	25.516	25.161	329	-	-329	-74	-355	-2.402	355	31.828	79,05%	(6.667)
	Total Griya	18.820	16.634	16.494	-	-	0	0	-141	-2.327	141	21.370	77,18%	(4.876)
	• Total Non Program	5.808	4.957	4.908	-	-	0	-58	-49	-900	49	6.682	73,46%	(1.774)
	• Program	13.012	11.677	11.585	-	-	0	-170	-92	-1.427	92	14.688	78,88%	(3.103)
	Oto	8.743	8.882	8.667	329	-	-329	-74	-214	-75	214	10.458	82,87%	(1.791)
	CF 2	106.779	113.900	115.583	3.318	4.906	1.589	1.735	1.682	8.803	3.224	123.835	93,34%	(8.252)
	Mitraguna & Others	66.464	72.581	74.334	2.953	4.238	1.286	1.546	1.753	7.870	2.485	81.941	90,72%	(7.607)
	Pensiun	40.315	41.320	41.249	365	668	303	189	-71	934	739	41.894	98,46%	(645)
	Total Pembiayaan	244.391	260.664	261.259	9.921	9.950	29	4.474	595	16.868	9.355	289.938	90,11%	(28.679)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	683	5,19%	0,00%	28,24%	683	600	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	683	5,19%	0,00%	28,24%	683	600	683			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	8.324	0,95%	0,97%	8,65%	7.378	7.393	7.216			
	KUR	830	948	846	7.381	0,90%	0,92%	8,19%	6.536	6.552	6.434			
	Non KUR	101	160	100	942	1,95%	1,62%	15,62%	843	841	782			
3	PWG	7	-	-	1.910	0,06%	0,00%	8,72%	1.910	1.904	1.910			
	Cilem	-	-	-	1.550	0,00%	0,00%	11,53%	1.550	1.550	1.550			
	Gadai	7	-	-	361	0,15%	0,00%	4,26%	361	354	361			
4	CFG	949	1.528	1.067	5.015	0,71%	0,77%	3,56%	3.948	4.066	3.487			
	CF 1	949	1.114	1.067	3.543	3,44%	4,18%	14,08%	2.477	2.594	2.429			
	Total Griya	745	905	834	1.742	3,96%	5,02%	10,56%	908	997	837			
	Oto	204	209	232	1.801	2,34%	2,62%	20,78%	1.569	1.597	1.592			
	CF 2	-	414	-	1.471	0,00%	0,00%	1,27%	1.471	1.471	1.057			
	Mitraguna & Others	-	414	-	1.298	0,00%	0,00%	1,75%	1.298	1.298	884			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	15.932	0,81%	0,77%	6,10%	13.919	13.963	13.296	0,17%	97,22%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	1.021	1,10%	1,03%	1,06%	15	(57)	(108)			
	KUR	744	807	631	563	0,80%	0,69%	0,62%	(68)	(181)	(244)			
	Non KUR	334	322	375	458	6,43%	6,10%	7,59%	83	124	136			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	2.095	0,59%	1,35%	1,49%	220	1.303	139			
	CF 1	666	782	701	921	2,42%	2,75%	3,66%	220	255	139			
	Total Griya	558	634	559	791	2,96%	3,36%	4,79%	232	233	157			
	Oto	108	148	142	130	1,24%	1,60%	1,50%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,02%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,58%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	3.123	0,79%	1,11%	1,20%	235	1.181	31	3,71%	-210,54%	2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.748	2.711	546	(37)	139	5,41%	(927)	-25,48%	8.432	32,15%	(5.722)
2	Tabungan	133.319	152.840	152.071	151.905	2.858	(166)	(935)	-0,61%	18.586	13,94%	143.354	105,97%	8.551
3	Deposito	34.970	32.772	32.809	32.809	(564)	0	37	0,11%	(2.161)	-6,18%	35.987	91,17%	(3.178)
	Total	171.926	188.184	187.627	187.424	2.840	(203)	(760)	-0,40%	15.498	9,01%	187.773	99,81%	(349)
	CASA	136.957	155.412	154.819	154.616	3.404	(203)	(796)	-0,51%	17.659	12,89%	151.786	101,86%	2.830
	(%) CASA	79,66%	82,59%	82,51%	82,49%									
	FDR	77,08%	70,23%	68,52%	68,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.481	2.484		4	(295)	-10,61%	450	22,12%	-	0,00%	2.484
2	Giro ISE	95	736	515	515		0	(221)	-30,00%	420	443,31%		0,00%	515
3	Tabungan ISE	1.439	1.543	1.466	1.469		4	(74)	-4,79%	30	2,06%		0,00%	1.469
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	18.909	300	100	-200	15	-945	-37	1.045	21.313	88,72%	(2.404)
	KUR	17.446	18.508	17.764	300	100	-200	32	-744	318	844	19.713	90,11%	(1.950)
	Non KUR	1.500	1.346	1.145	-	-	0	-17	-201	-355	201	1.599	71,60%	(454)
3	PWG	1.695	7.053	7.329	988	630	-359	544	276	5.634	354	5.843	125,43%	1.486
	Cilem	1.695	7.053	7.329	988	630	-359	544	276	5.634	354	5.843	125,43%	1.486
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	102.329	485	386	-99	128	-2.928	-9.545	3.314	115.242	88,80%	(12.913)
	CF 1	3.054	2.857	2.805	96	-	-96	-85	-52	-249	52	3.455	81,16%	(651)
	Total Griya	942	882	876	-	-	0	0	-6	-66	6	1.045	83,80%	(169)
	• Total Non Program	942	882	876	-	-	0	-6	-6	-66	6	1.045	83,80%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.929	96	-	-96	-85	-46	-183	46	2.411	80,02%	(482)
	CF 2	108.821	102.400	99.525	389	386	-3	214	-2.875	-9.296	3.261	111.787	89,03%	(12.262)
	Mitraguna & Others	34.866	41.533	41.433	335	300	-35	984	-100	6.567	400	37.557	110,32%	3.876
	Pensiun	73.955	60.867	58.092	54	86	32	-770	-2.775	-15.863	2.861	74.229	78,26%	(16.137)
	Total Pembiayaan	132.514	132.164	128.567	1.773	1.116	-658	688	-3.597	-3.948	4.713	142.397	90,29%	(13.830)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	527	530	1.219	1,59%	2,67%	6,45%	689	917	692			
	KUR	199	527	530	1.160	1,14%	2,87%	6,53%	629	960	632			
	Non KUR	102	-	-	59	6,82%	0,00%	5,19%	59	(43)	59			
3	PWG	-	-	-	499	0,00%	0,00%	6,81%	499	499	499			
	Cilem	-	-	-	499	0,00%	0,00%	6,81%	499	499	499			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	3.417	0,05%	1,78%	3,34%	1.549	3.359	2.219			
	CF 1	54	34	31	336	1,76%	1,08%	11,98%	305	282	302			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	336	2,55%	1,56%	17,41%	305	282	302			
	CF 2	5	1.165	1.838	3.082	0,00%	1,79%	3,10%	1.244	3.077	1.916			
	Mitraguna & Others	5	1.165	1.758	2.498	0,01%	4,23%	6,03%	741	2.494	1.333			
	Pensiun	-	-	80	583	0,00%	0,13%	1,00%	503	583	583			
	Total Pembiayaan	360	1.726	2.399	5.135	0,27%	1,81%	3,99%	2.737	4.775	3.409	3,78%	5,39%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	375	328	465	0,37%	1,65%	2,46%	137	396	90			
	KUR	60	279	232	369	0,34%	1,25%	2,08%	137	309	90			
	Non KUR	9	96	96	96	0,62%	7,16%	8,41%	-	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	1.738	8,75%	2,49%	1,70%	(881)	(8.050)	(883)			
	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	1.738	8,99%	2,56%	1,75%	(881)	(8.047)	(883)			
	Mitraguna & Others	915	323	322	1.428	2,62%	0,78%	3,45%	1.105	513	1.105			
	Pensiun	8.871	2.298	2.296	311	6,69%	1,74%	0,53%	(1.986)	(8.561)	(1.988)			
	Total Pembiayaan	9.858	2.997	2.947	2.215	7,44%	2,23%	1,72%	(732)	(7.643)	(782)	2,09%	-21,21%	0,4%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	2.161	2.181	455	20	(338)	-13,41%	(658)	-23,17%	6.559	33,25%	(4.378)
2	Tabungan	118.896	124.754	124.833	129.378	7.185	4.545	4.624	3,71%	10.482	8,82%	130.899	98,84%	(1.521)
3	Deposito	12.522	15.691	15.544	15.544	(1.098)	0	(147)	-0,93%	3.022	24,14%	13.179	117,95%	2.366
	Total	134.257	142.963	142.539	147.104	6.542	4.565	4.140	2,90%	12.847	9,57%	150.636	97,65%	(3.533)
	CASA	121.735	127.272	126.994	131.559	7.640	4.565	4.287	3,37%	9.824	8,07%	137.458	95,71%	(5.898)
	(%) CASA	90,67%	89,02%	89,09%	89,43%									
	FDR	193,63%	190,58%	191,87%	185,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.238	3.239		1	(35)	-1,08%	(686)	-17,47%	-	0,00%	3.239
2	Giro ISE	2.210	1.598	1.047	1.050		3	(548)	-34,31%	(1.160)	-52,50%		0,00%	1.050
3	Tabungan ISE	1.714	1.676	2.191	2.189		(2)	513	30,61%	474	27,68%		0,00%	2.189
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Local Champion	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	71.390	2.146	2.960	814	-324	727	-4.871	2.233	76.793	92,96%	(5.403)
	KUR	69.790	65.006	65.856	2.146	2.960	814	-368	849	-3.934	2.111	70.193	93,82%	(4.338)
	Non KUR	6.471	5.657	5.534	-	-	0	44	-123	-937	123	6.599	83,86%	(1.065)
3	PWG	2.698	8.440	8.663	991	595	-395	773	222	5.964	373	10.039	86,29%	(1.377)
	Cilem	2.698	8.440	8.663	991	595	-395	773	222	5.964	373	10.039	86,29%	(1.377)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	193.382	5.092	3.109	-1.983	3.896	96	12.536	3.013	198.675	97,34%	(5.293)
	CF 1	24.361	31.788	31.596	210	523	312	222	-192	7.235	715	26.529	119,10%	5.067
	Total Griya	4.158	5.341	5.302	-	-	0	0	-39	1.144	39	4.750	111,63%	553
	• Total Non Program	3.841	5.047	5.010	-	-	0	-460	-37	1.169	37	4.392	114,06%	618
	• Program	317	294	292	-	-	0	-2	-2	-24	2	357	81,75%	(65)
	Oto	20.203	26.447	26.294	210	523	312	222	-153	6.090	676	21.779	120,73%	4.515
	CF 2	156.485	161.498	161.786	4.882	2.586	-2.296	3.674	288	5.301	2.298	172.147	93,98%	(10.361)
	Mitraguna & Others	140.742	147.326	147.779	4.882	2.586	-2.296	3.827	453	7.038	2.133	154.954	95,37%	(7.175)
	Pensiun	15.743	14.171	14.006	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	273.496	8.229	6.664	-1.565	4.337	1.036	13.535	5.628	285.662	95,74%	(12.166)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	523	439	2.634	0,00%	0,62%	3,69%	2.195	2.634	2.112			
	KUR	-	523	398	2.529	0,00%	0,61%	3,84%	2.131	2.529	2.006			
	Non KUR	-	-	41	106	0,00%	0,73%	1,91%	64	106	106			
3	PWG	-	-	-	719	0,00%	0,00%	8,30%	719	719	719			
	Cilem	-	-	-	719	0,00%	0,00%	8,30%	719	719	719			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	4.370	2,52%	1,11%	2,26%	2.231	(193)	3.057			
	CF 1	1.171	1.115	1.100	2.828	4,81%	3,46%	8,95%	1.728	1.657	1.713			
	Total Griya	405	-	-	376	9,74%	0,00%	7,10%	376	(29)	376			
	Oto	766	1.115	1.100	2.452	3,79%	4,16%	9,32%	1.352	1.685	1.337			
	CF 2	3.391	198	1.038	1.542	2,17%	0,64%	0,95%	504	(1.850)	1.343			
	Mitraguna & Others	3.391	198	1.038	1.542	2,41%	0,70%	1,04%	504	(1.850)	1.343			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	7.724	1,76%	0,95%	2,82%	5.146	3.161	5.888	0,32%	88,76%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	522	519	519	0,06%	0,73%	0,73%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,79%	-	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	2.529	1,49%	1,27%	1,31%	74	(173)	(60)			
	CF 1	362	843	709	783	1,49%	2,23%	2,48%	74	420	(60)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	783	1,79%	2,68%	2,98%	74	420	(60)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,08%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,19%	1,18%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.110	2.973	3.047	1,06%	1,09%	1,11%	74	300	(63)	1,20%	-7,70%	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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	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 (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	860	885	(1.185)	25	516	139,81%	(622)	-41,28%	3.501	25,28%	(2.616)
2	Tabungan	77.097	93.391	94.999	94.741	4.507	(258)	1.350	1,45%	17.644	22,89%	81.858	115,74%	12.883
3	Deposito	8.333	13.479	13.481	13.479	826	(2)	(0)	-0,00%	5.146	61,75%	8.893	151,56%	4.586
	Total	86.937	107.239	109.340	109.105	4.148	(235)	1.865	1,74%	22.168	25,50%	94.253	115,76%	14.852
	CASA	78.604	93.760	95.859	95.626	3.322	(233)	1.866	1,99%	17.022	21,66%	85.359	112,03%	10.267
	(%) CASA	90,42%	87,43%	87,67%	87,65%									
	FDR	27,35%	45,52%	46,70%	46,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.874	27.902		28	305	1,10%	3.470	14,20%	-	0,00%	27.902
2	Giro ISE	1.505	366	821	833		12	467	127,57%	(672)	-44,66%		0,00%	833
3	Tabungan ISE	19.127	23.431	23.253	23.269		16	(162)	-0,69%	4.142	21,65%		0,00%	23.269
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	17.315	17.772	850	830	-20	881	457	9.862	373	16.589	107,13%	1.183
	KUR	7.722	16.284	16.574	850	650	-200	797	290	8.852	360	16.106	102,91%	468
	Non KUR	188	1.031	1.198	-	180	180	84	167	1.010	13	483	248,03%	715
3	PWG	1.199	6.189	6.860	695	901	206	522	670	5.661	231	6.922	99,10%	(63)
	Cilem	1.199	6.189	6.860	695	901	206	522	670	5.661	231	6.922	99,10%	(63)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	26.433	945	1.477	532	469	1.122	11.761	355	24.159	109,41%	2.274
	CF 1	4.501	7.972	8.867	192	1.077	885	3	895	4.366	182	5.632	157,43%	3.235
	Total Griya	108	79	76	-	-	0	0	-3	-32	3	398	19,06%	(322)
	• Total Non Program	108	79	76	-	-	0	-3	-3	-32	3	398	19,06%	(322)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.791	192	1.077	885	3	898	4.398	179	5.234	167,96%	3.557
	CF 2	10.171	17.339	17.566	753	400	-353	466	227	7.395	173	18.527	94,81%	(961)
	Mitraguna & Others	10.171	15.341	15.575	40	400	360	-246	234	5.404	166	17.754	87,73%	(2.179)
	Pensiun	-	1.998	1.991	713	-	-713	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	51.064	2.490	3.208	718	1.872	2.249	27.284	959	47.670	107,12%	3.394

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.856	0,00%	0,00%	10,45%	1.856	1.856	1.856			
	KUR	-	-	-	1.661	0,00%	0,00%	10,02%	1.661	1.661	1.661			
	Non KUR	-	-	-	195	0,00%	0,00%	16,29%	195	195	195			
3	PWG	-	-	-	492	0,00%	0,00%	7,17%	492	492	492			
	Cilem	-	-	-	492	0,00%	0,00%	7,17%	492	492	492			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	809	0,00%	0,62%	3,06%	654	809	25			
	CF 1	-	370	156	545	0,00%	1,95%	6,15%	390	545	175			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	545	0,00%	1,97%	6,20%	390	545	175			
	CF 2	-	414	-	264	0,00%	0,00%	1,50%	264	264	(150)			
	Mitraguna & Others	-	414	-	264	0,00%	0,00%	1,70%	264	264	(150)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	3.157	0,00%	0,32%	6,18%	3.002	3.157	2.373	0,00%	100,00%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	5.232	5.245	2.054	13	(395)	-7,00%	(74.794)	-93,45%	90.770	5,78%	(85.525)
2	Tabungan	33.280	43.627	44.165	44.738	3.551	573	1.111	2,55%	11.458	34,43%	37.508	119,28%	7.230
3	Deposito	18.866	76.625	77.656	77.656	304	0	1.031	1,35%	58.790	311,61%	19.646	395,28%	58.010
	Total	132.186	125.892	127.053	127.639	5.908	587	1.748	1,39%	(4.546)	-3,44%	147.924	86,29%	(20.285)
	CASA	113.319	49.267	49.397	49.983	5.605	587	716	1,45%	(63.336)	-55,89%	128.278	38,96%	(78.295)
	(%) CASA	85,73%	39,13%	38,88%	39,16%									
	FDR	12,66%	24,03%	24,68%	24,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	802	820		18	16	2,00%	235	40,28%	-	0,00%	820
2	Giro ISE	18	33	23	23		0	(10)	-31,71%	5	28,51%		0,00%	23
3	Tabungan ISE	567	771	779	797		18	27	3,44%	230	40,65%		0,00%	797
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	3.035	271	270	-1	139	85	2.307	186	3.418	88,81%	(382)
	Cilem	728	2.951	3.035	271	270	-1	139	85	2.307	186	3.418	88,81%	(382)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	28.316	1.918	1.276	-642	2.588	1.014	12.308	262	27.252	103,90%	1.064
	CF 1	6.128	8.796	8.888	318	181	-137	-59	92	2.759	90	7.469	119,00%	1.419
	Total Griya	4.538	7.153	7.116	318	-	-318	0	-37	2.578	37	4.882	145,76%	2.234
	• Total Non Program	4.538	6.150	6.115	-	-	0	-35	-35	1.577	35	4.882	125,27%	1.233
	• Program	-	1.003	1.001	318	-	-318	350	-2	1.001	2	0	0,00%	1.001
	Oto	1.591	1.643	1.772	-	181	181	-59	129	181	53	2.587	68,49%	(815)
	CF 2	9.879	18.505	19.428	1.600	1.095	-505	2.647	923	9.549	172	19.783	98,21%	(355)
	Mitraguna & Others	9.209	17.588	18.516	1.600	1.095	-505	2.652	928	9.307	167	18.196	101,76%	320
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	31.351	2.189	1.547	-643	2.727	1.099	14.615	448	30.669	102,22%	682

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	60	0,00%	0,00%	1,98%	60	60	60			
	Cilem	-	-	-	60	0,00%	0,00%	1,98%	60	60	60			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	355	0,00%	0,95%	1,26%	97	355	95			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	260	258	355	0,00%	1,40%	1,83%	97	355	95			
	Mitraguna & Others	-	260	258	355	0,00%	1,47%	1,92%	97	355	95			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	415	0,00%	0,85%	1,32%	157	415	155	0,30%	77,12%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	363	350	(1.862)	(13)	(2.735)	-88,64%	(1.397)	-79,96%	7.308	4,79%	(6.958)
2	Tabungan	52.637	64.541	64.148	64.783	549	635	242	0,37%	12.146	23,08%	58.431	110,87%	6.352
3	Deposito	30.502	32.868	32.760	32.660	504	(100)	(208)	-0,63%	2.158	7,08%	31.306	104,33%	1.354
	Total	84.886	100.494	97.271	97.793	(809)	522	(2.701)	-2,69%	12.907	15,21%	97.046	100,77%	748
	CASA	54.385	67.626	64.511	65.133	(1.313)	622	(2.493)	-3,69%	10.749	19,76%	65.740	99,08%	(606)
	(%) CASA	64,07%	67,29%	66,32%	66,60%									
	FDR	15,32%	27,91%	29,48%	29,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.202	1.194		(8)	(396)	-24,90%	(785)	-39,65%	-	0,00%	1.194
2	Giro ISE	1.572	777	312	312		0	(465)	-59,86%	(1.260)	-80,17%		0,00%	312
3	Tabungan ISE	407	814	891	883		(8)	69	8,46%	475	116,78%		0,00%	883
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	7.497	476	445	-31	38	50	4.569	395	5.333	140,58%	2.164
	Cilem	2.928	7.447	7.497	476	445	-31	38	50	4.569	395	5.333	140,58%	2.164
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	21.181	265	1.052	788	69	577	11.103	476	18.511	114,43%	2.671
	CF 1	3.825	6.414	6.553	-	247	247	-100	139	2.728	109	4.830	135,67%	1.723
	Total Griya	789	1.478	1.473	-	-	0	0	-5	684	5	1.047	140,71%	426
	• Total Non Program	789	1.478	1.473	-	-	0	708	-5	684	5	1.047	140,71%	426
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.080	-	247	247	-100	143	2.044	104	3.783	134,28%	1.297
	CF 2	6.254	14.190	14.629	265	805	540	169	438	8.375	367	13.681	106,93%	948
	Mitraguna & Others	5.039	12.776	13.088	220	510	290	131	312	8.049	198	11.779	111,11%	1.309
	Pensiun	1.215	1.414	1.541	45	295	250	38	126	326	169	1.902	81,00%	(361)
	Total Pembiayaan	13.007	28.051	28.678	741	1.497	756	107	627	15.672	870	23.843	120,28%	4.835

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	346	0,00%	0,00%	4,61%	346	346	346			
	Cilem	-	-	-	346	0,00%	0,00%	4,61%	346	346	346			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	31	453	0,82%	0,15%	2,14%	422	370	422			
	CF 1	83	-	-	381	2,17%	0,00%	5,81%	381	298	381			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	381	2,73%	0,00%	7,50%	381	298	381			
	CF 2	-	31	31	72	0,00%	0,22%	0,49%	41	72	41			
	Mitraguna & Others	-	31	31	72	0,00%	0,24%	0,55%	41	72	41			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	798	0,64%	0,11%	2,78%	768	716	767	8,45%	-203,64%	5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	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