

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	155.866	132.926	151.315	151.808	(20.234)	493	18.882	14,20%	(4.058)	-2,60%	307.972	49,29%	(156.164)
2	Tabungan	1.803.617	1.929.405	1.940.216	1.935.286	8.980	(4.930)	5.881	0,30%	131.670	7,30%	2.053.217	94,26%	(117.931)
3	Deposito	681.198	794.773	799.101	797.751	13.126	(1.350)	2.978	0,37%	116.553	17,11%	695.719	114,67%	102.032
Total		2.640.681	2.857.104	2.890.632	2.884.845	1.872	(5.787)	27.741	0,97%	244.164	9,25%	3.056.908	94,37%	(172.063)
CASA		1.959.483	2.062.331	2.091.531	2.087.094	(11.254)	(4.437)	24.763	1,20%	127.611	6,51%	2.361.189	88,39%	(274.095)
(% CASA		74,20%	72,18%	72,36%	72,35%									
FDR		99,99%	103,86%	103,56%	103,77%									

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	65.610	78.195	84.158	86.444		2.286	8.249	10,55%	20.834	31,75%	93.649	92,31%	(7.205)
2	Giro ISE	23.758	19.240	22.195	23.539		1.344	4.298	22,34%	(220)	-0,93%	40.752	57,76%	(17.214)
3	Tabungan ISE	30.646	49.287	52.296	53.238		942	3.951	8,02%	22.592	73,72%	34.543	154,12%	18.695
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

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	80.398	96.289	100.410	3.115	5.900	2.785	1.646	4.122	20.013	1.778	108.670	92,40%	(8.259)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	76.000	3.115	5.900	2.785	1.592	4.122	10.467	1.778	81.493	93,26%	(5.493)
	• Local Champion	62.373	68.775	72.924	3.115	5.900	2.785	1.923	4.149	10.551	1.751	69.939	104,27%	2.985
	• Value Chain	3.160	3.104	3.076	-	-	-	-330	-28	-84	28	11.554	26,62%	(8.478)
2	MBG	368.059	386.301	386.362	9.705	8.675	-1.030	2.427	62	18.304	8.613	416.638	92,73%	(30.276)
	KUR	343.457	360.866	360.402	8.605	7.885	-720	2.172	-464	16.945	8.349	389.607	92,50%	(29.204)
	Non KUR	24.602	25.435	25.960	1.100	790	-310	255	525	1.358	265	27.031	96,04%	(1.071)
3	PWG	200.888	337.104	353.229	64.046	56.396	-7.650	15.679	16.124	152.340	40.272	352.958	100,08%	271
	Cilem	92.590	179.567	192.705	16.309	20.857	4.548	5.131	13.138	100.114	7.720	214.664	89,77%	(21.959)
	Gadai	108.298	157.537	160.524	47.737	35.539	-12.197	10.549	5.942	52.226	32.553	138.294	116,07%	22.330
4	CFG	1.991.066	2.147.657	2.153.599	38.537	33.571	-4.966	24.686	5.942	162.533	27.629	2.201.267	97,83%	(47.669)
	CF 1	271.158	283.456	283.465	3.645	2.435	-1.209	1.344	9	12.307	2.427	306.261	92,56%	(22.796)
	Total Griya	236.939	234.916	233.531	850	160	-690	0	-1.385	-3.408	1.545	254.302	91,83%	(20.771)
	• Total Non Program	155.508	157.635	156.482	850	-	-850	-522	-1.153	974	1.153	163.178	95,90%	(6.696)
	• Program	81.431	77.281	77.049	-	160	-160	-763	-232	-4.382	393	91.124	84,55%	(14.075)
	Oto	34.219	48.540	49.934	2.795	2.275	-520	1.344	1.394	15.715	881	51.959	96,10%	(2.025)
	CF 2	1.719.908	1.864.201	1.870.134	34.893	31.136	-3.757	23.342	5.933	150.226	25.203	1.895.007	98,69%	(24.873)
	Mitraguna & Others	1.474.657	1.597.603	1.603.470	30.850	28.268	-2.582	17.258	5.867	128.813	22.401	1.633.534	98,16%	(30.064)
	Pensiun	245.250	266.598	266.664	4.043	2.868	-1.175	6.084	66	21.413	2.802	261.473	101,99%	5.191
Total Pembiayaan		2.640.411	2.967.351	2.993.600	115.403	104.543	-10.861	44.438	26.250	353.190	78.293	3.079.533	97,21%	(85.932)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	6.767	0,00%	0,00%	6,74%	6.767	6.767	6.165			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	6.767	0,00%	0,00%	8,90%	6.767	6.767	6.165			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	35.711	0,62%	1,41%	9,24%	30.267	33.436	30.267			
	KUR	1.785	4.476	4.476	30.953	0,52%	1,24%	8,59%	26.478	29.168	26.478			
	Non KUR	489	968	968	4.757	1,99%	3,81%	18,32%	3.789	4.268	3.789			
3	PWG	10	-	-	13.541	0,00%	0,00%	3,83%	13.541	13.531	13.541			
	Cilem	10	-	-	9.244	0,01%	0,00%	4,80%	9.244	9.234	9.244			
	Gadai	-	-	-	4.297	0,00%	0,00%	2,68%	4.297	4.297	4.297			
4	CFG	19.717	27.801	28.500	68.334	0,99%	1,33%	3,17%	39.834	48.617	40.532			
	CF 1	13.249	15.216	16.070	26.216	4,89%	5,67%	9,25%	10.145	12.967	10.999			
	Total Griya	12.780	14.475	15.301	20.061	5,39%	6,51%	8,59%	4.759	7.281	5.586			
	Oto	469	742	769	6.155	1,37%	1,58%	12,33%	5.386	5.686	5.413			
	CF 2	6.468	12.585	12.430	42.118	0,38%	0,67%	2,25%	29.689	35.650	29.533			
	Mitraguna & Others	5.999	11.277	11.068	39.202	0,41%	0,69%	2,44%	28.134	33.203	27.925			
	Pensiun	470	1.308	1.361	2.916	0,19%	0,51%	1,09%	1.555	2.447	1.609			
Total Pembiayaan		22.002	33.847	33.943	124.352	0,83%	1,14%	4,15%	90.409	102.350	90.506	0,88%	78,82%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,01%	(414)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,19%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.254	0,70%	0,71%	0,84%	520	681	944			
	KUR	1.118	1.018	1.434	1.651	0,33%	0,40%	0,46%	218	533	634			
	Non KUR	1.455	1.292	1.300	1.602	5,91%	5,11%	6,17%	303	148	310			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	25.397	1,29%	1,09%	1,18%	1.906	(270)	2.348			
	CF 1	9.750	10.411	9.855	11.088	3,60%	3,48%	3,91%	1.233	1.339	678			
	Total Griya	9.274	9.871	9.315	10.371	3,91%	3,97%	4,44%	1.057	1.098	501			
	Oto	476	540	540	717	1,39%	1,11%	1,44%	177	241	177			
	CF 2	15.917	12.639	13.636	14.309	0,93%	0,73%	0,77%	673	(1.608)	1.670			
	Mitraguna & Others	14.983	11.801	12.664	13.337	1,02%	0,79%	0,83%	673	(1.646)	1.536			
	Pensiun	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
Total Pembiayaan		46.399	49.332	50.747	52.759	1,76%	1,71%	1,76%	2.012	6.360	3.427	1,79%	-1,39%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

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	26.005	21.963	27.734	27.790	(1.762)	56	5.827	26,53%	1.785	6,86%	39.337	70,65%	(11.547)
2	Tabungan	211.719	206.878	230.945	231.356	(13.599)	411	24.478	11,83%	19.637	9,28%	232.866	99,35%	(1.510)
3	Deposito	98.613	105.058	107.987	106.637	29.502	(1.350)	1.579	1,50%	8.024	8,14%	99.856	106,79%	6.781
	Total	336.337	333.899	366.666	365.783	14.141	(883)	31.885	9,55%	29.446	8,76%	372.059	98,31%	(6.275)
	CASA	237.724	228.840	258.679	259.146	(15.361)	467	30.306	13,24%	21.422	9,01%	272.203	95,20%	(13.057)
	(%) CASA	70,68%	68,54%	70,55%	70,85%									
	FDR	113,34%	123,52%	114,26%	114,54%									

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	15.474	15.561	22.259	22.470		211	6.909	44,40%	6.996	45,21%	-	0,00%	22.470
2	Giro ISE	9.559	8.666	12.061	12.254		192	3.587	41,39%	2.694	28,19%		0,00%	12.254
3	Tabungan ISE	5.622	6.895	10.198	10.217		19	3.322	48,19%	4.595	81,73%		0,00%	10.217
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

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	17.555	13.598	18.516	3.115	5.000	1.885	2.782	4.918	960	82	24.634	75,16%	(6.118)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.516	3.115	5.000	1.885	2.782	4.918	960	82	21.551	85,91%	(3.036)
	• Local Champion	16.779	12.893	17.819	3.115	5.000	1.885	2.789	4.925	1.040	75	18.673	95,42%	(855)
	• Value Chain	777	705	697	-	-	-	-7	-8	-79	8	2.878	24,23%	(2.181)
2	MBG	48.456	41.201	40.402	150	300	150	-1.272	-798	-8.054	1.098	53.016	76,21%	(12.614)
	KUR	46.158	38.350	37.564	150	300	150	-1.221	-786	-8.594	1.086	50.496	74,39%	(12.932)
	Non KUR	2.298	2.851	2.838	-	-	0	-51	-13	540	13	2.520	112,61%	318
3	PWG	20.904	26.807	26.934	5.688	2.963	-2.724	1.575	126	6.029	2.837	34.588	77,87%	(7.654)
	Cilem	9.146	13.780	13.805	917	357	-559	-575	25	4.659	333	20.186	68,39%	(6.381)
	Gadai	11.759	13.027	13.129	4.771	2.606	-2.165	2.150	102	1.370	2.504	14.402	91,16%	(1.273)
4	CFG	294.292	330.838	333.102	6.391	6.075	-316	2.642	2.263	38.810	3.812	309.858	107,50%	23.244
	CF 1	11.437	13.928	13.642	-	-	0	-86	-286	2.205	286	13.294	102,62%	348
	Total Griya	7.624	10.098	9.865	-	-	0	0	-233	2.241	233	8.092	121,91%	1.773
	• Total Non Program	7.624	10.098	9.865	-	-	0	-93	-233	2.241	233	8.092	121,91%	1.773
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.777	-	-	0	-86	-53	-36	53	5.202	72,61%	(1.425)
	CF 2	282.855	316.910	319.460	6.391	6.075	-316	2.729	2.550	36.605	3.525	296.564	107,72%	22.895
	Mitraguna & Others	252.904	277.936	280.161	5.745	5.488	-257	833	2.225	27.257	3.263	265.342	105,58%	14.819
	Pensiun	29.951	38.974	39.299	646	587	-59	1.895	325	9.348	262	31.222	125,87%	8.077
	Total Pembiayaan	381.208	412.444	418.953	15.344	14.338	-1.005	5.727	6.509	37.745	7.829	422.096	99,26%	(3.143)

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	-	-	-	251	0,00%	0,00%	1,35%	251	251	251			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	251	0,00%	0,00%	1,35%	251	251	251			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	2.049	1.481	4.578	0,14%	3,59%	11,33%	3.097	4.512	2.529			
	KUR	66	1.886	1.317	3.941	0,14%	3,44%	10,49%	2.624	3.875	2.056			
	Non KUR	-	163	163	637	0,00%	5,73%	22,44%	473	637	473			
3	PWG	-	-	-	671	0,00%	0,00%	2,49%	671	671	671			
	Cilem	-	-	-	236	0,00%	0,00%	1,71%	236	236	236			
	Gadai	-	-	-	435	0,00%	0,00%	3,31%	435	435	435			
4	CFG	-	2.198	2.414	3.892	0,00%	0,73%	1,17%	1.478	3.892	1.694			
	CF 1	-	91	92	823	0,00%	0,66%	6,03%	731	823	732			
	Total Griya	-	-	-	274	0,00%	0,00%	2,78%	274	274	274			
	Oto	-	91	92	548	0,00%	2,40%	14,52%	456	548	457			
	CF 2	-	2.107	2.322	3.069	0,00%	0,73%	0,96%	747	3.069	962			
	Mitraguna & Others	-	1.795	1.933	2.075	0,00%	0,70%	0,74%	142	2.075	280			
	Pensiun	-	312	389	994	0,00%	1,00%	2,53%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	9.391	0,02%	0,94%	2,24%	5.496	9.325	5.144	0,00%	100,00%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,29%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,29%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	458	0,36%	0,66%	1,13%	184	283	183			
	KUR	175	56	56	176	0,38%	0,14%	0,47%	121	1	120			
	Non KUR	-	218	218	282	0,00%	7,65%	9,92%	64	282	63			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,80%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,13%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,69%	-	-	-			
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,75%	500	1.153	1.087			
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,85%	500	1.153	1.087			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.462	6.021	6.705	0,62%	1,46%	1,60%	684	4.334	1.243	0,70%	56,32%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

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	4.287	9.216	8.127	8.127	332	0	(1.089)	-11,81%	3.840	89,56%	16.989	47,84%	(8.862)
2	Tabungan	160.765	165.443	162.781	162.324	7.432	(458)	(3.119)	-1,89%	1.559	0,97%	180.916	89,72%	(18.592)
3	Deposito	65.984	41.550	39.404	39.404	276	0	(2.146)	-5,16%	(26.580)	-40,28%	67.122	58,70%	(27.718)
	Total	231.036	216.208	210.312	209.855	8.040	(457)	(6.353)	-2,94%	(21.182)	-9,17%	265.027	79,18%	(55.172)
	CASA	165.052	174.658	170.908	170.451	7.763	(457)	(4.208)	-2,41%	5.399	3,27%	197.905	86,13%	(27.454)
	(%) CASA	71,44%	80,78%	81,26%	81,22%									
	FDR	120,56%	144,20%	148,68%	149,00%									

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	1.555	2.609	2.436	2.454		18	(155)	-5,93%	900	57,85%	-	0,00%	2.454
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.166	2.434	2.453		18	287	13,25%	898	57,76%	-	0,00%	2.453
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	-	0,00%	164

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	71	4.245	4.244	-	-	0	-73	-1	4.172	1	3.456	122,78%	787
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.244	-	-	0	-71	-1	4.192	1	1.962	216,26%	2.281
	• Local Champion	51	4.245	4.244	-	-	0	-71	-1	4.192	1	957	443,28%	3.286
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.683	315	340	25	263	118	5.038	222	17.686	111,29%	1.997
	KUR	12.693	16.663	16.607	315	140	-175	324	-56	3.914	196	15.586	106,55%	1.021
	Non KUR	1.952	2.902	3.076	-	200	200	-60	174	1.124	26	2.100	146,49%	976
3	PWG	16.365	26.307	27.010	4.087	2.946	-1.140	1.083	704	10.645	2.243	29.274	92,27%	(2.263)
	Cilem	8.190	15.249	16.244	1.322	1.413	91	459	995	8.054	418	18.454	88,03%	(2.210)
	Gadai	8.175	11.058	10.766	2.765	1.534	-1.231	624	-291	2.591	1.825	10.820	99,50%	(54)
4	CFG	247.446	261.646	261.747	4.918	3.429	-1.489	3.839	101	14.301	3.328	263.405	99,37%	(1.658)
	CF 1	12.247	10.586	10.531	-	-	0	-60	-54	-1.716	54	14.104	74,67%	(3.572)
	Total Griya	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
	• Total Non Program	9.062	7.852	7.846	-	-	0	-87	-6	-1.217	6	9.491	82,67%	(1.645)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.686	-	-	0	-60	-48	-499	48	4.613	58,22%	(1.927)
	CF 2	235.199	251.061	251.216	4.918	3.429	-1.489	3.899	155	16.017	3.274	249.302	100,77%	1.914
	Mitraguna & Others	206.067	221.171	221.028	4.818	2.749	-2.069	4.041	-143	14.961	2.892	218.862	100,99%	2.166
	Pensiun	29.132	29.890	30.187	100	680	580	-141	298	1.055	382	30.439	99,17%	(252)
	Total Pembiayaan	278.528	311.763	312.684	9.320	6.715	-2.604	5.112	921	34.156	5.794	313.822	99,64%	(1.137)

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	-	-	-	3.655	0,00%	0,00%	86,13%	3.655	3.655	3.655			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.655	0,00%	0,00%	86,13%	3.655	3.655	3.655			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	1.365	0,00%	0,00%	6,94%	1.286	1.365	1.283			
	KUR	-	82	79	1.025	0,00%	0,48%	6,17%	946	1.025	943			
	Non KUR	-	-	-	340	0,00%	0,00%	11,06%	340	340	340			
3	PWG	-	-	-	1.274	0,00%	0,00%	4,72%	1.274	1.274	1.274			
	Cilem	-	-	-	697	0,00%	0,00%	4,29%	697	697	697			
	Gadai	-	-	-	577	0,00%	0,00%	5,36%	577	577	577			
4	CFG	713	671	728	2.725	0,29%	0,28%	1,04%	1.997	2.012	2.054			
	CF 1	8	337	466	511	0,06%	4,40%	4,85%	45	503	174			
	Total Griya	-	261	257	159	0,00%	3,27%	2,03%	(97)	159	(101)			
	Oto	8	76	210	351	0,24%	7,67%	13,08%	142	344	275			
	CF 2	705	334	262	2.214	0,30%	0,10%	0,88%	1.952	1.509	1.880			
	Mitraguna & Others	705	334	262	1.925	0,34%	0,12%	0,87%	1.663	1.220	1.591			
	Pensiun	-	-	-	289	0,00%	0,00%	0,96%	289	289	289			
	Total Pembiayaan	713	753	807	9.019	0,26%	0,26%	2,88%	8.212	8.306	8.266	1,19%	58,73%	-1,7%

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	-	-	-	-	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	2.309	1.752	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	296	296	296	296	2,42%	2,80%	2,81%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,77%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.456	1.763	1.763	0,86%	0,70%	0,70%	-	(250)	307			
	Mitraguna & Others	2.013	1.456	1.763	1.763	0,98%	0,80%	0,80%	-	(250)	307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.752	2.059	2.059	0,83%	0,66%	0,66%	-	(250)	307	5,79%	-779,89%	5,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

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	27.417	29.828	28.640	28.800	1.239	160	(1.029)	-3,45%	1.383	5,04%	35.521	81,08%	(6.722)
2	Tabungan	55.536	68.233	64.387	64.409	9.942	22	(3.824)	-5,60%	8.873	15,98%	68.601	93,89%	(4.192)
3	Deposito	6.088	6.809	6.209	6.209	(335)	0	(600)	-8,81%	121	1,98%	6.873	90,34%	(664)
	Total	89.042	104.870	99.236	99.418	10.846	182	(5.452)	-5,20%	10.376	11,65%	110.995	89,57%	(11.578)
	CASA	82.953	98.061	93.027	93.209	11.181	182	(4.852)	-4,95%	10.255	12,36%	104.122	89,52%	(10.913)
	(%) CASA	93,16%	93,51%	93,74%	93,75%									
	FDR	82,33%	92,06%	99,15%	98,97%									

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	3.118	970	909	914		5	(56)	-5,82%	(2.204)	-70,70%	-	0,00%	914
2	Giro ISE	560	442	476	476		0	35	7,85%	(84)	-15,02%		0,00%	476
3	Tabungan ISE	2.557	528	433	437		5	(91)	-17,24%	(2.120)	-82,90%		0,00%	437
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	52	53	53		0	1	1,92%	8	17,78%		0,00%	53

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	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Local Champion	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.777	450	300	-150	-215	-10	-45	310	21.896	81,19%	(4.119)
	KUR	16.625	17.098	17.092	450	300	-150	-190	-6	467	306	20.501	83,37%	(3.409)
	Non KUR	1.196	688	685	-	-	0	-24	-4	-512	4	1.394	49,09%	(710)
3	PWG	2.171	6.495	7.959	870	1.560	690	1.023	1.464	5.788	95	8.105	98,19%	(146)
	Cilem	2.171	6.495	7.959	870	1.560	690	1.023	1.464	5.788	95	8.105	98,19%	(146)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.471	1.417	1.721	304	2.040	810	20.384	911	63.498	110,98%	6.973
	CF 1	13.142	15.797	15.888	-	201	201	-77	91	2.746	109	15.400	103,17%	488
	Total Griya	12.152	13.526	13.453	-	-	0	0	-72	1.301	72	13.221	101,76%	232
	• Total Non Program	7.615	9.363	9.316	-	-	0	-108	-47	1.701	47	8.143	114,40%	1.172
	• Program	4.537	4.163	4.138	-	-	0	-32	-25	-400	25	5.078	81,49%	(940)
	Oto	989	2.271	2.435	-	201	201	-77	163	1.445	37	2.179	111,72%	256
	CF 2	36.945	53.865	54.583	1.417	1.520	103	2.117	719	17.638	801	48.098	113,48%	6.485
	Mitraguna & Others	31.987	48.880	49.642	1.287	1.520	233	2.146	763	17.655	757	42.107	117,89%	7.535
	Pensiun	4.958	4.985	4.941	130	-	-130	-29	-44	-17	44	5.991	82,48%	(1.050)
	Total Pembiayaan	73.308	96.546	98.396	2.737	3.580	844	2.793	1.850	25.088	1.730	96.728	101,72%	1.668

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	249	983	1.229	2.684	1,40%	6,91%	15,10%	1.454	2.434	1.701			
	KUR	249	917	1.229	2.415	1,50%	7,19%	14,13%	1.186	2.166	1.498			
	Non KUR	-	66	-	269	0,00%	0,00%	39,23%	269	269	202			
3	PWG	-	-	-	127	0,00%	0,00%	1,59%	127	127	127			
	Cilem	-	-	-	127	0,00%	0,00%	1,59%	127	127	127			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	1.203	2,00%	1,13%	1,71%	414	202	617			
	CF 1	727	586	789	955	5,53%	4,99%	6,01%	167	228	370			
	Total Griya	727	581	789	756	5,98%	5,83%	5,62%	(33)	29	175			
	Oto	-	5	-	199	0,00%	0,00%	8,19%	199	199	195			
	CF 2	274	-	-	248	0,74%	0,00%	0,45%	248	(27)	248			
	Mitraguna & Others	274	-	-	248	0,86%	0,00%	0,50%	248	(27)	248			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	4.013	1,71%	2,09%	4,08%	1.995	2.763	2.445	1,60%	60,80%	-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	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	-	15,77%	15,91%	0,00%	(414)	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,34%	80	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,70%	82	(318)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,34%	(2)	(298)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,51%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,67%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,50%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	940	929	595	2,47%	0,96%	0,61%	(334)	(1.219)	(345)	0,76%	-24,84%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

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	25.718	15.043	39.182	39.138	(23.428)	(44)	24.096	160,18%	13.420	52,18%	34.063	114,90%	5.076
2	Tabungan	122.400	138.299	137.490	137.494	2.513	5	(804)	-0,58%	15.094	12,33%	135.814	101,24%	1.680
3	Deposito	49.497	52.299	49.532	49.532	(1.625)	0	(2.766)	-5,29%	35	0,07%	50.279	98,52%	(746)
	Total	197.616	205.640	226.204	226.165	(22.540)	(40)	20.525	9,98%	28.549	14,45%	220.156	102,73%	6.009
	CASA	148.118	153.341	176.672	176.632	(20.916)	(40)	23.291	15,19%	28.514	19,25%	169.877	103,98%	6.755
	(%) CASA	74,95%	74,57%	78,10%	78,10%									
	FDR	74,94%	87,49%	80,13%	80,14%									

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	9.383	15.459	13.077	13.157		80	(2.303)	-14,89%	3.774	40,22%	-	0,00%	13.157
2	Giro ISE	3.509	1.815	1.922	1.981		60	166	9,16%	(1.528)	-43,54%		0,00%	1.981
3	Tabungan ISE	5.874	13.644	11.155	11.176		20	(2.469)	-18,09%	5.302	90,26%		0,00%	11.176
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

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	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	41.142	1.230	880	-350	1.749	254	6.240	626	38.663	106,41%	2.478
	KUR	33.390	38.479	38.730	930	860	-70	1.494	251	5.340	609	36.969	104,76%	1.761
	Non KUR	1.512	2.409	2.412	300	20	-280	256	3	900	17	1.694	142,34%	717
3	PWG	20.337	35.928	36.618	8.049	5.287	-2.763	2.559	690	16.281	4.597	31.928	114,69%	4.690
	Cilem	6.847	17.748	17.918	1.999	896	-1.103	1.290	170	11.071	727	15.562	115,14%	2.356
	Gadai	13.490	18.180	18.700	6.050	4.390	-1.660	1.269	520	5.210	3.871	16.366	114,26%	2.334
4	CFG	92.645	100.930	100.641	3.960	687	-3.274	3.814	-289	7.996	976	103.398	97,33%	(2.758)
	CF 1	21.426	20.334	20.306	357	109	-249	245	-28	-1.120	137	22.707	89,43%	(2.400)
	Total Griya	17.556	15.516	15.467	-	-	0	0	-49	-2.090	49	17.879	86,51%	(2.412)
	• Total Non Program	17.556	15.516	15.467	-	-	0	-167	-49	-2.090	49	17.879	86,51%	(2.412)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.840	357	109	-249	245	21	970	88	4.828	100,24%	12
	CF 2	71.219	80.596	80.334	3.603	578	-3.025	3.569	-261	9.116	839	80.691	99,56%	(357)
	Mitraguna & Others	67.517	76.973	76.746	3.603	578	-3.025	3.605	-226	9.229	804	76.113	100,83%	634
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	181.252	13.240	7.554	-5.686	8.106	1.339	33.153	6.214	174.205	104,05%	7.047

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	131	334	106	5.545	0,38%	0,26%	13,48%	5.439	5.413	5.210			
	KUR	131	170	106	4.519	0,39%	0,28%	11,67%	4.413	4.387	4.349			
	Non KUR	-	165	-	1.026	0,00%	0,00%	42,54%	1.026	1.026	861			
3	PWG	-	-	-	1.048	0,00%	0,00%	2,86%	1.048	1.048	1.048			
	Cilem	-	-	-	854	0,00%	0,00%	4,77%	854	854	854			
	Gadai	-	-	-	194	0,00%	0,00%	1,04%	194	194	194			
4	CFG	616	1.647	1.495	2.649	0,67%	1,48%	2,63%	1.154	2.033	1.002			
	CF 1	588	544	325	1.348	2,74%	1,60%	6,64%	1.023	760	804			
	Total Griya	588	420	202	839	3,35%	1,30%	5,43%	637	251	420			
	Oto	-	125	122	509	0,00%	2,54%	10,51%	386	509	384			
	CF 2	28	1.102	1.170	1.301	0,04%	1,45%	1,62%	131	1.273	199			
	Mitraguna & Others	28	1.102	1.170	1.301	0,04%	1,52%	1,70%	131	1.273	199			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	9.241	0,50%	0,89%	5,10%	7.641	8.494	7.261	0,05%	99,00%	-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	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,16%	-	64	(0)			
	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	565	941	996	996	0,61%	0,99%	0,99%	-	431	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	941	996	996	0,70%	1,24%	1,24%	-	494	55			
	Mitraguna & Others	502	941	996	996	0,74%	1,29%	1,30%	-	494	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,70%	-	494	55	1,62%	-130,47%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

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	420	215	234	233	118	(1)	18	8,37%	(187)	-44,45%	8.110	2,88%	(7.877)
2	Tabungan	44.796	52.259	52.076	51.832	2.396	(244)	(427)	-0,82%	7.036	15,71%	57.103	90,77%	(5.271)
3	Deposito	28.737	6.132	6.196	6.196	(200)	0	64	1,05%	(22.541)	-78,44%	29.411	21,07%	(23.215)
	Total	73.953	58.606	58.506	58.261	2.313	(246)	(345)	-0,59%	(15.692)	-21,22%	94.623	61,57%	(36.363)
	CASA	45.216	52.474	52.310	52.065	2.513	(246)	(409)	-0,78%	6.849	15,15%	65.213	79,84%	(13.148)
	(%) CASA	61,14%	89,54%	89,41%	89,37%									
	FDR	129,31%	188,04%	190,12%	190,92%									

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	907	1.171	1.750	1.878		128	708	60,44%	971	107,00%	-	0,00%	1.878
2	Giro ISE	390	210	169	229		60	19	9,22%	(161)	-41,25%		0,00%	229
3	Tabungan ISE	518	961	1.581	1.649		68	688	71,60%	1.132	218,54%		0,00%	1.649
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

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	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.596	19.341	300	200	-100	-449	-255	-431	455	22.803	84,82%	(3.463)
	KUR	19.175	18.883	18.635	200	200	0	-532	-248	-540	448	22.059	84,48%	(3.424)
	Non KUR	597	713	706	100	-	-100	83	-8	109	8	745	94,78%	(39)
3	PWG	2.596	7.836	8.093	849	507	-342	735	257	5.497	250	8.830	91,66%	(736)
	Cilem	2.069	5.965	5.891	316	108	-208	287	-75	3.822	182	6.810	86,50%	(920)
	Gadai	527	1.871	2.202	533	399	-134	448	332	1.675	67	2.019	109,07%	183
4	CFG	73.258	82.031	83.060	2.450	1.826	-624	2.392	1.029	9.803	797	83.932	98,96%	(872)
	CF 1	2.294	3.647	4.261	328	660	332	276	615	1.967	46	3.570	119,37%	692
	Total Griya	712	1.611	1.599	-	-	0	0	-12	887	12	1.034	154,60%	565
	• Total Non Program	712	1.611	1.599	-	-	0	-22	-12	887	12	1.034	154,60%	565
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.663	328	660	332	276	627	1.080	33	2.536	105,01%	127
	CF 2	70.963	78.385	78.799	2.122	1.166	-956	2.117	415	7.836	751	80.362	98,05%	(1.563)
	Mitraguna & Others	52.047	60.807	61.250	1.780	1.004	-776	2.208	443	9.203	561	60.577	101,11%	673
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)
	Total Pembiayaan	95.626	110.202	111.233	3.599	2.533	-1.066	2.673	1.031	15.607	1.502	115.565	96,25%	(4.332)

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	67	493	314	2.370	0,34%	1,60%	12,25%	2.055	2.303	1.877			
	KUR	67	397	286	2.370	0,35%	1,52%	12,72%	2.084	2.303	1.973			
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)			
3	PWG	-	-	-	458	0,00%	0,00%	5,66%	458	458	458			
	Cilem	-	-	-	293	0,00%	0,00%	4,97%	293	293	293			
	Gadai	-	-	-	165	0,00%	0,00%	7,49%	165	165	165			
4	CFG	1	2.095	2.308	3.232	0,00%	2,81%	3,89%	924	3.231	1.136			
	CF 1	-	-	-	287	0,00%	0,00%	6,72%	287	287	287			
	Total Griya	-	-	-	233	0,00%	0,00%	14,60%	233	233	233			
	Oto	-	-	-	53	0,00%	0,00%	2,00%	53	53	53			
	CF 2	1	2.095	2.308	2.945	0,00%	2,94%	3,74%	637	2.944	850			
	Mitraguna & Others	1	2.095	2.308	2.676	0,00%	3,80%	4,37%	367	2.675	580			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	6.060	0,07%	2,38%	5,45%	3.437	5.992	3.471	4,14%	23,95%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	181	116	120	172	0,91%	0,61%	0,89%	51	(9)	55			
	KUR	181	116	120	172	0,94%	0,64%	0,92%	51	(9)	55			
	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	-	363	352	352	0,00%	0,43%	0,42%	-	352	(11)			
	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	-	363	352	352	0,00%	0,45%	0,45%	-	352	(11)			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	156	145	145	0,00%	0,13%	0,83%	-	145	(11)			
	Total Pembiayaan	181	479	473	524	0,19%	0,43%	0,47%	51	343	45	8,57%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

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	38.579	21.981	17.254	17.276	(662)	22	(4.706)	-21,41%	(21.303)	-55,22%	50.912	33,93%	(33.636)
2	Tabungan	168.056	173.709	177.461	176.761	(401)	(700)	3.052	1,76%	8.705	5,18%	188.094	93,97%	(11.333)
3	Deposito	55.027	67.591	67.146	67.146	(3.993)	0	(445)	-0,66%	12.119	22,02%	56.195	119,49%	10.951
	Total	261.662	263.281	261.860	261.182	(5.056)	(678)	(2.099)	-0,80%	(479)	-0,18%	295.201	88,48%	(34.019)
	CASA	206.634	195.690	194.715	194.037	(1.063)	(678)	(1.654)	-0,85%	(12.598)	-6,10%	239.006	81,18%	(44.969)
	(%) CASA	78,97%	74,33%	74,36%	74,29%									
	FDR	64,72%	74,36%	75,93%	76,13%									

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	3.039	4.018	3.822	3.858		36	(161)	-4,00%	818	26,92%	-	0,00%	3.858
2	Giro ISE	335	326	221	201		(20)	(125)	-38,47%	(134)	-40,11%		0,00%	201
3	Tabungan ISE	2.705	3.692	3.601	3.657		56	(35)	-0,96%	952	35,22%		0,00%	3.657
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%		0,00%	163

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	24.774	25.227	25.203	-	-	0	-291	-24	429	24	30.626	82,29%	(5.423)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.203	-	-	0	-291	-24	429	24	28.077	89,76%	(2.874)
	• Local Champion	24.387	24.877	24.853	-	-	0	-288	-24	466	24	25.953	95,76%	(1.100)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.565	1.050	760	-290	240	267	2.625	493	24.965	98,40%	(399)
	KUR	20.349	22.920	23.199	1.050	760	-290	272	280	2.850	480	23.226	99,89%	(27)
	Non KUR	1.592	1.379	1.366	-	-	0	-32	-12	-226	12	1.739	78,56%	(373)
3	PWG	23.945	36.403	37.581	8.427	7.412	-1.015	2.540	1.178	13.636	6.234	36.734	102,31%	847
	Cilem	8.631	15.736	16.425	1.919	1.503	-416	745	689	7.794	814	18.820	87,27%	(2.395)
	Gadai	15.314	20.667	21.156	6.508	5.909	-599	1.795	489	5.842	5.420	17.914	118,10%	3.242
4	CFG	98.692	109.855	111.477	1.660	2.399	739	956	1.622	12.785	777	114.514	97,35%	(3.038)
	CF 1	13.574	19.937	20.423	403	607	204	121	486	6.849	120	15.455	132,15%	4.969
	Total Griya	9.477	14.029	14.013	-	-	0	0	-17	4.535	17	9.952	140,81%	4.061
	• Total Non Program	9.477	14.029	14.013	-	-	0	128	-17	4.535	17	9.952	140,81%	4.061
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.411	403	607	204	121	503	2.314	104	5.503	116,50%	908
	CF 2	85.118	89.918	91.053	1.257	1.792	535	835	1.136	5.936	656	99.060	91,92%	(8.006)
	Mitraguna & Others	51.909	55.390	56.440	515	1.492	977	194	1.050	4.531	442	64.565	87,42%	(8.125)
	Pensiun	33.208	34.527	34.613	742	300	-442	641	86	1.405	214	34.495	100,34%	119
	Total Pembiayaan	169.351	195.783	198.826	11.137	10.571	-567	3.445	3.043	29.475	7.528	206.839	96,13%	(8.013)

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	-	-	-	652	0,00%	0,00%	2,59%	652	652	652			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	652	0,00%	0,00%	2,59%	652	652	652			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.179	0,51%	0,29%	4,80%	1.109	1.067	1.080			
	KUR	113	35	11	966	0,55%	0,05%	4,16%	955	853	931			
	Non KUR	-	64	60	213	0,00%	4,35%	15,61%	153	213	149			
3	PWG	-	-	-	1.848	0,00%	0,00%	4,92%	1.848	1.848	1.848			
	Cilem	-	-	-	1.740	0,00%	0,00%	10,59%	1.740	1.740	1.740			
	Gadai	-	-	-	108	0,00%	0,00%	0,51%	108	108	108			
4	CFG	211	347	851	2.134	0,21%	0,78%	1,91%	1.282	1.922	1.787			
	CF 1	-	132	505	1.224	0,00%	2,53%	5,99%	719	1.224	1.092			
	Total Griya	-	132	349	97	0,00%	2,49%	0,69%	(251)	97	(34)			
	Oto	-	-	156	1.126	0,00%	2,64%	17,57%	970	1.126	1.126			
	CF 2	211	215	347	910	0,25%	0,39%	1,00%	563	698	694			
	Mitraguna & Others	211	9	13	576	0,41%	0,02%	1,02%	563	364	567			
	Pensiun	-	206	334	334	0,00%	0,97%	0,96%	-	334	128			
	Total Pembiayaan	324	446	922	5.813	0,19%	0,47%	2,92%	4.891	5.489	5.367	0,35%	87,93%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.483	1.478	1.491	2,15%	1,35%	1,34%	13	(633)	8			
	CF 1	445	402	402	402	3,28%	2,02%	1,97%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-			
	CF 2	1.679	1.081	1.076	1.089	1,97%	1,20%	1,20%	13	(590)	8			
	Mitraguna & Others	1.585	1.081	1.076	1.089	3,05%	1,94%	1,93%	13	(496)	8			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.479	1,28%	2,28%	2,25%	13	2.310	8	1,30%	42,40%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.46	2.67	2.62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

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	4.607	703	820	820	(31)	0	117	16,72%	(3.787)	-82,20%	12.486	6,57%	(11.666)
2	Tabungan	52.069	51.523	51.754	51.645	1.708	(109)	121	0,24%	(424)	-0,81%	64.775	79,73%	(13.130)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	60.806	60.697	1.182	(109)	249	0,41%	(7.375)	-10,83%	89.374	67,91%	(28.677)
	CASA	56.676	52.226	52.574	52.465	1.677	(109)	239	0,46%	(4.211)	-7,43%	77.261	67,91%	(24.796)
	(%) CASA	83,26%	86,40%	86,46%	86,44%									
	FDR	200,44%	262,77%	262,54%	263,01%									

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	1.583	1.304	1.408	1.415		7	111	8,52%	(168)	-10,61%	-	0,00%	1.415
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.300	1.404	1.411		7	111	8,55%	(57)	-3,88%		0,00%	1.411
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%		0,00%	133

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	39.654	41.111	40.684	1.700	500	-1.200	465	-427	1.030	927	42.501	95,72%	(1.817)
	KUR	35.878	38.336	37.939	1.700	500	-1.200	572	-397	2.061	897	38.587	98,32%	(648)
	Non KUR	3.776	2.775	2.745	-	-	0	-107	-30	-1.031	30	3.914	70,13%	(1.169)
3	PWG	12.336	26.611	26.942	5.995	5.176	-820	2.289	331	14.606	4.844	21.563	124,95%	5.379
	Cilem	3.767	8.461	9.025	795	854	59	418	564	5.258	290	8.648	104,35%	377
	Gadai	8.569	18.150	17.917	5.200	4.322	-879	1.871	-233	9.349	4.554	12.915	138,74%	5.003
4	CFG	84.451	91.118	92.015	1.643	1.546	-97	1.254	897	7.565	649	95.541	96,31%	(3.526)
	CF 1	4.785	7.248	7.209	158	-	-158	144	-39	2.424	39	6.077	118,62%	1.132
	Total Griya	4.537	6.373	6.340	-	-	0	0	-32	1.803	32	4.894	129,56%	1.447
	• Total Non Program	4.383	5.720	5.691	-	-	0	-45	-30	1.307	30	4.721	120,53%	969
	• Program	154	653	650	-	-	0	-3	-3	496	3	172	376,98%	477
	Oto	248	875	869	158	-	-158	144	-7	621	7	1.183	73,40%	(315)
	CF 2	79.665	83.870	84.806	1.486	1.546	61	1.110	936	5.141	610	89.464	94,79%	(4.658)
	Mitraguna & Others	63.755	65.327	66.381	1.213	1.546	333	936	1.053	2.626	493	72.645	91,38%	(6.264)
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	Total Pembiayaan	136.441	158.840	159.642	9.339	7.222	-2.117	4.007	801	23.201	6.420	159.605	100,02%	36

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	187	588	302	4.566	0,47%	0,73%	11,22%	4.264	4.379	3.979			
	KUR	48	449	302	4.068	0,13%	0,79%	10,72%	3.766	4.020	3.619			
	Non KUR	140	138	-	498	3,70%	0,00%	18,14%	498	358	360			
3	PWG	-	-	-	733	0,00%	0,00%	2,72%	733	733	733			
	Cilem	-	-	-	511	0,00%	0,00%	5,67%	511	511	511			
	Gadai	-	-	-	222	0,00%	0,00%	1,24%	222	222	222			
4	CFG	1.300	448	445	4.211	1,54%	0,49%	4,58%	3.766	2.911	3.763			
	CF 1	-	-	-	625	0,00%	0,00%	8,67%	625	625	625			
	Total Griya	-	-	-	112	0,00%	0,00%	1,76%	112	112	112			
	Oto	-	-	-	514	0,00%	0,00%	59,13%	514	514	514			
	CF 2	1.300	448	445	3.586	1,63%	0,53%	4,23%	3.141	2.285	3.138			
	Mitraguna & Others	1.135	448	445	3.586	1,78%	0,68%	5,40%	3.141	2.450	3.138			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	9.510	1,09%	0,47%	5,96%	8.763	8.022	8.475	0,51%	91,50%	-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	-	74	442	360	0,00%	1,07%	0,88%	(82)	360	286			
	KUR	-	-	238	161	0,00%	0,62%	0,42%	(77)	161	161			
	Non KUR	-	74	204	199	0,00%	7,34%	7,26%	(4)	199	125			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	446	445	445	0,76%	0,49%	0,48%	-	(198)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	446	445	445	0,81%	0,53%	0,53%	-	(198)	(1)			
	Mitraguna & Others	643	284	283	283	1,01%	0,43%	0,43%	-	(360)	(1)			
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0			
	Total Pembiayaan	643	520	887	805	0,47%	0,56%	0,50%	(82)	162	285	0,59%	-17,85%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226

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	4.381	5.890	4.409	4.450	(495)	41	(1.440)	-24,45%	70	1,59%	12.255	36,32%	(7.804)
2	Tabungan	121.239	126.909	122.796	123.239	(1.862)	443	(3.670)	-2,89%	2.000	1,65%	133.893	92,04%	(10.654)
3	Deposito	26.839	21.290	21.317	21.317	(120)	0	27	0,13%	(5.522)	-20,57%	27.590	77,26%	(6.273)
	Total	152.459	154.089	148.522	149.007	(2.477)	485	(5.083)	-3,30%	(3.452)	-2,26%	173.738	85,77%	(24.731)
	CASA	125.619	132.799	127.205	127.689	(2.357)	485	(5.110)	-3,85%	2.070	1,65%	146.148	87,37%	(18.458)
	(%) CASA	82,40%	86,18%	85,65%	85,69%									
	FDR	80,08%	82,67%	85,85%	85,57%									

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	3.251	3.346	3.606	3.761		155	415	12,41%	511	15,71%	-	0,00%	3.761
2	Giro ISE	1.707	1.958	2.101	2.164		63	206	10,50%	457	26,80%		0,00%	2.164
3	Tabungan ISE	1.544	1.388	1.505	1.597		92	210	15,10%	53	3,45%		0,00%	1.597
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%		0,00%	166

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	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.853	130	550	420	247	108	-3.334	442	34.233	81,36%	(6.380)
	KUR	27.378	24.973	25.100	130	550	420	362	127	-2.278	423	30.277	82,90%	(5.177)
	Non KUR	3.809	2.771	2.752	-	-	0	-115	-19	-1.056	19	3.955	69,58%	(1.203)
3	PWG	1.449	4.989	5.363	639	622	-17	228	374	3.914	248	6.624	80,97%	(1.261)
	Cilem	1.449	4.989	5.363	639	622	-17	228	374	3.914	248	6.624	80,97%	(1.261)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.691	1.430	705	-725	1.047	-355	5.129	1.060	87.647	90,92%	(7.956)
	CF 1	26.770	24.847	24.703	650	-	-650	-83	-144	-2.067	144	28.738	85,96%	(4.035)
	Total Griya	26.477	21.706	21.637	650	-	-650	0	-69	-4.840	69	27.317	79,21%	(5.680)
	• Total Non Program	23.147	18.793	18.749	650	-	-650	389	-44	-4.398	44	23.590	79,48%	(4.841)
	• Program	3.330	2.913	2.888	-	-	0	-38	-25	-442	25	3.727	77,50%	(838)
	Oto	293	3.141	3.066	-	-	0	-83	-76	2.772	76	1.421	215,72%	1.645
	CF 2	47.792	55.199	54.988	780	705	-75	1.130	-211	7.196	916	58.909	93,35%	(3.920)
	Mitraguna & Others	41.537	46.694	46.440	240	610	370	12	-253	4.903	863	51.622	89,96%	(5.182)
	Pensiun	6.255	8.506	8.548	540	95	-445	1.119	42	2.293	53	7.286	117,31%	1.262
	Total Pembiayaan	122.084	127.384	127.508	2.199	1.877	-322	1.476	125	5.424	1.753	143.389	88,92%	(15.881)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	-	0,00%	0,00%	0,00%	-	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.083	713	2.759	0,27%	2,57%	9,91%	2.046	2.676	1.677			
	KUR	83	412	159	1.999	0,30%	0,64%	7,97%	1.840	1.916	1.587			
	Non KUR	-	670	554	760	0,00%	20,01%	27,62%	206	760	90			
3	PWG	10	-	-	36	0,69%	0,00%	0,67%	36	26	36			
	Cilem	10	-	-	36	0,69%	0,00%	0,67%	36	26	36			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	2.102	2,19%	3,88%	2,64%	(1.000)	466	(64)			
	CF 1	1.522	1.690	2.499	1.741	5,68%	10,06%	7,05%	(758)	220	51			
	Total Griya	1.522	1.690	2.499	1.625	5,75%	11,51%	7,51%	(874)	103	(65)			
	Oto	-	-	-	116	0,00%	0,00%	3,80%	116	116	116			
	CF 2	114	476	603	361	0,24%	1,09%	0,66%	(242)	247	(115)			
	Mitraguna & Others	114	476	603	361	0,27%	1,29%	0,78%	(242)	247	(115)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	4.898	1,42%	3,00%	3,84%	1.082	3.168	1.047	0,94%	75,56%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	764	1.056	1.411	1,54%	3,81%	5,07%	356	933	647			
	KUR	111	276	479	470	0,41%	1,92%	1,87%	(9)	359	194			
	Non KUR	368	489	577	942	9,65%	20,81%	34,21%	365	574	453			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.723	1.266	1.534	1,83%	1,58%	1,93%	269	170	(189)			
	CF 1	1.118	655	388	657	4,18%	1,56%	2,66%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,04%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,89%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.505	11,32%	11,68%	12,16%	624	1.679	1.035	1,28%	89,47%	-10,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

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	5.919	3.421	4.596	4.605	(1.283)	9	1.184	34,62%	(1.314)	-22,21%	14.361	32,06%	(9.757)
2	Tabungan	49.567	53.824	51.474	51.240	(527)	(234)	(2.584)	-4,80%	1.673	3,38%	63.134	81,16%	(11.894)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	106.172	105.947	(2.469)	(225)	(1.525)	-1,42%	30.478	40,38%	98.268	107,81%	7.679
	CASA	55.486	57.245	56.070	55.845	(1.811)	(225)	(1.400)	-2,45%	359	0,65%	77.495	72,06%	(21.650)
	(%) CASA	73,52%	53,26%	52,81%	52,71%									
	FDR	164,25%	127,15%	129,57%	129,84%									

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	1.169	1.016	1.031	1.031	0	15	1,48%	(138)	-11,78%	-	0,00%	1.031
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	880	880	0	15	1,74%	(113)	-11,39%		0,00%	880
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%		0,00%	30

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	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	88	0,00%	(88)
3	PWG	2.503	4.324	4.925	338	861	523	-38	601	2.422	260	8.497	57,96%	(3.572)
	Cilem	2.503	4.324	4.925	338	861	523	-38	601	2.422	260	8.497	57,96%	(3.572)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.638	2.407	2.076	-331	2.692	308	11.198	1.768	133.806	99,13%	(1.168)
	CF 1	4.796	5.901	5.977	177	111	-66	151	76	1.181	35	6.269	95,33%	(293)
	Total Griya	4.549	4.764	4.750	-	-	0	0	-14	201	14	4.920	96,54%	(170)
	• Total Non Program	4.549	4.764	4.750	-	-	0	-45	-14	201	14	4.920	96,54%	(170)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.226	177	111	-66	151	89	980	22	1.349	90,93%	(122)
	CF 2	116.645	126.430	126.662	2.230	1.965	-265	2.541	232	10.017	1.733	127.537	99,31%	(875)
	Mitraguna & Others	110.497	118.744	119.046	2.110	1.965	-145	1.766	301	8.549	1.664	120.379	98,89%	(1.333)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	137.563	2.745	2.937	192	2.653	909	13.606	2.027	142.391	96,61%	(4.828)

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	-	-	-	34	0,00%	0,00%	0,69%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,69%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	4.382	0,00%	1,14%	3,30%	2.875	4.382	2.928			
	CF 1	-	-	-	136	0,00%	0,00%	2,27%	136	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	136	0,00%	0,00%	11,06%	136	136	136			
	CF 2	-	1.454	1.507	4.246	0,00%	1,19%	3,35%	2.739	4.246	2.792			
	Mitraguna & Others	-	1.454	1.507	4.246	0,00%	1,27%	3,57%	2.739	4.246	2.792			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	4.416	0,00%	1,10%	3,21%	2.909	4.416	2.962	0,80%	75,21%	-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	-	-	-	-	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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)			
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)			
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-961,36%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

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	1.601	1.890	2.669	2.665	60	(4)	775	41,00%	1.065	66,50%	13.559	19,66%	(10.894)
2	Tabungan	117.228	130.045	120.886	120.521	(157)	(365)	(9.524)	-7,32%	3.293	2,81%	136.263	88,45%	(15.742)
3	Deposito	47.162	44.283	44.239	44.239	267	0	(44)	-0,10%	(2.923)	-6,20%	48.271	91,65%	(4.032)
	Total	165.991	176.218	167.795	167.426	170	(369)	(8.793)	-4,99%	1.435	0,86%	198.093	84,52%	(30.668)
	CASA	118.829	131.935	123.555	123.186	(97)	(369)	(8.749)	-6,63%	4.358	3,67%	149.822	82,22%	(26.636)
	(%) CASA	71,59%	74,87%	73,63%	73,58%									
	FDR	85,30%	86,41%	91,54%	91,74%									

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	3.067	2.847	3.624	4.041		416	1.193	41,91%	974	31,74%	-	0,00%	4.041
2	Giro ISE	515	1.030	1.072	1.676		604	646	62,77%	1.161	225,59%		0,00%	1.676
3	Tabungan ISE	2.552	1.818	2.553	2.365		(188)	547	30,10%	(188)	-7,35%		0,00%	2.365
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	121	121		0	4	3,42%	12	11,01%		0,00%	121

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	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.904	26.590	1.090	200	-890	297	-313	3.042	513	26.408	100,69%	182
	KUR	22.685	26.325	26.014	1.090	200	-890	507	-311	3.329	511	25.406	102,40%	609
	Non KUR	863	579	576	-	-	0	-210	-3	-287	3	1.002	57,46%	(426)
3	PWG	16.913	28.940	31.242	4.738	5.611	873	1.211	2.303	14.329	3.308	29.768	104,95%	1.475
	Cilem	9.701	18.563	20.815	1.789	3.407	1.618	807	2.252	11.114	1.155	19.909	104,55%	905
	Gadai	7.212	10.377	10.428	2.949	2.204	-745	404	51	3.216	2.153	9.859	105,77%	569
4	CFG	101.109	96.418	95.771	137	413	276	-1.473	-648	-5.338	1.061	114.649	83,53%	(18.879)
	CF 1	13.632	14.256	14.164	17	-	-17	-42	-92	532	92	15.245	92,91%	(1.081)
	Total Griya	12.067	12.042	11.990	-	-	0	0	-52	-77	52	12.473	96,13%	(483)
	• Total Non Program	12.067	12.042	11.990	-	-	0	-108	-52	-77	52	12.473	96,13%	(483)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.174	17	-	-17	-42	-40	608	40	2.772	78,41%	(598)
	CF 2	87.476	82.163	81.607	120	413	293	-1.430	-556	-5.870	969	99.404	82,10%	(17.797)
	Mitraguna & Others	79.108	74.436	73.606	70	-	-70	-1.400	-831	-5.503	831	89.931	81,85%	(16.326)
	Pensiun	8.368	7.726	8.001	50	413	363	-30	275	-367	138	9.473	84,46%	(1.472)
	Total Pembiayaan	141.591	152.262	153.603	5.964	6.224	260	35	1.342	12.013	4.882	170.846	89,91%	(17.243)

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	190	-	-	1.564	0,81%	0,00%	5,88%	1.564	1.374	1.564			
	KUR	-	-	-	1.342	0,00%	0,00%	5,16%	1.342	1.342	1.342			
	Non KUR	190	-	-	222	21,98%	0,00%	38,53%	222	32	222			
3	PWG	-	-	-	1.496	0,00%	0,00%	4,79%	1.496	1.496	1.496			
	Cilem	-	-	-	1.271	0,00%	0,00%	6,11%	1.271	1.271	1.271			
	Gadai	-	-	-	225	0,00%	0,00%	2,16%	225	225	225			
4	CFG	854	607	82	4.484	0,84%	0,08%	4,68%	4.402	3.629	3.877			
	CF 1	-	84	82	445	0,00%	0,57%	3,14%	364	445	361			
	Total Griya	-	72	70	416	0,00%	0,58%	3,47%	346	416	344			
	Oto	-	12	11	29	0,00%	0,52%	1,35%	18	29	17			
	CF 2	854	522	-	4.038	0,98%	0,00%	4,95%	4.038	3.184	3.516			
	Mitraguna & Others	854	522	-	4.038	1,08%	0,00%	5,49%	4.038	3.184	3.516			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	607	82	7.543	0,74%	0,05%	4,91%	7.462	6.499	6.937	0,72%	85,30%	-4,2%

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	74	189	-	-	0,32%	0,00%	0,00%	-	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	-	-	4,73%	0,00%	0,00%	-	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	1.073	1.073	0,59%	1,11%	1,12%	(0)	476	(0)			
	CF 1	91	239	239	238	0,67%	1,67%	1,68%	(0)	148	(0)			
	Total Griya	91	88	88	88	0,75%	0,73%	0,73%	(0)	(3)	(0)			
	Oto	-	151	151	151	0,00%	6,81%	6,94%	-	151	-			
	CF 2	506	835	835	835	0,58%	1,02%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,12%	1,13%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,70%	(0)	402	(189)	0,85%	-21,11%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

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	6.062	4.272	4.963	4.963	26	0	691	16,18%	(1.099)	-18,13%	17.587	28,22%	(12.624)
2	Tabungan	115.416	127.376	130.517	130.036	2.673	(481)	2.660	2,09%	14.619	12,67%	133.777	97,20%	(3.741)
3	Deposito	39.351	36.505	38.519	38.519	486	0	2.013	5,52%	(832)	-2,11%	40.431	95,27%	(1.913)
	Total	160.829	168.153	173.998	173.517	3.185	(481)	5.365	3,19%	12.689	7,89%	191.795	90,47%	(18.278)
	CASA	121.478	131.648	135.480	134.999	2.699	(481)	3.351	2,55%	13.520	11,13%	151.364	89,19%	(16.365)
	(%) CASA	75,53%	78,29%	77,86%	77,80%									
	FDR	76,61%	88,43%	86,41%	86,65%									

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	1.481	2.174	2.540	3.128		588	954	43,87%	1.647	111,17%	-	0,00%	3.128
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.530	3.118		588	954	44,07%	1.679	116,74%		0,00%	3.118
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

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	373	1.272	1.472	-	200	-	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.434	-	-	0	-303	-138	1.100	138	10.704	88,14%	(1.270)
	KUR	8.171	9.393	9.259	-	-	0	-298	-134	1.089	134	10.425	88,82%	(1.166)
	Non KUR	163	180	175	-	-	0	-5	-5	12	5	279	62,84%	(104)
3	PWG	22.470	32.445	33.742	5.894	5.392	-503	246	1.297	11.271	4.095	34.600	97,52%	(859)
	Cilem	8.736	15.740	16.887	1.336	1.751	415	671	1.148	8.151	604	18.452	91,52%	(1.565)
	Gadai	13.734	16.705	16.855	4.558	3.640	-918	-426	149	3.120	3.491	16.149	104,37%	706
4	CFG	92.027	105.411	105.701	1.726	2.421	696	1.720	290	13.674	2.131	103.661	101,97%	2.039
	CF 1	36.305	36.820	36.667	48	160	160	156	-153	362	313	37.690	97,29%	(1.023)
	Total Griya	33.468	33.176	33.098	-	160	160	0	-78	-370	238	33.817	97,88%	(719)
	• Total Non Program	33.468	31.174	30.941	-	-	0	-651	-233	-2.527	233	33.817	91,50%	(2.876)
	• Program	-	2.002	2.157	-	160	160	-10	155	2.157	5	0	0,00%	2.157
	Oto	2.837	3.643	3.568	48	-	-48	156	-75	732	75	3.873	92,13%	(305)
	CF 2	55.722	68.591	69.034	1.678	2.261	583	1.564	443	13.312	1.818	65.971	104,64%	3.063
	Mitraguna & Others	47.599	55.350	55.870	828	2.261	1.433	-567	521	8.271	1.740	56.899	98,19%	(1.029)
	Pensiun	8.123	13.242	13.164	850	-	-850	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	150.349	7.620	8.013	393	1.647	1.648	27.145	6.365	149.339	100,68%	1.010

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	-	-	94	1.706	0,00%	0,98%	18,09%	1.613	1.706	1.706			
	KUR	-	-	94	1.706	0,00%	1,00%	18,43%	1.613	1.706	1.706			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.703	0,00%	0,00%	5,05%	1.703	1.703	1.703			
	Cilem	-	-	-	1.025	0,00%	0,00%	6,07%	1.025	1.025	1.025			
	Gadai	-	-	-	678	0,00%	0,00%	4,02%	678	678	678			
4	CFG	1.195	325	701	374	1,30%	0,67%	0,35%	(327)	(821)	49			
	CF 1	69	154	536	158	0,19%	1,46%	0,43%	(378)	90	5			
	Total Griya	69	154	536	125	0,21%	1,62%	0,38%	(411)	56	(29)			
	Oto	-	-	-	34	0,00%	0,00%	0,94%	34	34	34			
	CF 2	1.127	171	165	216	2,02%	0,24%	0,31%	50	(911)	45			
	Mitraguna & Others	1.127	171	165	216	2,37%	0,30%	0,39%	50	(911)	45			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	3.784	0,97%	0,53%	2,52%	2.988	2.588	3.459	0,48%	80,79%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	29,34%	25,35%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,98%	0,99%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,01%	-	94	(0)			
	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	802	821	819	982	0,87%	0,78%	0,93%	163	180	161			
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)			
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	822	1,36%	0,96%	1,19%	164	66	164			
	Mitraguna & Others	629	470	470	634	1,32%	0,85%	1,14%	164	6	164			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.449	0,95%	0,86%	0,96%	163	274	161	0,08%	91,85%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178

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	6.729	5.547	5.105	5.352	617	247	(196)	-3,53%	(1.378)	-20,47%	19.651	27,23%	(14.299)
2	Tabungan	220.302	236.315	237.546	236.954	(5.076)	(592)	639	0,27%	16.652	7,56%	240.832	98,39%	(3.879)
3	Deposito	143.210	171.686	177.510	177.510	(10.775)	0	5.824	3,39%	34.300	23,95%	144.430	122,90%	33.081
	Total	370.242	413.548	420.161	419.816	(15.234)	(345)	6.268	1,52%	49.574	13,39%	404.913	103,68%	14.903
	CASA	227.032	241.862	242.651	242.305	(4.459)	(345)	443	0,18%	15.274	6,73%	260.483	93,02%	(18.178)
	(%) CASA	61,32%	58,48%	57,75%	57,72%									
	FDR	58,19%	64,23%	64,13%	64,18%									

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	20.511	21.097	21.494	21.928		434	831	3,94%	1.416	6,91%	-	0,00%	21.928
2	Giro ISE	3.669	3.228	3.035	3.409		374	181	5,59%	(261)	-7,11%		0,00%	3.409
3	Tabungan ISE	6.637	8.351	8.942	9.002		60	651	7,79%	2.365	35,64%		0,00%	9.002
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	172	174	174		0	2	1,16%	32	22,54%		0,00%	174

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	28	13.192	12.203	-	-	0	-300	-989	12.175	989	8.808	138,54%	3.395
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	2.634	-	-	0	-356	-989	2.606	989	4.985	52,85%	(2.350)
	• Local Champion	28	3.393	2.424	-	-	0	-55	-969	2.396	969	2.378	101,93%	46
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.316	-	380	380	126	241	4.499	139	12.205	100,91%	111
	KUR	7.418	11.668	11.910	-	380	380	134	242	4.492	138	11.593	102,73%	317
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	34.753	6.641	7.520	879	51	2.885	15.363	4.635	31.974	108,69%	2.780
	Cilem	9.334	14.807	16.967	496	3.637	3.141	-1.168	2.160	7.633	1.477	18.810	90,20%	(1.843)
	Gadai	10.057	17.061	17.786	6.146	3.883	-2.263	1.219	726	7.730	3.157	13.164	135,11%	4.622
4	CFG	188.225	208.494	210.167	4.911	5.797	886	3.008	1.673	21.942	4.124	202.408	103,83%	7.759
	CF 1	13.467	13.805	13.498	620	-	-620	37	-307	31	307	15.211	88,74%	(1.713)
	Total Griya	8.915	8.773	8.548	200	-	-200	0	-226	-368	226	9.339	91,52%	(792)
	• Total Non Program	8.915	8.773	8.548	200	-	-200	495	-226	-368	226	9.339	91,52%	(792)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.951	420	-	-420	37	-82	399	82	5.871	84,32%	(921)
	CF 2	174.758	194.689	196.669	4.291	5.797	1.506	2.971	1.980	21.911	3.817	187.198	105,06%	9.471
	Mitraguna & Others	169.164	188.986	191.001	4.291	5.797	1.506	3.012	2.015	21.837	3.782	180.451	105,85%	10.550
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	269.439	11.552	13.697	2.145	2.886	3.810	53.979	9.887	255.396	105,50%	14.044

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	181	-	66	980	2,32%	0,55%	7,96%	914	799	980			
	KUR	181	-	-	840	2,44%	0,00%	7,05%	840	658	840			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	1.184	0,00%	0,00%	3,41%	1.184	1.184	1.184			
	Cilem	-	-	-	782	0,00%	0,00%	4,61%	782	782	782			
	Gadai	-	-	-	402	0,00%	0,00%	2,26%	402	402	402			
4	CFG	461	366	-	2.415	0,24%	0,00%	1,15%	2.415	1.954	2.049			
	CF 1	356	255	-	588	2,64%	0,00%	4,35%	588	232	332			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	255	-	588	7,82%	0,00%	11,87%	588	232	332			
	CF 2	105	110	-	1.827	0,06%	0,00%	0,93%	1.827	1.722	1.717			
	Mitraguna & Others	105	110	-	1.827	0,06%	0,00%	0,96%	1.827	1.722	1.717			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	4.579	0,30%	0,02%	1,70%	4.513	3.937	4.213	0,11%	93,36%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	146	0,04%	0,07%	0,07%	(1)	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	146	0,02%	0,08%	0,07%	(1)	117	(1)			
	Mitraguna & Others	30	147	147	146	0,02%	0,08%	0,08%	(1)	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

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	145	10.641	4.251	4.251	5.080	0	(6.390)	-60,05%	4.106	2822,75%	4.064	104,60%	187
2	Tabungan	93.148	114.005	114.489	113.920	2.110	(568)	(85)	-0,07%	20.773	22,30%	106.141	107,33%	7.780
3	Deposito	25.397	122.050	123.632	123.632	(192)	0	1.583	1,30%	98.235	386,80%	26.151	472,75%	97.481
	Total	118.690	246.696	242.372	241.804	6.998	(568)	(4.892)	-1,98%	123.114	103,73%	136.357	177,33%	105.447
	CASA	93.293	124.646	118.740	118.172	7.190	(568)	(6.475)	-5,19%	24.878	26,67%	110.205	107,23%	7.966
	(%) CASA	78,60%	50,53%	48,99%	48,87%									
	FDR	96,89%	55,72%	57,06%	57,20%									

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	817	1.776	1.595	1.824		229	48	2,68%	1.006	123,12%	-	0,00%	1.824
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.535	1.764		229	48	2,77%	980	124,95%		0,00%	1.764
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	82	82	82		0	0	0,00%	12	17,14%		0,00%	82

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	29.770	34.624	35.336	1.200	1.995	795	-37	712	5.566	1.283	33.477	105,55%	1.860
	KUR	28.200	32.668	33.429	1.100	1.995	895	-59	761	5.229	1.234	31.727	105,36%	1.702
	Non KUR	1.570	1.956	1.907	100	-	-100	23	-49	338	49	1.750	109,00%	157
3	PWG	4.527	9.694	10.130	420	695	275	-227	436	5.603	259	10.876	93,14%	(746)
	Cilem	4.527	9.694	10.130	420	695	275	-227	436	5.603	259	10.876	93,14%	(746)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	92.835	1.838	1.357	-481	933	-301	12.135	1.658	93.313	99,49%	(478)
	CF 1	1.386	7.900	8.440	608	588	-20	535	540	7.054	48	2.892	291,79%	5.547
	Total Griya	404	3.752	3.744	-	-	0	0	-7	3.340	7	784	477,69%	2.961
	• Total Non Program	404	3.752	3.744	-	-	0	-9	-7	3.340	7	784	477,69%	2.961
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.695	608	588	-20	535	547	3.713	41	2.108	222,68%	2.587
	CF 2	79.315	85.237	84.396	1.230	769	-461	398	-841	5.081	1.610	90.421	93,34%	(6.025)
	Mitraguna & Others	60.800	65.858	65.532	1.230	769	-461	437	-326	4.733	1.095	70.877	92,46%	(5.345)
	Pensiun	18.515	19.378	18.863	-	-	0	-39	-515	348	515	19.543	96,52%	(680)
	Total Pembiayaan	114.997	137.454	138.301	3.458	4.047	589	670	847	23.304	3.200	137.665	100,46%	636

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	214	103	349	1.204	0,72%	1,01%	3,41%	855	990	1.101			
	KUR	129	103	349	1.092	0,46%	1,07%	3,27%	743	963	990			
	Non KUR	85	-	-	112	5,40%	0,00%	5,85%	112	27	112			
3	PWG	-	-	-	110	0,00%	0,00%	1,09%	110	110	110			
	Cilem	-	-	-	110	0,00%	0,00%	1,09%	110	110	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	2.045	0,00%	0,50%	2,20%	1.578	2.041	905			
	CF 1	-	177	177	1.043	0,00%	2,24%	12,36%	866	1.043	867			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	1.043	0,00%	4,27%	22,22%	866	1.043	867			
	CF 2	3	962	289	1.001	0,00%	0,34%	1,19%	712	998	39			
	Mitraguna & Others	3	962	289	608	0,01%	0,44%	0,93%	319	605	(354)			
	Pensiun	-	-	-	393	0,00%	0,00%	2,09%	393	393	393			
	Total Pembiayaan	217	1.242	816	3.359	0,19%	0,59%	2,43%	2.543	3.142	2.117	0,06%	97,33%	-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	-	-	-	-	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	212	119	118	7	0,71%	0,34%	0,02%	(112)	(205)	(113)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	113	112	-	12,12%	5,70%	0,00%	(112)	(190)	(113)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.759	2.754	2.931	3,10%	2,96%	3,16%	177	428	172			
	CF 1	-	23	23	200	0,00%	0,30%	2,37%	177	200	177			
	Total Griya	-	23	23	23	0,00%	0,62%	0,63%	-	23	-			
	Oto	-	-	-	177	0,00%	0,00%	3,77%	177	177	177			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,24%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,84%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.938	2,36%	2,09%	2,12%	65	223	60	0,10%	95,41%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(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	3.456	1.870	2.719	2.726	386	7	857	45,81%	(729)	-21,11%	15.621	17,45%	(12.894)
2	Tabungan	145.385	150.842	153.123	152.593	1.827	(530)	1.751	1,16%	7.208	4,96%	164.624	92,69%	(12.031)
3	Deposito	14.811	12.606	12.473	12.473	(141)	0	(133)	-1,05%	(2.338)	-15,79%	15.935	78,27%	(3.462)
	Total	163.652	165.317	168.315	167.792	2.072	(523)	2.475	1,50%	4.140	2,53%	196.180	85,53%	(28.387)
	CASA	148.841	152.712	155.842	155.319	2.214	(523)	2.608	1,71%	6.478	4,35%	180.244	86,17%	(24.925)
	(%) CASA	90,95%	92,37%	92,59%	92,57%									
	FDR	119,93%	128,22%	127,25%	127,64%									

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	2.534	2.992	2.503	2.512		9	(480)	-16,03%	(22)	-0,85%	-	0,00%	2.512
2	Giro ISE	1.520	903	792	803		10	(101)	-11,16%	(717)	-47,18%		0,00%	803
3	Tabungan ISE	1.014	2.088	1.711	1.710		(2)	(379)	-18,14%	695	68,56%		0,00%	1.710
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	291	294	294		0	3	1,03%	19	6,91%		0,00%	294

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	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.810	1.390	1.620	230	1.224	598	1.886	1.022	39.840	94,91%	(2.030)
	KUR	33.748	34.096	34.410	790	1.300	510	770	314	662	986	37.473	91,82%	(3.064)
	Non KUR	2.176	3.116	3.400	600	320	-280	454	284	1.224	36	2.367	143,69%	1.034
3	PWG	12.551	23.986	25.733	4.531	4.592	60	978	1.746	13.182	2.845	24.637	104,45%	1.095
	Cilem	6.245	13.402	14.083	1.800	1.223	-577	994	682	7.838	542	15.931	88,40%	(1.848)
	Gadai	6.305	10.585	11.649	2.731	3.368	637	-16	1.065	5.344	2.304	8.706	133,80%	2.943
4	CFG	143.228	146.529	146.392	2.056	1.593	-463	61	-137	3.164	1.730	159.883	91,56%	(13.490)
	CF 1	29.589	26.539	26.329	129	-	-129	-13	-210	-3.260	210	34.388	76,56%	(8.059)
	Total Griya	26.165	23.673	23.560	-	-	0	0	-113	-2.605	113	29.764	79,15%	(6.204)
	• Total Non Program	3.355	2.439	2.419	-	-	0	-56	-19	-936	19	4.239	57,07%	(1.820)
	• Program	22.810	21.235	21.141	-	-	0	-156	-94	-1.669	94	25.525	82,82%	(4.385)
	Oto	3.424	2.865	2.769	129	-	-129	-13	-96	-655	96	4.624	59,88%	(1.855)
	CF 2	113.639	119.991	120.063	1.927	1.593	-334	73	73	6.425	1.520	125.494	95,67%	(5.431)
	Mitraguna & Others	94.023	97.309	97.222	1.829	1.163	-666	156	-87	3.198	1.250	104.779	92,79%	(7.557)
	Pensiun	19.615	22.682	22.842	98	430	332	-83	160	3.226	270	20.716	110,26%	2.126
	Total Pembiayaan	196.270	211.968	214.175	7.977	7.805	-173	2.246	2.207	17.905	5.598	228.928	93,56%	(14.752)

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	635	96	91	2.133	1,77%	0,24%	5,64%	2.042	1.498	2.037			
	KUR	580	96	91	2.128	1,72%	0,27%	6,18%	2.037	1.548	2.032			
	Non KUR	55	-	-	5	2,54%	0,00%	0,15%	5	(50)	5			
3	PWG	-	-	-	1.317	0,00%	0,00%	5,12%	1.317	1.317	1.317			
	Cilem	-	-	-	620	0,00%	0,00%	4,40%	620	620	620			
	Gadai	-	-	-	697	0,00%	0,00%	5,98%	697	697	697			
4	CFG	3.895	4.268	3.612	4.615	2,72%	2,46%	3,15%	1.004	720	347			
	CF 1	3.671	3.535	2.934	3.999	12,41%	11,06%	15,19%	1.065	328	465			
	Total Griya	3.671	3.535	2.934	3.999	14,03%	12,39%	16,97%	1.065	328	465			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	733	678	616	0,20%	0,56%	0,51%	(62)	392	(117)			
	Mitraguna & Others	224	733	678	616	0,24%	0,70%	0,63%	(62)	392	(117)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	8.065	2,31%	1,75%	3,77%	4.362	3.535	3.701	3,66%	2,81%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,61%	97,61%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	204	199	199	0,93%	0,54%	0,53%	(1)	(135)	(5)			
	KUR	146	148	145	144	0,43%	0,43%	0,42%	(1)	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,59%	(0)	(134)	(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	3.590	3.419	3.402	3.470	2,51%	2,32%	2,37%	68	(120)	50			
	CF 1	3.133	3.178	3.018	3.085	10,59%	11,37%	11,72%	68	(48)	(93)			
	Total Griya	3.118	3.178	3.018	3.085	11,91%	12,75%	13,10%	68	(32)	(93)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143			
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.762	7.740	7.807	4,11%	3,65%	3,65%	67	(259)	45	3,62%	0,57%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

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	540	446	612	612	(431)	0	165	37,05%	72	13,24%	13.456	4,55%	(12.845)
2	Tabungan	125.992	133.746	132.493	130.963	3	(1.530)	(2.783)	-2,08%	4.971	3,95%	146.385	89,46%	(15.423)
3	Deposito	49.100	48.466	46.602	46.602	1.128	0	(1.864)	-3,85%	(2.498)	-5,09%	50.288	92,67%	(3.686)
	Total	175.632	182.658	179.706	178.176	701	(1.530)	(4.482)	-2,45%	2.544	1,45%	210.129	84,79%	(31.953)
	CASA	126.532	134.192	133.104	131.574	(428)	(1.530)	(2.618)	-1,95%	5.043	3,99%	159.842	82,32%	(28.267)
	(%) CASA	72,04%	73,47%	74,07%	73,85%									
	FDR	182,36%	176,18%	179,00%	180,54%									

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	1.252	1.695	1.956	1.934		(23)	239	14,07%	681	54,40%	-	0,00%	1.934
2	Giro ISE	222	144	270	270		0	126	87,68%	48	21,84%		0,00%	270
3	Tabungan ISE	1.030	1.551	1.686	1.663		(23)	112	7,24%	633	61,41%		0,00%	1.663
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

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	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	17.854	79,26%	(3.703)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	16.471	85,92%	(2.320)
	• Local Champion	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	15.528	91,13%	(1.377)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.429	700	650	-50	90	-295	-845	945	38.153	87,62%	(4.724)
	KUR	31.590	31.015	30.513	700	400	-300	38	-501	-1.077	901	35.282	86,49%	(4.768)
	Non KUR	2.684	2.709	2.916	-	250	250	52	206	232	44	2.872	101,53%	44
3	PWG	22.430	34.472	36.204	6.879	5.254	-1.625	1.427	1.732	13.773	3.522	34.960	103,56%	1.244
	Cilem	9.274	14.615	16.269	1.353	1.970	616	216	1.653	6.995	316	18.979	85,72%	(2.711)
	Gadai	13.156	19.856	19.935	5.526	3.284	-2.242	1.211	78	6.779	3.206	15.981	124,74%	3.954
4	CFG	248.904	239.210	237.890	1.593	1.527	-66	-240	-1.320	-11.014	2.847	271.752	87,54%	(33.862)
	CF 1	66.307	61.912	61.426	149	-	-149	40	-486	-4.881	486	75.221	81,66%	(13.795)
	Total Griya	63.771	58.025	57.620	-	-	0	0	-405	-6.151	405	71.325	80,79%	(13.705)
	• Total Non Program	13.172	11.709	11.545	-	-	0	-143	-164	-1.627	164	14.703	78,52%	(3.158)
	• Program	50.599	46.315	46.075	-	-	0	-522	-240	-4.524	240	56.622	81,37%	(10.547)
	Oto	2.536	3.887	3.806	149	-	-149	40	-81	1.269	81	3.896	97,69%	(90)
	CF 2	182.596	177.298	176.464	1.444	1.527	84	-280	-834	-6.132	2.361	196.531	89,79%	(20.068)
	Mitraguna & Others	145.742	143.741	143.105	1.292	1.326	35	-121	-637	-2.637	1.963	158.383	90,35%	(15.279)
	Pensiun	36.854	33.557	33.359	152	201	49	-159	-198	-3.495	399	38.148	87,45%	(4.789)
	Total Pembiayaan	320.285	321.806	321.674	9.172	7.431	-1.741	961	-133	1.388	7.564	362.719	88,68%	(41.046)

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	-	-	-	2.209	0,00%	0,00%	15,61%	2.209	2.209	2.209			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.209	0,00%	0,00%	15,61%	2.209	2.209	2.209			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	3.076	0,46%	1,62%	9,20%	2.529	2.918	2.545			
	KUR	138	436	452	2.542	0,44%	1,46%	8,33%	2.090	2.403	2.105			
	Non KUR	20	95	96	535	0,75%	3,55%	18,35%	439	515	440			
3	PWG	-	-	-	1.503	0,00%	0,00%	4,15%	1.503	1.503	1.503			
	Cilem	-	-	-	908	0,00%	0,00%	5,58%	908	908	908			
	Gadai	-	-	-	595	0,00%	0,00%	2,98%	595	595	595			
4	CFG	7.829	9.486	9.999	27.872	3,15%	4,18%	11,72%	17.873	20.043	18.387			
	CF 1	6.309	7.631	7.665	12.332	9,51%	12,38%	20,08%	4.666	6.023	4.701			
	Total Griya	6.204	7.631	7.665	11.424	9,73%	13,21%	19,83%	3.759	5.221	3.793			
	Oto	105	-	-	907	4,15%	0,00%	23,84%	907	802	907			
	CF 2	1.520	1.854	2.334	15.541	0,83%	1,32%	8,81%	13.207	14.021	13.686			
	Mitraguna & Others	1.215	1.065	1.695	14.904	0,83%	1,18%	10,41%	13.209	13.689	13.840			
	Pensiun	305	790	638	636	0,83%	1,90%	1,91%	(2)	332	(154)			
	Total Pembiayaan	7.988	10.017	10.547	34.661	2,49%	3,28%	10,78%	24.114	26.673	24.644	0,62%	94,28%	-10,2%

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	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,75%	43	81	10			
	KUR	12	218	193	244	0,04%	0,62%	0,80%	51	232	26			
	Non KUR	158	23	15	7	5,88%	0,55%	0,24%	(8)	(151)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.107	6.098	6.817	2,65%	2,55%	2,87%	719	220	710			
	CF 1	4.154	5.019	4.894	5.616	6,26%	7,90%	9,14%	722	1.462	596			
	Total Griya	4.071	4.937	4.811	5.533	6,38%	8,29%	9,60%	722	1.462	596			
	Oto	82	82	82	82	3,25%	2,12%	2,16%	-	-	-			
	CF 2	2.444	1.088	1.205	1.202	1,34%	0,68%	0,68%	(3)	(1.242)	114			
	Mitraguna & Others	1.967	1.088	1.059	1.056	1,35%	0,74%	0,74%	(3)	(911)	(32)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.332	2,20%	2,04%	2,28%	762	301	720	0,30%	86,83%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117