

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.342.450	1.347.240	79.856	4.791	(164.038)	-10,85%	236.179	21,26%	1.359.521	99,10%	(12.280)
2	Tabungan	4.778.169	5.117.615	5.310.785	5.329.335	111.728	18.549	211.720	4,14%	551.166	11,54%	5.138.860	103,71%	190.475
3	Deposito	1.667.902	1.697.645	1.644.719	1.642.846	(31.178)	(1.873)	(54.799)	-3,23%	(25.056)	-1,50%	1.690.130	97,20%	(47.284)
	Total	7.557.133	8.326.539	8.297.954	8.319.422	160.406	21.467	(7.117)	-0,09%	762.289	10,09%	8.188.511	101,60%	130.911
	CASA	5.889.231	6.628.894	6.653.235	6.676.575	191.584	23.340	47.682	0,72%	787.345	13,37%	6.498.380	102,74%	178.195
	(%) CASA	77,93%	79,61%	80,18%	80,25%									
	FDR	79,28%	78,62%	80,22%	80,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	366.136	366.555		420	21.994	6,38%	62.178	20,43%	392.287	93,44%	(25.732)
2	Giro ISE	93.275	83.083	89.621	90.304		683	7.222	8,69%	(2.971)	-3,19%	146.711	61,55%	(56.407)
3	Tabungan ISE	174.173	207.373	222.266	221.981		(284)	14.608	7,04%	47.808	27,45%	186.170	119,24%	35.812
4	Deposito ISE	36.929	54.116	54.249	54.270		21	154	0,28%	17.341	46,96%	59.406	91,35%	(5.136)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.552	1.850	102.302	100.452	-22.040	97.927	67.944	4.375	886.402	100,69%	6.150
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	244.210	1.850	2.302	452	-17.075	-2.073	3.458	4.375	275.847	88,53%	(31.637)
	• Local Champion	177.655	176.981	176.091	500	2.050	1.550	-18.124	-890	-1.564	2.940	188.154	93,59%	(12.063)
	• Value Chain	63.098	69.302	68.119	1.350	252	(1.098)	1.049	-1.183	5.022	1.435	87.693	77,68%	(19.574)
2	MBG	1.025.144	1.050.210	1.046.267	15.201	15.276	75	4.277	-3.942	21.123	19,218	1.127.564	92,79%	(81.297)
	KUR	965.396	990.622	987.515	14.856	15.096	240	4.147	-3.108	22.118	18.204	1.062.689	92,93%	(75.175)
	Non KUR	59.748	59.587	58.753	345	180	-165	130	-835	-995	1.015	64.875	90,56%	(6.122)
3	PWG	255.819	508.340	530.407	77.168	52.730	-24.437	31.058	22.067	274.588	30.663	563.574	94,11%	(33.167)
	Cilem	149.863	346.578	361.193	31.063	23.326	-7.738	16.151	14.615	211.330	8.710	399.246	90,47%	(38.053)
	Gadai	105.956	161.762	169.214	46.104	29.404	-16.700	14.906	7.451	63.258	21.953	164.327	102,97%	4.886
4	CFG	3.885.901	4.193.178	4.187.113	50.812	48.486	-2.327	38.816	-6.065	301.211	54.550	4.332.277	96,65%	(145.164)
	CF 1	838.535	901.570	897.491	9.973	6.314	-3.658	2.382	-4.079	58.956	10.393	913.053	98,30%	(15.562)
	Total Griya	595.912	605.944	602.482	4.294	1.237	-3.057	0	-3.463	6.569	4.700	633.024	95,18%	(30.542)
	• Total Non Program	435.065	456.344	453.604	3.976	1.237	-2.739	4.223	-2.740	18.539	3.977	451.458	100,48%	2.145
	• Program	160.848	149.601	148.878	318	-	-318	-929	-723	-11.970	723	181.566	82,00%	(32.687)
	Oto	242.622	295.625	295.009	5.679	5.077	-601	2.382	-616	52.387	5.693	280.029	105,35%	14.980
	CF 2	3.047.367	3.291.608	3.289.622	40.840	42.171	1.332	36.434	-1.986	242.255	44.157	3.419.224	96,21%	(129.602)
	Mitraguna & Others	2.497.673	2.730.485	2.729.984	38.093	36.448	-1.644	33.809	-502	232.311	36.950	2.835.118	96,29%	(105.135)
	Pensiun	569.694	561.123	559.638	2.747	5.723	2.976	2.625	-1.485	9.944	7.208	584.105	95,81%	(24.467)
	Total Pembiayaan	5.991.472	6.546.353	6.656.339	145.031	218.794	73.763	52.110	109.986	664.866	108.808	6.909.817	96,33%	(253.478)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YTD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25					%	Penc.	Gap		
1	SME	1.291	250	188	799	0,16%	0,02%	0,09%	611	(492)	549			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	799	0,54%	0,08%	0,33%	611	(492)	549			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	56.225	1,12%	1,86%	5,37%	36.705	44.749	36.705			
	KUR	9.838	16.517	16.517	49.658	1,02%	1,67%	5,03%	33.141	39.820	33.141			
	Non KUR	1.638	3.003	3.003	6.567	2,74%	5,04%	11,18%	3.564	3.564	3.564			
3	PWG	124	-	-	9.477	0,05%	0,00%	1,79%	9.477	9.352	9.477			
	Cilem	118	-	-	7.742	0,08%	0,00%	2,14%	7.742	7.624	7.742			
	Gadai	7	-	-	1.735	0,01%	0,00%	1,03%	1.735	1.728	1.735			
4	CFG	59.411	71.220	72.096	123.086	1,53%	1,72%	2,94%	50.990	63.675	51.866			
	CF 1	35.165	42.144	39.232	61.537	4,19%	4,35%	6,86%	22.305	26.372	19.393			
	Total Griya	29.490	31.633	30.424	38.458	4,95%	5,02%	6,38%	8.034	8.968	6.825			
	Oto	5.675	10.511	8.808	23.079	2,34%	2,98%	7,82%	14.271	17.405	12.568			
	CF 2	24.246	29.076	32.864	61.549	0,80%	1,00%	1,87%	28.685	37.302	32.473			
	Mitraguna & Others	22.605	26.760	29.933	52.517	0,91%	1,10%	1,92%	22.584	29.912	25.756			
	Pensiun	1.642	2.316	2.931	9.032	0,30%	0,52%	1,61%	6.101	7.391	6.717			
	Total Pembiayaan	72.302	90.990	91.804	189.586	1,21%	1,40%	1,53%	97.783	117.284	98.596	1,12%	56,19%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YTD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.054	14.351	(1.199)	298	(15)	-0,11%	5.374	59,87%	19.787	72,53%	(5.436)
2	Tabungan	318.561	346.534	331.567	331.283	10.467	(284)	(15.251)	-4,40%	12.722	3,99%	337.516	98,15%	(6.233)
3	Deposito	104.995	107.552	107.268	107.268	1.995	0	(284)	-0,26%	2.273	2,17%	105.614	101,57%	1.654
	Total	432.533	468.453	452.889	452.903	11.262	14	(15.550)	-3,32%	20.370	4,71%	462.917	97,84%	(10.014)
	CASA	327.538	360.901	345.621	345.634	9.268	14	(15.266)	-4,23%	18.096	5,52%	357.303	96,73%	(11.668)
	(%) CASA	75,73%	77,04%	76,31%	76,32%									
	FDR	79,97%	80,19%	82,07%	82,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.160	14.117	(43)	536	3,95%	3.811	36,97%	-	0,00%	14.117	
2	Giro ISE	2.678	2.101	2.143	2.110	(34)	8	0,40%	(568)	-21,23%	-	0,00%	2.110	
3	Tabungan ISE	7.628	8.479	9.017	9.007	(10)	528	6,23%	1.379	18,08%	-	0,00%	9.007	
4	Deposito ISE	-	3.000	3.000	3.000	0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000	
5	CIF ISE	166	171	172	172	0	1	0,58%	6	3,61%	-	0,00%	172	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
	• Local Champion	13.476	11.872	11.872	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
	• Value Chain	9.700	8.061	8.061	-	-	-18	0	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.183	200	460	260	-907	-104	1.072	564	36.590	90,69%	(3.407)
	KUR	29.277	30.780	30.794	200	460	260	-777	14	1.517	446	33.660	91,49%	(2.866)
	Non KUR	2.834	2.508	2.389	-	-	0	-130	-119	-445	119	2.930	81,53%	(541)
3	PWG	33.786	47.138	48.480	5.864	4.099	-1.765	1.845	1.342	14.694	2.758	39.995	121,21%	8.485
	Cilem	19.457	28.926	29.351	1.585	1.299	-285	424	9.894	875	22.115	132,72%	7.236	
	Gadai	14.329	18.212	19.129	4.279	2.800	-1.479	2.518	917	4.800	1.882	17.880	106,98%	1.249
4	CFG	256.811	275.303	270.076	5.014	1.794	-3.220	5.079	-5.227	13.264	7.021	270.459	99,86%	(383)
	CF 1	12.729	15.086	14.892	78	-	-78	-469	-193	2.164	193	14.355	103,74%	537
	Total Griya	2.031	4.113	4.108	-	-	0	0	-5	2.077	5	2.449	167,75%	1.659
4	• Total Non Program	2.031	4.113	4.108	-	-	0	0	-5	2.077	5	2.449	167,75%	1.659
	• Program	-	-	-	-	-	-	-	-	0	0	0	0,00%	0
	Oto	10.697	10.973	10.785	78	-	-78	-469	-188	87	188	11.907	90,58%	(1.122)
	CF 2	244.083	260.217	255.183	4.936	1.794	-3.142	5.548	-5.034	11.101	6.828	256.104	99,64%	(920)
	Mitraguna & Others	223.458	237.231	231.874	4.936	1.280	-3.656	5.341	-5.357	8.415	6.637	234.367	98,94%	(2.493)
	Pensiun	20.624	22.986	23.310	-	514	514	207	323	2.685	191	21.737	107,24%	1.573
	Total Pembiayaan	345.884	375.661	371.671	11.078	6.353	-4.724	6.894	-3.990	25.787	10.343	376.500	98,72%	(4.829)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		%	Penc.	Gap	
1	SME	-	20	20	20	20	0,00%	0,10%	0,10%	-	20	0		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	20	20	20	20	0,00%	0,10%	0,10%	-	20	0		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	230	940	887	2.239	730	0,71%	2,66%	6,75%	1.352	2.009	1.299		
	KUR	230	858	808	1.862	788	0,78%	2,62%	6,05%	1.054	1.632	1.004		
	Non KUR	-	82	79	377	700	0,00%	3,15%	15,78%	298	377	295		
3	PWG	-	-	-	-	694	0,00%	0,00%	0,00%	1.43%	694	694		
	Cilem	-	-	-	-	547	0,00%	0,00%	0,00%	1.86%	547	547		
	Gadai	-	-	-	-	147	0,00%	0,00%	0,00%	0,77%	147	147		
4	CFG	1.832	1.119	1.731	2.378	1.132	0,71%	0,63%	0,63%	647	546	1.260		
	CF 1	169	580	232	515	1.332	1,62%	1,43%	1,43%	283	345	(65)		
	Total Griya	33	19	18	-	1.620	0,43%	0,00%	0,00%	(18)	(33)	(19)		
	Oto	136	561	214	515	1.288	1,95%	4,77%	4,77%	301	378	(46)		
	CF 2	1.662	539	1.499	1.863	1.083	0,68%	0,58%	0,58%	364	201	1.325		
	Mitraguna & Others	1.662	539	1.274	1.638	1.039	0,74%	0,54%	0,54%	364	(24)	1.099		
	Pensiun	-	-	225	225	0,00%	0,98%	0,98%	0,98%	-	225	225		
	Total Pembiayaan	941	3.625	3.683	3.983	0,27%	0,98%	1,07%	3.042	300	358	0,41%	61,84%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	432.156	432.533	457.190	25.034	1,5%	3.58	3.82	3.81
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%	1.493	1.658	1.761

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.706	2.742	194	36	144	5,53%	1.256	84,52%	7.205	38,06%	(4.463)
2	Tabungan	231.208	242.522	247.705	248.310	(1.686)	605	5.788	2,39%	17.102	7,40%	247.199	100,45%	1.111
3	Deposito	90.995	78.066	78.057	78.149	(2.338)	92	83	0,11%	(12.846)	-14,12%	91.717	85,21%	(13.568)
	Total	323.689	323.187	328.469	329.201	(3.830)	733	6.014	1,86%	5.512	1,70%	346.121	95,11%	(16.919)
	CASA	232.695	245.121	250.411	251.052	(1.492)	641	5.932	2,42%	18.358	7,89%	254.404	98,68%	(3.351)
	(%) CASA	71,89%	75,84%	76,24%	76,26%									
	FDR	38,52%	41,23%	40,85%	40,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	9.122	9.138		16	337	3,83%	1.376	17,73%	-	0,00%	9.138
2	Giro ISE	590	627	625	690		66	63	10,10%	100	16,90%		0,00%	690
3	Tabungan ISE	7.171	8.174	8.497	8.448		(49)	274	3,35%	1.276	17,80%		0,00%	8.448
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	28.945	-	-	0	-684	-510	-7.420	510	42.239	68,53%	(13.294)
	KUR	33.975	26.721	26.240	-	-	0	-917	-481	-7.735	481	39.632	66,21%	(13.392)
	Non KUR	2.390	2.735	2.705	-	-	0	233	-30	316	30	2.607	103,78%	98
3	PWG	10.065	19.137	20.687	1.951	2.874	923	319	1.549	10.621	1.325	24.643	83,94%	(3.957)
	Cilem	6.212	12.813	13.618	702	1.084	382	45	805	7.407	279	15.999	85,12%	(2.380)
	Gadai	3.854	6.324	7.068	1.249	1.790	542	273	744	3.214	1.047	8.645	81,76%	(1.577)
4	CFG	78.172	84.669	84.548	2.683	737	-1.946	1.321	-121	6.376	857	93.182	90,73%	(8.634)
	CF 1	15.674	21.094	21.302	1.041	567	-474	717	208	5.627	359	17.463	121,98%	3.838
	Total Griya	3.604	3.943	3.930	300	-	-300	0	-13	326	13	4.063	96,73%	(133)
4	• Total Non Program	3.604	3.943	3.930	300	-	-300	263	-13	326	13	4.063	96,73%	(133)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.372	741	567	-174	717	220	5.301	346	13.400	129,63%	3.971
	CF 2	62.498	63.575	63.246	1.642	170	-1.472	604	-328	748	498	75.718	83,53%	(12.472)
	Mitraguna & Others	54.964	56.015	55.734	1.370	120	-1.250	511	-281	770	401	66.961	83,23%	(11.227)
	Pensiun	7.534	7.559	7.512	272	50	-222	93	-47	-22	97	8.757	85,78%	(1.245)
	Total Pembiayaan	124.679	133.262	134.180	4.634	3.611	-1.023	955	918	9.501	2.693	160.140	83,79%	(25.960)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	-	(76)						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	-	(76)						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	1.062	2.277	2.283	4.020	2.92%	7,75%	13,89%	1.737	2.958	1.743						
	KUR	1.062	2.074	2.082	3.507	3,13%	7,79%	13,37%	1.425	2.445	1.433						
	Non KUR	-	203	201	513	0,00%	7,34%	18,96%	312	513	310						
3	PWG	-	-	-	786	0,00%	0,00%	3,80%	786	786	786						
	Cilem	-	-	-	494	0,00%	0,00%	3,63%	494	494	494						
	Gadai	-	-	-	293	0,00%	0,00%	4,14%	293	293	293						
4	CFG	113	586	554	2.513	0,14%	0,65%	2,97%	1.959	2.400	1.927						
	CF 1	113	304	272	930	0,72%	1,29%	4,37%	658	817	626						
	Total Griya	-	50	52	11	0,00%	1,31%	0,29%	(40)	11	(39)						
	Oto	113	254	220	918	0,93%	1,28%	5,29%	698	806	665						
	CF 2	-	282	282	1.583	0,00%	0,44%	2,50%	1.301	1.583	1.301						
	Mitraguna & Others	-	282	293	1.583	0,50%	0,284	1,301	1.583	1.301	1.301						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	1.434	1.297	1.420	1.529	1,15%	1,07%	1,14%	109	95	233	2,83%	-148,25%	1,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.22	3.63	3.64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.490	25.388	(604)	(102)	982	4,02%	1.498	6,27%	33.189	76,49%	(7.801)
2	Tabungan	197.564	211.820	211.515	210.791	2.002	(723)	(1.029)	-0,49%	13.227	6,70%	210.576	100,10%	216
3	Deposito	16.291	19.000	18.141	18.140	(667)	(0)	(859)	-4,52%	1.849	11,35%	16.991	106,76%	1.149
	Total	237.746	255.226	255.145	254.320	731	(825)	(906)	-0,35%	16.574	6,97%	260.756	97,53%	(6.436)
	CASA	221.455	236.226	237.005	236.180	1.398	(825)	(46)	-0,02%	14.725	6,65%	243.765	96,89%	(7.585)
	(%) CASA	93,15%	92,56%	92,89%	92,87%									
	FDR	68,74%	65,90%	66,15%	66,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	30.813	39.757	43.043	39.772	(3.272)	14	0,04%	8.958	29,07%	-	0,00%	39.772		
2	Giro ISE	20.367	22.839	24.306	24.104	(202)	1.265	5,54%	3.737	18,35%	-	0,00%	24.104		
3	Tabungan ISE	10.446	16.918	18.737	15.667	(3.069)	(1.251)	-7,39%	5.221	49,98%	-	0,00%	15.667		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	195	218	218	218	0	0	0,00%	23	11,79%	-	0,00%	218		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.671	400	300	-100	-473	-405	-5.511	705	52.121	85,71%	(7.450)
	KUR	46.016	41.192	40.826	400	300	-100	-393	-366	-5.190	666	47.702	85,59%	(6.876)
	Non KUR	4.166	3.884	3.845	-	-	0	-80	-39	-321	39	4.419	87,01%	(574)
3	PWG	5.806	13.609	13.794	2.064	1.195	-868	737	185	7.988	1.010	22.003	62,69%	(8.209)
	Cilem	4.026	10.304	10.289	1.196	370	-826	473	-15	6.263	385	15.084	68,21%	(4.795)
	Gadai	1.780	3.305	3.505	868	825	-43	265	201	1.725	625	6.919	50,66%	(3.414)
4	CFG	106.465	108.663	109.461	1.742	1.814	72	116	799	2.996	1.015	117.355	93,27%	(7.894)
	CF 1	51.093	50.248	50.106	1.152	361	-791	310	-143	-987	503	52.422	95,58%	(2.316)
	Total Griya	39.118	38.064	37.792	520	-	-520	0	-272	-1.325	272	39.485	95,71%	(1.693)
4	• Total Non Program	38.883	37.836	37.565	520	-	-520	854	-272	-1.319	272	39.220	95,78%	(1.656)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.313	632	361	-271	310	129	339	232	12.937	95,18%	(623)
	CF 2	55.372	58.414	59.356	590	1.453	863	-194	941	3.983	512	64.933	91,41%	(5.578)
	Mitraguna & Others	53.214	55.280	55.814	590	1.020	430	-165	534	2.600	486	61.890	90,18%	(6.076)
	Pensiun	2.158	3.134	3.542	-	433	433	-30	407	1.383	26	3.043	116,37%	498
	Total Pembiayaan	163.429	168.198	168.777	4.205	3.309	-896	368	580	5.349	2.729	192.455	87,70%	(23.678)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	1.207	2.603	2.234	3.648	2.41%	4,96%	8.17%	1.413	2.440	1.044						
	KUR	992	1.735	1.476	2.611	2.15%	3,58%	6,40%	1.135	1.620	876						
	Non KUR	216	868	758	1.037	5,18%	19,52%	26,96%	278	821	169						
3	PWG	-	-	-	801	0,00%	0,00%	0,00%	801	801	801						
	Cilem	-	-	-	682	0,00%	0,00%	0,00%	682	682	682						
	Gadai	-	-	-	119	0,00%	0,00%	0,00%	119	119	119						
4	CFG	1.664	4.680	4.473	5.931	1.56%	4,12%	5,42%	1.457	4.267	1.251						
	CF 1	1.143	3.118	2.927	4.384	2,24%	5,82%	8,75%	1.457	3.241	1.267						
	Total Griya	959	3.039	2.602	2.907	2,45%	6,83%	7,69%	305	1.948	(132)						
	Oto	185	79	325	1.477	1,54%	2,67%	12,00%	1.152	1.293	1.398						
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,61%	-	1.026	(15)						
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,77%	-	1.026	(15)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	3.589	2.847	3.052	3.300	2,20%	1,81%	1,96%	248	(290)	453	2,97%	-51,90%	1,0%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				Posisi	Penc.	Gap
1	SME	50	50	50	50	50	5,14%	5,90%	5,90%	5,90%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	50	50	50	50	50	5,14%	5,90%	5,90%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			</

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	43.363	42.743	796	(621)	17.299	67,99%	20.615	93,17%	34.828	122,72%	7.914
2	Tabungan	184.167	200.287	200.895	202.015	7.746	1.121	1.729	0,86%	17.849	9,69%	204.994	98,55%	(2.979)
3	Deposito	54.206	49.892	44.980	44.980	(1.040)	0	(4.912)	-9,84%	(9.226)	-17,02%	54.721	82,20%	(9.741)
	Total	260.500	275.622	289.238	289.738	7.503	500	14.116	5,12%	29.238	11,22%	294.543	98,37%	(4.805)
	CASA	206.294	225.730	244.258	244.758	8.542	500	19.028	8,43%	38.464	18,65%	239.823	102,06%	4.935
	(%) CASA	79,19%	81,90%	84,45%	84,48%									
	FDR	138,97%	147,36%	141,82%	141,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-18 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	6.615	6.566	(49)	171	2,67%	(1.935)	-22,76%	-	0,00%	6.566
2	Giro ISE	2.572	861	1.246	1.025	(220)	164	19,07%	(1.547)	-60,13%	-	0,00%	1.025
3	Tabungan ISE	5.928	5.534	5.369	5.540	171	7	0,12%	(388)	-6,55%	-	0,00%	5.540
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	132	157	158	158	0	1	0,64%	26	19,70%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.075	-	-	0	-753	-10	-5.613	10	28.342	56,72%	(12.267)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.075	-	-	0	-753	-10	-5.613	10	25.392	63,31%	(9.317)
	• Local Champion	15.491	11.950	11.939	-	-	0	-184	-10	-3.552	10	16.651	71,70%	(4.712)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.734	100	500	400	-1.155	-462	-5.557	962	57.659	87,99%	(6.925)
	KUR	53.330	48.684	48.254	100	500	400	-1.075	-430	-5.076	930	54.496	88,55%	(6.242)
	Non KUR	2.961	2.511	2.479	-	-	0	-80	-32	-482	32	3.163	78,40%	(6.683)
3	PWG	18.519	31.863	33.232	5.644	4.692	-952	2.832	1.369	14.713	3.323	33.191	100,12%	41
	Cilem	7.342	15.594	16.217	1.464	1.360	-104	621	623	8.875	737	19.269	84,16%	(3.053)
	Gadai	11.177	16.269	17.015	4.179	3.332	-847	2.211	747	5.838	2.585	13.922	122,22%	3.093
4	CFG	265.530	307.027	310.147	3.872	5.802	1.930	5.515	3.121	44.618	2.681	293.965	105,50%	16.182
	CF 1	155.192	153.232	153.003	1.217	754	-463	291	-230	-2.189	983	174.164	87,85%	(21.162)
	Total Griya	146.765	138.976	138.223	780	-	-780	0	-753	-8.542	753	164.786	83,88%	(26.563)
1	• Total Non Program	29.135	31.228	30.980	-	-	0	-1.065	-505	-10.387	505	32.004	96,80%	(1.025)
	• Program	117.630	107.748	107.243	-	-	0	-1.065	-505	-10.387	505	132.782	80,77%	(25.538)
	Oto	8.426	14.256	14.780	437	754	317	291	524	6.353	230	9.378	157,60%	5.402
	CF 2	110.338	153.794	157.145	2.655	5.048	2.393	5.224	3.350	46.807	1.698	119.801	131,17%	37.344
	Mitraguna & Others	99.558	141.966	145.288	2.655	4.818	2.163	5.057	3.323	45.731	1.495	108.145	134,35%	37.144
	Pensiun	10.780	11.829	11.856	-	230	230	168	28	1.076	202	11.656	101,72%	200
	Total Pembiayaan	362.027	406.170	410.188	9.615	10.994	1.378	6.439	4.018	48.161	6.976	413.157	99,28%	(2.969)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				Posisi	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	781	1.894	2.060	4.896	1,39%	4,02%	9,65%	2.836	4.115	3.002	-	-	-	-	-	-
	KUR	645	1.569	1.815	4.193	1,21%	3,73%	8,69%	2.378	3.548	2.624	-	-	-	-	-	-
	Non KUR	137	325	245	703	4,62%	9,74%	28,35%	458	566	378	-	-	-	-	-	-
3	PWG	-	-	-	-	427	0,00%	0,00%	1,28%	427	427	-	-	-	-	-	-
	Cilem	-	-	-	-	413	0,00%	0,00%	2,55%	413	413	-	-	-	-	-	-
	Gadai	-	-	-	-	14	0,00%	0,00%	0,08%	14	14	-	-	-	-	-	-
4	CFG	18.567	17.925	18.075	24.311	6,99%	5,89%	7,84%	6.235	5.743	6.385	-	-	-	-	-	-
	CF 1	18.567	16.344	16.819	21.577	10,96%	10,98%	14,10%	4.758	3.010	5.233	-	-	-	-	-	-
	Total Griya	18.403	16.099	16.440	20.694	12,54%	11,83%	14,97%	4.255	2.291	4.596	-	-	-	-	-	-
	Oto	164	246	379	883	1,95%	2,66%	5,97%	503	719	637	-	-	-	-	-	-
	CF 2	-	1.581	1.256	2.734	0,00%	0,82%	1,74%	1.477	2.734	1.153	-	-	-	-	-	-
	Mitraguna & Others	-	1.399	1.072	2.550	0,00%	0,76%	1,75%	1.477	2.550	1.151	-	-	-	-	-	-
	Pensiun	-	-	184	184	0,00%	0,00%	0,00%	-	-	-	184	2	-	-	-	-
	Total Pembiayaan	5.957	13.223	13.315	13.437	1,65%	3,28%	3,28%	122	7.480	214	0,67%	79,65%	-2,6%	-	-	-

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	379.510	400.234	436.244	56.734		2.76	3.07	3.08
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%	1.430	1.442	1.472

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	43.231	44.148	(2.132)	918	(1.328)	-2,92%	27.538	165,79%	26.400	167,23%	17.749
2	Tabungan	236.060	259.836	254.703	255.426	997	723	(4.410)	-1,70%	19.366	8,20%	255.646	99,91%	(220)
3	Deposito	132.723	131.768	134.498	134.429	92	(68)	2.661	2,02%	1.707	1,29%	133.615	100,61%	814
	Total	385.393	437.081	432.432	434.004	(1.042)	1.572	(3.078)	-0,70%	48.611	12,61%	415.661	104,41%	18.342
	CASA	252.670	305.313	297.934	299.574	(1.134)	1.640	(5.738)	-1,88%	46.904	18,56%	282.046	106,21%	17.528
	(%) CASA	65,56%	69,85%	68,90%	69,03%									
	FDR	115,76%	106,74%	107,29%	106,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	41.542	56.007	54.852	54.931	79	(1.076)	-1,92%	13.389	32,23%	-	0,00%	54.931		
2	Giro ISE	8.627	7.158	5.880	5.937	57	(1.221)	-17,05%	(2.690)	-31,18%	-	0,00%	5.937		
3	Tabungan ISE	5.900	12.647	12.637	12.638	1	(9)	-0,07%	6.738	114,20%	-	0,00%	12.638		
4	Deposito ISE	27.015	36.202	36.335	36.356	21	154	0,43%	9.341	34,58%	-	0,00%	36.356		
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%	-	0,00%	210		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	184.395	173.047	171.608	500	-	-500	-1.833	-1.438	-12.786	1.438	189.850	90,39%	(18.242)	
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)	
	Non-Linkage	22.563	20.554	19.116	500	-	-500	-618	-1.438	-3.447	1.438	25.562	74,78%	(6.446)	
	• Local Champion	13.053	14.147	14.144	-	-	0	182	-3	1.091	3	14.019	100,89%	125	
	• Value Chain	9.510	6.407	4.972	500	-	(500)	-800	-1.435	-4.538	1.435	11.543	43,07%	(6.571)	
2	MBG	15.807	19.999	20.216	460	600	140	273	217	4.409	383	20.959	96,46%	(743)	
	KUR	15.684	19.482	19.702	460	600	140	279	220	4.018	380	20.693	95,21%	(991)	
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248	
3	PWG	19.902	31.366	32.367	6.423	3.693	-2.729	2.474	1.002	12.465	2.692	34.321	94,31%	(1.954)	
	Cilem	10.166	17.192	18.469	1.843	2.132	289	952	1.277	8.303	855	20.372	90,66%	(1.904)	
	Gadai	9.737	14.174	13.899	4.580	1.562	-3.019	1.523	-275	4.162	1.837	13.949	99,64%	(50)	
4	CFG	226.020	242.142	239.765	2.112	2.191	79	-561	-2.376	13.746	4.567	249.319	96,17%	(9.553)	
	CF 1	15.856	21.584	21.299	-	-	0	323	-285	5.443	285	18.634	114,31%	2.666	
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677	
	• Total Non Program	12.125	17.731	17.516	-	-	0	0	0	0	-	0	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	5.795	65,28%	(2.012)	
	Oto	3.731	3.853	3.783	-	-	0	323	-70	53	70	230.685	94,70%	(12.219)	
	CF 2	210.163	220.557	218.466	2.112	2.191	79	-884	-2.091	8.303	4.282	197.798	92,37%	(15.100)	
	Mitraguna & Others	179.175	184.198	182.698	2.112	2.178	66	-1.298	-1.500	3.523	3.678	32.888	108,76%	2.881	
	Pensiun	30.988	36.360	35.769	-	-	13	13	413	-591	604	494.449	93,83%	(30.492)	
	Total Pembiayaan	446.124	466.553	463.957	9.495	6.484	-3.010	354	-2.596	17.834	9.080				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD	Posisi				%	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	417	262	254	713	2,64%	1,27%	3,53%	459	296	451	-	-	-				
	KUR	294	262	254	713	1,87%	1,31%	3,62%	459	419	451	-	-	-				
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	-	(123)	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	3,02%	979	979	979						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	4,11%	758	758	758						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	1,59%	221	221	221						
4	CFG	3.141	3.045	2.689	5.077	1,39%	1,11%	2,12%	2.388	1.936	2.032	-	-	-				
	CF 1	52	42	41	313	0,33%	0,19%	1,47%	272	261	271	-	-	-				
	Total Griya	52	42	41	40	0,43%	0,23%	0,23%	(1)	(11)	(2)	-	-	-				
	Oto	-	-	-	273	0,00%	0,00%	0,00%	7,21%	273	273	273	-	-	-			
	CF 2	3.089	3.002	2.648	4.764	1,47%	1,20%	2,18%	2.116	1.674	1.762	-	-	-				
	Mitraguna & Others	2.920	3.002	2.648	4.323	1,63%	1,44%	2,37%	1.676	1.404	1.321	-	-	-				
	Pensiun	170	-	-	440	0,55%	0,00%	1,23%	440	271	440	-	-	-				
	Total Pembiayaan	4.675	4.773	5.136	4.855	1,05%	1,10%	1,05%	(281)	180	82	1,06%	-1,61%	0,0%				

Kualitas Pembiayaan (NPF)

No.	Neraca	Posisi			Growth (Yoy)	% Growth	Kinerja	Posisi			Growth (Mtd)	Growth (YoY)	Target Nov'25		
		Sep-24	Dec-24	Sep-25				Sep-24	Sep-25	Sep-25			%	Penc.	Gap
1	Asset (Retail) T	434.207	453.809	476.460	42.253		PHR	3,15	3,38	3,38	0,00	0,24			
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%	CIF Payroll	2.600	3.500	3.3					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	520.450	525.300	63.236	4.850	(166.475)	-24,06%	(103.671)	-16,48%	693.972	75,69%	(168.672)
2	Tabungan	522.123	534.304	532.103	539.452	3.787	7.350	5.149	0,96%	17.329	3,32%	551.051	97,90%	(11.599)
3	Deposito	264.012	243.573	237.523	237.309	(48.159)	(214)	(6.264)	-2,57%	(26.704)	-10,11%	264.501	89,72%	(27.192)
	Total	1.415.106	1.469.651	1.290.076	1.302.061	18.864	11.985	(167.590)	-11,40%	(113.046)	-7,99%	1.509.524	86,26%	(207.463)
	CASA	1.151.094	1.226.078	1.052.553	1.064.752	67.022	12.199	(161.326)	-13,16%	(86.342)	-7,50%	1.245.023	85,52%	(180.271)
	(%) CASA	81,34%	83,43%	81,59%	81,77%									
	FDR	55,59%	56,36%	72,14%	71,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	48.095	50.662	2.567	7.592	17,63%	11.054	27,91%	-	0,00%	50.662	
2	Giro ISE	24.819	22.409	26.340	27.150	810	4.740	21,15%	2.330	9,39%	-	0,00%	27.150	
3	Tabungan ISE	14.728	18.600	19.694	21.452	1.757	2.851	15,33%	6.724	45,65%	-	0,00%	21.452	
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%	-	0,00%	2.061	
5	CIF ISE	155	170	172	172	0	2	1,18%	17	10,97%	-	0,00%	172	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	595.154	850	101.752	100.902	-21.604	99.348	102.017	2.404	517.914	114,91%	77.240
	Linkage	388.874	365.922	465.922	-	100.000	100.000	-3.423	100.000	77.048	-	399.283	116,69%	66.639
	Non-Linkage	104.263	129.884	129.232	850	1.752	902	-18.181	-652	24.969	2.404	118.632	108,94%	10.601
	• Local Champion	71.739	83.729	82.825	-	1.500	1.500	-18.650	-904	11.086	2.404	75.832	109,22%	6.993
	• Value Chain	32.524	46.155	46.407	850	252	(598)	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.274	945	250	-695	411	38	5.095	212	15.280	106,51%	994
	KUR	10.795	15.959	15.999	945	250	-695	418	40	5.205	210	14.788	108,19%	1.212
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	68.302	11.905	8.657	-3.248	1.867	3.869	26.000	4.788	61.895	110,35%	6.407
	Cilem	16.301	29.399	31.155	2.327	2.595	269	661	1.756	14.853	840	34.450	90,44%	(3.295)
	Gadai	26.001	35.034	37.148	9.578	6.062	-3.517	1.206	2.114	11.146	3.948	27.446	135,35%	9.702
4	CFG	239.992	251.812	250.935	4.334	2.947	-1.387	2.678	-877	10.943	3.824	266.504	94,16%	(15.569)
	CF 1	49.326	55.945	55.504	1.159	715	-444	284	-441	6.178	1.156	52.487	105,75%	3.017
	Total Griya	38.490	43.371	43.153	400	610	210	0	-217	4.664	827	39.301	109,80%	3.852
1	• Total Non Program	38.490	43.371	43.153	400	610	210	287	-217	4.664	827	39.301	109,80%	3.852
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.351	759	105	-654	284	-224	1.514	329	13.186	93,67%	(835)
	CF 2	190.665	195.867	195.431	3.175	2.232	-943	2.394	-436	4.766	2.668	214.018	91,32%	(18.587)
	Mitraguna & Others	156.155	163.708	163.429	3.109	2.069	-1.040	2.610	-278	7.274	2.347	177.346	92,15%	(13.917)
	Pensiun	34.510	32.159	32.002	66	163	97	-216	-158	-2.508	321	36.671	87,27%	(4.669)
	Total Pembiayaan	786.611	828.287	930.666	18.034	113.606	95.572	-16.648	102.378	144.055	11.228	861.595	108,02%	69.071

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	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	-	-	-	-	257	0,00%	0,00%	1.58%	257	257	257	257			
	KUR	-	-	-	-	257	0,00%	0,00%	1,61%	257	257	257	257			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	10	-	-	766	0,00%	0,00%	1,12%	766	766	757	757			
	Cilem	-	-	-	-	491	0,00%	0,00%	1,58%	491	491	491	491			
	Gadai	-	10	-	-	275	0,00%	0,00%	0,74%	275	275	266	266			
4	CFG	1.445	2.456	2.548	4.664	4.664	0,60%	1,01%	1,86%	2.116	3.219	2.208	2.208			
	CF 1	161	866	732	948	948	0,33%	1,31%	1,71%	216	787	82	82			
	Total Griya	152	752	572	391	391	0,39%	1,32%	0,91%	(181)	239	(361)	(361)			
	Oto	9	114	160	557	557	0,08%	1,27%	4,51%	397	548	443	443			
	CF 2	4.879	3.635	4.149	4.509	4.509	0,20%	1,65%	1,80%	360	(370)	874	874			
	Mitraguna & Others	1.284	1.591	1.448	3.144	3.144	0,82%	0,88%	1,92%	1.695	1.860	1.553	1.553			
	Pensiun	28	-	-	-	572	0,00%	1,14%	1,79%	205	572	572	572			
	Total Pembiayaan	4.879	3.635	4.149	4.509	4.509	0,62%	0,50%	0,48%	360	(370)	874	874	0,12%	75,27%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap
1	Asset (Retail) T															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	24.912	25.368	10.992	456	(12.543)	-33,08%	(2.775)	-9,86%	36.896	68,76%	(11.528)
2	Tabungan	312.220	335.124	336.622	336.481	(188)	(141)	1.357	0,40%	24.261	7,77%	332.127	101,31%	4.354
3	Deposito	88.440	70.337	68.879	68.800	(3.043)	(78)	(1.537)	-2,18%	(19.640)	-22,21%	89.197	77,13%	(20.397)
	Total	428.803	443.371	430.412	430.649	7.762	237	(12.722)	-2,87%	1.846	0,43%	458.220	93,98%	(27.571)
	CASA	340.363	373.034	361.533	361.849	10.805	315	(11.186)	-3,00%	21.485	6,31%	369.023	98,06%	(7.174)
	(%) CASA	79,38%	84,14%	84,00%	84,02%									
	FDR	84,89%	89,24%	91,79%	91,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	40.281	43.138	42.738	43.409	671	271	0,63%	3.128	7,76%	-	0,00%	43.409		
2	Giro ISE	7.566	5.315	4.747	5.011	265	(304)	-5,71%	(2.555)	-33,76%	-	0,00%	5.011		
3	Tabungan ISE	32.715	37.823	37.992	38.398	406	574	1,52%	5.682	17,37%	-	0,00%	38.398		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	182	205	206	206	0	1	0,49%	24	13,19%	-	0,00%	206		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	(0)	70.444	76,32%	(16.678)	
	Linkage	31.740	28.923	28.923	-	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	(0)	33.359	74,47%	(8.515)	
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	(0)	27.464	80,55%	(5.343)	
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)	
2	MBG	34.002	30.679	30.033	-	-	0	-278	-646	-3.969	646	35.532	84,52%	(5.499)	
	KUR	32.921	29.430	28.794	-	-	0	-254	-636	-4.127	636	34.322	83,90%	(5.527)	
	Non KUR	1.081	1.249	1.238	-	-	0	-24	-10	157	10	1.210	102,30%	28	
3	PWG	9.475	19.384	20.746	1.963	2.560	597	354	1.362	11.270	1.198	27.736	74,80%	(6.991)	
	Cilem	5.148	12.299	13.102	593	1.048	455	-31	803	7.954	245	18.193	72,02%	(5.090)	
	Gadai	4.327	7.084	7.643	1.370	1.512	142	385	559	3.316	953	9.544	80,09%	(1.901)	
4	CFG	262.577	291.842	290.521	3.372	1.773	-1.599	1.389	-1.321	27.944	3.094	285.363	101,81%	5.158	
	CF 1	159.367	169.715	168.425	1.910	59	-1.851	-296	-1.290	9.058	1.349	162.083	103,91%	6.342	
	Total Griya	139.426	145.942	145.146	1.801	-	-1.801	0	-796	5.720	796	140.123	103,58%	5.023	
1	• Total Non Program	139.426	145.942	145.146	1.801	-	-1.801	1.520	-796	5.720	796	140.123	103,58%	5.023	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	19.941	23.773	23.279	109	59	-50	-296	-494	3.338	553	21.960	106,01%	1.319	
	CF 2	103.210	122.126	122.095	1.462	1.714	252	1.685	-31	18.886	1.745	123.280	99,04%	(1.185)	
	Mitraguna & Others	99.172	116.810	116.835	1.112	1.714	602	1.323	24	17.662	1.690	117.385	99,53%	(550)	
	Pensiun	4.038	5.316	5.261	350	-	-350	363	-55	1.223	55	5.895	89,24%	(634)	
	Total Pembiayaan	364.023	395.671	395.066	5.336	4.334	-1.002	2.669	-605	31.043	4.939	419.076	94,27%	(24.010)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	30	30	30	30	0,00%	0,06%	0,06%	0,06%	-	30	0					
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	30	30	30	30	0,00%	0,12%	0,12%	0,12%	-	30	0					
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	872	1.889	1.641	3.077	2.575	3,53%	10,24%	1.436	2.204	1.188							
	KUR	703	1.737	1.487	2.923	2,14%	5,05%	10,15%	1.436	2.219	1.186							
	Non KUR	169	152	154	154	154	15,61%	12,34%	12,44%	-	(15)	2						
3	PWG	-	-	-	-	413	0,00%	0,00%	1,99%	413	413	413						
	Cilem	-	-	-	-	402	0,00%	0,00%	3,07%	402	402	402						
	Gadai	-	-	-	-	11	0,00%	0,00%	0,14%	11	11	11						
4	CFG	4.689	3.435	3.445	9.310	1.79%	1,18%	3,20%	5.865	4.621	5.875							
	CF 1	4.583	3.018	2.690	6.156	2,88%	1,58%	3,65%	3.466	1.573	3.138							
	Total Griya	3.651	1.927	1.566	3.687	2,62%	1,07%	2,54%	2.121	35	1.759							
	Oto	932	1.091	1.124	2.469	4,67%	4,73%	10,61%	1.345	1.537	1.378							
	CF 2	106	417	755	3.154	0,10%	0,62%	2,58%	2.399	3.048	2.737							
	Mitraguna & Others	106	417	755	3.154	0,11%	0,65%	2,70%	2.399	3.048	2.737							
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-							
	Total Pembiayaan	3.318	8.522	8.754	8.776	0,91%	2,21%	2,22%	22	5.457	253	0,00%	100,00%	-2,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	124	124	124	124	0,00%	0,23%	0,23%	-	124	-	-				
	Linkage	-	-	-	-	-	0,00%	0,00%									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	74	80	11	6	32	68,44%	(138)	-63,36%	4.691	1,70%	(4.611)
2	Tabungan	144.169	162.597	163.176	163.687	5.538	511	1.090	0,67%	19.518	13,54%	154.911	105,66%	8.776
3	Deposito	10.918	20.142	20.291	20.291	(2.548)	0	149	0,74%	9.373	85,85%	11.483	176,71%	8.808
	Total	155.304	182.786	183.541	184.058	3.001	517	1.272	0,70%	28.754	18,51%	171.085	107,58%	12.973
	CASA	144.386	162.644	163.250	163.767	5.549	517	1.123	0,69%	19.380	13,42%	159.602	102,61%	4.165
	(%) CASA	92,97%	88,98%	88,94%	88,98%									
	FDR	134,72%	124,25%	124,17%	123,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.318	1.326		9	91	7,40%	66	5,25%	-	0,00%	1.326
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%	0	0,00%	0
3	Tabungan ISE	1.260	1.235	1.318	1.326		9	91	7,40%	66	5,27%	-	0,00%	1.326
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%	0	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Local Champion	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.735	600	700	100	955	-271	4.822	971	60.630	98,52%	(895)
	KUR	53.824	58.670	58.417	600	700	100	988	-253	4.593	953	59.174	98,72%	(757)
	Non KUR	1.089	1.337	1.318	-	-	0	-33	-18	229	18	1.456	90,57%	(137)
3	PWG	2.063	7.765	7.924	534	213	-320	346	159	5.861	54	9.875	80,24%	(1.951)
	Cilem	2.063	7.765	7.924	534	213	-320	346	159	5.861	54	9.875	80,24%	(1.951)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	158.375	1.170	1.350	180	340	909	8.377	441	160.804	98,49%	(2.428)
	CF 1	15.162	17.472	17.246	-	30	30	-45	-226	2.085	256	16.494	104,56%	752
	Total Griya	4.320	3.831	3.824	-	-	0	0	-7	-497	7	4.700	81,35%	(876)
	• Total Non Program	3.984	3.516	3.510	-	-	0	-39	-7	-475	7	4.321	81,23%	(811)
	• Program	336	315	314	-	-	0	-2	-1	-22	1	379	82,81%	(65)
	Oto	10.841	13.641	13.423	-	30	30	-45	-218	2.581	248	11.794	113,81%	1.628
	CF 2	134.836	139.994	141.129	1.170	1.320	150	385	1.135	6.293	185	144.309	97,80%	(3.180)
	Mitraguna & Others	130.780	136.039	137.187	1.170	1.320	150	408	1.148	6.407	172	139.377	98,43%	(2.190)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,91%	(991)
	Total Pembiayaan	209.233	227.110	227.905	2.304	2.263	-40	1.627	795	18.672	1.468	233.567	97,58%	(5.662)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	31-Dec-24		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	611		0,00%	0,00%	32,66%		611	611	611			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	611		0,00%	0,00%	32,66%		611	611	611			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	57	53	1.845		0,00%	0,00%	3,09%		1.792	1.845	1.789			
	KUR	-	-	-	1.845		0,00%	0,00%	3,16%		1.845	1.845	1.845			
	Non KUR	-	57	53	-		0,00%	3,99%	0,00%		(53)	-	(57)			
3	PWG	-	-	-	57		0,00%	0,00%	0,73%		57	57	57			
	Cilem	-	-	-	57		0,00%	0,00%	0,73%		57	57	57			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	1.077	1.464	2.605	4.727		0,72%	1.65%	2.98%		2.123	3.651	3.264			
	CF 1	278	521	426	973		1,83%	2,44%	5,64%		547	695	452			
	Total Griya	278	253	253	496		6,43%	6,61%	12,98%		243	218	243			
	Oto	-	268	173	477		0,00%	1,27%	3,55%		304	477	209			
	CF 2	799	942	2.179	3.754		0,59%	1,56%	2,66%		1.576	2.955	2.812			
	Mitraguna & Others	799	942	2.179	3.173		0,61%	1,60%	2,31%		995	2.375	2.231			
	Pensiun	-	68	68	68		0,00%	1,72%	0,80%		581	581	581			
	Total Pembiayaan	954	2.149	1.822	1.875		0,46%	0,80%	0,82%		52	921	(275)	0,14%	82,38%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	205.252	214.060	229.253	24.001		3,34	3,42	3,37
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%	607	827	604

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.206	2.208	(61)	2	(23)	-1,04%	1.971	828,94%	4.605	47,95%	(2.397)
2	Tabungan	85.480	94.164	98.292	99.747	1.838	1.455	5.584	5,93%	14.267	16,69%	94.734	105,29%	5.013
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	Total	141.483	138.286	142.389	143.847	1.430	1.457	5.561	4,02%	2.364	1,67%	155.822	92,31%	(11.975)
	CASA	85.718	96.395	100.498	101.956	1.778	1.457	5.560	5,77%	16.238	18,94%	99.340	102,63%	2.616
	(%) CASA	60,59%	69,71%	70,58%	70,88%									
	FDR	57,51%	64,07%	62,49%	61,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.373	2.380	7	19	0,82%	2.043	606,17%	-	0,00%	2.380	
2	Giro ISE	44	2.017	2.021	2.017	(4)	(1)	-0,03%	1.972	4434,79%	-	0,00%	2.017	
3	Tabungan ISE	293	343	353	363	11	20	5,82%	71	24,22%	-	0,00%	363	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	90	96	98	98	0	2	2,08%	8	8,89%	-	0,00%	98	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	0,00%	0
2	MBG	28.590	26.219	26.116	750	400	-350	310	-103	-2.474	503	29.132	89,65%	(3.016)
	KUR	28.019	25.667	25.570	750	400	-350	330	-97	-2.448	497	28.422	89,97%	(2.852)
	Non KUR	572	552	546	-	-	0	-20	-6	-26	6	710	76,91%	(164)
3	PWG	2.056	6.337	6.470	612	199	-413	268	133	4.414	65	7.548	85,72%	(1.078)
	Cilem	2.056	6.337	6.470	612	199	-413	268	133	4.414	65	7.548	85,72%	(1.078)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.392	715	870	155	-7	343	5.667	527	59.421	94,90%	(3.029)
	CF 1	3.683	6.435	6.381	185	-	-185	39	54	2.698	54	4.720	135,20%	1.661
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	0	-5	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.025	185	-	-185	39	52	3.037	52	3.758	160,31%	2.267
	CF 2	47.042	49.615	50.011	530	870	340	-47	397	2.969	473	54.701	91,43%	(4.690)
	Mitraguna & Others	38.019	39.728	40.188	530	870	340	25	460	2.169	410	44.970	89,37%	(4.782)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.979	2.077	1.469	-608	571	373	7.607	1.096	96.101	92,59%	(7.122)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	574	689	300	2.024	2.019	1,15%	7,75%	1.723	1.450	1.335	-	-				
	KUR	574	632	300	2.024	2.059	1,17%	7,91%	1.723	1.450	1.392	-	-				
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	-	-	(57)				
3	PWG	-	-	-	-	119	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	119	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	234	2.457	933	4.526	4.463	1,66%	8,03%	3.593	4.292	2.069	-	-				
	CF 1	134	106	320	539	3,65%	4,97%	8,45%	219	405	434	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	134	106	320	539	4,50%	5,27%	8,95%	219	405	434	-	-				
	CF 2	-	2.351	613	3.986	0,21%	1,24%	7,97%	3.373	3.887	1.635	-	-				
	Mitraguna & Others	-	1.360	201	2.654	0,00%	0,51%	6,60%	2.452	2.654	1.294	-	-				
	Pensiun	-	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341	-	-				
	Total Pembiayaan	315	629	742	774	0,39%	0,84%	0,87%	33	459	145	0,04%	95,51%	-0,8%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	-19,9%
2	Contribution Margin	3.912	6.308	4.689	777	-

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.372	45.318	7.495	(54)	165	0,36%	25.145	124,65%	25.794	175,69%	19.523
2	Tabungan	135.101	145.614	147.308	148.730	1.016	1.422	3.115	2,14%	13.629	10,09%	145.809	102,00%	2.921
3	Deposito	28.599	26.205	26.350	26.350	229	0	145	0,55%	(2.249)	-7,86%	29.125	90,47%	(2.775)
	Total	183.873	216.972	219.029	220.397	8.741	1.368	3.425	1,58%	36.524	19,86%	200.728	109,80%	19.669
	CASA	155.274	190.767	192.679	194.047	8.511	1.368	3.280	1,72%	38.773	24,97%	171.603	113,08%	22.444
	(%) CASA	84,45%	87,92%	87,97%	88,04%									
	FDR	85,47%	90,55%	90,55%	89,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.326	13.321		(4)	476	3,71%	4.653	53,67%	-	0,00%	13.321
2	Giro ISE	6.094	227	158	151		(7)	(76)	-33,64%	(5.943)	-97,53%		0,00%	151
3	Tabungan ISE	2.575	10.818	11.368	11.371		3	553	5,11%	8.796	341,58%		0,00%	11.371
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	138	140	140		0	2	1,45%	19	15,70%		0,00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	29.889	35.950	36.010	500	550	50	-169	60	6.121	490	34.210	105,26%	1.801	
	KUR	29.147	35.000	35.075	500	550	50	-304	75	5.927	475	33.229	105,56%	1.846	
	Non KUR	742	950	936	-	-	0	135	-15	194	15	981	95,39%	(45)	
3	PWG	5.787	17.774	18.747	2.131	1.600	-531	1.145	973	12.959	627	20.542	91,26%	(1.796)	
	Cilem	4.662	13.788	14.516	1.416	826	-591	132	728	9.855	98	15.567	93,25%	(1.051)	
	Gadai	1.126	3.985	4.230	715	775	60	1.013	245	3.105	529	4.976	85,02%	(745)	
4	CFG	121.436	142.740	143.578	1.608	1.824	216	3.425	838	22.142	986	131.655	109,06%	11.922	
	CF 1	20.925	20.764	20.601	92	-	-92	454	-162	-324	162	22.143	93,04%	(1.542)	
	Total Griya	15.996	15.276	15.253	-	-	0	0	-24	-743	24	16.308	93,53%	(1.056)	
4	• Total Non Program	15.996	15.276	15.253	-	-	0	0	-73	-743	24		0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-		5.835	91,66%	(486)
	Oto	4.930	5.487	5.349	92	-	-92	454	-139	419	139		5.835	91,66%	(486)
	CF 2	100.511	121.976	122.976	1.516	1.824	308	2.970	1.000	22.466	824	109.512	112,30%	13.465	
	Mitraguna & Others	63.905	80.135	81.349	1.216	1.738	522	2.780	1.213	17.444	525	72.073	112,87%	9.275	
	Pensiun	36.606	41.841	41.628	300	86	-214	190	-213	5.022	299	37.439	111,19%	4.189	
	Total Pembiayaan	157.150	196.464	198.334	4.239	3.974	-264	4.400	1.871	41.184	2.103	186.445	106,38%	11.889	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	179	182	179	1.716	0,60%	0,50%	0,477	1.537	1.537	1.534							
	KUR	179	128	124	1.661	0,61%	0,35%	0,474	1.537	1.482	1.533							
	Non KUR	-	54	55	55	0,00%	5,79%	5,88%	-	55	1							
3	PWG	74	-	-	289	1,27%	0,00%	0,154	289	216	289							
	Cilem	74	-	-	289	1,58%	0,00%	0,199	289	216	289							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.115	1.652	2.206	3.469	0,92%	1,55%	1,263	2.354	1.816								
	CF 1	120	248	73	1.087	0,57%	0,35%	0,528	1.014	967	839							
	Total Griya	-	170	-	891	0,00%	0,00%	0,584	891	891	722							
	Oto	120	78	73	195	2,43%	1,33%	3,65%	122	75	117							
	CF 2	995	1.404	2.132	2.382	0,99%	1,75%	1,94%	249	1.387	978							
	Mitraguna & Others	254	1.081	1.562	1.822	0,40%	1,95%	2,24%	260	1.568	742							
	Pensiun	740	324	275	274	0,20%	1,36%	1,34%	(11)	(181)	236							
	Total Pembiayaan	35	1.245	1.476	1.785	0,02%	0,75%	0,90%	309	1.750	540	0,06%	93,45%	-0,8%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	204	211	(243)	7	82	63,02%	(250)	-54,20%	4.702	4,49%	(4.491)
2	Tabungan	104.069	105.674	104.356	104.030	97	(326)	(1.645)	-1,56%	(39)	-0,04%	113.215	91,89%	(9.185)
3	Deposito	24.703	24.658	24.858	24.858	(322)	0	201	0,81%	155	0,63%	25.371	97,98%	(512)
	Total	129.233	130.461	129.419	129.099	(467)	(320)	(1.362)	-1,04%	(134)	-0,10%	143.287	90,10%	(14.188)
	CASA	104.530	105.804	104.560	104.241	(145)	(320)	(1.563)	-1,48%	(289)	-0,28%	117.917	88,40%	(13.676)
	(%) CASA	80,88%	81,10%	80,79%	80,74%									
	FDR	125,49%	144,15%	145,45%	145,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.267	2.528	2.364		(164)	97	4,28%	(1.669)	-41,39%	-	0,00%	2.364
2	Giro ISE	415	60	219	109		(110)	49	82,54%	(306)	-73,72%	-	0,00%	109
3	Tabungan ISE	3.618	2.207	2.309	2.255		(54)	48	2,16%	(1.363)	-37,67%	-	0,00%	2.255
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	142	144	144		0	2	1,41%	25	21,01%	-	0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	0,00%	0
2	MBG	22.894	22.522	22.182	515	190	-325	145	-340	-712	530	24.787	89,49%	(2.605)
	KUR	22.067	21.522	21.113	370	110	-260	-16	-409	-953	519	23.833	88,59%	(2.720)
	Non KUR	827	999	1.068	145	80	-65	161	69	241	11	954	111,97%	114
3	PWG	1.733	7.288	7.316	1.343	255	-1.088	930	28	5.583	227	10.247	71,40%	(2.931)
	Cilem	1.733	7.288	7.316	1.343	255	-1.088	930	28	5.583	227	10.247	71,40%	(2.931)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	158.747	1.104	4.269	3.164	470	503	21.196	3.766	158.700	100,03%	47
	CF 1	5.904	8.009	8.049	133	187	53	75	40	2.145	147	8.425	95,54%	(376)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
	• Total Non Program	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.306	133	187	53	75	45	2.328	141	5.852	107,76%	454
	CF 2	131.647	150.235	150.698	971	4.082	3.111	395	462	19.051	3.620	150.275	100,28%	423
	Mitraguna & Others	65.693	81.700	83.432	580	3.982	3.402	31	1.731	17.738	2.251	82.597	101,01%	834
	Pensiun	65.954	68.535	67.266	391	100	-291	364	-1.269	1.312	1.369	67.677	99,39%	(411)
	Total Pembiayaan	162.178	188.054	188.245	2.962	4.714	1.752	1.545	191	26.066	4.523	193.734	97,17%	(5.489)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	640	560	514	2.097		2,80%	2,28%	9,46%		1.584	1.457	1.537				
	KUR	508	507	460	2.031		2,30%	2,14%	9,62%		1.571	1.522	1.523				
	Non KUR	132	53	54	67		15,90%	5,37%	6,23%		13	(65)	14				
3	PWG	-	-	-	-		143	0,00%	0,00%		1.96%	143	143				
	Cilem	-	-	-	-		143	0,00%	0,00%		1.96%	143	143				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
4	CFG	1.035	709	272	690		0,75%	0,17%	0,43%		418	(345)	(19)				
	CF 1	-	-	-	-		166	0,00%	0,00%		2,06%	166	166				
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Oto	-	-	-	-		166	0,00%	0,00%		2,63%	166	166				
	CF 2	1.035	709	272	38		0,79%	0,18%	0,35%		252	(511)	(185)				
	Mitraguna & Others	403	63	-	158		0,61%	0,00%	0,19%		158	(244)	95				
	Pensiun	632	646	272	365		0,96%	0,40%	0,54%		93	(266)	(281)				
	Total Pembiayaan	306	295	314	563		0,19%	0,17%	0,30%		249	257	268		0,87%	-189,17%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	517.853	518.429	197	575	641	0,12%	356.948	221,05%	168.496	307,68%	349.933
2	Tabungan	199.929	216.938	216.655	218.157	(488)	1.502	1.219	0,56%	18.227	9,12%	215.790	101,10%	2.367
3	Deposito	133.285	90.671	88.007	87.907	(964)	(100)	(2.764)	-3,05%	(45.378)	-34,05%	135.065	65,08%	(47.158)
	Total	494.695	825.396	822.515	824.492	(1.255)	1.977	(903)	-0,11%	329.797	66,67%	519.351	158,75%	305.142
	CASA	361.410	734.725	734.508	736.585	(291)	2.078	1.860	0,25%	375.175	103,81%	384.286	191,68%	352.300
	(%) CASA	73,06%	89,01%	89,30%	89,34%									
	FDR	29,29%	21,46%	21,54%	21,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.866	10.479	20.474	20.526	52	10.046	95,87%	18.660	1000,11%	-	0,00%	20.526		
2	Giro ISE	28	25	18	18	0	(7)	-29,40%	(10)	-36,96%	-	0,00%	18		
3	Tabungan ISE	1.837	8.854	18.856	18.908	52	10.054	113,55%	17.071	929,06%	-	0,00%	18.908		
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!	-	0,00%	1.600		
5	CIF ISE	40	76	77	77	0	1	1,32%	37	92,50%	-	0,00%	77		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Local Champion	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	59.611	300	1.300	1.000	-1.439	-371	1.803	1.671	63.575	93,76%	(3.964)
	KUR	55.256	56.602	56.291	300	1.300	1.000	-1.419	-311	1.035	1.611	60.661	92,80%	(4.370)
	Non KUR	2.553	3.380	3.320	-	-	0	-20	-60	767	60	2.914	113,94%	406
3	PWG	4.560	19.634	20.685	1.191	1.325	134	1.055	1.050	16.125	275	16.305	126,86%	4.379
	Cilem	4.560	19.634	20.685	1.191	1.325	134	1.055	1.050	16.125	275	16.305	126,86%	4.379
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.654	974	84	-890	290	-655	14.792	739	92.602	103,30%	3.052
	CF 1	35.630	44.820	44.157	439	-	-439	558	-663	8.527	663	37.699	117,13%	6.457
	Total Griya	16.876	22.526	22.238	-	-	0	0	-288	5.362	288	17.973	123,73%	4.265
4	• Total Non Program	11.817	17.790	17.519	-	-	0	1.032	-271	5.702	271	12.262	142,87%	5.257
	• Program	5.059	4.736	4.718	-	-	0	-38	-17	-340	17	5.710	82,63%	(992)
	Oto	18.754	22.294	21.919	439	-	-439	558	-375	3.165	375	19.727	111,11%	2.192
	CF 2	45.232	51.489	51.497	535	84	-451	-268	8	6.265	76	54.903	93,80%	(3.405)
	Mitraguna & Others	44.353	50.559	50.588	535	84	-451	-172	29	6.235	55	53.128	95,22%	(2.540)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	177.133	2.465	2.709	244	-134	-2	32.247	2.711	174.138	101,72%	2.995

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	-	(1.132)	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	-	(1.132)	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	16	1.016	876	3.760	0,03%	1,46%	6,31%	2.884	3.744	2.744	75	(203)	63			
	KUR	16	857	781	3.438	0,03%	1,38%	6,11%	2.656	3.422	2.581	75	(195)	63			
	Non KUR	-	159	94	322	0,00%	2,79%	9,71%	228	322	164	75	(8)	-			
3	PWG	36	-	-	-	0,78%	0,00%	0,98%	203	168	203	203					
	Cilem	36	-	-	-	0,78%	0,00%	0,98%	203	168	203	203					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	1.001	1.350	1.745	2.018	1,72%	1,81%	2,11%	273	630	264	1.942					
	CF 1	693	743	742	1.015	1,94%	1,66%	2,30%	273	323	272	75	(195)	(1)			
	Total Griya	592	631	631	631	3,51%	2,80%	2,84%	-	39	(1)	39					
	Oto	101	112	112	385	0,54%	0,50%	1,76%	273	284	273	273	(195)	273			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,95%	1.95%	(0)	307	(8)	1.95%	(195)	(8)		
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,98%	(0)	307	(8)	1.98%	(195)	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,18%	348	427	328	0,04%	96,60%	-1,1%	0,04%	96,60%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	305	308	68	3	37	13,49%	275	837,39%	6.167	4,99%	(5.860)
2	Tabungan	95.230	98.857	95.141	95.190	5.380	50	(3.666)	-3,71%	(40)	-0,04%	104.027	91,51%	(8.837)
3	Deposito	25.200	24.733	24.193	24.193	561	0	(539)	-2,18%	(1.007)	-3,99%	25.946	93,25%	(1.752)
	Total	120.463	123.860	119.639	119.691	6.009	52	(4.169)	-3,37%	(772)	-0,64%	136.140	87,92%	(16.449)
	CASA	95.263	99.128	95.445	95.498	5.448	52	(3.630)	-3,66%	235	0,25%	110.195	86,66%	(14.697)
	(%) CASA	79,08%	80,03%	79,78%	79,79%									
	FDR	167,21%	170,63%	176,05%	175,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.016	1.585	1.611	1.638	27	53	3,37%	622	61,18%	-	0,00%	1.638		
2	Giro ISE	1	12	89	89	0	77	624,98%	89	17378,51%	-	0,00%	89		
3	Tabungan ISE	1.016	1.572	1.522	1.549	27	(23)	-1,49%	533	52,48%	-	0,00%	1.549		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	59	70	71	71	0	1	1,43%	12	20,34%	-	0,00%	71		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	0,00%	0
2	MBG	58.418	61.137	61.542	850	1.361	511	53	406	3.124	955	59.037	104,24%	2.505
	KUR	53.406	57.301	57.747	850	1.361	511	177	446	4.341	915	53.872	107,19%	3.875
	Non KUR	5.013	3.836	3.796	-	-	0	-124	-40	-1.217	40	5.166	73,48%	(1.370)
3	PWG	7.973	12.362	12.491	839	637	-203	572	128	4.518	508	15.411	81,05%	(2.920)
	Cilem	7.973	12.362	12.491	839	637	-203	572	128	4.518	508	15.411	81,05%	(2.920)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.596	1.472	538	-934	977	-1.249	1.556	1.787	161.244	84,71%	(24.647)
	CF 1	25.995	30.473	30.516	226	318	92	-139	42	4.521	276	29.119	104,80%	1.397
	Total Griya	13.277	16.154	16.129	125	-	-125	0	-25	2.852	25	14.079	114,56%	2.050
4	• Total Non Program	13.277	16.154	16.129	-	-	-125	-18	-25	2.852	25	14.079	114,56%	2.050
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.386	101	318	217	-139	67	1.669	251	15.039	95,66%	(653)
	CF 2	109.045	107.372	106.081	1.246	220	-1.026	1.116	-1.291	-2.964	1.511	132.125	80,29%	(26.044)
	Mitraguna & Others	98.253	97.006	95.577	1.020	20	-1.000	964	-1.430	-2.676	1.450	119.197	80,18%	(23.620)
	Pensiun	10.792	10.366	10.504	226	200	-26	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	210.629	3.161	2.536	-625	1.602	-715	9.198	3.251	235.692	89,37%	(25.063)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	1.180	1.895	1.618	4.889	2.029	2,65%	7.94	3.271	3.709	2.994							
	KUR	896	1.456	1.153	4.356	1.688	2,01%	7.54%	3.203	3.461	2.900							
	Non KUR	284	439	465	533	5.67%	12,11%	14.04%	68	248	94							
3	PWG	-	-	-	-	48	0,00%	0,00%	0,38%	48	48	48						
	Cilem	-	-	-	-	48	0,00%	0,00%	0,38%	48	48	48						
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-						
4	CFG	795	2.089	1.639	4.027	0,59%	1,19%	2,95%	2.388	3.232	1.938							
	CF 1	92	281	107	1.631	0,35%	0,35%	0,34%	1.524	1.539	1.350							
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-						
	Oto	92	281	107	1.631	0,72%	0,75%	11,34%	1.524	1.539	1.350							
	CF 2	704	1.808	1.532	2.396	0,65%	1,43%	2,26%	864	1.692	588							
	Mitraguna & Others	704	1.808	1.532	2.253	0,72%	1,58%	2,36%	721	1.550	445							
	Pensiun	-	-	-	-	143	0,00%	0,00%	1.36%	143	143	143						
	Total Pembiayaan	1.800	1.914	2.004	2.010	0,89%	0,95%	0,95%	6	211	97	0,14%	85,45%	-0,8%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	190.527	204.546	212.462	21.935		3.44	4.06	4.14
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%	402	341	359

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	786	808	105	23	553	216,56%	(367)	-31,23%	4.251	19,01%	(3.443)
2	Tabungan	91.378	105.830	105.872	106.488	2.521	615	658	0,62%	15.110	16,54%	98.420	108,20%	8.068
3	Deposito	20.885	17.098	17.170	17.170	127	0	72	0,42%	(3.715)	-17,79%	21.483	79,92%	(4.314)
	Total	113.438	123.183	123.828	124.466	2.753	638	1.283	1,04%	11.028	9,72%	124.155	100,25%	311
	CASA	92.553	106.085	106.658	107.296	2.626	638	1.211	1,14%	14.743	15,93%	102.671	104,50%	4.625
	(%) CASA	81,59%	86,12%	86,13%	86,21%									
	FDR	111,58%	120,59%	120,84%	120,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.402	1.407	5	54	4,02%	(6)	-0,42%	-	0,00%	1.407	
2	Giro ISE	4	52	85	87	1	34	65,75%	82	1893,16%	0	0,00%	87	
3	Tabungan ISE	1.409	1.301	1.317	1.321	4	20	1,54%	(88)	-6,26%	0	0,00%	1.321	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%	0	0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	58.188	60.441	60.320	1.350	825	-525	948	-120	2.132	945	66.098	91,26%	(5.777)
	KUR	54.166	55.978	55.894	1.350	825	-525	1.078	-85	1.727	910	61.794	90,45%	(5.900)
	Non KUR	4.022	4.462	4.427	-	-	0	-131	-36	405	36	4.304	102,86%	123
3	PWG	2.382	9.408	9.927	1.541	639	-902	1.362	519	7.545	119	9.949	99,78%	(22)
	Cilem	2.382	9.408	9.927	1.541	639	-902	1.362	519	7.545	119	9.949	99,78%	(22)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.389	1.860	1.105	-755	2.504	689	13.446	416	73.797	107,58%	5.592
	CF 1	8.522	7.920	8.058	100	185	85	36	138	-465	47	9.459	85,19%	(1.401)
	Total Griya	5.933	5.560	5.745	-	185	185	0	185	-189	0	6.174	93,05%	(429)
4	• Total Non Program	5.933	5.560	5.745	-	185	185	-34	185	-189	0	6.174	93,05%	(429)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.313	100	-	-100	36	-47	-276	47	3.285	70,41%	(972)
	CF 2	57.421	70.780	71.331	1.760	920	-840	2.469	551	13.910	369	64.338	110,87%	6.993
	Mitraguna & Others	56.582	69.407	69.965	1.725	920	-805	2.440	558	13.383	362	62.860	111,30%	7.106
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	149.636	4.751	2.569	-2.182	4.814	1.088	23.067	1.481	149.899	99,82%	(263)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	130	576	560	2.499	0,22%	0,93%	4,14%	1.939	2.370	1.924						
	KUR	123	204	305	1.936	0,23%	0,54%	3,46%	1.631	1.813	1.733						
	Non KUR	6	372	255	563	0,16%	5,72%	12,72%	308	557	191						
3	PWG	-	-	-	219	0,00%	0,00%	2,21%	219	219	219						
	Cilem	-	-	-	219	0,00%	0,00%	2,21%	219	219	219						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	447	597	635	721	0,68%	0,81%	0,91%	87	274	124						
	CF 1	217	497	533	620	2,55%	6,73%	7,69%	87	403	123						
	Total Griya	-	497	533	426	0,00%	9,59%	7,42%	(107)	426	(71)						
	Oto	217	-	-	194	8,39%	0,00%	8,38%	194	(23)	194						
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1						
	Mitraguna & Others	230	100	101	87	0,41%	0,15%	0,14%	-	(129)	1						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	47	202	201	276	0,04%	0,14%	0,18%	76	230	74	0,47%	-153,30%	0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.310	3.311	206	1	34	1,05%	1.433	76,32%	4.014	82,48%	(703)
2	Tabungan	48.550	58.732	56.189	56.393	591	204	(2.339)	-3,98%	7.842	16,15%	55.473	101,66%	920
3	Deposito	7.602	13.550	13.350	13.350	2.432	0	(200)	-1,48%	5.748	75,62%	8.347	159,93%	5.003
	Total	58.030	75.559	72.849	73.054	3.229	204	(2.505)	-3,32%	15.023	25,89%	67.834	107,69%	5.219
	CASA	50.428	62.009	59.499	59.703	797	204	(2.305)	-3,72%	9.275	18,39%	59.487	100,36%	216
	(%) CASA	86,90%	82,07%	81,67%	81,73%									
	FDR	148,42%	129,65%	134,42%	134,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	426	466		40	(392)	-45,70%	8	1,68%	-	0,00%	466
2	Giro ISE	360	412	316	332		16	(80)	-19,39%	(28)	-7,68%		0,00%	332
3	Tabungan ISE	99	446	110	134		24	(312)	-69,99%	35	35,85%		0,00%	134
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	0,00%	0
2	MBG	45.037	49.029	48.694	300	580	280	214	-336	3.656	916	52.201	93,28%	(3.508)
	KUR	43.986	47.512	47.093	300	480	180	47	-418	3.108	898	50.816	92,67%	(3.723)
	Non KUR	1.052	1.518	1.600	-	100	100	167	83	548	17	1.385	115,53%	215
3	PWG	3.221	8.523	8.959	464	576	112	148	436	5.738	140	8.452	106,00%	507
	Cilem	3.221	8.523	8.959	464	576	112	148	436	5.738	140	8.452	106,00%	507
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.273	850	253	-597	411	-134	2.402	387	44.221	91,07%	(3.948)
	CF 1	26.387	25.292	25.186	-	253	253	-326	-106	-1.201	359	27.144	92,79%	(1.958)
	Total Griya	5.331	5.308	5.291	-	0	0	-57	-17	-39	17	5.525	95,77%	(234)
4	• Total Non Program	5.331	4.976	4.960	-	0	0	-16	-1	-371	16	5.525	89,78%	(565)
	• Program	-	332	331	-	0	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	19.895	-	253	253	-326	-89	-1.162	342	21.619	92,02%	(1.725)
	CF 2	11.484	15.115	15.087	850	-	-850	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	-	-850	574	-6	2.080	6	13.545	77,88%	(2.996)	
	Pensiun	3.015	4.560	4.539	-	0	164	-22	1.524	22	3.532	128,49%	1.006	
	Total Pembiayaan	86.130	97.959	97.925	1.614	1.408	-206	774	-34	11.796	1.442	104.874	93,37%	(6.949)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	409	352	293	542		0,91%	0,60%	1,11%	249	133	191				
	KUR	384	352	293	542		0,87%	0,62%	1,15%	249	158	191				
	Non KUR	25	-	-	-		2,33%	0,00%	0,00%	-	(25)	-	-			
3	PWG	6	-	-	51		0,18%	0,00%	0,57%	51	46	51				
	Cilem	6	-	-	51		0,18%	0,00%	0,57%	51	46	51				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.220	1.865	2.133	2.670		3,22%	5,28%	6,63%	537	1.450	805				
	CF 1	985	1.084	1.070	1.510		3,73%	4,23%	5,99%	439	525	426				
	Total Griya	-	64	63	-		0,00%	1,19%	0,00%	(63)	-	(64)				
	Oto	985	1.020	1.007	1.510		4,68%	5,04%	7,59%	503	525	490				
	CF 2	235	781	1.063	1.160		2,05%	7,03%	7,69%	97	924	379				
	Mitraguna & Others	235	781	799	799		2,78%	5,75%	7,58%	-	564	18				
	Pensiun	-	-	264	361		0,00%	5,78%	7,95%	97	361	361				
	Total Pembiayaan	1.635	2.217	2.426	3.264		1,90%	2,48%	3,33%	837	1.629	1.047		3,35%	-221,95%	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	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	324	275	291	331		0,72%	0,59%	0,68%	40	7	56				
	KUR	102	192	208	248		0,23%	0,44%	0,53%	40	146	56				
	Non KUR	222	83	83	83		21,14%	5,44%	5,16%	-	(140)	-				
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-</td											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	20.459	20.841	170	382	(670)	-3,11%	(7.345)	-26,06%	34.516	60,38%	(13.674)
2	Tabungan	231.223	240.889	242.231	242.173	14.289	(58)	1.284	0,53%	10.949	4,74%	244.274	99,14%	(2.101)
3	Deposito	34.752	39.554	33.328	33.330	241	242	(6.224)	-15,74%	(1.422)	-4,09%	34.797	95,78%	(1.467)
	Total	294.162	301.953	296.018	296.344	14.700	327	(5.609)	-1,86%	2.182	0,74%	313.587	94,50%	(17.242)
	CASA	259.410	262.400	262.690	263.014	14.459	325	615	0,23%	3.604	1,39%	278.789	94,34%	(15.775)
	(%) CASA	88,19%	86,90%	88,74%	88,75%									
	FDR	81,90%	86,52%	88,12%	88,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.047	5.050	4	(134)	-2,59%	563	12,55%	-	-	0,00%	5.050
2	Giro ISE	733	668	725	726	1	59	8,77%	(7)	-0,99%	-	-	0,00%	726
3	Tabungan ISE	3.754	4.517	4.321	4.324	3	(193)	-4,27%	570	15,19%	-	-	0,00%	4.324
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
5	CIF ISE	101	111	111	111	0	0	0,00%	10	9,90%	-	-	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.697	-	-	0	-54	-3	-1.545	3	3.242	52,36%	(1.545)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Local Champion	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.323	1.350	350	-1.000	907	-837	-1.150	1.187	73.798	96,65%	(2.475)
	KUR	67.505	67.768	66.977	1.350	350	-1.000	1.053	-791	-527	1.141	68.672	97,53%	(1.695)
	Non KUR	4.969	4.393	4.346	-	-	0	-146	-47	-623	47	5.125	84,79%	(780)
3	PWG	12.827	24.750	25.903	4.541	3.177	-1.364	2.521	1.154	13.077	2.023	28.848	89,79%	(2.945)
	Cilem	7.700	16.834	17.836	2.523	1.423	-1.101	2.212	1.002	10.137	421	19.756	90,29%	(1.919)
	Gadai	5.127	7.915	8.067	2.018	1.754	-264	310	152	2.940	1.603	9.092	88,72%	(1.025)
4	CFG	152.377	162.630	161.914	1.602	2.515	913	1.569	-715	9.537	3.230	174.288	92,90%	(12.374)
	CF 1	49.433	46.521	46.328	555	102	-453	329	-192	-3.104	294	55.198	83,93%	(8.870)
	Total Griya	45.444	40.929	40.722	50	-	-50	0	-207	-4.722	207	49.586	82,12%	(8.864)
4	• Total Non Program	21.636	18.086	18.025	50	-	-50	-385	-61	-3.611	61	22.711	79,37%	(4.686)
	• Program	23.808	22.843	22.697	-	-	0	3	-146	-1.111	146	26.875	84,45%	(4.178)
	Oto	3.989	5.592	5.607	505	102	-403	329	15	1.618	87	5.613	99,89%	(6)
	CF 2	102.945	116.109	115.586	1.047	2.413	1.366	1.240	-523	12.641	2.936	119.090	97,06%	(3.504)
	Mitraguna & Others	90.697	101.889	101.449	881	2.413	1.532	1.240	-440	10.752	2.853	105.348	96,30%	(3.899)
	Pensiun	12.248	14.220	14.137	166	-	-166	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	260.838	7.493	6.041	-1.451	4.944	-402	19.919	6.444	280.176	93,10%	(19.338)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		%	Penc.	Gap	
1	SME	-	57	-	-	0	0,00%	0,00%	0,00%	-	-	-	(57)	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	57	-	-	0	0,00%	0,00%	0,00%	-	-	-	(57)	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	190	908	935	2.699	0,26%	1,30%	3,78%	1.764	2.510	1.791	-	-	-
	KUR	190	310	589	2.260	0,28%	0,87%	3,37%	1.671	2.070	1.950	-	-	-
	Non KUR	-	598	346	439	0,00%	7,88%	10,11%	93	439	(159)	-	-	-
3	PWG	-	-	-	527	0,00%	0,00%	2,04%	527	527	527	-	-	-
	Cilem	-	-	-	485	0,00%	0,00%	2,72%	485	485	485	-	-	-
	Gadai	-	-	-	42	0,00%	0,00%	0,52%	42	42	42	-	-	-
4	CFG	3.319	4.884	4.033	4.423	2,18%	2,48%	2,73%	390	1.104	(460)	-	-	-
	CF 1	1.762	3.615	3.096	3.691	3,57%	6,66%	7,97%	595	1.929	77	-	-	-
	Total Griya	1.762	3.343	2.831	3.275	3,88%	6,92%	8,04%	444	1.513	(68)	-	-	-
	Oto	-	272	265	416	0,00%	4,74%	7,42%	151	416	144	-	-	-
	CF 2	1.556	1.269	937	732	1,51%	0,81%	0,63%	(205)	(825)	(537)	-	-	-
	Mitraguna & Others	1.556	1.269	937	732	1,72%	0,92%	0,72%	(205)	(825)	(537)	-	-	-
	Pensiun	-	-	-	294	0,00%	0,00%	2,08%	-	-	-	-	-	-
	Total Pembiayaan	5.357	5.081	5.426	6.221	2,22%	2,08%	2,39%	795	865	1.140	2,32%	2,81%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		%	Penc.	Gap	
1	SME	368	-	55	52	11,36%	3,23%	3,06%	(3)	(316)	52	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,50%	(3)	(316)	52	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
2	MBG	194	292	314	310	0,27%	0,44%	0,43%	(4)	116	18	-	-	-
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28	-	-	-
	Non KUR	191	98	92	88	3,84%	2,1							

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.496	13.561	65	(1.973)	-12,70%	918	7,26%	-	0,00%	13.561
2	Giro ISE	2.499	3.292	1.703	1.703	0	(1.589)	-48,27%	(796)	-31,84%		0,00%	1.703
3	Tabungan ISE	9.095	11.192	10.743	10.808	65	(384)	-3,43%	1.713	18,84%		0,00%	10.808
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	112	113	113	0	1	0,89%	24	26,97%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19,248	14,960	14,788	-	-	0	-539	-172	-4,460	172	21,048	70,26%	(6,260)
	KUR	17,796	13,578	13,408	-	-	0	-533	-169	-4,388	169	19,513	68,71%	(6,105)
	Non KUR	1,452	1,383	1,380	-	-	0	-6	-3	-72	3	1,535	89,90%	(155)
3	PWG	5,178	11,964	12,545	1,523	1,583	61	325	581	7,367	1,002	20,379	61,56%	(7,834)
	Cilem	3,578	8,774	9,150	723	539	-184	436	376	5,572	163	13,704	66,77%	(4,554)
	Gadai	1,600	3,189	3,395	800	1,044	245	-111	205	1,795	839	6,675	50,86%	(3,280)
4	CFG	88,436	96,089	96,805	503	1,089	587	-1,046	716	8,369	373	111,775	86,61%	(14,970)
	CF 1	19,579	25,210	25,397	233	389	157	524	188	5,818	202	22,421	113,27%	2,976
	Total Griya	14,822	14,728	14,689	-	-	0	0	-39	-134	39	15,602	94,14%	(914)
1	• Total Non Program	14,371	14,302	14,263	-	-	0	-133	-39	-108	39	15,093	94,50%	(829)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10,482	10,708	233	389	157	524	226	5,952	163	6,819	157,04%	3,890
	CF 2	68,857	70,879	71,408	270	700	430	-1,570	529	2,551	171	89,354	79,92%	(17,946)
	Mitraguna & Others	68,359	70,001	70,536	270	700	430	-1,564	535	2,177	165	86,959	81,11%	(16,423)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2,394	36,41%	(1,523)
	Total Pembiayaan	112.901	123.013	124.138	2.025	2.672	647	-1.261	1.125	11.237	1.547	153.239	81,01%	(29.101)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	772	789	896	6,58%	5,27%	6,06%	107	(371)	124			
	KUR	1.267	772	789	896	7,12%	5,81%	6,68%	107	(371)	124			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	315	0,00%	0,00%	2,51%	315	315	315			
	Cilem	-	-	-	294	0,00%	0,00%	3,21%	294	294	294			
	Gadai	-	-	-	21	0,00%	0,00%	0,62%	21	21	21			
4	CFG	1.470	1.479	1.419	2.696	1,66%	1,48%	2,79%	1.277	1.226	1.217			
	CF 1	117	973	626	1.630	0,60%	2,48%	6,42%	1.004	1.513	657			
	Total Griya	-	469	232	732	0,00%	1,58%	4,99%	500	732	263			
	Oto	117	504	393	898	2,46%	3,75%	8,38%	504	781	394			
	CF 2	1.353	506	794	1.067	1,96%	1,12%	1,49%	273	(286)	561			
	Mitraguna & Others	1.353	506	794	1.067	1,98%	1,13%	1,51%	273	(286)	561			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		2.737	2.251	2.208	3.907	2,42%	1,80%	3,15%	1.699	1.170	1.656	2,44%	22,33%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	9.991	9.986	52,35%	66,78%	67,53%	(5)	(90)	(127)			
	KUR	8.740	8.795	8.674	8.669	49,11%	63,89%	64,65%	(5)	(71)	(126)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,45%	-	(19)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.216	1.391	1.592	1,12%	1,45%	1,64%	201	603	376			
	CF 1	244	233	232	434	1,24%	0,92%	1,71%	202	190	201			
	Total Griya	244	118	117	116	1,64%	0,79%	0,79%	(1)	(128)	(2)			
	Oto	-	115	115	317	0,00%	1,09%	2,96%	203	317	203			
CF 2	745	984	1.159	1.159	1.159	1,08%	1,64%	1,62%	(1)	413	175			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,64%	(1)	413	175			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		11.065	11.329	11.382	11.578	9,80%	9,25%	9,33%	196	513	249	1,44%	84,57%	-7,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	11.076	8.996	714	(2.081)	2.536	39,26%	(6.557)	-42,16%	25.477	35,31%	(16.482)
2	Tabungan	146.646	145.002	140.708	141.385	(1.597)	677	(3.616)	-2,49%	(5.261)	-3,59%	158.899	88,98%	(17.513)
3	Deposito	29.176	27.609	28.033	28.027	495	(7)	417	1,51%	(1.149)	-3,94%	30.121	93,05%	(2.094)
	Total	191.374	179.071	179.818	178.408	(388)	(1.410)	(663)	-0,37%	(12.966)	-6,78%	214.497	83,18%	(36.089)
	CASA	162.198	151.462	151.785	150.381	(883)	(1.403)	(1.080)	-0,71%	(11.817)	-7,29%	184.376	81,56%	(33.995)
	(%) CASA	84,75%	84,58%	84,41%	84,29%									
	FDR	87,12%	107,77%	108,41%	109,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.994	12.666	13.141		475	4.147	46,11%	(962)	-6,82%	-	0,00%	13.141
2	Giro ISE	4.458	4.210	7.866	8.170		304	3.961	94,08%	3.712	83,26%	-	0,00%	8.170
3	Tabungan ISE	9.645	4.784	4.800	4.971		170	186	3,89%	(4.674)	-48,46%	-	0,00%	4.971
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	104	105	105		0	1	0,96%	5	5,00%	-	0,00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-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	0,00%	0	
2	MBG	16.150	18.771	19.183	550	600	50	1.590	412	3.033	188	21.415	89,58%	(2.232)	
	KUR	14.812	17.642	18.080	550	600	50	1.629	438	3.268	162	19.912	90,80%	(1.832)	
	Non KUR	1.337	1.128	1.102	-	-	0	-39	-26	-235	26	1.502	73,38%	(400)	
3	PWG	15.238	29.524	31.585	10.483	3.338	-7.145	3.614	2.061	16.347	1.278	30.096	104,95%	1.488	
	Cilem	3.814	12.037	13.189	1.198	1.462	264	1.174	1.153	9.375	309	15.630	84,38%	(2.441)	
	Gadai	11.423	17.487	18.395	9.285	1.876	-7.409	2.440	908	6.972	969	14.466	127,16%	3.929	
4	CFG	135.343	144.690	144.167	1.292	358	-935	-1.102	-523	8.824	881	159.190	90,56%	(15.023)	
	CF 1	16.023	18.100	17.988	257	138	-120	-25	-112	1.965	250	18.866	95,35%	(877)	
	Total Griya	9.034	10.590	10.553	-	-	0	0	-37	1.519	37	9.764	108,08%	789	
4	• Total Non Program	9.034	10.590	10.553	-	-	0	0	0	0	-	0	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	9.102	81,69%	(1.666)	
	Oto	6.989	7.510	7.435	257	138	-120	-25	-75	447	212	140.324	89,92%	(14.145)	
	CF 2	119.320	126.590	126.179	1.035	220	-815	-1.077	-411	6.859	631	123.847	91,18%	(10.928)	
	Mitraguna & Others	104.787	113.008	112.920	1.035	220	-815	-919	-88	8.133	308	16.477	80,47%	(3.218)	
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323	210.701	92,52%	(15.766)	
	Total Pembiayaan	166.730	192.985	194.934	12.326	4.296	-8.030	4.102	1.950	28.204	2.346				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	46	543	460	1.147	1.29%	2,45%	5,98%	687	1.101	604						
	KUR	-	459	460	1.030	0,00%	2,61%	5,70%	570	1.030	571						
	Non KUR	46	83	-	117	3,44%	0,00%	10,61%	117	71	34						
3	PWG	-	146	-	688	0,00%	0,00%	2,18%	688	688	543						
	Cilem	-	-	-	425	0,00%	0,00%	3,22%	425	425	425						
	Gadai	-	146	-	263	0,00%	0,00%	1,43%	263	263	118						
4	CFG	993	410	406	1.334	0,73%	0,28%	0,93%	928	341	924						
	CF 1	153	410	406	845	0,95%	2,24%	4,70%	439	692	435						
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	324	(2)						
	Oto	138	69	67	506	1,98%	0,90%	6,81%	439	368	437						
	CF 2	840	-	-	489	0,70%	0,00%	0,39%	489	(351)	489						
	Mitraguna & Others	840	-	-	93	0,80%	0,00%	0,08%	93	(747)	93						
	Pensiun	-	-	-	396	0,00%	2,99%	396	396	396	396						
	Total Pembiayaan	2.417	3.673	2.964	2.964	1,45%	1,54%	1,52%	-	547	(708)						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	261	402	481	481	1.61%	2,56%	2,51%	-	220	79						
	KUR	204	183	182	182	1,38%	1,03%	1,01%	-	(22)	(0)						
	Non KUR	57	219	298	298	4,24%	26,44%	27,07%	-	242	79</td						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.325	9.351	253	26	708	8,19%	664	7,65%	19.049	49,09%	(9.698)
2	Tabungan	252.421	261.827	262.456	262.270	3.583	(186)	443	0,17%	9.849	3,90%	268.613	97,64%	(6.343)
3	Deposito	76.726	72.505	62.674	62.671	(1.073)	(3)	(9.833)	-13,56%	(14.054)	-18,32%	77.795	80,56%	(15.124)
	Total	337.834	342.975	334.456	334.293	2.763	(163)	(8.682)	-2,53%	(3.541)	-1,05%	365.457	91,47%	(31.165)
	CASA	261.108	270.470	271.781	271.621	3.836	(160)	1.151	0,43%	10.513	4,03%	287.662	94,42%	(16.041)
	(%) CASA	77,29%	78,86%	81,26%	81,25%									
	FDR	106,55%	109,87%	112,50%	112,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.448	11.910	12.403	12.425	22	515	4,33%	3.977	47,07%	-	0,00%	12.425		
2	Giro ISE	1.077	1.065	1.101	1.098	(3)	33	3,14%	21	1,97%	-	0,00%	1.098		
3	Tabungan ISE	7.371	10.845	11.302	11.326	24	482	4,44%	3.955	53,66%	-	0,00%	11.326		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	163	187	188	188	0	1	0,53%	25	15,34%	-	0,00%	188		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	26.346	500	450	-50	-82	15	-7.061	435	39.559	66,60%	(13.213)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	26.346	500	450	-50	-82	15	-7.058	435	36.812	71,57%	(10.466)
	• Local Champion	29.104	25.433	25.448	500	450	-50	-82	15	-3.656	435	30.183	84,31%	(4.735)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	25.976	250	-	-250	1.120	-448	2.132	448	27.707	93,75%	(1.731)
	KUR	21.881	24.372	24.025	250	-	-250	1.186	-347	2.144	347	25.636	93,72%	(1.611)
	Non KUR	1.963	2.053	1.951	-	-	0	-65	-102	-12	102	2.070	94,23%	(1.19)
3	PWG	18.313	34.800	35.605	5.236	4.982	-253	1.901	805	17.293	4.177	32.103	110,91%	3.503
	Cilem	9.363	18.475	18.895	1.354	1.120	-234	454	420	9.532	700	19.896	94,97%	(1.001)
	Gadai	8.950	16.326	16.710	3.881	3.862	-19	1.447	385	7.760	3.477	12.207	136,89%	4.503
4	CFG	284.398	289.261	288.340	1.803	2.736	934	3.514	-921	3.942	3.657	293.503	98,24%	(5.163)
	CF 1	38.670	35.743	35.388	189	752	564	215	-355	-3.282	1.107	39.755	89,01%	(4.367)
	Total Griya	32.928	30.140	29.607	-	442	442	0	-534	-3.321	976	33.207	89,16%	(3.600)
	• Total Non Program	32.928	30.140	29.607	-	442	442	-623	-534	-3.321	976	33.207	89,16%	(3.600)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.781	189	310	122	215	179	40	131	6.549	88,29%	(767)
	CF 2	245.728	253.518	252.952	1.614	1.984	370	3.299	-566	7.224	2.550	253.748	99,69%	(795)
	Mitraguna & Others	226.104	235.833	235.051	1.614	1.617	3	3.374	-783	8.946	2.400	233.381	100,72%	1.669
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	5.148	7.840	8.892	11.293	1.43%	2,36%	3,00%	2.400	6.145	3.453	0,89%	70,30%	-2,1%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	95	90	90	0	0,00%	0,34%	0,34%	0,00%	(0)	90	(5)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	95	90	90	0	0,00%	0,34%	0,34%	0,00%	(0)	90	(5)				
2	MBG	314	238	167	765	1,32%	0,63%	2,95%	599	451	23	546	75				
	KUR	205	191	122	685	0,94%	0,50%	2,85%	563	480	61	381	116				
	Non KUR	109	47	45	81	5,56%	2,19%	4,13%	36	(29)	102	165	(41)				
3	PWG	-	-	-	500	0,00%	0,00%	1,40%	500	500	-	-	-				
	Cilem	-	-	-	398	0,00%	0,00%	2,11%	398	398	-	-	-				
	Gadai	-	-	-	102	0,00%	0,00%	0,61%	102	102	-	-	-				
4	CFG	4.834	7.506	8.636	9.937	1,70%	2,99%	3,45%	1.301	5.103	-	-	-				
	CF 1	1.936	3.401	3.537	1.968	5,01%	9,89%	5,56%	(1.569)	31	(1.433)	-	-				
	Total Griya	1.859	3.002	3.167	1.722	5,65%	10,51%	5,82%	(1.444)	(137)	(1.280)	-	-				
	Oto	77	399	370	245	1,35%	6,61%	4,24%	(125)	168	(153)	-	-				
	CF 2	2.897	4.105	5.099	7.969	1,18%	2,01%	3,15%	2.871	5.072	2.871	2.871	3.864				
	Mitraguna & Others	2.897	4.105	5.099	7.969	0,65%	2,16%	3,39%	2.871	5.072	2.871	2.871	3.864				
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	2.880	12.691	12.832	12.838	0,80%	3,41%	3,41%	7	9.959	147	3,06%	10,28%	-0,4%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	6.274	7.234	(487)	960	1.205	19,98%	(370)	-4,86%	17.630	41,03%	(10.396)
2	Tabungan	169.083	168.290	170.567	169.636	2.671	(931)	1.346	0,80%	553	0,33%	182.857	92,77%	(13.221)
3	Deposito	159.534	168.281	164.731	164.742	2.495	11	(3.539)	-2,10%	5.208	3,26%	160.953	102,35%	3.789
	Total	336.221	342.600	341.572	341.612	4.679	40	(988)	-0,29%	5.392	1,60%	361.440	94,51%	(19.828)
	CASA	176.687	174.319	176.841	176.870	2.184	29	2.551	1,46%	183	0,10%	200.487	88,22%	(23.617)
	(%) CASA	52,55%	50,88%	51,77%	51,78%									
	FDR	59,93%	62,03%	62,71%	62,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	11.173	7.839	8.147	8.015	(132)	176	2,25%	(3.158)	-28,27%	-	0,00%	8.015		
2	Giro ISE	2.226	2.414	2.451	2.359	(92)	(56)	-2,31%	132	5,94%	-	0,00%	2.359		
3	Tabungan ISE	8.944	5.421	5.693	5.653	(39)	232	4,28%	(3.291)	-36,79%	-	0,00%	5.653		
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%	-	0,00%	3		
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%	-	0,00%	92		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-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	0,00%	0	
2	MBG	40.703	41.198	42.017	470	1.600	1.130	-539	819	1.314	781	47.062	89,28%	(5.045)	
	KUR	38.741	39.533	40.374	470	1.600	1.130	-486	841	1.633	759	44.874	89,97%	(4.500)	
	Non KUR	1.963	1.665	1.643	-	-	0	-54	-21	-319	21	2.189	75,07%	(546)	
3	PWG	8.703	16.596	17.249	2.461	1.355	-1.106	645	654	8.546	701	26.230	65,76%	(8.980)	
	Cilem	6.698	12.513	13.002	840	889	49	333	490	6.304	400	17.952	72,43%	(4.950)	
	Gadai	2.005	4.083	4.247	1.621	465	-1.156	312	164	2.242	301	8.277	51,31%	(4.030)	
4	CFG	152.101	154.707	154.937	1.684	1.410	-274	141	230	2.836	1.180	177.569	87,25%	(22.632)	
	CF 1	24.823	21.116	20.895	-	-	0	-326	-221	-3.928	221	27.859	75,00%	(6.964)	
	Total Griya	16.607	12.664	12.617	-	-	0	0	-46	-3.990	46	17.386	72,57%	(4.769)	
4	• Total Non Program	16.607	12.664	12.617	-	-	0	0	-124	-46	-3.990	46	17.386	72,57%	(4.769)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	8.216	8.452	8.278	-	-	0	-326	-175	62	175	10.472	79,04%	(2.195)	
	CF 2	127.278	133.591	134.042	1.684	1.410	-274	467	451	6.764	959	149.711	89,53%	(15.669)	
	Mitraguna & Others	115.000	120.148	120.059	1.684	748	-936	283	-88	5.060	836	135.356	88,70%	(15.297)	
	Pensiun	12.278	13.443	13.983	-	662	662	184	540	1.704	122	14.354	97,41%	(372)	
	Total Pembiayaan	201.507	212.500	214.203	4.615	4.365	-250	246	1.703	12.696	2.662	250.861	85,39%	(36.658)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	377	817	866	2.288	0,93%	2,10%	5,45%	1.422	1.911	1.471	-	-				
	KUR	327	781	833	2.149	0,84%	2,11%	5,32%	1.317	1.822	1.368	-	-				
	Non KUR	50	36	34	138	2,53%	2,02%	8,43%	105	89	103	-	-				
3	PWG	-	-	-	300	0,00%	0,00%	1,74%	300	300	300	-	-				
	Cilem	-	-	-	300	0,00%	0,00%	2,31%	300	300	300	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	2.744	3.370	3.268	4.898	1,80%	2,11%	3,16%	1.630	2.154	1.528	-	-				
	CF 1	932	1.034	577	884	3,75%	2,73%	4,23%	308	(47)	(150)	-	-				
	Total Griya	594	-	-	160	3,58%	0,00%	1,27%	160	(434)	160	-	-				
	Oto	337	1.034	577	724	4,11%	6,82%	8,75%	147	387	(310)	-	-				
	CF 2	1.812	2.336	2.691	4.014	1,42%	2,01%	2,99%	1.323	2.202	1.678	-	-				
	Mitraguna & Others	1.812	2.336	2.691	3.794	1,58%	2,24%	3,16%	1.103	1.982	1.458	-	-				
	Pensiun	-	-	-	219	0,00%	0,00%	1,57%	219	219	219	-	-				
	Total Pembiayaan	2.045	3.243	3.745	3.938	1,01%	1,76%	1,84%	193	1.894	695	1,42%	22,97%	-0,4%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	499	294	395	480	1,23%	0,96%	1,14%	85	(19)	186	-	-			
	KUR	125	164	265	350</td											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.400	2.405	299	5	114	4,97%	(10.781)	-81,76%	18.701	12,86%	(16.296)
2	Tabungan	147.923	138.652	142.838	143.820	(21.267)	982	5.169	3,73%	(4.102)	-2,77%	158.452	90,77%	(14.632)
3	Deposito	54.920	82.610	80.929	80.924	23.934	(5)	(1.686)	-2,04%	26.004	47,35%	55.870	144,84%	25.054
	Total	216.028	223.553	226.167	227.149	2.966	982	3.596	1,61%	11.121	5,15%	233.023	97,48%	(5.874)
	CASA	161.108	140.943	145.238	146.225	(20.968)	987	5.282	3,75%	(14.883)	-9,24%	177.153	82,54%	(30.928)
	(%) CASA	74,58%	63,05%	64,22%	64,37%									
	FDR	99,10%	101,37%	99,65%	99,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.617	2.648		31	255	10,66%	58	2,23%	-	0,00%	2.648
2	Giro ISE	59	60	125	129		5	69	114,35%	71	120,14%		0,00%	129
3	Tabungan ISE	2.531	2.332	2.492	2.518		26	186	7,97%	(13)	-0,51%		0,00%	2.518
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	114	115	115		0	1	0,88%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	0,00%	0
2	MBG	45.734	49.169	49.792	1.540	1.650	110	1.099	623	4.058	1.027	50.486	98,63%	(694)
	KUR	43.301	47.233	47.884	1.440	1.650	210	1.146	652	4.583	998	47.872	100,02%	12
	Non KUR	2.433	1.937	1.908	100	-	(100)	(47)	(29)	(526)	29	2.613	73,00%	(706)
3	PWG	2.160	6.868	6.795	803	64	(739)	532	(73)	4.635	137	8.667	78,41%	(1.871)
	Cilem	2.160	6.868	6.795	803	64	(739)	532	(73)	4.635	137	8.667	78,41%	(1.871)
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
4	CFG	166.191	170.589	168.791	540	754	214	566	(1.798)	2.599	2.552	173.274	97,41%	(4.483)
	CF 1	15.140	17.519	17.185	-	-	0	18	(334)	2.045	334	15.984	107,51%	1.200
	Total Griya	1.118	1.004	993	-	-	0	0	(11)	(125)	11	1.335	74,40%	(342)
4	• Total Non Program	1.118	1.004	993	-	-	0	0	(12)	(125)	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.191	-	-	0	18	(324)	2.170	324	14.649	110,53%	1.542
	CF 2	151.051	153.070	151.606	540	754	214	548	(1.463)	555	2.217	157.289	96,39%	(5.683)
	Mitraguna & Others	120.364	121.985	120.416	300	-	(300)	624	(1.569)	52	1.569	126.025	95,55%	(5.609)
	Pensiun	30.687	31.084	31.190	240	754	514	(75)	106	503	648	31.265	99,76%	(74)
	Total Pembiayaan	214.086	226.626	225.378	2.883	2.468	(415)	2.197	(1.248)	11.292	3.717	232.426	96,97%	(7.048)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25							
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD	MtM	%	Penc.	Gap					
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-								
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-								
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-								
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-								
2	MBG	330	820	635	1.841	0,72%	1,29%	3,70%	1.205	1.511	1.021										
	KUR	190	795	611	1.697	0,44%	1,29%	3,54%	1.085	1.506	902										
	Non KUR	139	25	24	144	5,72%	1,25%	7,57%	120	5	119										
3	PWG	3	-	-	117	0,14%	0,00%	1,73%	117	115	117										
	Cilem	3	-	-	117	0,14%	0,00%	1,73%	117	115	117										
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-										
4	CFG	1.389	1.645	1.421	3.150	0,84%	0,83%	1,87%	1.728	1.761	1.505										
	CF 1	197	1.365	679	1.247	1,30%	3,88%	7,26%	568	1.050	(118)										
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-										
	Oto	197	1.365	679	1.247	1,41%	4,11%	7,70%	568	1.050	(118)										
	CF 2	1.192	280	742	1.903	0,79%	0,48%	1,25%	1.160	711	1.622										
	Mitraguna & Others	1.192	280	354	1.510	0,99%	0,29%	1,25%	1.156	318	1.230										
	Pensiun	121	-	-	388	0,06%	0,00%	1,25%	4	393	393										
	Total Pembiayaan	1.868	2.254	2.351	2.478	0,87%	1,04%	1,10%	127	610	224	0,00%	100,00%	-1,1%							

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	16	16	(4)	0	(21)	-56,95%	(50)	-75,84%	2.150	0,74%	(2.134)
2	Tabungan	73.366	68.177	67.013	67.484	(6.024)	471	(694)	-1,02%	(5.883)	-8,02%	79.265	85,14%	(11.781)
3	Deposito	13.172	13.658	14.244	14.244	95	0	586	4,29%	1.072	8,14%	14.143	100,72%	101
	Total	86.605	81.873	81.273	81.744	(5.933)	471	(129)	-0,16%	(4.861)	-5,61%	95.557	85,54%	(13.814)
	CASA	73.432	68.215	67.029	67.500	(6.028)	471	(715)	-1,05%	(5.933)	-8,08%	81.415	82,91%	(13.915)
	(%) CASA	84,79%	83,32%	82,47%	82,57%									
	FDR	98,27%	111,67%	112,07%	111,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	309	309		0	(12)	-3,69%	(40)	-11,50%	-	0,00%	309
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	321	309	309		0	(12)	-3,69%	(40)	-11,50%	-	0,00%	309
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.831	812	462	-350	540	423	5.120	39	4.640	147,24%	2.192
	Cilem	1.711	6.408	6.831	812	462	-350	540	423	5.120	39	4.640	147,24%	2.192
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.236	520	830	310	649	-762	869	1.592	91.314	92,25%	(7.079)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.783	520	830	310	652	-762	685	1.592	90.098	92,99%	(6.315)
	Mitraguna & Others	38.271	38.877	37.957	100	300	200	-155	-920	-314	1.220	44.624	85,06%	(6.667)
	Pensiun	44.827	45.668	45.826	420	530	110	807	158	1.000	372	45.475	100,77%	352
	Total Pembiayaan	85.106	91.424	91.085	1.332	1.292	-40	1.189	-339	5.979	1.631	95.983	94,90%	(4.898)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	82	0,00%	0,00%	0,00%	1,20%	82	82	82			
	Cilem	-	-	-	-	82	0,00%	0,00%	0,00%	1,20%	82	82	82			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.647	368	0,00%	0,46%	0,46%	1,96%	1.258	1.647	1.279			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	220	0,00%	0,27%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	220	0,00%	0,59%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	220	0,02%	0,27%	0,27%	0,27%	(5)	224	5	0,60%	-127,00%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.822	22.828	(633)	6	231	1,02%	11.813	107,25%	15.889	143,67%	6.939
2	Tabungan	115.074	107.804	108.377	108.828	419	451	1.023	0,95%	(6.246)	-5,43%	123.561	88,08%	(14.734)
3	Deposito	23.779	24.716	24.595	24.595	1.009	(0)	(121)	-0,49%	815	3,43%	24.502	100,38%	93
	Total	149.869	155.118	155.794	156.251	794	457	1.133	0,73%	6.382	4,26%	163.952	95,30%	(7.701)
	CASA	126.089	130.402	131.199	131.656	(214)	458	1.254	0,96%	5.567	4,41%	139.451	94,41%	(7.794)
	(%) CASA	84,13%	84,07%	84,21%	84,26%									
	FDR	105,52%	116,25%	115,41%	115,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.559	6.446	(113)	74	1,16%	(926)	-12,56%		-	0,00%	6.446
2	Giro ISE	1.170	339	574	434	(141)	95	28,04%	(736)	-62,92%			0,00%	434
3	Tabungan ISE	2.302	1.933	1.885	1.912	27	(21)	-1,09%	(389)	-16,92%			0,00%	1.912
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%			0,00%	4.100
5	CIF ISE	69	77	79	79	0	2	2,60%	10	14,49%			0,00%	79

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	• Local Champion	731	484	581	-	100	100	-25	97	-150	3	731	79,45%	(150)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.652	915	300	-615	770	15	6.198	285	18.537	111,41%	2.116
	KUR	11.979	18.507	18.549	915	300	-615	918	42	6.569	258	15.960	116,22%	2.589
	Non KUR	2.475	2.130	2.104	-	-	0	-148	-26	-371	26	2.577	81,65%	(473)
3	PWG	2.088	8.454	8.541	1.034	256	-778	1.315	87	6.453	169	9.019	94,70%	(478)
	Cilem	1.902	8.217	8.334	901	249	-652	1.265	118	6.432	131	8.833	94,35%	(499)
	Gadai	186	237	207	133	8	-125	50	-30	21	38	186	111,18%	21
4	CFG	140.874	149.821	149.100	1.820	2.110	290	1.766	-720	8.227	2.830	153.271	97,28%	(4.170)
	CF 1	3.720	5.476	5.400	-	-	0	-68	-76	1.680	76	5.198	103,88%	202
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.233	-	-	0	-68	-74	936	74	4.396	96,30%	(163)
	CF 2	137.153	144.345	143.700	1.820	2.110	290	1.834	-645	6.547	2.755	148.073	97,05%	(4.372)
	Mitraguna & Others	95.850	101.262	100.361	1.720	1.360	-360	1.604	-901	4.512	2.261	105.758	94,90%	(5.397)
	Pensiun	41.304	43.083	43.339	100	750	650	231	256	2.035	494	42.314	102,42%	1.025
	Total Pembiayaan	158.147	180.319	179.798	3.769	2.766	-1.003	3.807	-521	21.651	3.287	181.558	99,03%	(1.760)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	49	48	48	0	0,00%	3,41%	3,19%	3,19%	-	48	(1)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	49	48	48	0	0,00%	3,41%	3,19%	3,19%	-	48	(1)				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	24	-	-	496	0	0,16%	0,00%	2,40%	496	472	496					
	KUR	24	-	-	389	0	0,20%	0,00%	2,10%	389	366	389					
	Non KUR	-	-	-	106	0	0,00%	0,00%	5,05%	106	106	106					
3	PWG	-	-	-	87	0	0,00%	0,00%	1,01%	87	87	87					
	Cilem	-	-	-	87	0	0,00%	0,00%	1,04%	87	87	87					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	636	1.014	1.462	2.740	0	0,45%	0,98%	1,84%	1.278	2.104	1.726					
	CF 1	195	355	110	740	0	5,25%	2,02%	13,70%	630	545	385					
	Total Griya	-	2	-	-	0	0,00%	0,00%	0,00%	-	-	-	(2)				
	Oto	195	353	110	740	0	5,92%	2,56%	17,48%	630	545	387					
	CF 2	441	658	1.352	2.000	0	0,32%	0,94%	1,39%	648	1.559	1.342					
	Mitraguna & Others	441	486	1.183	1.329	0	0,46%	1,17%	1,32%	147	889	843					
	Pensiun	-	172	169	670	0	0,00%	0,39%	1,55%	502	670	498					
	Total Pembiayaan	537	495	258	257	0,34%	0,14%	0,14%	(1)	(280)	(238)	1,13%	-688,35%	1,0%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	221	220	219	0	1,55%	1,07%	1,06%	(1)	(5)	(2)				
	KUR	-	-	-	-	0										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	7.245	6.394	851	(851)	(2.019)	-24,00%	(396)	-5,83%	12.850	49,76%	(6.456)
2	Tabungan	175.767	193.661	197.799	197.779	9.382	(20)	4.118	2,13%	22.012	12,52%	189.520	104,36%	8.260
3	Deposito	41.842	51.659	50.876	50.876	(1.726)	0	(783)	-1,51%	9.034	21,59%	42.338	120,17%	8.539
	Total	224.399	253.733	255.921	255.049	8.507	(871)	1.317	0,52%	30.650	13,66%	244.707	104,23%	10.342
	CASA	182.557	202.074	205.044	204.173	10.233	(872)	2.099	1,04%	21.616	11,84%	202.369	100,89%	1.804
	(%) CASA	81,35%	79,64%	80,12%	80,05%									
	FDR	108,91%	102,73%	102,37%	102,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.660	6.585	(76)	338	5,40%	2.502	61,28%	-	0,00%	6.585	
2	Giro ISE	1.486	3.408	3.585	3.523	(62)	115	3,38%	2.037	137,09%	-	0,00%	3.523	
3	Tabungan ISE	2.597	2.839	3.075	3.061	(14)	222	7,84%	465	17,89%	-	0,00%	3.061	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	138	154	157	157	0	3	1,95%	19	13,77%	-	0,00%	157	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	96.789	1.305	450	-855	1.094	-1.054	-944	1.504	102.758	94,19%	(5.969)
	KUR	92.544	91.691	90.709	1.205	450	-755	612	-982	-1.835	1.432	97.133	93,39%	(6.424)
	Non KUR	5.189	6.151	6.080	100	-	-100	482	-72	891	72	5.625	108,08%	455
3	PWG	10.721	20.877	21.965	2.724	2.700	-24	1.393	1.088	11.243	1.612	29.922	73,41%	(7.958)
	Cilem	6.388	12.738	13.409	1.176	963	-214	328	671	7.021	292	19.779	67,80%	(6.369)
	Gadai	4.333	8.138	8.555	1.548	1.737	189	1.065	417	4.222	1.320	10.144	84,34%	(1.589)
4	CFG	134.342	139.416	140.749	2.212	4.018	1.806	1.661	1.333	6.407	2.685	155.663	90,42%	(14.914)
	CF 1	27.563	25.516	25.244	329	-	-329	-74	-272	-2.319	272	31.828	79,31%	(6.585)
	Total Griya	18.820	16.634	16.536	-	-	0	0	-98	-2.284	98	21.370	77,38%	(4.834)
4	• Total Non Program	5.808	4.957	4.910	-	-	-	-	-58	-47	47	6.682	73,48%	(1.772)
	• Program	13.012	11.677	11.626	-	-	0	0	-170	-51	51	14.688	79,15%	(3.062)
	Oto	8.743	8.882	8.707	329	-	-329	-74	-174	-35	174	10.458	83,26%	(1.751)
	CF 2	106.779	113.900	115.506	1.884	4.018	2.135	1.735	1.605	8.727	2.413	123.835	93,27%	(8.329)
	Mitraguna & Others	66.464	72.581	74.308	1.832	3.528	1.697	1.546	1.728	7.844	1.800	81.941	90,69%	(7.633)
	Pensiun	40.315	41.320	41.197	52	490	438	189	-122	882	612	41.894	98,34%	(696)
	Total Pembiayaan	244.391	260.664	261.987	6.241	7.168	926	4.474	1.322	17.596	5.845	289.938	90,36%	(27.951)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25				%	Penc.	Gap
1	SME	83	-	-	-	(51)	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	(51)	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	(51)	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	(51)	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	5.073	0,95%	0,97%	0,52%	5,24%	4.128	4.143	3.966			
	KUR	830	948	846	4.187	0,90%	0,92%	0,52%	4,62%	3.341	3.357	3.239			
	Non KUR	101	160	100	887	1,95%	1,62%	1,62%	14,58%	787	786	727			
3	PWG	7	-	-	449	0,06%	0,00%	0,00%	2,04%	449	442	449			
	Cilem	-	-	-	221	0,00%	0,00%	0,00%	1,65%	221	221	221			
	Gadai	7	-	-	228	0,15%	0,00%	0,00%	2,67%	228	222	228			
4	CFG	949	1.528	1.067	4.627	0,71%	0,77%	0,77%	3,29%	3.561	3.679	3.099			
	CF 1	949	1.114	1.067	2.888	3,44%	4,18%	4,18%	11,44%	1.821	1.939	1.774			
	Total Griya	745	905	834	1.733	3,96%	5,02%	5,02%	10,48%	899	988	828			
	Oto	204	209	232	1.155	2,34%	2,62%	2,62%	13,26%	922	950	946			
	CF 2	-	414	-	1.740	0,00%	0,00%	0,00%	1,51%	1.740	1.740	1.326			
	Mitraguna & Others	-	414	-	1.566	0,00%	0,00%	0,00%	2,11%	1.566	1.566	1.153			
	Pensiun	-	-	-	173	0,00%	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.942	3.092	2.888	3.118	0,79%	1,11%	1,19%	229	1.176	26	3,71%	-211,93%	2,5%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	238.797	251.305	262.140	23.343		2.75	2.95	3.00
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%	1.255	1.469	1.587

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.505	2.488	546	(17)	(84)	-3,26%	(1.149)	-31,60%	8.432	29,50%	(5.945)
2	Tabungan	133.319	152.840	153.654	153.849	2.858	195	1.009	0,66%	20.530	15,40%	143.354	107,32%	10.496
3	Deposito	34.970	32.772	32.829	32.829	(564)	0	57	0,17%	(2.141)	-6,12%	35.987	91,22%	(3.158)
	Total	171.926	188.184	188.988	189.166	2.840	178	982	0,52%	17.240	10,03%	187.773	100,74%	1.393
	CASA	136.957	155.412	156.159	156.337	3.404	178	925	0,60%	19.381	14,15%	151.786	103,00%	4.551
	(%) CASA	79,66%	82,59%	82,63%	82,65%									
	FDR	77,08%	70,23%	69,32%	69,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.759	2.740		(20)	(40)	-1,42%	705	34,67%	-	0,00%	2.740
2	Giro ISE	95	736	549	549		0	(187)	-25,40%	454	479,04%		0,00%	549
3	Tabungan ISE	1.439	1.543	1.710	1.690		(20)	147	9,55%	251	17,44%		0,00%	1.690
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	0,00%	0
2	MBG	18.945	19.854	19.059	100	-	-100	15	-795	114	795	21.313	89,43%	(2.253)
	KUR	17.446	18.508	17.889	100	-	-100	32	-619	443	619	19.713	90,74%	(1.825)
	Non KUR	1.500	1.346	1.171	-	0	-17	-176	-329	176	1.599	73,20%	(429)	
3	PWG	1.695	7.053	7.351	966	398	-568	544	298	5.657	100	5.843	125,82%	1.509
	Cilem	1.695	7.053	7.351	966	398	-568	544	298	5.657	100	5.843	125,82%	1.509
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.596	485	386	-99	128	-661	-7.279	1.047	115.242	90,76%	(10.646)
	CF 1	3.054	2.857	2.824	96	-	-96	-85	-33	-230	33	3.455	81,73%	(631)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.942	96	-	-96	-85	-33	-170	33	2.411	80,57%	(468)
	CF 2	108.821	102.400	101.772	389	386	-3	214	-628	-7.049	1.014	111.787	91,04%	(10.015)
	Mitraguna & Others	34.866	41.533	41.517	335	300	-35	984	-16	6.651	316	37.557	110,54%	3.960
	Pensiun	73.955	60.867	60.255	54	86	32	-770	-612	-13.700	698	74.229	81,17%	(13.975)
	Total Pembiayaan	132.514	132.164	131.006	1.551	784	-767	688	-1.158	-1.508	1.942	142.397	92,00%	(11.391)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	302	527	530	337	1,59%	2,67%	1,77%	(193)	35	(190)						
	KUR	199	527	530	213	1,14%	2,87%	1,19%	(317)	14	(314)						
	Non KUR	102	-	-	124	6,82%	0,00%	0,00%	10,57%	124	21	124					
3	PWG	-	-	-	191	0,00%	0,00%	0,00%	2,60%	191	191	191					
	Cilem	-	-	-	191	0,00%	0,00%	0,00%	2,60%	191	191	191					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	58	1.199	1.868	2.560	0,05%	1,78%	2,45%	692	2.502	1.362						
	CF 1	54	34	31	28	1,76%	1,08%	1,00%	(3)	(26)	(5)						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	54	34	31	28	2,55%	1,56%	1,45%	(3)	(26)	(5)						
	CF 2	5	1.165	1.838	2.532	0,00%	1,79%	2,49%	695	2.528	1.367						
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64						
	Pensiun	-	-	-	80	0,14%	0,00%	0,00%	1.223	1.303	1.303						
	Total Pembiayaan	9.858	2.997	2.947	4.245	7,44%	2,23%	3,24%	1.298	(5.613)	1.248	2,09%	35,55%	-1,2%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.506	1.442	455	(65)	(1.077)	-42,7%	(1.397)	-49,2%	6.559	21,98%	(5.117)
2	Tabungan	118.896	124.754	125.549	125.413	7.185	(136)	659	0,53%	6.517	5,48%	130.899	95,81%	(5.486)
3	Deposito	12.522	15.691	15.614	15.614	(1.098)	0	(77)	-0,49%	3.092	24,70%	13.179	118,48%	2.436
	Total	134.257	142.963	142.670	142.469	6.542	(201)	(495)	-0,35%	8.212	6,12%	150.636	94,58%	(8.167)
	CASA	121.735	127.272	127.055	126.855	7.640	(201)	(418)	-0,33%	5.120	4,21%	137.458	92,29%	(10.603)
	(%) CASA	90,67%	89,02%	89,06%	89,04%									
	FDR	193,63%	190,58%	191,53%	191,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.246	3.244		(2)	(30)	-0,92%	(681)	-17,34%	-	0,00%	3.244
2	Giro ISE	2.210	1.598	1.024	1.024		0	(574)	-35,93%	(1.186)	-53,67%	-	0,00%	1.024
3	Tabungan ISE	1.714	1.676	2.223	2.220		(3)	544	32,47%	506	29,49%	-	0,00%	2.220
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%	-	0,00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Local Champion	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.643	951	1.660	709	-324	-20	-5.618	1.680	76.793	91,99%	(6.150)
	KUR	69.790	65.006	65.056	951	1.660	709	-368	50	-4.734	1.610	70.193	92,68%	(5.137)
	Non KUR	6.471	5.657	5.587	-	-	0	44	-70	-885	70	6.599	84,66%	(1.012)
3	PWG	2.698	8.440	8.775	916	422	-494	773	334	6.076	87	10.039	87,40%	(1.264)
	Cilem	2.698	8.440	8.775	916	422	-494	773	334	6.076	87	10.039	87,40%	(1.264)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	193.776	3.592	2.237	-1.355	3.896	491	12.930	1.747	198.675	97,53%	(4.899)
	CF 1	24.361	31.788	31.657	-	403	403	222	-131	7.296	534	26.529	119,33%	5.128
	Total Griya	4.158	5.341	5.332	-	-	0	0	-9	1.174	9	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	-	0	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.325	-	403	403	222	-122	6.122	525	21.779	120,87%	4.546
	CF 2	156.485	161.498	162.119	3.592	1.834	-1.758	3.674	622	5.635	1.213	172.147	94,18%	(10.027)
	Mitraguna & Others	140.742	147.326	148.113	3.592	1.834	-1.758	3.827	786	7.371	1.048	154.954	95,58%	(6.842)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	273.255	5.459	4.319	-1.140	4.337	796	13.295	3.523	285.662	95,66%	(12.406)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	523	439	2.372	0,00%	0,62%	3,36%	1.933	2.372	1.850						
	KUR	-	523	398	2.252	0,00%	0,61%	3,46%	1.855	2.252	1.730						
	Non KUR	-	-	41	120	0,00%	0,73%	2,14%	78	120	120						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	2,02%	177	177	177					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,02%	177	177	177					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	4.563	1.313	2.138	4.579	0,00%	2,52%	1,11%	2,36%	2.440	16	3.265					
	CF 1	1.171	1.115	1.100	2.601	4,81%	3,46%	8,22%	1.501	1.430	1.487						
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21						
	Oto	766	1.115	1.100	2.580	3,79%	4,16%	9,80%	1.480	1.814	1.465						
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,22%	939	(1.414)	1.779						
	Mitraguna & Others	3.391	198	1.038	1.976	1,59%	0,70%	1,33%	939	(1.414)	1.779						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-					
	Total Pembiayaan	2.747	3.110	2.973	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-10,28%	0,1%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	259.177	264.312	275.722	16.545		2.74	3.22	3.23
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%	631	1.520	1.542

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-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				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-	0	0	#DIV/0!	(8.308)	-100,00%		-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0	0,00%	0
3	Tabungan ISE	7.708	-	-	-	0	0	#DIV/0!	(7.708)	-100,00%		0	0,00%	0
4	Deposito ISE	600	-	-	-	0	0	#DIV/0!	(600)	-100,00%		0	0,00%	0
5	CIF ISE	27	-	-	-	0	0	#DIV/0!	(27)	-100,00%		0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	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	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	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	-	-	-	-	93	-	-93	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	-	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25	19-Nov-25			%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25	19-Nov-25			%	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,									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	873	893	(1.185)	20	524	141,92%	(615)	-40,77%	3.501	25,50%	(2.608)
2	Tabungan	77.097	93.391	95.391	96.998	4.507	1.606	3.607	3,86%	19.901	25,81%	81.858	118,49%	15.140
3	Deposito	8.333	13.479	13.481	13.481	826	0	2	0,01%	5.148	61,78%	8.893	151,58%	4.588
	Total	86.937	107.239	109.745	111.372	4.148	1.626	4.132	3,85%	24.435	28,11%	94.253	118,16%	17.119
	CASA	78.604	93.760	96.265	97.891	3.322	1.626	4.131	4,41%	19.287	24,54%	85.359	114,68%	12.531
	(%) CASA	90,42%	87,43%	87,72%	87,90%									
	FDR	27,35%	45,52%	45,83%	45,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.603	27.827		223	229	0,83%	3.395	13,89%	-	0,00%	27.827
2	Giro ISE	1.505	366	839	870		31	504	137,77%	(635)	-42,18%		0,00%	870
3	Tabungan ISE	19.127	23.431	22.964	23.156		192	(275)	-1,17%	4.029	21,07%		0,00%	23.156
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-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	0,00%	0	
2	MBG	7.909	17.315	17.778	500	650	150	881	463	9.869	187	16.589	107,17%	1.189	
	KUR	7.722	16.284	16.753	500	650	150	797	468	9.031	182	16.106	104,02%	647	
	Non KUR	188	1.031	1.025	-	-	0	84	-5	837	5	483	212,32%	542	
3	PWG	1.199	6.189	6.309	546	179	-367	522	120	5.110	59	6.922	91,14%	(613)	
	Cilem	1.199	6.189	6.309	546	179	-367	522	120	5.110	59	6.922	91,14%	(613)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	14.673	25.311	26.212	272	1.095	823	469	901	11.540	194	24.159	108,50%	2.053	
	CF 1	4.501	7.972	8.543	172	695	523	3	571	4.042	125	5.632	151,68%	2.911	
	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)	
	• Total Non Program	108	79	79	-	-	0	0	-3	0	-29	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
	Oto	4.393	7.893	8.464	172	695	523	3	571	4.071	125	5.234	161,72%	3.230	
	CF 2	10.171	17.339	17.670	100	400	300	466	330	7.498	70	18.527	95,37%	(858)	
	Mitraguna & Others	10.171	15.341	15.678	40	400	360	-246	337	5.507	63	17.754	88,31%	(2.076)	
	Pensiun	-	1.998	1.991	60	-	-60	712	-7	1.991	7	773	257,54%	1.218	
	Total Pembiayaan	23.780	48.815	50.299	1.318	1.924	606	1.872	1.484	26.519	441	47.670	105,52%	2.629	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	87	0,00%	0,00%	0,49%	87	87	87	87
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	-	-	-	-	87	0,00%	0,00%	8,50%	87	87	87	87
3	PWG	-	-	-	-	34	0,00%	0,00%	0,53%	34	34	34	34
	Cilem	-	-	-	-	34	0,00%	0,00%	0,53%	34	34	34	34
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	-	785	156	1.378	0	0,00%	0,62%	5,26%	1.222	1.378	593	593
	CF 1	-	370	156	1.033	0	0,00%	1,97%	12,20%	877	1.033	662	662
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	370	156	1.033	0	0,00%	1,97%	12,20%	877	1.033	662	662
	CF 2	-	414	-	-	0	0,00%	0,00%	0,00%	346	346	(69)	(69)
	Mitraguna & Others	-	414	-	-	0	0,00%	0,00%	2,20%	346	346	(69)	(69)
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	-	785	156	1.499	0	0,00%	0,00%	0,00%	-	-	-	-
											0,02%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
</td													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.286	4.294	2.054	8	(1.346)	-23,87%	(75.746)	-94,64%	90.770	4,73%	(86.477)
2	Tabungan	33.280	43.627	44.294	44.622	3.551	329	995	2,28%	11.342	34,08%	37.508	118,97%	7.115
3	Deposito	18.866	76.625	77.653	77.653	304	0	1.029	1,34%	58.787	311,59%	19.646	395,26%	58.007
	Total	132.186	125.892	126.233	126.569	5.908	337	677	0,54%	(5.616)	-4,25%	147.924	85,56%	(21.355)
	CASA	113.319	49.267	48.579	48.916	5.605	337	(351)	-0,71%	(64.403)	-56,83%	128.278	38,13%	(79.362)
	(%) CASA	85,73%	39,13%	38,48%	38,65%									
	FDR	12,66%	24,03%	24,69%	24,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	836	836	0	33	4,07%	252	43,13%	-	0,00%	836	
2	Giro ISE	18	33	77	77	0	44	133,13%	60	338,74%	-	0,00%	77	
3	Tabungan ISE	567	771	759	759	(0)	(11)	-1,47%	192	33,97%	-	0,00%	759	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	30	35	36	36	0	1	2,86%	6	20,00%	-	0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.951	3.104	226	233	7	139	153	2.376	80	3.418	90,82%	(314)
	Cilem	728	2.951	3.104	226	233	7	139	153	2.376	80	3.418	90,82%	(314)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	28.064	1.278	954	-324	2.588	762	12.056	192	27.252	102,98%	812
	CF 1	6.128	8.796	8.886	318	159	-159	-59	89	2.757	70	7.469	118,97%	1.417
	Total Griya	4.538	7.153	7.131	318	-	-318	0	-22	2.593	22	4.882	146,08%	2.249
4	• Total Non Program	4.538	6.150	6.130	-	-	0	-35	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.001	318	-	-318	350	-2	1.001	2	0	0,00%	1.001
	Oto	1.591	1.643	1.755	-	159	159	-59	111	164	48	2.587	67,82%	(832)
	CF 2	9.879	18.505	19.178	960	795	-165	2.647	673	9.299	122	19.783	96,94%	(605)
	Mitraguna & Others	9.209	17.588	18.266	960	795	-165	2.652	678	9.057	117	18.196	100,39%	70
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	31.168	1.504	1.187	-317	2.727	916	14.432	272	30.669	101,63%	499

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	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	-	-	-	-	14	0,00%	0,00%	0,44%	14	14	14	14				
	Cilem	-	-	-	-	14	0,00%	0,00%	0,44%	14	14	14	14				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	260	258	258	0,00%	0,00%	0,95%	0,92%	-	258	(2)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	-	260	258	258	0,00%	0,00%	1,40%	1,35%	-	258	(2)					
	Mitraguna & Others	-	260	258	258	0,00%	0,00%	1,47%	1,42%	-	258	(2)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,00%	#DIV/0!	0,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25				%	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%	-	-						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	876	877	(1.862)	2	(2.208)	-71,56%	(870)	-49,80%	7.308	12,00%	(6.431)
2	Tabungan	52.637	64.541	64.851	64.605	549	(246)	64	0,10%	11.968	22,74%	58.431	110,57%	6.174
3	Deposito	30.502	32.868	32.758	32.758	504	0	(110)	-0,33%	2.256	7,40%	31.306	104,64%	1.452
	Total	84.886	100.494	98.485	98.240	(809)	(244)	(2.254)	-2,24%	13.354	15,73%	97.046	101,23%	1.195
	CASA	54.385	67.626	65.727	65.482	(1.313)	(244)	(2.144)	-3,17%	11.098	20,41%	65.740	99,61%	(258)
	(%) CASA	64,07%	67,29%	66,74%	66,66%									
	FDR	15,32%	27,91%	29,13%	29,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.705	1.706		1	115	7,25%	(273)	-13,80%	-	0,00%	1.706
2	Giro ISE	1.572	777	810	811		1	34	4,41%	(761)	-48,41%	-	0,00%	811
3	Tabungan ISE	407	814	895	895		0	81	9,96%	488	119,79%	-	0,00%	895
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%	-	0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.447	7.722	429	367	-63	38	276	4.794	91	5.333	144,81%	2.389
	Cilem	2.928	7.447	7.722	429	367	-63	38	276	4.794	91	5.333	144,81%	2.389
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.966	235	642	407	69	362	10.888	281	18.511	113,27%	2.455
	CF 1	3.825	6.414	6.579	-	247	247	-100	165	2.754	83	4.830	136,21%	1.749
	Total Griya	789	1.478	1.476	-	0	0	-2	687	2	1.047	141,00%	429	
	• Total Non Program	789	1.478	1.476	-	0	0	-2	687	2	1.047	141,00%	429	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.103	-	247	247	-100	167	2.067	81	3.783	134,89%	1.320
	CF 2	6.254	14.190	14.387	235	395	160	169	197	8.134	198	13.681	105,16%	706
	Mitraguna & Others	5.039	12.776	12.847	220	100	-120	131	71	7.808	29	11.779	109,07%	1.068
	Pensiun	1.215	1.414	1.541	15	295	280	38	126	326	169	1.902	81,00%	(361)
	Total Pembiayaan	13.007	28.051	28.688	664	1.009	345	107	637	15.682	372	23.843	120,32%	4.845

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	83	31	31	203	0,82%	0,15%	0,97%	172	120	172						
	CF 1	83	-	-	79	2,17%	0,00%	1,19%	79	(4)	79						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	83	-	-	79	2,73%	0,00%	1,54%	79	(4)	79						
	CF 2	-	31	31	124	0,00%	0,22%	0,87%	94	124	93						
	Mitraguna & Others	-	31	31	124	0,00%	0,24%	0,97%	94	124	93						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	14	-	-	8,12%	####	8,1%	8,12%	####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80