

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	58.365	60.573	(86.238)	2.208	1.523	2,58%	(13.597)	-18,33%	212.481	28,51%	(151.908)
2	Tabungan	1.786.724	1.968.204	1.935.753	1.937.818	36.437	2.065	(30.387)	-1,54%	151.094	8,46%	2.011.047	96,36%	(73.230)
3	Deposito	649.060	615.862	627.572	627.805	(36.484)	233	11.943	1,94%	(21.256)	-3,27%	663.637	94,60%	(35.832)
Total		2.509.954	2.643.115	2.621.689	2.626.195	(86.285)	4.505	(16.920)	-0,64%	116.241	4,63%	2.887.165	90,96%	(260.970)
CASA		1.860.893	2.027.253	1.994.118	1.998.390	(49.801)	4.273	(28.863)	-1,42%	137.497	7,39%	2.223.528	89,87%	(225.138)
(% CASA)		74,14%	76,70%	76,06%	76,09%									
FDR		125,36%	131,49%	132,75%	132,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.440	42.256		816	238	0,57%	(583)	-1,36%	80.699	52,36%	(38.443)
2	Giro ISE	4.948	4.741	5.113	6.321		1.207	1.579	33,31%	1.372	27,74%	27.894	22,66%	(21.574)
3	Tabungan ISE	31.691	33.067	32.108	31.717		(391)	(1.350)	-4,08%	26	0,08%	36.953	85,83%	(5.236)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.552	500	-	-500	-5.617	-1.113	56.981	1.113	215.986	111,84%	25.566
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.251	500	-	-500	-5.130	-1.113	32.112	1.113	115.663	112,61%	14.588
	• Local Champion	98.139	131.365	130.251	500	-	-500	-5.130	-1.113	32.112	1.113	112.586	115,69%	17.665
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	440.993	6.105	3.055	-3.055	-160	-3.346	-5.884	6.401	501.352	87,96%	(60.358)
	KUR	419.345	419.362	416.357	6.005	3.055	-2.950	247	-2.805	-2.788	5.860	471.093	88,42%	(54.536)
	Non KUR	27.532	24.977	24.636	100	-	-100	-407	-541	-3.096	541	30.259	80,76%	(5.822)
3	PWG	258.833	406.261	417.475	66.813	49.808	-17.004	27.268	11.214	158.641	38.594	414.433	100,73%	3.042
	Cilem	127.522	219.691	225.122	20.415	13.020	-7.395	9.355	5.431	97.601	7.589	250.568	89,84%	(25.446)
	Gadai	131.312	186.659	192.352	46.398	36.789	-9.609	17.913	5.783	61.041	31.006	163.864	117,38%	28.488
4	CFG	2.256.170	2.382.215	2.380.237	30.805	19.896	-10.909	22.329	-1.978	124.067	21.874	2.472.864	96,25%	(92.627)
	CF 1	461.418	471.592	471.892	4.252	2.680	-1.572	5.755	299	10.474	2.381	495.744	95,19%	(23.853)
	Total Griya	417.205	393.258	392.813	1.415	478	-937	0	-445	-24.392	923	432.970	90,73%	(40.156)
	• Total Non Program	64.148	59.328	59.357	1.100	200	-900	2.080	29	-4.791	171	71.111	83,47%	(11.754)
	• Program	353.058	333.930	333.456	315	278	-37	-1.789	-473	-19.601	751	361.858	92,15%	(28.402)
	Oto	44.213	78.334	79.078	2.837	2.202	-635	5.755	744	34.866	1.458	62.775	125,97%	16.304
	CF 2	1.794.752	1.910.623	1.908.345	26.553	17.216	-9.337	16.573	-2.277	113.594	19.493	1.977.120	96,52%	(68.775)
	Mitraguna & Others	1.323.695	1.431.023	1.431.672	21.088	14.100	-6.988	12.749	649	107.977	13.451	1.489.234	96,13%	(57.561)
	Pensiun	471.056	479.599	476.673	5.465	3.116	-2.349	3.824	-2.926	5.617	6.042	487.886	97,70%	(11.213)
Total Pembiayaan		3.146.451	3.475.480	3.480.256	104.223	72.759	-31.464	43.819	4.777	333.806	67.983	3.604.634	96,55%	(124.378)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	2.120	0,10%	0,20%	0,88%	1.645	1.928	1.772			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	2.120	0,20%	0,36%	1,63%	1.645	1.928	1.772			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	35.094	1,09%	1,80%	7,96%	27.095	30.215	27.095			
	KUR	3.627	6.377	6.377	31.727	0,86%	1,52%	7,62%	25.351	28.101	25.351			
	Non KUR	1.252	1.623	1.623	3.367	4,55%	6,50%	13,78%	1.744	2.114	1.744			
3	PWG	275	1	1	15.043	0,11%	0,00%	3,60%	15.042	14.768	15.042			
	Cilem	275	1	1	9.415	0,22%	0,00%	4,18%	9.414	9.140	9.414			
	Gadai	-	-	-	5.628	0,00%	0,00%	2,93%	5.628	5.628	5.628			
4	CFG	67.344	65.418	65.451	108.037	2,98%	2,75%	4,54%	42.586	40.693	42.619			
	CF 1	43.373	41.883	41.926	64.211	9,40%	8,89%	13,61%	22.285	20.838	22.328			
	Total Griya	41.791	40.502	40.088	55.719	10,02%	10,19%	14,18%	15.631	13.928	15.217			
	Oto	1.583	1.381	1.838	8.492	3,58%	2,35%	10,74%	6.654	6.910	7.111			
	CF 2	23.971	23.535	23.525	43.826	1,34%	1,23%	2,30%	20.301	19.856	20.291			
	Mitraguna & Others	22.208	21.338	21.186	39.248	1,68%	1,48%	2,74%	18.062	17.040	17.910			
	Pensiun	1.763	2.197	2.338	4.578	0,37%	0,49%	0,96%	2.240	2.815	2.382			
Total Pembiayaan		72.690	73.767	73.927	160.295	2,31%	2,13%	4,61%	86.368	87.604	86.528	2,29%	50,39%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.063	19,34%	13,63%	13,69%	-	(2.628)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.063	36,37%	25,17%	25,38%	-	(2.628)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.930	0,79%	1,91%	2,03%	422	5.401	1.087			
	KUR	2.493	5.912	6.287	6.451	0,59%	1,50%	1,55%	164	3.958	539			
	Non KUR	1.037	1.932	2.221	2.479	3,77%	8,89%	10,15%	259	1.442	547			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.598	4,40%	5,70%	5,74%	695	37.329	1.992			
	CF 1	73.505	94.608	94.254	94.818	15,93%	19,99%	20,09%	564	21.313	210			
	Total Griya	73.052	92.989	92.591	93.165	17,51%	23,54%	23,72%	574	20.113	175			
	Oto	453	1.619	1.663	1.654	1,03%	2,12%	2,09%	(10)	1.200	35			
	CF 2	25.764	39.998	41.649	41.780	1,44%	2,18%	2,19%	131	16.016	1.782			
	Mitraguna & Others	22.415	37.920	39.679	39.813	1,69%	2,77%	2,78%	133	17.398	1.893			
	Pensiun	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	178.797	4,41%	5,11%	5,14%	1.139	40.124	3.082	4,00%	22,15%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-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	1.144	6.902	7.561	7.755	665	194	852	12,34%	6.610	577,61%	10.075	76,97%	(2.320)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.211	10.405	(535)	194	852	8,92%	9.260	809,17%	10.358	100,45%	47
	CASA	1.144	6.902	7.561	7.755	665	194	852	12,34%	6.610	577,61%	10.075	76,97%	(2.320)
	(%) CASA	100,00%	72,26%	74,05%	74,53%									
	FDR	0,00%	29,74%	28,49%	27,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	147	147		0	(12)	-7,29%	147	#DIV/0!	-	0,00%	147
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	159	147	147		0	(12)	-7,29%	147	#DIV/0!		0,00%	147
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!		0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	2.909	250	100	-150	505	68	2.909	32	2.152	135,17%	757
	KUR	-	2.601	2.668	250	100	-150	510	68	2.668	32	2.044	130,52%	624
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	2.909	250	100	-150	505	68	2.909	32	2.152	135,17%	757

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	-	48	0,00%	0,00%	1,65%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,95%	48	48	48			
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	-	-	-	48	0,00%	0,00%	1,65%	48	48	48	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,04	3,12	0,08	#DIV/0!
CIF Payroll	-	81	82	1	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	9.251	9.335	(414)	84	3.056	48,66%	(2.575)	-21,62%	28.234	33,06%	(18.899)
2	Tabungan	224.769	225.261	215.604	216.518	313	914	(8.743)	-3,88%	(8.251)	-3,67%	245.884	88,06%	(29.366)
3	Deposito	43.574	34.515	35.051	35.002	(513)	49	487	1,41%	(8.573)	-19,67%	44.717	78,27%	(9.716)
	Total	280.254	266.055	259.906	260.855	(614)	949	(5.200)	-1,95%	(19.399)	-6,92%	318.836	81,81%	(57.980)
	CASA	236.680	231.540	224.855	225.853	(101)	998	(5.687)	-2,46%	(10.827)	-4,57%	274.118	82,39%	(48.265)
	(%) CASA	84,45%	87,03%	86,51%	86,58%									
	FDR	105,53%	135,18%	138,19%	137,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.435	6.782	7.069	287	635	9,86%	(1.679)	-19,19%	-	0,00%	7.069	
2	Giro ISE	799	1.361	2.332	2.661	329	1.300	95,54%	1.862	232,86%		0,00%	2.661	
3	Tabungan ISE	1.949	2.074	1.450	1.408	(42)	(666)	-32,09%	(540)	-27,72%		0,00%	1.408	
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000	
5	CIF ISE	215	231	234	234	0	3	1,30%	19	8,84%		0,00%	234	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.688	-	-	0	-4.437	-87	16.780	87	38.880	122,65%	8.808
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.043	-	-	0	-4.278	-87	14.134	87	35.475	126,97%	9.568
	• Local Champion	30.908	45.130	45.043	-	-	0	-4.278	-87	14.134	87	34.449	130,75%	10.593
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.018	430	-	-430	104	-752	-2.026	752	38.842	85,01%	(5.824)
	KUR	33.160	32.116	31.372	430	-	-430	135	-744	-1.789	744	36.768	85,32%	(5.396)
	Non KUR	1.883	1.653	1.646	-	-	0	-31	-7	-237	7	2.074	79,36%	(428)
3	PWG	42.057	65.239	65.129	16.958	11.794	-5.164	10.115	-111	23.072	11.904	59.884	108,76%	5.244
	Cilem	12.529	18.095	18.442	2.333	1.124	-1.209	1.230	347	5.912	777	25.249	73,04%	(6.807)
	Gadai	29.527	47.144	46.687	14.625	10.670	-3.956	8.884	-457	17.160	11.127	34.635	134,80%	12.051
4	CFG	187.744	212.874	213.331	6.401	3.027	-3.374	2.858	457	25.587	2.570	209.436	101,86%	3.895
	CF 1	15.514	20.653	21.237	1.126	800	-326	959	584	5.723	216	17.861	118,90%	3.376
	Total Griya	12.407	11.808	11.733	800	-	-800	0	-76	-674	76	12.727	92,19%	(995)
	• Total Non Program	12.280	11.688	11.612	800	-	-800	843	-76	-668	76	12.597	92,18%	(985)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.504	326	800	474	959	659	6.397	140	5.134	185,14%	4.371
	CF 2	172.230	192.221	192.094	5.275	2.227	-3.048	1.900	-126	19.864	2.353	191.575	100,27%	519
	Mitraguna & Others	136.376	153.847	153.984	3.910	1.841	-2.069	783	137	17.608	1.704	154.181	99,87%	(197)
	Pensiun	35.854	38.374	38.110	1.365	386	-979	1.117	-264	2.256	650	37.394	101,91%	716
	Total Pembiayaan	295.752	359.658	359.165	23.789	14.820	-8.968	8.640	-493	63.413	15.313	347.042	103,49%	12.123

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	1.836	0,00%	0,73%	3,85%	1.485	1.836	1.488			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	1.836	0,00%	0,78%	4,08%	1.485	1.836	1.488			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	3.134	0,40%	3,23%	9,49%	2.045	2.995	2.135			
	KUR	69	987	1.080	3.036	0,21%	3,36%	9,68%	1.957	2.968	2.049			
	Non KUR	70	13	10	98	3,74%	0,59%	5,96%	88	28	85			
3	PWG	-	-	-	3.888	0,00%	0,00%	5,97%	3.888	3.888	3.888			
	Cilem	-	-	-	1.252	0,00%	0,00%	6,79%	1.252	1.252	1.252			
	Gadai	-	-	-	2.636	0,00%	0,00%	5,65%	2.636	2.636	2.636			
4	CFG	606	1.732	1.400	4.292	0,32%	0,66%	2,01%	2.892	3.686	2.559			
	CF 1	136	431	665	1.865	0,88%	3,22%	8,78%	1.199	1.729	1.434			
	Total Griya	124	291	274	1.095	1,00%	2,32%	9,33%	821	971	805			
	Oto	12	140	391	770	0,39%	4,42%	8,10%	378	757	629			
	CF 2	470	1.301	734	2.427	0,27%	0,38%	1,26%	1.693	1.957	1.126			
	Mitraguna & Others	382	1.301	734	2.080	0,28%	0,48%	1,35%	1.346	1.698	779			
	Pensiun	88	-	-	347	0,24%	0,00%	0,91%	347	259	347			
	Total Pembiayaan	745	3.080	2.840	13.150	0,25%	0,79%	3,66%	10.310	12.405	10.070	1,14%	68,82%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.119	4,43%	2,34%	2,35%	-	(249)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.119	4,43%	2,48%	2,49%	-	(249)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	447	499	586	0,58%	1,48%	1,78%	88	384	139			
	KUR	-	99	153	241	0,00%	0,48%	0,77%	88	241	141			
	Non KUR	202	348	346	346	10,74%	20,91%	21,00%	-	143	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.708	2.020	1.872	1,17%	0,95%	0,88%	(149)	(326)	164			
	CF 1	358	365	365	365	2,31%	1,77%	1,72%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,09%	3,11%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.343	1.655	1.506	1,07%	0,86%	0,78%	(149)	(334)	164			
	Mitraguna & Others	1.689	1.204	1.517	1.368	1,24%	0,99%	0,89%	(149)	(321)	164			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.275	3.638	3.577	1,27%	1,01%	1,00%	(61)	(192)	303	10,34%	-937,78%	9,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	291.672	311.873	363.312	71.640	
2	Contribution Margin	6.735	8.183	16.883	10.148	-150,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,79	3,03	2,99	(0,03)	0,20
CIF Payroll	2.500	2.694	2.652	(42)	152

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	12.525	12.491	7.013	(34)	(6.536)	-34,35%	1.021	8,90%	28.015	44,59%	(15.524)
2	Tabungan	240.508	310.664	303.731	303.695	14.144	(36)	(6.969)	-2,24%	63.187	26,27%	261.718	116,04%	41.977
3	Deposito	185.720	180.849	182.071	182.271	3.694	200	1.422	0,79%	(3.449)	-1,86%	186.880	97,53%	(4.609)
	Total	437.698	510.540	498.327	498.457	24.852	130	(12.083)	-2,37%	60.759	13,88%	476.614	104,58%	21.843
	CASA	251.978	329.690	316.256	316.186	21.158	(70)	(13.505)	-4,10%	64.208	25,48%	289.733	109,13%	26.452
	(%) CASA	57,57%	64,58%	63,46%	63,43%									
	FDR	88,88%	83,94%	85,86%	85,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.646	4.875		229	380	8,45%	750	18,18%	-	0,00%	4.875
2	Giro ISE	544	537	420	412		(9)	(126)	-23,39%	(132)	-24,32%		0,00%	412
3	Tabungan ISE	3.581	3.958	4.226	4.463		238	506	12,77%	882	24,64%		0,00%	4.463
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	101.657	500	-	-500	-413	-1.000	15.623	1.000	96.228	105,64%	5.429
	Linkage	44.151	42.940	42.940	-	-	-	-198	0	-1.211	-	48.645	88,27%	(5.705)
	Non-Linkage	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	47.582	123,40%	11.134
	• Local Champion	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	46.557	126,12%	12.160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	29.996	710	300	-410	19	-23	342	323	33.703	89,00%	(3.707)
	KUR	28.300	29.042	29.022	710	300	-410	34	-20	722	320	32.146	90,28%	(3.124)
	Non KUR	1.354	978	974	-	-	0	-15	-4	-380	4	1.557	62,56%	(583)
3	PWG	33.844	46.733	47.415	5.273	3.762	-1.512	1.489	681	13.570	3.080	51.526	92,02%	(4.112)
	Cilem	16.485	25.101	25.509	1.517	1.134	-383	88	409	9.025	726	30.241	84,35%	(4.732)
	Gadai	17.360	21.633	21.905	3.756	2.627	-1.129	1.401	273	4.546	2.355	21.286	102,91%	620
4	CFG	239.485	249.114	248.777	2.737	1.530	-1.207	1.764	-338	9.292	1.868	265.972	93,54%	(17.195)
	CF 1	40.558	43.860	43.911	224	269	45	59	50	3.353	219	43.997	99,80%	(86)
	Total Griya	29.064	28.973	28.915	-	-	0	0	-57	-148	57	30.029	96,29%	(1.114)
	• Total Non Program	12.679	13.575	13.559	-	-	0	-66	-16	880	16	13.236	102,44%	323
	• Program	16.385	15.397	15.357	-	-	0	-90	-41	-1.028	41	16.793	91,45%	(1.437)
	Oto	11.494	14.888	14.995	224	269	45	59	108	3.501	161	13.968	107,36%	1.028
	CF 2	198.927	205.254	204.866	2.513	1.261	-1.252	1.705	-388	5.939	1.649	221.975	92,29%	(17.109)
	Mitraguna & Others	182.594	188.635	188.407	1.895	1.261	-634	985	-228	5.813	1.489	203.670	92,51%	(15.262)
	Pensiun	16.332	16.619	16.459	618	-	-618	720	-160	126	160	18.305	89,91%	(1.846)
	Total Pembiayaan	389.016	428.523	427.844	9.220	5.592	-3.629	2.859	-680	38.827	6.271	447.429	95,62%	(19.585)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	97	597	370	2.098	0,33%	1,23%	6,99%	1.728	2.001	1.500			
	KUR	-	597	370	2.098	0,00%	1,27%	7,23%	1.728	2.098	1.500			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	-	1.062	0,23%	0,00%	2,24%	1.062	984	1.062			
	Cilem	78	-	-	631	0,47%	0,00%	2,47%	631	553	631			
	Gadai	-	-	-	431	0,00%	0,00%	1,97%	431	431	431			
4	CFG	3.097	3.508	3.356	7.650	1,29%	1,35%	3,07%	4.294	4.553	4.141			
	CF 1	2.023	2.551	2.761	6.517	4,99%	6,30%	14,84%	3.756	4.493	3.965			
	Total Griya	1.062	1.823	2.366	4.417	3,65%	8,17%	15,28%	2.051	3.355	2.595			
	Oto	961	729	395	2.099	8,36%	2,65%	14,00%	1.704	1.138	1.370			
	CF 2	1.074	957	595	1.133	0,54%	0,29%	0,55%	538	59	176			
	Mitraguna & Others	1.074	863	500	1.038	0,59%	0,27%	0,55%	538	(36)	175			
	Pensiun	-	94	95	95	0,00%	0,57%	0,58%	-	95	1			
	Total Pembiayaan	3.271	4.106	3.726	10.809	0,84%	0,87%	2,53%	7.083	7.538	6.703	8,46%	-234,68%	5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.829	36,10%	30,03%	30,33%	-	(225)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	74,15%	51,63%	52,51%	-	(225)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,83%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.580	1,53%	2,08%	2,24%	389	1.921	579			
	CF 1	2.180	2.624	2.673	3.067	5,37%	6,10%	6,98%	393	887	442			
	Total Griya	1.878	2.048	2.047	2.444	6,46%	7,07%	8,45%	397	566	397			
	Oto	302	576	627	622	2,62%	4,21%	4,15%	(4)	320	46			
	CF 2	1.479	2.376	2.517	2.513	0,74%	1,23%	1,23%	(4)	1.035	137			
	Mitraguna & Others	1.217	2.376	2.517	2.513	0,67%	1,33%	1,33%	(4)	1.296	137			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.680	8,98%	8,47%	8,57%	389	1.749	561	13,77%	-60,59%	5,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	401.918	437.801	485.717	83.799	
2	Contribution Margin	7.153	9.961	15.519	8.366	-117,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,40	2,67	2,67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.152	15.026	(82.812)	(126)	(1.139)	-7,05%	11.510	327,34%	19.284	77,92%	(4.258)
2	Tabungan	249.031	279.455	279.530	278.484	5.695	(1.046)	(971)	-0,35%	29.452	11,83%	266.981	104,31%	11.503
3	Deposito	114.464	61.967	71.890	71.991	(3.150)	101	10.023	16,18%	(42.474)	-37,11%	115.642	62,25%	(43.652)
	Total	367.012	357.587	366.571	365.500	(80.267)	(1.071)	7.913	2,21%	(1.512)	-0,41%	401.907	90,94%	(36.407)
	CASA	252.547	295.620	294.682	293.509	(77.118)	(1.172)	(2.110)	-0,71%	40.962	16,22%	286.265	102,53%	7.245
	(%) CASA	68,81%	82,67%	80,39%	80,30%									
	FDR	140,41%	153,22%	149,31%	149,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.054	3.292		238	(91)	-2,70%	(113)	-3,31%	-	0,00%	3.292
2	Giro ISE	179	96	12	11		(1)	(85)	-88,24%	(168)	-93,67%		0,00%	11
3	Tabungan ISE	3.226	3.287	3.042	3.281		239	(6)	-0,19%	55	1,70%		0,00%	3.281
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.846	83.822	-	-	0	-581	-24	25.706	24	71.366	117,45%	12.456
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140
	Non-Linkage	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	31.654	82,04%	(5.684)
	• Local Champion	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	30.629	84,79%	(4.659)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	42.711	36.650	36.631	265	550	285	-543	-19	-6.080	569	46.747	78,36%	(10.116)
	KUR	42.080	35.505	35.491	265	550	285	-443	-13	-6.589	563	45.967	77,21%	(10.475)
	Non KUR	631	1.146	1.140	-	-	0	-100	-6	508	6	780	146,11%	360
3	PWG	35.041	52.873	54.785	7.848	6.443	-1.405	1.453	1.912	19.744	4.531	51.704	105,96%	3.081
	Cilem	13.016	24.784	25.974	2.914	2.007	-907	894	1.190	12.959	817	25.565	101,60%	409
	Gadai	22.025	28.089	28.811	4.934	4.436	-498	559	722	6.785	3.714	26.139	110,22%	2.671
4	CFG	379.443	374.521	372.092	1.615	789	-826	677	-2.429	-7.351	3.218	405.094	91,85%	(33.002)
	CF 1	241.455	234.709	234.383	435	337	-98	780	-326	-7.072	663	251.717	93,11%	(17.334)
	Total Griya	235.660	222.320	221.811	-	-	0	0	-510	-13.849	510	244.156	90,85%	(22.345)
	• Total Non Program	5.587	4.812	4.801	-	-	0	-55	-11	-786	11	8.349	57,51%	(3.547)
	• Program	230.073	217.508	217.009	-	-	0	-1.380	-499	-13.063	499	235.808	92,03%	(18.798)
	Oto	5.795	12.389	12.572	435	337	-98	780	184	6.777	154	7.561	166,28%	5.011
	CF 2	137.987	139.812	137.709	1.180	452	-728	-103	-2.103	-279	2.555	153.377	89,78%	(15.668)
	Mitraguna & Others	90.056	91.160	89.364	644	364	-280	-247	-1.797	-692	2.161	104.194	85,77%	(14.830)
	Pensiun	47.932	48.652	48.345	536	88	-448	144	-306	414	394	49.183	98,30%	(838)
	Total Pembiayaan	515.311	547.891	547.329	9.728	7.782	-1.946	1.006	-561	32.019	8.343	574.911	95,20%	(27.581)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	159	0,33%	0,00%	0,19%	159	(32)	159			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	159	0,79%	0,00%	0,61%	159	(32)	159			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	1.775	2,11%	1,42%	4,85%	1.254	872	947			
	KUR	903	726	418	1.728	2,15%	1,18%	4,87%	1.310	825	1.002			
	Non KUR	-	102	103	48	0,00%	9,01%	4,17%	(56)	48	(54)			
3	PWG	99	-	-	876	0,28%	0,00%	1,60%	876	777	876			
	Cilem	99	-	-	569	0,76%	0,00%	2,19%	569	470	569			
	Gadai	-	-	-	307	0,00%	0,00%	1,06%	307	307	307			
4	CFG	32.852	32.031	30.578	38.680	8,66%	8,16%	10,40%	8.102	5.828	6.649			
	CF 1	31.606	28.171	27.466	34.355	13,09%	11,70%	14,66%	6.889	2.749	6.184			
	Total Griya	31.469	28.057	27.355	33.728	13,35%	12,30%	15,21%	6.374	2.259	5.671			
	Oto	136	114	111	627	2,35%	0,90%	4,99%	516	491	513			
	CF 2	1.247	3.861	3.113	4.325	0,90%	2,23%	3,14%	1.212	3.078	464			
	Mitraguna & Others	1.122	3.290	2.540	3.428	1,25%	2,79%	3,84%	888	2.306	138			
	Pensiun	124	571	572	897	0,26%	1,18%	1,86%	324	772	326			
	Total Pembiayaan	34.046	32.859	31.099	41.490	6,61%	5,68%	7,58%	10.391	7.444	8.631	0,20%	97,33%	-7,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,17%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	2,98%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,06%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,64%	-	(0)	-			
4	CFG	57.168	73.010	72.616	73.431	15,07%	19,39%	19,73%	815	16.263	421			
	CF 1	55.413	70.906	69.760	70.361	22,95%	29,72%	30,02%	601	14.948	(545)			
	Total Griya	55.413	70.906	69.760	70.361	23,51%	31,38%	31,72%	601	14.948	(545)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,23%	213	1.315	966			
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,24%	215	1.784	970			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	75.715	11,82%	13,65%	13,83%	905	14.818	607	0,03%	99,82%	-13,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	240.829	530.211	560.428	319.599	
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,94	2,90	(0,03)	0,20
CIF Payroll	1.935	1.468	1.759	291	(176)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	255	257	61	2	142	124,13%	(1.548)	-85,75%	10.075	2,55%	(9.818)
2	Tabungan	71.593	75.137	74.610	73.996	(749)	(614)	(1.140)	-1,52%	2.403	3,36%	85.988	86,05%	(11.992)
3	Deposito	17.657	22.539	21.903	21.903	205	0	(635)	-2,82%	4.247	24,05%	18.761	116,75%	3.143
	Total	91.055	97.790	96.769	96.157	(482)	(612)	(1.633)	-1,67%	5.102	5,60%	114.824	83,74%	(18.667)
	CASA	73.398	75.251	74.865	74.253	(688)	(612)	(998)	-1,33%	855	1,17%	96.063	77,30%	(21.810)
	(%) CASA	80,61%	76,95%	77,37%	77,22%									
	FDR	229,29%	239,15%	243,98%	245,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.248	1.276		28	208	19,42%	(120)	-8,61%	-	0,00%	1.276
2	Giro ISE	302	89	213	229		16	140	156,80%	(73)	-24,10%		0,00%	229
3	Tabungan ISE	1.094	979	1.035	1.047		12	68	6,90%	(47)	-4,34%		0,00%	1.047
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.639	300	200	-100	428	26	581	174	21.789	90,13%	(2.150)
	KUR	17.594	18.056	18.086	300	200	-100	18	30	492	170	20.162	89,70%	(2.076)
	Non KUR	1.464	1.557	1.553	-	-	0	411	-4	89	4	1.627	95,44%	(74)
3	PWG	15.250	27.102	29.085	5.193	4.156	-1.037	3.381	1.983	13.835	2.173	28.692	101,37%	393
	Cilem	9.140	15.653	16.877	2.127	1.865	-262	1.650	1.224	7.737	641	19.791	85,28%	(2.914)
	Gadai	6.110	11.449	12.208	3.066	2.291	-775	1.730	759	6.098	1.532	8.901	137,15%	3.307
4	CFG	174.474	187.153	187.367	2.230	1.903	-327	2.430	214	12.893	1.689	189.005	99,13%	(1.639)
	CF 1	2.726	4.142	4.308	300	200	-100	415	166	1.582	34	3.884	110,92%	424
	Total Griya	1.978	1.811	2.005	300	200	-100	0	193	27	7	2.194	91,35%	(190)
	• Total Non Program	1.978	1.811	2.005	300	200	-100	266	193	27	7	2.194	91,35%	(190)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.303	-	-	0	415	-27	1.556	27	1.689	136,35%	614
	CF 2	171.748	183.012	183.059	1.930	1.703	-227	2.014	47	11.311	1.656	185.122	98,89%	(2.063)
	Mitraguna & Others	111.863	118.616	118.860	1.260	1.367	107	1.001	243	6.996	1.124	123.902	95,93%	(5.042)
	Pensiun	59.885	64.395	64.199	670	336	-334	1.013	-196	4.314	532	61.219	104,87%	2.979
	Total Pembiayaan	208.782	233.869	236.091	7.723	6.259	-1.464	6.239	2.222	27.309	4.036	239.487	98,58%	(3.395)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	344	153	36	2.555	1,81%	0,18%	13,01%	2.519	2.211	2.402			
	KUR	344	153	36	2.555	1,96%	0,20%	14,13%	2.519	2.211	2.402			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.018	0,00%	0,00%	3,50%	1.018	1.018	1.018			
	Cilem	-	-	-	927	0,00%	0,00%	5,49%	927	927	927			
	Gadai	-	-	-	92	0,00%	0,00%	0,75%	92	92	92			
4	CFG	621	1.136	471	4.636	0,36%	0,25%	2,47%	4.165	4.015	3.500			
	CF 1	122	-	-	84	4,46%	0,00%	1,95%	84	(38)	84			
	Total Griya	-	-	-	84	0,00%	0,00%	4,18%	84	84	84			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.136	471	4.552	0,29%	0,26%	2,49%	4.081	4.053	3.416			
	Mitraguna & Others	499	1.136	471	4.102	0,45%	0,40%	3,45%	3.631	3.603	2.966			
	Pensiun	-	-	-	450	0,00%	0,00%	0,70%	450	450	450			
	Total Pembiayaan	965	1.289	507	8.209	0,46%	0,22%	3,48%	7.703	7.245	6.920	0,61%	82,35%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	110	332	299	315	0,58%	1,52%	1,61%	16	205	(16)			
	KUR	66	332	299	315	0,37%	1,66%	1,74%	16	250	(16)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.261	2.257	2.256	0,02%	1,21%	1,20%	(2)	2.216	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.261	2.257	2.256	0,02%	1,23%	1,23%	(2)	2.216	(5)			
	Mitraguna & Others	40	2.015	2.011	2.010	0,04%	1,70%	1,69%	(2)	1.970	(5)			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.592	2.556	2.571	0,07%	1,09%	1,09%	15	2.421	(21)	1,18%	-8,10%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.912	222.249	246.467	30.555	
2	Contribution Margin	7.508	10.360	7.781	273	-3,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,38	(0,03)	0,21
CIF Payroll	1.150	1.123	1.475	352	325

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	601	304	145	(297)	90	42,32%	260	587,83%	7.914	3,84%	(7.611)
2	Tabungan	126.106	141.500	139.061	140.537	6.657	1.476	(963)	-0,68%	14.431	11,44%	139.914	100,45%	623
3	Deposito	46.391	59.763	59.606	59.606	300	0	(157)	-0,26%	13.215	28,49%	47.341	125,91%	12.265
	Total	172.540	201.477	199.267	200.446	7.102	1.179	(1.030)	-0,51%	27.906	16,17%	195.169	102,70%	5.277
	CASA	126.150	141.714	139.661	140.841	6.802	1.179	(873)	-0,62%	14.691	11,65%	147.828	95,27%	(6.987)
	(%) CASA	73,11%	70,34%	70,09%	70,26%									
	FDR	92,15%	82,53%	83,65%	83,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	631	643		12	(36)	-5,26%	42	6,94%	-	0,00%	643
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%		0,00%	2
3	Tabungan ISE	593	678	629	641		12	(37)	-5,41%	48	8,02%		0,00%	641
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Local Champion	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.945	250	200	-50	315	64	3.417	136	19.794	100,76%	151
	KUR	15.208	18.629	18.705	250	200	-50	411	75	3.496	125	18.312	102,15%	393
	Non KUR	1.319	1.252	1.240	-	-	0	-96	-11	-79	11	1.482	83,67%	(242)
3	PWG	4.082	8.809	8.762	727	228	-499	532	-46	4.680	274	8.162	107,35%	600
	Cilem	4.082	8.809	8.762	727	228	-499	532	-46	4.680	274	8.162	107,35%	600
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	137.976	2.420	1.945	-475	748	404	-357	1.541	150.832	91,48%	(12.856)
	CF 1	3.556	3.552	3.773	265	200	13	205	221	217	57	4.936	76,43%	(1.163)
	Total Griya	1.390	1.029	1.305	-	278	278	0	275	-85	3	1.602	81,48%	(297)
	• Total Non Program	1.390	1.029	1.027	-	-	0	-17	-3	-363	3	1.602	64,12%	(575)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.468	265	-	-265	205	-54	302	54	3.334	74,01%	(867)
	CF 2	134.777	134.021	134.204	2.155	1.667	-488	543	183	-574	1.484	145.896	91,99%	(11.692)
	Mitraguna & Others	92.204	94.065	94.982	2.155	1.667	-488	931	917	2.778	750	102.238	92,90%	(7.256)
	Pensiun	42.574	39.955	39.222	-	-	0	-388	-733	-3.352	733	43.658	89,84%	(4.436)
	Total Pembiayaan	158.995	166.269	166.691	3.397	2.373	-1.024	1.594	422	7.696	1.951	178.841	93,21%	(12.150)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	1.843	1,04%	0,68%	9,24%	1.708	1.672	1.710			
	KUR	85	-	-	1.710	0,56%	0,00%	9,14%	1.710	1.625	1.710			
	Non KUR	87	134	136	133	6,58%	10,84%	10,75%	(2)	46	(1)			
3	PWG	-	-	1	169	0,00%	0,01%	1,93%	168	169	169			
	Cilem	-	-	1	169	0,00%	0,01%	1,93%	168	169	169			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	2.463	0,82%	1,09%	1,78%	963	1.335	1.536			
	CF 1	123	-	-	218	3,46%	0,00%	5,78%	218	95	218			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	-	218	5,68%	0,00%	8,84%	218	95	218			
	CF 2	1.005	926	1.500	2.245	0,75%	1,12%	1,67%	745	1.240	1.318			
	Mitraguna & Others	743	623	1.195	2.164	0,81%	1,27%	2,28%	970	1.421	1.541			
	Pensiun	262	303	305	80	0,62%	0,76%	0,21%	(225)	(181)	(223)			
	Total Pembiayaan	1.300	1.060	1.644	4.483	0,82%	0,99%	2,69%	2.839	3.183	3.423	0,23%	91,28%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-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	37	121	54	53	0,22%	0,27%	0,26%	(1)	16	(68)			
	KUR	-	57	54	53	0,00%	0,29%	0,28%	(1)	53	(4)			
	Non KUR	37	64	-	-	2,80%	0,00%	0,00%	-	(37)	(64)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	873	1,97%	0,64%	0,63%	(0)	(1.852)	(1)			
	CF 1	30	106	106	106	0,85%	2,98%	2,81%	-	76	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	106	1,39%	4,20%	4,29%	-	76	-			
	CF 2	2.696	768	768	767	2,00%	0,57%	0,57%	(0)	(1.928)	(1)			
	Mitraguna & Others	2.696	462	462	462	2,92%	0,49%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	926	1,74%	0,56%	0,56%	(1)	(1.836)	(69)	0,60%	-8,80%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161.020	172.540	194.375	33.355	
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,93	3,16	3,20	0,04	0,27
CIF Payroll	1.390	1.528	1.528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	425	470	66	45	10	2,17%	(2.935)	-86,19%	10.740	4,38%	(10.270)
2	Tabungan	80.230	89.645	88.664	88.791	4.908	127	(854)	-0,95%	8.560	10,67%	92.985	95,49%	(4.195)
3	Deposito	12.294	17.359	15.898	15.848	(224)	(50)	(1.511)	-8,70%	3.554	28,91%	12.970	122,19%	2.878
	Total	95.930	107.464	104.987	105.109	4.751	122	(2.355)	-2,19%	9.179	9,57%	116.696	90,07%	(11.587)
	CASA	83.636	90.105	89.089	89.261	4.974	172	(844)	-0,94%	5.625	6,73%	103.725	86,06%	(14.464)
	(%) CASA	87,18%	83,85%	84,86%	84,92%									
	FDR	162,31%	169,31%	173,43%	173,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.983	3.034		52	(35)	-1,14%	1.493	96,85%	-	0,00%	3.034
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	1.964	2.016		52	(44)	-2,16%	474	30,78%	-	0,00%	2.016
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Local Champion	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.901	945	445	-500	518	-463	2.088	908	59.009	94,73%	(3.108)
	KUR	50.217	53.456	53.038	945	445	-500	634	-418	2.821	863	55.180	96,12%	(2.142)
	Non KUR	3.596	2.908	2.863	-	-	0	-116	-45	-733	45	3.829	74,78%	(966)
3	PWG	27.769	42.250	42.448	6.515	4.549	-1.966	2.087	198	14.679	4.351	39.877	106,45%	2.570
	Cilem	10.764	19.493	19.979	1.085	973	-112	669	485	9.214	488	19.655	101,65%	324
	Gadai	17.005	22.756	22.469	5.430	3.576	-1.854	1.418	-287	5.465	3.863	20.223	111,11%	2.247
4	CFG	73.851	83.213	83.617	2.785	1.507	-1.278	1.822	404	9.765	1.103	86.117	97,10%	(2.501)
	CF 1	1.222	2.127	2.025	-	-	0	-25	-101	804	101	2.400	84,39%	(375)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.271	-	-	0	-25	-101	988	101	1.315	96,64%	(44)
	CF 2	72.630	81.086	81.591	2.785	1.507	-1.278	1.848	505	8.962	1.002	83.717	97,46%	(2.126)
	Mitraguna & Others	46.537	52.417	52.691	2.260	1.077	-1.183	1.974	275	6.155	802	56.568	93,15%	(3.876)
	Pensiun	26.093	28.670	28.900	525	430	-95	-126	230	2.807	200	27.149	106,45%	1.751
	Total Pembiayaan	155.700	181.942	182.082	10.245	6.501	-3.744	4.414	139	26.381	6.362	185.270	98,28%	(3.189)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	260	837	704	3.506	0,48%	1,25%	6,27%	2.802	3.245	2.668			
	KUR	228	680	545	3.060	0,45%	1,02%	5,77%	2.515	2.832	2.380			
	Non KUR	33	157	159	446	0,91%	5,47%	15,57%	287	413	289			
3	PWG	-	-	-	2.125	0,00%	0,00%	5,01%	2.125	2.125	2.125			
	Cilem	-	-	-	1.562	0,00%	0,00%	7,82%	1.562	1.562	1.562			
	Gadai	-	-	-	563	0,00%	0,00%	2,51%	563	563	563			
4	CFG	61	365	252	1.217	0,08%	0,30%	1,46%	965	1.156	853			
	CF 1	-	-	-	264	0,00%	0,00%	13,04%	264	264	264			
	Total Griya	-	-	-	22	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	242	0,00%	0,00%	19,06%	242	242	242			
	CF 2	61	365	252	953	0,08%	0,31%	1,17%	701	892	588			
	Mitraguna & Others	61	365	208	609	0,13%	0,40%	1,16%	401	548	244			
	Pensiun	-	-	45	344	0,00%	0,16%	1,19%	299	344	344			
	Total Pembiayaan	322	1.202	957	6.848	0,21%	0,53%	3,76%	5.892	6.527	5.646	8,84%	-135,11%	5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	503	546	705	0,89%	0,97%	1,26%	159	228	202			
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75			
	Non KUR	220	190	159	318	6,13%	5,45%	11,09%	159	97	127			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	923	948	952	0,86%	1,14%	1,14%	4	315	29			
	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	638	923	948	952	0,88%	1,17%	1,17%	4	315	29			
	Mitraguna & Others	346	923	948	952	0,74%	1,81%	1,81%	4	607	29			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.426	1.494	1.657	0,72%	0,82%	0,91%	163	543	232	4,48%	-392,37%	3,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	153.146	159.806	184.968	31.822	
2	Contribution Margin	6.487	9.504	7.713	1.226	-18,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,45	2,72	2,79	0,08	0,35
CIF Payroll	1.484	1.552	1.551	(1)	67



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	6.880	6.685	(4.461)	(195)	1.562	30,50%	(7.996)	-54,46%	25.531	26,18%	(18.846)
2	Tabungan	126.637	122.811	119.823	120.439	717	616	(2.372)	-1,93%	(6.199)	-4,89%	139.975	86,04%	(19.537)
3	Deposito	60.864	56.161	56.694	56.474	(34.263)	(220)	313	0,56%	(4.390)	-7,21%	62.098	90,94%	(5.624)
	Total	202.183	184.094	183.397	183.598	(38.007)	201	(496)	-0,27%	(18.585)	-9,19%	227.605	80,67%	(44.007)
	CASA	141.318	127.934	126.703	127.124	(3.744)	420	(810)	-0,63%	(14.195)	-10,04%	165.507	76,81%	(38.383)
	(%) CASA	69,90%	69,49%	69,09%	69,24%									
	FDR	127,02%	132,24%	132,34%	132,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.563	3.580		16	(24)	-0,67%	162	4,73%	-	0,00%	3.580
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.363	3.380		16	(24)	-0,71%	162	5,02%	-	0,00%	3.380
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	130	-	-	0	-23	-1	-111	1	241	54,02%	(111)
	Linkage	46	37	37	-	-	-	-1	0	-8	-	46	81,53%	(8)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.903	-	-	0	-991	-279	-5.587	279	30.742	71,25%	(8.839)
	KUR	24.649	20.271	20.045	-	-	0	-933	-227	-4.605	227	27.715	72,32%	(7.671)
	Non KUR	2.840	1.910	1.859	-	-	0	-58	-52	-982	52	3.027	61,39%	(1.169)
3	PWG	10.361	9.808	9.663	262	249	-13	-424	-146	-698	395	18.333	52,70%	(8.671)
	Cilem	10.361	9.808	9.663	262	249	-13	-424	-146	-698	395	18.333	52,70%	(8.671)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	211.005	1.000	1.140	140	-762	-322	-7.719	1.462	234.495	89,98%	(23.490)
	CF 1	7.216	7.476	7.406	315	-	-315	-93	-70	191	70	8.917	83,06%	(1.511)
	Total Griya	3.957	4.107	4.085	315	-	-315	0	-23	127	23	4.267	95,73%	(182)
	• Total Non Program	3.667	3.325	3.305	-	-	0	-43	-20	-362	20	3.968	83,27%	(664)
	• Program	291	782	780	315	-	-315	335	-2	489	2	298	261,56%	482
	Oto	3.258	3.369	3.322	-	-	0	-93	-47	64	47	4.650	71,43%	(1.329)
	CF 2	211.508	203.851	203.599	685	1.140	455	-669	-252	-7.909	1.392	225.578	90,26%	(21.979)
	Mitraguna & Others	176.747	172.435	172.716	685	1.140	455	-289	281	-4.031	859	189.546	91,12%	(16.830)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	242.700	1.262	1.389	127	-2.201	-748	-14.114	2.137	283.811	85,51%	(41.111)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,10%	-	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.080	707	2.672	0,56%	3,19%	12,20%	1.965	2.519	1.592			
	KUR	154	796	428	2.364	0,62%	2,11%	11,79%	1.936	2.210	1.568			
	Non KUR	-	284	279	309	0,00%	14,61%	16,60%	29	309	24			
3	PWG	25	-	-	429	0,24%	0,00%	4,44%	429	404	429			
	Cilem	25	-	-	429	0,24%	0,00%	4,44%	429	404	429			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	9.439	10.054	13.150	6,82%	4,76%	6,23%	3.096	(1.758)	3.711			
	CF 1	-	36	33	342	0,00%	0,44%	4,61%	309	342	306			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	36	33	342	0,00%	0,97%	10,29%	309	342	306			
	CF 2	14.908	9.403	10.021	12.808	7,05%	4,92%	6,29%	2.787	(2.099)	3.405			
	Mitraguna & Others	14.471	9.292	9.714	12.501	8,19%	5,63%	7,24%	2.788	(1.970)	3.210			
	Pensiun	436	111	307	307	1,25%	0,98%	0,99%	(0)	(129)	195			
	Total Pembiayaan	15.086	10.519	10.803	16.293	5,87%	4,44%	6,71%	5.490	1.207	5.774	0,48%	92,80%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	361	949	1.088	1.128	1,31%	4,91%	5,15%	39	766	179			
	KUR	269	771	910	949	1,09%	4,49%	4,74%	39	681	179			
	Non KUR	93	178	178	178	3,26%	9,33%	9,59%	-	86	-			
3	PWG	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,18%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.610	21.945	22.149	3,60%	10,38%	10,50%	204	14.273	539			
	CF 1	-	216	216	216	0,00%	2,89%	2,92%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,42%	6,51%	-	216	-			
	CF 2	7.876	21.394	21.729	21.933	3,72%	10,66%	10,77%	204	14.057	539			
	Mitraguna & Others	7.422	20.957	21.292	21.496	4,20%	12,35%	12,45%	204	14.074	539			
	Pensiun	454	437	437	437	0,18%	0,18%	1,41%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.559	23.033	23.294	3,21%	9,46%	9,60%	261	15.057	735	1,09%	88,60%	-8,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)	
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,57	2,89	2,77	(0,12)	0,21
CIF Payroll	3.324	2.077	2.582	505	(742)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	8.349	8.261	(6.474)	(89)	1.909	30,06%	747	9,94%	19.190	43,05%	(10.929)
2	Tabungan	148.174	174.962	171.972	172.896	7.558	923	(2.066)	-1,18%	24.722	16,68%	162.362	106,49%	10.534
3	Deposito	29.593	37.313	38.396	38.396	(2.366)	0	1.083	2,90%	8.803	29,75%	30.657	125,25%	7.740
	Total	185.281	218.626	218.718	219.552	(1.281)	834	926	0,42%	34.272	18,50%	212.208	103,46%	7.344
	CASA	155.687	181.313	180.322	181.156	1.084	834	(157)	-0,09%	25.469	16,36%	181.551	99,78%	(395)
	(%) CASA	84,03%	82,93%	82,44%	82,51%									
	FDR	129,17%	128,36%	129,13%	128,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.361	7.185	6.337	6.321	(17)	(864)	-12,03%	(2.040)	-24,40%	-	0,00%	6.321
2	Giro ISE	1.674	1.419	1.078	1.943	865	524	36,89%	269	16,04%		0,00%	1.943
3	Tabungan ISE	6.686	5.766	5.259	4.378	(881)	(1.388)	-24,07%	(2.308)	-34,53%		0,00%	4.378
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	208	208	0	2	0,97%	20	10,64%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.549	47.075	625	300	-325	-2	-474	684	774	50.997	92,31%	(3.922)
	KUR	42.708	43.748	43.595	525	300	-225	157	-153	887	453	47.111	92,54%	(3.516)
	Non KUR	3.682	3.801	3.480	100	-	-100	-158	-321	-202	321	3.886	89,55%	(406)
3	PWG	25.907	46.459	49.153	8.255	7.828	-427	3.011	2.694	23.246	5.133	42.215	116,44%	6.938
	Cilem	11.633	27.453	28.508	3.436	2.831	-606	1.712	1.055	16.875	1.775	23.136	123,22%	5.371
	Gadai	14.275	19.006	20.646	4.819	4.997	178	1.299	1.639	6.371	3.358	19.078	108,21%	1.567
4	CFG	167.028	186.627	186.206	2.835	825	-2.010	3.377	-422	19.177	1.247	183.810	101,30%	2.396
	CF 1	10.804	14.864	14.787	885	49	-836	834	-78	3.983	127	12.832	115,23%	1.955
	Total Griya	4.197	5.432	5.426	-	-	0	0	-6	1.228	6	4.477	121,18%	948
	• Total Non Program	4.197	5.278	5.272	-	-	0	1.339	-6	1.075	6	4.477	117,75%	795
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.361	885	49	-836	834	-71	2.754	120	8.355	112,04%	1.006
	CF 2	156.224	171.763	171.419	1.950	776	-1.174	2.544	-344	15.195	1.120	170.978	100,26%	441
	Mitraguna & Others	100.077	114.328	114.308	1.755	546	-1.209	1.808	-19	14.232	565	113.332	100,86%	976
	Pensiun	56.148	57.435	57.110	195	230	35	735	-325	963	555	57.645	99,07%	(535)
	Total Pembiayaan	239.326	280.635	282.434	11.715	8.953	-2.762	6.387	1.799	43.108	7.154	277.021	101,95%	5.412

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	198	395	322	5.603	0,43%	0,68%	11,90%	5.281	5.405	5.208			
	KUR	198	317	249	4.773	0,46%	0,57%	10,95%	4.525	4.575	4.456			
	Non KUR	-	78	74	830	0,00%	1,94%	23,85%	756	830	752			
3	PWG	-	-	-	1.664	0,00%	0,00%	3,39%	1.664	1.664	1.664			
	Cilem	-	-	-	996	0,00%	0,00%	3,49%	996	996	996			
	Gadai	-	-	-	668	0,00%	0,00%	3,23%	668	668	668			
4	CFG	1.021	478	788	3.186	0,61%	0,42%	1,71%	2.397	2.164	2.707			
	CF 1	202	15	371	2.445	1,87%	2,50%	16,53%	2.073	2.243	2.430			
	Total Griya	-	-	212	899	0,00%	3,90%	16,57%	687	899	899			
	Oto	202	15	160	1.546	3,06%	1,69%	16,51%	1.386	1.344	1.531			
	CF 2	819	464	417	741	0,52%	0,24%	0,43%	324	(78)	277			
	Mitraguna & Others	819	220	161	168	0,82%	0,14%	0,15%	7	(651)	(52)			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	1.219	874	1.111	10.453	0,51%	0,40%	3,70%	9.342	9.234	9.579	1,09%	70,62%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	461	474	409	405	0,99%	0,86%	0,86%	(4)	(56)	(69)			
	KUR	366	423	358	355	0,86%	0,82%	0,81%	(3)	(11)	(68)			
	Non KUR	95	51	51	50	2,57%	1,33%	1,43%	(1)	(45)	(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	2.648	1.209	1.424	1.424	1,59%	0,76%	0,76%	-	(1.224)	214			
	CF 1	10	294	294	294	0,09%	1,98%	1,99%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,11%	3,14%	-	284	-			
	CF 2	2.638	916	1.130	1.130	1,69%	0,66%	0,66%	-	(1.509)	214			
	Mitraguna & Others	2.229	887	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	214			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.683	1.832	1.829	1,30%	0,65%	0,65%	(4)	(1.280)	145	1,80%	-178,78%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	235.260	242.722	276.897	41.637	
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	2,75	2,76	0,01	0,09
CIF Payroll	1.910	2.051	2.066	15	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	901	902	(208)	1	(67)	-6,87%	(461)	-33,82%	7.960	11,33%	(7.058)
2	Tabungan	77.945	97.520	96.260	96.630	5.916	370	(890)	-0,91%	18.686	23,97%	89.603	107,84%	7.027
3	Deposito	9.935	9.827	10.001	10.251	0	250	424	4,31%	315	3,18%	10.552	97,15%	(301)
	Total	89.243	108.315	107.162	107.783	5.707	621	(532)	-0,49%	18.540	20,78%	108.115	99,69%	(333)
	CASA	79.307	98.488	97.161	97.532	5.707	371	(956)	-0,97%	18.225	22,98%	97.563	99,97%	(31)
	(%) CASA	88,87%	90,93%	90,67%	90,49%									
	FDR	131,75%	136,37%	138,14%	137,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.296	2.303		7	(169)	-6,83%	(493)	-17,62%	-	0,00%	2.303
2	Giro ISE	1.018	624	529	529		0	(95)	-15,23%	(489)	-48,05%		0,00%	529
3	Tabungan ISE	1.778	1.848	1.767	1.774		7	(74)	-3,99%	(3)	-0,19%		0,00%	1.774
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%		0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.246	250	-	-250	1.103	-232	3.840	232	22.512	103,26%	734
	KUR	19.311	22.464	22.244	250	-	-250	913	-221	2.933	221	22.260	99,93%	(16)
	Non KUR	95	1.013	1.002	-	-	0	189	-11	907	11	252	397,15%	750
3	PWG	2.291	6.594	6.413	584	171	-413	549	-181	4.121	352	5.977	107,29%	436
	Cilem	2.291	6.594	6.413	584	171	-413	549	-181	4.121	352	5.977	107,29%	436
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	118.378	1.837	1.802	-35	3.574	743	22.592	1.059	105.810	111,88%	12.568
	CF 1	18.535	22.310	22.708	152	505	353	730	398	4.173	107	20.118	112,87%	2.590
	Total Griya	17.245	16.195	16.180	-	-	0	0	-14	-1.064	14	17.963	90,07%	(1.783)
	• Total Non Program	1.070	701	694	-	-	0	-10	-7	-376	7	1.386	50,11%	(691)
	• Program	16.174	15.493	15.486	-	-	0	-74	-7	-688	7	16.578	93,42%	(1.092)
	Oto	1.291	6.116	6.528	152	505	353	730	412	5.237	93	2.155	302,92%	4.373
	CF 2	77.250	95.325	95.669	1.685	1.297	-388	2.844	345	18.419	952	85.692	111,64%	9.978
	Mitraguna & Others	58.013	77.042	77.527	1.685	1.297	-388	3.384	485	19.514	812	65.673	118,05%	11.854
	Pensiun	19.237	18.282	18.142	-	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	148.037	2.671	1.973	-698	5.148	330	30.457	1.643	134.397	110,15%	13.640

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	167	518	622	919	0,86%	2,65%	3,95%	297	752	401			
	KUR	167	518	622	919	0,87%	2,77%	4,13%	297	752	401			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	161	0,00%	0,00%	2,51%	161	161	161			
	Cilem	-	-	-	161	0,00%	0,00%	2,51%	161	161	161			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.606	2.138	2.356	2,69%	1,82%	1,99%	218	(216)	750			
	CF 1	1.875	1.449	1.540	1.720	10,12%	6,90%	7,57%	181	(155)	271			
	Total Griya	1.875	1.449	1.449	1.720	10,87%	8,95%	10,63%	271	(155)	271			
	Oto	-	-	91	-	0,00%	1,48%	0,00%	(91)	-	-			
	CF 2	697	157	598	635	0,90%	0,63%	0,66%	38	(61)	478			
	Mitraguna & Others	583	157	598	635	1,01%	0,78%	0,82%	38	52	478			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.124	2.759	3.435	2,33%	1,87%	2,32%	676	697	1.311	0,82%	64,83%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	582	664	734	0,00%	2,83%	3,16%	70	734	153			
	KUR	-	582	664	734	0,00%	2,96%	3,30%	70	734	153			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.309	5.422	5.013	5,15%	4,61%	4,23%	(409)	78	(296)			
	CF 1	4.826	5.155	5.269	4.860	26,04%	23,62%	21,40%	(409)	34	(295)			
	Total Griya	4.826	5.155	5.269	4.860	27,99%	32,54%	30,04%	(409)	34	(295)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	154	153	153	0,14%	0,16%	0,16%	-	45	(1)			
	Mitraguna & Others	108	154	153	153	0,19%	0,20%	0,20%	-	45	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.890	6.086	5.747	4,20%	4,12%	3,88%	(339)	813	(143)	1,87%	51,76%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114.806	119.588	146.239	31.433	
2	Contribution Margin	3.119	4.675	2.966	(153)	4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,29	3,15	(0,14)	0,20
CIF Payroll	767	676	815	139	48

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	104.469	104.070	(3.868)	(399)	1.000	0,97%	(8.037)	-7,17%	125.573	82,88%	(21.502)
3	Deposito	7.734	12.256	13.303	13.303	(179)	0	1.047	8,54%	5.569	72,01%	8.692	153,05%	4.611
	Total	120.003	115.432	117.863	117.463	(4.076)	(398)	2.031	1,76%	(2.540)	-2,12%	141.418	83,06%	(23.955)
	CASA	112.269	103.176	104.558	104.159	(3.897)	(399)	984	0,95%	(8.109)	-7,22%	132.726	78,48%	(28.566)
	(%) CASA	93,56%	89,38%	88,71%	88,67%									
	FDR	119,28%	129,39%	126,94%	127,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.848	1.854		6	128	7,42%	306	19,74%	-	0,00%	1.854
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%	-	0,00%	7
3	Tabungan ISE	1.542	1.719	1.841	1.847		6	128	7,46%	305	19,76%	-	0,00%	1.847
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Local Champion	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.599	530	100	-430	-257	-84	-2.912	184	21.218	73,52%	(5.619)
	KUR	17.071	14.238	14.158	530	100	-430	-215	-80	-2.913	180	19.621	72,16%	(5.463)
	Non KUR	1.440	1.446	1.441	-	-	0	-42	-4	1	4	1.597	90,24%	(156)
3	PWG	10.369	17.014	17.833	2.312	1.554	-758	1.061	819	7.464	735	20.168	88,42%	(2.335)
	Cilem	7.309	11.443	11.455	845	360	-484	401	12	4.146	348	14.834	77,22%	(3.379)
	Gadai	3.060	5.572	6.378	1.468	1.194	-274	660	806	3.318	387	5.334	119,57%	1.044
4	CFG	114.187	116.613	116.132	485	844	359	-558	-482	1.945	1.326	125.036	92,88%	(8.904)
	CF 1	709	1.874	1.864	83	-	-83	45	-10	1.156	10	1.870	99,67%	(6)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.619	83	-	-83	45	-10	1.188	10	1.446	111,95%	173
	CF 2	113.478	114.740	114.267	402	844	442	-603	-472	789	1.316	123.166	92,78%	(8.898)
	Mitraguna & Others	95.023	97.439	96.935	260	544	284	-556	-503	1.912	1.047	103.942	93,26%	(7.006)
	Pensiun	18.455	17.301	17.332	142	300	158	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	143.135	149.363	149.616	3.328	2.498	-830	244	252	6.481	2.246	166.490	89,86%	(16.875)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	321	757	728	1.454	1,73%	4,64%	9,32%	726	1.133	697			
	KUR	302	757	728	1.337	1,77%	5,11%	9,44%	609	1.035	580			
	Non KUR	19	-	-	117	1,33%	0,00%	8,12%	117	98	117			
3	PWG	-	-	-	540	0,00%	0,00%	3,03%	540	540	540			
	Cilem	-	-	-	493	0,00%	0,00%	4,30%	493	493	493			
	Gadai	-	-	-	47	0,00%	0,00%	0,73%	47	47	47			
4	CFG	617	1.089	842	2.884	0,54%	0,72%	2,48%	2.042	2.267	1.795			
	CF 1	-	-	-	627	0,00%	0,00%	33,65%	627	627	627			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	627	0,00%	0,00%	38,74%	627	627	627			
	CF 2	617	1.089	842	2.257	0,54%	0,73%	1,97%	1.415	1.640	1.168			
	Mitraguna & Others	617	1.089	842	2.257	0,65%	0,86%	2,33%	1.415	1.640	1.168			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.846	1.570	4.877	0,65%	1,05%	3,26%	3.307	3.940	3.032	5,16%	-58,36%	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	415	1.024	1.065	1.061	2,24%	6,79%	6,80%	(4)	646	38			
	KUR	236	926	968	966	1,38%	6,80%	6,82%	(2)	730	40			
	Non KUR	179	97	96	95	12,41%	6,66%	6,59%	(1)	(84)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.000	1.994	1.858	1,86%	1,71%	1,60%	(136)	(267)	(142)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.000	1.994	1.858	1,87%	1,74%	1,63%	(136)	(267)	(142)			
	Mitraguna & Others	1.814	1.980	1.975	1.838	1,91%	2,03%	1,90%	(136)	24	(142)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.024	3.059	2.919	1,77%	2,05%	1,95%	(140)	379	(105)	7,85%	-302,58%	5,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144.199	147.619	153.173	8.974	
2	Contribution Margin	5.784	7.943	5.521	(263)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	3,26	3,26	0,00	0,26
CIF Payroll	1.413	1.495	1.132	(363)	(281)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	901	902	(52)	1	23	2,61%	(2.103)	-69,99%	11.516	7,83%	(10.615)
2	Tabungan	56.317	63.776	58.732	58.667	(6.667)	(65)	(5.109)	-8,01%	2.350	4,17%	69.723	84,14%	(11.056)
3	Deposito	45.220	63.030	62.047	62.047	1.196	0	(983)	-1,56%	16.826	37,21%	46.360	133,84%	15.687
	Total	104.542	127.685	121.680	121.616	(5.523)	(64)	(6.070)	-4,75%	17.073	16,33%	127.600	95,31%	(5.984)
	CASA	59.322	64.655	59.633	59.569	(6.719)	(64)	(5.086)	-7,87%	247	0,42%	81.240	73,32%	(21.671)
	(%) CASA	56,74%	50,64%	49,01%	48,98%									
	FDR	207,64%	186,30%	196,01%	196,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	2.074	1.966		(108)	(202)	-9,33%	(844)	-30,05%	-	0,00%	1.966
2	Giro ISE	19	499	418	425		7	(74)	-14,77%	406	2121,96%		0,00%	425
3	Tabungan ISE	2.791	1.669	1.656	1.541		(116)	(129)	-7,71%	(1.250)	-44,80%		0,00%	1.541
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	8.005	-	-	0	-71	0	-689	-	8.694	92,08%	(689)
	Linkage	8.515	7.826	7.826	-	-	-	-71	0	-689	-	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.453	400	-	-400	-787	-361	-4.122	361	38.354	79,40%	(7.901)
	KUR	29.907	27.114	26.800	400	-	-400	-576	-314	-3.107	314	33.477	80,05%	(6.678)
	Non KUR	4.668	3.700	3.653	-	-	0	-210	-46	-1.015	46	4.877	74,91%	(1.223)
3	PWG	5.791	10.204	10.081	1.650	86	-1.565	1.043	-123	4.290	209	13.904	72,50%	(3.823)
	Cilem	5.791	10.204	10.081	1.650	86	-1.565	1.043	-123	4.290	209	13.904	72,50%	(3.823)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	189.970	1.633	2.683	1.050	3.850	1.111	21.961	1.572	185.426	102,45%	4.544
	CF 1	111.105	105.056	104.915	467	242	-225	1.393	-141	-6.190	383	116.015	90,43%	(11.099)
	Total Griya	105.380	97.030	96.817	-	-	0	0	-214	-8.564	214	108.893	88,91%	(12.076)
	• Total Non Program	15.372	12.556	12.544	-	-	0	-112	-12	-2.828	12	16.641	75,38%	(4.097)
	• Program	90.009	84.475	84.272	-	-	0	-579	-202	-5.736	202	92.252	91,35%	(7.980)
	Oto	5.724	8.026	8.099	467	242	-225	1.393	72	2.374	170	7.122	113,72%	977
	CF 2	56.904	83.802	85.055	1.166	2.441	1.275	2.457	1.253	28.151	1.188	69.411	122,54%	15.643
	Mitraguna & Others	52.060	72.435	73.492	460	1.340	880	445	1.057	21.433	283	63.278	116,14%	10.214
	Pensiun	4.844	11.367	11.563	706	1.101	395	2.012	195	6.718	906	6.134	188,51%	5.429
	Total Pembiayaan	217.069	237.882	238.509	3.683	2.769	-915	4.035	627	21.441	2.142	246.378	96,81%	(7.869)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	471	1.211	1.195	2.606	1,36%	3,88%	8,56%	1.411	2.135	1.396			
	KUR	56	593	592	1.905	0,19%	2,18%	7,11%	1.313	1.848	1.311			
	Non KUR	415	617	603	702	8,89%	16,30%	19,20%	98	287	84			
3	PWG	-	-	-	564	0,00%	0,00%	5,59%	564	564	564			
	Cilem	-	-	-	564	0,00%	0,00%	5,59%	564	564	564			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	17.964	4,36%	5,14%	9,46%	8.262	10.635	8.932			
	CF 1	7.221	9.032	8.741	15.099	6,50%	8,32%	14,39%	6.357	7.878	6.067			
	Total Griya	7.194	8.838	8.389	13.712	6,83%	8,65%	14,16%	5.323	6.518	4.875			
	Oto	26	194	352	1.386	0,46%	4,39%	17,12%	1.034	1.360	1.193			
	CF 2	108	-	960	2.865	0,19%	1,15%	3,37%	1.905	2.757	2.865			
	Mitraguna & Others	-	-	960	2.865	0,00%	1,33%	3,90%	1.905	2.865	2.865			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.242	10.896	21.133	3,59%	4,58%	8,86%	10.237	13.333	10.891	0,05%	99,47%	-8,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,24%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	557	701	701	0,76%	2,28%	2,30%	-	439	145			
	KUR	164	102	99	99	0,55%	0,36%	0,37%	-	(65)	(3)			
	Non KUR	98	455	603	603	2,11%	16,29%	16,50%	-	504	148			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.120	15.754	15.738	7,41%	8,34%	8,28%	(16)	3.284	618			
	CF 1	10.689	14.462	15.097	15.081	9,62%	14,37%	14,37%	(16)	4.392	618			
	Total Griya	10.577	14.195	14.830	14.814	10,04%	15,28%	15,30%	(16)	4.237	618			
	Oto	112	267	267	267	1,96%	3,33%	3,30%	-	155	-			
	CF 2	1.765	657	657	657	3,10%	0,78%	0,77%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,91%	0,89%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.855	16.634	16.618	5,94%	6,99%	6,97%	(16)	3.723	763	0,05%	99,35%	-6,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.335	219.091	239.170	23.835	
2	Contribution Margin	230	1.145	2.222	1.992	-866,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,67	1,85	2,02	0,16	0,35
CIF Payroll	1.638	1.786	2.057	271	419

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	1.152	3.630	97	2.478	2.290	170,93%	(3.451)	-48,73%	14.952	24,28%	(11.322)
2	Tabungan	82.750	88.190	89.580	89.497	(2.093)	(83)	1.306	1,48%	6.747	8,15%	96.168	93,06%	(6.671)
3	Deposito	20.500	30.758	31.026	31.026	1.900	0	268	0,87%	10.526	51,35%	21.133	146,81%	9.893
	Total	110.331	120.289	121.758	124.153	(95)	2.395	3.864	3,21%	13.822	12,53%	132.253	93,88%	(8.100)
	CASA	89.831	89.530	90.732	93.127	(1.996)	2.395	3.597	4,02%	3.296	3,67%	111.120	83,81%	(17.993)
	(%) CASA	81,42%	74,43%	74,52%	75,01%									
	FDR	132,60%	138,95%	138,23%	135,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.757	1.772		15	(108)	-5,72%	978	123,10%	-	0,00%	1.772
2	Giro ISE	389	33	29	28		(1)	(6)	-17,60%	(361)	-92,92%		0,00%	28
3	Tabungan ISE	406	1.846	1.729	1.745		16	(102)	-5,51%	1.339	330,21%		0,00%	1.745
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.587	200	410	210	-230	-104	-1.064	514	40.914	89,42%	(4.328)
	KUR	36.457	35.715	35.617	200	410	210	-201	-98	-839	508	39.582	89,98%	(3.965)
	Non KUR	1.194	975	969	-	-	0	-30	-6	-225	6	1.332	72,74%	(363)
3	PWG	14.628	24.979	26.461	4.826	3.412	-1.414	1.867	1.482	11.833	1.930	24.877	106,37%	1.584
	Cilem	6.737	13.467	14.375	1.379	1.146	-233	124	908	7.638	238	13.381	107,43%	994
	Gadai	7.891	11.512	12.086	3.447	2.266	-1.182	1.743	573	4.195	1.692	11.496	105,13%	590
4	CFG	94.017	105.470	105.256	1.156	770	-386	1.055	-213	11.240	983	107.669	97,76%	(2.413)
	CF 1	1.650	2.828	2.808	-	-	0	205	-20	1.157	20	2.727	102,95%	81
	Total Griya	348	265	265	-	-	0	0	0	-83	-	495	53,57%	(230)
	• Total Non Program	348	265	265	-	-	0	-9	0	-83	-	495	53,57%	(230)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.543	-	-	0	205	-20	1.240	20	2.232	113,90%	310
	CF 2	92.366	102.641	102.448	1.156	770	-386	850	-193	10.082	963	104.942	97,62%	(2.493)
	Mitraguna & Others	54.628	62.993	63.110	608	770	162	326	117	8.481	653	66.021	95,59%	(2.911)
	Pensiun	37.738	39.649	39.339	548	-	-548	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	168.304	6.182	4.592	-1.590	2.692	1.164	22.008	3.428	173.460	97,03%	(5.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	83	54	54	1.627	0,22%	0,15%	4,45%	1.573	1.544	1.573			
	KUR	-	17	19	1.411	0,00%	0,05%	3,96%	1.392	1.411	1.394			
	Non KUR	83	37	35	217	6,98%	3,62%	22,35%	181	133	180			
3	PWG	-	-	-	850	0,00%	0,00%	3,21%	850	850	850			
	Cilem	-	-	-	635	0,00%	0,00%	4,42%	635	635	635			
	Gadai	-	-	-	215	0,00%	0,00%	1,78%	215	215	215			
4	CFG	-	723	732	2.820	0,00%	0,69%	2,68%	2.088	2.820	2.097			
	CF 1	-	155	152	434	0,00%	5,38%	15,46%	282	434	280			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	155	152	434	0,00%	5,93%	17,07%	282	434	280			
	CF 2	-	569	580	2.386	0,00%	0,56%	2,33%	1.806	2.386	1.817			
	Mitraguna & Others	-	444	479	2.285	0,00%	0,76%	3,62%	1.806	2.285	1.840			
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)			
	Total Pembiayaan	83	777	786	5.297	0,06%	0,47%	3,15%	4.511	5.213	4.520	0,56%	82,23%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	98	277	277	277	0,26%	0,76%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	9,24%	9,31%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.914	3.059	3.059	0,02%	2,90%	2,91%	-	3.040	145			
	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	19	2.914	3.059	3.059	0,02%	2,98%	2,99%	-	3.040	145			
	Mitraguna & Others	19	2.485	2.509	2.509	0,03%	3,98%	3,98%	-	2.490	24			
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121			
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	1,98%	-	3.220	145	0,71%	64,26%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142.526	155.632	167.737	25.211	
2	Contribution Margin	6.195	9.101	5.902	(293)	4,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	3,09	3,12	0,03	0,42
CIF Payroll	1.793	1.072	1.150	78	(643)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	550	877	405	327	207	30,94%	720	460,35%	6.948	12,62%	(6.071)
2	Tabungan	45.583	48.535	46.612	46.257	946	(355)	(2.278)	-4,69%	674	1,48%	55.342	83,58%	(9.085)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	53.983	53.955	619	(28)	(2.064)	-3,68%	(20.333)	-27,37%	91.834	58,75%	(37.879)
	CASA	45.740	49.204	47.162	47.134	1.351	(28)	(2.070)	-4,21%	1.394	3,05%	62.290	75,67%	(15.156)
	(%) CASA	61,57%	87,83%	87,36%	87,36%									
	FDR	155,10%	231,36%	238,95%	239,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	1.040	1.046		6	141	15,61%	251	31,60%	-	0,00%	1.046
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	962,04%		0,00%	72
3	Tabungan ISE	788	833	969	975		6	141	16,95%	186	23,64%		0,00%	975
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	30.121	700	150	-550	733	-362	5.974	512	26.876	112,07%	3.245
	KUR	23.464	29.725	29.366	700	150	-550	782	-359	5.902	509	26.038	112,78%	3.328
	Non KUR	683	759	755	-	-	0	-49	-3	73	3	838	90,09%	(83)
3	PWG	2.751	5.831	5.804	747	87	-660	888	-28	3.052	115	6.623	87,63%	(819)
	Cilem	2.751	5.831	5.804	747	87	-660	888	-28	3.052	115	6.623	87,63%	(819)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	93.069	3.104	620	-2.484	1.600	-220	4.747	840	97.005	95,94%	(3.935)
	CF 1	3.542	3.592	3.576	-	-	0	-15	-16	34	16	4.474	79,92%	(898)
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)
	• Total Non Program	3.385	2.554	2.542	-	-	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.033	-	-	0	-15	-5	876	5	943	109,61%	91
	CF 2	84.780	89.697	89.494	3.104	620	-2.484	1.616	-203	4.714	823	92.531	96,72%	(3.037)
	Mitraguna & Others	72.402	77.501	77.390	3.104	620	-2.484	1.803	-110	4.988	730	79.257	97,64%	(1.867)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	128.994	4.551	857	-3.694	3.221	-610	13.774	1.467	130.504	98,84%	(1.510)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	261	22	15	2.123	1,08%	0,05%	7,05%	2.108	1.862	2.101			
	KUR	188	-	-	1.999	0,80%	0,00%	6,81%	1.999	1.811	1.999			
	Non KUR	73	22	15	123	10,64%	1,96%	16,32%	108	51	101			
3	PWG	-	-	-	313	0,00%	0,00%	5,39%	313	313	313			
	Cilem	-	-	-	313	0,00%	0,00%	5,39%	313	313	313			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	891	1.072	3.414	0,64%	1,15%	3,67%	2.342	2.851	2.524			
	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	563	891	1.072	3.414	0,66%	1,20%	3,82%	2.342	2.851	2.524			
	Mitraguna & Others	408	817	998	3.340	0,56%	1,29%	4,32%	2.342	2.932	2.523			
	Pensiun	155	74	74	74	1,25%	0,61%	0,61%	-	(81)	1			
	Total Pembiayaan	824	913	1.087	5.850	0,72%	0,84%	4,54%	4.763	5.026	4.937	2,44%	46,10%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	26	232	169	169	0,11%	0,56%	0,56%	-	144	(63)			
	KUR	-	172	110	110	0,00%	0,37%	0,37%	-	110	(63)			
	Non KUR	26	59	60	60	3,76%	7,84%	7,88%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	950	949	949	1,34%	1,02%	1,02%	-	(239)	(2)			
	CF 1	-	320	320	320	0,00%	8,92%	8,96%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,54%	12,60%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	630	628	628	1,40%	0,70%	0,70%	-	(559)	(2)			
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	-	(95)	(64)	1,39%	-60,12%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.091	117.396	130.285	13.194	
2	Contribution Margin	3.831	5.086	4.194	363	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,72	3,74	0,02	0,37
CIF Payroll	585	625	627	2	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.334	1.343	424	9	(10)	-0,73%	(6.714)	-83,33%	14.967	8,98%	(13.624)
2	Tabungan	114.229	116.866	115.978	115.920	2.472	(59)	(947)	-0,81%	1.691	1,48%	127.078	91,22%	(11.159)
3	Deposito	24.505	18.203	18.104	18.104	(795)	0	(99)	-0,54%	(6.401)	-26,12%	25.528	70,92%	(7.424)
	Total	146.791	136.423	135.416	135.367	2.100	(49)	(1.056)	-0,77%	(11.424)	-7,78%	167.573	80,78%	(32.206)
	CASA	122.286	118.220	117.313	117.263	2.895	(50)	(957)	-0,81%	(5.023)	-4,11%	142.046	82,55%	(24.783)
	(%) CASA	83,31%	86,66%	86,63%	86,63%									
	FDR	111,90%	130,44%	132,22%	132,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	755	766		11	(2)	-0,28%	202	35,67%	-	0,00%	766
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%	-	0,00%	1
3	Tabungan ISE	563	767	754	765		11	(2)	-0,28%	202	35,86%	-	0,00%	765
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%	-	0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	17.470	50	200	150	-426	-91	-1.235	291	21.408	81,61%	(3.937)
	KUR	17.857	17.017	16.941	50	200	150	-400	-77	-916	277	20.405	83,02%	(3.464)
	Non KUR	848	544	530	-	-	0	-26	-14	-319	14	1.003	52,80%	(473)
3	PWG	28.691	42.364	44.444	5.661	5.491	-170	217	2.080	15.753	3.411	42.488	104,60%	1.956
	Cilem	14.633	22.956	23.281	809	759	-50	-1	326	8.649	433	25.716	90,53%	(2.434)
	Gadai	14.059	19.408	21.163	4.853	4.733	-120	219	1.754	7.104	2.978	16.772	126,18%	4.391
4	CFG	116.769	117.948	117.062	567	511	-56	-107	-886	293	1.397	127.157	92,06%	(10.095)
	CF 1	2.827	4.549	4.191	-	-	0	264	-358	1.363	358	3.996	104,88%	195
	Total Griya	979	734	731	-	-	0	0	-3	-248	3	1.126	64,95%	(395)
	• Total Non Program	979	734	731	-	-	0	-15	-3	-248	3	1.126	64,95%	(395)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.459	-	-	0	264	-355	1.611	355	2.870	120,55%	590
	CF 2	113.942	113.400	112.872	567	511	-56	-371	-528	-1.071	1.039	123.162	91,64%	(10.290)
	Mitraguna & Others	55.116	58.111	57.905	407	266	-141	402	-206	2.789	472	63.433	91,29%	(5.528)
	Pensiun	58.827	55.288	54.967	160	245	85	-773	-322	-3.860	567	59.729	92,03%	(4.762)
	Total Pembiayaan	164.260	177.949	179.052	6.278	6.202	-76	-314	1.103	14.792	5.099	191.147	93,67%	(12.095)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	769	3,30%	1,86%	4,40%	443	152	336			
	KUR	461	321	291	725	2,58%	1,71%	4,28%	434	264	404			
	Non KUR	156	112	35	44	18,40%	6,52%	8,28%	8	(112)	(68)			
3	PWG	74	-	-	1.385	0,26%	0,00%	3,12%	1.385	1.311	1.385			
	Cilem	74	-	-	715	0,51%	0,00%	3,07%	715	640	715			
	Gadai	-	-	-	670	0,00%	0,00%	3,17%	670	670	670			
4	CFG	1.969	2.461	2.567	3.327	1,69%	2,18%	2,84%	760	1.358	866			
	CF 1	66	45	197	242	2,32%	4,32%	5,77%	45	176	197			
	Total Griya	66	45	43	41	6,70%	5,83%	5,56%	(2)	(25)	(4)			
	Oto	-	-	154	201	0,00%	4,03%	5,81%	47	201	201			
	CF 2	1.904	2.417	2.371	3.085	1,67%	2,09%	2,73%	715	1.182	669			
	Mitraguna & Others	1.427	1.741	1.787	1.775	2,59%	3,08%	3,06%	(13)	348	34			
	Pensiun	477	676	583	1.311	0,81%	1,06%	2,38%	727	834	635			
	Total Pembiayaan	2.661	2.894	2.969	5.556	1,62%	1,67%	3,10%	2.588	2.895	2.662	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	229	603	643	642	1,22%	3,66%	3,68%	(1)	413	40			
	KUR	229	569	541	540	1,28%	3,18%	3,19%	(1)	311	(29)			
	Non KUR	-	34	102	102	0,00%	18,82%	19,33%	-	102	68			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.719	1.451	1.446	1,37%	1,23%	1,24%	(5)	(151)	(273)			
	CF 1	-	159	154	149	0,00%	3,39%	3,55%	(5)	149	(11)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	159	154	149	0,00%	4,04%	4,30%	(5)	149	(11)			
	CF 2	1.597	1.560	1.297	1.297	1,40%	1,14%	1,15%	-	(300)	(262)			
	Mitraguna & Others	770	1.325	1.290	1.290	1,40%	2,22%	2,23%	-	520	(35)			
	Pensiun	827	235	8	8	0,50%	0,00%	0,01%	-	(820)	(227)			
	Total Pembiayaan	1.826	2.321	2.095	2.088	1,11%	1,18%	1,17%	(6)	262	(233)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.764	167.709	183.004	15.240	
2	Contribution Margin	8.174	11.234	10.742	2.568	-31,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,81	1,98	2,05	0,07	0,24
CIF Payroll	1.647	1.557	1.729	172	82



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-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	24.901	23.096	22.779	22.883	338	105	(213)	-0,92%	(2.017)	-8,10%	33.853	67,60%	(10.970)
3	Deposito	2.060	1.857	2.112	2.112	(359)	0	255	13,73%	51	2,50%	2.365	89,28%	(253)
	Total	26.961	24.953	24.890	24.995	(21)	105	42	0,17%	(1.966)	-7,29%	36.218	69,01%	(11.223)
	CASA	24.901	23.096	22.779	22.883	338	105	(213)	-0,92%	(2.017)	-8,10%	33.853	67,60%	(10.970)
	(%) CASA	92,36%	92,56%	91,52%	91,55%									
	FDR	86,03%	83,19%	82,36%	82,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.338	2.371		33	328	16,03%	437	22,59%	-	0,00%	2.371
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.338	2.371		33	328	16,03%	437	22,59%		0,00%	2.371
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.500	200	100	-100	-650	-259	-2.694	359	26.294	77,97%	(5.794)
	KUR	21.361	19.664	19.410	200	100	-100	-579	-254	-1.951	354	24.306	79,86%	(4.896)
	Non KUR	1.833	1.095	1.090	-	-	0	-70	-5	-743	5	1.988	54,84%	(898)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.500	200	100	-100	-650	-259	-2.694	359	26.294	77,97%	(5.794)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	692	860	1.173	2.361	2,98%	5,65%	11,52%	1.188	1.669	1.501			
	KUR	472	504	1.000	2.108	2,21%	5,09%	10,86%	1.108	1.636	1.604			
	Non KUR	220	356	173	253	11,98%	15,80%	23,22%	80	34	(103)			
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	692	860	1.173	2.361	2,98%	5,65%	11,52%	1.188	1.669	1.501	5,88%	48,92%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	178	495	749	721	0,77%	3,61%	3,52%	(28)	544	227			
	KUR	161	401	483	457	0,75%	2,46%	2,36%	(26)	296	57			
	Non KUR	17	94	266	264	0,91%	24,24%	24,21%	(2)	247	170			
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	178	495	749	721	0,77%	3,61%	3,52%	(28)	544	227	25,06%	-612,55%	21,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	22.780	26.961	24.974	2.194	
2	Contribution Margin	613	1.153	980	367	-59,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	3,65	3,57	(0,09)	0,24
CIF Payroll	80	81	92	11	12

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-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	888	417	383	377	(17)	(6)	(40)	-9,61%	(512)	-57,58%	888	42,42%	(512)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	383	377	(17)	(6)	(40)	-9,61%	(512)	-57,58%	888	42,42%	(512)
	CASA	888	417	383	377	(17)	(6)	(40)	-9,61%	(512)	-57,58%	888	42,42%	(512)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	3,20	3,00	(0,20)	0,33
CIF Payroll	9	5	5	-	(4)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-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	302	335	342	344	262	3	9	2,68%	43	14,17%	302	114,17%	43
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	342	344	262	3	9	2,68%	43	14,17%	302	114,17%	43
	CASA	302	335	342	344	262	3	9	2,68%	43	14,17%	302	114,17%	43
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	-	-	-	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-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	3.509	61	63	63	(758)	0	2	2,78%	(3.446)	-98,20%	6.635	0,95%	(6.572)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	63	63	(758)	0	2	2,78%	(3.446)	-98,20%	6.748	0,93%	(6.685)
	CASA	3.509	61	63	63	(758)	0	2	2,78%	(3.446)	-98,20%	6.635	0,95%	(6.572)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,61	2,60	2,50	(0,10)	(0,11)
CIF Payroll	18	10	10	-	(8)