

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	135.468	135.159	(20.234)	(309)	2.233	1,68%	(20.708)	-13,29%	307.972	43,89%	(172.813)
2	Tabungan	1.803.617	1.929.405	1.949.055	1.954.970	8.980	5.915	25.565	1,33%	151.353	8,39%	2.053.217	95,21%	(98.247)
3	Deposito	681.198	794.773	781.508	780.101	13.126	(1.407)	(14.672)	-1,85%	98.903	14,52%	695.719	112,13%	84.382
Total		2.640.681	2.857.104	2.866.030	2.870.230	1.872	4.199	13.126	0,46%	229.549	8,69%	3.056.908	93,89%	(186.679)
CASA		1.959.483	2.062.331	2.084.522	2.090.128	(11.254)	5.606	27.798	1,35%	130.645	6,67%	2.361.189	88,52%	(271.061)
(% CASA		74,20%	72,18%	72,73%	72,82%									
FDR		99,99%	103,86%	103,97%	103,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	82.564	83.038		474	4.843	6,19%	17.428	26,56%	93.649	88,67%	(10.612)
2	Giro ISE	23.758	19.240	20.277	20.431		154	1.190	6,19%	(3.328)	-14,01%	40.752	50,13%	(20.322)
3	Tabungan ISE	30.646	49.287	52.619	52.940		320	3.652	7,41%	22.293	72,74%	34.543	153,26%	18.397
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	102.167	-	5.900	5.900	1.646	5.878	21.769	22	108.670	94,02%	(6.502)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.757	-	5.900	5.900	1.592	5.878	12.224	22	81.493	95,42%	(3.736)
	• Local Champion	62.373	68.775	74.674	-	5.900	5.900	1.923	5.899	12.301	1	69.939	106,77%	4.734
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	385.287	4.705	3.305	-1.400	2.427	-1.014	17.228	4.319	416.638	92,48%	(31.351)
	KUR	343.457	360.866	360.000	3.805	3.305	-500	2.172	-866	16.543	4.171	389.607	92,40%	(29.607)
	Non KUR	24.602	25.435	25.287	900	-	-900	255	-148	685	148	27.031	93,55%	(1.744)
3	PWG	200.888	337.104	343.605	38.560	32.258	-6.302	15.679	6.500	142.716	25.758	352.958	97,35%	(9.353)
	Cilem	92.590	179.567	183.594	11.560	8.947	-2.613	5.131	4.027	91.004	4.920	214.664	85,53%	(31.070)
	Gadai	108.298	157.537	160.010	27.001	23.312	-3.689	10.549	2.473	51.713	20.838	138.294	115,70%	21.716
4	CFG	1.991.066	2.147.657	2.148.763	21.384	20.768	-615	24.686	1.106	157.697	19.662	2.201.267	97,61%	(52.504)
	CF 1	271.158	283.456	284.277	2.572	2.435	-136	1.344	821	13.119	1.615	306.261	92,82%	(21.984)
	Total Griya	236.939	234.916	233.947	650	160	-490	0	-968	-2.992	1.129	254.302	92,00%	(20.355)
	• Total Non Program	155.508	157.635	156.719	650	-	-650	-522	-916	1.210	916	163.178	96,04%	(6.459)
	• Program	81.431	77.281	77.229	-	160	-160	-763	-52	-4.202	213	91.124	84,75%	(13.895)
	Oto	34.219	48.540	50.329	1.922	2.275	354	1.344	1.789	16.111	486	51.959	96,86%	(1.629)
	CF 2	1.719.908	1.864.201	1.864.486	18.812	18.333	-479	23.342	286	144.579	18.047	1.895.007	98,39%	(30.520)
	Mitraguna & Others	1.474.657	1.597.603	1.599.129	17.028	17.527	499	17.258	1.526	124.472	16.001	1.633.534	97,89%	(34.405)
	Pensiun	245.250	266.598	265.357	1.785	806	-979	6.084	-1.240	20.107	2.046	261.473	101,49%	3.884
Total Pembiayaan		2.640.411	2.967.351	2.979.822	64.649	62.232	-2.417	44.438	12.471	339.411	49.760	3.079.533	96,76%	(99.711)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.780	0,00%	0,00%	2,72%	2.780	2.780	2.178			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	2.780	0,00%	0,00%	3,57%	2.780	2.780	2.178			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	25.146	0,62%	1,41%	6,53%	19.702	22.871	19.702			
	KUR	1.785	4.476	4.476	22.073	0,52%	1,24%	6,13%	17.598	20.288	17.598			
	Non KUR	489	968	968	3.072	1,99%	3,81%	12,15%	2.104	2.583	2.104			
3	PWG	10	-	-	8.504	0,00%	0,00%	2,47%	8.504	8.494	8.504			
	Cilem	10	-	-	5.194	0,01%	0,00%	2,83%	5.194	5.184	5.194			
	Gadai	-	-	-	3.310	0,00%	0,00%	2,07%	3.310	3.310	3.310			
4	CFG	19.717	27.801	28.500	57.726	0,99%	1,33%	2,69%	29.226	38.009	29.924			
	CF 1	13.249	15.216	16.070	22.618	4,89%	5,67%	7,96%	6.548	9.369	7.402			
	Total Griya	12.780	14.475	15.301	20.863	5,39%	6,51%	8,92%	5.561	8.083	6.388			
	Oto	469	742	769	1.755	1,37%	1,58%	3,49%	986	1.286	1.014			
	CF 2	6.468	12.585	12.430	35.107	0,38%	0,67%	1,88%	22.678	28.639	22.522			
	Mitraguna & Others	5.999	11.277	11.068	31.466	0,41%	0,69%	1,97%	20.398	25.468	20.189			
	Pensiun	470	1.308	1.361	3.641	0,19%	0,51%	1,37%	2.280	3.172	2.333			
Total Pembiayaan		22.002	33.847	33.943	94.155	0,83%	1,14%	3,16%	60.211	72.153	60.308	0,88%	72,16%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	24,00%	-	6.364	550			
	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	9.681	5,06%	13,47%	12,45%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.000	0,70%	0,71%	0,78%	266	427	690			
	KUR	1.118	1.018	1.434	1.611	0,33%	0,40%	0,45%	177	493	593			
	Non KUR	1.455	1.292	1.300	1.389	5,91%	5,11%	5,49%	89	(66)	97			
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	24.532	1,29%	1,09%	1,14%	1.041	(1.135)	1.483			
	CF 1	9.750	10.411	9.855	10.267	3,60%	3,48%	3,61%	413	518	(143)			
	Total Griya	9.274	9.871	9.315	9.728	3,91%	3,97%	4,16%	413	454	(143)			
	Oto	476	540	540	540	1,39%	1,11%	1,07%	-	64	-			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,82%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.054	1,76%	1,71%	1,75%	1.308	5.656	2.722	1,79%	-2,29%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	25.134	25.051	(1.762)	(83)	3.088	14,06%	(954)	-3,67%	39.337	63,68%	(14.286)
2	Tabungan	211.719	206.878	220.870	222.548	(13.599)	1.678	15.670	7,57%	10.829	5,11%	232.866	95,57%	(10.318)
3	Deposito	98.613	105.058	101.034	100.934	29.502	(100)	(4.124)	-3,93%	2.321	2,35%	99.856	101,08%	1.078
	Total	336.337	333.899	347.038	348.533	14.141	1.495	14.634	4,38%	12.196	3,63%	372.059	93,68%	(23.526)
	CASA	237.724	228.840	246.004	247.599	(15.361)	1.595	18.758	8,20%	9.875	4,15%	272.203	90,96%	(24.604)
	(%) CASA	70,68%	68,54%	70,89%	71,04%									
	FDR	113,34%	123,52%	120,44%	119,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	19.302	19.771		469	4.210	27,05%	4.296	27,76%	-	0,00%	19.771
2	Giro ISE	9.559	8.666	10.387	10.655		268	1.988	22,94%	1.095	11,46%		0,00%	10.655
3	Tabungan ISE	5.622	6.895	8.915	9.116		201	2.222	32,22%	3.494	62,15%		0,00%	9.116
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.598	-	5.000	5.000	2.782	5.000	1.043	-	24.634	75,50%	(6.036)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.598	-	5.000	5.000	2.782	5.000	1.043	-	21.551	86,30%	(2.953)
	• Local Champion	16.779	12.893	17.893	-	5.000	5.000	2.789	5.000	1.114	0	18.673	95,82%	(780)
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2.173)
2	MBG	48.456	41.201	40.866	150	-	-150	-1.272	-335	-7.590	335	53.016	77,08%	(12.150)
	KUR	46.158	38.350	38.027	150	-	-150	-1.221	-323	-8.132	323	50.496	75,31%	(12.470)
	Non KUR	2.298	2.851	2.840	-	-	0	-51	-11	541	11	2.520	112,68%	319
3	PWG	20.904	26.807	26.924	3.755	2.178	-1.577	1.575	117	6.020	2.061	34.588	77,84%	(7.663)
	Cilem	9.146	13.780	13.833	895	287	-607	-575	53	4.687	235	20.186	68,53%	(6.353)
	Gadai	11.759	13.027	13.092	2.861	1.890	-970	2.150	65	1.333	1.826	14.402	90,90%	(1.310)
4	CFG	294.292	330.838	331.576	3.755	3.115	-640	2.642	738	37.284	2.377	309.858	107,01%	21.718
	CF 1	11.437	13.928	13.667	-	-	0	-86	-262	2.230	262	13.294	102,81%	373
	Total Griya	7.624	10.098	9.881	-	-	0	0	-217	2.256	217	8.092	122,10%	1.789
	• Total Non Program	7.624	10.098	9.881	-	-	0	-93	-217	2.256	217	8.092	122,10%	1.789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.830	3.786	-	-	0	-86	-44	-27	44	5.202	72,78%	(1.416)
	CF 2	282.855	316.910	317.909	3.755	3.115	-640	2.729	999	35.055	2.116	296.564	107,20%	21.345
	Mitraguna & Others	252.904	277.936	279.198	3.755	3.115	-640	833	1.261	26.294	1.854	265.342	105,22%	13.856
	Pensiun	29.951	38.974	38.712	-	-	0	1.895	-262	8.761	262	31.222	123,99%	7.490
	Total Pembiayaan	381.208	412.444	417.964	7.660	10.293	2.633	5.727	5.520	36.756	4.773	422.096	99,02%	(4.132)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	66	2.049	1.481	2.958	0,14%	3,59%	7,24%	1.477	2.891	908			
	KUR	66	1.886	1.317	2.794	0,14%	3,44%	7,35%	1.477	2.728	908			
	Non KUR	-	163	163	163	0,00%	5,73%	5,76%	(0)	163	0			
3	PWG	-	-	-	658	0,00%	0,00%	2,45%	658	658	658			
	Cilem	-	-	-	244	0,00%	0,00%	1,77%	244	244	244			
	Gadai	-	-	-	414	0,00%	0,00%	3,16%	414	414	414			
4	CFG	-	2.198	2.414	4.019	0,00%	0,73%	1,21%	1.605	4.019	1.821			
	CF 1	-	91	92	692	0,00%	0,66%	5,07%	600	692	601			
	Total Griya	-	-	-	458	0,00%	0,00%	4,63%	458	458	458			
	Oto	-	91	92	235	0,00%	2,40%	6,20%	143	235	143			
	CF 2	-	2.107	2.322	3.327	0,00%	0,73%	1,05%	1.005	3.327	1.220			
	Mitraguna & Others	-	1.795	1.933	2.333	0,00%	0,70%	0,84%	400	2.333	538			
	Pensiun	-	312	389	994	0,00%	1,00%	2,57%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	7.635	0,02%	0,94%	1,83%	3.740	7.568	3.387	0,00%	100,00%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.598	3.571	3.571	3,84%	26,26%	19,20%	-	2.897	(27)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	275	274	394	0,36%	0,66%	0,96%	121	219	120			
	KUR	175	56	56	176	0,38%	0,14%	0,46%	121	1	120			
	Non KUR	-	218	218	218	0,00%	7,65%	7,68%	-	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087			
	CF 1	290	290	290	290	2,54%	2,08%	2,12%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,58%	7,67%	-	-	-			
	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	6.641	0,62%	1,46%	1,59%	621	4.270	1.180	0,70%	56,01%	-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.872	8.887	332	15	(329)	-3,57%	4.600	107,29%	16.989	52,31%	(8.102)
2	Tabungan	160.765	165.443	163.564	163.670	7.432	106	(1.773)	-1,07%	2.905	1,81%	180.916	90,47%	(17.246)
3	Deposito	65.984	41.550	41.552	41.552	276	0	2	0,00%	(24.433)	-37,03%	67.122	61,90%	(25.571)
	Total	231.036	216.208	213.988	214.109	8.040	121	(2.100)	-0,97%	(16.928)	-7,33%	265.027	80,79%	(50.919)
	CASA	165.052	174.658	172.436	172.557	7.763	121	(2.101)	-1,20%	7.505	4,55%	197.905	87,19%	(25.348)
	(%) CASA	71,44%	80,78%	80,58%	80,59%									
	FDR	120,56%	144,20%	145,66%	145,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.729	2.565		(164)	(44)	-1,70%	1.010	64,95%	-	0,00%	2.565
2	Giro ISE	-	443	1	1		0	(442)		1	#DIV/0!		0,00%	1
3	Tabungan ISE	1.555	2.166	2.727	2.563		(164)	397	18,35%	1.009	64,86%		0,00%	2.563
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.245	-	-	0	-73	0	4.174	-	3.456	122,82%	789
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.245	-	-	0	-71	0	4.194	-	1.962	216,33%	2.283
	• Local Champion	51	4.245	4.245	-	-	0	-71	0	4.194	-	957	443,42%	3.288
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.488	-	15	15	263	-78	4.842	93	17.686	110,19%	1.801
	KUR	12.693	16.663	16.608	-	15	15	324	-55	3.915	70	15.586	106,56%	1.022
	Non KUR	1.952	2.902	2.880	-	-	0	-60	-22	927	22	2.100	137,13%	780
3	PWG	16.365	26.307	26.878	2.779	1.931	-848	1.083	571	10.513	1.359	29.274	91,82%	(2.396)
	Cilem	8.190	15.249	15.967	1.063	981	-81	459	718	7.777	263	18.454	86,53%	(2.486)
	Gadai	8.175	11.058	10.910	1.716	949	-767	624	-147	2.735	1.096	10.820	100,84%	90
4	CFG	247.446	261.646	261.084	2.239	2.396	157	3.839	-563	13.638	2.959	263.405	99,12%	(2.322)
	CF 1	12.247	10.586	10.553	-	-	0	-60	-33	-1.694	33	14.104	74,83%	(3.551)
	Total Griya	9.062	7.852	7.847	-	-	0	0	-5	-1.215	5	9.491	82,68%	(1.644)
	• Total Non Program	9.062	7.852	7.847	-	-	0	-87	-5	-1.215	5	9.491	82,68%	(1.644)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.706	-	-	0	-60	-28	-479	28	4.613	58,66%	(1.907)
	CF 2	235.199	251.061	250.531	2.239	2.396	157	3.899	-530	15.332	2.926	249.302	100,49%	1.229
	Mitraguna & Others	206.067	221.171	220.875	2.189	2.396	207	4.041	-296	14.808	2.692	218.862	100,92%	2.013
	Pensiun	29.132	29.890	29.656	50	-	-50	-141	-234	523	234	30.439	97,43%	(784)
	Total Pembiayaan	278.528	311.763	311.694	5.018	4.342	-676	5.112	-69	33.166	4.411	313.822	99,32%	(2.128)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	82	79	710	0,00%	0,41%	3,64%	630	710	627			
	KUR	-	82	79	371	0,00%	0,48%	2,24%	292	371	289			
	Non KUR	-	-	-	338	0,00%	0,00%	11,75%	338	338	338			
3	PWG	-	-	-	1.057	0,00%	0,00%	3,93%	1.057	1.057	1.057			
	Cilem	-	-	-	418	0,00%	0,00%	2,62%	418	418	418			
	Gadai	-	-	-	640	0,00%	0,00%	5,86%	640	640	640			
4	CFG	713	671	728	3.823	0,29%	0,28%	1,46%	3.095	3.110	3.153			
	CF 1	8	337	466	480	0,06%	4,40%	4,55%	14	472	143			
	Total Griya	-	261	257	257	0,00%	3,27%	3,27%	-	257	(4)			
	Oto	8	76	210	224	0,24%	7,67%	8,26%	14	216	148			
	CF 2	705	334	262	3.343	0,30%	0,10%	1,33%	3.081	2.638	3.009			
	Mitraguna & Others	705	334	262	2.852	0,34%	0,12%	1,29%	2.591	2.147	2.519			
	Pensiun	-	-	-	491	0,00%	0,00%	1,65%	491	491	491			
	Total Pembiayaan	713	753	807	5.590	0,26%	0,26%	1,79%	4.783	4.877	4.837	1,19%	33,63%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	2,80%	-	-	-			
	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%	-777,10%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	27.566	27.848	1.239	282	(1.980)	-6,64%	431	1,57%	35.521	78,40%	(7.674)
2	Tabungan	55.536	68.233	64.977	65.431	9.942	454	(2.802)	-4,11%	9.894	17,82%	68.601	95,38%	(3.170)
3	Deposito	6.088	6.809	6.307	6.307	(335)	0	(501)	-7,37%	219	3,60%	6.873	91,77%	(566)
	Total	89.042	104.870	98.850	99.586	10.846	736	(5.284)	-5,04%	10.544	11,84%	110.995	89,72%	(11.410)
	CASA	82.953	98.061	92.543	93.279	11.181	736	(4.783)	-4,88%	10.325	12,45%	104.122	89,59%	(10.844)
	(%) CASA	93,16%	93,51%	93,62%	93,67%									
	FDR	82,33%	92,06%	98,61%	97,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	970	886	891	5	(79)	-8,13%	(2.227)	-71,42%	-	0,00%	891	
2	Giro ISE	560	442	54	54	0	(387)	-87,73%	(506)	-90,33%	-	0,00%	54	
3	Tabungan ISE	2.557	528	832	837	5	309	58,38%	(1.720)	-67,27%	-	0,00%	837	
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Local Champion	3.229	2.604	2.604	-	-	0	-55	0	-625	-	3.229	80,64%	(625)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.874	-	200	200	-215	88	53	112	21.896	81,63%	(4.021)
	KUR	16.625	17.098	17.188	-	200	200	-190	90	563	110	20.501	83,84%	(3.313)
	Non KUR	1.196	688	686	-	-	0	-24	-2	-510	2	1.394	49,23%	(708)
3	PWG	2.171	6.495	6.887	514	463	-51	1.023	393	4.716	71	8.105	84,97%	(1.218)
	Cilem	2.171	6.495	6.887	514	463	-51	1.023	393	4.716	71	8.105	84,97%	(1.218)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.114	787	1.171	384	2.040	452	20.027	718	63.498	110,42%	6.615
	CF 1	13.142	15.797	15.911	-	201	201	-77	114	2.769	86	15.400	103,32%	511
	Total Griya	12.152	13.526	13.474	-	-	0	0	-52	1.321	52	13.221	101,91%	253
	• Total Non Program	7.615	9.363	9.321	-	-	0	-108	-42	1.707	42	8.143	114,47%	1.178
	• Program	4.537	4.163	4.152	-	-	0	-32	-10	-385	10	5.078	81,77%	(925)
	Oto	989	2.271	2.438	-	201	201	-77	166	1.448	34	2.179	111,85%	258
	CF 2	36.945	53.865	54.203	787	970	183	2.117	338	17.258	632	48.098	112,69%	6.104
	Mitraguna & Others	31.987	48.880	49.253	787	970	183	2.146	374	17.266	596	42.107	116,97%	7.146
	Pensiun	4.958	4.985	4.949	-	-	0	-29	-36	-8	36	5.991	82,62%	(1.041)
	Total Pembiayaan	73.308	96.546	97.479	1.301	1.834	533	2.793	933	24.171	901	96.728	100,78%	751

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	2.009	1,40%	6,91%	11,24%	779	1.760	1.026			
	KUR	249	917	1.229	1.752	1,50%	7,19%	10,20%	523	1.503	836			
	Non KUR	-	66	-	256	0,00%	0,00%	37,35%	256	256	190			
3	PWG	-	-	-	83	0,00%	0,00%	1,21%	83	83	83			
	Cilem	-	-	-	83	0,00%	0,00%	1,21%	83	83	83			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	586	789	688	2,00%	1,13%	0,98%	(101)	(314)	102			
	CF 1	727	586	789	634	5,53%	4,99%	3,98%	(155)	(93)	48			
	Total Griya	727	581	789	619	5,98%	5,83%	4,59%	(170)	(108)	38			
	Oto	-	5	-	15	0,00%	0,00%	0,63%	15	15	11			
	CF 2	274	-	-	54	0,74%	0,00%	0,10%	54	(221)	54			
	Mitraguna & Others	274	-	-	54	0,86%	0,00%	0,11%	54	(221)	54			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.568	2.018	2.780	1,71%	2,09%	2,85%	762	1.530	1.211	1,60%	43,94%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	414	414	15,77%	15,91%	15,91%	-	(95)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	170	159	239	4,80%	0,89%	1,34%	81	(616)	69			
	KUR	438	40	38	120	2,63%	0,22%	0,70%	82	(317)	80			
	Non KUR	417	129	120	119	34,85%	17,50%	17,29%	(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	486	0,90%	0,51%	0,69%	130	37	130			
	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	397	1,22%	0,50%	0,73%	130	(53)	130			
	Mitraguna & Others	450	267	267	267	1,41%	0,55%	0,54%	-	(183)	-			
	Pensiun	-	-	-	130	0,00%	0,00%	2,62%	130	130	130			
	Total Pembiayaan	1.814	940	929	1.140	2,47%	0,96%	1,17%	210	(674)	199	0,76%	35,39%	-0,4%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	18.168	17.773	(23.428)	(396)	2.730	18,15%	(7.945)	-30,89%	34.063	52,18%	(16.290)
2	Tabungan	122.400	138.299	142.229	141.054	2.513	(1.175)	2.755	1,99%	18.654	15,24%	135.814	103,86%	5.240
3	Deposito	49.497	52.299	49.570	49.569	(1.625)	(1)	(2.730)	-5,22%	72	0,14%	50.279	98,59%	(710)
	Total	197.616	205.640	209.967	208.396	(22.540)	(1.572)	2.756	1,34%	10.780	5,46%	220.156	94,66%	(11.760)
	CASA	148.118	153.341	160.397	158.827	(20.916)	(1.570)	5.486	3,58%	10.709	7,23%	169.877	93,50%	(11.050)
	(%) CASA	74,95%	74,57%	76,39%	76,21%									
	FDR	74,94%	87,49%	86,00%	86,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	14.739	14.342		(397)	(1.117)	-7,23%	4.959	52,85%	-	0,00%	14.342
2	Giro ISE	3.509	1.815	1.871	1.969		98	154	8,49%	(1.540)	-43,89%		0,00%	1.969
3	Tabungan ISE	5.874	13.644	12.868	12.373		(495)	(1.271)	-9,32%	6.499	110,64%		0,00%	12.373
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	40.557	950	-	-950	1.749	-331	5.655	331	38.663	104,90%	1.893
	KUR	33.390	38.479	38.152	750	-	-750	1.494	-327	4.762	327	36.969	103,20%	1.183
	Non KUR	1.512	2.409	2.404	200	-	-200	256	-4	893	4	1.694	141,89%	710
3	PWG	20.337	35.928	36.606	4.991	3.896	-1.095	2.559	678	16.269	3.218	31.928	114,65%	4.678
	Cilem	6.847	17.748	18.025	1.466	731	-735	1.290	277	11.178	454	15.562	115,83%	2.463
	Gadai	13.490	18.180	18.581	3.525	3.165	-361	1.269	401	5.091	2.764	16.366	113,53%	2.215
4	CFG	92.645	100.930	100.563	2.647	459	-2.189	3.814	-366	7.918	825	103.398	97,26%	(2.835)
	CF 1	21.426	20.334	20.396	357	109	-249	245	62	-1.030	47	22.707	89,82%	(2.311)
	Total Griya	17.556	15.516	15.507	-	-	0	0	-9	-2.050	9	17.879	86,73%	(2.372)
	• Total Non Program	17.556	15.516	15.507	-	-	0	-167	-9	-2.050	9	17.879	86,73%	(2.372)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.889	357	109	-249	245	71	1.019	38	4.828	101,27%	61
	CF 2	71.219	80.596	80.167	2.290	350	-1.940	3.569	-428	8.949	778	80.691	99,35%	(524)
	Mitraguna & Others	67.517	76.973	76.579	2.290	350	-1.940	3.605	-393	9.062	743	76.113	100,61%	467
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	Total Pembiayaan	148.099	179.913	180.577	8.588	5.054	-3.534	8.106	665	32.479	4.390	174.205	103,66%	6.373

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	4.156	0,38%	0,26%	10,25%	4.050	4.024	3.821			
	KUR	131	170	106	3.456	0,39%	0,28%	9,06%	3.350	3.325	3.287			
	Non KUR	-	165	-	699	0,00%	0,00%	29,08%	699	699	534			
3	PWG	-	-	-	666	0,00%	0,00%	1,82%	666	666	666			
	Cilem	-	-	-	450	0,00%	0,00%	2,50%	450	450	450			
	Gadai	-	-	-	216	0,00%	0,00%	1,16%	216	216	216			
4	CFG	616	1.647	1.495	5.708	0,67%	1,48%	5,68%	4.214	5.092	4.062			
	CF 1	588	544	325	2.307	2,74%	1,60%	11,31%	1.982	1.719	1.763			
	Total Griya	588	420	202	1.982	3,35%	1,30%	12,78%	1.780	1.394	1.562			
	Oto	-	125	122	325	0,00%	2,54%	6,65%	203	325	200			
	CF 2	28	1.102	1.170	3.401	0,04%	1,45%	4,24%	2.232	3.373	2.299			
	Mitraguna & Others	28	1.102	1.170	3.401	0,04%	1,52%	4,44%	2.232	3.373	2.299			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.981	1.601	10.530	0,50%	0,89%	5,83%	8.929	9.782	8.549	0,05%	99,12%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	0,17%	-	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%	0,71%	-	494	55	1,62%	-129,61%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	173	173	118	0	(42)	-19,37%	(246)	-58,67%	8.110	2,14%	(7.937)
2	Tabungan	44.796	52.259	51.430	51.627	2.396	198	(632)	-1,21%	6.831	15,25%	57.103	90,41%	(5.475)
3	Deposito	28.737	6.132	6.046	6.186	(200)	140	54	0,88%	(22.551)	-78,47%	29.411	21,03%	(23.225)
	Total	73.953	58.606	57.649	57.986	2.313	338	(619)	-1,06%	(15.966)	-21,59%	94.623	61,28%	(36.637)
	CASA	45.216	52.474	51.603	51.801	2.513	198	(673)	-1,28%	6.585	14,56%	65.213	79,43%	(13.412)
	(%) CASA	61,14%	89,54%	89,51%	89,33%									
	FDR	129,31%	188,04%	192,50%	191,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	1.462	1.687		225	516	44,10%	780	85,93%	-	0,00%	1.687
2	Giro ISE	390	210	168	168		0	(42)	-19,89%	(222)	-56,91%		0,00%	168
3	Tabungan ISE	518	961	1.295	1.519		225	558	58,05%	1.001	193,40%		0,00%	1.519
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	19.325	-	-	0	-449	-271	-447	271	22.803	84,75%	(3.478)
	KUR	19.175	18.883	18.617	-	-	0	-532	-265	-558	265	22.059	84,40%	(3.441)
	Non KUR	597	713	708	-	-	0	83	-5	111	5	745	95,06%	(37)
3	PWG	2.596	7.836	8.074	526	359	-168	735	238	5.478	120	8.830	91,45%	(755)
	Cilem	2.069	5.965	5.925	316	41	-275	287	-40	3.856	81	6.810	87,00%	(885)
	Gadai	527	1.871	2.149	210	318	108	448	279	1.622	39	2.019	106,45%	130
4	CFG	73.258	82.031	82.834	1.556	1.516	-39	2.392	803	9.577	713	83.932	98,69%	(1.098)
	CF 1	2.294	3.647	4.282	221	660	440	276	635	1.988	25	3.570	119,95%	712
	Total Griya	712	1.611	1.600	-	-	0	0	-11	888	11	1.034	154,71%	566
	• Total Non Program	712	1.611	1.600	-	-	0	-22	-11	888	11	1.034	154,71%	566
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.036	2.682	221	660	440	276	646	1.099	14	2.536	105,77%	146
	CF 2	70.963	78.385	78.552	1.335	856	-479	2.117	168	7.589	688	80.362	97,75%	(1.810)
	Mitraguna & Others	52.047	60.807	61.003	993	694	-299	2.208	196	8.956	498	60.577	100,70%	426
	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	110.973	2.082	1.875	-207	2.673	771	15.347	1.104	115.565	96,03%	(4.592)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	1.543	0,34%	1,60%	7,98%	1.229	1.476	1.050			
	KUR	67	397	286	1.543	0,35%	1,52%	8,29%	1.257	1.476	1.146			
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)			
3	PWG	-	-	-	103	0,00%	0,00%	0,00%	103	103	103			
	Cilem	-	-	-	103	0,00%	0,00%	1,73%	103	103	103			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.095	2.308	2.863	0,00%	2,81%	3,46%	555	2.862	768			
	CF 1	-	-	-	216	0,00%	0,00%	5,06%	216	216	216			
	Total Griya	-	-	-	91	0,00%	0,00%	5,66%	91	91	91			
	Oto	-	-	-	126	0,00%	0,00%	4,69%	126	126	126			
	CF 2	1	2.095	2.308	2.646	0,00%	2,94%	3,37%	338	2.645	551			
	Mitraguna & Others	1	2.095	2.308	2.377	0,00%	3,80%	3,90%	68	2.376	281			
	Pensiun	-	-	-	270	0,00%	0,00%	1,54%	270	270	270			
	Total Pembiayaan	68	2.589	2.623	4.508	0,07%	2,38%	4,06%	1.886	4.441	1.920	4,14%	-1,98%	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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	120	0,91%	0,61%	0,62%	-	(60)	4			
	KUR	181	116	120	120	0,94%	0,64%	0,65%	-	(60)	4			
	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%	0,43%	-	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	473	0,19%	0,43%	0,43%	-	292	(7)	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	20.027	19.925	(662)	(102)	(2.057)	-9,36%	(18.654)	-48,35%	50.912	39,14%	(30.987)
2	Tabungan	168.056	173.709	182.069	184.052	(401)	1.984	10.344	5,95%	15.997	9,52%	188.094	97,85%	(4.041)
3	Deposito	55.027	67.591	67.117	67.128	(3.993)	10	(463)	-0,68%	12.101	21,99%	56.195	119,46%	10.933
	Total	261.662	263.281	269.213	271.105	(5.056)	1.892	7.824	2,97%	9.444	3,61%	295.201	91,84%	(24.096)
	CASA	206.634	195.690	202.095	203.977	(1.063)	1.882	8.287	4,23%	(2.657)	-1,29%	239.006	85,34%	(35.029)
	(%) CASA	78,97%	74,33%	75,07%	75,24%									
	FDR	64,72%	74,36%	73,36%	72,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	4.097	4.118	21	100	2,48%	1.079	35,48%	-	0,00%	4.118	
2	Giro ISE	335	326	269	284	15	(42)	-12,94%	(51)	-15,26%		0,00%	284	
3	Tabungan ISE	2.705	3.692	3.828	3.834	6	142	3,84%	1.130	41,76%		0,00%	3.834	
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.227	25.244	-	-	0	-291	17	470	(17)	30.626	82,43%	(5.382)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)
	Non-Linkage	24.774	25.227	25.244	-	-	0	-291	17	470	(17)	28.077	89,91%	(2.834)
	• Local Champion	24.387	24.877	24.894	-	-	0	-288	17	507	(17)	25.953	95,92%	(1.059)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1.774)
2	MBG	21.941	24.298	24.283	550	200	-350	240	-15	2.342	215	24.965	97,27%	(682)
	KUR	20.349	22.920	22.909	550	200	-350	272	-11	2.560	211	23.226	98,63%	(317)
	Non KUR	1.592	1.379	1.374	-	-	0	-32	-4	-218	4	1.739	79,04%	(365)
3	PWG	23.945	36.403	37.227	5.166	4.806	-361	2.540	824	13.282	3.982	36.734	101,34%	493
	Cilem	8.631	15.736	15.948	1.334	741	-592	745	212	7.317	529	18.820	84,74%	(2.872)
	Gadai	15.314	20.667	21.279	3.832	4.064	232	1.795	612	5.965	3.452	17.914	118,78%	3.365
4	CFG	98.692	109.855	110.730	1.620	1.599	-21	956	876	12.039	723	114.514	96,70%	(3.784)
	CF 1	13.574	19.937	20.473	403	607	204	121	536	6.899	71	15.455	132,47%	5.018
	Total Griya	9.477	14.029	14.027	-	-	0	0	-2	4.549	2	9.952	140,95%	4.075
	• Total Non Program	9.477	14.029	14.027	-	-	0	128	-2	4.549	2	9.952	140,95%	4.075
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.446	403	607	204	121	538	2.349	69	5.503	117,14%	943
	CF 2	85.118	89.918	90.258	1.217	992	-225	835	340	5.140	652	99.060	91,11%	(8.802)
	Mitraguna & Others	51.909	55.390	55.643	475	692	217	194	253	3.734	439	64.565	86,18%	(8.922)
	Pensiun	33.208	34.527	34.614	742	300	-442	641	87	1.406	213	34.495	100,35%	120
	Total Pembiayaan	169.351	195.783	197.484	7.336	6.604	-732	3.445	1.701	28.133	4.903	206.839	95,48%	(9.355)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.402	0,00%	0,00%	5,56%	1.402	1.402	1.402			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.246	0,51%	0,29%	5,13%	1.175	1.133	1.146			
	KUR	113	35	11	1.032	0,55%	0,05%	4,51%	1.022	919	997			
	Non KUR	-	64	60	213	0,00%	4,35%	15,52%	153	213	149			
3	PWG	-	-	-	549	0,00%	0,00%	1,47%	549	549	549			
	Cilem	-	-	-	471	0,00%	0,00%	2,95%	471	471	471			
	Gadai	-	-	-	78	0,00%	0,00%	0,37%	78	78	78			
4	CFG	211	347	851	1.662	0,21%	0,78%	1,50%	810	1.450	1.315			
	CF 1	-	132	505	456	0,00%	2,53%	2,23%	(49)	456	324			
	Total Griya	-	132	349	349	0,00%	2,49%	2,49%	-	349	217			
	Oto	-	-	156	107	0,00%	2,64%	1,66%	(49)	107	107			
	CF 2	211	215	347	1.206	0,25%	0,39%	1,34%	859	995	991			
	Mitraguna & Others	211	9	13	737	0,41%	0,02%	1,32%	724	526	728			
	Pensiun	-	206	334	469	0,00%	0,97%	1,35%	135	469	263			
	Total Pembiayaan	324	446	922	4.859	0,19%	0,47%	2,46%	3.937	4.534	4.412	0,35%	85,65%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,84%	11,84%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,84%	11,84%	-	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	1.478	2,15%	1,35%	1,34%	-	(646)	(5)			
	CF 1	445	402	402	402	3,28%	2,02%	1,96%	-	(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	1.076	1,97%	1,20%	1,19%	-	(603)	(5)			
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,93%	-	(509)	(5)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,26%	-	2.297	(5)	1,30%	42,63%	-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	770	770	(31)	1	68	9,63%	(3.836)	-83,28%	12.486	6,17%	(11.716)
2	Tabungan	52.069	51.523	51.593	51.540	1.708	(52)	17	0,03%	(529)	-1,02%	64.775	79,57%	(13.234)
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	60.594	60.543	1.182	(51)	94	0,16%	(7.530)	-11,06%	89.374	67,74%	(28.832)
	CASA	56.676	52.226	52.362	52.311	1.677	(51)	84	0,16%	(4.365)	-7,70%	77.261	67,71%	(24.950)
	(%) CASA	83,26%	86,40%	86,41%	86,40%									
	FDR	200,44%	262,77%	263,45%	263,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.393	1.395	2	91	6,98%	(188)	-11,88%	-	0,00%	1.395	
2	Giro ISE	116	4	4	4	0	0	0,00%	(111)	-96,15%		0,00%	4	
3	Tabungan ISE	1.468	1.300	1.389	1.391	2	91	7,01%	(77)	-5,25%		0,00%	1.391	
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	40.850	585	250	-335	465	-261	1.197	511	42.501	96,12%	(1.651)
	KUR	35.878	38.336	38.091	585	250	-335	572	-245	2.214	495	38.587	98,72%	(496)
	Non KUR	3.776	2.775	2.759	-	-	0	-107	-16	-1.017	16	3.914	70,49%	(1.155)
3	PWG	12.336	26.611	26.925	3.861	3.553	-308	2.289	314	14.589	3.239	21.563	124,87%	5.362
	Cilem	3.767	8.461	8.785	399	524	126	418	324	5.018	200	8.648	101,58%	137
	Gadai	8.569	18.150	18.140	3.462	3.029	-433	1.871	-10	9.571	3.039	12.915	140,46%	5.225
4	CFG	84.451	91.118	91.859	344	1.370	1.027	1.254	741	7.408	629	95.541	96,15%	(3.682)
	CF 1	4.785	7.248	7.229	-	-	0	144	-19	2.443	19	6.077	118,95%	1.151
	Total Griya	4.537	6.373	6.358	-	-	0	0	-14	1.821	14	4.894	129,93%	1.465
	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985
	• Program	154	653	652	-	-	0	-3	-1	498	1	172	378,27%	480
	Oto	248	875	870	-	-	0	144	-5	622	5	1.183	73,54%	(313)
	CF 2	79.665	83.870	84.630	344	1.370	1.027	1.110	760	4.965	610	89.464	94,60%	(4.834)
	Mitraguna & Others	63.755	65.327	66.205	71	1.370	1.299	936	877	2.450	493	72.645	91,13%	(6.440)
	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	159.634	4.789	5.173	384	4.007	794	23.194	4.379	159.605	100,02%	29

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	3.464	0,47%	0,73%	8,48%	3.162	3.277	2.877			
	KUR	48	449	302	2.993	0,13%	0,79%	7,86%	2.691	2.945	2.544			
	Non KUR	140	138	-	471	3,70%	0,00%	17,09%	471	332	333			
3	PWG	-	-	-	621	0,00%	0,00%	2,31%	621	621	621			
	Cilem	-	-	-	531	0,00%	0,00%	6,04%	531	531	531			
	Gadai	-	-	-	90	0,00%	0,00%	0,50%	90	90	90			
4	CFG	1.300	448	445	3.230	1,54%	0,49%	3,52%	2.786	1.930	2.783			
	CF 1	-	-	-	7	0,00%	0,00%	0,10%	7	7	7			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	7	0,00%	0,00%	0,81%	7	7	7			
	CF 2	1.300	448	445	3.223	1,63%	0,53%	3,81%	2.779	1.923	2.776			
	Mitraguna & Others	1.135	448	445	3.223	1,78%	0,68%	4,87%	2.779	2.088	2.776			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.035	747	7.316	1,09%	0,47%	4,58%	6.569	5.829	6.281	0,51%	88,95%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	361	0,00%	1,07%	0,88%	(81)	361	286			
	KUR	-	-	238	161	0,00%	0,62%	0,42%	(77)	161	161			
	Non KUR	-	74	204	199	0,00%	7,34%	7,22%	(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	806	0,47%	0,56%	0,50%	(81)	163	285	0,59%	-17,77%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	5.389	4.681	(495)	(708)	(1.209)	-20,53%	300	6,86%	12.255	38,20%	(7.574)
2	Tabungan	121.239	126.909	125.314	124.370	(1.862)	(945)	(2.539)	-2,00%	3.131	2,58%	133.893	92,89%	(9.523)
3	Deposito	26.839	21.290	20.881	20.881	(120)	0	(409)	-1,92%	(5.959)	-22,20%	27.590	75,68%	(6.709)
	Total	152.459	154.089	151.584	149.931	(2.477)	(1.653)	(4.158)	-2,70%	(2.527)	-1,66%	173.738	86,30%	(23.806)
	CASA	125.619	132.799	130.703	129.051	(2.357)	(1.653)	(3.749)	-2,82%	3.431	2,73%	146.148	88,30%	(17.097)
	(%) CASA	82,40%	86,18%	86,23%	86,07%									
	FDR	80,08%	82,67%	83,83%	84,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.562	3.631		69	285	8,52%	380	11,70%	-	0,00%	3.631
2	Giro ISE	1.707	1.958	1.941	1.995		54	37	1,87%	288	16,89%		0,00%	1.995
3	Tabungan ISE	1.544	1.388	1.621	1.636		15	248	17,90%	92	5,97%		0,00%	1.636
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	27.707	30	100	70	247	-37	-3.479	137	34.233	80,94%	(6.525)
	KUR	27.378	24.973	24.943	30	100	70	362	-30	-2.434	130	30.277	82,38%	(5.334)
	Non KUR	3.809	2.771	2.764	-	-	0	-115	-7	-1.045	7	3.955	69,88%	(1.191)
3	PWG	1.449	4.989	4.931	455	167	-288	228	-58	3.482	225	6.624	74,45%	(1.693)
	Cilem	1.449	4.989	4.931	455	167	-288	228	-58	3.482	225	6.624	74,45%	(1.693)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.839	760	460	-300	1.047	-208	5.276	668	87.647	91,09%	(7.808)
	CF 1	26.770	24.847	24.788	650	-	-650	-83	-59	-1.983	59	28.738	86,25%	(3.951)
	Total Griya	26.477	21.706	21.667	650	-	-650	0	-39	-4.810	39	27.317	79,32%	(5.650)
	• Total Non Program	23.147	18.793	18.766	650	-	-650	389	-27	-4.381	27	23.590	79,55%	(4.825)
	• Program	3.330	2.913	2.902	-	-	0	-38	-12	-429	12	3.727	77,86%	(825)
	Oto	293	3.141	3.120	-	-	0	-83	-21	2.827	21	1.421	219,57%	1.699
	CF 2	47.792	55.199	55.051	110	460	350	1.130	-148	7.259	608	58.909	93,45%	(3.857)
	Mitraguna & Others	41.537	46.694	46.598	110	460	350	12	-96	5.061	556	51.622	90,27%	(5.024)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	127.079	1.245	727	-518	1.476	-305	4.995	1.032	143.389	88,63%	(16.310)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	1.857	0,27%	2,57%	6,70%	1.143	1.773	774			
	KUR	83	412	159	1.449	0,30%	0,64%	5,81%	1.290	1.365	1.036			
	Non KUR	-	670	554	408	0,00%	20,01%	14,77%	(146)	408	(262)			
3	PWG	10	-	-	28	0,69%	0,00%	0,57%	28	18	28			
	Cilem	10	-	-	28	0,69%	0,00%	0,57%	28	18	28			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	2.166	3.103	2.623	2,19%	3,88%	3,28%	(480)	987	456			
	CF 1	1.522	1.690	2.499	1.968	5,68%	10,06%	7,94%	(531)	447	278			
	Total Griya	1.522	1.690	2.499	1.968	5,75%	11,51%	9,08%	(531)	447	278			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	476	603	654	0,24%	1,09%	1,19%	51	540	178			
	Mitraguna & Others	114	476	603	654	0,27%	1,29%	1,40%	51	540	178			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.851	3.816	4.507	1,42%	3,00%	3,55%	692	2.778	657	0,94%	73,53%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	1.271	1,54%	3,81%	4,59%	215	792	507			
	KUR	111	276	479	479	0,41%	1,92%	1,92%	-	368	204			
	Non KUR	368	489	577	792	9,65%	20,81%	28,64%	215	424	303			
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%	1,92%	269	170	(189)			
	CF 1	1.118	655	388	657	4,18%	1,56%	2,65%	269	(461)	1			
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,03%	269	(461)	1			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	1.068	878	878	0,52%	1,59%	1,59%	-	631	(190)			
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,88%	-	631	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.469	14.880	15.364	11,32%	11,68%	12,09%	484	1.539	895	1,28%	89,41%	-10,8%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	4.483	4.493	(1.283)	10	1.072	31,34%	(1.427)	-24,10%	14.361	31,28%	(9.869)
2	Tabungan	49.567	53.824	53.617	53.398	(527)	(218)	(426)	-0,79%	3.831	7,73%	63.134	84,58%	(9.736)
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	108.201	107.993	(2.469)	(208)	521	0,48%	32.524	43,10%	98.268	109,90%	9.725
	CASA	55.486	57.245	58.099	57.891	(1.811)	(208)	646	1,13%	2.405	4,33%	77.495	74,70%	(19.604)
	(%) CASA	73,52%	53,26%	53,70%	53,61%									
	FDR	164,25%	127,15%	126,48%	126,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	1.002	1.002		0	(14)	-1,37%	(167)	-14,26%	-	0,00%	1.002
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	865	851	851		0	(14)	-1,61%	(142)	-14,31%		0,00%	851
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	4.756	158	661	504	-38	432	2.254	229	8.497	55,97%	(3.741)
	Cilem	2.503	4.324	4.756	158	661	504	-38	432	2.254	229	8.497	55,97%	(3.741)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.102	1.670	1.251	-419	2.692	-229	10.661	1.480	133.806	98,73%	(1.704)
	CF 1	4.796	5.901	5.989	-	111	111	151	89	1.194	22	6.269	95,54%	(280)
	Total Griya	4.549	4.764	4.752	-	-	0	0	-12	202	12	4.920	96,57%	(169)
	• Total Non Program	4.549	4.764	4.752	-	-	0	-45	-12	202	12	4.920	96,57%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.238	-	111	111	151	101	991	10	1.349	91,77%	(111)
	CF 2	116.645	126.430	126.112	1.670	1.140	-530	2.541	-317	9.467	1.457	127.537	98,88%	(1.424)
	Mitraguna & Others	110.497	118.744	118.497	1.550	1.140	-410	1.766	-248	8.000	1.388	120.379	98,44%	(1.883)
	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	136.858	1.828	1.912	85	2.653	204	12.901	1.708	142.391	96,11%	(5.533)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	-	-	27	0,00%	0,00%	0,56%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,56%	27	27	27			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.454	1.507	3.289	0,00%	1,14%	2,49%	1.782	3.289	1.835			
	CF 1	-	-	-	13	0,00%	0,00%	0,21%	13	13	13			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	13	0,00%	0,00%	1,01%	13	13	13			
	CF 2	-	1.454	1.507	3.277	0,00%	1,19%	2,60%	1.770	3.277	1.823			
	Mitraguna & Others	-	1.454	1.507	3.277	0,00%	1,27%	2,77%	1.770	3.277	1.823			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.454	1.507	3.316	0,00%	1,10%	2,42%	1.809	3.316	1.862	0,80%	67,15%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	-955,92%	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.132	2.493	60	361	603	31,90%	893	55,76%	13.559	18,39%	(11.066)
2	Tabungan	117.228	130.045	124.666	122.384	(157)	(2.282)	(7.661)	-5,89%	5.156	4,40%	136.263	89,81%	(13.879)
3	Deposito	47.162	44.283	44.422	44.423	267	1	140	0,32%	(2.739)	-5,81%	48.271	92,03%	(3.848)
	Total	165.991	176.218	171.221	169.300	170	(1.921)	(6.918)	-3,93%	3.309	1,99%	198.093	85,46%	(28.793)
	CASA	118.829	131.935	126.798	124.877	(97)	(1.921)	(7.058)	-5,35%	6.048	5,09%	149.822	83,35%	(24.945)
	(%) CASA	71,59%	74,87%	74,06%	73,76%									
	FDR	85,30%	86,41%	88,82%	89,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	3.517	3.461		(56)	614	21,57%	394	12,85%	-	0,00%	3.461
2	Giro ISE	515	1.030	1.312	1.205		(108)	175	17,01%	690	134,04%		0,00%	1.205
3	Tabungan ISE	2.552	1.818	2.205	2.257		52	439	24,15%	(296)	-11,59%		0,00%	2.257
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	26.641	850	-	-850	297	-263	3.093	263	26.408	100,88%	233
	KUR	22.685	26.325	26.065	850	-	-850	507	-260	3.380	260	25.406	102,59%	659
	Non KUR	863	579	576	-	-	0	-210	-3	-287	3	1.002	57,46%	(426)
3	PWG	16.913	28.940	29.375	2.466	2.035	-431	1.211	435	12.461	1.600	29.768	98,68%	(393)
	Cilem	9.701	18.563	19.030	1.246	842	-404	807	467	9.328	375	19.909	95,58%	(880)
	Gadai	7.212	10.377	10.345	1.220	1.193	-27	404	-32	3.133	1.225	9.859	104,93%	486
4	CFG	101.109	96.418	96.066	137	175	38	-1.473	-353	-5.043	528	114.649	83,79%	(18.584)
	CF 1	13.632	14.256	14.183	17	-	-17	-42	-73	551	73	15.245	93,03%	(1.062)
	Total Griya	12.067	12.042	11.998	-	-	0	0	-45	-69	45	12.473	96,19%	(475)
	• Total Non Program	12.067	12.042	11.998	-	-	0	-108	-45	-69	45	12.473	96,19%	(475)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.214	2.185	17	-	-17	-42	-28	620	28	2.772	78,83%	(587)
	CF 2	87.476	82.163	81.883	120	175	55	-1.430	-280	-5.594	455	99.404	82,37%	(17.521)
	Mitraguna & Others	79.108	74.436	74.042	70	-	-70	-1.400	-394	-5.067	394	89.931	82,33%	(15.890)
	Pensiun	8.368	7.726	7.841	50	175	125	-30	115	-527	60	9.473	82,77%	(1.632)
	Total Pembiayaan	141.591	152.262	152.081	3.453	2.210	-1.243	35	-181	10.490	2.391	170.846	89,02%	(18.765)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	-	-	659	0,81%	0,00%	2,47%	659	469	659			
	KUR	-	-	-	573	0,00%	0,00%	2,20%	573	573	573			
	Non KUR	190	-	-	86	21,98%	0,00%	14,98%	86	(103)	86			
3	PWG	-	-	-	523	0,00%	0,00%	1,78%	523	523	523			
	Cilem	-	-	-	389	0,00%	0,00%	2,04%	389	389	389			
	Gadai	-	-	-	134	0,00%	0,00%	1,30%	134	134	134			
4	CFG	854	607	82	5.713	0,84%	0,08%	5,95%	5.632	4.859	5.107			
	CF 1	-	84	82	348	0,00%	0,57%	2,45%	266	348	263			
	Total Griya	-	72	70	348	0,00%	0,58%	2,90%	277	348	276			
	Oto	-	12	11	-	0,00%	0,52%	0,00%	(11)	-	(12)			
	CF 2	854	522	-	5.366	0,98%	0,00%	6,55%	5.366	4.511	4.843			
	Mitraguna & Others	854	522	-	5.288	1,08%	0,00%	7,14%	5.288	4.434	4.766			
	Pensiun	-	-	-	78	0,00%	0,00%	0,99%	78	78	78			
	Total Pembiayaan	1.044	607	82	6.895	0,74%	0,05%	4,53%	6.813	5.851	6.289	0,72%	84,08%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	6,90%	-	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%	0,71%	(0)	402	(189)	0,85%	-19,91%	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.988	5.083	26	95	811	18,97%	(979)	-16,16%	17.587	28,90%	(12.504)
2	Tabungan	115.416	127.376	130.975	130.608	2.673	(367)	3.233	2,54%	15.192	13,16%	133.777	97,63%	(3.169)
3	Deposito	39.351	36.505	37.291	39.079	486	1.788	2.573	7,05%	(272)	-0,69%	40.431	96,65%	(1.353)
	Total	160.829	168.153	173.254	174.770	3.185	1.516	6.617	3,94%	13.941	8,67%	191.795	91,12%	(17.026)
	CASA	121.478	131.648	135.963	135.691	2.699	(272)	4.044	3,07%	14.213	11,70%	151.364	89,65%	(15.673)
	(%) CASA	75,53%	78,29%	78,48%	77,64%									
	FDR	76,61%	88,43%	86,62%	85,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.373	2.667		294	493	22,69%	1.186	80,09%	-	0,00%	2.667
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.363	2.657		294	493	22,79%	1.219	84,73%		0,00%	2.657
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	200	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	9.514	-	-	0	-303	-59	1.179	59	10.704	88,88%	(1.190)
	KUR	8.171	9.393	9.333	-	-	0	-298	-59	1.163	59	10.425	89,53%	(1.092)
	Non KUR	163	180	180	-	-	0	-5	0	17	-	279	64,62%	(99)
3	PWG	22.470	32.445	33.425	3.808	3.445	-363	246	980	10.955	2.465	34.600	96,60%	(1.175)
	Cilem	8.736	15.740	16.360	808	1.016	208	671	620	7.624	395	18.452	88,66%	(2.092)
	Gadai	13.734	16.705	17.065	3.000	2.429	-570	-426	360	3.331	2.070	16.149	105,67%	916
4	CFG	92.027	105.411	105.666	661	1.456	796	1.720	255	13.639	1.201	103.661	101,93%	2.005
	CF 1	36.305	36.820	36.712	48	160	113	156	-107	407	268	37.690	97,41%	(978)
	Total Griya	33.468	33.176	33.131	-	160	160	0	-45	-337	205	33.817	97,97%	(686)
	• Total Non Program	33.468	31.174	30.972	-	-	0	-651	-202	-2.496	202	33.817	91,59%	(2.845)
	• Program	-	2.002	2.160	-	160	160	-10	157	2.160	3	0	0,00%	2.160
	Oto	2.837	3.643	3.581	48	-	-48	156	-62	744	62	3.873	92,45%	(292)
	CF 2	55.722	68.591	68.954	613	1.296	683	1.564	363	13.232	933	65.971	104,52%	2.983
	Mitraguna & Others	47.599	55.350	55.790	613	1.296	683	-567	441	8.191	855	56.899	98,05%	(1.109)
	Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	150.077	4.469	5.102	633	1.647	1.376	26.873	3.725	149.339	100,49%	738

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	326	0,00%	0,98%	3,43%	233	326	326			
	KUR	-	-	94	326	0,00%	1,00%	3,50%	233	326	326			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.179	0,00%	0,00%	3,53%	1.179	1.179	1.179			
	Cilem	-	-	-	301	0,00%	0,00%	1,84%	301	301	301			
	Gadai	-	-	-	878	0,00%	0,00%	5,14%	878	878	878			
4	CFG	1.195	325	701	1.722	1,30%	0,67%	1,63%	1.020	526	1.397			
	CF 1	69	154	536	660	0,19%	1,46%	1,80%	124	591	506			
	Total Griya	69	154	536	660	0,21%	1,62%	1,99%	124	591	506			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	171	165	1.062	2,02%	0,24%	1,54%	896	(65)	891			
	Mitraguna & Others	1.127	171	165	1.062	2,37%	0,30%	1,90%	896	(65)	891			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	325	795	3.226	0,97%	0,53%	2,15%	2.431	2.031	2.902	0,48%	77,52%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	0,98%	-	94	(0)			
	KUR	-	94	94	94	0,00%	1,00%	1,00%	-	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	818	0,87%	0,78%	0,77%	(1)	16	(3)			
	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	658	1,36%	0,96%	0,95%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,43%	-	61	(0)			
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,86%	(1)	109	(3)	0,08%	90,82%	-0,8%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.523	5.708	617	185	160	2,89%	(1.022)	-15,18%	19.651	29,04%	(13.943)
2	Tabungan	220.302	236.315	240.793	245.583	(5.076)	4.790	9.268	3,92%	25.281	11,48%	240.832	101,97%	4.750
3	Deposito	143.210	171.686	166.106	163.054	(10.775)	(3.052)	(8.632)	-5,03%	19.844	13,86%	144.430	112,90%	18.625
	Total	370.242	413.548	412.422	414.345	(15.234)	1.923	797	0,19%	44.103	11,91%	404.913	102,33%	9.432
	CASA	227.032	241.862	246.315	251.290	(4.459)	4.975	9.428	3,90%	24.259	10,69%	260.483	96,47%	(9.193)
	(%) CASA	61,32%	58,48%	59,72%	60,65%									
	FDR	58,19%	64,23%	64,50%	64,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	21.506	21.464		(42)	367	1,74%	952	4,64%	-	0,00%	21.464
2	Giro ISE	3.669	3.228	3.267	3.087		(181)	(141)	-4,38%	(583)	-15,88%		0,00%	3.087
3	Tabungan ISE	6.637	8.351	8.721	8.860		138	508	6,09%	2.223	33,49%		0,00%	8.860
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	13.172	-	-	0	-300	-20	13.144	20	8.808	149,54%	4.363
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	3.603	-	-	0	-356	-20	3.575	20	4.985	72,28%	(1.382)
	• Local Champion	28	3.393	3.393	-	-	0	-55	0	3.364	-	2.378	142,66%	1.015
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.037	-	-	0	126	-38	4.220	38	12.205	98,62%	(168)
	KUR	7.418	11.668	11.631	-	-	0	134	-37	4.213	37	11.593	100,33%	38
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	31.752	3.041	2.691	-350	51	-116	12.362	2.807	31.974	99,31%	(221)
	Cilem	9.334	14.807	14.551	425	908	483	-1.168	-257	5.217	1.164	18.810	77,36%	(4.259)
	Gadai	10.057	17.061	17.202	2.617	1.784	-833	1.219	141	7.145	1.643	13.164	130,67%	4.038
4	CFG	188.225	208.494	209.058	3.332	3.388	56	3.008	563	20.833	2.825	202.408	103,29%	6.649
	CF 1	13.467	13.805	13.561	400	-	-400	37	-244	94	244	15.211	89,15%	(1.650)
	Total Griya	8.915	8.773	8.579	-	-	0	0	-194	-336	194	9.339	91,86%	(760)
	• Total Non Program	8.915	8.773	8.579	-	-	0	495	-194	-336	194	9.339	91,86%	(760)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.982	400	-	-400	37	-51	430	51	5.871	84,84%	(890)
	CF 2	174.758	194.689	195.497	2.932	3.388	456	2.971	807	20.738	2.581	187.198	104,43%	8.299
	Mitraguna & Others	169.164	188.986	189.829	2.932	3.388	456	3.012	843	20.665	2.545	180.451	105,20%	9.378
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	266.019	6.373	6.079	-294	2.886	389	50.559	5.690	255.396	104,16%	10.623

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	141	2,32%	0,55%	1,17%	75	(41)	141			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141			
3	PWG	-	-	-	1.215	0,00%	0,00%	3,82%	1.215	1.215	1.215			
	Cilem	-	-	-	906	0,00%	0,00%	6,23%	906	906	906			
	Gadai	-	-	-	308	0,00%	0,00%	1,79%	308	308	308			
4	CFG	461	366	-	1.187	0,24%	0,00%	0,57%	1.187	726	821			
	CF 1	356	255	-	540	2,64%	0,00%	3,98%	540	184	285			
	Total Griya	-	-	-	262	0,00%	0,00%	3,05%	262	262	262			
	Oto	356	255	-	278	7,82%	0,00%	5,58%	278	(78)	23			
	CF 2	105	110	-	647	0,06%	0,00%	0,33%	647	541	536			
	Mitraguna & Others	105	110	-	647	0,06%	0,00%	0,34%	647	541	536			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	366	66	2.542	0,30%	0,02%	0,96%	2.476	1.900	2.176	0,11%	88,19%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	8.946	8.954	5.080	7	(1.688)	-15,86%	8.808	6055,65%	4.064	220,29%	4.889
2	Tabungan	93.148	114.005	113.796	114.696	2.110	901	691	0,61%	21.549	23,13%	106.141	108,06%	8.556
3	Deposito	25.397	122.050	123.596	123.404	(192)	(192)	1.355	1,11%	98.007	385,90%	26.151	471,88%	97.253
	Total	118.690	246.696	246.339	247.054	6.998	716	358	0,15%	128.364	108,15%	136.357	181,18%	110.698
	CASA	93.293	124.646	122.742	123.650	7.190	908	(996)	-0,80%	30.357	32,54%	110.205	112,20%	13.445
	(%) CASA	78,60%	50,53%	49,83%	50,05%									
	FDR	96,89%	55,72%	56,18%	56,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.588	1.610		22	(167)	-9,39%	792	96,89%	-	0,00%	1.610
2	Giro ISE	33	60	60	60		0	0	0,00%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.717	1.528	1.550		22	(167)	-9,72%	765	97,61%		0,00%	1.550
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	35.210	370	1.370	1.000	-37	586	5.440	784	33.477	105,18%	1.734
	KUR	28.200	32.668	33.272	270	1.370	1.100	-59	604	5.072	766	31.727	104,87%	1.546
	Non KUR	1.570	1.956	1.938	100	-	-100	23	-18	369	18	1.750	110,76%	188
3	PWG	4.527	9.694	10.013	387	483	95	-227	319	5.486	164	10.876	92,06%	(863)
	Cilem	4.527	9.694	10.013	387	483	95	-227	319	5.486	164	10.876	92,06%	(864)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	93.158	843	868	25	933	21	12.457	847	93.313	99,83%	(155)
	CF 1	1.386	7.900	8.456	198	588	390	535	556	7.070	32	2.892	292,35%	5.563
	Total Griya	404	3.752	3.748	-	-	0	0	-4	3.344	4	784	478,16%	2.964
	• Total Non Program	404	3.752	3.748	-	-	0	-9	-4	3.344	4	784	478,16%	2.964
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.708	198	588	390	535	559	3.726	29	2.108	223,27%	2.599
	CF 2	79.315	85.237	84.702	645	280	-365	398	-534	5.387	814	90.421	93,68%	(5.719)
	Mitraguna & Others	60.800	65.858	65.424	645	280	-365	437	-435	4.624	715	70.877	92,31%	(5.454)
	Pensiun	18.515	19.378	19.279	-	-	0	-39	-100	764	100	19.543	98,65%	(265)
	Total Pembiayaan	114.997	137.454	138.381	1.600	2.721	1.121	670	926	23.383	1.794	137.665	100,52%	715

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	1.748	0,72%	1,01%	4,96%	1.398	1.534	1.645			
	KUR	129	103	349	1.636	0,46%	1,07%	4,92%	1.287	1.507	1.533			
	Non KUR	85	-	-	112	5,40%	0,00%	5,75%	112	27	112			
3	PWG	-	-	-	242	0,00%	0,00%	2,41%	242	242	242			
	Cilem	-	-	-	242	0,00%	0,00%	2,41%	242	242	242			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.139	467	1.534	0,00%	0,50%	1,65%	1.068	1.531	395			
	CF 1	-	177	177	194	0,00%	2,24%	2,29%	17	194	17			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	177	194	0,00%	4,27%	4,12%	17	194	17			
	CF 2	3	962	289	1.340	0,00%	0,34%	1,58%	1.051	1.337	378			
	Mitraguna & Others	3	962	289	733	0,01%	0,44%	1,12%	444	730	(229)			
	Pensiun	-	-	-	607	0,00%	0,00%	3,15%	607	607	607			
	Total Pembiayaan	217	1.242	816	3.524	0,19%	0,59%	2,55%	2.707	3.306	2.281	0,06%	97,46%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	2.754	3,10%	2,96%	2,96%	(0)	251	(5)			
	CF 1	-	23	23	23	0,00%	0,30%	0,28%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	2.735	2.731	2.731	3,16%	3,20%	3,22%	(0)	227	(5)			
	Mitraguna & Others	2.503	2.521	2.517	2.517	4,12%	3,82%	3,85%	(0)	13	(5)			
	Pensiun	-	214	214	214	0,00%	0,16%	1,11%	-	214	-			
	Total Pembiayaan	2.715	2.878	2.873	2.761	2,36%	2,09%	1,99%	(112)	46	(117)	0,10%	95,11%	-1,9%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.789	2.813	386	24	943	50,45%	(643)	-18,60%	15.621	18,01%	(12.808)
2	Tabungan	145.385	150.842	150.744	151.635	1.827	892	794	0,53%	6.250	4,30%	164.624	92,11%	(12.988)
3	Deposito	14.811	12.606	12.544	12.544	(141)	0	(62)	-0,49%	(2.267)	-15,31%	15.935	78,72%	(3.391)
	Total	163.652	165.317	166.077	166.993	2.072	916	1.675	1,01%	3.340	2,04%	196.180	85,12%	(29.187)
	CASA	148.841	152.712	153.532	154.448	2.214	916	1.737	1,14%	5.607	3,77%	180.244	85,69%	(25.796)
	(%) CASA	90,95%	92,37%	92,45%	92,49%									
	FDR	119,93%	128,22%	128,06%	127,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.992	2.436	2.446		10	(546)	-18,26%	(88)	-3,48%	-	0,00%	2.446
2	Giro ISE	1.520	903	759	765		6	(138)	-15,28%	(754)	-49,63%		0,00%	765
3	Tabungan ISE	1.014	2.088	1.677	1.680		4	(408)	-19,54%	666	65,68%		0,00%	1.680
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	37.755	1.220	1.170	-50	1.224	542	1.831	628	39.840	94,77%	(2.085)
	KUR	33.748	34.096	34.663	620	1.170	550	770	567	915	603	37.473	92,50%	(2.810)
	Non KUR	2.176	3.116	3.092	600	-	-600	454	-25	915	25	2.367	130,64%	725
3	PWG	12.551	23.986	24.754	2.588	2.828	240	978	768	12.204	2.060	24.637	100,47%	117
	Cilem	6.245	13.402	13.339	1.260	305	-954	994	-62	7.094	368	15.931	83,73%	(2.592)
	Gadai	6.305	10.585	11.415	1.328	2.522	1.194	-16	830	5.110	1.692	8.706	131,11%	2.709
4	CFG	143.228	146.529	145.922	625	602	-23	61	-607	2.694	1.209	159.883	91,27%	(13.960)
	CF 1	29.589	26.539	26.449	129	-	-129	-13	-89	-3.140	89	34.388	76,91%	(7.939)
	Total Griya	26.165	23.673	23.605	-	-	0	0	-68	-2.560	68	29.764	79,31%	(6.159)
	• Total Non Program	3.355	2.439	2.430	-	-	0	-56	-9	-926	9	4.239	57,31%	(1.810)
	• Program	22.810	21.235	21.176	-	-	0	-156	-59	-1.634	59	25.525	82,96%	(4.350)
	Oto	3.424	2.865	2.844	129	-	-129	-13	-21	-580	21	4.624	61,51%	(1.780)
	CF 2	113.639	119.991	119.473	496	602	106	73	-518	5.834	1.120	125.494	95,20%	(6.021)
	Mitraguna & Others	94.023	97.309	96.958	398	602	204	156	-351	2.935	953	104.779	92,54%	(7.821)
	Pensiun	19.615	22.682	22.515	98	-	-98	-83	-167	2.899	167	20.716	108,69%	1.799
	Total Pembiayaan	196.270	211.968	212.672	4.432	4.600	167	2.246	703	16.401	3.896	228.928	92,90%	(16.256)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	2.455	1,77%	0,24%	6,50%	2.364	1.821	2.359			
	KUR	580	96	91	2.455	1,72%	0,27%	7,08%	2.364	1.876	2.359			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	-	-	928	0,00%	0,00%	3,75%	928	928	928			
	Cilem	-	-	-	639	0,00%	0,00%	4,79%	639	639	639			
	Gadai	-	-	-	289	0,00%	0,00%	2,53%	289	289	289			
4	CFG	3.895	4.268	3.612	4.215	2,72%	2,46%	2,89%	603	320	(53)			
	CF 1	3.671	3.535	2.934	3.550	12,41%	11,06%	13,42%	616	(121)	15			
	Total Griya	3.671	3.535	2.934	3.536	14,03%	12,39%	14,98%	602	(135)	1			
	Oto	-	-	-	14	0,00%	0,00%	0,50%	14	14	14			
	CF 2	224	733	678	665	0,20%	0,56%	0,56%	(13)	441	(69)			
	Mitraguna & Others	224	733	678	665	0,24%	0,70%	0,69%	(13)	441	(69)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.364	3.703	7.598	2,31%	1,75%	3,57%	3.895	3.068	3.234	3,66%	-2,44%	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	14-Nov-25	31-Dec-24	31-Oct-25	14-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%	-	(135)	(4)			
	KUR	146	148	145	145	0,43%	0,43%	0,42%	-	(1)	(3)			
	Non KUR	188	56	54	54	8,65%	1,74%	1,75%	-	(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	3.252	2,51%	2,32%	2,23%	(150)	(338)	(168)			
	CF 1	3.133	3.178	3.018	2.868	10,59%	11,37%	10,84%	(150)	(265)	(311)			
	Total Griya	3.118	3.178	3.018	2.868	11,91%	12,75%	12,15%	(150)	(250)	(311)			
	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	7.590	4,11%	3,65%	3,57%	(150)	(476)	(172)	3,62%	-1,56%	0,1%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	508	508	(431)	(0)	61	13,77%	(32)	-6,00%	13.456	3,77%	(12.948)
2	Tabungan	125.992	133.746	132.420	132.373	3	(47)	(1.373)	-1,03%	6.381	5,07%	146.385	90,43%	(14.012)
3	Deposito	49.100	48.466	46.707	46.707	1.128	0	(1.760)	-3,63%	(2.393)	-4,87%	50.288	92,88%	(3.581)
	Total	175.632	182.658	179.635	179.587	701	(47)	(3.071)	-1,68%	3.956	2,25%	210.129	85,47%	(30.542)
	CASA	126.532	134.192	132.928	132.881	(428)	(47)	(1.311)	-0,98%	6.349	5,02%	159.842	83,13%	(26.961)
	(%) CASA	72,04%	73,47%	74,00%	73,99%									
	FDR	182,36%	176,18%	178,61%	178,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.695	1.825	1.841		16	146	8,61%	589	47,01%	-	0,00%	1.841
2	Giro ISE	222	144	172	173		1	29	20,12%	(49)	-22,02%		0,00%	173
3	Tabungan ISE	1.030	1.551	1.653	1.668		15	117	7,54%	638	61,87%		0,00%	1.668
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	17.854	80,66%	(3.453)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	16.471	87,43%	(2.070)
	• Local Champion	14.678	14.401	14.401	-	-	0	-316	0	-277	(0)	15.528	92,74%	(1.127)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.180	-	-	0	90	-544	-1.094	544	38.153	86,96%	(4.974)
	KUR	31.590	31.015	30.500	-	-	0	38	-515	-1.090	515	35.282	86,45%	(4.782)
	Non KUR	2.684	2.709	2.680	-	-	0	52	-29	-4	29	2.872	93,33%	(192)
3	PWG	22.430	34.472	35.077	4.064	2.763	-1.302	1.427	605	12.646	2.158	34.960	100,33%	117
	Cilem	9.274	14.615	15.244	835	795	-40	216	629	5.970	166	18.979	80,32%	(3.735)
	Gadai	13.156	19.856	19.832	3.229	1.968	-1.262	1.211	-24	6.676	1.992	15.981	124,10%	3.851
4	CFG	248.904	239.210	238.192	409	943	534	-240	-1.018	-10.711	1.961	271.752	87,65%	(33.560)
	CF 1	66.307	61.912	61.629	149	-	-149	40	-283	-4.678	283	75.221	81,93%	(13.592)
	Total Griya	63.771	58.025	57.774	-	-	0	0	-251	-5.997	251	71.325	81,00%	(13.551)
	• Total Non Program	13.172	11.709	11.586	-	-	0	-143	-123	-1.586	123	14.703	78,80%	(3.117)
	• Program	50.599	46.315	46.188	-	-	0	-522	-127	-4.411	127	56.622	81,57%	(10.434)
	Oto	2.536	3.887	3.855	149	-	-149	40	-32	1.319	32	3.896	98,95%	(41)
	CF 2	182.596	177.298	176.563	260	943	683	-280	-735	-6.033	1.678	196.531	89,84%	(19.968)
	Mitraguna & Others	145.742	143.741	143.235	150	774	624	-121	-506	-2.507	1.280	158.383	90,44%	(15.148)
	Pensiun	36.854	33.557	33.329	110	169	59	-159	-228	-3.526	397	38.148	87,37%	(4.820)
	Total Pembiayaan	320.285	321.806	320.849	4.474	3.706	-768	961	-957	564	4.663	362.719	88,46%	(41.870)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.377	0,00%	0,00%	9,56%	1.377	1.377	1.377			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.377	0,00%	0,00%	9,56%	1.377	1.377	1.377			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	1.876	0,46%	1,62%	5,65%	1.328	1.717	1.345			
	KUR	138	436	452	1.692	0,44%	1,46%	5,55%	1.240	1.554	1.256			
	Non KUR	20	95	96	184	0,75%	3,55%	6,85%	88	164	89			
3	PWG	-	-	-	626	0,00%	0,00%	1,78%	626	626	626			
	Cilem	-	-	-	362	0,00%	0,00%	2,38%	362	362	362			
	Gadai	-	-	-	263	0,00%	0,00%	1,33%	263	263	263			
4	CFG	7.829	9.486	9.999	15.450	3,15%	4,18%	6,49%	5.451	7.621	5.965			
	CF 1	6.309	7.631	7.665	10.553	9,51%	12,38%	17,12%	2.888	4.244	2.922			
	Total Griya	6.204	7.631	7.665	10.335	9,73%	13,21%	17,89%	2.670	4.132	2.704			
	Oto	105	-	-	218	4,15%	0,00%	5,65%	218	112	218			
	CF 2	1.520	1.854	2.334	4.897	0,83%	1,32%	2,77%	2.564	3.377	3.043			
	Mitraguna & Others	1.215	1.065	1.695	4.164	0,83%	1,18%	2,91%	2.469	2.949	3.100			
	Pensiun	305	790	638	733	0,83%	1,90%	2,20%	95	428	(57)			
	Total Pembiayaan	7.988	10.017	10.547	19.329	2,49%	3,28%	6,02%	8.782	11.341	9.312	0,62%	89,77%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	241	208	251	0,50%	0,62%	0,76%	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%	0,26%	(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	6.394	2,65%	2,55%	2,68%	296	(204)	287			
	CF 1	4.154	5.019	4.894	5.189	6,26%	7,90%	8,42%	296	1.036	170			
	Total Griya	4.071	4.937	4.811	5.107	6,38%	8,29%	8,84%	296	1.036	170			
	Oto	82	82	82	82	3,25%	2,12%	2,14%	-	-	-			
	CF 2	2.444	1.088	1.205	1.205	1,34%	0,68%	0,68%	-	(1.239)	117			
	Mitraguna & Others	1.967	1.088	1.059	1.059	1,35%	0,74%	0,74%	-	(908)	(29)			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	6.908	2,20%	2,04%	2,15%	338	(123)	297	0,30%	86,06%	-1,9%

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