

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	438.678	446.750	(2.867)	8.072	205.277	85,01%	208.453	87,48%	384.203	116,28%	62.548
2	Tabungan	1.732.891	1.859.030	1.835.655	1.829.255	56.174	(6.399)	(29.775)	-1,60%	96.365	5,56%	1.972.158	92,75%	(142.902)
3	Deposito	877.742	1.006.845	961.988	961.909	27.995	(79)	(44.936)	-4,46%	84.167	9,59%	892.777	107,74%	69.132
Total		2.848.930	3.107.348	3.236.321	3.237.915	81.302	1.594	130.567	4,20%	388.985	13,65%	3.249.137	99,65%	(11.222)
CASA		1.971.188	2.100.503	2.274.333	2.276.005	53.307	1.672	175.502	8,36%	304.818	15,46%	2.356.360	96,59%	(80.355)
(% CASA)		69,19%	67,60%	70,28%	70,29%									
FDR		84,13%	87,07%	83,40%	83,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	79.410	83.911	86.926	86.637		(289)	2.726	3,25%	7.227	9,10%	115.376	75,09%	(28.738)
2	Giro ISE	37.094	35.641	38.539	38.685		146	3.044	8,54%	1.591	4,29%	58.873	65,71%	(20.188)
3	Tabungan ISE	39.484	45.872	45.872	45.528		(435)	(344)	-0,75%	6.044	15,31%	44.492	102,33%	1.036
4	Deposito ISE	2.833	2.398	2.424	2.424		0	27	1,11%	(409)	-14,42%	12.011	20,19%	(9.586)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.401	1.685	500	-1.185	-6.011	-5.890	-3.561	6.390	154.342	77,36%	(34.941)
	Linkage	22.750	26.138	25.366	-	-	-	10	-772	2.616	772	36.415	69,66%	(11.049)
	Non-Linkage	100.212	99.154	94.035	1.685	500	-1.185	-6.021	-5.119	-6.177	5.619	117.927	79,74%	(23.892)
	• Local Champion	83.501	67.399	66.688	1.320	500	-820	-11.270	-710	-16.812	1.210	91.899	72,57%	(25.211)
	• Value Chain	16.712	31.755	27.347	365	-	(365)	5.249	-4.408	10.635	4.408	26.028	105,07%	1.319
2	MBG	310.816	324.540	323.700	5.480	4.785	-695	3.904	-840	12.883	5.625	356.921	90,69%	(33.222)
	KUR	291.370	304.664	304.072	4.940	4.660	-280	3.340	-592	12.702	5.252	335.168	90,72%	(31.096)
	Non KUR	19.446	19.876	19.628	540	125	-415	564	-248	182	373	21.753	90,23%	(2.126)
3	PWG	193.140	311.736	319.547	40.441	29.530	-10.910	11.829	7.810	126.406	21.720	344.208	92,84%	(24.662)
	Cilem	122.752	210.728	216.479	16.865	12.842	-4.022	4.926	5.751	93.728	7.092	246.061	87,98%	(29.582)
	Gadai	70.389	101.008	103.068	23.576	16.688	-6.888	6.902	2.060	32.679	14.629	98.147	105,01%	4.920
4	CFG	1.770.026	1.944.093	1.936.392	25.856	17.861	-7.996	12.103	-7.701	166.366	25.562	1.992.000	97,21%	(55.608)
	CF 1	463.002	518.559	516.415	9.766	3.052	-6.714	-305	-2.144	53.413	5.196	500.470	103,19%	15.945
	Total Griya	392.209	435.699	434.182	8.584	1.871	-6.713	0	-1.517	41.973	3.389	410.944	105,65%	23.237
	• Total Non Program	388.279	424.552	422.887	8.085	1.704	-6.381	6.848	-1.666	34.608	3.370	396.555	106,64%	26.332
	• Program	3.930	11.147	11.295	499	167	-332	1.756	148	7.365	19	14.389	78,50%	(3.094)
	Oto	70.793	82.860	82.233	1.182	1.180	-2	-305	-627	11.440	1.807	89.526	91,85%	(7.292)
	CF 2	1.307.024	1.425.534	1.419.977	16.090	14.809	-1.281	12.408	-5.557	112.952	20.366	1.491.530	95,20%	(71.554)
	Mitraguna & Others	1.211.757	1.326.190	1.321.662	15.310	14.617	-693	11.344	-4.528	109.905	19.145	1.379.110	95,83%	(57.449)
	Pensiun	95.268	99.344	98.315	780	192	-588	1.064	-1.029	3.047	1.221	112.420	87,45%	(14.105)
Total Pembiayaan		2.396.945	2.705.661	2.699.039	73.462	52.676	-20.786	21.824	-6.622	302.094	59.298	2.847.472	94,79%	(148.433)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	22.170	0,41%	0,00%	18,57%	22.164	21.662	22.164			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	2.316	0,46%	0,00%	2,46%	2.316	1.852	2.316			
	Value Chain	-	-	-	19.854	0,00%	0,00%	29,77%	19.854	19.854	19.854			
2	MBG	4.441	6.233	6.233	26.710	1,43%	1,92%	8,25%	20.477	22.269	20.477			
	KUR	3.770	4.834	4.834	23.790	1,29%	1,59%	7,82%	18.956	20.020	18.956			
	Non KUR	671	1.399	1.399	2.920	3,45%	7,04%	14,88%	1.521	2.249	1.521			
3	PWG	155	2	2	8.967	0,08%	0,00%	2,81%	8.965	8.812	8.965			
	Cilem	155	2	2	7.287	0,13%	0,00%	3,37%	7.285	7.132	7.285			
	Gadai	-	-	-	1.680	0,00%	0,00%	1,63%	1.680	1.680	1.680			
4	CFG	19.018	30.183	28.147	54.606	1,07%	1,45%	2,82%	26.459	35.588	24.423			
	CF 1	8.456	11.874	11.479	19.227	1,83%	2,21%	3,72%	7.749	10.772	7.353			
	Total Griya	6.832	10.848	10.463	13.524	1,74%	2,40%	3,11%	3.061	6.691	2.676			
	Oto	1.624	1.027	1.016	5.704	2,29%	1,23%	6,94%	4.688	4.080	4.677			
	CF 2	10.562	18.309	16.669	35.379	0,81%	1,17%	2,49%	18.710	24.817	17.070			
	Mitraguna & Others	10.315	17.929	16.481	33.176	0,85%	1,24%	2,51%	16.695	22.861	15.247			
	Pensiun	247	379	188	2.203	0,26%	0,19%	2,24%	2.015	1.956	1.823			
Total Pembiayaan		24.121	36.424	34.388	112.453	1,01%	1,27%	4,17%	78.064	88.332	76.029	1,04%	75,08%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,46%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,96%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,60%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.276	1,04%	1,44%	1,63%	592	2.049	360			
	KUR	1.952	4.295	4.075	4.736	0,67%	1,34%	1,56%	661	2.784	441			
	Non KUR	1.274	620	609	540	6,55%	3,06%	2,75%	(69)	(735)	(81)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.399	1,90%	1,43%	1,47%	633	(5.292)	818			
	CF 1	5.942	6.610	4.809	5.689	1,28%	0,93%	1,10%	880	(253)	(921)			
	Total Griya	5.028	6.005	4.373	5.078	1,28%	1,00%	1,17%	705	50	(926)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.710	2,12%	1,61%	1,60%	(247)	(5.039)	1.739			
	Mitraguna & Others	27.082	20.709	22.326	22.083	2,23%	1,68%	1,67%	(242)	(4.999)	1.375			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.419	1,59%	1,26%	1,31%	1.231	(2.582)	1.184	1,42%	-8,46%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	27.408	26.243	(4.264)	(1.166)	848	3,34%	(3.293)	-11,15%	42.826	61,28%	(16.584)
2	Tabungan	75.287	92.481	89.196	88.453	2.646	(743)	(4.028)	-4,36%	13.166	17,49%	93.900	94,20%	(5.446)
3	Deposito	166.481	142.703	132.324	132.324	9.873	0	(10.380)	-7,27%	(34.158)	-20,52%	167.973	78,78%	(35.649)
	Total	271.304	260.579	248.928	247.020	8.255	(1.908)	(13.559)	-5,20%	(24.285)	-8,95%	304.699	81,07%	(57.679)
	CASA	104.823	117.876	116.604	114.696	(1.618)	(1.908)	(3.180)	-2,70%	9.873	9,42%	136.726	83,89%	(22.030)
	(%) CASA	38,64%	45,24%	46,84%	46,43%									
	FDR	71,62%	78,78%	81,86%	82,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	16.264	20.528	19.741	19.837		96	(691)	-3,36%	3.573	21,97%	-	0,00%	19.837
2	Giro ISE	12.924	10.625	10.624	10.712		88	87	0,82%	(2.212)	-17,12%		0,00%	10.712
3	Tabungan ISE	1.712	8.249	7.437	7.445		7	(804)	-9,75%	5.733	334,94%		0,00%	7.445
4	Deposito ISE	1.628	1.654	1.680	1.680		0	27	1,61%	52	3,18%		0,00%	1.680
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.663	-	-	0	2.462	-1	4.772	1	17.901	81,91%	(3.237)
	Linkage	1.111	822	822	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.842	-	-	0	2.478	-1	5.062	1	13.301	104,06%	540
	• Local Champion	6.630	9.192	9.192	-	-	0	2.478	-1	2.562	1	8.773	104,77%	418
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	4.528	102,69%	122
2	MBG	65.409	60.423	59.878	1.350	610	-740	944	-545	-5.531	1.155	69.529	86,12%	(9.651)
	KUR	63.164	57.622	57.158	950	610	-340	251	-465	-6.007	1.075	67.096	85,19%	(9.938)
	Non KUR	2.245	2.800	2.720	400	-	-400	693	-80	475	80	2.433	111,81%	287
3	PWG	10.519	14.446	14.499	1.176	577	-600	152	53	3.980	524	17.123	84,67%	(2.624)
	Cilem	10.519	14.446	14.499	1.176	577	-600	152	53	3.980	524	17.123	84,67%	(2.624)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.727	3.501	1.667	-1.834	245	-1.016	6.249	2.683	133.187	86,14%	(18.460)
	CF 1	58.498	62.301	61.652	2.781	327	-2.454	89	-649	3.154	976	60.283	102,27%	1.369
	Total Griya	56.812	59.489	58.899	2.781	327	-2.454	0	-589	2.087	916	56.786	103,72%	2.114
	• Total Non Program	55.952	58.671	58.085	2.781	327	-2.454	2.044	-586	2.134	913	53.636	108,29%	4.449
	• Program	860	817	814	-	-	0	-3	-3	-46	3	3.149	25,85%	(2.335)
	Oto	1.686	2.813	2.753	-	-	0	89	-60	1.067	60	3.498	78,70%	(745)
	CF 2	49.980	53.442	53.075	720	1.340	620	155	-367	3.095	1.707	72.903	72,80%	(19.828)
	Mitraguna & Others	49.699	53.170	52.804	720	1.340	620	162	-365	3.105	1.705	71.970	73,37%	(19.165)
	Pensiun	281	272	271	-	-	0	-6	-2	-10	2	934	28,99%	(663)
	Total Pembiayaan	194.296	205.276	203.767	6.027	2.854	-3.173	3.802	-1.509	9.471	4.363	237.739	85,71%	(33.973)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	-	0,00%	0,04%	0,00%	(6)	-	(6)			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.487	1.504	4.718	1,64%	2,49%	7,88%	3.213	3.646	3.230			
	KUR	1.022	1.291	1.029	4.236	1,62%	1,79%	7,41%	3.207	3.214	2.945			
	Non KUR	49	196	475	481	2,19%	16,97%	17,70%	6	432	286			
3	PWG	95	-	-	392	0,91%	0,00%	2,70%	392	296	392			
	Cilem	95	-	-	392	0,91%	0,00%	2,70%	392	296	392			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	4.181	1,72%	2,08%	3,64%	1.778	2.316	1.629			
	CF 1	1.284	1.536	1.880	2.922	2,19%	3,02%	4,74%	1.041	1.638	1.385			
	Total Griya	1.284	1.536	1.880	2.679	2,26%	3,16%	4,55%	799	1.395	1.143			
	Oto	-	-	-	242	0,00%	0,00%	8,80%	242	242	242			
	CF 2	581	1.015	522	1.259	1,16%	0,98%	2,37%	737	678	244			
	Mitraguna & Others	581	1.015	522	1.259	1,17%	0,98%	2,38%	737	678	244			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	9.290	1,56%	1,91%	4,56%	5.377	6.259	5.245	0,60%	86,85%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,38%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	24,60%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	855	0,65%	1,50%	1,43%	(51)	432	114			
	KUR	260	691	859	855	0,41%	1,49%	1,50%	(3)	596	164			
	Non KUR	164	50	48	-	7,29%	1,72%	0,00%	(48)	(164)	(50)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	383	379	1.097	2,17%	0,33%	0,96%	717	(1.256)	714			
	CF 1	1.777	383	379	1.097	3,04%	0,61%	1,78%	717	(681)	714			
	Total Griya	1.777	383	379	1.097	3,13%	0,64%	1,86%	717	(681)	714			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.320	1.482	2.154	1,53%	0,72%	1,06%	672	(818)	834	0,34%	68,07%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	23.638	23.817	(4.874)	178	1.773	8,04%	(944)	-3,81%	37.820	62,97%	(14.003)
2	Tabungan	139.675	136.927	134.985	134.422	3.770	(563)	(2.505)	-1,83%	(5.253)	-3,76%	158.244	84,95%	(23.821)
3	Deposito	81.953	78.771	79.005	79.015	(1.465)	10	244	0,31%	(2.938)	-3,58%	83.187	94,99%	(4.172)
	Total	246.389	237.742	237.629	237.254	(2.570)	(375)	(488)	-0,21%	(9.135)	-3,71%	279.251	84,96%	(41.996)
	CASA	164.436	158.971	158.624	158.239	(1.105)	(385)	(731)	-0,46%	(6.197)	-3,77%	196.064	80,71%	(37.825)
	(%) CASA	66,74%	66,87%	66,75%	66,70%									
	FDR	63,49%	72,37%	72,58%	72,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	10.910	10.781	12.345	12.416		72	1.635	15,17%	1.506	13,81%	-	0,00%	12.416
2	Giro ISE	6.429	7.250	7.944	8.123		179	874	12,05%	1.694	26,35%		0,00%	8.123
3	Tabungan ISE	3.915	3.531	4.400	4.293		(108)	762	21,57%	377	9,64%		0,00%	4.293
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.751	350	-	-350	-168	-1.444	-1.297	1.444	24.988	71,04%	(7.237)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.751	350	-	-350	-168	-1.444	-1.297	1.444	22.401	79,24%	(4.650)
	• Local Champion	15.448	17.449	17.449	350	-	-350	-1.127	0	2.000	-	17.038	102,41%	411
	• Value Chain	3.600	1.746	302	-	-	-	959	-1.444	-3.298	1.444	5.363	5,64%	(5.061)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.459	1.079	842	-237	540	674	4.621	168	12.717	82,24%	(2.259)
	Cilem	5.838	9.785	10.459	1.079	842	-237	540	674	4.621	168	12.717	82,24%	(2.259)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	144.255	2.273	3.008	735	1.001	1.180	12.713	1.828	151.764	95,05%	(7.509)
	CF 1	81.145	75.863	75.554	1.008	634	-374	166	-309	-5.591	943	80.866	93,43%	(5.312)
	Total Griya	74.220	69.714	69.553	851	634	-217	0	-161	-4.667	795	72.806	95,53%	(3.253)
	• Total Non Program	73.552	69.083	68.923	851	634	-217	213	-160	-4.628	794	70.358	97,96%	(1.435)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.001	157	-	-157	166	-149	-924	149	8.060	74,46%	(2.059)
	CF 2	50.397	67.212	68.701	1.265	2.374	1.109	835	1.490	18.304	884	70.899	96,90%	(2.197)
	Mitraguna & Others	49.913	66.240	67.739	1.265	2.374	1.109	731	1.499	17.826	875	69.624	97,29%	(1.886)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	172.465	3.701	3.850	149	1.373	410	16.036	3.440	189.488	91,02%	(17.023)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	11	-	-	127	0,19%	0,00%	0,00%	127	116	127			
	Cilem	11	-	-	127	0,19%	0,00%	0,00%	127	116	127			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	2.220	0,88%	1,00%	1,54%	783	1.059	711			
	CF 1	1.162	1.459	1.383	1.836	1,43%	1,82%	2,43%	452	674	377			
	Total Griya	1.162	1.459	1.383	1.723	1,57%	1,98%	2,48%	339	561	264			
	Oto	-	-	-	113	0,00%	0,00%	1,88%	113	113	113			
	CF 2	-	51	54	385	0,00%	0,08%	0,56%	331	385	334			
	Mitraguna & Others	-	51	54	385	0,00%	0,08%	0,57%	331	385	334			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	2.347	0,75%	0,84%	1,36%	910	1.174	838	0,23%	82,77%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.309	1.299	1.252	0,59%	0,91%	0,87%	(47)	474	(57)			
	CF 1	342	589	585	538	0,42%	0,77%	0,71%	(47)	196	(52)			
	Total Griya	342	589	585	538	0,46%	0,84%	0,77%	(47)	196	(52)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	714	0,86%	1,06%	1,04%	-	279	(5)			
	Mitraguna & Others	436	719	714	714	0,87%	1,08%	1,05%	-	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.252	0,50%	0,75%	0,73%	(47)	474	(57)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	48.286	53.063	(1.973)	4.777	1.803	3,52%	34.288	182,63%	32.608	162,73%	20.455
2	Tabungan	206.902	259.410	257.754	258.494	8.614	740	(915)	-0,35%	51.592	24,94%	226.267	114,24%	32.228
3	Deposito	118.442	104.385	99.465	99.467	4.578	2	(4.918)	-4,71%	(18.975)	-16,02%	120.137	82,79%	(20.670)
	Total	344.119	415.055	405.505	411.024	11.219	5.519	(4.030)	-0,97%	66.905	19,44%	379.011	108,45%	32.013
	CASA	225.677	310.670	306.040	311.558	6.642	5.517	888	0,29%	85.880	38,05%	258.875	120,35%	52.683
	(%) CASA	65,58%	74,85%	75,47%	75,80%									
	FDR	96,55%	92,15%	93,56%	92,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.930	3.350	3.695	3.705		10	355	10,60%	(226)	-5,74%	-	0,00%	3.705
2	Giro ISE	1.420	1.401	1.249	1.269		20	(132)	-9,40%	(151)	-10,61%		0,00%	1.269
3	Tabungan ISE	2.001	1.335	1.832	1.821		(10)	487	36,47%	(179)	-8,97%		0,00%	1.821
4	Deposito ISE	510	614	614	614		0	0	0,00%	105	20,53%		0,00%	614
5	CIF ISE	179	187	189	189		0	2	1,07%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	83.590	1.335	-	-1.335	-9.025	-3.985	605	3.985	100.415	83,24%	(16.825)
	Linkage	21.612	25.302	24.531	-	-	-	28	-772	2.918	772	29.203	84,00%	(4.672)
	Non-Linkage	61.373	62.273	59.060	1.335	-	-1.335	-9.053	-3.213	-2.313	3.213	71.212	82,93%	(12.153)
	• Local Champion	55.173	37.334	36.665	970	-	-970	-13.343	-668	-18.507	668	59.838	61,27%	(23.172)
	• Value Chain	6.200	24.939	22.395	365	-	(365)	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	43.991	650	1.360	710	264	729	810	631	46.510	94,59%	(2.518)
	KUR	40.519	41.115	41.878	650	1.360	710	439	763	1.359	597	43.648	95,95%	(1.770)
	Non KUR	2.662	2.147	2.113	-	-	0	-175	-34	-549	34	2.862	73,84%	(749)
3	PWG	26.463	43.181	44.107	6.130	3.414	-2.715	2.081	926	17.644	2.488	37.150	118,73%	6.957
	Cilem	12.356	24.198	24.718	1.334	1.334	-1.536	1.790	520	12.363	814	17.679	139,82%	7.039
	Gadai	14.108	18.982	19.388	3.259	2.080	-1.179	291	406	5.281	1.674	19.471	99,58%	(82)
4	CFG	179.631	208.442	207.722	1.486	895	-591	-700	-720	28.091	1.615	198.860	104,46%	8.862
	CF 1	55.651	68.195	67.777	126	100	-26	207	-418	12.126	518	59.549	113,82%	8.228
	Total Griya	50.392	59.584	59.290	-	100	100	0	-294	8.898	394	52.444	113,05%	6.846
	• Total Non Program	50.392	59.584	59.290	-	100	100	1.188	-294	8.898	394	52.444	113,05%	6.846
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.488	126	-	-126	207	-124	3.228	124	7.105	119,46%	1.383
	CF 2	123.980	140.247	139.944	1.360	795	-565	-907	-302	15.965	1.097	139.310	100,46%	634
	Mitraguna & Others	122.658	138.841	138.545	1.360	795	-565	-970	-295	15.888	1.090	137.009	101,12%	1.536
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	379.410	9.601	5.669	-3.932	-7.381	-3.050	47.149	8.719	382.934	99,08%	(3.524)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	22.170	0,61%	0,00%	26,52%	22.170	21.662	22.170			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	2.316	0,76%	0,00%	3,92%	2.316	1.852	2.316			
	Value Chain	-	-	-	19.854	0,00%	0,00%	54,15%	19.854	19.854	19.854			
2	MBG	409	968	740	2.660	0,95%	1,71%	6,05%	1.920	2.251	1.692			
	KUR	305	765	686	2.323	0,75%	1,67%	5,55%	1.637	2.018	1.558			
	Non KUR	104	203	53	337	3,92%	2,47%	15,93%	283	232	133			
3	PWG	-	-	-	2.975	0,00%	0,00%	6,75%	2.975	2.975	2.975			
	Cilem	-	-	-	2.574	0,00%	0,00%	10,41%	2.574	2.574	2.574			
	Gadai	-	-	-	401	0,00%	0,00%	2,07%	401	401	401			
4	CFG	673	1.272	1.279	3.458	0,37%	0,61%	1,66%	2.179	2.785	2.186			
	CF 1	295	265	196	1.018	0,53%	0,29%	1,50%	822	724	753			
	Total Griya	295	-	-	585	0,58%	0,00%	0,99%	585	290	585			
	Oto	-	265	196	433	0,00%	2,28%	5,11%	237	433	168			
	CF 2	379	1.007	1.083	2.440	0,31%	0,77%	1,74%	1.357	2.061	1.432			
	Mitraguna & Others	379	1.007	1.083	2.440	0,31%	0,78%	1,76%	1.357	2.061	1.432			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	31.263	0,48%	0,53%	8,24%	29.245	29.673	29.023	0,69%	91,62%	-7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	215	209	382	0,00%	0,48%	0,87%	173	382	167			
	KUR	-	215	209	382	0,00%	0,51%	0,91%	173	382	167			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.133	2.042	2.249	0,54%	0,98%	1,08%	207	1.281	116			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,53%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,54%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.673	0,35%	0,60%	0,70%	380	1.512	283	1,07%	-52,01%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	42.206	42.225	(211)	19	39.589	1501,95%	22.406	113,05%	31.713	133,15%	10.512
2	Tabungan	188.323	168.806	162.065	163.050	9.458	985	(5.756)	-3,41%	(25.273)	-13,42%	206.910	78,80%	(43.859)
3	Deposito	54.534	91.558	66.663	66.663	849	0	(24.895)	-27,19%	12.129	22,24%	55.746	119,58%	10.917
	Total	262.676	263.000	270.933	271.938	10.096	1.005	8.938	3,40%	9.262	3,53%	294.368	92,38%	(22.430)
	CASA	208.142	171.442	204.271	205.275	9.247	1.004	33.833	19,73%	(2.867)	-1,38%	238.622	86,02%	(33.347)
	(%) CASA	79,24%	65,19%	75,40%	75,49%									
	FDR	66,71%	76,80%	74,33%	74,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	6.187	3.542	3.775	3.773		(3)	230	6,50%	(2.414)	-39,02%	-	0,00%	3.773
2	Giro ISE	879	380	453	453		(1)	73	19,11%	(427)	-48,53%	-	0,00%	453
3	Tabungan ISE	5.307	3.163	3.322	3.320		(2)	158	4,98%	(1.987)	-37,44%	-	0,00%	3.320
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	215	229	231	231		0	2	0,87%	16	7,44%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	14	-	-	0	-1	-420	-6.973	420	6.986	0,20%	(6.973)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	-	-	-	0	-0	-420	-6.960	420	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	-	-	-	-	-0	-420	-4.762	420	4.762	0,00%	(4.762)
2	MBG	707	9.059	9.338	230	480	250	1.193	279	8.631	201	5.179	180,30%	4.159
	KUR	498	7.829	8.114	160	480	320	1.132	285	7.616	195	4.650	174,48%	3.464
	Non KUR	209	1.229	1.224	70	-	-70	61	-5	1.015	5	529	231,49%	695
3	PWG	23.244	33.746	34.923	5.441	4.659	-782	2.619	1.177	11.679	3.482	37.119	94,08%	(2.196)
	Cilem	7.809	11.491	11.854	943	845	-98	44	364	4.045	482	17.547	67,56%	(5.692)
	Gadai	15.435	22.255	23.069	4.498	3.813	-685	2.574	813	7.634	3.000	19.572	117,87%	3.497
4	CFG	144.290	158.744	157.105	572	316	-256	797	-1.638	12.815	1.954	165.073	95,17%	(7.968)
	CF 1	8.588	11.624	11.573	328	-	-328	-25	-52	2.984	52	11.872	97,48%	(299)
	Total Griya	7.701	10.580	10.548	328	-	-328	0	-32	2.847	32	9.914	106,39%	633
	• Total Non Program	7.409	9.962	9.931	328	-	-328	305	-31	2.522	31	8.845	112,27%	1.085
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.025	-	-	0	-25	-20	138	20	1.958	52,37%	(932)
	CF 2	135.702	147.119	145.533	244	316	72	822	-1.587	9.831	1.903	153.201	94,99%	(7.669)
	Mitraguna & Others	125.011	133.617	132.070	80	224	144	216	-1.547	7.059	1.771	140.480	94,01%	(8.410)
	Pensiun	10.691	13.503	13.463	164	92	-72	606	-40	2.772	132	12.721	105,83%	741
	Total Pembiayaan	175.227	201.982	201.380	6.243	5.455	-788	4.608	-602	26.153	6.057	214.357	93,95%	(12.977)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	190	508	0,00%	2,09%	5,44%	318	508	508			
	KUR	-	-	-	167	0,00%	0,00%	2,06%	167	167	167			
	Non KUR	-	-	190	341	0,00%	15,42%	27,82%	151	341	341			
3	PWG	-	86	-	987	0,00%	0,00%	2,83%	987	987	901			
	Cilem	-	-	-	616	0,00%	0,00%	5,20%	616	616	616			
	Gadai	-	86	-	371	0,00%	0,00%	1,61%	371	371	285			
4	CFG	2.296	3.915	3.664	7.660	1,59%	2,31%	4,88%	3.996	5.364	3.745			
	CF 1	66	54	33	577	0,77%	0,28%	4,99%	544	511	523			
	Total Griya	66	54	33	577	0,86%	0,31%	5,47%	544	511	523			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	7.082	1,64%	2,47%	4,87%	3.452	4.853	3.222			
	Mitraguna & Others	2.230	3.861	3.631	6.745	1,78%	2,72%	5,11%	3.114	4.515	2.884			
	Pensiun	-	-	-	337	0,00%	0,00%	2,51%	337	337	337			
	Total Pembiayaan	2.296	4.001	3.853	9.154	1,31%	1,91%	4,55%	5.301	6.858	5.153	1,65%	63,78%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.933	3.440	3.494	2,86%	2,17%	2,22%	54	(626)	(439)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	3,00%	2,34%	2,40%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,65%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,74%	54	(626)	(439)	5,80%	-234,11%	4,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	437	438	(151)	1	8	1,97%	(1.648)	-78,99%	2.964	14,79%	(2.525)
2	Tabungan	37.117	39.166	37.913	37.780	1.229	(134)	(1.386)	-3,54%	663	1,79%	42.245	89,43%	(4.465)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	50.899	50.767	1.082	(132)	(1.376)	-2,64%	824	1,65%	56.019	90,63%	(5.252)
	CASA	39.204	39.595	38.350	38.218	1.078	(132)	(1.377)	-3,48%	(986)	-2,51%	45.208	84,54%	(6.990)
	(%) CASA	78,50%	75,94%	75,35%	75,28%									
	FDR	145,08%	121,45%	123,13%	123,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	581	483	432	445		13	(38)	-7,84%	(136)	-23,38%	-	0,00%	445
2	Giro ISE	1	1	1	1		0	(0)	-0,89%	0	12,69%		0,00%	1
3	Tabungan ISE	580	482	431	444		13	(38)	-7,86%	(136)	-23,44%		0,00%	444
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.128	206	324	118	88	253	1.893	71	2.623	119,25%	505
	Cilem	1.235	2.874	3.128	206	324	118	88	253	1.893	71	2.623	119,25%	505
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.545	320	280	-40	48	-908	-11.677	1.188	64.465	92,37%	(4.920)
	CF 1	464	412	409	-	-	0	-2	-2	-54	2	458	89,48%	(48)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• Total Non Program	301	272	272	-	-	0	-3	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	137	-	-	0	-2	-2	-26	2	163	84,21%	(26)
	CF 2	70.758	60.041	59.135	320	280	-40	51	-906	-11.623	1.186	64.007	92,39%	(4.872)
	Mitraguna & Others	66.540	55.435	54.681	320	280	-40	87	-754	-11.859	1.034	57.104	95,76%	(2.423)
	Pensiun	4.218	4.607	4.455	-	-	0	-36	-152	237	152	6.903	64,53%	(2.449)
	Total Pembiayaan	72.457	63.328	62.673	526	604	78	137	-655	-9.784	1.259	67.087	93,42%	(4.415)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	3.023	2.416	2.337	3.633	4,24%	3,87%	6,10%	1.296	610	1.218			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.416	2.337	3.633	4,27%	3,89%	6,14%	1.296	610	1.218			
	Mitraguna & Others	2.931	2.416	2.337	3.574	4,41%	4,22%	6,54%	1.237	643	1.159			
	Pensiun	92	-	-	59	2,17%	0,00%	1,32%	59	(33)	59			
	Total Pembiayaan	3.023	2.416	2.337	3.633	4,17%	3,69%	5,80%	1.296	610	1.218	0,00%	100,00%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	3.961	4.188	3.943	17,29%	6,93%	6,62%	(245)	(8.370)	(18)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	3.961	4.188	3.943	17,40%	6,98%	6,67%	(245)	(8.370)	(18)			
	Mitraguna & Others	11.834	3.785	4.013	3.769	17,79%	7,24%	6,89%	(244)	(8.065)	(16)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.943	16,99%	6,61%	6,29%	(245)	(8.370)	(18)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	185.582	186.091	(3.738)	509	159.899	610,48%	126.929	214,54%	68.641	271,11%	117.450
2	Tabungan	111.248	118.802	119.556	119.604	2.322	48	802	0,67%	8.355	7,51%	123.928	96,51%	(4.325)
3	Deposito	16.666	19.370	20.202	20.212	97	10	842	43,87%	3.546	21,28%	17.858	113,18%	2.354
	Total	187.077	164.364	325.340	325.907	(1.320)	567	161.543	98,28%	138.830	74,21%	210.427	154,88%	115.479
	CASA	170.411	144.994	305.138	305.695	(1.416)	557	160.700	110,83%	135.284	79,39%	192.569	158,75%	113.125
	(%) CASA	91,09%	88,22%	93,79%	93,80%									
	FDR	105,51%	131,77%	67,10%	66,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	3.820	2.810	3.294	3.298	5	489	17,40%	(522)	-13,65%	-	0,00%	3.298
2	Giro ISE	954	1.173	1.653	1.688	35	515	43,87%	734	76,94%		0,00%	1.688
3	Tabungan ISE	2.866	1.636	1.641	1.610	(31)	(26)	-1,59%	(1.256)	-43,81%		0,00%	1.610
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	127	127	0	1	0,79%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	• Local Champion	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.728	920	775	-145	-162	-62	3.631	837	51.469	96,62%	(1.740)
	KUR	42.963	47.332	47.335	920	775	-145	-42	2	4.372	773	48.188	98,23%	(853)
	Non KUR	3.135	2.458	2.394	-	-	0	-120	-64	-741	64	3.281	72,96%	(887)
3	PWG	20.876	31.646	33.505	6.327	5.792	-536	1.812	1.860	12.630	3.932	35.758	93,70%	(2.252)
	Cilem	7.514	12.700	14.007	1.017	1.758	742	479	1.307	6.493	451	17.033	82,24%	(3.026)
	Gadai	13.361	18.946	19.498	5.311	4.034	-1.277	1.334	552	6.137	3.481	18.725	104,13%	774
4	CFG	127.111	131.908	132.363	3.637	1.139	-2.498	-1.214	456	5.252	683	140.053	94,51%	(7.690)
	CF 1	49.510	49.727	50.124	2.587	714	-1.873	-17	397	615	317	51.150	97,99%	(1.026)
	Total Griya	39.898	39.179	39.080	2.358	-	-2.358	0	-99	-819	99	40.753	95,89%	(1.674)
	• Total Non Program	39.898	39.179	39.080	2.358	-	-2.358	420	-99	-819	99	40.753	95,89%	(1.674)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.045	229	714	485	-17	496	1.433	218	10.397	106,23%	648
	CF 2	77.602	82.181	82.239	1.050	425	-625	-1.198	58	4.638	367	88.903	92,50%	(6.664)
	Mitraguna & Others	75.812	80.105	80.184	1.050	425	-625	-1.417	79	4.372	346	86.628	92,56%	(6.444)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	218.299	10.885	7.706	-3.179	1.169	1.712	20.914	5.993	230.580	94,67%	(12.281)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	444	548	3.707	0,27%	1,10%	7,46%	3.159	3.584	3.264			
	KUR	68	332	433	3.521	0,16%	0,92%	7,44%	3.087	3.453	3.189			
	Non KUR	56	112	115	187	1,79%	4,67%	7,80%	72	131	75			
3	PWG	-	-	-	673	0,00%	0,00%	0,00%	673	673	673			
	Cilem	-	-	-	414	0,00%	0,00%	2,96%	414	414	414			
	Gadai	-	-	-	259	0,00%	0,00%	1,33%	259	259	259			
4	CFG	2.018	3.874	4.027	3.450	1,59%	3,05%	2,61%	(577)	1.432	(425)			
	CF 1	1.770	1.943	1.931	957	3,58%	3,88%	1,91%	(974)	(813)	(985)			
	Total Griya	1.463	1.943	1.931	277	3,67%	4,93%	0,71%	(1.654)	(1.186)	(1.665)			
	Oto	307	-	-	680	3,19%	0,00%	6,16%	680	373	680			
	CF 2	248	1.932	2.096	2.492	0,32%	2,55%	3,03%	397	2.245	561			
	Mitraguna & Others	248	1.932	2.096	2.492	0,33%	2,62%	3,11%	397	2.245	561			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	7.830	1,09%	2,11%	3,59%	3.255	5.688	3.512	0,35%	90,20%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	55,52%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	55,52%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	433	1,07%	0,52%	0,87%	174	(60)	(128)			
	KUR	115	465	169	346	0,27%	0,36%	0,73%	177	231	(119)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,65%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	941	0,26%	0,71%	0,71%	6	605	(1.433)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	851	0,05%	1,03%	1,03%	6	812	6			
	Mitraguna & Others	39	845	845	851	0,05%	1,05%	1,06%	6	812	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	2.874	0,42%	1,24%	1,32%	179	2.045	(1.561)	0,25%	81,16%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	4.088	4.107	(2.965)	18	2.715	195,14%	2.179	113,09%	10.667	38,50%	(6.560)
2	Tabungan	70.495	82.378	80.472	79.195	2.277	(1.278)	(3.183)	-3,86%	8.699	12,34%	84.695	93,51%	(5.501)
3	Deposito	64.264	93.395	92.697	92.698	(11)	0	(697)	-0,75%	28.434	44,25%	65.138	142,31%	27.560
	Total	136.686	177.165	177.258	175.999	(699)	(1.259)	(1.166)	-0,66%	39.313	28,76%	160.500	109,66%	15.499
	CASA	72.423	83.770	84.561	83.301	(688)	(1.259)	(468)	-0,56%	10.879	15,02%	95.362	87,35%	(12.061)
	(%) CASA	52,98%	47,28%	47,70%	47,33%									
	FDR	94,77%	84,93%	84,76%	85,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.322	3.545	3.271	3.679		408	133	3,76%	2.357	178,27%	-	0,00%	3.679
2	Giro ISE	771	627	604	610		6	(17)	-2,64%	(161)	-20,82%		0,00%	610
3	Tabungan ISE	551	2.919	2.668	3.069		401	150	5,14%	2.518	456,87%		0,00%	3.069
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	78	78	78		0	0	0,00%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	35.311	34.955	400	175	-225	674	-356	3.196	531	36.518	95,72%	(1.564)
	KUR	29.577	32.881	32.476	400	100	-300	745	-405	2.898	505	34.124	95,17%	(1.648)
	Non KUR	2.181	2.430	2.479	-	75	75	-72	49	298	26	2.395	103,53%	84
3	PWG	6.201	8.941	9.041	609	371	-237	-29	100	2.840	271	13.514	66,90%	(4.473)
	Cilem	6.201	8.941	9.041	609	371	-237	-29	100	2.840	271	13.514	66,90%	(4.473)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	106.244	1.110	1.132	22	1.471	30	14.663	1.102	102.219	103,94%	4.026
	CF 1	23.474	29.546	29.845	-	467	467	-229	299	6.371	168	26.487	112,68%	3.358
	Total Griya	17.263	19.997	19.944	-	-	0	0	-53	2.681	53	18.293	109,03%	1.651
	• Total Non Program	17.263	19.997	19.944	-	-	0	172	-53	2.681	53	18.293	109,03%	1.651
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.902	-	467	467	-229	352	3.690	115	8.195	120,83%	1.707
	CF 2	68.107	76.668	76.399	1.110	665	-445	1.700	-269	8.292	934	75.731	100,88%	668
	Mitraguna & Others	64.272	72.869	72.628	1.110	665	-445	1.727	-242	8.356	907	71.706	101,29%	922
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	150.240	2.119	1.678	-441	2.115	-226	20.699	1.904	152.251	98,68%	(2.011)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	3	43	1.642	0,01%	0,12%	4,70%	1.599	1.638	1.639			
	KUR	-	3	43	1.488	0,00%	0,13%	4,58%	1.445	1.488	1.485			
	Non KUR	4	-	154	154	0,19%	0,00%	6,22%	154	150	154			
3	PWG	48	-	-	386	0,78%	0,78%	4,27%	386	338	386			
	Cilem	48	-	-	386	0,78%	0,00%	4,27%	386	338	386			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	3.981	0,60%	1,34%	3,75%	2.560	3.434	2.551			
	CF 1	172	1.127	1.125	2.064	0,73%	3,81%	6,91%	939	1.892	937			
	Total Griya	-	1.127	1.125	1.370	0,00%	5,62%	6,87%	245	1.370	243			
	Oto	172	-	694	694	2,76%	0,00%	7,01%	694	522	694			
	CF 2	375	304	297	1.918	0,55%	0,39%	2,51%	1.621	1.542	1.614			
	Mitraguna & Others	375	304	297	1.918	0,58%	0,41%	2,64%	1.621	1.542	1.614			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.010	0,46%	0,97%	4,00%	4.545	5.410	4.576	0,78%	80,48%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,68%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,06%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,20%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,21%	(35)	(139)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0,44%	0,47%	0,44%	(35)	101	(0)	0,38%	15,14%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	5.469	5.555	208	87	(970)	-14,86%	1.250	29,03%	13.353	41,60%	(7.798)
2	Tabungan	84.533	89.368	85.918	85.319	3.040	(599)	(4.048)	-4,53%	787	0,93%	97.545	87,47%	(12.226)
3	Deposito	19.903	26.834	27.813	27.813	(1.780)	0	980	3,65%	7.911	39,75%	20.584	135,12%	7.230
	Total	108.741	122.727	119.200	118.688	1.468	(512)	(4.039)	-3,29%	9.947	9,15%	131.482	90,27%	(12.794)
	CASA	88.838	95.893	91.387	90.875	3.248	(512)	(5.018)	-5,23%	2.037	2,29%	110.898	81,94%	(20.023)
	(%) CASA	81,70%	78,14%	76,67%	76,57%									
	FDR	78,57%	82,58%	85,15%	85,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.916	3.342	3.977	3.983		6	641	19,17%	67	1,72%	-	0,00%	3.983
2	Giro ISE	3.001	2.348	2.967	3.008		42	660	28,13%	8	0,25%		0,00%	3.008
3	Tabungan ISE	915	995	1.011	975		(36)	(20)	-1,99%	60	6,54%		0,00%	975
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%		0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	4.172	-	350	350	197	299	1.103	51	7.157	58,29%	(2.985)
	KUR	2.657	3.623	3.936	-	350	350	202	314	1.279	36	6.507	60,50%	(2.570)
	Non KUR	412	251	236	-	-	0	-5	-15	-176	15	651	36,22%	(415)
3	PWG	13.521	18.803	18.644	3.214	2.039	-1.175	156	-160	5.122	2.198	27.081	68,84%	(8.437)
	Cilem	6.370	9.288	9.275	443	520	77	-345	-13	2.905	533	16.556	56,02%	(7.281)
	Gadai	7.151	9.515	9.368	2.770	1.519	-1.252	500	-147	2.218	1.666	10.525	89,01%	(1.157)
4	CFG	68.150	78.677	78.686	1.505	990	-515	656	9	10.536	981	87.246	90,19%	(8.560)
	CF 1	32.030	33.916	33.487	-	-	0	-243	-429	1.457	429	33.647	99,53%	(160)
	Total Griya	25.555	26.419	26.126	-	-	0	0	-294	570	294	25.628	101,94%	498
	• Total Non Program	25.555	26.419	26.126	-	-	0	-217	-294	570	294	25.628	101,94%	498
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.361	-	-	0	-243	-135	886	135	8.019	91,80%	(658)
	CF 2	36.119	44.761	45.199	1.505	990	-515	898	438	9.080	552	53.599	84,33%	(8.400)
	Mitraguna & Others	32.486	41.386	41.857	1.345	990	-355	845	471	9.371	519	49.893	83,89%	(8.036)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	101.501	4.719	3.379	-1.340	1.008	148	16.067	3.231	122.179	83,08%	(20.677)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	33	100	172	0,00%	2,57%	4,11%	72	172	139			
	KUR	-	33	100	172	0,00%	2,75%	4,36%	72	172	139			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	387	0,00%	0,00%	2,08%	387	387	387			
	Cilem	-	-	-	210	0,00%	0,00%	2,26%	210	210	210			
	Gadai	-	-	-	178	0,00%	0,00%	1,90%	178	178	178			
4	CFG	1.050	644	794	3.012	1,54%	1,01%	3,83%	2.218	1.961	2.367			
	CF 1	1.050	520	669	2.360	3,28%	1,97%	7,05%	1.692	1.310	1.840			
	Total Griya	697	520	669	1.452	2,73%	2,53%	5,56%	784	756	932			
	Oto	353	-	-	908	5,46%	0,00%	12,33%	908	554	908			
	CF 2	-	124	125	651	0,00%	0,28%	1,44%	526	651	528			
	Mitraguna & Others	-	124	125	434	0,00%	0,30%	1,04%	309	434	310			
	Pensiun	-	-	-	217	0,00%	0,00%	6,51%	217	217	217			
	Total Pembiayaan	1.050	677	893	3.571	1,23%	0,88%	3,52%	2.677	2.520	2.893	1,39%	60,58%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	71	4,32%	2,23%	1,71%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	30,30%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	902	893	929	0,49%	1,13%	1,18%	37	592	27			
	CF 1	337	70	67	104	1,05%	0,20%	0,31%	37	(233)	34			
	Total Griya	189	70	67	104	0,74%	0,26%	0,40%	37	(85)	34			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,83%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,97%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	1.001	1,36%	0,97%	0,99%	22	(163)	12	4,03%	-308,67%	3,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	9.237	11.945	(89)	2.708	2.585	27,62%	4.264	55,52%	16.238	73,56%	(4.293)
2	Tabungan	96.197	116.467	117.388	112.560	(1.379)	(4.828)	(3.907)	-3,35%	16.363	17,01%	111.265	101,16%	1.295
3	Deposito	50.701	45.950	45.192	45.192	614	0	(758)	-1,65%	(5.509)	-10,87%	51.587	87,60%	(6.395)
	Total	154.579	171.777	171.817	169.697	(855)	(2.120)	(2.080)	-1,21%	15.117	9,78%	179.091	94,75%	(9.394)
	CASA	103.878	125.827	126.625	124.505	(1.468)	(2.121)	(1.322)	-1,05%	20.627	19,86%	127.503	97,65%	(2.999)
	(%) CASA	67,20%	73,25%	73,70%	73,37%									
	FDR	122,53%	118,32%	118,32%	119,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.938	4.057	4.032	4.069		36	12	0,30%	131	3,32%	-	0,00%	4.069
2	Giro ISE	1.498	2.633	2.554	2.563		9	(70)	-2,67%	1.064	71,03%	-	0,00%	2.563
3	Tabungan ISE	2.310	1.294	1.349	1.376		28	82	6,35%	(934)	-40,42%	-	0,00%	1.376
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%	-	0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.888	35.793	920	680	-240	73	-95	1.374	775	38.497	92,98%	(2.704)
	KUR	32.500	34.255	34.255	920	680	-240	245	0	1.755	680	36.366	94,20%	(2.111)
	Non KUR	1.920	1.633	1.538	-	-	0	-172	-95	-382	95	2.131	72,16%	(594)
3	PWG	17.830	30.105	31.130	6.610	4.665	-1.945	2.493	1.025	13.299	3.640	31.298	99,46%	(169)
	Cilem	5.164	10.604	11.401	1.322	1.259	-64	1.032	798	6.237	461	13.667	83,42%	(2.266)
	Gadai	12.666	19.501	19.728	5.287	3.406	-1.881	1.461	227	7.062	3.179	17.632	111,89%	2.097
4	CFG	137.158	137.253	136.376	522	1.115	593	-499	-877	-782	1.992	146.832	92,88%	(10.457)
	CF 1	38.164	40.292	39.820	446	-	-446	-181	-472	1.656	472	39.270	101,40%	550
	Total Griya	33.008	34.228	34.110	446	-	-446	0	-118	1.102	118	32.691	104,34%	1.420
	• Total Non Program	33.008	34.228	34.110	446	-	-446	127	-118	1.102	118	32.691	104,34%	1.420
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.710	-	-	0	-181	-354	554	354	6.579	86,78%	(870)
	CF 2	98.994	96.961	96.555	76	1.115	1.039	-318	-406	-2.438	1.521	107.562	89,77%	(11.007)
	Mitraguna & Others	71.310	70.983	70.784	-	1.015	1.015	-155	-199	-527	1.214	81.314	87,05%	(10.530)
	Pensiun	27.683	25.978	25.772	76	100	24	-163	-207	-1.912	307	26.248	98,18%	(477)
	Total Pembiayaan	189.407	203.246	203.298	8.052	6.460	-1.593	2.067	53	13.891	6.407	216.628	93,85%	(13.330)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	721	634	2.800	0,69%	1,77%	7,82%	2.166	2.562	2.079			
	KUR	105	543	522	2.634	0,32%	1,53%	7,69%	2.111	2.529	2.091			
	Non KUR	133	177	111	166	6,92%	6,81%	10,79%	55	33	(11)			
3	PWG	-	-	-	196	0,00%	0,00%	0,63%	196	196	196			
	Cilem	-	-	-	41	0,00%	0,00%	0,36%	41	41	41			
	Gadai	-	-	-	154	0,00%	0,00%	0,78%	154	154	154			
4	CFG	1.146	1.668	999	5.013	0,84%	0,73%	3,68%	4.014	3.867	3.346			
	CF 1	198	738	258	1.248	0,52%	0,64%	3,13%	990	1.050	510			
	Total Griya	73	609	-	756	0,22%	0,00%	2,22%	756	682	147			
	Oto	125	129	258	493	2,42%	4,26%	8,63%	234	368	363			
	CF 2	948	929	741	3.765	0,96%	0,76%	3,90%	3.024	2.818	2.836			
	Mitraguna & Others	799	691	690	2.801	1,12%	0,97%	3,96%	2.111	2.002	2.110			
	Pensiun	149	238	51	964	0,54%	0,20%	3,74%	913	815	726			
	Total Pembiayaan	1.384	2.388	1.633	8.009	0,73%	0,80%	3,94%	6.376	6.625	5.621	1,90%	51,77%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	379	318	314	1,39%	0,88%	0,88%	(4)	(164)	(66)			
	KUR	477	248	186	183	1,47%	0,54%	0,53%	(3)	(295)	(65)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,52%	(1)	131	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.320	2.648	2.744	3,20%	1,93%	2,01%	96	(1.649)	425			
	CF 1	1.329	1.891	1.891	1.890	3,48%	4,69%	4,75%	(1)	561	(1)			
	Total Griya	1.025	1.659	1.659	1.658	3,10%	4,85%	4,86%	(1)	633	(1)			
	Oto	305	232	232	232	5,91%	3,83%	4,07%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,88%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,76%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	3.058	2,57%	1,46%	1,50%	92	(1.813)	359	1,32%	12,37%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	10.377	11.599	1.795	1.222	(3.357)	-22,45%	(1.196)	-9,35%	25.453	45,57%	(13.853)
2	Tabungan	133.664	151.079	148.145	148.085	2.349	(59)	(2.993)	-1,98%	14.421	10,79%	153.100	96,72%	(5.015)
3	Deposito	120.976	138.301	138.269	138.270	(1.570)	1	(31)	-0,02%	17.294	14,30%	122.651	112,73%	15.619
	Total	267.435	304.336	296.791	297.955	2.574	1.164	(6.382)	-2,10%	30.520	11,41%	301.204	98,92%	(3.249)
	CASA	146.460	166.035	158.522	159.685	4.144	1.163	(6.350)	-3,82%	13.225	9,03%	178.552	89,43%	(18.868)
	(%) CASA	54,76%	54,56%	53,41%	53,59%									
	FDR	60,13%	60,32%	61,59%	61,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.582	4.134	4.116	3.936		(180)	(197)	-4,78%	354	9,90%	-	0,00%	3.936
2	Giro ISE	1.025	1.271	1.276	1.178		(97)	(93)	-7,30%	154	15,00%		0,00%	1.178
3	Tabungan ISE	2.557	2.862	2.841	2.758		(83)	(105)	-3,65%	201	7,85%		0,00%	2.758
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	226	228	228		0	2	0,88%	15	7,04%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.794	38.347	550	210	-340	-288	-448	-2.306	658	44.009	87,13%	(5.663)
	KUR	37.299	36.721	36.253	550	160	-390	-364	-468	-1.046	628	40.604	89,28%	(4.351)
	Non KUR	3.353	2.073	2.093	-	50	50	76	20	-1.260	30	3.405	61,48%	(1.312)
3	PWG	6.039	13.363	13.834	829	919	90	576	471	7.795	448	14.444	95,78%	(610)
	Cilem	6.039	13.363	13.834	829	919	90	576	471	7.795	448	14.444	95,78%	(610)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	130.608	2.567	2.105	-462	1.385	-811	16.500	2.916	123.218	106,00%	7.391
	CF 1	24.580	27.681	27.923	521	500	-21	30	242	3.343	258	27.949	99,91%	(25)
	Total Griya	19.863	21.337	21.747	318	500	182	0	410	1.884	90	21.467	101,30%	279
	• Total Non Program	19.863	21.337	21.747	318	500	182	305	410	1.884	90	21.467	101,30%	279
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.177	203	-	-203	30	-167	1.459	167	6.482	95,30%	(305)
	CF 2	89.528	103.738	102.685	2.046	1.605	-441	1.355	-1.054	13.157	2.659	95.269	107,78%	7.416
	Mitraguna & Others	89.444	103.126	102.077	1.876	1.605	-271	1.153	-1.049	12.634	2.654	94.502	108,02%	7.576
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.789	3.946	3.234	-711	1.672	-788	21.990	4.022	181.671	100,62%	1.118

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.028	797	5.199	2,64%	2,05%	13,56%	4.402	4.127	4.170			
	KUR	877	947	705	5.036	2,35%	1,92%	13,89%	4.331	4.159	4.089			
	Non KUR	194	81	92	162	5,80%	4,42%	7,76%	71	(32)	81			
3	PWG	-	-	-	358	0,00%	0,00%	2,59%	358	358	358			
	Cilem	-	-	-	358	0,00%	0,00%	2,59%	358	358	358			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	693	0,69%	0,12%	0,53%	532	(99)	350			
	CF 1	630	216	38	481	2,56%	0,14%	1,72%	443	(149)	265			
	Total Griya	568	175	-	164	2,86%	0,00%	0,76%	164	(404)	(11)			
	Oto	61	41	38	317	1,30%	0,60%	5,13%	278	255	276			
	CF 2	162	126	123	212	0,18%	0,12%	0,21%	89	50	86			
	Mitraguna & Others	162	126	123	212	0,18%	0,12%	0,21%	89	50	86			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	6.249	1,16%	0,52%	3,42%	5.292	4.386	4.879	0,41%	88,05%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.423	1.625	1.873	2,29%	4,19%	4,88%	248	942	450			
	KUR	399	1.226	1.431	1.681	1,07%	3,90%	4,64%	250	1.283	455			
	Non KUR	532	197	194	191	15,87%	9,34%	9,15%	(2)	(341)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	700	695	695	0,35%	0,53%	0,53%	(0)	294	(5)			
	CF 1	315	623	619	619	1,28%	2,24%	2,22%	(0)	304	(3)			
	Total Griya	179	623	619	619	0,90%	2,90%	2,85%	(0)	440	(3)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.568	0,83%	1,26%	1,40%	248	1.236	444	0,44%	69,03%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.919	65.893	15.451	(26)	1.038	1,60%	26.710	68,17%	50.617	130,18%	15.276
2	Tabungan	123.525	146.373	145.297	145.640	2.331	344	(733)	-0,50%	22.116	17,90%	141.561	102,88%	4.079
3	Deposito	68.863	124.306	124.159	124.059	(6.480)	(100)	(247)	-0,20%	55.196	80,15%	70.099	176,98%	53.959
	Total	231.570	335.534	335.374	335.592	11.302	218	58	0,02%	104.022	44,92%	262.278	127,95%	73.314
	CASA	162.707	211.228	211.215	211.533	17.782	318	305	0,14%	48.826	30,01%	192.178	110,07%	19.355
	(%) CASA	70,26%	62,95%	62,98%	63,03%									
	FDR	34,66%	30,51%	30,33%	30,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	5.891	6.709	7.297	7.158		(139)	449	6,69%	1.267	21,50%	-	0,00%	7.158
2	Giro ISE	3.773	3.799	4.179	4.221		42	422	11,10%	448	11,87%		0,00%	4.221
3	Tabungan ISE	2.118	2.910	3.119	2.937		(181)	27	0,94%	819	38,66%		0,00%	2.937
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	125	126	126		0	1	0,80%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.591	10.522	576	449	-127	-241	-69	3.673	517	13.211	79,64%	(2.689)
	Cilem	6.849	10.591	10.522	576	449	-127	-241	-69	3.673	517	13.211	79,64%	(2.689)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.194	993	275	-718	628	-579	17.775	854	96.758	94,25%	(5.563)
	CF 1	59.117	72.436	71.761	863	-	-863	391	-675	12.644	675	67.903	105,68%	3.858
	Total Griya	51.507	63.844	63.372	583	-	-583	0	-471	11.865	471	59.124	107,18%	4.248
	• Total Non Program	49.547	62.004	61.539	583	-	-583	1.421	-465	11.992	465	51.948	118,46%	9.591
	• Program	1.960	1.839	1.833	-	-	0	-13	-7	-127	7	7.176	25,54%	(5.343)
	Oto	7.609	8.592	8.389	280	-	-280	391	-203	779	203	8.779	95,55%	(390)
	CF 2	14.303	19.337	19.433	130	275	145	236	96	5.131	179	28.854	67,35%	(9.421)
	Mitraguna & Others	14.303	19.326	19.421	130	275	145	236	96	5.119	179	28.572	67,97%	(9.150)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	101.716	1.569	724	-845	387	-648	21.448	1.371	109.969	92,50%	(8.253)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	-	-	-	300	0,00%	0,00%	2,85%	300	300	300			
	Cilem	-	-	-	300	0,00%	0,00%	2,85%	300	300	300			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.248	0,88%	3,02%	3,56%	481	2.599	171			
	CF 1	650	3.077	2.768	3.075	1,10%	3,82%	4,28%	307	2.425	(3)			
	Total Griya	404	2.891	2.588	2.524	0,79%	4,05%	3,98%	(64)	2.120	(367)			
	Oto	245	187	180	550	3,22%	6,56%	6,56%	371	305	364			
	CF 2	-	-	-	174	0,00%	0,00%	0,89%	174	174	174			
	Mitraguna & Others	-	-	-	174	0,00%	0,00%	0,89%	174	174	174			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	3.548	0,81%	2,70%	3,49%	781	2.899	471	1,89%	45,75%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	534	534	1,09%	0,58%	0,59%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,69%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,78%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,52%	-	(266)	(1)	0,90%	-71,53%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.850	6.933	(1.468)	84	(381)	-5,21%	(1.900)	-21,51%	19.113	36,28%	(12.180)
2	Tabungan	83.648	76.820	73.868	73.653	4.625	(215)	(3.167)	-4,12%	(9.995)	-11,95%	96.984	75,94%	(23.331)
3	Deposito	21.297	29.103	24.150	24.148	(7)	(2)	(4.956)	-17,03%	2.851	13,39%	21.662	111,48%	2.486
	Total	113.778	113.238	104.868	104.734	3.150	(134)	(8.504)	-7,51%	(9.044)	-7,95%	137.759	76,03%	(33.025)
	CASA	92.481	84.134	80.718	80.586	3.157	(131)	(3.548)	-4,22%	(11.895)	-12,86%	116.098	69,41%	(35.511)
	(%) CASA	81,28%	74,30%	76,97%	76,94%									
	FDR	151,33%	174,69%	187,55%	187,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.415	5.543	4.663	5.007		344	(536)	-9,67%	1.592	46,61%	-	0,00%	5.007
2	Giro ISE	1.685	2.124	1.830	1.789		(40)	(335)	-15,76%	104	6,18%		0,00%	1.789
3	Tabungan ISE	1.730	3.419	2.834	3.218		384	(201)	-5,88%	1.488	86,01%		0,00%	3.218
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.605	11.441	30	-	-30	-468	-165	-4.060	165	17.616	64,95%	(6.175)
	KUR	13.526	8.643	8.492	30	-	-30	-544	-151	-5.034	151	15.580	54,51%	(7.088)
	Non KUR	1.974	2.963	2.949	-	-	0	76	-14	974	14	2.036	144,82%	913
3	PWG	14.491	22.837	23.168	3.276	2.405	-871	1.063	331	8.677	2.074	29.753	77,87%	(6.585)
	Cilem	6.823	11.029	11.152	826	569	-257	322	123	4.330	446	17.530	63,62%	(6.378)
	Gadai	7.668	11.808	12.016	2.450	1.836	-614	741	208	4.347	1.629	12.223	98,30%	(208)
4	CFG	142.193	163.370	162.072	3.424	2.020	-1.404	5.097	-1.298	19.880	3.318	153.159	105,82%	8.913
	CF 1	6.747	8.753	8.688	-	-	0	-111	-65	1.941	65	8.711	99,74%	(22)
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,00%	430
	• Total Non Program	3.465	5.226	5.208	-	-	0	-41	-18	1.743	18	4.778	109,00%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.480	-	-	0	-111	-47	198	47	3.933	88,49%	(453)
	CF 2	135.445	154.617	153.384	3.424	2.020	-1.404	5.209	-1.233	17.939	3.253	144.449	106,19%	8.935
	Mitraguna & Others	125.884	145.797	144.655	3.424	2.020	-1.404	5.201	-1.142	18.771	3.162	134.106	107,87%	10.549
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	196.681	6.730	4.425	-2.305	5.693	-1.131	24.497	5.557	200.528	98,08%	(3.847)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	3.113	8,85%	10,18%	27,21%	1.931	1.741	1.503			
	KUR	1.295	1.152	819	2.272	9,57%	9,47%	26,76%	1.453	977	1.121			
	Non KUR	77	458	363	841	3,89%	12,25%	28,52%	478	764	383			
3	PWG	-	-	-	1.048	0,00%	0,00%	4,52%	1.048	1.048	1.048			
	Cilem	-	-	-	730	0,00%	0,00%	6,55%	730	730	730			
	Gadai	-	-	-	317	0,00%	0,00%	2,64%	317	317	317			
4	CFG	6	577	-	2.472	0,00%	0,00%	1,53%	2.472	2.466	1.896			
	CF 1	-	-	-	792	0,00%	0,00%	9,12%	792	792	792			
	Total Griya	-	-	-	559	0,00%	0,00%	10,74%	559	559	559			
	Oto	-	-	-	233	0,00%	0,00%	6,69%	233	233	233			
	CF 2	6	577	-	1.680	0,00%	0,00%	1,10%	1.680	1.674	1.103			
	Mitraguna & Others	-	577	-	1.680	0,00%	0,00%	1,16%	1.680	1.680	1.103			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	6.633	0,80%	0,60%	3,37%	5.451	5.255	4.446	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	865	858	925	3,76%	7,39%	8,09%	67	343	60			
	KUR	557	844	837	904	4,11%	9,68%	10,65%	67	347	60			
	Non KUR	26	21	21	21	1,32%	0,72%	0,73%	-	(5)	(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	388	947	945	941	0,27%	0,58%	0,58%	(4)	553	(6)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	947	945	941	0,29%	0,61%	0,61%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,65%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.867	0,56%	0,91%	0,95%	63	896	54	0,11%	88,21%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	920	795	65	(125)	(147)	-15,65%	(78)	-8,92%	1.573	50,51%	(779)
2	Tabungan	63.525	62.562	65.275	65.073	2.737	(202)	2.511	4,01%	1.548	2,44%	70.512	92,29%	(5.439)
3	Deposito	5.722	7.427	7.389	7.389	(34)	0	(37)	-0,50%	1.667	29,13%	5.934	124,53%	1.456
	Total	70.120	70.931	73.585	73.257	2.768	(327)	2.326	3,28%	3.137	4,47%	78.019	93,90%	(4.762)
	CASA	64.398	63.504	66.195	65.868	2.802	(327)	2.364	3,72%	1.470	2,28%	72.085	91,38%	(6.217)
	(%) CASA	91,84%	89,53%	89,96%	89,91%									
	FDR	73,73%	89,64%	87,08%	87,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.487	3.429	3.678	3.749		71	319	9,31%	262	7,50%	-	0,00%	3.749
2	Giro ISE	561	443	445	445		0	2	0,42%	(116)	-20,70%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.233	3.304		71	317	10,63%	378	12,90%		0,00%	3.304
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.934	5.087	272	256	-17	58	153	2.504	102	5.332	95,41%	(245)
	Cilem	2.583	4.934	5.087	272	256	-17	58	153	2.504	102	5.332	95,41%	(245)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.987	890	920	30	1.830	336	9.871	584	58.362	101,07%	625
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	58.651	58.987	890	920	30	1.830	336	9.871	584	58.362	101,07%	625
	Mitraguna & Others	45.066	54.231	54.608	680	920	240	1.663	377	9.542	543	51.071	106,93%	3.537
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	64.074	1.162	1.176	13	1.887	490	12.375	686	63.694	100,60%	381

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	-	-	-	165	0,00%	0,00%	3,24%	165	165	165			
	Cilem	-	-	-	165	0,00%	0,00%	3,24%	165	165	165			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	137	0,00%	0,00%	0,23%	137	137	137			
	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	-	-	-	137	0,00%	0,00%	0,23%	137	137	137			
	Mitraguna & Others	-	-	-	137	0,00%	0,00%	0,25%	137	137	137			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	301	0,00%	0,00%	0,47%	301	301	301	2,91%	-518,32%	2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(1)			
	Mitraguna & Others	220	209	208	208	0,49%	0,38%	0,38%	-	(12)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	208	0,43%	0,33%	0,32%	-	(12)	(1)	3,78%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.339	2.138	(571)	(201)	176	8,99%	54	2,58%	6.160	34,71%	(4.022)
2	Tabungan	153.901	146.675	149.366	149.152	4.387	(214)	2.477	1,69%	(4.749)	-3,09%	168.902	88,31%	(19.750)
3	Deposito	36.197	29.274	28.615	28.615	(1.612)	0	(660)	-2,25%	(7.582)	-20,95%	37.037	77,26%	(8.423)
	Total	192.181	177.911	180.319	179.904	2.204	(415)	1.993	1,12%	(12.277)	-6,39%	212.099	84,82%	(32.194)
	CASA	155.985	148.637	151.705	151.290	3.816	(415)	2.653	1,79%	(4.695)	-3,01%	175.061	86,42%	(23.771)
	(%) CASA	81,17%	83,55%	84,13%	84,09%									
	FDR	138,97%	169,15%	165,99%	166,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	529	2.147	2.225	2.240		15	93	4,32%	1.710	323,32%	-	0,00%	2.240
2	Giro ISE	45	763	936	951		15	188	24,59%	906	2007,10%		0,00%	951
3	Tabungan ISE	484	1.383	1.289	1.288		(1)	(95)	-6,86%	805	166,27%		0,00%	1.288
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	107	107	107		0	0	0,00%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Local Champion	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.542	50	25	-25	206	-21	1.461	46	8.513	76,84%	(1.972)
	KUR	4.827	6.313	6.292	50	25	-25	152	-21	1.465	46	7.954	79,11%	(1.662)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	48.250	3.732	1.699	-2.032	895	216	23.915	1.484	41.252	116,96%	6.998
	Cilem	24.335	48.034	48.250	3.732	1.699	-2.032	895	216	23.915	1.484	41.252	116,96%	6.998
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.474	1.925	919	-1.006	1.752	-1.815	6.871	2.734	246.697	99,10%	(2.223)
	CF 1	8.506	8.927	8.833	420	-	-420	-73	-93	327	93	10.129	87,21%	(1.295)
	Total Griya	6.805	6.954	6.911	420	-	-420	0	-43	106	43	7.236	95,50%	(325)
	• Total Non Program	6.655	6.810	6.768	420	-	-420	318	-42	113	42	6.690	101,17%	78
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.923	-	-	0	-73	-51	221	51	2.893	66,47%	(970)
	CF 2	229.097	237.362	235.641	1.505	919	-586	1.825	-1.722	6.543	2.641	236.569	99,61%	(928)
	Mitraguna & Others	203.836	211.430	210.074	1.505	919	-586	2.038	-1.356	6.238	2.275	207.218	101,38%	2.856
	Pensiun	25.262	25.932	25.567	-	-	0	-213	-365	305	365	29.351	87,11%	(3.784)
	Total Pembiayaan	267.076	300.933	299.313	5.707	2.643	-3.063	2.852	-1.620	32.237	4.263	296.519	100,94%	2.794

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	22	176	0,00%	0,33%	2,69%	154	176	176			
	KUR	-	-	22	176	0,00%	0,35%	2,80%	154	176	176			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	2	254	0,00%	0,00%	0,53%	252	254	254			
	Cilem	-	-	2	254	0,00%	0,00%	0,53%	252	254	254			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	6.276	1,09%	1,51%	2,57%	2.558	3.692	2.853			
	CF 1	819	533	854	678	9,63%	9,56%	7,68%	(176)	(141)	145			
	Total Griya	819	533	854	678	12,04%	12,28%	9,81%	(176)	(141)	145			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.890	2.865	5.598	0,77%	1,21%	2,38%	2.733	3.833	2.708			
	Mitraguna & Others	1.765	2.749	2.729	5.151	0,87%	1,29%	2,45%	2.423	3.386	2.402			
	Pensiun	-	141	136	447	0,00%	0,53%	1,75%	310	447	306			
	Total Pembiayaan	2.584	3.424	3.743	6.707	0,97%	1,24%	2,24%	2.964	4.123	3.284	0,58%	73,91%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.535	3.498	3.820	1,42%	1,42%	1,56%	322	451	285			
	CF 1	340	540	364	364	4,00%	4,08%	4,12%	(1)	23	(176)			
	Total Griya	340	540	364	364	5,00%	5,24%	5,26%	(1)	23	(176)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.457	1,32%	1,32%	1,47%	323	427	461			
	Mitraguna & Others	2.939	2.995	2.995	3.322	1,44%	1,42%	1,58%	326	383	326			
	Pensiun	90	-	138	135	0,03%	0,05%	0,53%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.820	1,26%	1,16%	1,28%	322	451	285	0,51%	60,34%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 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	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,38%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,92%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	780	716	108	(65)	(1.096)	-60,50%	120	20,18%	9.865	7,25%	(9.150)
2	Tabungan	46.385	47.950	47.023	46.937	2.551	(87)	(1.014)	-2,11%	551	1,19%	59.043	79,50%	(12.107)
3	Deposito	18.302	47.011	47.042	47.042	24.713	0	31	0,07%	28.740	157,03%	18.943	248,33%	28.098
	Total	65.283	96.773	94.845	94.694	27.371	(151)	(2.079)	-2,15%	29.411	45,05%	87.852	107,79%	6.842
	CASA	46.981	49.762	47.803	47.652	2.658	(151)	(2.110)	-4,24%	671	1,43%	68.908	69,15%	(21.256)
	(%) CASA	71,97%	51,42%	50,40%	50,32%									
	FDR	134,21%	100,81%	103,30%	103,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.398	991	990	986		(4)	(5)	-0,47%	(412)	-29,45%	-	0,00%	986
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	989	985		(4)	(5)	-0,47%	(373)	-27,47%		0,00%	985
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96		0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.330	16.012	110	120	10	557	-317	575	437	17.933	89,29%	(1.920)
	KUR	14.693	15.812	15.496	110	120	10	581	-316	803	436	17.058	90,84%	(1.562)
	Non KUR	745	518	516	-	-	0	-24	-2	-228	2	875	59,02%	(358)
3	PWG	3.211	6.101	6.826	512	871	358	2	726	3.616	145	7.953	85,83%	(1.127)
	Cilem	3.211	6.101	6.826	512	871	358	2	726	3.616	145	7.953	85,83%	(1.127)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.139	470	480	11	-90	12	6.170	468	77.223	97,30%	(2.084)
	CF 1	2.071	11.185	11.453	164	310	146	-22	268	9.382	43	5.308	215,77%	6.145
	Total Griya	1.516	10.178	10.458	164	310	146	0	280	8.942	30	3.948	264,92%	6.510
	• Total Non Program	1.516	4.880	4.999	-	143	143	606	119	3.483	24	3.948	126,63%	1.051
	• Program	-	5.298	5.459	164	167	3	1.060	161	5.459	6	0	0,00%	5.459
	Oto	555	1.007	995	-	-	0	-22	-13	440	13	1.360	73,14%	(365)
	CF 2	66.897	63.942	63.686	305	170	-135	-68	-256	-3.211	426	71.915	88,56%	(8.229)
	Mitraguna & Others	64.762	61.118	60.888	305	170	-135	47	-230	-3.874	400	68.632	88,72%	(7.744)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-26	663	26	3.283	85,22%	(485)
	Total Pembiayaan	87.617	97.557	97.978	1.092	1.471	379	469	420	10.361	1.050	103.108	95,02%	(5.131)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	323	475	1.213	0,98%	2,91%	7,57%	738	1.062	890			
	KUR	98	236	475	1.146	0,67%	3,00%	7,40%	672	1.048	910			
	Non KUR	53	87	-	67	7,15%	0,00%	12,88%	67	13	(20)			
3	PWG	-	-	-	61	0,00%	0,00%	0,89%	61	61	61			
	Cilem	-	-	-	61	0,00%	0,00%	0,89%	61	61	61			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.877	1,23%	3,72%	5,16%	1.081	3.032	800			
	CF 1	-	-	-	337	0,00%	0,00%	2,94%	337	337	337			
	Total Griya	-	-	-	179	0,00%	0,00%	1,71%	179	179	179			
	Oto	-	-	-	158	0,00%	0,00%	15,86%	158	158	158			
	CF 2	846	3.078	2.796	3.541	1,26%	4,37%	5,56%	745	2.695	463			
	Mitraguna & Others	846	3.078	2.796	3.363	1,31%	4,57%	5,52%	567	2.518	286			
	Pensiun	-	-	-	177	0,00%	0,00%	6,34%	177	177	177			
	Total Pembiayaan	997	3.401	3.270	5.151	1,14%	3,35%	5,26%	1.880	4.154	1.750	1,51%	71,25%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	329	107	107	0,73%	0,66%	0,67%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,45%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,13%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.817	5.673	5.023	3,51%	7,55%	6,68%	(650)	2.603	1.206			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.817	5.673	5.023	3,62%	8,87%	7,89%	(650)	2.603	1.206			
	Mitraguna & Others	2.420	3.817	5.673	5.023	3,74%	9,28%	8,25%	(650)	2.603	1.206			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	5.130	2,89%	5,92%	5,24%	(650)	2.598	985	3,77%	28,06%	-1,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.472	4.524	252	52	935	26,06%	(1.353)	-23,02%	14.586	31,02%	(10.062)
2	Tabungan	83.977	92.628	88.023	88.136	4.640	113	(4.492)	-4,85%	4.159	4,95%	97.359	90,53%	(9.223)
3	Deposito	19.184	13.402	14.019	14.019	227	0	617	4,60%	(5.165)	-26,92%	19.853	70,62%	(5.833)
	Total	109.038	109.619	106.514	106.680	5.119	165	(2.940)	-2,68%	(2.359)	-2,16%	131.798	80,94%	(25.118)
	CASA	89.854	96.217	92.495	92.660	4.892	165	(3.557)	-3,70%	2.806	3,12%	111.945	82,77%	(19.285)
	(%) CASA	82,41%	87,77%	86,84%	86,86%									
	FDR	40,48%	56,65%	58,50%	58,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	8.581	8.459	9.325	8.289		(1.036)	(169)	-2,00%	(291)	-3,40%	-	0,00%	8.289
2	Giro ISE	1.236	802	1.825	1.672		(153)	870	108,57%	436	35,30%		0,00%	1.672
3	Tabungan ISE	7.345	7.657	7.500	6.617		(883)	(1.040)	-13,58%	(728)	-9,91%		0,00%	6.617
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Local Champion	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.503	270	-	-270	715	-139	3.999	139	13.973	96,64%	(469)
	KUR	9.147	12.517	12.387	200	-	-200	542	-130	3.240	130	13.376	92,61%	(989)
	Non KUR	358	1.125	1.116	70	-	-70	173	-9	759	9	597	187,10%	520
3	PWG	9.262	11.461	11.504	449	202	-247	-376	44	2.242	158	16.056	71,65%	(4.552)
	Cilem	9.262	11.461	11.504	449	202	-247	-376	44	2.242	158	16.056	71,65%	(4.552)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.666	601	460	-141	-365	-200	11.290	660	46.807	78,33%	(10.141)
	CF 1	14.455	17.700	17.513	521	-	-521	-286	-187	3.058	187	16.888	103,70%	625
	Total Griya	3.903	8.700	8.664	335	-	-335	0	-36	4.761	36	4.782	181,19%	3.882
	• Total Non Program	3.903	6.900	6.865	-	-	0	-12	-35	2.962	35	4.782	143,56%	2.083
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.849	187	-	-187	-286	-150	-1.703	150	12.107	73,10%	(3.257)
	CF 2	10.922	19.166	19.153	80	460	380	-79	-13	8.231	473	29.919	64,02%	(10.766)
	Mitraguna & Others	10.683	18.429	18.419	80	460	380	-283	-10	7.736	470	29.204	63,07%	(10.785)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.309	1.320	1.162	-158	-37	205	18.165	957	76.836	81,09%	(14.527)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	-	-	-	803	0,00%	0,00%	5,94%	803	803	803			
	KUR	-	-	-	618	0,00%	0,00%	4,99%	618	618	618			
	Non KUR	-	-	-	184	0,00%	0,00%	16,51%	184	184	184			
3	PWG	-	-	-	654	0,00%	0,00%	5,68%	654	654	654			
	Cilem	-	-	-	654	0,00%	0,00%	5,68%	654	654	654			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.295	1,42%	0,93%	3,53%	951	935	889			
	CF 1	360	405	344	883	2,49%	1,94%	5,04%	539	523	478			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	883	3,41%	3,82%	9,98%	539	523	478			
	CF 2	-	-	-	411	0,00%	0,00%	2,15%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,23%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	2.751	0,82%	0,55%	4,42%	2.407	2.391	2.346	3,08%	30,32%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	-	175	0,00%	0,00%	0,48%	175	175	5			
	CF 1	-	170	-	175	0,00%	0,00%	1,00%	175	175	5			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	175	0,00%	0,00%	1,97%	175	175	5			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	-	175	0,00%	0,00%	0,28%	175	175	5	1,62%	-476,72%	1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	670	668	(442)	(1)	(143)	-17,60%	665	19240,29%	6	#####	662
2	Tabungan	34.487	31.138	33.411	33.701	578	290	2.563	8,23%	(786)	-2,28%	39.698	84,89%	(5.997)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	36.515	36.804	137	289	2.351	6,82%	(1.204)	-3,17%	43.281	85,03%	(6.477)
	CASA	34.491	31.949	34.080	34.369	137	289	2.421	7,58%	(122)	-0,35%	39.704	86,56%	(5.335)
	(%) CASA	90,75%	92,73%	93,33%	93,38%									
	FDR	1,90%	2,84%	3,14%	3,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	159	62	68	68	0	6	9,00%	(91)	-57,41%	-	0,00%	68	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	62	68	68	0	6	9,00%	(91)	-57,41%		0,00%	68	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	889	920	4	48	44	-60	31	276	17	1.824	50,43%	(904)
	Cilem	644	889	920	4	48	44	-60	31	276	17	1.824	50,43%	(904)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	Mitraguna & Others	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.147	64	188	124	2	170	425	18	1.903	60,27%	(756)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	-	-	-	4	0,00%	0,00%	0,46%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,46%	4	4	4			
	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	-	-	-	4	0,00%	0,00%	0,37%	4	4	4	177,89%	#####	177,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	57,46%	#DIV/0!	57,5%

Asset & Contribution Margin

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

PHR & Payroll

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