

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	446.336	418.939	(2.867)	(27.397)	177.466	73,49%	180.642	75,81%	384.203	109,04%	34.736
2	Tabungan	1.732.891	1.859.030	1.853.383	1.856.457	56.174	3.074	(2.573)	-0,14%	123.566	7,13%	1.972.158	94,13%	(115.701)
3	Deposito	877.742	1.006.845	932.038	951.801	27.995	19.763	(55.044)	-5,47%	74.059	8,44%	892.777	106,61%	59.024
Total		2.848.930	3.107.348	3.231.757	3.227.197	81.302	(4.561)	119.849	3,86%	378.267	13,28%	3.249.137	99,32%	(21.940)
CASA		1.971.188	2.100.503	2.299.719	2.275.396	53.307	(24.324)	174.893	8,33%	304.208	15,43%	2.356.360	96,56%	(80.964)
(% CASA)		69,19%	67,60%	71,16%	70,51%									
FDR		84,13%	87,07%	84,09%	84,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	88.348	87.727		(621)	3.816	4,55%	8.316	10,47%	115.376	76,04%	(27.649)
2	Giro ISE	37.094	35.641	40.599	40.126		(473)	4.486	12,59%	3.033	8,18%	58.873	68,16%	(18.747)
3	Tabungan ISE	39.484	45.872	45.324	45.175		(149)	(697)	-1,52%	5.691	14,41%	44.492	106,54%	683
4	Deposito ISE	2.833	2.398	2.425	2.425		0	27	1,14%	(408)	-14,39%	12.011	20,19%	(9.585)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	118.848	5.719	500	-5.219	-6.011	-6.443	-4.114	6.943	154.342	77,00%	(35.494)
	Linkage	22.750	26.138	25.033	934	-	(934)	10	-1.104	2.284	1.104	36.415	68,74%	(11.382)
	Non-Linkage	100.212	99.154	93.815	4.785	500	-4.285	-6.021	-5.339	-6.398	5.839	117.927	79,55%	(24.112)
	• Local Champion	83.501	67.399	66.488	4.420	500	-3.920	-11.270	-911	-17.013	1.411	91.899	72,35%	(25.411)
	• Value Chain	16.712	31.755	27.327	365	-	(365)	5.249	-4.428	10.615	4.428	26.028	104,99%	1.299
2	MBG	310.816	324.540	325.882	10.880	12.870	1.990	3.904	1.342	15.066	11.528	356.921	91,30%	(31.040)
	KUR	291.370	304.664	306.490	9.795	12.610	2.815	3.340	1.826	15.120	10.784	335.168	91,44%	(28.678)
	Non KUR	19.446	19.876	19.392	1.085	260	-825	564	-484	-54	744	21.753	89,15%	(2.361)
3	PWG	193.140	311.736	322.701	58.512	50.825	-7.686	11.829	10.965	129.561	39.861	344.208	93,75%	(21.507)
	Cilem	122.752	210.728	218.246	20.043	21.240	1.197	4.926	7.517	95.494	13.723	246.061	88,70%	(27.815)
	Gadai	70.389	101.008	104.456	38.469	29.585	-8.884	6.902	3.448	34.067	26.138	98.147	106,43%	6.308
4	CFG	1.770.026	1.944.093	1.950.021	43.785	43.979	194	12.103	5.928	179.995	38.051	1.992.000	97,89%	(41.979)
	CF 1	463.002	518.559	519.283	15.965	10.372	-5.593	-305	723	56.281	9.649	500.470	103,76%	18.813
	Total Griya	392.209	435.699	435.705	13.767	6.842	-6.925	0	6	43.496	6.836	410.944	106,03%	24.761
	• Total Non Program	388.279	424.552	424.262	13.101	6.507	-6.593	6.848	-291	35.983	6.798	396.555	106,99%	27.706
	• Program	3.930	11.147	11.444	666	334	-332	1.756	297	7.514	38	14.389	79,53%	(2.946)
	Oto	70.793	82.860	83.578	2.198	3.530	1.333	-305	717	12.785	2.813	89.526	93,36%	(5.948)
	CF 2	1.307.024	1.425.534	1.430.738	27.821	33.607	5.786	12.408	5.205	123.714	28.402	1.491.530	95,92%	(60.792)
	Mitraguna & Others	1.211.757	1.326.190	1.332.153	25.882	32.997	7.115	11.344	5.963	120.396	27.034	1.379.110	96,60%	(46.957)
	Pensiun	95.268	99.344	98.585	1.939	610	-1.329	1.064	-758	3.318	1.368	112.420	87,69%	(13.835)
Total Pembiayaan		2.396.945	2.705.661	2.717.452	118.896	108.175	-10.722	21.824	11.792	320.508	96.383	2.847.472	95,43%	(130.020)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	7.847	0,41%	0,00%	6,60%	7.841	7.339	7.841			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	7.847	0,46%	0,00%	8,36%	7.847	7.382	7.847			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	24.182	1,43%	1,92%	7,42%	17.949	19.741	17.949			
	KUR	3.770	4.834	4.834	20.908	1,29%	1,59%	6,82%	16.074	17.138	16.074			
	Non KUR	671	1.399	1.399	3.274	3,45%	7,04%	16,88%	1.875	2.603	1.875			
3	PWG	155	2	2	13.795	0,08%	0,00%	4,27%	13.793	13.640	13.793			
	Cilem	155	2	2	12.431	0,13%	0,00%	5,70%	12.428	12.276	12.428			
	Gadai	-	-	-	1.364	0,00%	0,00%	1,31%	1.364	1.364	1.364			
4	CFG	19.018	30.183	28.147	56.798	1,07%	1,45%	2,91%	28.651	37.781	26.615			
	CF 1	8.456	11.874	11.479	26.181	1,83%	2,21%	5,04%	14.702	17.725	14.306			
	Total Griya	6.832	10.848	10.463	22.310	1,74%	2,40%	5,12%	11.847	15.478	11.462			
	Oto	1.624	1.027	1.016	3.871	2,29%	1,23%	4,63%	2.855	2.247	2.844			
	CF 2	10.562	18.309	16.669	30.618	0,81%	1,17%	2,14%	13.949	20.056	12.309			
	Mitraguna & Others	10.315	17.929	16.481	28.885	0,85%	1,24%	2,17%	12.404	18.570	10.956			
	Pensiun	247	379	188	1.733	0,26%	0,19%	1,76%	1.545	1.486	1.353			
Total Pembiayaan		24.121	36.424	34.388	102.622	1,01%	1,27%	3,78%	68.233	78.500	66.198	1,04%	72,50%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,47%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,98%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,60%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.363	1,04%	1,44%	1,65%	679	2.137	447			
	KUR	1.952	4.295	4.075	4.543	0,67%	1,34%	1,48%	468	2.591	247			
	Non KUR	1.274	620	609	820	6,55%	3,06%	4,23%	212	(454)	200			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	27.099	1,90%	1,43%	1,39%	(667)	(6.592)	(482)			
	CF 1	5.942	6.610	4.809	6.073	1,28%	0,93%	1,17%	1.263	130	(538)			
	Total Griya	5.028	6.005	4.373	5.359	1,28%	1,00%	1,23%	986	331	(645)			
	Oto	914	606	436	713	1,29%	0,53%	0,85%	277	(201)	108			
	CF 2	27.748	20.970	22.956	21.026	2,12%	1,61%	1,47%	(1.930)	(6.722)	56			
	Mitraguna & Others	27.082	20.709	22.326	20.535	2,23%	1,68%	1,54%	(1.791)	(6.547)	(174)			
	Pensiun	666	262	631	491	0,03%	0,02%	0,50%	(140)	(175)	230			
Total Pembiayaan		38.001	34.235	34.188	34.206	1,59%	1,26%	1,26%	19	(3.794)	(28)	1,42%	-13,07%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	25.722	25.551	(4.264)	(171)	157	0,62%	(3.984)	-13,49%	42.826	59,66%	(17.275)
2	Tabungan	75.287	92.481	87.647	87.653	2.646	6	(4.828)	-5,22%	12.365	16,42%	93.900	93,35%	(6.247)
3	Deposito	166.481	142.703	126.868	126.868	9.873	0	(15.835)	-11,10%	(39.613)	-23,79%	167.973	75,53%	(41.105)
	Total	271.304	260.579	240.237	240.072	8.255	(165)	(20.507)	-7,87%	(31.232)	-11,51%	304.699	78,79%	(64.627)
	CASA	104.823	117.876	113.369	113.204	(1.618)	(165)	(4.672)	-3,96%	8.381	8,00%	136.726	82,80%	(23.522)
	(%) CASA	38,64%	45,24%	47,19%	47,15%									
	FDR	71,62%	78,78%	84,88%	84,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.482	19.594		111	(934)	-4,55%	3.329	20,47%	-	0,00%	19.594
2	Giro ISE	12.924	10.625	11.184	11.295		110	670	6,30%	(1.630)	-12,61%		0,00%	11.295
3	Tabungan ISE	1.712	8.249	6.617	6.618		1	(1.631)	-19,77%	4.906	286,63%		0,00%	6.618
4	Deposito ISE	1.628	1.654	1.681	1.681		0	27	1,66%	53	3,23%		0,00%	1.681
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.590	3.100	-	-3.100	2.462	-74	4.699	74	17.901	81,51%	(3.310)
	Linkage	1.111	822	805	-	-	-	-17	-17	-307	17	4.599	17,49%	(3.795)
	Non-Linkage	8.780	13.842	13.786	3.100	-	-3.100	2.478	-57	5.006	57	13.301	103,64%	484
	• Local Champion	6.630	9.192	9.136	3.100	-	-3.100	2.478	-57	2.506	57	8.773	104,13%	362
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	4.528	102,69%	122
2	MBG	65.409	60.423	59.240	2.550	1.310	-1.240	944	-1.183	-6.169	2.493	69.529	85,20%	(10.289)
	KUR	63.164	57.622	56.547	2.000	1.310	-690	251	-1.075	-6.617	2.385	67.096	84,28%	(10.549)
	Non KUR	2.245	2.800	2.693	550	-	-550	693	-107	448	107	2.433	110,70%	260
3	PWG	10.519	14.446	15.000	1.440	1.575	136	152	554	4.482	1.021	17.123	87,60%	(2.123)
	Cilem	10.519	14.446	15.000	1.440	1.575	136	152	554	4.482	1.021	17.123	87,60%	(2.123)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	115.093	4.037	2.706	-1.331	245	-650	6.615	3.356	133.187	86,41%	(18.094)
	CF 1	58.498	62.301	61.600	2.947	764	-2.183	89	-702	3.102	1.466	60.283	102,18%	1.316
	Total Griya	56.812	59.489	58.891	2.781	764	-2.017	0	-597	2.079	1.361	56.786	103,71%	2.105
	• Total Non Program	55.952	58.671	58.080	2.781	764	-2.017	2.044	-591	2.128	1.355	53.636	108,28%	4.443
	• Program	860	817	811	-	-	0	-3	-6	-49	6	3.149	25,76%	(2.338)
	Oto	1.686	2.813	2.709	166	-	-166	89	-104	1.023	104	3.498	77,44%	(789)
	CF 2	49.980	53.442	53.493	1.090	1.942	852	155	51	3.513	1.891	72.903	73,38%	(19.410)
	Mitraguna & Others	49.699	53.170	53.227	1.090	1.942	852	162	58	3.528	1.884	71.970	73,96%	(18.742)
	Pensiun	281	272	266	-	-	0	-6	-6	-15	6	934	28,48%	(668)
	Total Pembiayaan	194.296	205.276	203.924	11.127	5.591	-5.535	3.802	-1.352	9.628	6.944	237.739	85,78%	(33.816)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	1.256	0,00%	0,04%	8,61%	1.250	1.256	1.250			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	1.256	0,00%	0,00%	9,11%	1.256	1.256	1.256			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.487	1.504	3.518	1,64%	2,49%	5,94%	2.014	2.447	2.031			
	KUR	1.022	1.291	1.029	3.089	1,62%	1,79%	5,46%	2.060	2.067	1.797			
	Non KUR	49	196	475	429	2,19%	16,97%	15,94%	(46)	380	233			
3	PWG	95	-	-	385	0,91%	0,00%	2,57%	385	290	385			
	Cilem	95	-	-	385	0,91%	0,00%	2,57%	385	290	385			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	5.311	1,72%	2,08%	4,61%	2.909	3.447	2.760			
	CF 1	1.284	1.536	1.880	3.536	2,19%	3,02%	5,74%	1.656	2.252	2.000			
	Total Griya	1.284	1.536	1.880	3.328	2,26%	3,16%	5,65%	1.447	2.044	1.792			
	Oto	-	-	-	208	0,00%	0,00%	7,69%	208	208	208			
	CF 2	581	1.015	522	1.775	1,16%	0,98%	3,32%	1.253	1.195	760			
	Mitraguna & Others	581	1.015	522	1.775	1,17%	0,98%	3,34%	1.253	1.195	760			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	10.471	1,56%	1,91%	5,13%	6.558	7.440	6.426	0,60%	88,32%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,39%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	25,12%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	885	0,65%	1,50%	1,49%	(21)	462	144			
	KUR	260	691	859	730	0,41%	1,49%	1,29%	(129)	470	38			
	Non KUR	164	50	48	156	7,29%	1,72%	5,78%	107	(8)	105			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	383	379	1.153	2,17%	0,33%	1,00%	773	(1.200)	770			
	CF 1	1.777	383	379	1.153	3,04%	0,61%	1,87%	773	(625)	770			
	Total Griya	1.777	383	379	1.153	3,13%	0,64%	1,96%	773	(625)	770			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.320	1.482	2.240	1,53%	0,72%	1,10%	758	(732)	920	0,34%	69,27%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	25.089	22.694	(4.874)	(2.395)	650	2,95%	(2.068)	-8,35%	37.820	60,00%	(15.126)
2	Tabungan	139.675	136.927	134.127	136.243	3.770	2.116	(684)	-0,50%	(3.431)	-2,46%	158.244	86,10%	(22.000)
3	Deposito	81.953	78.771	78.238	77.950	(1.465)	(288)	(821)	-1,04%	(4.003)	-4,88%	83.187	93,70%	(5.237)
	Total	246.389	237.742	237.454	236.887	(2.570)	(567)	(855)	-0,36%	(9.502)	-3,86%	279.251	84,83%	(42.363)
	CASA	164.436	158.971	159.216	158.937	(1.105)	(279)	(33)	-0,02%	(5.499)	-3,34%	196.064	81,06%	(37.127)
	(%) CASA	66,74%	66,87%	67,05%	67,09%									
	FDR	63,49%	72,37%	72,08%	72,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	12.579	12.302		(277)	1.522	14,11%	1.393	12,76%	-	0,00%	12.302
2	Giro ISE	6.429	7.250	8.681	8.385		(296)	1.135	15,66%	1.956	30,42%		0,00%	8.385
3	Tabungan ISE	3.915	3.531	3.899	3.917		19	386	10,94%	2	0,05%		0,00%	3.917
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.539	350	-	-350	-168	-1.655	-1.509	1.655	24.988	70,19%	(7.449)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.539	350	-	-350	-168	-1.655	-1.509	1.655	22.401	78,30%	(4.862)
	• Local Champion	15.448	17.449	17.237	350	-	-350	-1.127	-212	1.789	212	17.038	101,17%	199
	• Value Chain	3.600	1.746	302	-	-	-	959	-1.444	-3.298	1.444	5.363	5,64%	(5.061)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.405	1.179	1.277	98	540	620	4.568	657	12.717	81,82%	(2.312)
	Cilem	5.838	9.785	10.405	1.179	1.277	98	540	620	4.568	657	12.717	81,82%	(2.312)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	143.222	3.273	3.408	135	1.001	146	11.679	3.262	151.764	94,37%	(8.543)
	CF 1	81.145	75.863	74.639	1.613	634	-979	166	-1.225	-6.506	1.859	80.866	92,30%	(6.227)
	Total Griya	74.220	69.714	68.712	1.456	634	-822	0	-1.002	-5.509	1.636	72.806	94,38%	(4.095)
	• Total Non Program	73.552	69.083	68.085	1.456	634	-822	213	-998	-5.467	1.632	70.358	96,77%	(2.273)
	• Program	669	630	627	-	-	0	-3	-4	-42	4	2.448	25,60%	(1.822)
	Oto	6.925	6.150	5.927	157	-	-157	166	-222	-998	222	8.060	73,54%	(2.132)
	CF 2	50.397	67.212	68.583	1.660	2.774	1.114	835	1.371	18.185	1.403	70.899	96,73%	(2.316)
	Mitraguna & Others	49.913	66.240	67.620	1.660	2.774	1.114	731	1.380	17.707	1.394	69.624	97,12%	(2.004)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	171.166	4.802	4.685	-117	1.373	-889	14.738	5.574	189.488	90,33%	(18.322)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	6.590	0,00%	0,00%	37,57%	6.590	6.590	6.590			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	6.590	0,00%	0,00%	37,57%	6.590	6.590	6.590			
	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	11	-	-	544	0,19%	0,00%	5,22%	544	532	544			
	Cilem	11	-	-	544	0,19%	0,00%	5,22%	544	532	544			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	6.077	0,88%	1,00%	4,24%	4.639	4.915	4.567			
	CF 1	1.162	1.459	1.383	5.936	1,43%	1,82%	7,95%	4.553	4.775	4.478			
	Total Griya	1.162	1.459	1.383	5.824	1,57%	1,98%	8,48%	4.440	4.662	4.365			
	Oto	-	-	-	113	0,00%	0,00%	1,90%	113	113	113			
	CF 2	-	51	54	140	0,00%	0,08%	0,20%	86	140	89			
	Mitraguna & Others	-	51	54	140	0,00%	0,08%	0,21%	86	140	89			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	13.210	0,75%	0,84%	7,72%	11.773	12.037	11.701	0,23%	96,96%	-7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	778	1.309	1.299	1.468	0,59%	0,91%	1,03%	169	690	159			
	CF 1	342	589	585	878	0,42%	0,77%	1,18%	293	536	288			
	Total Griya	342	589	585	878	0,46%	0,84%	1,28%	293	536	288			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	590	0,86%	1,06%	0,86%	(124)	155	(129)			
	Mitraguna & Others	436	719	714	590	0,87%	1,08%	0,87%	(124)	155	(129)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.468	0,50%	0,75%	0,86%	169	690	159	0,00%	100,00%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	49.443	53.568	(1.973)	4.125	2.308	4,50%	34.794	185,32%	32.608	164,28%	20.961
2	Tabungan	206.902	259.410	256.833	255.867	8.614	(966)	(3.543)	-1,37%	48.964	23,67%	226.267	113,08%	29.600
3	Deposito	118.442	104.385	76.965	96.966	4.578	20.001	(7.419)	-7,11%	(21.476)	-18,13%	120.137	80,71%	(23.170)
	Total	344.119	415.055	383.241	406.401	11.219	23.160	(8.654)	-2,08%	62.282	18,10%	379.011	107,23%	27.390
	CASA	225.677	310.670	306.276	309.435	6.642	3.159	(1.235)	-0,40%	83.758	37,11%	258.875	119,53%	50.560
	(%) CASA	65,58%	74,85%	79,92%	76,14%									
	FDR	96,55%	92,15%	99,33%	93,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.642	3.657		15	308	9,19%	(273)	-6,94%	-	0,00%	3.657
2	Giro ISE	1.420	1.401	1.390	1.376		(13)	(25)	-1,75%	(44)	-3,07%		0,00%	1.376
3	Tabungan ISE	2.001	1.335	1.638	1.667		28	332	24,89%	(334)	-16,69%		0,00%	1.667
4	Deposito ISE	510	614	614	614		0	0	0,00%	105	20,53%		0,00%	614
5	CIF ISE	179	187	189	189		0	2	1,07%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	83.348	2.269	-	-2.269	-9.025	-4.227	363	4.227	100.415	83,00%	(17.067)
	Linkage	21.612	25.302	24.216	934	-	(934)	28	-1.086	2.604	1.086	29.203	82,92%	(4.987)
	Non-Linkage	61.373	62.273	59.132	1.335	-	-1.335	-9.053	-3.141	-2.241	3.141	71.212	83,04%	(12.080)
	• Local Champion	55.173	37.334	36.757	970	-	-970	-13.343	-576	-18.415	576	59.838	61,43%	(23.080)
	• Value Chain	6.200	24.939	22.375	365	-	(365)	4.291	-2.565	16.175	2.565	11.375	196,70%	11.000
2	MBG	43.181	43.262	44.253	1.295	2.455	1.160	264	991	1.072	1.464	46.510	95,15%	(2.256)
	KUR	40.519	41.115	42.176	1.295	2.455	1.160	439	1.061	1.656	1.394	43.648	96,63%	(1.472)
	Non KUR	2.662	2.147	2.078	-	-	0	-175	-70	-584	70	2.862	72,60%	(784)
3	PWG	26.463	43.181	44.110	8.506	7.166	-1.341	2.081	929	17.646	6.237	37.150	118,73%	6.960
	Cilem	12.356	24.198	24.607	3.005	1.980	-1.026	1.790	408	12.251	1.571	17.679	139,19%	6.928
	Gadai	14.108	18.982	19.503	5.501	5.186	-315	291	520	5.395	4.666	19.471	100,16%	32
4	CFG	179.631	208.442	208.974	5.773	3.021	-2.752	-700	532	29.343	2.489	198.860	105,09%	10.115
	CF 1	55.651	68.195	67.781	3.263	526	-2.737	207	-414	12.129	940	59.549	113,82%	8.231
	Total Griya	50.392	59.584	58.955	2.760	100	-2.660	0	-629	8.563	729	52.444	112,41%	6.511
	• Total Non Program	50.392	59.584	58.955	2.760	100	-2.660	1.188	-629	8.563	729	52.444	112,41%	6.511
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.826	503	426	-77	207	214	3.566	212	7.105	124,22%	1.721
	CF 2	123.980	140.247	141.193	2.510	2.495	-15	-907	946	17.214	1.549	139.310	101,35%	1.883
	Mitraguna & Others	122.658	138.841	139.794	2.510	2.495	-15	-970	953	17.136	1.542	137.009	102,03%	2.785
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	380.685	17.844	12.642	-5.202	-7.381	-1.775	48.424	14.417	382.934	99,41%	(2.249)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	-	0,61%	0,00%	0,00%	-	(508)	-			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	-	0,76%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	3.715	0,95%	1,71%	8,40%	2.976	3.306	2.747			
	KUR	305	765	686	3.278	0,75%	1,67%	7,77%	2.592	2.973	2.513			
	Non KUR	104	203	53	437	3,92%	2,47%	21,02%	384	333	234			
3	PWG	-	-	-	4.371	0,00%	0,00%	9,91%	4.371	4.371	4.371			
	Cilem	-	-	-	4.162	0,00%	0,00%	16,91%	4.162	4.162	4.162			
	Gadai	-	-	-	209	0,00%	0,00%	1,07%	209	209	209			
4	CFG	673	1.272	1.279	5.869	0,37%	0,61%	2,81%	4.590	5.196	4.596			
	CF 1	295	265	196	2.472	0,53%	0,29%	3,65%	2.276	2.177	2.207			
	Total Griya	295	-	-	1.825	0,58%	0,00%	3,10%	1.825	1.530	1.825			
	Oto	-	265	196	647	0,00%	2,28%	7,33%	451	647	382			
	CF 2	379	1.007	1.083	3.397	0,31%	0,77%	2,41%	2.314	3.018	2.389			
	Mitraguna & Others	379	1.007	1.083	3.397	0,31%	0,78%	2,43%	2.314	3.018	2.389			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	13.955	0,48%	0,53%	3,67%	11.936	12.364	11.714	0,69%	81,16%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	215	209	450	0,00%	0,48%	1,02%	241	450	235			
	KUR	-	215	209	450	0,00%	0,51%	1,07%	241	450	235			
	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	968	2.133	2.042	2.249	0,54%	0,98%	1,08%	207	1.281	116			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,51%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,53%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.741	0,35%	0,60%	0,72%	449	1.580	351	1,07%	-48,71%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	42.442	42.479	(211)	38	39.843	1511,60%	22.660	114,34%	31.713	133,95%	10.766
2	Tabungan	188.323	168.806	173.390	171.957	9.458	(1.433)	3.150	1,87%	(16.366)	-8,69%	206.910	83,11%	(34.953)
3	Deposito	54.534	91.558	66.371	66.349	849	(23)	(25.210)	-27,53%	11.814	21,66%	55.746	119,02%	10.603
	Total	262.676	263.000	282.203	280.784	10.096	(1.418)	17.784	6,76%	18.108	6,89%	294.368	95,39%	(13.584)
	CASA	208.142	171.442	215.831	214.436	9.247	(1.396)	42.994	25,08%	6.294	3,02%	238.622	89,86%	(24.187)
	(%) CASA	79,24%	65,19%	76,48%	76,37%									
	FDR	66,71%	76,80%	72,12%	72,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.542	3.679	3.725	46	182	5,14%	(2.462)	-39,79%	-	0,00%	3.725	
2	Giro ISE	879	380	408	420	11	40	10,43%	(460)	-52,28%		0,00%	420	
3	Tabungan ISE	5.307	3.163	3.270	3.305	35	143	4,51%	(2.002)	-37,73%		0,00%	3.305	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	215	229	231	231	0	2	0,87%	16	7,44%		0,00%	231	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	12	-	-	0	-1	-421	-6.974	421	6.986	0,18%	(6.974)
	Linkage	26	14	12	-	-	-	-1	-1	-14	1	26	47,75%	(14)
	Non-Linkage	6.960	420	-	-	-	0	-0	-420	-6.960	420	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	-	-	-	-	-0	-420	-4.762	420	4.762	0,00%	(4.762)
2	MBG	707	9.059	9.509	455	750	295	1.193	451	8.803	299	5.179	183,61%	4.330
	KUR	498	7.829	8.291	385	750	365	1.132	461	7.793	289	4.650	178,29%	3.641
	Non KUR	209	1.229	1.219	70	-	-70	61	-11	1.009	11	529	230,44%	690
3	PWG	23.244	33.746	34.845	9.190	6.990	-2.200	2.619	1.099	11.601	5.891	37.119	93,87%	(2.274)
	Cilem	7.809	11.491	11.823	1.093	1.195	102	44	332	4.014	862	17.547	67,38%	(5.724)
	Gadai	15.435	22.255	23.022	8.097	5.795	-2.302	2.574	767	7.587	5.029	19.572	117,63%	3.450
4	CFG	144.290	158.744	159.153	1.587	2.571	984	797	410	14.863	2.161	165.073	96,41%	(5.920)
	CF 1	8.588	11.624	11.948	328	420	92	-25	323	3.359	97	11.872	100,64%	76
	Total Griya	7.701	10.580	10.928	328	420	92	0	348	3.227	72	9.914	110,23%	1.014
	• Total Non Program	7.409	9.962	10.313	328	420	92	305	351	2.904	69	8.845	116,59%	1.468
	• Program	292	618	615	-	-	0	-3	-2	323	2	1.069	57,56%	(454)
	Oto	888	1.045	1.020	-	-	0	-25	-25	132	25	1.958	52,09%	(938)
	CF 2	135.702	147.119	147.206	1.259	2.151	892	822	86	11.504	2.065	153.201	96,09%	(5.995)
	Mitraguna & Others	125.011	133.617	133.744	525	2.059	1.534	216	127	8.733	1.932	140.480	95,21%	(6.736)
	Pensiun	10.691	13.503	13.462	734	92	-642	606	-41	2.771	133	12.721	105,82%	740
	Total Pembiayaan	175.227	201.982	203.520	11.232	10.311	-921	4.608	1.538	28.293	8.773	214.357	94,94%	(10.837)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	543	0,00%	2,09%	5,71%	354	543	543			
	KUR	-	-	-	166	0,00%	0,00%	2,01%	166	166	166			
	Non KUR	-	-	190	377	0,00%	15,42%	30,94%	187	377	377			
3	PWG	-	86	-	711	0,00%	0,00%	2,04%	711	711	625			
	Cilem	-	-	-	681	0,00%	0,00%	5,76%	681	681	681			
	Gadai	-	86	-	30	0,00%	0,00%	0,13%	30	30	(56)			
4	CFG	2.296	3.915	3.664	5.339	1,59%	2,31%	3,35%	1.676	3.043	1.424			
	CF 1	66	54	33	905	0,77%	0,28%	7,57%	872	838	850			
	Total Griya	66	54	33	905	0,86%	0,31%	8,28%	872	838	850			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	4.434	1,64%	2,47%	3,01%	804	2.205	574			
	Mitraguna & Others	2.230	3.861	3.631	4.098	1,78%	2,72%	3,06%	467	1.868	237			
	Pensiun	-	-	-	336	0,00%	0,00%	2,50%	336	336	336			
	Total Pembiayaan	2.296	4.001	3.853	6.594	1,31%	1,91%	3,24%	2.741	4.298	2.593	1,65%	49,18%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.933	3.440	3.494	2,86%	2,17%	2,20%	54	(626)	(439)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	3,00%	2,34%	2,37%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,61%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,72%	54	(626)	(439)	5,80%	-237,66%	4,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	432	432	(151)	(0)	2	0,52%	(1.654)	-79,29%	2.964	14,58%	(2.532)
2	Tabungan	37.117	39.166	37.370	37.836	1.229	465	(1.330)	-3,40%	719	1,94%	42.245	89,56%	(4.409)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	50.352	50.817	1.082	465	(1.326)	-2,54%	874	1,75%	56.019	90,71%	(5.202)
	CASA	39.204	39.595	37.803	38.268	1.078	465	(1.327)	-3,35%	(936)	-2,39%	45.208	84,65%	(6.941)
	(%) CASA	78,50%	75,94%	75,08%	75,31%									
	FDR	145,08%	121,45%	125,79%	124,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	451	477		26	(7)	-1,35%	(104)	-17,98%	-	0,00%	477
2	Giro ISE	1	1	1	26		25	25	2223,21%	25	2541,62%		0,00%	26
3	Tabungan ISE	580	482	449	451		1	(31)	-6,52%	(130)	-22,33%		0,00%	451
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.156	206	495	289	88	281	1.921	214	2.623	120,33%	533
	Cilem	1.235	2.874	3.156	206	495	289	88	281	1.921	214	2.623	120,33%	533
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	60.182	650	1.133	483	48	-271	-11.040	1.404	64.465	93,36%	(4.282)
	CF 1	464	412	630	-	223	223	-2	218	166	5	458	137,65%	172
	Total Griya	301	272	269	-	-	0	0	-3	-32	3	295	91,36%	(25)
	• Total Non Program	301	272	269	-	-	0	-3	-3	-32	3	295	91,36%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	360	-	223	223	-2	221	198	2	163	221,57%	198
	CF 2	70.758	60.041	59.552	650	910	260	51	-489	-11.206	1.399	64.007	93,04%	(4.455)
	Mitraguna & Others	66.540	55.435	55.099	650	910	260	87	-336	-11.441	1.246	57.104	96,49%	(2.005)
	Pensiun	4.218	4.607	4.454	-	-	0	-36	-153	236	153	6.903	64,51%	(2.450)
	Total Pembiayaan	72.457	63.328	63.338	856	1.629	773	137	10	-9.118	1.618	67.087	94,41%	(3.749)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	-	-	59	0,00%	0,00%	1,89%	59	59	59			
	Cilem	-	-	-	59	0,00%	0,00%	1,89%	59	59	59			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	3.487	4,24%	3,87%	5,79%	1.150	464	1.072			
	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	3.023	2.416	2.337	3.487	4,27%	3,89%	5,86%	1.150	464	1.072			
	Mitraguna & Others	2.931	2.416	2.337	3.487	4,41%	4,22%	6,33%	1.150	556	1.072			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.416	2.337	3.547	4,17%	3,69%	5,60%	1.210	524	1.131	0,00%	100,00%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	12.313	3.961	4.188	3.937	17,29%	6,93%	6,54%	(252)	(8.377)	(24)			
	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	12.313	3.961	4.188	3.937	17,40%	6,98%	6,61%	(252)	(8.377)	(24)			
	Mitraguna & Others	11.834	3.785	4.013	3.762	17,79%	7,24%	6,83%	(250)	(8.072)	(23)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.937	16,99%	6,61%	6,22%	(252)	(8.377)	(24)	0,00%	100,00%	-6,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	165.796	164.902	(3.738)	(894)	138.710	529,58%	105.739	178,73%	68.641	240,24%	96.261
2	Tabungan	111.248	118.802	120.818	120.920	2.322	101	2.118	1,78%	9.671	8,69%	123.928	97,57%	(3.009)
3	Deposito	16.666	19.370	20.204	20.204	97	0	834	4,30%	3.537	21,23%	17.858	113,13%	2.346
	Total	187.077	164.364	306.818	306.025	(1.320)	(793)	141.661	86,19%	118.948	63,58%	210.427	145,43%	95.598
	CASA	170.411	144.994	286.614	285.821	(1.416)	(793)	140.827	97,13%	115.411	67,73%	192.569	148,43%	93.252
	(%) CASA	91,09%	88,22%	93,42%	93,40%									
	FDR	105,51%	131,77%	72,56%	72,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.820	2.810	3.259	3.201	(58)	391	13,92%	(619)	-16,21%	-	0,00%	3.201
2	Giro ISE	954	1.173	1.629	1.652	22	478	40,77%	698	73,13%		0,00%	1.652
3	Tabungan ISE	2.866	1.636	1.629	1.549	(80)	(87)	-5,33%	(1.317)	-45,95%		0,00%	1.549
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	127	127	0	1	0,79%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	• Local Champion	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	50.259	1.120	2.220	1.100	-162	469	4.162	1.751	51.469	97,65%	(1.209)
	KUR	42.963	47.332	47.906	1.120	2.220	1.100	-42	573	4.943	1.647	48.188	99,41%	(282)
	Non KUR	3.135	2.458	2.354	-	-	0	-120	-104	-781	104	3.281	71,74%	(927)
3	PWG	20.876	31.646	34.237	9.267	8.923	-344	1.812	2.591	13.361	6.332	35.758	95,75%	(1.521)
	Cilem	7.514	12.700	14.455	1.213	2.620	1.407	479	1.755	6.940	865	17.033	84,86%	(2.578)
	Gadai	13.361	18.946	19.782	8.054	6.303	-1.751	1.334	836	6.421	5.467	18.725	105,65%	1.057
4	CFG	127.111	131.908	135.441	4.743	4.916	173	-1.214	3.533	8.330	1.383	140.053	96,71%	(4.612)
	CF 1	49.510	49.727	50.053	2.743	1.018	-1.725	-17	325	543	692	51.150	97,85%	(1.097)
	Total Griya	39.898	39.179	39.110	2.358	304	-2.054	0	-68	-788	372	40.753	95,97%	(1.643)
	• Total Non Program	39.898	39.179	39.110	2.358	304	-2.054	420	-68	-788	372	40.753	95,97%	(1.643)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	10.942	385	714	329	-17	394	1.331	320	10.397	105,25%	546
	CF 2	77.602	82.181	85.388	2.000	3.898	1.898	-1.198	3.208	7.787	690	88.903	96,05%	(3.515)
	Mitraguna & Others	75.812	80.105	83.333	1.700	3.898	2.198	-1.417	3.229	7.522	669	86.628	96,20%	(3.295)
	Pensiun	1.790	2.076	2.055	300	-	-300	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	222.626	15.130	16.059	929	1.169	6.039	25.241	10.019	230.580	96,55%	(7.954)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	124	444	548	3.628	0,27%	1,10%	7,22%	3.080	3.505	3.184			
	KUR	68	332	433	3.160	0,16%	0,92%	6,60%	2.727	3.093	2.828			
	Non KUR	56	112	115	468	1,79%	4,67%	19,89%	353	412	356			
3	PWG	-	-	-	983	0,00%	0,00%	2,87%	983	983	983			
	Cilem	-	-	-	840	0,00%	0,00%	5,81%	840	840	840			
	Gadai	-	-	-	144	0,00%	0,00%	0,73%	144	144	144			
4	CFG	2.018	3.874	4.027	3.709	1,59%	3,05%	2,74%	(318)	1.690	(166)			
	CF 1	1.770	1.943	1.931	1.026	3,58%	3,88%	2,05%	(905)	(744)	(916)			
	Total Griya	1.463	1.943	1.931	680	3,67%	4,93%	1,74%	(1.252)	(784)	(1.263)			
	Oto	307	-	-	347	3,19%	0,00%	3,17%	347	40	347			
	CF 2	248	1.932	2.096	2.682	0,32%	2,55%	3,14%	587	2.434	751			
	Mitraguna & Others	248	1.932	2.096	2.682	0,33%	2,62%	3,22%	587	2.434	751			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	8.321	1,09%	2,11%	3,74%	3.746	6.179	4.002	0,35%	90,59%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	55,79%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	55,79%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	433	1,07%	0,52%	0,86%	174	(60)	(128)			
	KUR	115	465	169	346	0,27%	0,36%	0,72%	177	231	(119)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,71%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	1.095	0,26%	0,71%	0,81%	160	758	(1.279)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	1.005	0,05%	1,03%	1,18%	160	965	160			
	Mitraguna & Others	39	845	845	1.005	0,05%	1,05%	1,21%	160	965	160			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	3.028	0,42%	1,24%	1,36%	333	2.198	(1.407)	0,25%	81,76%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	3.619	3.607	(2.965)	(12)	2.215	159,22%	1.680	87,16%	10.667	33,81%	(7.060)
2	Tabungan	70.495	82.378	80.630	80.664	2.277	34	(1.715)	-2,08%	10.168	14,42%	84.695	95,24%	(4.032)
3	Deposito	64.264	93.395	92.597	92.597	(11)	0	(799)	-0,86%	28.333	44,09%	65.138	142,15%	27.459
	Total	136.686	177.165	176.846	176.867	(699)	22	(298)	-0,17%	40.181	29,40%	160.500	110,20%	16.367
	CASA	72.423	83.770	84.249	84.271	(688)	22	501	0,60%	11.848	16,36%	95.362	88,37%	(11.092)
	(%) CASA	52,98%	47,28%	47,64%	47,65%									
	FDR	94,77%	84,93%	86,02%	86,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	4.307	4.598		291	1.052	29,68%	3.276	247,77%	-	0,00%	4.598
2	Giro ISE	771	627	647	610		(37)	(16)	-2,61%	(161)	-20,84%		0,00%	610
3	Tabungan ISE	551	2.919	3.660	3.987		328	1.069	36,61%	3.436	623,56%		0,00%	3.987
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	78	78	78		0	0	0,00%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	31.758	35.311	35.204	730	935	205	674	-107	3.446	1.042	36.518	96,40%	(1.314)
	KUR	29.577	32.881	32.765	730	860	130	745	-116	3.188	976	34.124	96,02%	(1.358)
	Non KUR	2.181	2.430	2.439	-	75	75	-72	9	258	66	2.395	101,86%	44
3	PWG	6.201	8.941	9.187	680	820	140	-29	246	2.986	574	13.514	67,98%	(4.327)
	Cilem	6.201	8.941	9.187	680	820	140	-29	246	2.986	574	13.514	67,98%	(4.327)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	107.739	2.235	3.061	826	1.471	1.524	16.157	1.537	102.219	105,40%	5.520
	CF 1	23.474	29.546	30.796	350	1.611	1.261	-229	1.249	7.321	362	26.487	116,27%	4.308
	Total Griya	17.263	19.997	20.425	350	599	249	0	428	3.162	170	18.293	111,66%	2.132
	• Total Non Program	17.263	19.997	20.425	350	599	249	172	428	3.162	170	18.293	111,66%	2.132
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	10.371	-	1.013	1.013	-229	821	4.159	191	8.195	126,56%	2.176
	CF 2	68.107	76.668	76.943	1.885	1.450	-435	1.700	275	8.836	1.175	75.731	101,60%	1.212
	Mitraguna & Others	64.272	72.869	73.172	1.885	1.450	-435	1.727	302	8.900	1.148	71.706	102,04%	1.466
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	152.130	3.645	4.816	1.171	2.115	1.664	22.589	3.152	152.251	99,92%	(121)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	4	3	43	2.024	0,01%	0,12%	5,75%	1.981	2.020	2.021			
	KUR	-	3	43	1.797	0,00%	0,13%	5,48%	1.754	1.797	1.793			
	Non KUR	4	-	-	227	0,19%	0,00%	9,33%	227	223	227			
3	PWG	48	-	-	755	0,78%	0,00%	8,22%	755	707	755			
	Cilem	48	-	-	755	0,78%	0,00%	8,22%	755	707	755			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	3.227	0,60%	1,34%	3,00%	1.806	2.680	1.797			
	CF 1	172	1.127	1.125	2.247	0,73%	3,81%	7,29%	1.122	2.075	1.120			
	Total Griya	-	1.127	1.125	1.624	0,00%	5,62%	7,95%	499	1.624	498			
	Oto	172	-	-	622	2,76%	0,00%	6,00%	622	451	622			
	CF 2	375	304	297	980	0,55%	0,39%	1,27%	684	605	677			
	Mitraguna & Others	375	304	297	980	0,58%	0,41%	1,34%	684	605	677			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.007	0,46%	0,97%	3,95%	4.542	5.407	4.573	0,78%	80,22%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	75	315	315	315	0,23%	0,89%	0,89%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,96%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,66%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	1,96%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,19%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,20%	(35)	(139)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0,44%	0,47%	0,44%	(35)	101	(0)	0,38%	14,07%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	3.625	3.634	208	8	(2.892)	-44,32%	(672)	-15,60%	13.353	27,21%	(9.720)
2	Tabungan	84.533	89.368	85.917	85.789	3.040	(129)	(3.579)	-4,00%	1.256	1,49%	97.545	87,95%	(11.756)
3	Deposito	19.903	26.834	27.814	27.815	(1.780)	0	981	3,65%	7.912	39,75%	20.584	135,13%	7.231
	Total	108.741	122.727	117.357	117.237	1.468	(120)	(5.490)	-4,47%	8.496	7,81%	131.482	89,17%	(14.245)
	CASA	88.838	95.893	89.542	89.422	3.248	(120)	(6.471)	-6,75%	584	0,66%	110.898	80,63%	(21.476)
	(%) CASA	81,70%	78,14%	76,30%	76,27%									
	FDR	78,57%	82,58%	86,92%	87,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.699	3.671		(28)	329	9,84%	(244)	-6,24%	-	0,00%	3.671
2	Giro ISE	3.001	2.348	2.736	2.705		(31)	357	15,21%	(296)	-9,86%	-	0,00%	2.705
3	Tabungan ISE	915	995	963	967		4	(28)	-2,82%	52	5,64%	-	0,00%	967
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	4.624	-	870	870	197	751	1.555	119	7.157	64,61%	(2.533)
	KUR	2.657	3.623	4.394	-	870	870	202	771	1.737	99	6.507	67,53%	(2.113)
	Non KUR	412	251	230	-	-	0	-5	-20	-181	20	651	35,40%	(420)
3	PWG	13.521	18.803	18.957	4.285	3.441	-844	156	154	5.436	3.287	27.081	70,00%	(8.124)
	Cilem	6.370	9.288	9.514	466	1.008	542	-345	226	3.143	782	16.556	57,46%	(7.042)
	Gadai	7.151	9.515	9.443	3.819	2.433	-1.386	500	-72	2.292	2.505	10.525	89,72%	(1.082)
4	CFG	68.150	78.677	78.424	1.629	1.956	328	656	-253	10.275	2.209	87.246	89,89%	(8.822)
	CF 1	32.030	33.916	33.187	-	-	0	-243	-729	1.156	729	33.647	98,63%	(460)
	Total Griya	25.555	26.419	25.990	-	-	0	0	-429	435	429	25.628	101,41%	363
	• Total Non Program	25.555	26.419	25.990	-	-	0	-217	-429	435	429	25.628	101,41%	363
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.196	-	-	0	-243	-300	721	300	8.019	89,74%	(823)
	CF 2	36.119	44.761	45.238	1.629	1.956	328	898	476	9.118	1.480	53.599	84,40%	(8.361)
	Mitraguna & Others	32.486	41.386	41.896	1.469	1.956	488	845	510	9.410	1.446	49.893	83,97%	(7.997)
	Pensiun	3.633	3.375	3.341	160	-	-160	53	-34	-292	34	3.706	90,17%	(364)
	Total Pembiayaan	85.434	101.353	102.005	5.913	6.267	353	1.008	652	16.571	5.615	122.179	83,49%	(20.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	33	100	301	0,00%	2,57%	6,51%	202	301	268			
	KUR	-	33	100	301	0,00%	2,75%	6,85%	202	301	268			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	742	0,00%	0,00%	3,92%	742	742	742			
	Cilem	-	-	-	599	0,00%	0,00%	6,29%	599	599	599			
	Gadai	-	-	-	144	0,00%	0,00%	1,52%	144	144	144			
4	CFG	1.050	644	794	957	1,54%	1,01%	1,22%	164	(93)	313			
	CF 1	1.050	520	669	303	3,28%	1,97%	0,91%	(365)	(747)	(217)			
	Total Griya	697	520	669	303	2,73%	2,53%	1,17%	(365)	(394)	(217)			
	Oto	353	-	-	-	5,46%	0,00%	0,00%	-	(353)	-			
	CF 2	-	124	125	654	0,00%	0,28%	1,45%	529	654	530			
	Mitraguna & Others	-	124	125	654	0,00%	0,30%	1,56%	529	654	530			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	677	893	2.000	1,23%	0,88%	1,96%	1.107	950	1.323	1,39%	29,29%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	71	4,32%	2,23%	1,54%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	31,00%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	902	893	1.102	0,49%	1,13%	1,41%	210	765	200			
	CF 1	337	70	67	277	1,05%	0,20%	0,83%	210	(60)	207			
	Total Griya	189	70	67	277	0,74%	0,26%	1,07%	210	88	207			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,82%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,97%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	1.173	1,36%	0,97%	1,15%	195	10	185	4,03%	-250,21%	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	13.846	7.554	(89)	(6.292)	(1.806)	-19,30%	(127)	-1,66%	16.238	46,52%	(8.685)
2	Tabungan	96.197	116.467	116.232	117.570	(1.379)	1.339	1.104	0,95%	21.373	22,22%	111.265	105,67%	6.305
3	Deposito	50.701	45.950	45.152	45.153	614	0	(797)	-1,74%	(5.548)	-10,94%	51.587	87,53%	(6.434)
	Total	154.579	171.777	175.230	170.277	(855)	(4.953)	(1.500)	-0,87%	15.698	10,16%	179.091	95,08%	(8.814)
	CASA	103.878	125.827	130.077	125.124	(1.468)	(4.953)	(703)	-0,56%	21.246	20,45%	127.503	98,13%	(2.379)
	(%) CASA	67,20%	73,25%	74,23%	73,48%									
	FDR	122,53%	118,32%	116,27%	119,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.219	4.216		(2)	160	3,94%	279	7,07%	-	0,00%	4.216
2	Giro ISE	1.498	2.633	2.571	2.561		(9)	(72)	-2,72%	1.063	70,93%		0,00%	2.561
3	Tabungan ISE	2.310	1.294	1.518	1.525		7	231	17,89%	(784)	-33,96%		0,00%	1.525
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	34.419	35.888	35.873	1.700	1.300	-400	73	-14	1.454	1.314	38.497	93,18%	(2.624)
	KUR	32.500	34.255	34.381	1.700	1.300	-400	245	126	1.881	1.174	36.366	94,54%	(1.985)
	Non KUR	1.920	1.633	1.493	-	-	0	-172	-140	-427	140	2.131	70,04%	(639)
3	PWG	17.830	30.105	31.726	10.388	8.144	-2.245	2.493	1.621	13.896	6.522	31.298	101,37%	428
	Cilem	5.164	10.604	11.434	1.753	1.724	-29	1.032	831	6.270	893	13.667	83,66%	(2.233)
	Gadai	12.666	19.501	20.292	8.635	6.420	-2.216	1.461	791	7.626	5.629	17.632	115,09%	2.660
4	CFG	137.158	137.253	136.143	1.106	1.585	479	-499	-1.110	-1.015	2.695	146.832	92,72%	(10.690)
	CF 1	38.164	40.292	39.363	446	-	-446	-181	-930	1.198	930	39.270	100,24%	92
	Total Griya	33.008	34.228	33.682	446	-	-446	0	-546	674	546	32.691	103,03%	992
	• Total Non Program	33.008	34.228	33.682	446	-	-446	127	-546	674	546	32.691	103,03%	992
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.680	-	-	0	-181	-384	524	384	6.579	86,33%	(899)
	CF 2	98.994	96.961	96.780	660	1.585	925	-318	-181	-2.213	1.766	107.562	89,98%	(10.782)
	Mitraguna & Others	71.310	70.983	71.010	430	1.485	1.055	-155	27	-301	1.458	81.314	87,33%	(10.304)
	Pensiun	27.683	25.978	25.770	230	100	-130	-163	-208	-1.913	308	26.248	98,18%	(478)
	Total Pembiayaan	189.407	203.246	203.742	13.195	11.029	-2.166	2.067	497	14.335	10.532	216.628	94,05%	(12.886)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	238	721	634	2.607	0,69%	1,77%	7,27%	1.974	2.370	1.887			
	KUR	105	543	522	2.405	0,32%	1,53%	7,00%	1.883	2.300	1.862			
	Non KUR	133	177	111	202	6,92%	6,81%	13,53%	91	69	24			
3	PWG	-	-	-	914	0,00%	0,00%	2,88%	914	914	914			
	Cilem	-	-	-	296	0,00%	0,00%	2,59%	296	296	296			
	Gadai	-	-	-	617	0,00%	0,00%	3,04%	617	617	617			
4	CFG	1.146	1.668	999	6.476	0,84%	0,73%	4,76%	5.476	5.330	4.808			
	CF 1	198	738	258	2.977	0,52%	0,64%	7,56%	2.719	2.779	2.239			
	Total Griya	73	609	-	2.653	0,22%	0,00%	7,88%	2.653	2.580	2.044			
	Oto	125	129	258	324	2,42%	4,26%	5,70%	66	199	195			
	CF 2	948	929	741	3.499	0,96%	0,76%	3,62%	2.758	2.551	2.569			
	Mitraguna & Others	799	691	690	2.648	1,12%	0,97%	3,73%	1.958	1.849	1.957			
	Pensiun	149	238	51	851	0,54%	0,20%	3,30%	800	702	612			
	Total Pembiayaan	1.384	2.388	1.633	9.997	0,73%	0,80%	4,91%	8.364	8.613	7.609	1,90%	61,27%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	477	379	318	309	1,39%	0,88%	0,86%	(9)	(169)	(71)			
	KUR	477	248	186	178	1,47%	0,54%	0,52%	(8)	(300)	(70)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,77%	(1)	131	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.320	2.648	2.444	3,20%	1,93%	1,79%	(205)	(1.950)	124			
	CF 1	1.329	1.891	1.891	1.589	3,48%	4,69%	4,04%	(302)	260	(302)			
	Total Griya	1.025	1.659	1.659	1.357	3,10%	4,85%	4,03%	(302)	332	(302)			
	Oto	305	232	232	232	5,91%	3,83%	4,09%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,88%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,76%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	2.752	2,57%	1,46%	1,35%	(214)	(2.119)	53	1,32%	2,41%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	11.257	11.270	1.795	13	(3.686)	-24,65%	(1.525)	-11,92%	25.453	44,28%	(14.182)
2	Tabungan	133.664	151.079	149.060	149.545	2.349	485	(1.533)	-1,01%	15.882	11,88%	153.100	97,68%	(3.554)
3	Deposito	120.976	138.301	138.445	138.446	(1.570)	1	144	0,10%	17.470	14,44%	122.651	112,88%	15.794
	Total	267.435	304.336	298.763	299.262	2.574	499	(5.075)	-1,67%	31.826	11,90%	301.204	99,36%	(1.942)
	CASA	146.460	166.035	160.318	160.816	4.144	498	(5.219)	-3,14%	14.356	9,80%	178.552	90,07%	(17.736)
	(%) CASA	54,76%	54,56%	53,66%	53,74%									
	FDR	60,13%	60,32%	61,09%	60,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.529	4.410		(119)	277	6,69%	829	23,13%	-	0,00%	4.410
2	Giro ISE	1.025	1.271	1.700	1.711		10	439	34,55%	686	66,92%		0,00%	1.711
3	Tabungan ISE	2.557	2.862	2.829	2.700		(129)	(163)	-5,68%	143	5,58%		0,00%	2.700
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	226	228	228		0	2	0,88%	15	7,04%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.794	39.069	1.060	1.910	850	-288	274	-1.584	1.636	44.009	88,77%	(4.941)
	KUR	37.299	36.721	37.093	900	1.860	960	-364	372	-206	1.488	40.604	91,35%	(3.511)
	Non KUR	3.353	2.073	1.975	160	50	-110	76	-97	-1.378	147	3.405	58,01%	(1.430)
3	PWG	6.039	13.363	13.922	1.202	1.343	141	576	559	7.883	784	14.444	96,39%	(522)
	Cilem	6.039	13.363	13.922	1.202	1.343	141	576	559	7.883	784	14.444	96,39%	(522)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	129.516	4.106	2.671	-1.435	1.385	-1.903	15.408	4.574	123.218	105,11%	6.298
	CF 1	24.580	27.681	27.600	825	856	31	30	-81	3.020	937	27.949	98,75%	(349)
	Total Griya	19.863	21.337	21.620	622	856	234	0	284	1.758	572	21.467	100,71%	153
	• Total Non Program	19.863	21.337	21.620	622	856	234	305	284	1.758	572	21.467	100,71%	153
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	5.980	203	-	-203	30	-364	1.262	364	6.482	92,26%	(502)
	CF 2	89.528	103.738	101.916	3.281	1.815	-1.466	1.355	-1.822	12.388	3.637	95.269	106,98%	6.647
	Mitraguna & Others	89.444	103.126	101.308	3.076	1.815	-1.261	1.153	-1.818	11.865	3.633	94.502	107,20%	6.807
	Pensiun	84	612	608	205	-	-205	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.507	6.368	5.924	-444	1.672	-1.070	21.708	6.994	181.671	100,46%	836

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.028	797	3.188	2,64%	2,05%	8,16%	2.391	2.116	2.160			
	KUR	877	947	705	3.015	2,35%	1,92%	8,13%	2.310	2.138	2.068			
	Non KUR	194	81	92	173	5,80%	4,42%	8,75%	81	(21)	92			
3	PWG	-	-	-	318	0,00%	0,00%	0,00%	318	318	318			
	Cilem	-	-	-	318	0,00%	0,00%	2,29%	318	318	318			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	1.149	0,69%	0,12%	0,89%	988	357	806			
	CF 1	630	216	38	1.018	2,56%	0,14%	3,69%	980	389	802			
	Total Griya	568	175	-	622	2,86%	0,00%	2,88%	622	53	446			
	Oto	61	41	38	397	1,30%	0,60%	6,64%	359	335	356			
	CF 2	162	126	123	130	0,18%	0,12%	0,13%	8	(31)	4			
	Mitraguna & Others	162	126	123	130	0,18%	0,12%	0,13%	8	(31)	4			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	4.655	1,16%	0,52%	2,55%	3.697	2.792	3.284	0,41%	83,98%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	931	1.423	1.625	1.694	2,29%	4,19%	4,34%	69	763	270			
	KUR	399	1.226	1.431	1.574	1,07%	3,90%	4,24%	142	1.175	347			
	Non KUR	532	197	194	120	15,87%	9,34%	6,08%	(73)	(412)	(77)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	700	695	640	0,35%	0,53%	0,49%	(55)	239	(60)			
	CF 1	315	623	619	564	1,28%	2,24%	2,05%	(55)	249	(58)			
	Total Griya	179	623	619	564	0,90%	2,90%	2,61%	(55)	385	(58)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.334	0,83%	1,26%	1,28%	14	1.002	211	0,44%	65,98%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	87.096	63.664	15.451	(23.433)	(1.191)	-1,84%	24.481	62,48%	50.617	125,77%	13.046
2	Tabungan	123.525	146.373	149.889	151.139	2.331	1.250	4.766	3,26%	27.614	22,36%	141.561	106,77%	9.578
3	Deposito	68.863	124.306	124.051	124.121	(6.480)	70	(185)	-0,15%	55.258	80,24%	70.099	177,07%	54.022
	Total	231.570	335.534	361.036	338.924	11.302	(22.112)	3.390	1,01%	107.353	46,36%	262.278	129,22%	76.646
	CASA	162.707	211.228	236.985	214.802	17.782	(22.183)	3.574	1,69%	52.095	32,02%	192.178	111,77%	22.624
	(%) CASA	70,26%	62,95%	65,64%	63,38%									
	FDR	34,66%	30,51%	29,26%	31,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.277	7.037		(240)	328	4,89%	1.146	19,45%	-	0,00%	7.037
2	Giro ISE	3.773	3.799	4.505	4.137		(368)	338	8,90%	364	9,65%		0,00%	4.137
3	Tabungan ISE	2.118	2.910	2.772	2.900		127	(10)	-0,35%	782	36,90%		0,00%	2.900
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	125	126	126		0	1	0,80%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.591	10.560	651	681	30	-241	-31	3.711	712	13.211	79,93%	(2.651)
	Cilem	6.849	10.591	10.560	651	681	30	-241	-31	3.711	712	13.211	79,93%	(2.651)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	95.076	2.546	4.467	1.921	628	3.304	21.657	1.164	96.758	98,26%	(1.681)
	CF 1	59.117	72.436	74.851	2.006	3.332	1.326	391	2.416	15.735	916	67.903	110,23%	6.948
	Total Griya	51.507	63.844	65.715	1.409	2.539	1.129	0	1.871	14.208	668	59.124	111,15%	6.590
	• Total Non Program	49.547	62.004	63.885	1.409	2.539	1.129	1.421	1.881	14.338	658	51.948	122,98%	11.937
	• Program	1.960	1.839	1.829	-	-	0	-13	-10	-131	10	7.176	25,49%	(5.347)
	Oto	7.609	8.592	9.137	597	793	196	391	545	1.527	249	8.779	104,07%	357
	CF 2	14.303	19.337	20.225	540	1.135	595	236	888	5.923	247	28.854	70,09%	(8.629)
	Mitraguna & Others	14.303	19.326	20.213	540	1.135	595	236	888	5.911	247	28.572	70,75%	(8.358)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	105.637	3.197	5.148	1.951	387	3.273	25.368	1.875	109.969	96,06%	(4.332)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	-	-	141	0,00%	0,00%	1,34%	141	141	141			
	Cilem	-	-	-	141	0,00%	0,00%	1,34%	141	141	141			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	4.480	0,88%	3,02%	4,71%	1.713	3.831	1.403			
	CF 1	650	3.077	2.768	3.871	1,10%	3,82%	5,17%	1.103	3.221	793			
	Total Griya	404	2.891	2.588	3.597	0,79%	4,05%	5,47%	1.010	3.193	707			
	Oto	245	187	180	273	3,22%	2,09%	2,99%	93	28	87			
	CF 2	-	-	-	610	0,00%	0,00%	3,01%	610	610	610			
	Mitraguna & Others	-	-	-	610	0,00%	0,00%	3,02%	610	610	610			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	4.622	0,81%	2,70%	4,38%	1.854	3.972	1.544	1,89%	56,74%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	800	535	534	534	1,09%	0,58%	0,56%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,66%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,75%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,51%	-	(266)	(1)	0,90%	-78,14%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	7.808	8.706	(1.468)	897	1.391	19,02%	(128)	-1,45%	19.113	45,55%	(10.408)
2	Tabungan	83.648	76.820	73.473	74.235	4.625	762	(2.585)	-3,37%	(9.413)	-11,25%	96.984	76,54%	(22.750)
3	Deposito	21.297	29.103	24.149	24.150	(7)	1	(4.954)	-17,02%	2.853	13,40%	21.662	111,49%	2.488
	Total	113.778	113.238	105.430	107.090	3.150	1.660	(6.147)	-5,43%	(6.688)	-5,88%	137.759	77,74%	(30.669)
	CASA	92.481	84.134	81.281	82.940	3.157	1.659	(1.194)	-1,42%	(9.541)	-10,32%	116.098	71,44%	(33.157)
	(%) CASA	81,28%	74,30%	77,09%	77,45%									
	FDR	151,33%	174,69%	189,84%	186,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	6.170	5.613		(557)	70	1,27%	2.198	64,36%	-	0,00%	5.613
2	Giro ISE	1.685	2.124	2.586	2.678		93	554	26,07%	993	58,91%		0,00%	2.678
3	Tabungan ISE	1.730	3.419	3.584	2.935		(649)	(484)	-14,14%	1.205	69,67%		0,00%	2.935
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	15.500	11.605	11.395	90	110	20	-468	-211	-4.106	321	17.616	64,68%	(6.221)
	KUR	13.526	8.643	8.368	30	-	-30	-544	-275	-5.158	275	15.580	53,71%	(7.212)
	Non KUR	1.974	2.963	3.027	60	110	50	76	64	1.053	46	2.036	148,66%	991
3	PWG	14.491	22.837	23.769	5.321	4.456	-865	1.063	932	9.278	3.524	29.753	79,89%	(5.984)
	Cilem	6.823	11.029	11.355	958	1.008	49	322	326	4.532	682	17.530	64,77%	(6.175)
	Gadai	7.668	11.808	12.414	4.362	3.448	-914	741	606	4.746	2.842	12.223	101,56%	191
4	CFG	142.193	163.370	164.985	5.951	6.314	363	5.097	1.615	22.792	4.699	153.159	107,72%	11.826
	CF 1	6.747	8.753	8.775	-	188	188	-111	22	2.028	166	8.711	100,74%	64
	Total Griya	3.465	5.226	5.184	-	-	0	0	-41	1.719	41	4.778	108,51%	407
	• Total Non Program	3.465	5.226	5.184	-	-	0	-41	-41	1.719	41	4.778	108,51%	407
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.590	-	188	188	-111	63	308	125	3.933	91,30%	(342)
	CF 2	135.445	154.617	156.210	5.951	6.126	175	5.209	1.593	20.765	4.533	144.449	108,14%	11.761
	Mitraguna & Others	125.884	145.797	147.207	5.951	5.852	-99	5.201	1.410	21.323	4.442	134.106	109,77%	13.101
	Pensiun	9.561	8.820	9.003	-	274	274	8	183	-558	91	10.343	87,05%	(1.340)
	Total Pembiayaan	172.184	197.812	200.149	11.362	10.880	-482	5.693	2.336	27.965	8.544	200.528	99,81%	(380)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	2.284	8,85%	10,18%	20,04%	1.102	912	674			
	KUR	1.295	1.152	819	1.753	9,57%	9,47%	20,95%	934	458	601			
	Non KUR	77	458	363	531	3,89%	12,25%	17,53%	168	454	72			
3	PWG	-	-	-	453	0,00%	0,00%	0,00%	453	453	453			
	Cilem	-	-	-	232	0,00%	0,00%	2,05%	232	232	232			
	Gadai	-	-	-	221	0,00%	0,00%	1,78%	221	221	221			
4	CFG	6	577	-	628	0,00%	0,00%	0,38%	628	622	51			
	CF 1	-	-	-	33	0,00%	0,00%	0,37%	33	33	33			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	33	0,00%	0,00%	0,91%	33	33	33			
	CF 2	6	577	-	595	0,00%	0,00%	0,38%	595	589	19			
	Mitraguna & Others	-	577	-	595	0,00%	0,00%	0,40%	595	595	19			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	3.365	0,80%	0,60%	1,68%	2.183	1.987	1.178	0,00%	100,00%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	583	865	858	1.099	3,76%	7,39%	9,64%	241	516	234			
	KUR	557	844	837	881	4,11%	9,68%	10,52%	44	324	37			
	Non KUR	26	21	21	218	1,32%	0,72%	7,20%	197	192	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	947	945	941	0,27%	0,58%	0,57%	(4)	553	(6)			
	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	388	947	945	941	0,29%	0,61%	0,60%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,64%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	2.040	0,56%	0,91%	1,02%	237	1.069	228	0,11%	89,02%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	1.820	1.828	65	8	886	94,00%	955	109,48%	1.573	116,18%	255
2	Tabungan	63.525	62.562	64.467	64.731	2.737	264	2.169	3,47%	1.206	1,90%	70.512	91,80%	(5.781)
3	Deposito	5.722	7.427	7.222	7.222	(34)	0	(205)	-2,76%	1.499	26,20%	5.934	121,71%	1.288
	Total	70.120	70.931	73.509	73.781	2.768	272	2.850	4,02%	3.661	5,22%	78.019	94,57%	(4.238)
	CASA	64.398	63.504	66.287	66.559	2.802	272	3.055	4,81%	2.161	3,36%	72.085	92,33%	(5.526)
	(%) CASA	91,84%	89,53%	90,18%	90,21%									
	FDR	73,73%	89,64%	87,85%	87,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	4.027	3.981		(46)	552	16,09%	494	14,17%	-	0,00%	3.981
2	Giro ISE	561	443	446	446		0	3	0,59%	(115)	-20,56%		0,00%	446
3	Tabungan ISE	2.926	2.987	3.582	3.536		(46)	549	18,39%	610	20,83%		0,00%	3.536
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.934	5.503	418	835	417	58	570	2.920	265	5.332	103,22%	172
	Cilem	2.583	4.934	5.503	418	835	417	58	570	2.920	265	5.332	103,22%	172
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	59.075	1.470	1.100	-370	1.830	424	9.959	676	58.362	101,22%	713
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	58.651	59.075	1.470	1.100	-370	1.830	424	9.959	676	58.362	101,22%	713
	Mitraguna & Others	45.066	54.231	54.696	1.260	1.100	-160	1.663	465	9.630	635	51.071	107,10%	3.625
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	64.578	1.888	1.935	47	1.887	994	12.879	941	63.694	101,39%	885

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	-	-	215	0,00%	0,00%	3,90%	215	215	215			
	Cilem	-	-	-	215	0,00%	0,00%	3,90%	215	215	215			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	559	0,00%	0,00%	0,95%	559	559	559			
	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	-	-	-	559	0,00%	0,00%	0,95%	559	559	559			
	Mitraguna & Others	-	-	-	559	0,00%	0,00%	1,02%	559	559	559			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	774	0,00%	0,00%	1,20%	774	774	774	2,91%	-142,60%	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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	220	209	208	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	209	208	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	Mitraguna & Others	220	209	208	206	0,49%	0,38%	0,38%	(1)	(14)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	206	0,43%	0,33%	0,32%	(1)	(14)	(3)	3,78%	#####	3,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	1.775	1.765	(571)	(9)	(196)	-10,01%	(319)	-15,30%	6.160	28,66%	(4.394)
2	Tabungan	153.901	146.675	153.359	152.592	4.387	(767)	5.917	4,03%	(1.309)	-0,85%	168.902	90,34%	(16.310)
3	Deposito	36.197	29.274	28.514	28.514	(1.612)	0	(761)	-2,60%	(7.683)	-21,23%	37.037	76,99%	(8.524)
	Total	192.181	177.911	183.648	182.871	2.204	(777)	4.960	2,79%	(9.311)	-4,84%	212.099	86,22%	(29.228)
	CASA	155.985	148.637	155.134	154.357	3.816	(777)	5.720	3,85%	(1.628)	-1,04%	175.061	88,17%	(20.704)
	(%) CASA	81,17%	83,55%	84,47%	84,41%									
	FDR	138,97%	169,15%	162,96%	163,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	1.620	1.645	25	(501)	-23,36%	1.116	210,98%	-	0,00%	1.645	
2	Giro ISE	45	763	615	633	19	(130)	-17,04%	588	1303,04%		0,00%	633	
3	Tabungan ISE	484	1.383	1.005	1.012	7	(371)	-26,85%	528	109,12%		0,00%	1.012	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	35	107	107	107	0	0	0,00%	72	205,71%		0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Local Champion	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.510	370	115	-255	206	-52	1.430	167	8.513	76,47%	(2.003)
	KUR	4.827	6.313	6.239	315	90	-225	152	-74	1.412	164	7.954	78,44%	(1.715)
	Non KUR	254	250	271	55	25	-30	54	22	18	3	559	48,51%	(288)
3	PWG	24.335	48.034	48.174	4.699	2.996	-1.703	895	140	23.839	2.856	41.252	116,78%	6.922
	Cilem	24.335	48.034	48.174	4.699	2.996	-1.703	895	140	23.839	2.856	41.252	116,78%	6.922
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.547	2.800	3.075	275	1.752	-1.742	6.943	4.817	246.697	99,13%	(2.151)
	CF 1	8.506	8.927	8.735	420	-	-420	-73	-192	229	192	10.129	86,23%	(1.394)
	Total Griya	6.805	6.954	6.835	420	-	-420	0	-119	30	119	7.236	94,46%	(401)
	• Total Non Program	6.655	6.810	6.693	420	-	-420	318	-117	38	117	6.690	100,05%	3
	• Program	149	143	142	-	-	0	-0	-1	-7	1	546	26,01%	(404)
	Oto	1.701	1.973	1.900	-	-	0	-73	-74	198	74	2.893	65,67%	(993)
	CF 2	229.097	237.362	235.812	2.380	3.075	695	1.825	-1.550	6.715	4.625	236.569	99,68%	(756)
	Mitraguna & Others	203.836	211.430	210.240	2.280	2.931	651	2.038	-1.190	6.404	4.121	207.218	101,46%	3.023
	Pensiun	25.262	25.932	25.572	100	144	44	-213	-360	310	504	29.351	87,13%	(3.779)
	Total Pembiayaan	267.076	300.933	299.277	7.869	6.186	-1.683	2.852	-1.656	32.202	7.842	296.519	100,93%	2.758

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	-	22	736	0,00%	0,33%	11,30%	714	736	736			
	KUR	-	-	22	689	0,00%	0,35%	11,04%	667	689	689			
	Non KUR	-	-	-	47	0,00%	0,00%	17,36%	47	47	47			
3	PWG	-	-	2	2.080	0,00%	0,00%	4,32%	2.078	2.080	2.080			
	Cilem	-	-	2	2.080	0,00%	0,00%	4,32%	2.078	2.080	2.080			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	5.285	1,09%	1,51%	2,16%	1.566	2.701	1.862			
	CF 1	819	533	854	950	9,63%	9,56%	10,87%	96	131	416			
	Total Griya	819	533	854	950	12,04%	12,28%	13,89%	96	131	416			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.890	2.865	4.336	0,77%	1,21%	1,84%	1.470	2.570	1.445			
	Mitraguna & Others	1.765	2.749	2.729	3.790	0,87%	1,29%	1,80%	1.061	2.025	1.041			
	Pensiun	-	141	136	545	0,00%	0,53%	2,13%	409	545	405			
	Total Pembiayaan	2.584	3.424	3.743	8.101	0,97%	1,24%	2,71%	4.359	5.517	4.678	0,58%	78,41%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-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	3.370	3.535	3.498	3.622	1,42%	1,42%	1,48%	124	252	87			
	CF 1	340	540	364	431	4,00%	4,08%	4,94%	67	91	(108)			
	Total Griya	340	540	364	431	5,00%	5,24%	6,31%	67	91	(108)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.190	1,32%	1,32%	1,35%	57	161	195			
	Mitraguna & Others	2.939	2.995	2.995	3.190	1,44%	1,42%	1,52%	195	251	195			
	Pensiun	90	-	138	-	0,03%	0,05%	0,00%	(138)	(90)	-			
	Total Pembiayaan	3.370	3.535	3.498	3.622	1,26%	1,16%	1,21%	124	252	87	0,51%	58,18%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,38%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,92%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	616	616	108	(0)	(1.196)	-66,02%	20	3,40%	9.865	6,24%	(9.250)
2	Tabungan	46.385	47.950	47.744	47.522	2.551	(222)	(428)	-0,89%	1.137	2,45%	59.043	80,49%	(11.521)
3	Deposito	18.302	47.011	47.067	47.067	24.713	0	56	0,12%	28.765	157,17%	18.943	248,46%	28.123
	Total	65.283	96.773	95.426	95.204	27.371	(222)	(1.568)	-1,62%	29.922	45,83%	87.852	108,37%	7.352
	CASA	46.981	49.762	48.359	48.137	2.658	(222)	(1.624)	-3,26%	1.157	2,46%	68.908	69,86%	(20.771)
	(%) CASA	71,97%	51,42%	50,68%	50,56%									
	FDR	134,21%	100,81%	103,17%	103,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.398	991	994	1.005	11	14	1,45%	(393)	-28,09%	-	0,00%	1.005
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	993	1.004	11	14	1,45%	(354)	-26,07%		0,00%	1.004
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96	0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-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	15.438	16.330	16.270	770	620	-150	557	-60	832	680	17.933	90,73%	(1.663)
	KUR	14.693	15.812	15.766	770	620	-150	581	-45	1.073	665	17.058	92,43%	(1.291)
	Non KUR	745	518	503	-	-	0	-24	-15	-241	15	875	57,56%	(371)
3	PWG	3.211	6.101	6.904	512	1.166	654	2	803	3.693	363	7.953	86,80%	(1.049)
	Cilem	3.211	6.101	6.904	512	1.166	654	2	803	3.693	363	7.953	86,80%	(1.049)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.274	960	970	10	-90	147	6.305	823	77.223	97,48%	(1.949)
	CF 1	2.071	11.185	11.918	334	800	465	-22	733	9.847	67	5.308	224,54%	6.610
	Total Griya	1.516	10.178	10.759	334	626	292	0	582	9.243	45	3.948	272,55%	6.812
	• Total Non Program	1.516	4.880	5.139	170	292	122	606	259	3.623	32	3.948	130,18%	1.192
	• Program	-	5.298	5.620	164	334	170	1.060	322	5.620	12	0	0,00%	5.620
	Oto	555	1.007	1.159	-	173	173	-22	151	604	22	1.360	85,19%	(201)
	CF 2	66.897	63.942	63.356	625	170	-455	-68	-586	-3.542	756	71.915	88,10%	(8.559)
	Mitraguna & Others	64.762	61.118	60.559	625	170	-455	47	-559	-4.204	729	68.632	88,24%	(8.073)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-27	662	27	3.283	85,21%	(486)
	Total Pembiayaan	87.617	97.557	98.447	2.242	2.756	514	469	890	10.831	1.866	103.108	95,48%	(4.661)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	151	323	475	1.135	0,98%	2,91%	6,98%	661	984	812			
	KUR	98	236	475	1.068	0,67%	3,00%	6,77%	593	970	831			
	Non KUR	53	87	-	68	7,15%	0,00%	13,47%	68	15	(19)			
3	PWG	-	-	-	295	0,00%	0,00%	4,27%	295	295	295			
	Cilem	-	-	-	295	0,00%	0,00%	4,27%	295	295	295			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	2.927	1,23%	3,72%	3,89%	131	2.081	(151)			
	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	846	3.078	2.796	2.927	1,26%	4,37%	4,62%	131	2.081	(151)			
	Mitraguna & Others	846	3.078	2.796	2.927	1,31%	4,57%	4,83%	131	2.081	(151)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.401	3.270	4.358	1,14%	3,35%	4,43%	1.087	3.361	957	1,51%	65,86%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	329	107	107	0,73%	0,66%	0,66%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,44%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,31%	-	(0)	(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	2.420	3.817	5.673	3.583	3,51%	7,55%	4,76%	(2.089)	1.164	(233)			
	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	2.420	3.817	5.673	3.583	3,62%	8,87%	5,66%	(2.089)	1.164	(233)			
	Mitraguna & Others	2.420	3.817	5.673	3.583	3,74%	9,28%	5,92%	(2.089)	1.164	(233)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	3.690	2,89%	5,92%	3,75%	(2.089)	1.159	(455)	3,77%	-0,48%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	5.307	6.027	252	720	2.438	67,95%	150	2,56%	14.586	41,32%	(8.559)
2	Tabungan	83.977	92.628	89.250	89.202	4.640	(47)	(3.426)	-3,70%	5.225	6,22%	97.359	91,62%	(8.157)
3	Deposito	19.184	13.402	13.396	13.397	227	0	(6)	-0,04%	(5.788)	-30,17%	19.853	67,48%	(6.456)
	Total	109.038	109.619	107.953	108.626	5.119	673	(994)	-0,91%	(412)	-0,38%	131.798	82,42%	(23.172)
	CASA	89.854	96.217	94.556	95.229	4.892	673	(988)	-1,03%	5.375	5,98%	111.945	85,07%	(16.716)
	(%) CASA	82,41%	87,77%	87,59%	87,67%									
	FDR	40,48%	56,65%	57,96%	57,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.308	8.487		180	28	0,34%	(93)	-1,09%	-	0,00%	8.487
2	Giro ISE	1.236	802	1.500	1.491		(9)	689	85,99%	255	20,65%		0,00%	1.491
3	Tabungan ISE	7.345	7.657	6.808	6.996		189	(661)	-8,63%	(349)	-4,75%		0,00%	6.996
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	• Local Champion	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.674	740	275	-465	715	32	4.170	243	13.973	97,87%	(298)
	KUR	9.147	12.517	12.565	550	275	-275	542	48	3.418	227	13.376	93,93%	(811)
	Non KUR	358	1.125	1.110	190	-	-190	173	-15	752	15	597	185,99%	513
3	PWG	9.262	11.461	11.331	565	429	-135	-376	-130	2.069	559	16.056	70,57%	(4.725)
	Cilem	9.262	11.461	11.331	565	429	-135	-376	-130	2.069	559	16.056	70,57%	(4.725)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.941	850	875	25	-365	75	11.564	800	46.807	78,92%	(9.867)
	CF 1	14.455	17.700	17.409	689	-	-689	-286	-291	2.954	291	16.888	103,08%	521
	Total Griya	3.903	8.700	8.628	502	-	-502	0	-72	4.725	72	4.782	180,45%	3.847
	• Total Non Program	3.903	6.900	6.830	-	-	0	-12	-70	2.927	70	4.782	142,83%	2.048
	• Program	-	1.801	1.799	502	-	-502	719	-2	1.799	2	0	0,00%	1.799
	Oto	10.552	9.000	8.780	187	-	-187	-286	-219	-1.772	219	12.107	72,53%	(3.326)
	CF 2	10.922	19.166	19.532	161	875	714	-79	366	8.610	509	29.919	65,28%	(10.387)
	Mitraguna & Others	10.683	18.429	18.798	161	875	714	-283	369	8.115	506	29.204	64,37%	(10.406)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.570	2.154	2.079	-75	-37	466	18.426	1.613	76.836	81,43%	(14.266)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	-	-	501	0,00%	0,00%	3,66%	501	501	501			
	KUR	-	-	-	186	0,00%	0,00%	1,48%	186	186	186			
	Non KUR	-	-	-	315	0,00%	0,00%	28,35%	315	315	315			
3	PWG	-	-	-	827	0,00%	0,00%	7,30%	827	827	827			
	Cilem	-	-	-	827	0,00%	0,00%	7,30%	827	827	827			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.318	1,42%	0,93%	3,57%	974	958	913			
	CF 1	360	405	344	907	2,49%	1,94%	5,21%	563	547	501			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	907	3,41%	3,82%	10,33%	563	547	501			
	CF 2	-	-	-	411	0,00%	0,00%	2,11%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,19%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	2.646	0,82%	0,55%	4,23%	2.302	2.286	2.241	3,08%	27,25%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-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	-	170	-	277	0,00%	0,00%	0,75%	277	277	108			
	CF 1	-	170	-	277	0,00%	0,00%	1,59%	277	277	108			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	277	0,00%	0,00%	3,16%	277	277	108			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	-	277	0,00%	0,00%	0,44%	277	277	108	1,62%	-264,75%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	644	643	(442)	(0)	(168)	-20,66%	640	18522,56%	6	#####	638
2	Tabungan	34.487	31.138	33.177	32.993	578	(184)	1.855	5,96%	(1.494)	-4,33%	39.698	83,11%	(6.705)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	36.256	36.072	137	(184)	1.618	4,70%	(1.937)	-5,10%	43.281	83,34%	(7.210)
	CASA	34.491	31.949	33.821	33.637	137	(184)	1.688	5,28%	(854)	-2,48%	39.704	84,72%	(6.067)
	(%) CASA	90,75%	92,73%	93,28%	93,25%									
	FDR	1,90%	2,84%	3,17%	3,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	159	62	106	106	0	44	70,76%	(53)	-33,28%	-	0,00%	106
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	159	62	106	106	0	44	70,76%	(53)	-33,28%		0,00%	106
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	889	915	4	88	84	-60	25	271	63	1.824	50,13%	(910)
	Cilem	644	889	915	4	88	84	-60	25	271	63	1.824	50,13%	(910)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	236	70	150	80	62	148	158	2	78	301,46%	158
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	236	70	150	80	62	148	158	2	78	301,46%	158
	Mitraguna & Others	78	88	236	70	150	80	62	148	158	2	78	301,46%	158
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.151	74	238	164	2	174	429	65	1.903	60,48%	(752)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	177,89%	#DIV/0!	177,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	57,46%	#DIV/0!	57,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59