

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	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	Giro	1.111.061	1.511.279	1.363.338	1.363.182	79.856	(156)	(148.096)	-9,80%	252.121	22,69%	1.359.521	100,27%	3.662
2	Tabungan	4.778.169	5.117.615	5.286.366	5.267.630	111.728	(18.736)	150.015	2,93%	489.461	10,24%	5.138.860	102,51%	128.770
3	Deposito	1.667.902	1.697.645	1.643.389	1.642.899	(31.178)	(490)	(54.746)	-3,22%	(25.003)	-1,50%	1.690.130	97,21%	(47.231)
Total		7.557.133	8.326.539	8.293.093	8.273.712	160.406	(19.381)	(52.827)	-0,63%	716.579	9,48%	8.188.511	101,04%	85.201
CASA		5.889.231	6.628.894	6.649.704	6.630.813	191.584	(18.892)	1.919	0,03%	741.582	12,59%	6.498.380	102,04%	132.432
(% CASA		77,93%	79,61%	80,18%	80,14%									
FDR		79,28%	78,62%	80,39%	80,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	363.582	362.334		(1.247)	17.763	5,16%	57.957	19,04%	392.287	92,36%	(29.953)
2	Giro ISE	93.275	83.083	87.808	85.812		(1.997)	2.729	3,29%	(7.463)	-8,00%	146.711	58,49%	(60.899)
3	Tabungan ISE	174.173	207.373	221.570	222.266		697	14.894	7,18%	48.093	27,61%	186.170	119,39%	36.097
4	Deposito ISE	36.929	54.116	54.204	54.256		53	140	0,26%	17.327	46,92%	59.406	91,33%	(5.150)
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	888.139	4.840	102.302	97.462	-22.040	93.514	63.532	8.788	886.402	100,20%	1.737
	Linkage	583.855	548.341	645.881	-	100.000	100.000	-4.965	97.540	62.026	2.460	610.555	105,79%	35.326
	Non-Linkage	240.753	246.284	242.258	4.840	2.302	-2.538	-17.075	-4.025	1.506	6.327	275.847	87,82%	(33.589)
	• Local Champion	177.655	176.981	174.975	1.490	2.050	560	-18.124	-2.006	-2.680	4.056	188.154	93,00%	(13.179)
	• Value Chain	63.098	69.302	67.283	3.350	252	(3.098)	1.049	-2.019	4.185	2.271	87.693	76,73%	(20.410)
2	MBG	1.025.144	1.050.210	1.047.978	23.541	22.456	-1.085	4.277	-2.232	22.833	24.688	1.127.564	92,94%	(79.587)
	KUR	965.396	990.622	989.182	23.096	21.976	-1.120	4.147	-1.441	23.785	23.417	1.062.689	93,08%	(73.508)
	Non KUR	59.748	59.587	58.796	445	480	35	130	-791	-952	1.271	64.875	90,63%	(6.079)
3	PWG	255.819	508.340	534.054	100.315	59.833	-40.483	31.058	25.714	278.235	34.119	563.574	94,76%	(29.520)
	Cilem	149.863	346.578	363.509	35.751	27.219	-8.532	16.151	16.931	213.645	10.288	399.246	91,05%	(35.738)
	Gadai	105.956	161.762	170.546	64.564	32.614	-31.950	14.906	8.783	64.590	23.831	164.327	103,78%	6.218
4	CFG	3.885.901	4.193.178	4.196.362	79.395	64.369	-15.026	38.816	3.184	310.460	61.185	4.332.277	96,86%	(135.915)
	CF 1	838.535	901.570	899.323	14.953	9.206	-5.747	2.382	-2.247	60.788	11.452	913.053	98,50%	(13.730)
	Total Griya	595.912	605.944	602.773	6.804	2.076	-4.728	0	-3.172	6.860	5.248	633.024	95,22%	(30.251)
	• Total Non Program	435.065	456.344	453.924	6.326	1.918	-4.408	4.223	-2.420	18.859	4.338	451.458	100,55%	2.466
	• Program	160.848	149.601	148.849	478	158	-321	-929	-752	-11.999	910	181.566	81,98%	(32.717)
	Oto	242.622	295.625	296.551	8.149	7.130	-1.019	2.382	925	53.928	6.205	280.029	105,90%	16.521
	CF 2	3.047.367	3.291.608	3.297.039	64.442	55.163	-9.279	36.434	5.430	249.672	49.733	3.419.224	96,43%	(122.185)
	Mitraguna & Others	2.497.673	2.730.485	2.736.052	58.689	47.577	-11.111	33.809	5.567	238.380	42.010	2.835.118	96,51%	(99.066)
	Pensium	549.694	561.123	560.986	5.754	7.586	1.832	2.625	-136	11.292	7.722	584.105	96,04%	(23.119)
Total Pembiayaan		5.991.472	6.546.353	6.666.533	208.092	248.960	40.868	52.110	120.180	675.060	128.780	6.909.817	96,48%	(243.284)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	9.559	0,16%	0,02%	1,08%	9.371	8.269	9.309			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	8.909	0,54%	0,08%	3,68%	8.721	7.619	8.659			
	Value Chain	-	-	-	650	0,00%	0,00%	0,37%	650	650	650			
2	MBG	11.476	19.520	19.520	67.281	1,12%	1,86%	6,42%	47.761	55.805	47.761			
	KUR	9.838	16.517	16.517	58.390	1,02%	1,67%	5,90%	41.874	48.552	41.874			
	Non KUR	1.638	3.003	3.003	8.891	2,74%	5,04%	15,12%	5.887	7.253	5.887			
3	PWG	124	-	-	12.930	0,05%	0,00%	2,42%	12.930	12.805	12.930			
	Cilem	118	-	-	10.186	0,08%	0,00%	2,80%	10.186	10.069	10.186			
	Gadai	7	-	-	2.743	0,01%	0,00%	1,61%	2.743	2.737	2.743			
4	CFG	59.411	71.220	72.096	155.895	1,53%	1,72%	3,72%	83.799	96.484	84.675			
	CF 1	35.165	42.144	39.232	83.123	4,19%	4,35%	9,24%	43.891	47.958	40.978			
	Total Griya	29.490	31.633	30.424	39.866	4,95%	5,02%	6,61%	9.441	10.376	8.232			
	Oto	5.675	10.511	8.808	43.257	2,34%	2,98%	14,59%	34.449	37.582	32.746			
	CF 2	24.246	29.076	32.864	72.772	0,80%	1,00%	2,21%	39.909	48.526	43.697			
	Mitraguna & Others	22.605	26.760	29.933	64.771	0,91%	1,10%	2,37%	34.838	42.166	38.011			
	Pensium	1.642	2.316	2.931	8.002	0,30%	0,52%	1,43%	5.070	6.360	5.686			
Total Pembiayaan		72.302	90.990	91.804	245.665	1,21%	1,40%	3,69%	153.861	173.363	154.675	1,25%	66,14%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.204	0,21%	0,15%	0,14%	27	(517)	82			
	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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	25.382	1,84%	2,14%	2,42%	2.856	6.506	3.634			
	KUR	14.751	16.970	17.487	20.100	1,53%	1,77%	2,03%	2.613	5.349	3.130			
	Non KUR	4.126	4.778	5.039	5.282	6,91%	8,46%	8,98%	243	1.157	504			
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	78.873	1,31%	1,74%	1,88%	5.803	28.160	6.489			
	CF 1	15.203	26.269	26.509	29.892	1,81%	2,94%	3,32%	3.384	14.690	3.623			
	Total Griya	12.941	22.853	22.897	25.380	2,17%	3,78%	4,21%	2.483	12.439	2.527			
	Oto	2.262	3.416	3.611	4.512	0,93%	1,22%	1,52%	901	2.250	1.096			
	CF 2	35.510	46.115	46.561	48.981	1,17%	1,41%	1,49%	2.420	13.471	2.866			
	Mitraguna & Others	25.071	43.079	43.527	45.948	1,00%	1,59%	1,68%	2.421	20.877	2.869			
	Pensium	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	105.495	1,19%	1,48%	1,58%	8.716	34.184	10.234	1,14%	27,98%	-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 (1-23 Oct'25)	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	Giro	8.977	14.367	14.778	14.781	(1.199)	3	414	2,88%	5.804	64,65%	19.787	74,70%	(5.006)
2	Tabungan	318.561	346.534	328.395	328.090	10.467	(304)	(18.444)	-5,32%	9.529	2,99%	337.516	97,21%	(9.426)
3	Deposito	104.995	107.552	107.163	107.163	1.995	0	(389)	-0,36%	2.168	2,07%	105.614	101,47%	1.550
	Total	432.533	468.453	450.336	450.034	11.262	(302)	(18.419)	-3,93%	17.501	4,05%	462.917	97,22%	(12.883)
	CASA	327.538	360.901	343.172	342.871	9.268	(302)	(18.030)	-5,00%	15.333	4,68%	357.303	95,96%	(14.432)
	(%) CASA	75,73%	77,04%	76,20%	76,19%									
	FDR	79,97%	80,19%	82,54%	82,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.133	14.154		20	573	4,22%	3.848	37,33%	-	0,00%	14.154
2	Giro ISE	2.678	2.101	2.110	2.111		1	10	0,45%	(567)	-21,18%		0,00%	2.111
3	Tabungan ISE	7.628	8.479	9.024	9.043		19	564	6,65%	1.415	18,55%		0,00%	9.043
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.924	990	-	-990	877	-9	-3.252	9	29.456	67,64%	(9.532)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.924	990	-	-990	877	-9	-3.252	9	26.660	74,73%	(6.736)
	• Local Champion	13.476	11.872	11.863	990	-	-990	894	-9	-1.613	9	14.575	81,39%	(2.712)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.105	300	510	210	-907	-182	994	692	36.590	90,47%	(3.485)
	KUR	29.277	30.780	30.728	300	510	210	-777	-52	1.451	562	33.660	91,29%	(2.932)
	Non KUR	2.834	2.508	2.377	-	-	0	-130	-131	-457	131	2.930	81,12%	(553)
3	PWG	33.786	47.138	48.778	8.361	4.607	-3.754	1.845	1.640	14.992	2.967	39.995	121,96%	8.783
	Cilem	19.457	28.926	29.514	1.585	1.559	-26	-672	587	10.057	972	22.115	133,46%	7.399
	Gadai	14.329	18.212	19.264	6.776	3.048	-3.728	2.518	1.052	4.935	1.996	17.880	107,74%	1.384
4	CFG	256.811	275.303	269.914	7.082	2.176	-4.906	5.079	-5.388	13.103	7.564	270.459	99,80%	(545)
	CF 1	12.729	15.086	15.023	78	158	80	-469	-63	2.294	221	14.355	104,65%	667
	Total Griya	2.031	4.113	4.263	-	158	158	0	149	2.231	8	2.449	174,07%	1.814
	• Total Non Program	2.031	4.113	4.105	-	-	0	-30	-8	2.074	8	2.449	167,63%	1.656
	• Program	-	-	-	158	158	158	0	158	158	-	0	0,00%	158
	Oto	10.697	10.973	10.760	78	-	-78	-469	-213	63	213	11.907	90,37%	(1.147)
	CF 2	244.083	260.217	254.892	7.004	2.018	-4.986	5.548	-5.325	10.809	7.343	256.104	99,53%	(1.212)
	Mitraguna & Others	223.458	237.231	231.582	7.004	1.504	-5.500	5.341	-5.648	8.124	7.152	234.367	98,81%	(2.785)
	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	371.721	16.732	7.293	-9.440	6.894	-3.940	25.837	11.233	376.500	98,73%	(4.779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	18	0,00%	0,10%	0,09%	(3)	18	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	18	0,00%	0,10%	0,09%	(3)	18	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.626	0,71%	2,66%	4,91%	740	1.397	686			
	KUR	230	858	808	1.200	0,78%	2,62%	3,90%	392	970	342			
	Non KUR	-	82	79	427	0,00%	3,15%	17,95%	348	427	345			
3	PWG	-	-	-	1.030	0,00%	0,00%	2,11%	1.030	1.030	1.030			
	Cilem	-	-	-	839	0,00%	0,00%	2,84%	839	839	839			
	Gadai	-	-	-	191	0,00%	0,00%	0,99%	191	191	191			
4	CFG	1.832	1.119	1.731	4.188	0,71%	0,63%	1,55%	2.458	2.357	3.070			
	CF 1	169	580	232	1.989	1,33%	1,54%	13,24%	1.757	1.820	1.409			
	Total Griya	33	19	18	447	1,62%	0,43%	10,48%	429	414	428			
	Oto	136	561	214	1.542	1,28%	1,95%	14,34%	1.328	1.406	982			
	CF 2	1.662	539	1.499	2.199	0,68%	0,58%	0,86%	700	537	1.660			
	Mitraguna & Others	1.662	539	1.274	1.974	0,74%	0,54%	0,85%	700	312	1.435			
	Pensiun	-	-	225	225	0,00%	0,98%	0,97%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	6.862	0,60%	0,70%	1,85%	4.225	4.801	4.783	0,45%	75,86%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	0,95%	152	243	217			
	KUR	73	98	164	315	0,25%	0,53%	1,03%	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%	1,36%	148	2.799	140			
	CF 1	-	132	132	284	0,00%	0,87%	1,89%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,64%	152	284	152			
	CF 2	868	3.395	3.387	3.383	0,36%	1,30%	1,33%	(4)	2.515	(12)			
	Mitraguna & Others	868	3.395	3.387	3.383	0,39%	1,43%	1,46%	(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%	61,83%	-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 (1-23 Oct'25	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	Giro	1.486	2.599	2.850	2.874	194	23	275	10,59%	1.388	93,37%	7.205	39,89%	(4.331)
2	Tabungan	231.208	242.522	245.663	244.798	(1.686)	(865)	2.276	0,94%	13.589	5,88%	247.199	99,03%	(2.401)
3	Deposito	90.995	78.066	77.581	77.582	(2.338)	0	(485)	-0,62%	(13.413)	-14,74%	91.717	84,59%	(14.135)
	Total	323.689	323.187	326.095	325.253	(3.830)	(842)	2.066	0,64%	1.564	0,48%	346.121	93,97%	(20.868)
	CASA	232.695	245.121	248.514	247.671	(1.492)	(842)	2.551	1,04%	14.977	6,44%	254.404	97,35%	(6.732)
	(%) CASA	71,89%	75,84%	76,21%	76,15%									
	FDR	38,52%	41,23%	41,28%	41,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	9.132	9.119		(14)	318	3,61%	1.357	17,48%	-	0,00%	9.119
2	Giro ISE	590	627	723	621		(103)	(6)	-1,00%	30	5,12%		0,00%	621
3	Tabungan ISE	7.171	8.174	8.409	8.498		89	324	3,96%	1.327	18,50%		0,00%	8.498
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	29.069	-	300	300	-684	-387	-7.296	687	42.239	68,82%	(13.170)
	KUR	33.975	26.721	26.081	-	-	0	-917	-640	-7.895	640	39.632	65,81%	(13.551)
	Non KUR	2.390	2.735	2.988	-	300	300	233	253	598	47	2.607	114,63%	381
3	PWG	10.065	19.137	20.774	2.819	3.378	559	319	1.637	10.709	1.741	24.643	84,30%	(3.869)
	Cilem	6.212	12.813	13.704	702	1.268	566	45	891	7.493	377	15.999	85,66%	(2.295)
	Gadai	3.854	6.324	7.070	2.116	2.110	-7	273	746	3.216	1.364	8.645	81,79%	(1.575)
4	CFG	78.172	84.669	84.777	2.853	1.013	-1.840	1.321	109	6.605	904	93.182	90,98%	(8.404)
	CF 1	15.674	21.094	21.491	1.041	783	-258	717	397	5.817	386	17.463	123,06%	4.028
	Total Griya	3.604	3.943	3.922	300	-	-300	0	-21	318	21	4.063	96,52%	(141)
	• Total Non Program	3.604	3.943	3.922	300	-	-300	263	-21	318	21	4.063	96,52%	(141)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.569	741	783	42	717	418	5.499	365	13.400	131,11%	4.169
	CF 2	62.498	63.575	63.286	1.812	230	-1.582	604	-288	789	518	75.718	83,58%	(12.432)
	Mitraguna & Others	54.964	56.015	55.775	1.540	180	-1.360	511	-241	810	421	66.961	83,29%	(11.186)
	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	134.620	5.672	4.691	-981	955	1.359	9.942	3.332	160.140	84,06%	(25.520)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	4.131	2,92%	7,75%	14,21%	1.848	3.069	1.854			
	KUR	1.062	2.074	2.082	3.406	3,13%	7,79%	13,06%	1.324	2.344	1.332			
	Non KUR	-	203	201	725	0,00%	7,34%	24,26%	524	725	522			
3	PWG	-	-	-	543	0,00%	0,00%	2,61%	543	543	543			
	Cilem	-	-	-	487	0,00%	0,00%	3,55%	487	487	487			
	Gadai	-	-	-	56	0,00%	0,00%	0,79%	56	56	56			
4	CFG	113	586	554	4.351	0,14%	0,65%	5,13%	3.797	4.239	3.765			
	CF 1	113	304	272	2.854	0,72%	1,29%	13,28%	2.582	2.742	2.550			
	Total Griya	-	50	52	44	0,00%	1,31%	1,12%	(8)	44	(7)			
	Oto	113	254	220	2.811	0,93%	1,28%	16,00%	2.590	2.698	2.557			
	CF 2	-	282	282	1.497	0,00%	0,44%	2,37%	1.215	1.497	1.215			
	Mitraguna & Others	-	282	282	1.497	0,00%	0,50%	2,68%	1.215	1.497	1.215			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.863	2.837	9.025	1,00%	2,13%	6,70%	6.188	7.773	6.161	2,65%	60,46%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	886	1.012	1.244	2,33%	3,44%	4,28%	232	398	358			
	KUR	846	886	1.012	1.244	2,49%	3,79%	4,77%	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%	1,23%	232	218	355	2,83%	-130,55%	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 (1-23 Oct'25)	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	Giro	23.891	24.406	27.162	27.345	(604)	183	2.939	12,04%	3.454	14,46%	33.189	82,39%	(5.844)
2	Tabungan	197.564	211.820	210.303	208.764	2.002	(1.539)	(3.056)	-1,44%	11.199	5,67%	210.576	99,14%	(1.812)
3	Deposito	16.291	19.000	18.091	18.091	(667)	0	(909)	-4,78%	1.800	11,05%	16.991	106,47%	1.100
	Total	237.746	255.226	255.556	254.200	731	(1.356)	(1.026)	-0,40%	16.453	6,92%	260.756	97,49%	(6.557)
	CASA	221.455	236.226	237.465	236.109	1.398	(1.356)	(117)	-0,05%	14.654	6,62%	243.765	96,86%	(7.656)
	(%) CASA	93,15%	92,56%	92,92%	92,88%									
	FDR	68,74%	65,90%	65,95%	66,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	40.006	40.457		451	700	1,76%	9.644	31,30%	-	0,00%	40.457
2	Giro ISE	20.367	22.839	24.022	24.286		264	1.447	6,34%	3.919	19,24%		0,00%	24.286
3	Tabungan ISE	10.446	16.918	15.984	16.171		187	(747)	-4,42%	5.725	54,80%		0,00%	16.171
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	843	-	-	0	-13	-8	-133	8	975	86,40%	(133)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	843	-	-	0	-13	-8	-133	8	975	86,40%	(133)
	• Local Champion	975	850	843	-	-	0	-13	-8	-133	8	975	86,40%	(133)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.471	900	300	-600	-473	-605	-5.711	905	52.121	85,32%	(7.651)
	KUR	46.016	41.192	40.631	900	300	-600	-393	-561	-5.385	861	47.702	85,18%	(7.071)
	Non KUR	4.166	3.884	3.840	-	-	0	-80	-44	-327	44	4.419	86,88%	(580)
3	PWG	5.806	13.609	13.855	2.462	1.307	-1.155	737	246	8.049	1.061	22.003	62,97%	(8.148)
	Cilem	4.026	10.304	10.344	1.353	449	-904	473	40	6.318	409	15.084	68,58%	(4.740)
	Gadai	1.780	3.305	3.511	1.109	858	-251	265	206	1.731	652	6.919	50,74%	(3.408)
4	CFG	106.465	108.663	109.381	2.929	1.814	-1.115	116	718	2.916	1.095	117.355	93,21%	(7.974)
	CF 1	51.093	50.248	50.076	1.952	361	-1.591	310	-172	-1.016	533	52.422	95,53%	(2.345)
	Total Griya	39.118	38.064	37.779	1.320	-	-1.320	0	-285	-1.338	285	39.485	95,68%	(1.706)
	• Total Non Program	38.883	37.836	37.551	1.320	-	-1.320	854	-285	-1.332	285	39.220	95,74%	(1.669)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.297	632	361	-271	310	113	322	248	12.937	95,06%	(640)
	CF 2	55.372	58.414	59.305	977	1.453	476	-194	890	3.932	563	64.933	91,33%	(5.629)
	Mitraguna & Others	53.214	55.280	55.763	977	1.020	43	-165	483	2.549	537	61.890	90,10%	(6.127)
	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	168.550	6.291	3.421	-2.870	368	352	5.121	3.069	192.455	87,58%	(23.906)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	3.810	2,41%	4,96%	8,57%	1.576	2.603	1.207			
	KUR	992	1.735	1.476	2.472	2,15%	3,58%	6,08%	996	1.480	736			
	Non KUR	216	868	758	1.339	5,18%	19,52%	34,87%	580	1.123	471			
3	PWG	-	-	-	924	0,00%	0,00%	6,67%	924	924	924			
	Cilem	-	-	-	731	0,00%	0,00%	7,07%	731	731	731			
	Gadai	-	-	-	193	0,00%	0,00%	5,49%	193	193	193			
4	CFG	1.664	4.680	4.473	6.519	1,56%	4,12%	5,96%	2.045	4.855	1.839			
	CF 1	1.143	3.118	2.927	4.972	2,24%	5,82%	9,93%	2.045	3.829	1.855			
	Total Griya	959	3.039	2.602	2.749	2,45%	6,83%	7,28%	147	1.790	(290)			
	Oto	185	79	325	2.223	1,54%	2,67%	18,08%	1.898	2.039	2.144			
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,61%	-	1.026	(15)			
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,77%	-	1.026	(15)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	11.253	1,76%	3,99%	6,68%	4.545	8.382	3.970	2,21%	66,96%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,95%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,95%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.995	1,16%	3,66%	4,49%	348	1.413	505			
	KUR	582	844	906	1.152	1,27%	2,20%	2,83%	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	1.388	2,78%	1,25%	1,27%	34	(1.568)	82			
	CF 1	1.322	836	884	918	2,59%	1,76%	1,83%	34	(403)	82			
	Total Griya	1.322	744	792	826	3,38%	2,08%	2,19%	34	(495)	82			
	Oto	-	92	92	92	0,00%	0,75%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,79%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,84%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	3.434	2,20%	1,81%	2,04%	382	(155)	587	2,97%	-45,77%	0,9%

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 (1-23 Oct'25	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	Giro	22.127	25.443	34.037	34.139	796	102	8.696	34,18%	12.012	54,29%	34.828	98,02%	(689)
2	Tabungan	184.167	200.287	202.438	201.931	7.746	(506)	1.645	0,82%	17.765	9,65%	204.994	98,51%	(3.063)
3	Deposito	54.206	49.892	44.981	44.982	(1.040)	1	(4.910)	-9,84%	(9.224)	-17,02%	54.721	82,20%	(9.738)
	Total	260.500	275.622	281.456	281.053	7.503	(403)	5.431	1,97%	20.552	7,89%	294.543	95,42%	(13.491)
	CASA	206.294	225.730	236.474	236.070	8.542	(404)	10.340	4,58%	29.776	14,43%	239.823	98,44%	(3.752)
	(%) CASA	79,19%	81,90%	84,02%	84,00%									
	FDR	138,97%	147,36%	145,99%	146,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	6.774	7.109		335	715	11,18%	(1.391)	-16,36%	-	0,00%	7.109
2	Giro ISE	2.572	861	1.080	1.131		51	270	31,30%	(1.441)	-56,04%		0,00%	1.131
3	Tabungan ISE	5.928	5.534	5.695	5.979		284	445	8,04%	50	0,85%		0,00%	5.979
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.042	-	-	0	-753	-43	-5.645	43	28.342	56,60%	(12.300)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.042	-	-	0	-753	-43	-5.645	43	25.392	63,18%	(9.350)
	• Local Champion	15.491	11.950	11.907	-	-	0	-184	-43	-3.584	43	16.651	71,51%	(4.744)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.533	420	600	180	-1.155	-663	-5.758	1.263	57.659	87,64%	(7.126)
	KUR	53.330	48.684	48.066	420	600	180	-1.075	-619	-5.264	1.219	54.496	88,20%	(6.431)
	Non KUR	2.961	2.511	2.467	-	-	0	-80	-44	-494	44	3.163	78,02%	(695)
3	PWG	18.519	31.863	33.369	7.562	5.075	-2.487	2.832	1.507	14.851	3.569	33.191	100,54%	178
	Cilem	7.342	15.594	16.358	1.889	1.543	-346	621	764	9.016	779	19.269	84,89%	(2.912)
	Gadai	11.177	16.269	17.012	5.673	3.532	-2.141	2.211	743	5.835	2.789	13.922	122,19%	3.090
4	CFG	265.530	307.027	310.957	7.161	7.213	52	5.515	3.930	45.427	3.283	293.965	105,78%	16.992
	CF 1	155.192	153.232	153.011	1.326	1.000	-326	291	-222	-2.181	1.222	174.164	87,85%	(21.154)
	Total Griya	146.765	138.976	138.057	780	-	-780	0	-919	-8.709	919	164.786	83,78%	(26.729)
	• Total Non Program	29.135	31.228	30.953	780	-	-780	450	-274	1.818	274	32.004	96,72%	(1.051)
	• Program	117.630	107.748	107.103	-	-	0	-1.065	-645	-10.527	645	132.782	80,66%	(25.678)
	Oto	8.426	14.256	14.954	546	1.000	454	291	698	6.528	303	9.378	159,45%	5.576
	CF 2	110.338	153.794	157.946	5.835	6.213	378	5.224	4.151	47.608	2.062	119.801	131,84%	38.145
	Mitraguna & Others	99.558	141.966	146.094	5.835	5.983	148	5.057	4.129	46.537	1.854	108.145	135,09%	37.950
	Pensiun	10.780	11.829	11.851	-	230	230	168	23	1.071	207	11.656	101,68%	195
	Total Pembiayaan	362.027	406.170	410.901	15.143	12.889	-2.254	6.439	4.731	48.874	8.158	413.157	99,45%	(2.256)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	4.009	1,39%	4,02%	7,93%	1.949	3.228	2.115			
	KUR	645	1.569	1.815	3.468	1,21%	3,73%	7,22%	1.653	2.824	1.899			
	Non KUR	137	325	245	541	4,62%	9,74%	21,92%	296	404	216			
3	PWG	-	-	-	455	0,00%	0,00%	1,36%	455	455	455			
	Cilem	-	-	-	369	0,00%	0,00%	2,26%	369	369	369			
	Gadai	-	-	-	86	0,00%	0,00%	0,51%	86	86	86			
4	CFG	18.567	17.925	18.075	25.920	6,99%	5,89%	8,34%	7.845	7.353	7.995			
	CF 1	18.567	16.344	16.819	23.499	11,96%	10,98%	15,36%	6.680	4.931	7.154			
	Total Griya	18.403	16.099	16.440	21.872	12,54%	11,83%	15,84%	5.432	3.468	5.773			
	Oto	164	246	379	1.627	1,95%	2,66%	10,88%	1.248	1.463	1.381			
	CF 2	-	1.581	1.256	2.422	0,00%	0,82%	1,53%	1.166	2.422	841			
	Mitraguna & Others	-	1.399	1.072	2.238	0,00%	0,76%	1,53%	1.166	2.238	839			
	Pensiun	-	182	184	184	0,00%	1,56%	1,55%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	30.385	5,34%	4,96%	7,39%	10.250	11.036	10.565	0,31%	95,75%	-7,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,12%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,12%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	2.288	2,77%	3,52%	4,53%	486	726	772			
	KUR	1.074	1.209	1.400	1.890	2,01%	2,87%	3,93%	490	816	680			
	Non KUR	488	306	402	398	16,47%	16,02%	16,13%	(4)	(90)	92			
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	12.698	1,59%	3,69%	4,08%	1.364	8.482	1.170			
	CF 1	4.193	10.321	10.055	11.166	2,70%	6,56%	7,30%	1.111	6.974	845			
	Total Griya	4.144	10.272	10.006	11.117	2,82%	7,20%	8,05%	1.111	6.974	845			
	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	15.165	1,65%	3,28%	3,69%	1.850	9.208	1.943	0,67%	81,94%	-3,0%

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 (1-23 Oct'25)	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	Giro	16.610	45.476	70.826	70.904	(2.132)	78	25.428	55,91%	54.294	326,88%	26.400	268,58%	44.504
2	Tabungan	236.060	259.836	253.496	252.117	997	(1.379)	(7.719)	-2,97%	16.057	6,80%	255.646	98,62%	(3.529)
3	Deposito	132.723	131.768	134.889	134.889	92	0	3.121	2,37%	2.167	1,63%	133.615	100,95%	1.274
	Total	385.393	437.081	459.211	457.911	(1.042)	(1.300)	20.830	4,77%	72.518	18,82%	415.661	110,16%	42.250
	CASA	252.670	305.313	324.322	323.022	(1.134)	(1.300)	17.709	5,80%	70.351	27,84%	282.046	114,53%	40.976
	(%) CASA	65,56%	69,85%	70,63%	70,54%									
	FDR	115,76%	106,74%	100,84%	101,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	41.542	56.007	54.841	54.617	(224)	(1.390)	-2,48%	13.075	31,47%	-	0,00%	54.617
2	Giro ISE	8.627	7.158	5.858	5.392	(466)	(1.766)	-24,67%	(3.235)	-37,50%		0,00%	5.392
3	Tabungan ISE	5.900	12.647	12.694	12.883	189	236	1,87%	6.983	118,35%		0,00%	12.883
4	Deposito ISE	27.015	36.202	36.290	36.342	53	140	0,39%	9.327	34,53%		0,00%	36.342
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	169.859	500	-	-500	-1.833	-3.188	-14.536	3.188	189.850	89,47%	(19.991)
	Linkage	161.832	152.493	151.624	-	-	-	-1.215	-869	-10.208	869	164.288	92,29%	(12.664)
	Non-Linkage	22.563	20.554	18.235	500	-	-500	-618	-2.319	-4.328	2.319	25.562	71,34%	(7.327)
	• Local Champion	13.053	14.147	14.065	-	-	0	182	-83	1.012	83	14.019	100,33%	46
	• 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	20.343	460	800	340	273	344	4.536	456	20.959	97,06%	(616)
	KUR	15.684	19.482	19.831	460	800	340	279	349	4.147	451	20.693	95,84%	(862)
	Non KUR	123	517	512	-	-	0	-6	-5	389	5	266	192,30%	246
3	PWG	19.902	31.366	32.433	7.349	3.951	-3.398	2.474	1.068	12.531	2.884	34.321	94,50%	(1.888)
	Cilem	10.166	17.192	18.516	1.992	2.325	334	952	1.324	8.350	1.002	20.372	90,89%	(1.857)
	Gadai	9.737	14.174	13.918	5.357	1.626	-3.731	1.523	-256	4.181	1.882	13.949	99,78%	(31)
4	CFG	226.020	242.142	240.414	5.567	2.968	-2.600	-561	-1.728	14.394	4.696	249.319	96,43%	(8.905)
	CF 1	15.856	21.584	21.921	1.154	652	-503	323	337	6.065	315	18.634	117,64%	3.288
	Total Griya	12.125	17.731	17.488	1.000	-	-1.000	0	-243	5.363	243	12.838	136,22%	4.650
	• Total Non Program	12.125	17.731	17.488	1.000	-	-1.000	834	-243	5.363	243	12.838	136,22%	4.650
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	4.433	154	652	497	323	580	702	72	5.795	76,50%	(1.362)
	CF 2	210.163	220.557	218.492	4.413	2.316	-2.097	-884	-2.065	8.329	4.381	230.685	94,71%	(12.193)
	Mitraguna & Others	179.175	184.198	182.724	3.732	2.303	-1.429	-1.298	-1.474	3.549	3.777	197.798	92,38%	(15.074)
	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	463.049	13.876	7.719	-6.157	354	-3.504	16.925	11.224	494.449	93,65%	(31.400)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	105	0,00%	0,00%	0,06%	105	105	105			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	105	0,00%	0,00%	0,08%	105	105	105			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	262	254	778	2,64%	1,27%	3,83%	524	362	516			
	KUR	294	262	254	778	1,87%	1,31%	3,92%	524	484	516			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	1.127	0,00%	0,00%	3,48%	1.127	1.127	1.127			
	Cilem	-	-	-	881	0,00%	0,00%	4,76%	881	881	881			
	Gadai	-	-	-	246	0,00%	0,00%	1,77%	246	246	246			
4	CFG	3.141	3.045	2.689	6.196	1,39%	1,11%	2,58%	3.507	3.055	3.152			
	CF 1	52	42	41	857	0,33%	0,19%	3,91%	816	805	815			
	Total Griya	52	42	41	294	0,43%	0,23%	1,68%	253	243	252			
	Oto	-	-	-	563	0,00%	0,00%	12,69%	563	563	563			
	CF 2	3.089	3.002	2.648	5.339	1,47%	1,20%	2,44%	2.692	2.250	2.337			
	Mitraguna & Others	2.920	3.002	2.648	4.899	1,63%	1,44%	2,68%	2.251	1.979	1.897			
	Pensiun	170	-	-	440	0,55%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	8.207	0,80%	0,63%	1,77%	5.263	4.649	4.900	0,34%	80,64%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	4.778	1,57%	2,12%	1,99%	(358)	1.220	6			
	CF 1	753	302	301	301	4,75%	1,39%	1,37%	-	(453)	(1)			
	Total Griya	312	302	301	301	2,57%	1,70%	1,72%	-	(11)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.478	1,33%	2,19%	2,05%	(358)	1.673	7			
	Mitraguna & Others	2.805	4.471	4.836	4.478	1,57%	2,63%	2,45%	(358)	1.673	7			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.796	1,05%	1,10%	1,04%	(340)	121	23	1,06%	-2,65%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	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	Giro	628.971	691.775	521.186	520.770	63.236	(416)	(171.004)	-24,72%	(108.200)	-17,20%	693.972	75,04%	(173.201)
2	Tabungan	522.123	534.304	524.701	523.292	3.787	(1.408)	(11.011)	-2,06%	1.169	0,22%	551.051	94,96%	(27.759)
3	Deposito	264.012	243.573	237.351	237.151	(48.159)	(200)	(6.421)	-2,64%	(26.861)	-10,17%	264.501	89,66%	(27.349)
	Total	1.415.106	1.469.651	1.283.238	1.281.214	18.864	(2.024)	(188.437)	-12,82%	(133.892)	-9,46%	1.509.524	84,88%	(228.309)
	CASA	1.151.094	1.226.078	1.045.887	1.044.063	67.022	(1.824)	(182.015)	-14,85%	(107.031)	-9,30%	1.245.023	83,86%	(200.960)
	(%) CASA	81,34%	83,43%	81,50%	81,49%									
	FDR	55,59%	56,36%	72,51%	72,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	49.540	47.919		(1.621)	4.849	11,26%	8.311	20,98%	-	0,00%	47.919
2	Giro ISE	24.819	22.409	27.027	25.710		(1.317)	3.301	14,73%	891	3,59%		0,00%	25.710
3	Tabungan ISE	14.728	18.600	20.452	20.148		(304)	1.548	8,32%	5.420	36,80%		0,00%	20.148
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	593.081	850	101.752	100.902	-21.604	97.275	99.944	4.477	517.914	114,51%	75.167
	Linkage	388.874	365.922	464.664	-	100.000	100.000	-3.423	98.742	75.790	1.258	399.283	116,37%	65.381
	Non-Linkage	104.263	129.884	128.417	850	1.752	902	-18.181	-1.467	24.154	3.219	118.632	108,25%	9.786
	• Local Champion	71.739	83.729	82.010	-	1.500	1.500	-18.650	-1.719	10.271	3.219	75.832	108,15%	6.178
	• Value Chain	32.524	46.155	46.407	850	252	(598)	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.591	945	750	-195	411	355	5.412	395	15.280	108,58%	1.311
	KUR	10.795	15.959	16.321	945	750	-195	418	362	5.526	388	14.788	110,37%	1.533
	Non KUR	384	277	271	-	-	0	-6	-6	-114	6	493	54,94%	(222)
3	PWG	42.303	64.433	68.717	14.977	9.550	-5.427	1.867	4.284	26.414	5.266	61.895	111,02%	6.822
	Cilem	16.301	29.399	31.240	2.348	2.930	582	661	1.841	14.939	1.090	34.450	90,68%	(3.210)
	Gadai	26.001	35.034	37.477	12.629	6.620	-6.009	1.206	2.443	11.476	4.176	27.446	136,55%	10.031
4	CFG	239.992	251.812	252.131	6.654	4.723	-1.932	2.678	319	12.139	4.403	266.504	94,61%	(14.373)
	CF 1	49.326	55.945	56.271	1.159	1.511	351	284	326	6.945	1.184	52.487	107,21%	3.784
	Total Griya	38.490	43.371	43.816	400	1.291	891	0	445	5.326	846	39.301	111,49%	4.515
	• Total Non Program	38.490	43.371	43.816	400	1.291	891	287	445	5.326	846	39.301	111,49%	4.515
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.455	759	219	-540	284	-119	1.618	338	13.186	94,46%	(731)
	CF 2	190.665	195.867	195.860	5.495	3.212	-2.283	2.394	-7	5.195	3.219	214.018	91,52%	(18.157)
	Mitraguna & Others	156.155	163.708	163.858	5.429	3.049	-2.380	2.610	151	7.703	2.898	177.346	92,39%	(13.488)
	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	930.521	23.426	116.774	93.348	-16.648	102.234	143.911	14.541	861.595	108,00%	68.927

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	6.952	0,00%	0,00%	1,17%	6.952	6.952	6.952			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	6.302	0,00%	0,00%	4,91%	6.302	6.302	6.302			
	Value Chain	-	-	-	650	0,00%	0,00%	0,79%	650	650	650			
2	MBG	-	-	-	314	0,00%	0,00%	1,89%	314	314	314			
	KUR	-	-	-	257	0,00%	0,00%	1,58%	257	257	257			
	Non KUR	-	-	-	57	0,00%	0,00%	21,08%	57	57	57			
3	PWG	-	10	-	1.712	0,00%	0,00%	2,49%	1.712	1.712	1.702			
	Cilem	-	-	-	1.033	0,00%	0,00%	3,31%	1.033	1.033	1.033			
	Gadai	-	10	-	679	0,00%	0,00%	1,81%	679	679	669			
4	CFG	1.445	2.456	2.548	5.365	0,60%	1,01%	2,13%	2.817	3.920	2.909			
	CF 1	161	866	732	1.887	0,33%	1,31%	3,35%	1.155	1.727	1.022			
	Total Griya	152	752	572	627	0,39%	1,32%	1,43%	55	475	(125)			
	Oto	9	114	160	1.260	0,08%	1,27%	10,12%	1.100	1.251	1.146			
	CF 2	1.284	1.591	1.816	3.478	0,67%	0,93%	1,78%	1.662	2.194	1.887			
	Mitraguna & Others	1.284	1.591	1.448	2.906	0,82%	0,88%	1,77%	1.457	1.621	1.315			
	Pensiun	-	-	367	572	0,00%	1,14%	1,79%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	14.343	0,18%	0,31%	1,54%	11.795	12.898	11.877	0,15%	90,44%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.635	4.149	4.509	2,03%	1,65%	1,79%	360	(370)	874			
	CF 1	-	-	-	366	0,00%	0,00%	0,65%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,83%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	4.143	2,56%	2,12%	2,12%	(6)	(736)	508			
	Mitraguna & Others	4.851	3.635	4.149	4.143	3,11%	2,53%	2,53%	(6)	(708)	508			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	4.509	0,62%	0,50%	0,48%	360	(370)	874	0,12%	75,28%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25	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	Giro	28.143	37.911	24.530	24.465	10.992	(65)	(13.446)	-35,47%	(3.678)	-13,07%	36.896	66,31%	(12.431)
2	Tabungan	312.220	335.124	332.911	332.013	(188)	(898)	(3.110)	-0,93%	19.793	6,34%	332.127	99,97%	(114)
3	Deposito	88.440	70.337	68.797	68.797	(3.043)	0	(1.540)	-2,19%	(19.643)	-22,21%	89.197	77,13%	(20.400)
	Total	428.803	443.371	426.238	425.275	7.762	(963)	(18.096)	-4,08%	(3.528)	-0,82%	458.220	92,81%	(32.944)
	CASA	340.363	373.034	357.441	356.478	10.805	(963)	(16.556)	-4,44%	16.115	4,73%	369.023	96,60%	(12.544)
	(%) CASA	79,38%	84,14%	83,86%	83,82%									
	FDR	84,89%	89,24%	92,82%	93,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	43.409	43.358		(51)	219	0,51%	3.077	7,64%	-	0,00%	43.358
2	Giro ISE	7.566	5.315	4.919	4.876		(43)	(439)	-8,26%	(2.690)	-35,55%		0,00%	4.876
3	Tabungan ISE	32.715	37.823	38.490	38.482		(8)	659	1,74%	5.767	17,63%		0,00%	38.482
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.437	2.000	-	-2.000	1.203	-330	-4.532	330	70.444	75,86%	(17.007)
	Linkage	31.740	28.923	28.629	-	-	-	-287	-294	-3.111	294	37.085	77,20%	(8.456)
	Non-Linkage	26.229	24.844	24.808	2.000	-	-2.000	1.490	-36	-1.421	36	33.359	74,37%	(8.551)
	• Local Champion	25.361	22.121	22.100	-	-	0	-495	-21	-3.261	21	27.464	80,47%	(5.363)
	• 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	30.125	110	200	90	-278	-554	-3.877	754	35.532	84,78%	(5.407)
	KUR	32.921	29.430	28.887	110	200	90	-254	-544	-4.034	744	34.322	84,17%	(5.435)
	Non KUR	1.081	1.249	1.238	-	-	0	-24	-10	157	10	1.210	102,30%	28
3	PWG	9.475	19.384	20.805	2.664	2.784	120	354	1.422	11.330	1.362	27.736	75,01%	(6.931)
	Cilem	5.148	12.299	13.180	720	1.179	459	-31	881	8.032	298	18.193	72,45%	(5.012)
	Gadai	4.327	7.084	7.625	1.944	1.605	-339	385	541	3.298	1.064	9.544	79,89%	(1.919)
4	CFG	262.577	291.842	291.266	4.944	2.792	-2.152	1.389	-576	28.689	3.368	285.363	102,07%	5.902
	CF 1	159.367	169.715	168.322	2.399	178	-2.221	-296	-1.393	8.955	1.571	162.083	103,85%	6.239
	Total Griya	139.426	145.942	145.008	2.051	-	-2.051	0	-935	5.582	935	140.123	103,49%	4.884
1	• Total Non Program	139.426	145.942	145.008	2.051	-	-2.051	1.520	-935	5.582	935	140.123	103,49%	4.884
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.315	348	178	-170	-296	-458	3.374	637	21.960	106,17%	1.355
	CF 2	103.210	122.126	122.944	2.545	2.614	69	1.685	817	19.734	1.797	123.280	99,73%	(337)
	Mitraguna & Others	99.172	116.810	117.683	2.195	2.614	419	1.323	872	18.511	1.742	117.385	100,25%	298
	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	395.633	9.718	5.776	-3.942	2.669	-37	31.610	5.814	419.076	94,41%	(23.443)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	-	0,00%	0,06%	0,00%	(30)	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	-	0,00%	0,12%	0,00%	(30)	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	2.832	2,57%	5,35%	9,40%	1.190	1.959	943			
	KUR	703	1.737	1.487	2.678	2,14%	5,05%	9,27%	1.190	1.974	941			
	Non KUR	169	152	154	154	15,61%	12,34%	12,44%	-	(15)	2			
3	PWG	-	-	-	608	0,00%	0,00%	2,92%	608	608	608			
	Cilem	-	-	-	608	0,00%	0,00%	4,61%	608	608	608			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.689	3.435	3.445	9.981	1,79%	3,43%	6,53%	6.536	5.292	6.546			
	CF 1	4.583	3.018	2.690	6.657	2,88%	1,58%	3,95%	3.967	2.074	3.639			
	Total Griya	3.651	1.927	1.566	3.691	2,62%	1,07%	2,55%	2.125	39	1.764			
	Oto	932	1.091	1.124	2.966	4,67%	4,73%	12,72%	1.842	2.034	1.875			
	CF 2	106	417	755	3.324	0,10%	0,62%	2,70%	2.569	3.218	2.907			
	Mitraguna & Others	106	417	755	3.324	0,11%	0,65%	2,82%	2.569	3.218	2.907			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	13.420	1,53%	1,29%	3,39%	8.304	7.859	8.067	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	0,62%	30	154	30			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.848	1,53%	5,50%	6,13%	160	1.327	272			
	KUR	341	1.120	1.235	1.397	1,04%	4,20%	4,84%	162	1.056	277			
	Non KUR	180	456	453	451	16,68%	36,29%	36,39%	(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%	3,37%	55	3.069	136			
	Total Griya	2.357	4.907	4.994	5.075	1,69%	3,42%	3,50%	81	2.718	168			
	Oto	250	633	628	602	1,25%	2,64%	2,58%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,07%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,12%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.998	0,91%	2,21%	2,27%	245	5.680	476	0,00%	100,00%	-2,3%

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 (1-23 Oct'25)	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	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	163.707	163.130	5.538	(577)	533	0,33%	18.961	13,15%	154.911	105,31%	8.218
3	Deposito	10.918	20.142	21.291	21.291	(2.548)	0	1.149	5,71%	10.374	95,02%	11.483	185,42%	9.808
	Total	155.304	182.786	185.067	184.490	3.001	(577)	1.703	0,93%	29.185	18,79%	171.085	107,84%	13.405
	CASA	144.386	162.644	163.775	163.198	5.549	(577)	554	0,34%	18.812	13,03%	159.602	102,25%	3.596
	(%) CASA	92,97%	88,98%	88,50%	88,46%									
	FDR	134,72%	124,25%	123,93%	124,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.322	1.343		21	108	8,74%	83	6,57%	-	0,00%	1.343
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.321	1.343		21	108	8,74%	83	6,59%		0,00%	1.343
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Local Champion	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.800	1.200	1.150	-50	955	-206	4.887	1.356	60.630	98,63%	(830)
	KUR	53.824	58.670	58.487	1.200	1.150	-50	988	-183	4.663	1.333	59.174	98,84%	(687)
	Non KUR	1.089	1.337	1.313	-	-	0	-33	-24	224	24	1.456	90,21%	(142)
3	PWG	2.063	7.765	7.914	701	247	-455	346	149	5.851	98	9.875	80,14%	(1.961)
	Cilem	2.063	7.765	7.914	701	247	-455	346	149	5.851	98	9.875	80,14%	(1.961)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	159.764	1.508	2.900	1.392	340	2.298	9.766	602	160.804	99,35%	(1.039)
	CF 1	15.162	17.472	17.227	338	30	-308	-45	-244	2.066	274	16.494	104,45%	733
	Total Griya	4.320	3.831	3.816	-	-	0	0	-15	-505	15	4.700	81,18%	(884)
	• Total Non Program	3.984	3.516	3.503	-	-	0	-39	-13	-481	13	4.321	81,08%	(818)
	• Program	336	315	312	-	-	0	-2	-2	-23	2	379	82,42%	(67)
	Oto	10.841	13.641	13.412	338	30	-308	-45	-229	2.570	259	11.794	113,71%	1.618
	CF 2	134.836	139.994	142.537	1.170	2.870	1.700	385	2.543	7.700	327	144.309	98,77%	(1.773)
	Mitraguna & Others	130.780	136.039	138.597	1.170	2.870	1.700	408	2.558	7.817	312	139.377	99,44%	(780)
	Pensiun	4.056	3.955	3.940	-	-	0	-23	-16	-116	16	4.933	79,87%	(993)
	Total Pembiayaan	209.233	227.110	229.349	3.409	4.297	887	1.627	2.239	20.116	2.057	233.567	98,19%	(4.218)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	611	0,00%	0,00%	32,66%	611	611	611			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	611	0,00%	0,00%	32,66%	611	611	611			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	3.401	0,00%	0,00%	5,69%	3.348	3.401	3.344			
	KUR	-	-	-	3.353	0,00%	0,00%	5,73%	3.353	3.353	3.353			
	Non KUR	-	57	53	48	0,00%	3,99%	3,64%	(6)	48	(9)			
3	PWG	-	-	-	87	0,00%	0,00%	1,10%	87	87	87			
	Cilem	-	-	-	87	0,00%	0,00%	1,10%	87	87	87			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	5.638	0,72%	1,65%	3,53%	3.033	4.562	4.174			
	CF 1	278	521	426	2.146	1,83%	2,44%	12,46%	1.720	1.868	1.625			
	Total Griya	278	253	253	496	6,43%	6,61%	13,01%	243	218	243			
	Oto	-	268	173	1.650	0,00%	1,27%	12,30%	1.476	1.650	1.381			
	CF 2	799	942	2.179	3.492	0,59%	1,56%	2,45%	1.314	2.694	2.550			
	Mitraguna & Others	799	942	2.179	2.912	0,61%	1,60%	2,10%	733	2.113	1.969			
	Pensiun	-	-	-	581	0,00%	0,00%	14,74%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	9.738	0,51%	1,17%	4,25%	7.080	8.661	8.217	0,45%	89,29%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,10%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,10%	-	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%	4,58%	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	1.326	0,54%	0,68%	0,83%	262	516	(64)			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.258	933	1.194	0,50%	0,67%	0,84%	262	524	(64)			
	Mitraguna & Others	670	1.190	865	1.126	0,51%	0,64%	0,81%	262	456	(64)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	2.136	0,46%	0,80%	0,93%	314	1.183	(13)	0,14%	84,44%	-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 (1-23 Oct'25)	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	Giro	238	2.232	2.212	2.213	(61)	0	(19)	-0,85%	1.975	830,72%	4.605	48,05%	(2.393)
2	Tabungan	85.480	94.164	97.512	97.226	1.838	(285)	3.063	3,25%	11.746	13,74%	94.734	102,63%	2.492
3	Deposito	55.765	41.891	41.841	41.841	(347)	0	(50)	-0,12%	(13.924)	-24,97%	56.483	74,08%	(14.642)
	Total	141.483	138.286	141.565	141.280	1.430	(285)	2.994	2,16%	(203)	-0,14%	155.822	90,67%	(14.542)
	CASA	85.718	96.395	99.724	99.439	1.778	(285)	3.044	3,16%	13.721	16,01%	99.340	100,10%	99
	(%) CASA	60,59%	69,71%	70,44%	70,38%									
	FDR	57,51%	64,07%	63,05%	63,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.380	2.368		(12)	8	0,32%	2.031	602,64%	-	0,00%	2.368
2	Giro ISE	44	2.017	2.017	2.017		1	0	0,01%	1.973	4436,59%		0,00%	2.017
3	Tabungan ISE	293	343	363	351		(13)	7	2,12%	58	19,87%		0,00%	351
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	26.063	750	500	-250	310	-156	-2.527	656	29.132	89,47%	(3.069)
	KUR	28.019	25.667	25.517	750	500	-250	330	-150	-2.501	650	28.422	89,78%	(2.905)
	Non KUR	572	552	546	-	-	0	-20	-6	-26	6	710	76,91%	(164)
3	PWG	2.056	6.337	6.540	612	276	-336	268	203	4.483	73	7.548	86,64%	(1.008)
	Cilem	2.056	6.337	6.540	612	276	-336	268	203	4.483	73	7.548	86,64%	(1.008)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.651	941	1.140	199	-7	602	5.926	538	59.421	95,34%	(2.770)
	CF 1	3.683	6.435	6.379	185	-	-185	39	-56	2.695	56	4.720	135,15%	1.659
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	-5	-2	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.023	185	-	-185	39	-54	3.035	54	3.758	160,24%	2.264
	CF 2	47.042	49.615	50.273	756	1.140	384	-47	658	3.231	482	54.701	91,90%	(4.428)
	Mitraguna & Others	38.019	39.728	40.450	756	1.140	384	25	722	2.431	418	44.970	89,95%	(4.520)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	89.254	2.303	1.916	-387	571	649	7.883	1.267	96.101	92,88%	(6.847)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.882	2,01%	1,15%	7,22%	1.582	1.308	1.193			
	KUR	574	632	300	1.882	2,05%	1,17%	7,38%	1.582	1.308	1.250			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	114	0,00%	0,00%	1,74%	114	114	114			
	Cilem	-	-	-	114	0,00%	0,00%	1,74%	114	114	114			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	5.620	0,46%	1,66%	9,92%	4.687	5.386	3.163			
	CF 1	134	106	320	744	3,65%	4,97%	11,67%	424	610	639			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	744	4,50%	5,27%	12,36%	424	610	639			
	CF 2	100	2.351	613	4.876	0,21%	1,24%	9,70%	4.263	4.776	2.524			
	Mitraguna & Others	-	1.360	201	3.543	0,00%	0,51%	8,76%	3.342	3.543	2.183			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	7.616	0,99%	1,39%	8,53%	6.382	6.808	4.470	1,87%	78,06%	-6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	2,21%	33	261	145			
	KUR	178	266	329	362	0,63%	1,28%	1,42%	34	185	96			
	Non KUR	138	165	215	214	24,08%	38,92%	39,15%	(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%	95,49%	-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 (1-23 Oct'25	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	Giro	20.173	45.153	48.739	48.748	7.495	9	3.595	7,96%	28.575	141,65%	25.794	188,99%	22.954
2	Tabungan	135.101	145.614	148.738	148.456	1.016	(282)	2.842	1,95%	13.355	9,88%	145.809	101,82%	2.647
3	Deposito	28.599	26.205	26.350	26.350	229	0	145	0,55%	(2.249)	-7,86%	29.125	90,47%	(2.775)
	Total	183.873	216.972	223.826	223.553	8.741	(273)	6.582	3,03%	39.680	21,58%	200.728	111,37%	22.825
	CASA	155.274	190.767	197.476	197.204	8.511	(273)	6.437	3,37%	41.930	27,00%	171.603	114,92%	25.600
	(%) CASA	84,45%	87,92%	88,23%	88,21%									
	FDR	85,47%	90,55%	88,56%	88,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.383	13.413		30	568	4,42%	4.744	54,73%	-	0,00%	13.413
2	Giro ISE	6.094	227	157	159		2	(68)	-30,14%	(5.935)	-97,40%		0,00%	159
3	Tabungan ISE	2.575	10.818	11.426	11.454		29	636	5,88%	8.879	344,83%		0,00%	11.454
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	36.008	620	750	130	-169	58	6.119	692	34.210	105,26%	1.799
	KUR	29.147	35.000	35.080	620	750	130	-304	81	5.933	669	33.229	105,57%	1.852
	Non KUR	742	950	928	-	-	0	135	-23	186	23	981	94,56%	(53)
3	PWG	5.787	17.774	18.665	3.660	1.760	-1.900	1.145	892	12.878	868	20.542	90,86%	(1.877)
	Cilem	4.662	13.788	14.419	1.416	964	-453	132	630	9.757	333	15.567	92,62%	(1.148)
	Gadai	1.126	3.985	4.247	2.244	796	-1.448	1.013	262	3.121	534	4.976	85,35%	(729)
4	CFG	121.436	142.740	143.554	3.320	1.824	-1.496	3.425	814	22.118	1.010	131.655	109,04%	11.898
	CF 1	20.925	20.764	20.585	555	-	-555	454	-178	-340	178	22.143	92,96%	(1.558)
	Total Griya	15.996	15.276	15.250	-	-	0	0	-27	-746	27	16.308	93,51%	(1.059)
	• Total Non Program	15.996	15.276	15.250	-	-	0	-73	-27	-746	27	16.308	93,51%	(1.059)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.336	555	-	-555	454	-151	406	151	5.835	91,44%	(499)
	CF 2	100.511	121.976	122.968	2.765	1.824	-941	2.970	992	22.458	832	109.512	112,29%	13.456
	Mitraguna & Others	63.905	80.135	81.341	2.251	1.738	-513	2.780	1.205	17.435	533	72.073	112,86%	9.267
	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	198.227	7.600	4.334	-3.266	4.400	1.763	41.077	2.570	186.445	106,32%	11.782

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.601	0,60%	0,50%	4,45%	1.422	1.423	1.419			
	KUR	179	128	124	1.498	0,61%	0,35%	4,27%	1.374	1.319	1.370			
	Non KUR	-	54	55	103	0,00%	5,79%	11,15%	48	103	49			
3	PWG	74	-	-	571	1,27%	0,00%	3,06%	571	498	571			
	Cilem	74	-	-	571	1,58%	0,00%	3,96%	571	498	571			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	2.642	0,92%	1,55%	1,84%	437	1.528	990			
	CF 1	120	248	73	218	0,57%	0,35%	1,06%	145	98	(30)			
	Total Griya	-	170	-	-	0,00%	0,00%	0,00%	-	-	(170)			
	Oto	120	78	73	218	2,43%	1,33%	4,08%	145	98	140			
	CF 2	995	1.404	2.132	2.425	0,99%	1,75%	1,97%	292	1.430	1.020			
	Mitraguna & Others	254	1.081	1.562	1.612	0,40%	1,95%	1,98%	50	1.358	531			
	Pensiun	740	324	570	812	2,02%	1,36%	1,95%	242	72	489			
	Total Pembiayaan	1.367	1.834	2.384	4.815	0,87%	1,21%	2,43%	2.431	3.448	2.981	0,15%	93,71%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	0,66%	88	231	87			
	Non KUR	35	-	-	55	4,67%	0,00%	5,93%	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%	0,82%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,13%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,37%	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%	0,93%	364	1.805	595	0,06%	93,65%	-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 (1-23 Oct'25)	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	Giro	460	129	178	188	(243)	9	58	45,02%	(273)	-59,25%	4.702	3,99%	(4.514)
2	Tabungan	104.069	105.674	103.953	103.612	97	(342)	(2.063)	-1,95%	(458)	-0,44%	113.215	91,52%	(9.603)
3	Deposito	24.703	24.658	24.862	24.862	(322)	0	205	0,83%	159	0,64%	25.371	98,00%	(509)
	Total	129.233	130.461	128.994	128.661	(467)	(333)	(1.800)	-1,38%	(572)	-0,44%	143.287	89,79%	(14.626)
	CASA	104.530	105.804	104.132	103.799	(145)	(333)	(2.005)	-1,89%	(730)	-0,70%	117.917	88,03%	(14.117)
	(%) CASA	80,88%	81,10%	80,73%	80,68%									
	FDR	125,49%	144,15%	146,80%	147,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.267	2.385	2.407	22	139	6,15%	(1.627)	-40,34%	-	0,00%	2.407
2	Giro ISE	415	60	112	122	10	62	104,29%	(293)	-70,59%		0,00%	122
3	Tabungan ISE	3.618	2.207	2.273	2.284	12	77	3,49%	(1.334)	-36,86%		0,00%	2.284
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	22.456	665	590	-75	145	-66	-438	656	24.787	90,60%	(2.331)
	KUR	22.067	21.522	21.403	520	510	-10	-16	-119	-664	629	23.833	89,80%	(2.430)
	Non KUR	827	999	1.053	145	80	-65	161	54	226	26	954	110,39%	99
3	PWG	1.733	7.288	7.363	1.437	309	-1.128	930	75	5.631	233	10.247	71,86%	(2.883)
	Cilem	1.733	7.288	7.363	1.437	309	-1.128	930	75	5.631	233	10.247	71,86%	(2.883)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	159.538	2.741	5.069	2.327	470	1.293	21.987	3.775	158.700	100,53%	838
	CF 1	5.904	8.009	8.040	133	187	53	75	31	2.136	156	8.425	95,43%	(385)
	Total Griya	1.926	1.748	1.737	-	-	0	0	-12	-189	12	2.573	67,49%	(837)
1	• Total Non Program	1.926	1.748	1.737	-	-	0	-18	-12	-189	12	2.573	67,49%	(837)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.304	133	187	53	75	43	2.325	144	5.852	107,71%	451
	CF 2	131.647	150.235	151.498	2.608	4.882	2.274	395	1.262	19.851	3.620	150.275	100,81%	1.223
	Mitraguna & Others	65.693	81.700	84.232	1.480	4.782	3.302	31	2.531	18.538	2.251	82.597	101,98%	1.634
	Pensiun	65.954	68.535	67.266	1.128	100	-1.028	364	-1.269	1.312	1.369	67.677	99,39%	(411)
	Total Pembiayaan	162.178	188.054	189.357	4.843	5.968	1.125	1.545	1.303	27.179	4.664	193.734	97,74%	(4.377)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	2.719	2,80%	2,28%	12,11%	2.205	2.079	2.159			
	KUR	508	507	460	2.638	2,30%	2,14%	12,32%	2.177	2.129	2.130			
	Non KUR	132	53	54	82	15,90%	5,37%	7,74%	28	(50)	29			
3	PWG	-	-	-	97	0,00%	0,00%	1,32%	97	97	97			
	Cilem	-	-	-	97	0,00%	0,00%	1,32%	97	97	97			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	1.003	0,75%	0,17%	0,63%	731	(32)	293			
	CF 1	-	-	-	479	0,00%	0,00%	5,96%	479	479	479			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	479	0,00%	0,00%	7,60%	479	479	479			
	CF 2	1.035	709	272	524	0,79%	0,18%	0,35%	252	(511)	(185)			
	Mitraguna & Others	403	63	-	158	0,61%	0,00%	0,19%	158	(244)	95			
	Pensiun	632	646	272	365	0,96%	0,40%	0,54%	93	(266)	(281)			
	Total Pembiayaan	1.675	1.269	786	3.819	1,03%	0,42%	2,02%	3.033	2.144	2.549	1,19%	41,21%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	499	1,34%	1,23%	2,22%	223	194	242			
	KUR	52	153	180	403	0,23%	0,84%	1,88%	223	352	250			
	Non KUR	254	104	96	96	30,69%	9,60%	9,11%	(0)	(158)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(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	537	0,19%	0,17%	0,28%	223	231	242	0,87%	-205,09%	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 (1-23 Oct'25	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	Giro	161.481	517.787	518.625	518.634	197	9	847	0,16%	357.153	221,17%	168.496	307,80%	350.138
2	Tabungan	199.929	216.938	217.414	216.779	(488)	(635)	(159)	-0,07%	16.850	8,43%	215.790	100,46%	990
3	Deposito	133.285	90.671	87.940	87.941	(964)	1	(2.730)	-3,01%	(45.344)	-34,02%	135.065	65,11%	(47.124)
	Total	494.695	825.396	823.978	823.354	(1.255)	(624)	(2.042)	-0,25%	328.659	66,44%	519.351	158,54%	304.003
	CASA	361.410	734.725	736.038	735.413	(291)	(625)	688	0,09%	374.003	103,48%	384.286	191,37%	351.127
	(%) CASA	73,06%	89,01%	89,33%	89,32%									
	FDR	29,29%	21,46%	21,60%	21,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.621	20.665		44	10.186	97,20%	18.800	1007,59%	-	0,00%	20.665
2	Giro ISE	28	25	18	18		0	(7)	-29,40%	(10)	-36,96%		0,00%	18
3	Tabungan ISE	1.837	8.854	19.004	19.047		44	10.193	115,13%	17.210	936,65%		0,00%	19.047
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	59.686	800	1.800	1.000	-1.439	-297	1.877	2.097	63.575	93,88%	(3.890)
	KUR	55.256	56.602	56.368	800	1.800	1.000	-1.419	-234	1.112	2.034	60.661	92,92%	(4.293)
	Non KUR	2.553	3.380	3.318	-	-	0	-20	-63	765	63	2.914	113,85%	404
3	PWG	4.560	19.634	20.836	1.396	1.500	104	1.055	1.202	16.276	298	16.305	127,79%	4.531
	Cilem	4.560	19.634	20.836	1.396	1.500	104	1.055	1.202	16.276	298	16.305	127,79%	4.531
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	96.252	2.596	784	-1.812	290	-57	15.390	841	92.602	103,94%	3.650
	CF 1	35.630	44.820	44.107	881	-	-881	558	-713	8.477	713	37.699	117,00%	6.408
	Total Griya	16.876	22.526	22.222	-	-	0	0	-303	5.346	303	17.973	123,65%	4.250
	• Total Non Program	11.817	17.790	17.509	-	-	0	1.032	-281	5.692	281	12.262	142,79%	5.247
	• Program	5.059	4.736	4.713	-	-	0	-38	-22	-345	22	5.710	82,54%	(997)
	Oto	18.754	22.294	21.885	881	-	-881	558	-409	3.131	409	19.727	110,94%	2.158
	CF 2	45.232	51.489	52.145	1.715	784	-931	-268	656	6.913	128	54.903	94,98%	(2.758)
	Mitraguna & Others	44.353	50.559	51.235	1.715	784	-931	-172	676	6.883	108	53.128	96,44%	(1.893)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	177.957	4.792	4.084	-709	-134	822	33.071	3.262	174.138	102,19%	3.819

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	4.823	0,03%	1,46%	8,08%	3.948	4.808	3.808			
	KUR	16	857	781	4.299	0,03%	1,38%	7,63%	3.517	4.283	3.442			
	Non KUR	-	159	94	524	0,00%	2,79%	15,81%	430	524	366			
3	PWG	36	-	-	310	0,78%	0,00%	1,49%	310	274	310			
	Cilem	36	-	-	310	0,78%	0,00%	1,49%	310	274	310			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	4.588	1,24%	1,67%	4,77%	2.982	3.587	3.239			
	CF 1	1.001	1.350	1.606	3.500	2,81%	3,58%	7,94%	1.895	2.499	2.151			
	Total Griya	582	659	882	1.027	3,45%	3,92%	4,62%	145	445	368			
	Oto	419	691	724	2.473	2,23%	3,25%	11,30%	1.750	2.055	1.783			
	CF 2	-	-	-	1.088	0,00%	0,00%	2,09%	1.088	1.088	1.088			
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	2,12%	1.088	1.088	1.088			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	10.719	1,51%	1,40%	6,02%	8.238	8.535	8.354	0,56%	90,68%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	2,84%	-	39	(1)			
	Oto	101	112	112	385	0,54%	0,50%	1,76%	273	284	273			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,92%	(0)	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,96%	(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 (1-23 Oct'25)	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	Giro	33	271	776	777	68	0	506	186,54%	744	2266,69%	6.167	12,59%	(5.391)
2	Tabungan	95.230	98.857	94.438	93.801	5.380	(637)	(5.056)	-5,11%	(1.429)	-1,50%	104.027	90,17%	(10.226)
3	Deposito	25.200	24.733	23.683	23.683	561	0	(1.049)	-4,24%	(1.517)	-6,02%	25.946	91,28%	(2.262)
	Total	120.463	123.860	118.898	118.261	6.009	(637)	(5.600)	-4,52%	(2.202)	-1,83%	136.140	86,87%	(17.879)
	CASA	95.263	99.128	95.214	94.577	5.448	(637)	(4.550)	-4,59%	(685)	-0,72%	110.195	85,83%	(15.617)
	(%) CASA	79,08%	80,03%	80,08%	79,97%									
	FDR	167,21%	170,63%	177,09%	178,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.619	1.567		(52)	(17)	-1,10%	551	54,21%	-	0,00%	1.567
2	Giro ISE	1	12	92	55		(37)	42	343,56%	54	10593,82%		0,00%	55
3	Tabungan ISE	1.016	1.572	1.527	1.513		(14)	(60)	-3,80%	497	48,92%		0,00%	1.513
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	61.469	1.700	1.611	-89	53	332	3.050	1.279	59.037	104,12%	2.431
	KUR	53.406	57.301	57.685	1.700	1.611	-89	177	384	4.279	1.227	53.872	107,08%	3.813
	Non KUR	5.013	3.836	3.784	-	-	0	-124	-52	-1.229	52	5.166	73,25%	(1.382)
3	PWG	7.973	12.362	12.527	1.009	682	-327	572	165	4.554	517	15.411	81,29%	(2.884)
	Cilem	7.973	12.362	12.527	1.009	682	-327	572	165	4.554	517	15.411	81,29%	(2.884)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.564	1.872	615	-1.257	977	-1.282	1.524	1.897	161.244	84,69%	(24.680)
	CF 1	25.995	30.473	30.572	226	385	159	-139	99	4.577	286	29.119	104,99%	1.454
	Total Griya	13.277	16.154	16.125	125	-	-125	0	-29	2.847	29	14.079	114,53%	2.046
	• Total Non Program	13.277	16.154	16.125	125	-	-125	-18	-29	2.847	29	14.079	114,53%	2.046
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.448	101	385	284	-139	128	1.730	257	15.039	96,07%	(592)
	CF 2	109.045	107.372	105.992	1.646	230	-1.416	1.116	-1.381	-3.054	1.611	132.125	80,22%	(26.133)
	Mitraguna & Others	98.253	97.006	95.487	1.420	30	-1.390	964	-1.519	-2.766	1.549	119.197	80,11%	(23.710)
	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	210.559	4.581	2.908	-1.673	1.602	-785	9.128	3.693	235.692	89,34%	(25.133)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	5.879	2,02%	2,65%	9,56%	4.262	4.699	3.984			
	KUR	896	1.456	1.153	5.282	1,68%	2,01%	9,16%	4.129	4.387	3.826			
	Non KUR	284	439	465	597	5,67%	12,11%	15,78%	132	313	158			
3	PWG	-	-	-	124	0,00%	0,00%	0,99%	124	124	124			
	Cilem	-	-	-	124	0,00%	0,00%	0,99%	124	124	124			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	4.484	0,59%	1,19%	3,28%	2.845	3.689	2.395			
	CF 1	92	281	107	2.685	0,35%	0,35%	8,78%	2.578	2.593	2.404			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	2.685	0,72%	0,75%	18,58%	2.578	2.593	2.404			
	CF 2	704	1.808	1.532	1.799	0,65%	1,43%	1,70%	267	1.095	(9)			
	Mitraguna & Others	704	1.808	1.532	1.656	0,72%	1,58%	1,73%	124	953	(152)			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	10.487	0,98%	1,54%	4,98%	7.231	8.512	6.504	0,88%	82,26%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	842	1,19%	1,25%	1,37%	78	147	57			
	KUR	639	624	605	683	1,20%	1,06%	1,18%	78	44	59			
	Non KUR	56	161	159	159	1,12%	4,13%	4,19%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,91%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,57%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,96%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,06%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	2.082	0,89%	0,95%	0,99%	78	283	169	0,14%	85,96%	-0,9%

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 (1-23 Oct'25)	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	Giro	1.175	255	336	366	105	30	111	43,30%	(809)	-68,87%	4.251	8,61%	(3.885)
2	Tabungan	91.378	105.830	107.782	107.268	2.521	(514)	1.439	1,36%	15.891	17,39%	98.420	108,99%	8.848
3	Deposito	20.885	17.098	17.170	16.970	127	(200)	(128)	-0,75%	(3.915)	-18,75%	21.483	78,99%	(4.514)
	Total	113.438	123.183	125.288	124.604	2.753	(684)	1.421	1,15%	11.166	9,84%	124.155	100,36%	449
	CASA	92.553	106.085	108.118	107.634	2.626	(484)	1.549	1,46%	15.081	16,29%	102.671	104,83%	4.963
	(%) CASA	81,59%	86,12%	86,30%	86,38%									
	FDR	111,58%	120,59%	120,14%	120,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.404	1.413		9	60	4,45%	(0)	-0,02%	-	0,00%	1.413
2	Giro ISE	4	52	72	78		6	26	50,09%	74	1704,84%		0,00%	78
3	Tabungan ISE	1.409	1.301	1.332	1.335		3	34	2,62%	(74)	-5,27%		0,00%	1.335
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	61.121	1.650	1.925	275	948	681	2.933	1.244	66.098	92,47%	(4.977)
	KUR	54.166	55.978	56.729	1.650	1.925	275	1.078	750	2.562	1.175	61.794	91,80%	(5.065)
	Non KUR	4.022	4.462	4.392	-	-	0	-131	-70	370	70	4.304	102,06%	89
3	PWG	2.382	9.408	10.209	1.680	953	-728	1.362	802	7.827	151	9.949	102,61%	260
	Cilem	2.382	9.408	10.209	1.680	953	-728	1.362	802	7.827	151	9.949	102,61%	260
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.196	2.160	1.105	-1.055	2.504	496	13.253	609	73.797	107,32%	5.399
	CF 1	8.522	7.920	8.053	100	185	85	36	133	-470	52	9.459	85,14%	(1.406)
	Total Griya	5.933	5.560	5.745	-	185	185	0	185	-189	0	6.174	93,05%	(429)
	• Total Non Program	5.933	5.560	5.745	-	185	185	-34	185	-189	0	6.174	93,05%	(429)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.308	100	-	-100	36	-52	-281	52	3.285	70,26%	(977)
	CF 2	57.421	70.780	71.143	2.060	920	-1.140	2.469	363	13.722	557	64.338	110,58%	6.805
	Mitraguna & Others	56.582	69.407	69.777	2.025	920	-1.105	2.440	370	13.195	550	62.860	111,00%	6.917
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	150.526	5.491	3.983	-1.508	4.814	1.978	23.957	2.005	149.899	100,42%	627

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	4.044	0,22%	0,22%	0,93%	3.484	3.914	3.468			
	KUR	123	204	305	3.016	0,23%	0,54%	5,32%	2.711	2.893	2.813			
	Non KUR	6	372	255	1.028	0,16%	5,72%	23,39%	772	1.021	656			
3	PWG	-	-	-	294	0,00%	0,00%	2,88%	294	294	294			
	Cilem	-	-	-	294	0,00%	0,00%	2,88%	294	294	294			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	2.123	0,68%	0,81%	2,68%	1.488	1.675	1.525			
	CF 1	217	497	533	461	2,55%	6,73%	5,72%	(73)	243	(36)			
	Total Griya	-	497	533	-	0,00%	9,59%	0,00%	(533)	-	(497)			
	Oto	217	-	-	461	8,39%	0,00%	19,95%	461	243	461			
	CF 2	230	100	101	1.662	0,40%	0,14%	2,34%	1.561	1.432	1.562			
	Mitraguna & Others	230	100	101	1.662	0,41%	0,15%	2,38%	1.561	1.432	1.562			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	6.461	0,46%	0,80%	4,29%	5.266	5.884	5.288	1,32%	69,24%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	1,77%	-	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%	5,29%	426	426	426			
	Total Griya	-	-	-	426	0,00%	0,00%	7,42%	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%	-0,21%	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 (1-23 Oct'25)	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	Giro	1.878	3.276	3.341	3.342	206	1	66	2,00%	1.464	77,99%	4.014	83,26%	(672)
2	Tabungan	48.550	58.732	57.195	57.084	591	(111)	(1.649)	-2,81%	8.533	17,58%	55.473	102,90%	1.611
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	73.901	73.791	3.229	(110)	(1.768)	-2,34%	15.761	27,16%	67.834	108,78%	5.956
	CASA	50.428	62.009	60.536	60.426	797	(110)	(1.583)	-2,55%	9.997	19,83%	59.487	101,58%	939
	(%) CASA	86,90%	82,07%	81,91%	81,89%									
	FDR	148,42%	129,65%	134,01%	134,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	466	472		6	(387)	-45,04%	13	2,92%	-	0,00%	472
2	Giro ISE	360	412	333	353		20	(59)	-14,26%	(7)	-1,82%		0,00%	353
3	Tabungan ISE	99	446	133	118		(14)	(328)	-73,45%	20	20,18%		0,00%	118
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	49.244	500	1.330	830	214	215	4.207	1.115	52.201	94,33%	(2.957)
	KUR	43.986	47.512	47.655	400	1.230	830	47	143	3.669	1.087	50.816	93,78%	(3.161)
	Non KUR	1.052	1.518	1.589	100	100	0	167	71	537	29	1.385	114,72%	204
3	PWG	3.221	8.523	8.967	587	630	44	148	445	5.746	186	8.452	106,10%	516
	Cilem	3.221	8.523	8.967	587	630	44	148	445	5.746	186	8.452	106,10%	516
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.826	850	829	-21	411	419	2.955	410	44.221	92,32%	(3.396)
	CF 1	26.387	25.292	25.398	-	479	479	-326	105	-990	373	27.144	93,57%	(1.747)
	Total Griya	5.331	5.308	5.291	-	-	0	0	-17	-39	17	5.525	95,77%	(234)
	• Total Non Program	5.331	4.976	4.960	-	-	0	-57	-16	-371	16	5.525	89,78%	(565)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	20.107	-	479	479	-326	123	-950	356	21.619	93,00%	(1.513)
	CF 2	11.484	15.115	15.428	850	350	-500	737	313	3.944	37	17.077	90,34%	(1.649)
	Mitraguna & Others	8.469	10.554	10.539	850	-	-850	574	-15	2.070	15	13.545	77,81%	(3.005)
	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	99.037	1.937	2.789	852	774	1.078	12.907	1.711	104.874	94,43%	(5.837)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	802	0,91%	0,60%	1,63%	509	393	451			
	KUR	384	352	293	802	0,87%	0,62%	1,68%	509	418	451			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	199	0,18%	0,00%	2,22%	199	193	199			
	Cilem	6	-	-	199	0,18%	0,00%	2,22%	199	193	199			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	4.828	3,22%	5,28%	11,83%	2.695	3.608	2.963			
	CF 1	985	1.084	1.070	3.668	3,73%	4,23%	14,44%	2.597	2.683	2.584			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	3.668	4,68%	5,04%	18,24%	2.661	2.683	2.648			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,52%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,38%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	5.829	1,90%	2,48%	5,89%	3.402	4.194	3.612	3,35%	43,11%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	331	0,72%	0,59%	0,67%	40	7	56			
	KUR	102	192	208	248	0,23%	0,44%	0,52%	40	146	56			
	Non KUR	222	83	83	83	21,14%	5,44%	5,20%	-	(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	751	0,89%	1,60%	1,84%	103	413	103			
	CF 1	338	648	647	751	1,28%	2,56%	2,96%	103	413	103			
	Total Griya	-	131	130	130	0,00%	2,46%	2,47%	-	130	(1)			
	Oto	338	517	517	621	1,61%	2,59%	3,09%	103	282	103			
	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	1.082	0,77%	0,96%	1,09%	144	420	159	3,56%	-225,60%	2,5%

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 (1-23 Oct'25	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	Giro	28.187	21.511	20.926	20.925	170	(1)	(586)	-2,72%	(7.262)	-25,76%	34.516	60,63%	(13.590)
2	Tabungan	231.223	240.889	241.546	240.558	14.289	(988)	(331)	-0,14%	9.334	4,04%	244.274	98,48%	(3.716)
3	Deposito	34.752	39.554	33.360	33.360	241	0	(6.194)	-15,66%	(1.392)	-4,01%	34.797	95,87%	(1.437)
	Total	294.162	301.953	295.832	294.843	14.700	(989)	(7.110)	-2,35%	681	0,23%	313.587	94,02%	(18.743)
	CASA	259.410	262.400	262.472	261.483	14.459	(989)	(916)	-0,35%	2.073	0,80%	278.789	93,79%	(17.306)
	(%) CASA	88,19%	86,90%	88,72%	88,69%									
	FDR	81,90%	86,52%	88,32%	88,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.053	5.038		(16)	(147)	-2,83%	551	12,27%	-	0,00%	5.038
2	Giro ISE	733	668	737	734		(3)	66	9,93%	1	0,07%		0,00%	734
3	Tabungan ISE	3.754	4.517	4.316	4.304		(12)	(213)	-4,72%	550	14,65%		0,00%	4.304
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	71.292	1.600	650	-950	907	-869	-1.181	1.519	73.798	96,60%	(2.506)
	KUR	67.505	67.768	66.970	1.600	650	-950	1.053	-798	-535	1.448	68.672	97,52%	(1.702)
	Non KUR	4.969	4.393	4.322	-	-	0	-146	-70	-646	70	5.125	84,33%	(803)
3	PWG	12.827	24.750	26.068	5.908	3.502	-2.406	2.521	1.319	13.242	2.183	28.848	90,36%	(2.780)
	Cilem	7.700	16.834	17.933	3.078	1.573	-1.505	2.212	1.098	10.233	475	19.756	90,77%	(1.823)
	Gadai	5.127	7.915	8.136	2.830	1.929	-901	310	220	3.009	1.708	9.092	89,48%	(957)
4	CFG	152.377	162.630	162.278	2.809	2.979	170	1.569	-352	9.900	3.330	174.288	93,11%	(12.010)
	CF 1	49.433	46.521	46.286	715	102	-613	329	-234	-3.146	336	55.198	83,85%	(8.912)
	Total Griya	45.444	40.929	40.688	210	-	-210	0	-240	-4.756	240	49.586	82,06%	(8.897)
	• Total Non Program	21.636	18.086	18.010	50	-	-50	-385	-75	-3.626	75	22.711	79,30%	(4.701)
	• Program	23.808	22.843	22.678	160	-	-160	3	-165	-1.130	165	26.875	84,38%	(4.197)
	Oto	3.989	5.592	5.598	505	102	-403	329	6	1.609	96	5.613	99,74%	(15)
	CF 2	102.945	116.109	115.991	2.094	2.877	783	1.240	-117	13.047	2.994	119.090	97,40%	(3.098)
	Mitraguna & Others	90.697	101.889	101.855	1.732	2.877	1.145	1.240	-34	11.158	2.911	105.348	96,68%	(3.493)
	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	261.292	10.317	7.130	-3.186	4.944	51	20.372	7.079	280.176	93,26%	(18.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	3.559	0,26%	1,30%	4,99%	2.624	3.369	2.651			
	KUR	190	310	589	2.978	0,28%	0,87%	4,45%	2.389	2.788	2.668			
	Non KUR	-	598	346	582	0,00%	7,88%	13,46%	235	582	(17)			
3	PWG	-	-	-	616	0,00%	0,00%	2,36%	616	616	616			
	Cilem	-	-	-	320	0,00%	0,00%	1,78%	320	320	320			
	Gadai	-	-	-	296	0,00%	0,00%	3,64%	296	296	296			
4	CFG	3.319	4.884	4.033	4.687	2,18%	2,48%	2,89%	653	1.368	(197)			
	CF 1	1.762	3.615	3.096	4.132	3,57%	6,66%	8,93%	1.036	2.369	517			
	Total Griya	1.762	3.343	2.831	3.382	3,88%	6,92%	8,31%	551	1.619	39			
	Oto	-	272	265	750	0,00%	4,74%	13,40%	485	750	478			
	CF 2	1.556	1.269	937	555	1,51%	0,81%	0,48%	(382)	(1.002)	(714)			
	Mitraguna & Others	1.556	1.269	937	555	1,72%	0,92%	0,54%	(382)	(1.002)	(714)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	8.862	1,46%	1,90%	3,39%	3.893	5.353	3.013	8,37%	-146,80%	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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	310	0,27%	0,44%	0,43%	(4)	116	18			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	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	6.080	3,15%	3,11%	3,75%	1.023	1.286	1.291			
	CF 1	2.642	3.176	3.279	3.518	5,34%	7,05%	7,60%	239	876	341			
	Total Griya	2.642	3.176	3.279	3.518	5,81%	8,01%	8,65%	239	876	341			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.563	2,09%	1,53%	2,21%	784	410	949			
	Mitraguna & Others	2.153	1.319	1.484	2.268	2,37%	1,46%	2,23%	784	116	949			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	6.442	2,22%	2,08%	2,47%	1.016	1.085	1.361	2,32%	5,97%	-0,1%

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 (1-23 Oct'25)	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	Giro	14.345	9.986	8.328	8.328	(376)	0	(1.658)	-16,60%	(6.017)	-41,95%	21.691	38,39%	(13.363)
2	Tabungan	145.625	195.327	391.013	390.529	52.003	(485)	195.201	99,94%	244.903	168,17%	159.881	244,26%	230.648
3	Deposito	70.189	86.483	66.210	66.210	(2.627)	0	(20.273)	-23,44%	(3.979)	-5,67%	70.942	93,33%	(4.732)
	Total	230.159	291.796	465.551	465.067	49.000	(484)	173.270	59,38%	234.908	102,06%	252.514	184,17%	212.553
	CASA	159.970	205.313	399.341	398.857	51.627	(484)	193.543	94,27%	238.886	149,33%	181.572	219,67%	217.285
	(%) CASA	69,50%	70,36%	85,78%	85,76%									
	FDR	49,05%	42,16%	26,79%	26,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.582	13.766		184	(1.769)	-11,38%	1.123	8,88%	-	0,00%	13.766
2	Giro ISE	2.499	3.292	1.703	1.703		0	(1.589)	-48,27%	(796)	-31,84%		0,00%	1.703
3	Tabungan ISE	9.095	11.192	10.829	11.013		184	(179)	-1,60%	1.918	21,09%		0,00%	11.013
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	14.746	-	-	0	-539	-214	-4.502	214	21.048	70,06%	(6.302)
	KUR	17.796	13.578	13.366	-	-	0	-533	-211	-4.430	211	19.513	68,50%	(6.147)
	Non KUR	1.452	1.383	1.380	-	-	0	-6	-3	-72	3	1.535	89,90%	(155)
3	PWG	5.178	11.964	12.847	2.178	1.943	-235	325	883	7.669	1.060	20.379	63,04%	(7.532)
	Cilem	3.578	8.774	9.307	918	730	-188	436	532	5.729	198	13.704	67,91%	(4.397)
	Gadai	1.600	3.189	3.540	1.260	1.212	-48	-111	351	1.940	862	6.675	53,04%	(3.135)
4	CFG	88.436	96.089	97.143	816	1.449	633	-1.046	1.055	8.707	395	111.775	86,91%	(14.631)
	CF 1	19.579	25.210	25.514	536	516	-20	524	305	5.935	212	22.421	113,80%	3.093
	Total Griya	14.822	14.728	14.686	-	-	0	0	-42	-137	42	15.602	94,12%	(917)
	• Total Non Program	14.371	14.302	14.260	-	-	0	-133	-42	-111	42	15.093	94,48%	(832)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.829	536	516	-20	524	347	6.072	170	6.819	158,81%	4.010
	CF 2	68.857	70.879	71.629	280	933	653	-1.570	750	2.772	183	89.354	80,16%	(17.724)
	Mitraguna & Others	68.359	70.001	70.524	280	700	420	-1.564	523	2.165	177	86.959	81,10%	(16.435)
	Pensiun	498	878	1.105	-	233	233	-6	227	607	6	2.394	46,14%	(1.290)
	Total Pembiayaan	112.901	123.013	124.737	2.995	3.392	398	-1.261	1.723	11.836	1.669	153.239	81,40%	(28.503)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.177	6,58%	5,27%	7,98%	388	(90)	405			
	KUR	1.267	772	789	1.177	7,12%	5,81%	8,81%	388	(90)	405			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	325	0,00%	0,00%	2,53%	325	325	325			
	Cilem	-	-	-	307	0,00%	0,00%	3,30%	307	307	307			
	Gadai	-	-	-	18	0,00%	0,00%	0,50%	18	18	18			
4	CFG	1.470	1.479	1.419	3.470	1,66%	1,48%	3,57%	2.050	2.000	1.991			
	CF 1	117	973	626	2.403	0,60%	2,48%	9,42%	1.778	2.286	1.430			
	Total Griya	-	469	232	732	0,00%	1,58%	4,99%	500	732	263			
	Oto	117	504	393	1.671	2,46%	3,75%	15,43%	1.278	1.554	1.167			
	CF 2	1.353	506	794	1.067	1,96%	1,12%	1,49%	273	(286)	561			
	Mitraguna & Others	1.353	506	794	1.067	1,98%	1,13%	1,51%	273	(286)	561			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	4.972	2,42%	1,80%	3,99%	2.764	2.235	2.721	2,44%	38,67%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	9.985	52,35%	66,78%	67,71%	(6)	(91)	(128)			
	KUR	8.740	8.795	8.674	8.668	49,11%	63,89%	64,85%	(6)	(71)	(127)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,45%	-	(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%	1,64%	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%	1,62%	(1)	413	175			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,64%	(1)	413	175			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.577	9,80%	9,25%	9,28%	195	512	249	1,44%	84,49%	-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 (1-23 Oct'25	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	Giro	15.552	6.460	8.597	8.785	714	188	2.325	35,99%	(6.767)	-43,51%	25.477	34,48%	(16.692)
2	Tabungan	146.646	145.002	141.887	141.423	(1.597)	(464)	(3.579)	-2,47%	(5.223)	-3,56%	158.899	89,00%	(17.476)
3	Deposito	29.176	27.609	28.033	27.883	495	(150)	274	0,99%	(1.293)	-4,43%	30.121	92,57%	(2.238)
	Total	191.374	179.071	178.517	178.091	(388)	(426)	(980)	-0,55%	(13.283)	-6,94%	214.497	83,03%	(36.406)
	CASA	162.198	151.462	150.484	150.208	(883)	(276)	(1.254)	-0,83%	(11.990)	-7,39%	184.376	81,47%	(34.168)
	(%) CASA	84,75%	84,58%	84,30%	84,34%									
	FDR	87,12%	107,77%	109,84%	110,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.994	11.031	10.945	(86)	1.951	21,69%	(3.158)	-22,39%	-	0,00%	10.945
2	Giro ISE	4.458	4.210	5.956	5.845	(111)	1.635	38,85%	1.387	31,11%		0,00%	5.845
3	Tabungan ISE	9.645	4.784	5.075	5.100	25	315	6,59%	(4.545)	-47,12%		0,00%	5.100
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	19.422	850	900	50	1.590	651	3.272	249	21.415	90,70%	(1.993)
	KUR	14.812	17.642	18.321	850	900	50	1.629	679	3.509	221	19.912	92,01%	(1.591)
	Non KUR	1.337	1.128	1.101	-	-	0	-39	-27	-236	27	1.502	73,29%	(401)
3	PWG	15.238	29.524	31.627	15.363	3.681	-11.683	3.614	2.103	16.390	1.577	30.096	105,09%	1.531
	Cilem	3.814	12.037	13.216	2.031	1.540	-491	1.174	1.180	9.402	360	15.630	84,56%	(2.414)
	Gadai	11.423	17.487	18.411	13.332	2.141	-11.192	2.440	924	6.988	1.217	14.466	127,27%	3.945
4	CFG	135.343	144.690	145.034	1.662	1.270	-392	-1.102	344	9.691	926	159.190	91,11%	(14.156)
	CF 1	16.023	18.100	18.127	557	296	-261	-25	27	2.104	270	18.866	96,08%	(739)
	Total Griya	9.034	10.590	10.540	300	-	-300	0	-50	1.506	50	9.764	107,95%	776
	• Total Non Program	9.034	10.590	10.540	300	-	-300	396	-50	1.506	50	9.764	107,95%	776
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.587	257	296	39	-25	77	598	219	9.102	83,36%	(1.515)
	CF 2	119.320	126.590	126.907	1.105	974	-131	-1.077	318	7.587	656	140.324	90,44%	(13.417)
	Mitraguna & Others	104.787	113.008	113.448	1.035	774	-261	-919	440	8.661	334	123.847	91,60%	(10.399)
	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	196.084	17.875	5.851	-12.025	4.102	3.099	29.353	2.752	210.701	93,06%	(14.617)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.023	0,29%	2,45%	5,27%	564	977	481			
	KUR	-	459	460	971	0,00%	2,61%	5,30%	511	971	511			
	Non KUR	46	83	-	53	3,44%	0,00%	4,81%	53	7	(31)			
3	PWG	-	146	-	1.202	0,00%	0,00%	3,80%	1.202	1.202	1.056			
	Cilem	-	-	-	609	0,00%	0,00%	4,61%	609	609	609			
	Gadai	-	146	-	592	0,00%	0,00%	3,22%	592	592	447			
4	CFG	993	410	406	1.662	0,73%	0,28%	1,15%	1.256	669	1.252			
	CF 1	153	410	406	1.173	0,95%	2,24%	6,47%	767	1.020	763			
	Total Griya	15	341	339	596	0,16%	3,20%	5,65%	257	581	255			
	Oto	138	69	67	577	1,98%	0,90%	7,61%	510	439	508			
	CF 2	840	-	-	489	0,70%	0,00%	0,39%	489	(351)	489			
	Mitraguna & Others	840	-	-	93	0,80%	0,00%	0,08%	93	(747)	93			
	Pensiun	-	-	-	396	0,00%	0,00%	2,95%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	3.888	0,62%	0,45%	1,98%	3.022	2.849	2.789	2,88%	-45,04%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	871	1,61%	2,56%	4,48%	390	610	469			
	KUR	204	183	182	572	1,38%	1,03%	3,12%	390	368	390			
	Non KUR	57	219	298	298	4,24%	26,44%	27,10%	-	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	2.482	1,59%	1,72%	1,71%	(1)	326	(788)			
	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	2.481	1,79%	1,96%	1,96%	(1)	347	(779)			
	Mitraguna & Others	1.368	3.260	2.482	2.481	1,31%	2,20%	2,19%	(1)	1.113	(779)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	3.353	1,45%	1,54%	1,71%	389	936	(319)	1,46%	14,59%	-0,2%

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 (1-23 Oct'25	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	Giro	8.687	8.643	9.286	9.312	253	26	669	7,74%	625	7,19%	19.049	48,88%	(9.737)
2	Tabungan	252.421	261.827	253.576	252.483	3.583	(1.093)	(9.344)	-3,57%	62	0,02%	268.613	94,00%	(16.130)
3	Deposito	76.726	72.505	62.820	62.820	(1.073)	0	(9.685)	-13,36%	(13.906)	-18,12%	77.795	80,75%	(14.975)
	Total	337.834	342.975	325.682	324.615	2.763	(1.067)	(18.360)	-5,35%	(13.219)	-3,91%	365.457	88,82%	(40.842)
	CASA	261.108	270.470	262.862	261.795	3.836	(1.067)	(8.675)	-3,21%	687	0,26%	287.662	91,01%	(25.867)
	(%) CASA	77,29%	78,86%	80,71%	80,65%									
	FDR	106,55%	109,87%	115,39%	115,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.623	12.647		24	738	6,19%	4.199	49,71%	-	0,00%	12.647
2	Giro ISE	1.077	1.065	1.099	1.100		1	35	3,31%	23	2,13%	-	0,00%	1.100
3	Tabungan ISE	7.371	10.845	11.524	11.547		23	702	6,48%	4.176	56,66%	-	0,00%	11.547
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	26.268	500	450	-50	-82	-64	-7.140	514	39.559	66,40%	(13.292)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	26.268	500	450	-50	-82	-64	-7.136	514	36.812	71,36%	(10.545)
	• Local Champion	29.104	25.433	25.370	500	450	-50	-82	-64	-3.735	514	30.183	84,05%	(4.813)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.032	450	150	-300	1.120	-393	2.188	543	27.707	93,96%	(1.675)
	KUR	21.881	24.372	24.081	450	150	-300	1.186	-291	2.200	441	25.636	93,93%	(1.555)
	Non KUR	1.963	2.053	1.951	-	-	0	-65	-102	-12	102	2.070	94,23%	(119)
3	PWG	18.313	34.800	35.994	7.039	5.684	-1.355	1.901	1.194	17.681	4.491	32.103	112,12%	3.891
	Cilem	9.363	18.475	18.960	1.851	1.276	-575	454	485	9.597	791	19.896	95,30%	(936)
	Gadai	8.950	16.326	17.034	5.189	4.408	-780	1.447	708	8.084	3.700	12.207	139,54%	4.827
4	CFG	284.398	289.261	287.503	2.723	2.786	63	3.514	-1.758	3.105	4.544	293.503	97,96%	(6.000)
	CF 1	38.670	35.743	35.344	334	752	418	215	-399	-3.326	1.151	39.755	88,90%	(4.411)
	Total Griya	32.928	30.140	29.568	-	442	442	0	-572	-3.360	1.014	33.207	89,04%	(3.639)
	• Total Non Program	32.928	30.140	29.568	-	442	442	-623	-572	-3.360	1.014	33.207	89,04%	(3.639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.776	334	310	-24	215	174	34	137	6.549	88,20%	(773)
	CF 2	245.728	253.518	252.159	2.389	2.034	-355	3.299	-1.359	6.430	3.393	253.748	99,37%	(1.589)
	Mitraguna & Others	226.104	235.833	234.257	2.389	1.667	-722	3.374	-1.576	8.153	3.243	233.381	100,38%	876
	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	375.796	10.713	9.071	-1.642	6.454	-1.021	15.833	10.092	392.871	95,65%	(17.075)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	145	0,00%	0,34%	0,55%	55	145	50			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	145	0,00%	0,34%	0,55%	55	145	50			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	1.142	1,32%	0,63%	4,39%	975	827	903			
	KUR	205	191	122	968	0,94%	0,50%	4,02%	846	762	776			
	Non KUR	109	47	45	174	5,56%	2,19%	8,92%	129	65	127			
3	PWG	-	-	-	627	0,00%	0,00%	1,74%	627	627	627			
	Cilem	-	-	-	485	0,00%	0,00%	2,56%	485	485	485			
	Gadai	-	-	-	142	0,00%	0,00%	0,84%	142	142	142			
4	CFG	4.834	7.506	8.636	11.633	1,70%	2,99%	4,05%	2.997	6.799	4.127			
	CF 1	1.936	3.401	3.537	2.624	5,01%	9,89%	7,43%	(912)	688	(776)			
	Total Griya	1.859	3.002	3.167	1.862	5,65%	10,51%	6,30%	(1.304)	3	(1.140)			
	Oto	77	399	370	762	1,35%	6,61%	13,20%	392	685	364			
	CF 2	2.897	4.105	5.099	9.008	1,18%	2,01%	3,57%	3.909	6.111	4.903			
	Mitraguna & Others	2.897	4.105	5.099	9.008	1,28%	2,16%	3,85%	3.909	6.111	4.903			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	13.546	1,43%	2,36%	3,60%	4.654	8.398	5.707	0,89%	75,27%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	657	0,47%	2,40%	2,52%	23	545	75			
	KUR	77	342	397	458	0,35%	1,63%	1,90%	60	380	115			
	Non KUR	34	240	237	199	1,74%	11,56%	10,22%	(38)	165	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.109	12.197	12.181	0,97%	4,22%	4,24%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,24%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,37%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,54%	-	(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%	4,56%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.838	0,80%	3,41%	3,42%	6	9.958	147	3,06%	10,39%	-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 (1-23 Oct'25	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	Giro	7.604	6.029	6.699	6.780	(487)	81	751	12,46%	(823)	-10,83%	17.630	38,46%	(10.849)
2	Tabungan	169.083	168.290	167.548	167.182	2.671	(366)	(1.108)	-0,66%	(1.901)	-1,12%	182.857	91,43%	(15.675)
3	Deposito	159.534	168.281	164.712	164.764	2.495	52	(3.517)	-2,09%	5.230	3,28%	160.953	102,37%	3.811
	Total	336.221	342.600	338.959	338.726	4.679	(233)	(3.874)	-1,13%	2.505	0,75%	361.440	93,72%	(22.714)
	CASA	176.687	174.319	174.247	173.962	2.184	(285)	(357)	-0,20%	(2.725)	-1,54%	200.487	86,77%	(26.525)
	(%) CASA	52,55%	50,88%	51,41%	51,36%									
	FDR	59,93%	62,03%	63,25%	63,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	7.655	7.941		285	102	1,30%	(3.233)	-28,93%	-	0,00%	7.941
2	Giro ISE	2.226	2.414	2.367	2.379		12	(35)	-1,45%	153	6,87%		0,00%	2.379
3	Tabungan ISE	8.944	5.421	5.285	5.558		273	137	2,53%	(3.386)	-37,85%		0,00%	5.558
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	41.779	670	1.600	930	-539	581	1.076	1.019	47.062	88,77%	(5.283)
	KUR	38.741	39.533	40.147	670	1.600	930	-486	614	1.406	986	44.874	89,47%	(4.727)
	Non KUR	1.963	1.665	1.632	-	-	0	-54	-32	-330	32	2.189	74,58%	(556)
3	PWG	8.703	16.596	17.468	2.822	1.731	-1.091	645	872	8.765	858	26.230	66,60%	(8.761)
	Cilem	6.698	12.513	12.991	1.019	957	-62	333	478	6.293	479	17.952	72,37%	(4.961)
	Gadai	2.005	4.083	4.477	1.803	774	-1.030	312	394	2.472	380	8.277	54,09%	(3.800)
4	CFG	152.101	154.707	155.154	2.394	1.855	-539	141	447	3.053	1.408	177.569	87,38%	(22.416)
	CF 1	24.823	21.116	20.877	-	-	0	-326	-239	-3.946	239	27.859	74,94%	(6.982)
	Total Griya	16.607	12.664	12.610	-	-	0	0	-53	-3.996	53	17.386	72,53%	(4.776)
	• Total Non Program	16.607	12.664	12.610	-	-	0	-124	-53	-3.996	53	17.386	72,53%	(4.776)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.266	-	-	0	-326	-186	50	186	10.472	78,93%	(2.206)
	CF 2	127.278	133.591	134.277	2.394	1.855	-539	467	686	6.999	1.169	149.711	89,69%	(15.434)
	Mitraguna & Others	115.000	120.148	120.471	2.394	1.193	-1.201	283	324	5.472	869	135.356	89,00%	(14.885)
	Pensiun	12.278	13.443	13.805	-	662	662	184	362	1.527	300	14.354	96,18%	(549)
	Total Pembiayaan	201.507	212.500	214.401	5.886	5.186	-700	246	1.901	12.894	3.285	250.861	85,47%	(36.460)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	2.500	0,93%	2,10%	5,98%	1.633	2.123	1.683			
	KUR	327	781	833	2.255	0,84%	2,11%	5,62%	1.423	1.928	1.474			
	Non KUR	50	36	34	245	2,53%	2,02%	14,98%	211	195	209			
3	PWG	-	-	-	417	0,00%	0,00%	2,39%	417	417	417			
	Cilem	-	-	-	403	0,00%	0,00%	3,10%	403	403	403			
	Gadai	-	-	-	15	0,00%	0,00%	0,33%	15	15	15			
4	CFG	2.744	3.370	3.268	7.693	1,80%	2,11%	4,96%	4.425	4.949	4.322			
	CF 1	932	1.034	577	1.782	3,75%	2,73%	8,54%	1.205	850	748			
	Total Griya	594	-	-	252	3,58%	0,00%	2,00%	252	(343)	252			
	Oto	337	1.034	577	1.530	4,11%	6,82%	18,51%	954	1.193	496			
	CF 2	1.812	2.336	2.691	5.911	1,42%	2,01%	4,40%	3.219	4.098	3.574			
	Mitraguna & Others	1.812	2.336	2.691	5.691	1,58%	2,24%	4,72%	3.000	3.879	3.355			
	Pensiun	-	-	-	219	0,00%	0,00%	1,59%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	10.610	1,55%	1,95%	4,95%	6.475	7.489	6.422	2,66%	46,31%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	1,20%	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%	7,97%	-	(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	3.632	1,02%	2,17%	2,34%	282	2.086	683			
	CF 1	114	623	909	1.009	0,46%	4,30%	4,84%	101	895	386			
	Total Griya	114	623	620	620	0,69%	4,89%	4,91%	-	505	(4)			
	Oto	-	-	289	390	0,00%	3,42%	4,72%	101	390	390			
	CF 2	1.431	2.326	2.441	2.622	1,12%	1,83%	1,95%	181	1.191	297			
	Mitraguna & Others	1.388	2.326	2.441	2.622	1,21%	2,03%	2,18%	181	1.234	297			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	4.135	1,01%	1,76%	1,93%	390	2.090	892	1,42%	26,56%	-0,5%

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 (1-23 Oct'25	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	Giro	13.185	2.291	2.246	2.066	299	(180)	(225)	-9,83%	(11.120)	-84,33%	18.701	11,05%	(16.635)
2	Tabungan	147.923	138.652	143.622	143.435	(21.267)	(187)	4.783	3,45%	(4.488)	-3,03%	158.452	90,52%	(15.018)
3	Deposito	54.920	82.610	80.924	80.924	23.934	0	(1.686)	-2,04%	26.004	47,35%	55.870	144,84%	25.054
	Total	216.028	223.553	226.792	226.424	2.966	(367)	2.872	1,28%	10.396	4,81%	233.023	97,17%	(6.599)
	CASA	161.108	140.943	145.868	145.500	(20.968)	(367)	4.558	3,23%	(15.608)	-9,69%	177.153	82,13%	(31.653)
	(%) CASA	74,58%	63,05%	64,32%	64,26%									
	FDR	99,10%	101,37%	99,74%	99,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.773	2.763		(10)	371	15,49%	174	6,70%	-	0,00%	2.763
2	Giro ISE	59	60	130	211		81	150	248,90%	152	258,32%		0,00%	211
3	Tabungan ISE	2.531	2.332	2.643	2.552		(91)	220	9,45%	22	0,85%		0,00%	2.552
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	49.797	2.770	1.950	-820	1.099	628	4.063	1.322	50.486	98,64%	(689)
	KUR	43.301	47.233	47.914	2.670	1.950	-720	1.146	681	4.613	1.269	47.872	100,09%	41
	Non KUR	2.433	1.937	1.883	100	-	-100	-47	-53	-550	53	2.613	72,06%	(730)
3	PWG	2.160	6.868	6.883	803	177	-626	532	14	4.723	163	8.667	79,42%	(1.784)
	Cilem	2.160	6.868	6.883	803	177	-626	532	14	4.723	163	8.667	79,42%	(1.784)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.523	885	1.690	805	566	-1.065	3.332	2.755	173.274	97,84%	(3.750)
	CF 1	15.140	17.519	17.286	139	127	-12	18	-233	2.147	359	15.984	108,15%	1.302
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)
	• Total Non Program	1.118	1.004	993	-	-	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.293	139	127	-12	18	-222	2.272	349	14.649	111,22%	1.644
	CF 2	151.051	153.070	152.237	746	1.563	817	548	-833	1.186	2.396	157.289	96,79%	(5.052)
	Mitraguna & Others	120.364	121.985	120.788	350	550	200	624	-1.198	423	1.748	126.025	95,84%	(5.237)
	Pensiun	30.687	31.084	31.449	396	1.013	617	-75	365	762	648	31.265	100,59%	185
	Total Pembiayaan	214.086	226.626	226.203	4.458	3.817	-640	2.197	-423	12.118	4.240	232.426	97,32%	(6.223)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	2.480	0,72%	1,29%	4,98%	1.844	2.150	1.660			
	KUR	190	795	611	2.339	0,44%	1,29%	4,88%	1.728	2.149	1.545			
	Non KUR	139	25	24	141	5,72%	1,25%	7,46%	116	1	116			
3	PWG	3	-	-	98	0,14%	0,00%	1,42%	98	95	98			
	Cilem	3	-	-	98	0,14%	0,00%	1,42%	98	95	98			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	6.506	0,84%	0,83%	3,84%	5.085	5.117	4.861			
	CF 1	197	1.365	679	3.497	1,30%	3,88%	20,23%	2.818	3.299	2.132			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	3.497	1,41%	4,11%	21,46%	2.818	3.299	2.132			
	CF 2	1.192	280	742	3.009	0,79%	0,48%	1,98%	2.267	1.817	2.729			
	Mitraguna & Others	1.192	280	354	2.617	0,99%	0,29%	2,17%	2.263	1.425	2.336			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	9.084	0,80%	0,91%	4,02%	7.027	7.362	6.619	0,00%	100,00%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	204	1,11%	0,38%	0,41%	19	(305)	(20)			
	KUR	409	99	147	166	0,94%	0,31%	0,35%	19	(243)	67			
	Non KUR	100	125	38	38	4,09%	1,96%	2,02%	-	(62)	(87)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.030	2.166	2.272	0,82%	1,27%	1,34%	106	912	242			
	CF 1	113	113	249	355	0,75%	1,42%	2,06%	106	242	242			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	355	0,81%	1,51%	2,18%	106	242	242			
	CF 2	1.246	1.917	1.917	1.917	0,83%	1,25%	1,26%	-	670	(0)			
	Mitraguna & Others	1.125	1.917	1.917	1.917	0,93%	1,57%	1,59%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.476	0,87%	1,04%	1,09%	125	608	222	0,00%	100,00%	-1,1%

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 (1-23 Oct'25)	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	Giro	66	37	36	36	(4)	0	(1)	-3.83%	(30)	-46.03%	2.150	1,66%	(2.114)
2	Tabungan	73.366	68.177	69.353	69.053	(6.024)	(300)	875	1,28%	(4.314)	-5.88%	79.265	87,12%	(10.212)
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	83.585	83.285	(5.933)	(300)	1.412	1,72%	(3.320)	-3,83%	95.557	87,16%	(12.273)
	CASA	73.432	68.215	69.388	69.088	(6.028)	(300)	874	1,28%	(4.344)	-5,92%	81.415	84,86%	(12.326)
	(%) CASA	84,79%	83,32%	83,02%	82,95%									
	FDR	98,27%	111,67%	109,59%	109,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	321	326		4	5	1,42%	(24)	-6,80%	-	0,00%	326
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	321	321	326		4	5	1,42%	(24)	-6,80%		0,00%	326
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	6.926	812	571	-241	540	518	5.215	53	4.640	149,28%	2.287
	Cilem	1.711	6.408	6.926	812	571	-241	540	518	5.215	53	4.640	149,28%	2.287
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.654	667	1.290	623	649	-344	1.288	1.634	91.314	92,71%	(6.660)
	CF 1	269	452	450	-	-	0	-3	-3	181	3	1.216	36,97%	(767)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	197	-	-	0	-3	-3	197	3	704	27,98%	(507)
	CF 2	83.098	84.545	84.204	667	1.290	623	652	-341	1.107	1.631	90.098	93,46%	(5.894)
	Mitraguna & Others	38.271	38.877	38.186	100	560	460	-155	-691	-85	1.251	44.624	85,57%	(6.438)
	Pensiun	44.827	45.668	46.019	567	730	163	807	350	1.192	380	45.475	101,20%	544
	Total Pembiayaan	85.106	91.424	91.598	1.479	1.861	382	1.189	174	6.492	1.687	95.983	95,43%	(4.384)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	82	0,00%	0,00%	1,18%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,18%	82	82	82			
	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	470	0,00%	0,43%	0,51%	81	470	102	0,81%	-58,35%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	0,26%	(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%	0,26%	(5)	224	5	0,60%	-128,28%	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 (1-23 Oct'25)	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	Giro	11.015	22.598	22.863	22.870	(633)	7	272	1,20%	11.855	107,62%	15.889	143,93%	6.981
2	Tabungan	115.074	107.804	108.187	107.771	419	(416)	(33)	-0,03%	(7.303)	-6,35%	123.561	87,22%	(15.790)
3	Deposito	23.779	24.716	24.595	24.595	1.009	0	(121)	-0,49%	816	3,43%	24.502	100,38%	94
	Total	149.869	155.118	155.645	155.236	794	(409)	118	0,08%	5.368	3,58%	163.952	94,68%	(8.716)
	CASA	126.089	130.402	131.050	130.641	(214)	(409)	239	0,18%	4.552	3,61%	139.451	93,68%	(8.810)
	(%) CASA	84,13%	84,07%	84,20%	84,16%									
	FDR	105,52%	116,25%	115,77%	116,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.423	6.435		12	63	0,98%	(937)	-12,71%	-	0,00%	6.435
2	Giro ISE	1.170	339	415	428		13	89	26,31%	(742)	-63,42%		0,00%	428
3	Tabungan ISE	2.302	1.933	1.908	1.907		(1)	(26)	-1,37%	(395)	-17,15%		0,00%	1.907
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.464	-	100	100	-45	56	733	44	731	200,22%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.464	-	100	100	-45	56	733	44	731	200,22%	733
	• Local Champion	731	484	560	-	100	100	-25	76	-171	24	731	76,60%	(171)
	• Value Chain	-	923	904	-	-	-	-19	-19	904	19	0	0,00%	904
2	MBG	14.454	20.637	20.603	1.105	330	-775	770	-34	6.149	364	18.537	111,15%	2.067
	KUR	11.979	18.507	18.509	1.105	330	-775	918	2	6.530	328	15.960	115,98%	2.550
	Non KUR	2.475	2.130	2.094	-	-	0	-148	-36	-381	36	2.577	81,26%	(483)
3	PWG	2.088	8.454	8.582	1.347	306	-1.041	1.315	128	6.494	177	9.019	95,15%	(437)
	Cilem	1.902	8.217	8.375	1.214	298	-916	1.265	159	6.473	140	8.833	94,81%	(458)
	Gadai	186	237	207	133	8	-125	50	-30	21	38	186	111,18%	21
4	CFG	140.874	149.821	149.534	2.639	2.853	214	1.766	-287	8.660	3.140	153.271	97,56%	(3.737)
	CF 1	3.720	5.476	5.381	-	-	0	-68	-95	1.660	95	5.198	103,51%	182
	Total Griya	422	1.169	1.164	-	-	0	0	-4	742	4	802	145,22%	363
	• Total Non Program	422	1.169	1.164	-	-	0	-8	-4	742	4	802	145,22%	363
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.216	-	-	0	-68	-91	918	91	4.396	95,90%	(180)
	CF 2	137.153	144.345	144.153	2.639	2.853	214	1.834	-192	7.000	3.045	148.073	97,35%	(3.919)
	Mitraguna & Others	95.850	101.262	100.568	2.379	1.660	-719	1.604	-694	4.718	2.354	105.758	95,09%	(5.191)
	Pensiun	41.304	43.083	43.586	260	1.193	933	231	503	2.282	690	42.314	103,00%	1.271
	Total Pembiayaan	158.147	180.319	180.183	5.091	3.589	-1.502	3.807	-136	22.036	3.724	181.558	99,24%	(1.375)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,27%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,27%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	806	0,16%	0,00%	3,91%	806	783	806			
	KUR	24	-	-	447	0,20%	0,00%	2,41%	447	423	447			
	Non KUR	-	-	-	360	0,00%	0,00%	17,17%	360	360	360			
3	PWG	-	-	-	103	0,00%	0,00%	1,20%	103	103	103			
	Cilem	-	-	-	103	0,00%	0,00%	1,23%	103	103	103			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	2.822	0,45%	0,98%	1,89%	1.361	2.187	1.809			
	CF 1	195	355	110	849	5,25%	2,02%	15,79%	739	654	494			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	849	5,92%	2,56%	20,15%	739	654	496			
	CF 2	441	658	1.352	1.973	0,32%	0,94%	1,37%	622	1.532	1.315			
	Mitraguna & Others	441	486	1.183	1.594	0,46%	1,17%	1,58%	411	1.153	1.108			
	Pensiun	-	172	169	379	0,00%	0,39%	0,87%	210	379	207			
	Total Pembiayaan	660	1.063	1.510	3.780	0,42%	0,84%	2,10%	2.270	3.120	2.717	1,37%	34,48%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	1,06%	(1)	(5)	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	219	9,04%	10,33%	10,47%	(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%	-690,04%	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 (1-23 Oct'25	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	Giro	6.790	8.413	5.216	4.952	851	(264)	(3.461)	-41,14%	(1.838)	-27,07%	12.850	38,54%	(7.898)
2	Tabungan	175.767	193.661	197.395	196.689	9.382	(705)	3.028	1,56%	20.922	11,90%	189.520	103,78%	7.170
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	253.498	252.528	8.507	(970)	(1.205)	-0,47%	28.128	12,54%	244.707	103,20%	7.820
	CASA	182.557	202.074	202.611	201.641	10.233	(970)	(433)	-0,21%	19.084	10,45%	202.369	99,64%	(728)
	(%) CASA	81,35%	79,64%	79,93%	79,85%									
	FDR	108,91%	102,73%	103,52%	103,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.565	6.228		(337)	(19)	-0,30%	2.146	52,56%	-	0,00%	6.228
2	Giro ISE	1.486	3.408	3.536	3.259		(277)	(150)	-4,39%	1.773	119,28%		0,00%	3.259
3	Tabungan ISE	2.597	2.839	3.029	2.970		(60)	131	4,62%	373	14,37%		0,00%	2.970
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.436	-	-	0	326	-93	841	93	1.595	152,73%	841
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.436	-	-	0	326	-93	841	93	1.595	152,73%	841
	• Local Champion	1.595	2.529	2.436	-	-	0	326	-93	841	93	1.595	152,73%	841
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	96.899	1.880	1.150	-730	1.094	-943	-833	2.093	102.758	94,30%	(5.858)
	KUR	92.544	91.691	90.824	1.780	1.150	-630	612	-867	-1.720	2.017	97.133	93,51%	(6.309)
	Non KUR	5.189	6.151	6.076	100	-	-100	482	-76	887	76	5.625	108,01%	451
3	PWG	10.721	20.877	22.236	3.345	3.154	-191	1.393	1.359	11.514	1.796	29.922	74,31%	(7.687)
	Cilem	6.388	12.738	13.618	1.176	1.206	30	328	880	7.230	326	19.779	68,85%	(6.160)
	Gadai	4.333	8.138	8.617	2.169	1.949	-220	1.065	479	4.284	1.469	10.144	84,95%	(1.526)
4	CFG	134.342	139.416	140.855	3.326	4.906	1.580	1.661	1.438	6.512	3.468	155.663	90,49%	(14.808)
	CF 1	27.563	25.516	25.207	329	-	-329	-74	-309	-2.356	309	31.828	79,20%	(6.621)
	Total Griya	18.820	16.634	16.513	-	-	0	0	-121	-2.308	121	21.370	77,27%	(4.857)
	• 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	11.605	-	-	0	-170	-73	-1.408	73	14.688	79,01%	(3.084)
	Oto	8.743	8.882	8.695	329	-	-329	-74	-187	-48	187	10.458	83,14%	(1.764)
	CF 2	106.779	113.900	115.647	2.998	4.906	1.909	1.735	1.747	8.868	3.159	123.835	93,39%	(8.187)
	Mitraguna & Others	66.464	72.581	74.399	2.733	4.238	1.506	1.546	1.818	7.934	2.420	81.941	90,80%	(7.543)
	Pensiun	40.315	41.320	41.249	265	668	403	189	-71	934	739	41.894	98,46%	(645)
	Total Pembiayaan	244.391	260.664	262.425	8.552	9.210	659	4.474	1.761	18.034	7.449	289.938	90,51%	(27.512)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	683	5,19%	0,00%	28,05%	683	600	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	683	5,19%	0,00%	28,05%	683	600	683			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	7.858	0,95%	0,97%	8,11%	6.912	6.927	6.750			
	KUR	830	948	846	6.735	0,90%	0,92%	7,42%	5.889	5.905	5.787			
	Non KUR	101	160	100	1.123	1,95%	1,62%	18,48%	1.023	1.022	963			
3	PWG	7	-	-	653	0,06%	0,00%	2,94%	653	647	653			
	Cilem	-	-	-	424	0,00%	0,00%	3,11%	424	424	424			
	Gadai	7	-	-	230	0,15%	0,00%	2,66%	230	223	230			
4	CFG	949	1.528	1.067	5.392	0,71%	0,77%	3,83%	4.326	4.443	3.864			
	CF 1	949	1.114	1.067	3.532	3,44%	4,18%	14,01%	2.465	2.583	2.418			
	Total Griya	745	905	834	1.774	3,96%	5,02%	10,74%	940	1.030	869			
	Oto	204	209	232	1.757	2,34%	2,62%	20,21%	1.525	1.553	1.548			
	CF 2	-	414	-	1.860	0,00%	0,00%	1,61%	1.860	1.860	1.447			
	Mitraguna & Others	-	414	-	1.566	0,00%	0,00%	2,11%	1.566	1.566	1.153			
	Pensiun	-	-	-	294	0,00%	0,00%	0,71%	294	294	294			
	Total Pembiayaan	1.969	2.636	2.012	14.586	0,81%	0,77%	5,56%	12.574	12.617	11.951	0,17%	96,95%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.100	1,10%	1,03%	1,14%	94	22	(29)			
	KUR	744	807	631	640	0,80%	0,69%	0,70%	9	(104)	(167)			
	Non KUR	334	322	375	461	6,43%	6,10%	7,58%	85	127	139			
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%	3,65%	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	3.202	0,79%	1,11%	1,22%	314	1.261	111	3,71%	-204,18%	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 (1-23 Oct'25	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	Giro	3.637	2.572	2.643	2.646	546	3	74	2,89%	(991)	-27,25%	8.432	31,38%	(5.786)
2	Tabungan	133.319	152.840	152.726	152.108	2.858	(619)	(733)	-0,48%	18.788	14,09%	143.354	106,11%	8.754
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	188.179	187.563	2.840	(616)	(622)	-0,33%	15.636	9,09%	187.773	99,89%	(211)
	CASA	136.957	155.412	155.370	154.754	3.404	(616)	(658)	-0,42%	17.797	12,99%	151.786	101,96%	2.968
	(%) CASA	79,66%	82,59%	82,57%	82,51%									
	FDR	77,08%	70,23%	69,64%	69,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.690	2.405		(285)	(374)	-13,46%	371	18,23%	-	0,00%	2.405
2	Giro ISE	95	736	514	515		1	(221)	-30,09%	420	442,67%		0,00%	515
3	Tabungan ISE	1.439	1.543	1.676	1.390		(286)	(153)	-9,89%	(49)	-3,40%		0,00%	1.390
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	18.984	200	-	-200	15	-870	39	870	21.313	89,07%	(2.328)
	KUR	17.446	18.508	17.822	200	-	-200	32	-686	376	686	19.713	90,40%	(1.892)
	Non KUR	1.500	1.346	1.162	-	-	0	-17	-184	-337	184	1.599	72,68%	(437)
3	PWG	1.695	7.053	7.487	988	536	-452	544	434	5.792	103	5.843	128,14%	1.644
	Cilem	1.695	7.053	7.487	988	536	-452	544	434	5.792	103	5.843	128,14%	1.644
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.569	485	386	-99	128	-688	-7.305	1.074	115.242	90,74%	(10.673)
	CF 1	3.054	2.857	2.822	96	-	-96	-85	-35	-232	35	3.455	81,66%	(634)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	-6	0	-60	-	1.045	84,39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.940	96	-	-96	-85	-35	-172	35	2.411	80,48%	(471)
	CF 2	108.821	102.400	101.748	389	386	-3	214	-653	-7.073	1.039	111.787	91,02%	(10.039)
	Mitraguna & Others	34.866	41.533	41.493	335	300	-35	984	-40	6.627	340	37.557	110,48%	3.936
	Pensiun	73.955	60.867	60.255	54	86	32	-770	-612	-13.700	698	74.229	81,17%	(13.975)
	Total Pembiayaan	132.514	132.164	131.040	1.673	922	-751	688	-1.124	-1.474	2.047	142.397	92,02%	(11.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	411	1,59%	2,67%	2,17%	(119)	110	(116)			
	KUR	199	527	530	352	1,14%	2,87%	1,98%	(178)	153	(175)			
	Non KUR	102	-	-	59	6,82%	0,00%	5,11%	59	(43)	59			
3	PWG	-	-	-	191	0,00%	0,00%	2,55%	191	191	191			
	Cilem	-	-	-	191	0,00%	0,00%	2,55%	191	191	191			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	3.135	0,05%	1,78%	3,00%	1.267	3.077	1.936			
	CF 1	54	34	31	560	1,76%	1,08%	19,84%	529	506	526			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	560	2,55%	1,56%	28,86%	529	506	526			
	CF 2	5	1.165	1.838	2.575	0,00%	1,79%	2,53%	738	2.571	1.410			
	Mitraguna & Others	5	1.165	1.758	1.272	0,01%	4,23%	3,07%	(486)	1.267	107			
	Pensiun	-	-	80	1.303	0,00%	0,13%	2,16%	1.223	1.303	1.303			
	Total Pembiayaan	360	1.726	2.399	3.737	0,27%	1,81%	2,85%	1.339	3.377	2.011	3,78%	-32,50%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	2,45%	137	396	90			
	KUR	60	279	232	369	0,34%	1,25%	2,07%	137	309	90			
	Non KUR	9	96	96	96	0,62%	7,16%	8,29%	-	87	0			
3	PWG	-	-	-	11	0,00%	0,00%	0,15%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,15%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	3.723	8,75%	2,49%	3,56%	1.105	(6.065)	1.102			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	3.723	8,99%	2,56%	3,66%	1.105	(6.062)	1.102			
	Mitraguna & Others	915	323	322	1.428	2,62%	0,78%	3,44%	1.105	513	1.105			
	Pensiun	8.871	2.298	2.296	2.296	6,69%	1,74%	3,81%	(1)	(6.575)	(2)			
	Total Pembiayaan	9.858	2.997	2.947	4.200	7,44%	2,23%	3,21%	1.253	(5.658)	1.204	2,09%	34,85%	-1,1%

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 (1-23 Oct'25)	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	Giro	2.839	2.519	1.437	1.440	455	3	(1.078)	-42,82%	(1.399)	-49,27%	6.559	21,96%	(5.119)
2	Tabungan	118.896	124.754	125.890	123.896	7.185	(1.994)	(857)	-0,69%	5.000	4,21%	130.899	94,65%	(7.002)
3	Deposito	12.522	15.691	15.594	15.594	(1.098)	0	(97)	-0,62%	3.072	24,54%	13.179	118,33%	2.416
	Total	134.257	142.963	142.921	140.931	6.542	(1.990)	(2.032)	-1,42%	6.674	4,97%	150.636	93,56%	(9.705)
	CASA	121.735	127.272	127.327	125.337	7.640	(1.990)	(1.936)	-1,52%	3.602	2,96%	137.458	91,18%	(12.121)
	(%) CASA	90,67%	89,02%	89,09%	88,93%									
	FDR	193,63%	190,58%	190,95%	193,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.234	3.239		5	(35)	-1,06%	(685)	-17,46%	-	0,00%	3.239
2	Giro ISE	2.210	1.598	1.026	1.029		3	(569)	-35,63%	(1.181)	-53,45%		0,00%	1.029
3	Tabungan ISE	1.714	1.676	2.208	2.211		2	535	31,90%	496	28,94%		0,00%	2.211
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	70.632	2.146	1.960	-186	-324	-31	-5.629	1.991	76.793	91,98%	(6.160)
	KUR	69.790	65.006	65.076	2.146	1.960	-186	-368	70	-4.714	1.890	70.193	92,71%	(5.117)
	Non KUR	6.471	5.657	5.556	-	-	0	44	-100	-915	100	6.599	84,20%	(1.043)
3	PWG	2.698	8.440	8.869	991	521	-470	773	429	6.171	92	10.039	88,35%	(1.170)
	Cilem	2.698	8.440	8.869	991	521	-470	773	429	6.171	92	10.039	88,35%	(1.170)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	193.349	4.933	2.739	-2.194	3.896	63	12.503	2.676	198.675	97,32%	(5.326)
	CF 1	24.361	31.788	31.585	210	403	193	222	-204	7.223	606	26.529	119,06%	5.056
	Total Griya	4.158	5.341	5.320	-	-	0	0	-21	1.163	21	4.750	112,02%	571
	• Total Non Program	3.841	5.047	5.026	-	-	0	-460	-21	1.185	21	4.392	114,43%	634
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.264	210	403	193	222	-183	6.061	585	21.779	120,59%	4.485
	CF 2	156.485	161.498	161.765	4.723	2.336	-2.387	3.674	267	5.280	2.070	172.147	93,97%	(10.382)
	Mitraguna & Others	140.742	147.326	147.758	4.723	2.336	-2.387	3.827	432	7.016	1.905	154.954	95,36%	(7.196)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	272.912	8.070	5.220	-2.850	4.337	453	12.952	4.767	285.662	95,54%	(12.749)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	3.087	0,00%	0,62%	4,37%	2.648	3.087	2.564			
	KUR	-	523	398	2.754	0,00%	0,61%	4,23%	2.356	2.754	2.231			
	Non KUR	-	-	41	333	0,00%	0,73%	5,99%	291	333	333			
3	PWG	-	-	-	344	0,00%	0,00%	3,88%	344	344	344			
	Cilem	-	-	-	344	0,00%	0,00%	3,88%	344	344	344			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	11.511	2,52%	1,11%	5,95%	9.373	6.949	10.198			
	CF 1	1.171	1.115	1.100	3.498	4,81%	3,46%	11,07%	2.398	2.327	2.383			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	3.477	3,79%	4,16%	13,24%	2.377	2.711	2.362			
	CF 2	3.391	198	1.038	8.013	2,17%	0,64%	4,95%	6.975	4.622	7.815			
	Mitraguna & Others	3.391	198	1.038	8.013	2,41%	0,70%	5,42%	6.975	4.622	7.815			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	14.942	1,76%	0,95%	5,48%	12.365	10.380	13.106	0,32%	94,20%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	522	519	519	0,06%	0,73%	0,73%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,80%	-	473	(3)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.588	2.455	2.455	1,49%	1,27%	1,27%	-	(247)	(134)			
	CF 1	362	843	709	709	1,49%	2,23%	2,24%	-	346	(134)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	709	1,79%	2,68%	2,70%	-	346	(134)			
	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	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-10,14%	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 (1-23 Oct'25	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	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 (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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 (1-23 Oct'25)	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	Giro	1.507	369	824	836	(1.185)	12	467	126,49%	(671)	-44,54%	3.501	23,88%	(2.665)
2	Tabungan	77.097	93.391	95.952	95.527	4.507	(425)	2.136	2,29%	18.430	23,91%	81.858	116,70%	13.669
3	Deposito	8.333	13.479	13.481	13.481	826	0	2	0,01%	5.148	61,78%	8.893	151,58%	4.588
	Total	86.937	107.239	110.257	109.844	4.148	(413)	2.605	2,43%	22.907	26,35%	94.253	116,54%	15.591
	CASA	78.604	93.760	96.776	96.363	3.322	(413)	2.603	2,78%	17.759	22,59%	85.359	112,89%	11.004
	(%) CASA	90,42%	87,43%	87,77%	87,73%									
	FDR	27,35%	45,52%	45,63%	45,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.666	27.659		(6)	62	0,22%	3.227	13,21%	-	0,00%	27.659
2	Giro ISE	1.505	366	890	784		(106)	418	114,23%	(721)	-47,90%		0,00%	784
3	Tabungan ISE	19.127	23.431	22.976	23.075		99	(356)	-1,52%	3.948	20,64%		0,00%	23.075
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	17.706	850	650	-200	881	392	9.797	258	16.589	106,74%	1.118
	KUR	7.722	16.284	16.684	850	650	-200	797	399	8.962	251	16.106	103,59%	578
	Non KUR	188	1.031	1.023	-	-	0	84	-8	835	8	483	211,84%	540
3	PWG	1.199	6.189	6.513	695	396	-299	522	324	5.314	72	6.922	94,09%	(409)
	Cilem	1.199	6.189	6.513	695	396	-299	522	324	5.314	72	6.922	94,09%	(409)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	26.096	695	1.095	401	469	784	11.423	311	24.159	108,02%	1.936
	CF 1	4.501	7.972	8.512	192	695	504	3	540	4.011	155	5.632	151,14%	2.880
	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	• Total Non Program	108	79	79	-	-	0	-3	0	-29	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.433	192	695	504	3	540	4.040	155	5.234	161,13%	3.200
	CF 2	10.171	17.339	17.583	503	400	-103	466	244	7.412	156	18.527	94,91%	(944)
	Mitraguna & Others	10.171	15.341	15.592	40	400	360	-246	251	5.420	149	17.754	87,82%	(2.162)
	Pensiun	-	1.998	1.991	463	-	-463	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	50.315	2.240	2.141	-98	1.872	1.500	26.535	642	47.670	105,55%	2.645

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	584	0,00%	0,00%	3,30%	584	584	584			
	KUR	-	-	-	386	0,00%	0,00%	2,32%	386	386	386			
	Non KUR	-	-	-	198	0,00%	0,00%	19,36%	198	198	198			
3	PWG	-	-	-	56	0,00%	0,00%	0,86%	56	56	56			
	Cilem	-	-	-	56	0,00%	0,00%	0,86%	56	56	56			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	2.054	0,00%	0,62%	7,87%	1.898	2.054	1.269			
	CF 1	-	370	156	1.594	0,00%	1,95%	18,72%	1.438	1.594	1.223			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	1.594	0,00%	1,97%	18,90%	1.438	1.594	1.223			
	CF 2	-	414	-	460	0,00%	0,00%	2,62%	460	460	46			
	Mitraguna & Others	-	414	-	460	0,00%	0,00%	2,95%	460	460	46			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	2.694	0,00%	0,32%	5,35%	2.538	2.694	1.909	0,00%	100,00%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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 (1-23 Oct'25	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	Giro	80.039	5.640	4.231	4.231	2.054	0	(1.409)	-24,98%	(75.808)	-94,71%	90.770	4,66%	(86.539)
2	Tabungan	33.280	43.627	44.812	44.435	3.551	(377)	808	1,85%	11.155	33,52%	37.508	118,47%	6.928
3	Deposito	18.866	76.625	77.653	77.656	304	3	1.031	1,35%	58.790	311,61%	19.646	395,28%	58.010
	Total	132.186	125.892	126.697	126.323	5.908	(374)	431	0,34%	(5.863)	-4,44%	147.924	85,40%	(21.601)
	CASA	113.319	49.267	49.044	48.667	5.605	(377)	(600)	-1,22%	(64.653)	-57,05%	128.278	37,94%	(79.611)
	(%) CASA	85,73%	39,13%	38,71%	38,53%									
	FDR	12,66%	24,03%	24,64%	24,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	846	851		5	47	5,89%	267	45,64%	-	0,00%	851
2	Giro ISE	18	33	85	85		0	52	157,33%	68	384,27%		0,00%	85
3	Tabungan ISE	567	771	761	766		5	(5)	-0,61%	199	35,14%		0,00%	766
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	3.063	271	233	-38	139	112	2.335	120	3.418	89,63%	(354)
	Cilem	728	2.951	3.063	271	233	-38	139	112	2.335	120	3.418	89,63%	(354)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	28.154	1.918	1.054	-864	2.588	852	12.146	202	27.252	103,31%	902
	CF 1	6.128	8.796	8.881	318	159	-159	-59	85	2.752	75	7.469	118,91%	1.412
	Total Griya	4.538	7.153	7.130	318	-	-318	0	-23	2.592	23	4.882	146,05%	2.248
	• Total Non Program	4.538	6.150	6.129	-	-	0	-35	-21	1.591	21	4.882	125,55%	1.247
	• Program	-	1.003	1.001	318	-	-318	350	-2	1.001	2	0	0,00%	1.001
	Oto	1.591	1.643	1.751	-	159	159	-59	108	160	52	2.587	67,68%	(836)
	CF 2	9.879	18.505	19.273	1.600	895	-705	2.647	768	9.394	127	19.783	97,42%	(510)
	Mitraguna & Others	9.209	17.588	18.361	1.600	895	-705	2.652	773	9.152	122	18.196	100,91%	165
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	31.217	2.189	1.287	-902	2.727	965	14.481	323	30.669	101,79%	548

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	21	0,00%	0,00%	0,69%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	0,69%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	496	0,00%	0,95%	1,76%	238	496	236			
	CF 1	-	-	-	29	0,00%	0,00%	0,33%	29	29	29			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	29	0,00%	0,00%	1,65%	29	29	29			
	CF 2	-	260	258	467	0,00%	1,40%	2,42%	209	467	207			
	Mitraguna & Others	-	260	258	467	0,00%	1,47%	2,54%	209	467	207			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	517	0,00%	0,85%	1,66%	259	517	257	0,30%	81,71%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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 (1-23 Oct'25)	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	Giro	1.748	3.085	362	363	(1.862)	1	(2.722)	-88,23%	(1.385)	-79,23%	7.308	4,97%	(6.945)
2	Tabungan	52.637	64.541	64.214	64.180	549	(34)	(362)	-0,56%	11.543	21,93%	58.431	109,84%	5.748
3	Deposito	30.502	32.868	32.758	32.760	504	1	(108)	-0,33%	2.258	7,40%	31.306	104,65%	1.454
	Total	84.886	100.494	97.334	97.303	(809)	(32)	(3.191)	-3,18%	12.417	14,63%	97.046	100,27%	257
	CASA	54.385	67.626	64.576	64.543	(1.313)	(33)	(3.083)	-4,56%	10.158	18,68%	65.740	98,18%	(1.197)
	(%) CASA	64,07%	67,29%	66,34%	66,33%									
	FDR	15,32%	27,91%	29,86%	29,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.702	1.709	7	119	7,46%	(270)	-13,64%	-	0,00%	1.709	
2	Giro ISE	1.572	777	811	812	0	35	4,51%	(760)	-48,36%		0,00%	812	
3	Tabungan ISE	407	814	891	897	7	84	10,27%	490	120,41%		0,00%	897	
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	7.735	476	389	-87	38	289	4.807	100	5.333	145,06%	2.403
	Cilem	2.928	7.447	7.735	476	389	-87	38	289	4.807	100	5.333	145,06%	2.403
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	21.332	265	1.052	788	69	727	11.253	325	18.511	115,24%	2.821
	CF 1	3.825	6.414	6.575	-	247	247	-100	160	2.750	87	4.830	136,12%	1.745
	Total Griya	789	1.478	1.473	-	-	0	0	-4	685	4	1.047	140,76%	427
	• Total Non Program	789	1.478	1.473	-	-	0	708	-4	685	4	1.047	140,76%	427
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.101	-	247	247	-100	165	2.065	83	3.783	134,84%	1.318
	CF 2	6.254	14.190	14.757	265	805	540	169	567	8.503	238	13.681	107,87%	1.076
	Mitraguna & Others	5.039	12.776	13.216	220	510	290	131	440	8.177	70	11.779	112,20%	1.437
	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	29.067	741	1.441	700	107	1.016	16.061	425	23.843	121,91%	5.224

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	31	999	0,82%	0,15%	4,68%	969	916	968			
	CF 1	83	-	-	833	2,17%	0,00%	12,68%	833	751	833			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	833	2,73%	0,00%	16,34%	833	751	833			
	CF 2	-	31	31	166	0,00%	0,22%	1,12%	135	166	135			
	Mitraguna & Others	-	31	31	166	0,00%	0,24%	1,25%	135	166	135			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	999	0,64%	0,11%	3,44%	969	916	968	8,45%	-145,91%	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	23-Nov-25	31-Dec-24	31-Oct-25	23-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