

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	416.981	416.004	(2.867)	(977)	174.531	72,28%	177.707	74,57%	384.203	108,28%	31.802
2	Tabungan	1.732.891	1.859.030	1.852.755	1.853.436	56.174	681	(5.594)	-0,30%	120.545	6,96%	1.972.158	93,98%	(118.721)
3	Deposito	877.742	1.006.845	981.442	981.351	27.995	(91)	(25.494)	-2,53%	103.609	11,80%	892.777	109,92%	88.574
Total		2.848.930	3.107.348	3.251.178	3.250.791	81.302	(387)	143.443	4,62%	401.861	14,11%	3.249.137	100,05%	1.654
CASA		1.971.188	2.100.503	2.269.736	2.269.440	53.307	(296)	168.937	8,04%	298.253	15,13%	2.356.360	96,31%	(86.920)
(% CASA)		69,19%	67,60%	69,81%	69,81%									
FDR		84,13%	87,07%	82,92%	82,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.095	86.083		(12)	2.172	2,59%	6.673	8,40%	115.376	74,61%	(29.292)
2	Giro ISE	37.094	35.641	38.551	38.224		(327)	2.583	7,25%	1.130	3,05%	58.873	64,93%	(20.649)
3	Tabungan ISE	39.484	45.872	45.122	45.436		314	(436)	-0,95%	5.953	15,08%	44.492	102,12%	945
4	Deposito ISE	2.833	2.398	2.423	2.423		0	25	1,04%	(410)	-14,48%	12.011	20,17%	(9.588)
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	121.067	1.685	500	-1.185	-6.011	-4.224	-1.895	4.724	154.342	78,44%	(33.274)
	Linkage	22.750	26.138	26.125	-	-	-	10	-13	3.375	13	36.415	71,74%	(10.290)
	Non-Linkage	100.212	99.154	94.942	1.685	500	-1.185	-6.021	-4.211	-5.270	4.711	117.927	80,51%	(22.984)
	• Local Champion	83.501	67.399	66.932	1.685	500	-1.185	-11.270	-4.467	-16.569	967	91.899	72,83%	(24.967)
	• Value Chain	16.712	31.755	28.010	-	-	-	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	324.289	3.315	3.515	200	3.904	-250	13.473	3.765	356.921	90,86%	(32.632)
	KUR	291.370	304.664	304.710	3.115	3.515	400	3.340	46	13.340	3.469	335.168	90,91%	(30.458)
	Non KUR	19.446	19.876	19.579	200	-	-200	564	-297	133	297	21.753	90,01%	(2.174)
3	PWG	193.140	311.736	315.456	33.707	21.302	-12.404	11.829	3.720	122.316	17.583	344.208	91,65%	(28.752)
	Cilem	122.752	210.728	212.926	15.946	7.826	-8.119	4.926	2.197	90.174	5.629	246.061	86,53%	(33.135)
	Gadai	70.389	101.008	102.530	17.761	13.476	-4.285	6.902	1.522	32.141	11.953	98.147	104,47%	4.383
4	CFG	1.770.026	1.944.093	1.935.029	17.311	12.991	-4.320	12.103	-9.064	165.003	22.055	1.992.000	97,14%	(56.971)
	CF 1	463.002	518.559	517.005	7.472	2.952	-4.520	-305	-1.555	54.003	4.506	500.470	103,30%	16.535
	Total Griya	392.209	435.699	434.493	6.581	1.771	-4.810	0	-1.207	42.284	2.978	410.944	105,73%	23.548
	• Total Non Program	388.279	424.552	423.190	6.082	1.604	-4.478	6.848	-1.362	34.911	2.966	396.555	106,72%	26.635
	• Program	3.930	11.147	11.302	499	167	-332	1.756	155	7.372	12	14.389	78,55%	(3.087)
	Oto	70.793	82.860	82.512	891	1.180	290	-305	-348	11.719	1.529	89.526	92,17%	(7.014)
	CF 2	1.307.024	1.425.534	1.418.024	9.839	10.039	200	12.408	-7.509	111.000	17.548	1.491.530	95,07%	(73.506)
	Mitraguna & Others	1.211.757	1.326.190	1.319.800	9.059	9.939	880	11.344	-6.389	108.044	16.328	1.379.110	95,70%	(59.310)
	Pensiun	95.268	99.344	98.224	780	100	-680	1.064	-1.120	2.956	1.220	112.420	87,37%	(14.196)
Total Pembiayaan		2.396.945	2.705.661	2.695.842	56.018	38.308	-17.710	21.824	-9.819	298.897	48.127	2.847.472	94,67%	(151.630)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	2.316	0,41%	0,00%	1,91%	2.310	1.808	2.310			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	2.316	0,46%	0,00%	2,44%	2.316	1.852	2.316			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	20.468	1,43%	1,92%	6,31%	14.235	16.027	14.235			
	KUR	3.770	4.834	4.834	18.035	1,29%	1,59%	5,92%	13.201	14.265	13.201			
	Non KUR	671	1.399	1.399	2.433	3,45%	7,04%	12,42%	1.034	1.762	1.034			
3	PWG	155	2	2	7.951	0,08%	0,00%	2,52%	7.949	7.796	7.949			
	Cilem	155	2	2	6.597	0,13%	0,00%	3,10%	6.595	6.442	6.595			
	Gadai	-	-	-	1.354	0,00%	0,00%	1,32%	1.354	1.354	1.354			
4	CFG	19.018	30.183	28.147	57.933	1,07%	1,45%	2,99%	29.785	38.915	27.750			
	CF 1	8.456	11.874	11.479	17.438	1,83%	2,21%	3,37%	5.959	8.982	5.564			
	Total Griya	6.832	10.848	10.463	13.172	1,74%	2,40%	3,03%	2.709	6.340	2.324			
	Oto	1.624	1.027	1.016	4.266	2,29%	1,23%	5,17%	3.250	2.643	3.240			
	CF 2	10.562	18.309	16.669	40.495	0,81%	1,17%	2,86%	23.826	29.933	22.186			
	Mitraguna & Others	10.315	17.929	16.481	38.132	0,85%	1,24%	2,89%	21.651	27.817	20.202			
	Pensiun	247	379	188	2.363	0,26%	0,19%	2,41%	2.175	2.116	1.984			
Total Pembiayaan		24.121	36.424	34.388	88.668	1,01%	1,27%	3,29%	54.279	64.546	52.244	1,04%	68,43%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,44%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,93%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,58%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.941	1,04%	1,44%	1,52%	257	1.714	25			
	KUR	1.952	4.295	4.075	4.401	0,67%	1,34%	1,44%	326	2.449	106			
	Non KUR	1.274	620	609	540	6,55%	3,06%	2,76%	(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	28.219	1,90%	1,43%	1,46%	454	(5.471)	639			
	CF 1	5.942	6.610	4.809	5.654	1,28%	0,93%	1,09%	845	(288)	(956)			
	Total Griya	5.028	6.005	4.373	5.044	1,28%	1,00%	1,16%	670	15	(961)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.565	2,12%	1,61%	1,59%	(391)	(5.183)	1.595			
	Mitraguna & Others	27.082	20.709	22.326	21.939	2,23%	1,68%	1,66%	(387)	(5.143)	1.230			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	34.904	1,59%	1,26%	1,29%	716	(3.096)	670	1,42%	-9,92%	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	28.176	26.940	(4.264)	(1.237)	1.545	6,08%	(2.596)	-8,79%	42.826	62,90%	(15.887)
2	Tabungan	75.287	92.481	89.958	90.276	2.646	318	(2.205)	-2,38%	14.989	19,91%	93.900	96,14%	(3.623)
3	Deposito	166.481	142.703	142.329	142.329	9.873	0	(374)	-0,26%	(24.152)	-14,51%	167.973	84,73%	(25.644)
	Total	271.304	260.579	260.464	259.545	8.255	(918)	(1.033)	-0,40%	(11.759)	-4,33%	304.699	85,18%	(45.154)
	CASA	104.823	117.876	118.134	117.216	(1.618)	(918)	(659)	-0,56%	12.393	11,82%	136.726	85,73%	(19.510)
	(%) CASA	38,64%	45,24%	45,36%	45,16%									
	FDR	71,62%	78,78%	78,37%	78,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.589	19.655		66	(873)	-4,25%	3.391	20,85%	-	0,00%	19.655
2	Giro ISE	12.924	10.625	10.492	10.516		24	(109)	-1,03%	(2.409)	-18,64%		0,00%	10.516
3	Tabungan ISE	1.712	8.249	7.418	7.461		42	(788)	-9,56%	5.749	335,87%		0,00%	7.461
4	Deposito ISE	1.628	1.654	1.679	1.679		0	25	1,51%	50	3,08%		0,00%	1.679
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	60.202	575	610	35	944	-221	-5.207	831	69.529	86,59%	(9.327)
	KUR	63.164	57.622	57.463	375	610	235	251	-159	-5.701	769	67.096	85,64%	(9.632)
	Non KUR	2.245	2.800	2.738	200	-	-200	693	-62	494	62	2.433	112,56%	306
3	PWG	10.519	14.446	14.455	1.124	478	-646	152	9	3.937	469	17.123	84,42%	(2.668)
	Cilem	10.519	14.446	14.455	1.124	478	-646	152	9	3.937	469	17.123	84,42%	(2.668)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.811	2.033	1.667	-366	245	-933	6.333	2.600	133.187	86,20%	(18.376)
	CF 1	58.498	62.301	61.729	1.648	327	-1.321	89	-572	3.231	899	60.283	102,40%	1.446
	Total Griya	56.812	59.489	58.963	1.648	327	-1.321	0	-526	2.151	853	56.786	103,83%	2.177
	• Total Non Program	55.952	58.671	58.149	1.648	327	-1.321	2.044	-522	2.197	849	53.636	108,41%	4.513
	• Program	860	817	814	-	-	0	-3	-3	-46	3	3.149	25,85%	(2.335)
	Oto	1.686	2.813	2.766	-	-	0	89	-47	1.081	47	3.498	79,09%	(731)
	CF 2	49.980	53.442	53.082	385	1.340	955	155	-360	3.102	1.700	72.903	72,81%	(19.822)
	Mitraguna & Others	49.699	53.170	52.811	385	1.340	955	162	-359	3.112	1.699	71.970	73,38%	(19.159)
	Pensiun	281	272	271	-	-	0	-6	-2	-10	2	934	28,99%	(663)
	Total Pembiayaan	194.296	205.276	204.131	3.732	2.755	-977	3.802	-1.145	9.835	3.900	237.739	85,86%	(33.608)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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	4.559	1,64%	2,49%	7,57%	3.055	3.488	3.072			
	KUR	1.022	1.291	1.029	3.950	1,62%	1,79%	6,87%	2.921	2.928	2.659			
	Non KUR	49	196	475	609	2,19%	16,97%	22,23%	134	560	413			
3	PWG	95	-	-	528	0,91%	0,00%	3,65%	528	433	528			
	Cilem	95	-	-	528	0,91%	0,00%	3,65%	528	433	528			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	3.465	1,72%	2,08%	3,02%	1.062	1.600	913			
	CF 1	1.284	1.536	1.880	2.849	2,19%	3,02%	4,62%	968	1.565	1.313			
	Total Griya	1.284	1.536	1.880	2.601	2,26%	3,16%	4,41%	720	1.317	1.065			
	Oto	-	-	-	248	0,00%	0,00%	8,97%	248	248	248			
	CF 2	581	1.015	522	616	1,16%	0,98%	1,16%	93	35	(400)			
	Mitraguna & Others	581	1.015	522	616	1,17%	0,98%	1,17%	93	35	(400)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	8.552	1,56%	1,91%	4,19%	4.639	5.521	4.507	0,60%	85,69%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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%	1,42%	(51)	432	114			
	KUR	260	691	859	855	0,41%	1,49%	1,49%	(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%	68,02%	-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	22.539	22.732	(4.874)	193	688	3,12%	(2.030)	-8,20%	37.820	60,10%	(15.088)
2	Tabungan	139.675	136.927	135.122	135.065	3.770	(57)	(1.862)	-1,36%	(4.610)	-3,30%	158.244	85,35%	(23.178)
3	Deposito	81.953	78.771	79.044	79.019	(1.465)	(25)	248	0,31%	(2.934)	-3,58%	83.187	94,99%	(4.168)
	Total	246.389	237.742	236.706	236.816	(2.570)	110	(926)	-0,39%	(9.573)	-3,89%	279.251	84,80%	(42.435)
	CASA	164.436	158.971	157.661	157.797	(1.105)	135	(1.174)	-0,74%	(6.639)	-4,04%	196.064	80,48%	(38.267)
	(%) CASA	66,74%	66,87%	66,61%	66,63%									
	FDR	63,49%	72,37%	72,49%	72,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	11.819	11.607		(211)	826	7,67%	697	6,39%	-	0,00%	11.607
2	Giro ISE	6.429	7.250	8.085	7.858		(227)	609	8,40%	1.429	22,22%		0,00%	7.858
3	Tabungan ISE	3.915	3.531	3.733	3.749		15	218	6,16%	(167)	-4,25%		0,00%	3.749
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.995	350	-	-350	-168	-1.200	-1.054	1.200	24.988	72,01%	(6.993)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.995	350	-	-350	-168	-1.200	-1.054	1.200	22.401	80,33%	(4.407)
	• 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	546	-	-	-	959	-1.200	-3.054	1.200	5.363	10,18%	(4.817)
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	9.981	912	331	-581	540	196	4.144	135	12.717	78,49%	(2.736)
	Cilem	5.838	9.785	9.981	912	331	-581	540	196	4.144	135	12.717	78,49%	(2.736)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	143.604	1.988	1.958	-30	1.001	529	12.062	1.429	151.764	94,62%	(8.160)
	CF 1	81.145	75.863	75.728	758	634	-124	166	-136	-5.418	770	80.866	93,65%	(5.138)
	Total Griya	74.220	69.714	69.710	601	634	33	0	-4	-4.510	638	72.806	95,75%	(3.096)
	• Total Non Program	73.552	69.083	69.080	601	634	33	213	-3	-4.472	637	70.358	98,18%	(1.278)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.018	157	-	-157	166	-132	-907	132	8.060	74,66%	(2.042)
	CF 2	50.397	67.212	67.877	1.230	1.324	94	835	665	17.479	659	70.899	95,74%	(3.022)
	Mitraguna & Others	49.913	66.240	66.914	1.230	1.324	94	731	674	17.001	650	69.624	96,11%	(2.710)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	171.580	3.250	2.289	-961	1.373	-475	15.151	2.764	189.488	90,55%	(17.908)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	67	0,19%	0,00%	0,67%	67	55	67			
	Cilem	11	-	-	67	0,19%	0,00%	0,67%	67	55	67			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	1.730	0,88%	1,00%	1,20%	293	568	221			
	CF 1	1.162	1.459	1.383	1.345	1,43%	1,82%	1,78%	(38)	184	(113)			
	Total Griya	1.162	1.459	1.383	1.301	1,57%	1,98%	1,87%	(82)	140	(157)			
	Oto	-	-	-	44	0,00%	0,00%	0,73%	44	44	44			
	CF 2	-	51	54	385	0,00%	0,08%	0,57%	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	1.797	0,75%	0,84%	1,05%	360	624	287	0,23%	77,61%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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%	1,05%	-	279	(5)			
	Mitraguna & Others	436	719	714	714	0,87%	1,08%	1,07%	-	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	48.165	48.670	(1.973)	505	(2.590)	-5,05%	29.896	159,23%	32.608	149,26%	16.063
2	Tabungan	206.902	259.410	257.162	259.141	8.614	1.978	(269)	-0,10%	52.238	25,25%	226.267	114,53%	32.874
3	Deposito	118.442	104.385	99.463	99.460	4.578	(3)	(4.926)	-4,72%	(18.982)	-16,03%	120.137	82,79%	(20.677)
	Total	344.119	415.055	404.790	407.270	11.219	2.481	(7.784)	-1,88%	63.151	18,35%	379.011	107,46%	28.259
	CASA	225.677	310.670	305.327	307.811	6.642	2.484	(2.859)	-0,92%	82.134	36,39%	258.875	118,90%	48.936
	(%) CASA	65,58%	74,85%	75,43%	75,58%									
	FDR	96,55%	92,15%	93,68%	93,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.497	3.435	(62)	85	2,53%	(496)	-12,62%	-	0,00%	3.435	
2	Giro ISE	1.420	1.401	1.307	1.305	(2)	(96)	-6,87%	(115)	-8,12%		0,00%	1.305	
3	Tabungan ISE	2.001	1.335	1.576	1.516	(60)	181	13,56%	(485)	-24,25%		0,00%	1.516	
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	84.537	1.335	-	-1.335	-9.025	-3.038	1.552	3.038	100.415	84,19%	(15.878)
	Linkage	21.612	25.302	25.290	-	-	-	28	-13	3.677	13	29.203	86,60%	(3.913)
	Non-Linkage	61.373	62.273	59.247	1.335	-	-1.335	-9.053	-3.026	-2.126	3.026	71.212	83,20%	(11.965)
	• Local Champion	55.173	37.334	36.853	1.335	-	-1.335	-13.343	-481	-18.320	481	59.838	61,59%	(22.985)
	• Value Chain	6.200	24.939	22.395	-	-	-	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	43.731	650	800	150	264	468	549	332	46.510	94,03%	(2.779)
	KUR	40.519	41.115	41.605	650	800	150	439	490	1.086	310	43.648	95,32%	(2.043)
	Non KUR	2.662	2.147	2.126	-	-	0	-175	-21	-536	21	2.862	74,28%	(736)
3	PWG	26.463	43.181	43.729	5.261	2.689	-2.573	2.081	548	17.266	2.141	37.150	117,71%	6.579
	Cilem	12.356	24.198	24.629	2.695	1.059	-1.636	1.790	431	12.274	628	17.679	139,31%	6.950
	Gadai	14.108	18.982	19.100	2.566	1.630	-936	291	118	4.992	1.512	19.471	98,09%	(371)
4	CFG	179.631	208.442	207.223	810	35	-775	-700	-1.219	27.592	1.254	198.860	104,21%	8.364
	CF 1	55.651	68.195	67.770	-	-	0	207	-426	12.118	426	59.549	113,80%	8.220
	Total Griya	50.392	59.584	59.250	-	-	0	0	-334	8.858	334	52.444	112,98%	6.806
	• Total Non Program	50.392	59.584	59.250	-	-	0	1.188	-334	8.858	334	52.444	112,98%	6.806
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.520	-	-	0	207	-92	3.260	92	7.105	119,91%	1.415
	CF 2	123.980	140.247	139.454	810	35	-775	-907	-793	15.474	828	139.310	100,10%	143
	Mitraguna & Others	122.658	138.841	138.054	810	35	-775	-970	-786	15.397	821	137.009	100,76%	1.045
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	379.220	8.056	3.524	-4.533	-7.381	-3.240	46.959	6.764	382.934	99,03%	(3.714)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	2.316	0,61%	0,00%	2,74%	2.316	1.808	2.316			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	2.316	0,76%	0,00%	3,91%	2.316	1.852	2.316			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	2.757	0,95%	1,71%	6,31%	2.018	2.348	1.789			
	KUR	305	765	686	2.692	0,75%	1,67%	6,47%	2.006	2.387	1.927			
	Non KUR	104	203	53	65	3,92%	2,47%	3,07%	12	(39)	(138)			
3	PWG	-	-	-	2.685	0,00%	0,00%	6,14%	2.685	2.685	2.685			
	Cilem	-	-	-	2.416	0,00%	0,00%	9,81%	2.416	2.416	2.416			
	Gadai	-	-	-	269	0,00%	0,00%	1,41%	269	269	269			
4	CFG	673	1.272	1.279	2.722	0,37%	0,61%	1,31%	1.443	2.048	1.449			
	CF 1	295	265	196	393	0,53%	0,29%	0,58%	197	98	128			
	Total Griya	295	-	-	-	0,58%	0,00%	0,00%	-	(295)	-			
	Oto	-	265	196	393	0,00%	2,28%	4,61%	197	393	128			
	CF 2	379	1.007	1.083	2.328	0,31%	0,77%	1,67%	1.246	1.950	1.321			
	Mitraguna & Others	379	1.007	1.083	2.328	0,31%	0,78%	1,69%	1.246	1.950	1.321			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	10.480	0,48%	0,53%	2,76%	8.462	8.890	8.240	0,69%	75,02%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	209	0,00%	0,48%	0,48%	-	209	(6)			
	KUR	-	215	209	209	0,00%	0,51%	0,50%	-	209	(6)			
	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	2.040	0,54%	0,98%	0,98%	(2)	1.072	(93)			
	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	1.927	0,66%	1,37%	1,38%	(2)	1.112	(91)			
	Mitraguna & Others	815	2.018	1.928	1.927	0,66%	1,39%	1,40%	(2)	1.112	(91)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.291	0,35%	0,60%	0,60%	(2)	1.130	(99)	1,07%	-77,25%	0,5%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	22.132	22.121	(211)	(11)	19.485	739,22%	2.302	11,61%	31.713	69,75%	(9.592)
2	Tabungan	188.323	168.806	165.807	164.861	9.458	(945)	(3.945)	-2,34%	(23.462)	-12,46%	206.910	79,68%	(42.048)
3	Deposito	54.534	91.558	76.738	76.737	849	(1)	(14.821)	-16,19%	22.203	40,71%	55.746	137,66%	20.991
	Total	262.676	263.000	264.676	263.719	10.096	(957)	719	0,27%	1.043	0,40%	294.368	89,59%	(30.649)
	CASA	208.142	171.442	187.938	186.982	9.247	(956)	15.540	9,06%	(21.160)	-10,17%	238.622	78,36%	(51.641)
	(%) CASA	79,24%	65,19%	71,01%	70,90%									
	FDR	66,71%	76,80%	75,96%	76,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.542	3.728	3.851	123	309	8,72%	(2.335)	-37,75%	-	0,00%	3.851
2	Giro ISE	879	380	420	444	25	64	16,97%	(435)	-49,45%		0,00%	444
3	Tabungan ISE	5.307	3.163	3.308	3.407	98	244	7,72%	(1.901)	-35,81%		0,00%	3.407
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	434	-	-	0	-1	0	-6.553	-	6.986	6,21%	(6.553)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	9.059	9.057	100	180	80	1.193	-1	8.350	181	5.179	174,88%	3.878
	KUR	498	7.829	7.830	100	180	80	1.132	1	7.333	179	4.650	168,38%	3.180
	Non KUR	209	1.229	1.227	-	-	0	61	-2	1.018	2	529	232,05%	698
3	PWG	23.244	33.746	34.597	4.530	3.559	-971	2.619	850	11.353	2.709	37.119	93,21%	(2.522)
	Cilem	7.809	11.491	11.652	930	568	-361	44	161	3.843	407	17.547	66,40%	(5.895)
	Gadai	15.435	22.255	22.945	3.601	2.991	-610	2.574	690	7.510	2.302	19.572	117,23%	3.373
4	CFG	144.290	158.744	156.953	492	124	-368	797	-1.791	12.662	1.915	165.073	95,08%	(8.120)
	CF 1	8.588	11.624	11.576	328	-	-328	-25	-49	2.987	49	11.872	97,51%	(296)
	Total Griya	7.701	10.580	10.550	328	-	-328	0	-30	2.849	30	9.914	106,41%	636
	• Total Non Program	7.409	9.962	9.933	328	-	-328	305	-29	2.524	29	8.845	112,30%	1.088
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.026	-	-	0	-25	-19	138	19	1.958	52,41%	(932)
	CF 2	135.702	147.119	145.377	164	124	-40	822	-1.742	9.675	1.866	153.201	94,89%	(7.824)
	Mitraguna & Others	125.011	133.617	132.006	-	124	124	216	-1.611	6.995	1.735	140.480	93,97%	(8.474)
	Pensiun	10.691	13.503	13.371	164	-	-164	606	-131	2.680	131	12.721	105,11%	650
	Total Pembiayaan	175.227	201.982	201.040	5.122	3.863	-1.259	4.608	-942	25.813	4.806	214.357	93,79%	(13.317)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	190	323	0,00%	2,09%	3,57%	134	323	323			
	KUR	-	-	-	136	0,00%	0,00%	1,74%	136	136	136			
	Non KUR	-	-	190	187	0,00%	15,42%	15,26%	(2)	187	187			
3	PWG	-	86	-	961	0,00%	0,00%	2,78%	961	961	875			
	Cilem	-	-	-	559	0,00%	0,00%	4,79%	559	559	559			
	Gadai	-	86	-	403	0,00%	0,00%	1,76%	403	403	317			
4	CFG	2.296	3.915	3.664	10.110	1,59%	2,31%	6,44%	6.447	7.814	6.196			
	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	9.533	1,64%	2,47%	6,56%	5.902	7.304	5.673			
	Mitraguna & Others	2.230	3.861	3.631	9.035	1,78%	2,72%	6,84%	5.405	6.806	5.175			
	Pensiun	-	-	-	498	0,00%	0,00%	3,72%	498	498	498			
	Total Pembiayaan	2.296	4.001	3.853	11.395	1,31%	1,91%	5,67%	7.542	9.099	7.394	1,65%	70,95%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.933	3.440	3.494	2,86%	2,17%	2,23%	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%	-233,55%	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	413	428	(151)	15	(2)	-0,43%	(1.658)	-79,48%	2.964	14,44%	(2.536)
2	Tabungan	37.117	39.166	38.648	38.553	1.229	(96)	(613)	-1,56%	1.436	3,87%	42.245	91,26%	(3.692)
3	Deposito	10.740	12.547	12.549	12.549	4	0	1	0,01%	1.809	16,84%	10.810	116,08%	1.738
	Total	49.943	52.143	51.611	51.529	1.082	(81)	(613)	-1,18%	1.586	3,18%	56.019	91,99%	(4.489)
	CASA	39.204	39.595	39.062	38.981	1.078	(81)	(615)	-1,55%	(223)	-0,57%	45.208	86,22%	(6.228)
	(%) CASA	78,50%	75,94%	75,69%	75,65%									
	FDR	145,08%	121,45%	121,20%	121,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	429	421		(8)	(62)	-12,90%	(160)	-27,58%	-	0,00%	421
2	Giro ISE	1	1	1	1		0	(0)	-0,89%	0	12,69%		0,00%	1
3	Tabungan ISE	580	482	428	420		(8)	(62)	-12,92%	(160)	-27,65%		0,00%	420
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	3.131	206	324	118	88	257	1.896	67	2.623	119,39%	508
	Cilem	1.235	2.874	3.131	206	324	118	88	257	1.896	67	2.623	119,39%	508
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.419	250	132	-118	48	-1.034	-11.803	1.166	64.465	92,17%	(5.045)
	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	59.010	250	132	-118	51	-1.032	-11.748	1.164	64.007	92,19%	(4.997)
	Mitraguna & Others	66.540	55.435	54.555	250	132	-118	87	-880	-11.985	1.012	57.104	95,54%	(2.548)
	Pensiun	4.218	4.607	4.455	-	-	0	-36	-152	237	152	6.903	64,53%	(2.449)
	Total Pembiayaan	72.457	63.328	62.550	456	456	0	137	-777	-9.906	1.234	67.087	93,24%	(4.537)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	4.823	4,24%	3,87%	8,12%	2.486	1.800	2.407			
	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	4.823	4,27%	3,89%	8,17%	2.486	1.800	2.407			
	Mitraguna & Others	2.931	2.416	2.337	4.764	4,41%	4,22%	8,73%	2.427	1.833	2.348			
	Pensiun	92	-	-	59	2,17%	0,00%	1,32%	59	(33)	59			
	Total Pembiayaan	3.023	2.416	2.337	4.823	4,17%	3,69%	7,71%	2.486	1.800	2.407	0,00%	100,00%	-7,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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%	6,64%	(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%	6,68%	(245)	(8.370)	(18)			
	Mitraguna & Others	11.834	3.785	4.013	3.769	17,79%	7,24%	6,91%	(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%	6,30%	(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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	185.096	184.821	(3.738)	(275)	158.629	605,64%	125.659	212,40%	68.641	269,26%	116.180
2	Tabungan	111.248	118.802	119.663	120.123	2.322	461	1.321	1,11%	8.875	7,98%	123.928	96,93%	(3.805)
3	Deposito	16.666	19.370	19.701	19.701	97	0	331	1,71%	3.035	18,21%	17.858	110,32%	1.843
	Total	187.077	164.364	324.459	324.646	(1.320)	186	160.281	97,52%	137.569	73,54%	210.427	154,28%	114.218
	CASA	170.411	144.994	304.758	304.944	(1.416)	186	159.950	110,32%	134.534	78,95%	192.569	158,36%	112.375
	(%) CASA	91,09%	88,22%	93,93%	93,93%									
	FDR	105,51%	131,77%	67,07%	67,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.820	2.810	3.264	3.266	2	456	16,24%	(554)	-14,51%	-	0,00%	3.266
2	Giro ISE	954	1.173	1.603	1.646	43	473	40,29%	692	72,54%		0,00%	1.646
3	Tabungan ISE	2.866	1.636	1.661	1.620	(41)	(17)	-1,02%	(1.246)	-43,49%		0,00%	1.620
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	• Local Champion	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.889	420	575	155	-162	99	3.792	476	51.469	96,93%	(1.579)
	KUR	42.963	47.332	47.482	420	575	155	-42	150	4.520	425	48.188	98,54%	(705)
	Non KUR	3.135	2.458	2.407	-	-	0	-120	-51	-728	51	3.281	73,36%	(874)
3	PWG	20.876	31.646	32.703	4.613	4.236	-377	1.812	1.057	11.827	3.179	35.758	91,46%	(3.054)
	Cilem	7.514	12.700	13.479	928	1.090	162	479	780	5.965	310	17.033	79,14%	(3.553)
	Gadai	13.361	18.946	19.224	3.685	3.146	-539	1.334	278	5.862	2.869	18.725	102,66%	499
4	CFG	127.111	131.908	132.249	3.637	939	-2.698	-1.214	341	5.138	598	140.053	94,43%	(7.804)
	CF 1	49.510	49.727	50.172	2.587	714	-1.873	-17	444	662	269	51.150	98,09%	(978)
	Total Griya	39.898	39.179	39.086	2.358	-	-2.358	0	-92	-812	92	40.753	95,91%	(1.667)
	• Total Non Program	39.898	39.179	39.086	2.358	-	-2.358	420	-92	-812	92	40.753	95,91%	(1.667)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.085	229	714	485	-17	537	1.474	177	10.397	106,62%	689
	CF 2	77.602	82.181	82.077	1.050	225	-825	-1.198	-104	4.475	329	88.903	92,32%	(6.826)
	Mitraguna & Others	75.812	80.105	80.022	1.050	225	-825	-1.417	-83	4.210	308	86.628	92,37%	(6.606)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	217.599	8.670	5.750	-2.920	1.169	1.013	20.214	4.737	230.580	94,37%	(12.981)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	444	548	2.198	0,27%	1,10%	4,41%	1.650	2.074	1.754			
	KUR	68	332	433	2.027	0,16%	0,92%	4,27%	1.593	1.959	1.695			
	Non KUR	56	112	115	171	1,79%	4,67%	7,12%	57	115	60			
3	PWG	-	-	-	440	0,00%	0,00%	1,34%	440	440	440			
	Cilem	-	-	-	231	0,00%	0,00%	1,72%	231	231	231			
	Gadai	-	-	-	208	0,00%	0,00%	1,08%	208	208	208			
4	CFG	2.018	3.874	4.027	3.622	1,59%	3,05%	2,74%	(405)	1.603	(253)			
	CF 1	1.770	1.943	1.931	1.030	3,58%	3,88%	2,05%	(901)	(740)	(912)			
	Total Griya	1.463	1.943	1.931	477	3,67%	4,93%	1,22%	(1.454)	(987)	(1.466)			
	Oto	307	-	-	554	3,19%	0,00%	5,00%	554	247	554			
	CF 2	248	1.932	2.096	2.591	0,32%	2,55%	3,16%	496	2.343	660			
	Mitraguna & Others	248	1.932	2.096	2.591	0,33%	2,62%	3,24%	496	2.343	660			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	6.259	1,09%	2,11%	2,88%	1.684	4.117	1.941	0,35%	87,78%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	54,39%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	54,39%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	302	1,07%	0,52%	0,61%	43	(191)	(259)			
	KUR	115	465	169	215	0,27%	0,36%	0,45%	46	100	(250)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,63%	(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%	1,04%	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	2.743	0,42%	1,24%	1,26%	49	1.914	(1.692)	0,25%	80,32%	-1,0%

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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	5.602	4.121	(2.965)	(1.481)	2.730	196,17%	2.194	113,84%	10.667	38,63%	(6.546)
2	Tabungan	70.495	82.378	80.281	79.887	2.277	(394)	(2.491)	-3,02%	9.391	13,32%	84.695	94,32%	(4.809)
3	Deposito	64.264	93.395	92.697	92.697	(11)	0	(698)	-0,75%	28.434	44,25%	65.138	142,31%	27.560
	Total	136.686	177.165	178.581	176.705	(699)	(1.875)	(459)	-0,26%	40.019	29,28%	160.500	110,10%	16.205
	CASA	72.423	83.770	85.883	84.008	(688)	(1.875)	238	0,28%	11.585	16,00%	95.362	88,09%	(11.354)
	(%) CASA	52,98%	47,28%	48,09%	47,54%									
	FDR	94,77%	84,93%	84,20%	85,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	3.880	3.430		(450)	(116)	-3,26%	2.108	159,43%	-	0,00%	3.430
2	Giro ISE	771	627	623	641		19	15	2,32%	(130)	-16,83%		0,00%	641
3	Tabungan ISE	551	2.919	3.257	2.789		(468)	(130)	-4,46%	2.238	406,02%		0,00%	2.789
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	35.311	35.015	100	100	0	674	-296	3.256	396	36.518	95,88%	(1.504)
	KUR	29.577	32.881	32.604	100	100	0	745	-277	3.026	377	34.124	95,55%	(1.520)
	Non KUR	2.181	2.430	2.411	-	-	0	-72	-19	230	19	2.395	100,67%	16
3	PWG	6.201	8.941	9.060	563	332	-231	-29	119	2.859	213	13.514	67,04%	(4.454)
	Cilem	6.201	8.941	9.060	563	332	-231	-29	119	2.859	213	13.514	67,04%	(4.454)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	106.287	1.110	1.062	-48	1.471	72	14.705	989	102.219	103,98%	4.068
	CF 1	23.474	29.546	29.869	-	467	467	-229	323	6.395	144	26.487	112,77%	3.382
	Total Griya	17.263	19.997	19.950	-	-	0	0	-46	2.688	46	18.293	109,06%	1.658
	• Total Non Program	17.263	19.997	19.950	-	-	0	172	-46	2.688	46	18.293	109,06%	1.658
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.919	-	467	467	-229	369	3.707	98	8.195	121,04%	1.724
	CF 2	68.107	76.668	76.417	1.110	595	-515	1.700	-251	8.310	846	75.731	100,91%	686
	Mitraguna & Others	64.272	72.869	72.646	1.110	595	-515	1.727	-223	8.375	818	71.706	101,31%	941
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	150.361	1.773	1.493	-279	2.115	-105	20.820	1.598	152.251	98,76%	(1.890)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	3	43	1.350	0,01%	0,12%	3,86%	1.307	1.346	1.346			
	KUR	-	3	43	940	0,00%	0,13%	2,88%	897	940	936			
	Non KUR	4	-	-	410	0,19%	0,00%	17,01%	410	406	410			
3	PWG	48	-	-	256	0,78%	0,00%	2,82%	256	208	256			
	Cilem	48	-	-	256	0,78%	0,00%	2,82%	256	208	256			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	4.038	0,60%	1,34%	3,80%	2.617	3.491	2.608			
	CF 1	172	1.127	1.125	2.015	0,73%	3,81%	6,75%	891	1.844	889			
	Total Griya	-	1.127	1.125	1.370	0,00%	5,62%	6,86%	245	1.370	243			
	Oto	172	-	-	646	2,76%	0,00%	6,51%	646	474	646			
	CF 2	375	304	297	2.023	0,55%	0,39%	2,65%	1.726	1.647	1.719			
	Mitraguna & Others	375	304	297	2.023	0,58%	0,41%	2,78%	1.726	1.647	1.719			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	5.644	0,46%	0,97%	3,75%	4.179	5.044	4.210	0,78%	79,19%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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	418	0,54%	0,37%	0,39%	29	(75)	64			
	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%	2,05%	-	-	-			
	CF 2	289	150	185	214	0,42%	0,24%	0,28%	29	(75)	64			
	Mitraguna & Others	289	150	185	214	0,45%	0,25%	0,30%	29	(75)	64			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	733	0,44%	0,47%	0,49%	29	166	64	0,38%	22,53%	-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	4.381	5.390	208	1.009	(1.135)	-17,40%	1.084	25,19%	13.353	40,36%	(7.963)
2	Tabungan	84.533	89.368	89.588	89.156	3.040	(431)	(211)	-0,24%	4.624	5,47%	97.545	91,40%	(8.389)
3	Deposito	19.903	26.834	26.734	26.734	(1.780)	0	(100)	-0,37%	6.832	34,32%	20.584	129,88%	6.151
	Total	108.741	122.727	120.703	121.281	1.468	578	(1.446)	-1,18%	12.540	11,53%	131.482	92,24%	(10.201)
	CASA	88.838	95.893	93.969	94.546	3.248	578	(1.347)	-1,40%	5.708	6,43%	110.898	85,25%	(16.352)
	(%) CASA	81,70%	78,14%	77,85%	77,96%									
	FDR	78,57%	82,58%	84,10%	83,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.875	3.886		11	543	16,26%	(30)	-0,76%	-	0,00%	3.886
2	Giro ISE	3.001	2.348	2.903	2.921		18	573	24,40%	(80)	-2,66%	-	0,00%	2.921
3	Tabungan ISE	915	995	972	965		(7)	(29)	-2,96%	50	5,49%	-	0,00%	965
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	4.178	-	350	350	197	305	1.110	45	7.157	58,38%	(2.979)
	KUR	2.657	3.623	3.943	-	350	350	202	320	1.285	30	6.507	60,60%	(2.564)
	Non KUR	412	251	236	-	-	0	-5	-15	-176	15	651	36,22%	(415)
3	PWG	13.521	18.803	18.735	2.779	1.404	-1.374	156	-68	5.214	1.472	27.081	69,18%	(8.345)
	Cilem	6.370	9.288	9.081	400	287	-113	-345	-207	2.711	494	16.556	54,85%	(7.475)
	Gadai	7.151	9.515	9.654	2.379	1.117	-1.262	500	139	2.504	978	10.525	91,73%	(871)
4	CFG	68.150	78.677	78.596	1.005	600	-405	656	-81	10.447	681	87.246	90,09%	(8.650)
	CF 1	32.030	33.916	33.548	-	-	0	-243	-368	1.518	368	33.647	99,71%	(99)
	Total Griya	25.555	26.419	26.144	-	-	0	0	-275	589	275	25.628	102,02%	517
	• Total Non Program	25.555	26.419	26.144	-	-	0	-217	-275	589	275	25.628	102,02%	517
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.403	-	-	0	-243	-93	928	93	8.019	92,32%	(616)
	CF 2	36.119	44.761	45.048	1.005	600	-405	895	287	8.929	313	53.599	84,05%	(8.551)
	Mitraguna & Others	32.486	41.386	41.706	845	600	-245	848	320	9.220	280	49.893	83,59%	(8.187)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	101.510	3.784	2.354	-1.429	1.008	157	16.076	2.198	122.179	83,08%	(20.669)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	33	100	99	0,00%	2,57%	2,36%	(1)	99	66			
	KUR	-	33	100	99	0,00%	2,75%	2,50%	(1)	99	66			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	415	0,00%	0,00%	2,22%	415	415	415			
	Cilem	-	-	-	259	0,00%	0,00%	2,86%	259	259	259			
	Gadai	-	-	-	156	0,00%	0,00%	1,61%	156	156	156			
4	CFG	1.050	644	794	2.813	1,54%	1,01%	3,58%	2.020	1.763	2.169			
	CF 1	1.050	520	669	2.102	3,28%	1,97%	6,27%	1.433	1.052	1.581			
	Total Griya	697	520	669	1.762	2,73%	2,53%	6,74%	1.093	1.065	1.241			
	Oto	353	-	-	340	5,46%	0,00%	4,59%	340	(13)	340			
	CF 2	-	124	125	711	0,00%	0,28%	1,58%	586	711	587			
	Mitraguna & Others	-	124	125	494	0,00%	0,30%	1,18%	369	494	370			
	Pensiun	-	-	-	217	0,00%	0,00%	6,51%	217	217	217			
	Total Pembiayaan	1.050	677	893	3.327	1,23%	0,88%	3,28%	2.434	2.276	2.649	1,39%	57,69%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	893	0,49%	1,13%	1,14%	-	556	(9)			
	CF 1	337	70	67	67	1,05%	0,20%	0,20%	-	(269)	(3)			
	Total Griya	189	70	67	67	0,74%	0,26%	0,26%	-	(121)	(3)			
	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%	1,98%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	964	1,36%	0,97%	0,95%	(15)	(200)	(24)	4,03%	-324,26%	3,1%

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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	7.310	7.354	(89)	44	(2.006)	-21,43%	(327)	-4,26%	16.238	45,29%	(8.884)
2	Tabungan	96.197	116.467	117.189	116.685	(1.379)	(504)	218	0,19%	20.488	21,30%	111.265	104,87%	5.420
3	Deposito	50.701	45.950	46.151	46.150	614	(1)	200	0,44%	(4.551)	-8,98%	51.587	89,46%	(5.437)
	Total	154.579	171.777	170.651	170.190	(855)	(461)	(1.587)	-0,92%	15.610	10,10%	179.091	95,03%	(8.901)
	CASA	103.878	125.827	124.500	124.039	(1.468)	(461)	(1.787)	-1,42%	20.161	19,41%	127.503	97,28%	(3.464)
	(%) CASA	67,20%	73,25%	72,96%	72,88%									
	FDR	122,53%	118,32%	118,81%	119,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	3.979	4.036		57	(21)	-0,51%	98	2,49%	-	0,00%	4.036
2	Giro ISE	1.498	2.633	2.491	2.521		29	(112)	-4,26%	1.022	68,23%		0,00%	2.521
3	Tabungan ISE	2.310	1.294	1.358	1.385		28	92	7,08%	(924)	-40,01%		0,00%	1.385
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.888	35.947	730	680	-50	73	59	1.528	621	38.497	93,37%	(2.551)
	KUR	32.500	34.255	34.406	730	680	-50	245	151	1.906	529	36.366	94,61%	(1.960)
	Non KUR	1.920	1.633	1.541	-	-	0	-172	-91	-378	91	2.131	72,31%	(590)
3	PWG	17.830	30.105	30.619	4.821	3.714	-1.107	2.493	514	12.789	3.200	31.298	97,83%	(679)
	Cilem	5.164	10.604	10.961	1.159	707	-452	1.032	358	5.797	349	13.667	80,21%	(2.705)
	Gadai	12.666	19.501	19.658	3.662	3.007	-655	1.461	156	6.991	2.851	17.632	111,49%	2.026
4	CFG	137.158	137.253	136.191	522	585	63	-499	-1.062	-967	1.647	146.832	92,75%	(10.641)
	CF 1	38.164	40.292	39.889	446	-	-446	-181	-403	1.725	403	39.270	101,58%	619
	Total Griya	33.008	34.228	34.160	446	-	-446	0	-68	1.152	68	32.691	104,50%	1.470
	• Total Non Program	33.008	34.228	34.160	446	-	-446	127	-68	1.152	68	32.691	104,50%	1.470
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.729	-	-	0	-181	-335	573	335	6.579	87,07%	(851)
	CF 2	98.994	96.961	96.302	76	585	509	-318	-659	-2.692	1.244	107.562	89,53%	(11.260)
	Mitraguna & Others	71.310	70.983	70.530	-	485	485	-155	-452	-780	937	81.314	86,74%	(10.783)
	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	202.757	6.074	4.979	-1.094	2.067	-489	13.350	5.468	216.628	93,60%	(13.871)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	721	634	2.152	0,69%	1,77%	5,99%	1.519	1.915	1.432			
	KUR	105	543	522	1.986	0,32%	1,53%	5,77%	1.464	1.881	1.443			
	Non KUR	133	177	111	166	6,92%	6,81%	10,77%	55	33	(11)			
3	PWG	-	-	-	251	0,00%	0,00%	0,82%	251	251	251			
	Cilem	-	-	-	173	0,00%	0,00%	1,58%	173	173	173			
	Gadai	-	-	-	78	0,00%	0,00%	0,40%	78	78	78			
4	CFG	1.146	1.668	999	5.308	0,84%	0,73%	3,90%	4.309	4.162	3.640			
	CF 1	198	738	258	1.234	0,52%	0,64%	3,09%	975	1.035	495			
	Total Griya	73	609	-	756	0,22%	0,00%	2,21%	756	682	147			
	Oto	125	129	258	478	2,42%	4,26%	8,34%	220	353	349			
	CF 2	948	929	741	4.074	0,96%	0,76%	4,23%	3.333	3.127	3.145			
	Mitraguna & Others	799	691	690	3.110	1,12%	0,97%	4,41%	2.420	2.311	2.419			
	Pensiun	149	238	51	964	0,54%	0,20%	3,74%	913	815	726			
	Total Pembiayaan	1.384	2.388	1.633	7.712	0,73%	0,80%	3,80%	6.078	6.328	5.323	1,90%	50,04%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	379	318	290	1,39%	0,88%	0,81%	(27)	(187)	(89)			
	KUR	477	248	186	159	1,47%	0,54%	0,46%	(26)	(318)	(88)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,50%	(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	2.746	3,20%	1,93%	2,02%	97	(1.648)	426			
	CF 1	1.329	1.891	1.891	1.891	3,48%	4,69%	4,74%	-	562	(0)			
	Total Griya	1.025	1.659	1.659	1.659	3,10%	4,85%	4,86%	-	634	(0)			
	Oto	305	232	232	232	5,91%	3,83%	4,06%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,89%	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	3.036	2,57%	1,46%	1,50%	70	(1.835)	337	1,32%	11,96%	-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	11.065	11.240	1.795	174	(3.717)	-24,85%	(1.556)	-12,16%	25.453	44,16%	(14.213)
2	Tabungan	133.664	151.079	152.718	151.456	2.349	(1.263)	377	0,25%	17.792	13,31%	153.100	98,93%	(1.644)
3	Deposito	120.976	138.301	138.269	138.268	(1.570)	(1)	(33)	-0,02%	17.292	14,29%	122.651	112,73%	15.617
	Total	267.435	304.336	302.053	300.963	2.574	(1.089)	(3.373)	-1,11%	33.528	12,54%	301.204	99,92%	(240)
	CASA	146.460	166.035	163.784	162.695	4.144	(1.088)	(3.340)	-2,01%	16.236	11,09%	178.552	91,12%	(15.857)
	(%) CASA	54,76%	54,56%	54,22%	54,06%									
	FDR	60,13%	60,32%	60,66%	60,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	3.951	4.034		83	(100)	-2,42%	452	12,61%	-	0,00%	4.034
2	Giro ISE	1.025	1.271	1.180	1.254		74	(18)	-1,39%	229	22,34%		0,00%	1.254
3	Tabungan ISE	2.557	2.862	2.771	2.780		9	(82)	-2,88%	223	8,72%		0,00%	2.780
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.794	38.544	400	160	-240	-288	-250	-2.108	410	44.009	87,58%	(5.465)
	KUR	37.299	36.721	36.489	400	160	-240	-364	-233	-811	393	40.604	89,86%	(4.116)
	Non KUR	3.353	2.073	2.055	-	-	0	76	-17	-1.298	17	3.405	60,36%	(1.350)
3	PWG	6.039	13.363	13.633	806	684	-122	576	270	7.594	414	14.444	94,39%	(811)
	Cilem	6.039	13.363	13.633	806	684	-122	576	270	7.594	414	14.444	94,39%	(811)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	131.039	1.191	2.105	914	1.385	-381	16.931	2.486	123.218	106,35%	7.821
	CF 1	24.580	27.681	27.971	521	500	-21	30	290	3.391	210	27.949	100,08%	23
	Total Griya	19.863	21.337	21.761	318	500	182	0	424	1.898	76	21.467	101,37%	293
	• Total Non Program	19.863	21.337	21.761	318	500	182	305	424	1.898	76	21.467	101,37%	293
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.211	203	-	-203	30	-133	1.493	133	6.482	95,82%	(271)
	CF 2	89.528	103.738	103.067	670	1.605	935	1.355	-671	13.540	2.276	95.269	108,19%	7.798
	Mitraguna & Others	89.444	103.126	102.460	500	1.605	1.105	1.153	-666	13.016	2.271	94.502	108,42%	7.958
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	183.215	2.397	2.949	552	1.672	-362	22.416	3.310	181.671	100,85%	1.545

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.028	797	3.414	2,64%	2,05%	8,86%	2.617	2.343	2.386			
	KUR	877	947	705	3.227	2,35%	1,92%	8,84%	2.522	2.349	2.279			
	Non KUR	194	81	92	188	5,80%	4,42%	9,12%	96	(7)	106			
3	PWG	-	-	-	277	0,00%	0,00%	0,00%	277	277	277			
	Cilem	-	-	-	277	0,00%	0,00%	2,03%	277	277	277			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	1.056	0,69%	0,12%	0,81%	895	264	714			
	CF 1	630	216	38	260	2,56%	0,14%	0,93%	222	(370)	44			
	Total Griya	568	175	-	164	2,86%	0,00%	0,75%	164	(404)	(11)			
	Oto	61	41	38	96	1,30%	0,60%	1,54%	57	34	55			
	CF 2	162	126	123	796	0,18%	0,12%	0,77%	674	634	670			
	Mitraguna & Others	162	126	123	796	0,18%	0,12%	0,78%	674	634	670			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	4.747	1,16%	0,52%	2,59%	3.789	2.884	3.376	0,41%	84,23%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.423	1.625	1.911	2,29%	4,19%	4,96%	286	980	488			
	KUR	399	1.226	1.431	1.720	1,07%	3,90%	4,71%	288	1.321	493			
	Non KUR	532	197	194	191	15,87%	9,34%	9,32%	(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%	2,21%	(0)	304	(3)			
	Total Griya	179	623	619	619	0,90%	2,90%	2,84%	(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	2.606	0,83%	1,26%	1,42%	286	1.274	483	0,44%	69,41%	-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.970	65.950	15.451	(20)	1.096	1,69%	26.768	68,32%	50.617	130,29%	15.333
2	Tabungan	123.525	146.373	145.338	145.785	2.331	447	(588)	-0,40%	22.261	18,02%	141.561	102,98%	4.224
3	Deposito	68.863	124.306	124.437	124.367	(6.480)	(70)	61	0,05%	55.504	80,60%	70.099	177,42%	54.268
	Total	231.570	335.534	335.745	336.103	11.302	358	569	0,17%	104.533	45,14%	262.278	128,15%	73.826
	CASA	162.707	211.228	211.308	211.736	17.782	428	508	0,24%	49.029	30,13%	192.178	110,18%	19.558
	(%) CASA	70,26%	62,95%	62,94%	63,00%									
	FDR	34,66%	30,51%	30,28%	30,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.306	7.091		(215)	382	5,69%	1.199	20,36%	-	0,00%	7.091
2	Giro ISE	3.773	3.799	4.494	4.135		(359)	336	8,84%	362	9,59%		0,00%	4.135
3	Tabungan ISE	2.118	2.910	2.812	2.956		144	46	1,57%	837	39,53%		0,00%	2.956
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	10.367	576	223	-353	-241	-223	3.518	447	13.211	78,47%	(2.844)
	Cilem	6.849	10.591	10.367	576	223	-353	-241	-223	3.518	447	13.211	78,47%	(2.844)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.284	528	275	-253	628	-489	17.865	764	96.758	94,34%	(5.473)
	CF 1	59.117	72.436	71.805	498	-	-498	391	-631	12.688	631	67.903	105,75%	3.901
	Total Griya	51.507	63.844	63.393	383	-	-383	0	-450	11.886	450	59.124	107,22%	4.269
	• Total Non Program	49.547	62.004	61.557	383	-	-383	1.421	-447	12.010	447	51.948	118,50%	9.609
	• Program	1.960	1.839	1.836	-	-	0	-13	-3	-124	3	7.176	25,59%	(5.340)
	Oto	7.609	8.592	8.411	115	-	-115	391	-181	802	181	8.779	95,81%	(368)
	CF 2	14.303	19.337	19.479	30	275	245	236	142	5.177	133	28.854	67,51%	(9.375)
	Mitraguna & Others	14.303	19.326	19.468	30	275	245	236	142	5.165	133	28.572	68,14%	(9.104)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	101.651	1.104	498	-605	387	-712	21.383	1.211	109.969	92,44%	(8.318)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	136	0,00%	0,00%	1,32%	136	136	136			
	Cilem	-	-	-	136	0,00%	0,00%	1,32%	136	136	136			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.144	0,88%	3,02%	3,44%	376	2.494	66			
	CF 1	650	3.077	2.768	2.970	1,10%	3,82%	4,14%	202	2.320	(108)			
	Total Griya	404	2.891	2.588	2.558	0,79%	4,05%	4,03%	(30)	2.153	(333)			
	Oto	245	187	180	412	3,22%	2,09%	4,90%	232	167	225			
	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	3.280	0,81%	2,70%	3,23%	512	2.630	203	1,89%	41,35%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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%	0,58%	-	(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%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,53%	-	(266)	(1)	0,90%	-71,42%	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.880	6.820	(1.468)	(61)	(495)	-6,77%	(2.014)	-22,80%	19.113	35,68%	(12.294)
2	Tabungan	83.648	76.820	76.062	75.756	4.625	(306)	(1.064)	-1,39%	(7.892)	-9,44%	96.984	78,11%	(21.229)
3	Deposito	21.297	29.103	24.140	24.148	(7)	9	(4.955)	-17,03%	2.851	13,39%	21.662	111,48%	2.487
	Total	113.778	113.238	107.082	106.723	3.150	(358)	(6.514)	-5,75%	(7.055)	-6,20%	137.759	77,47%	(31.036)
	CASA	92.481	84.134	82.942	82.575	3.157	(367)	(1.559)	-1,85%	(9.906)	-10,71%	116.098	71,13%	(33.522)
	(%) CASA	81,28%	74,30%	77,46%	77,37%									
	FDR	151,33%	174,69%	183,13%	183,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	4.905	5.345		440	(198)	-3,57%	1.930	56,51%	-	0,00%	5.345
2	Giro ISE	1.685	2.124	1.730	1.863		133	(261)	-12,30%	178	10,54%		0,00%	1.863
3	Tabungan ISE	1.730	3.419	3.175	3.482		307	63	1,85%	1.752	101,29%		0,00%	3.482
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.605	11.492	30	-	-30	-468	-114	-4.009	114	17.616	65,24%	(6.124)
	KUR	13.526	8.643	8.539	30	-	-30	-544	-104	-4.987	104	15.580	54,81%	(7.041)
	Non KUR	1.974	2.963	2.953	-	-	0	76	-10	978	10	2.036	145,01%	917
3	PWG	14.491	22.837	22.805	2.652	1.803	-850	1.063	-32	8.314	1.835	29.753	76,65%	(6.948)
	Cilem	6.823	11.029	10.855	784	218	-566	322	-174	4.032	392	17.530	61,92%	(6.675)
	Gadai	7.668	11.808	11.950	1.868	1.585	-283	741	142	4.282	1.442	12.223	97,77%	(273)
4	CFG	142.193	163.370	161.800	1.364	810	-554	5.097	-1.570	19.607	2.380	153.159	105,64%	8.641
	CF 1	6.747	8.753	8.692	-	-	0	-111	-61	1.945	61	8.711	99,79%	(19)
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,01%	430
	• Total Non Program	3.465	5.226	5.208	-	-	0	-41	-18	1.743	18	4.778	109,01%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.484	-	-	0	-111	-44	201	44	3.933	88,59%	(449)
	CF 2	135.445	154.617	153.108	1.364	810	-554	5.209	-1.509	17.663	2.319	144.449	105,99%	8.659
	Mitraguna & Others	125.884	145.797	144.379	1.364	810	-554	5.201	-1.418	18.495	2.228	134.106	107,66%	10.273
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	196.096	4.046	2.613	-1.434	5.693	-1.716	23.912	4.328	200.528	97,79%	(4.432)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	2.483	8,85%	10,18%	21,61%	1.301	1.111	873			
	KUR	1.295	1.152	819	1.913	9,57%	9,47%	22,41%	1.094	618	762			
	Non KUR	77	458	363	570	3,89%	12,25%	19,29%	207	493	111			
3	PWG	-	-	-	799	0,00%	0,00%	3,50%	799	799	799			
	Cilem	-	-	-	558	0,00%	0,00%	5,14%	558	558	558			
	Gadai	-	-	-	241	0,00%	0,00%	2,02%	241	241	241			
4	CFG	6	577	-	2.667	0,00%	0,00%	1,65%	2.667	2.661	2.090			
	CF 1	-	-	-	823	0,00%	0,00%	9,47%	823	823	823			
	Total Griya	-	-	-	559	0,00%	0,00%	10,74%	559	559	559			
	Oto	-	-	-	263	0,00%	0,00%	7,56%	263	263	263			
	CF 2	6	577	-	1.844	0,00%	0,00%	1,20%	1.844	1.838	1.268			
	Mitraguna & Others	-	577	-	1.844	0,00%	0,00%	1,28%	1.844	1.844	1.268			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	5.949	0,80%	0,60%	3,03%	4.767	4.571	3.762	0,00%	100,00%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	865	858	879	3,76%	7,39%	7,65%	21	296	14			
	KUR	557	844	837	858	4,11%	9,68%	10,04%	21	301	14			
	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	1.820	0,56%	0,91%	0,93%	17	849	8	0,11%	87,94%	-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	774	946	65	172	4	0,44%	74	8,45%	1.573	60,15%	(627)
2	Tabungan	63.525	62.562	65.409	65.164	2.737	(245)	2.602	4,16%	1.639	2,58%	70.512	92,42%	(5.348)
3	Deposito	5.722	7.427	7.310	7.310	(34)	0	(116)	-1,57%	1.588	27,75%	5.934	123,20%	1.377
	Total	70.120	70.931	73.493	73.421	2.768	(72)	2.490	3,51%	3.301	4,71%	78.019	94,11%	(4.598)
	CASA	64.398	63.504	66.183	66.110	2.802	(72)	2.606	4,10%	1.713	2,66%	72.085	91,71%	(5.975)
	(%) CASA	91,84%	89,53%	90,05%	90,04%									
	FDR	73,73%	89,64%	87,11%	87,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.483	3.555		72	126	3,67%	68	1,95%	-	0,00%	3.555
2	Giro ISE	561	443	445	445		0	2	0,41%	(116)	-20,70%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.039	3.110		72	124	4,15%	184	6,29%		0,00%	3.110
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	5.034	272	152	-120	58	101	2.451	51	5.332	94,42%	(297)
	Cilem	2.583	4.934	5.034	272	152	-120	58	101	2.451	51	5.332	94,42%	(297)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.988	460	920	460	1.830	337	9.872	583	58.362	101,07%	626
	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	58.988	460	920	460	1.830	337	9.872	583	58.362	101,07%	626
	Mitraguna & Others	45.066	54.231	54.608	250	920	670	1.663	378	9.542	542	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	64.022	732	1.072	340	1.887	438	12.323	634	63.694	100,52%	328

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	100	0,00%	0,00%	1,99%	100	100	100			
	Cilem	-	-	-	100	0,00%	0,00%	1,99%	100	100	100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	567	0,00%	0,00%	0,96%	567	567	567			
	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	-	-	-	567	0,00%	0,00%	0,96%	567	567	567			
	Mitraguna & Others	-	-	-	567	0,00%	0,00%	1,04%	567	567	567			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	667	0,00%	0,00%	1,04%	667	667	667	2,91%	-179,00%	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.398	2.407	(571)	9	446	22,73%	323	15,51%	6.160	39,08%	(3.752)
2	Tabungan	153.901	146.675	150.876	151.539	4.387	663	4.864	3,32%	(2.362)	-1,53%	168.902	89,72%	(17.363)
3	Deposito	36.197	29.274	28.434	28.434	(1.612)	0	(840)	-2,87%	(7.762)	-21,45%	37.037	76,77%	(8.603)
	Total	192.181	177.911	181.708	182.380	2.204	673	4.469	2,51%	(9.801)	-5,10%	212.099	85,99%	(29.718)
	CASA	155.985	148.637	153.274	153.946	3.816	673	5.310	3,57%	(2.039)	-1,31%	175.061	87,94%	(21.115)
	(%) CASA	81,17%	83,55%	84,35%	84,41%									
	FDR	138,97%	169,15%	164,56%	163,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	2.259	2.161	(98)	14	0,66%	1.632	308,45%	-	0,00%	2.161	
2	Giro ISE	45	763	968	872	(96)	109	14,22%	827	1831,86%		0,00%	872	
3	Tabungan ISE	484	1.383	1.291	1.289	(2)	(94)	-6,82%	805	166,36%		0,00%	1.289	
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	6.541	50	-	-50	206	-22	1.460	22	8.513	76,83%	(1.973)
	KUR	4.827	6.313	6.291	50	-	-50	152	-22	1.464	22	7.954	79,09%	(1.663)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	47.817	2.382	809	-1.573	895	-217	23.482	1.026	41.252	115,91%	6.565
	Cilem	24.335	48.034	47.817	2.382	809	-1.573	895	-217	23.482	1.026	41.252	115,91%	6.565
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.621	830	819	-11	1.752	-1.668	7.018	2.487	246.697	99,16%	(2.076)
	CF 1	8.506	8.927	8.840	-	-	0	-73	-87	334	87	10.129	87,28%	(1.289)
	Total Griya	6.805	6.954	6.912	-	-	0	0	-42	107	42	7.236	95,52%	(324)
	• Total Non Program	6.655	6.810	6.769	-	-	0	318	-41	114	41	6.690	101,18%	79
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.928	-	-	0	-73	-45	227	45	2.893	66,66%	(964)
	CF 2	229.097	237.362	235.781	830	819	-11	1.825	-1.581	6.684	2.400	236.569	99,67%	(787)
	Mitraguna & Others	203.836	211.430	210.214	830	819	-11	2.038	-1.216	6.379	2.035	207.218	101,45%	2.997
	Pensiun	25.262	25.932	25.567	-	-	0	-213	-365	305	365	29.351	87,11%	(3.784)
	Total Pembiayaan	267.076	300.933	299.025	3.262	1.628	-1.634	2.852	-1.908	31.950	3.535	296.519	100,85%	2.506

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	22	103	0,00%	0,33%	1,58%	82	103	103			
	KUR	-	-	22	103	0,00%	0,35%	1,64%	82	103	103			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	2	431	0,00%	0,00%	0,90%	429	431	431			
	Cilem	-	-	2	431	0,00%	0,00%	0,90%	429	431	431			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	6.984	1,09%	1,51%	2,85%	3.265	4.399	3.560			
	CF 1	819	533	854	906	9,63%	9,56%	10,25%	53	87	373			
	Total Griya	819	533	854	678	12,04%	12,28%	9,81%	(176)	(141)	145			
	Oto	-	-	-	228	0,00%	0,00%	11,85%	228	228	228			
	CF 2	1.765	2.890	2.865	6.077	0,77%	1,21%	2,58%	3.212	4.312	3.187			
	Mitraguna & Others	1.765	2.749	2.729	5.630	0,87%	1,29%	2,68%	2.901	3.865	2.881			
	Pensiun	-	141	136	447	0,00%	0,53%	1,75%	310	447	306			
	Total Pembiayaan	2.584	3.424	3.743	7.518	0,97%	1,24%	2,51%	3.776	4.934	4.095	0,58%	76,75%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.535	3.498	3.821	1,42%	1,42%	1,56%	323	451	286			
	CF 1	340	540	364	364	4,00%	4,08%	4,12%	(0)	24	(175)			
	Total Griya	340	540	364	364	5,00%	5,24%	5,27%	(0)	24	(175)			
	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	3.821	1,26%	1,16%	1,28%	323	451	286	0,51%	60,39%	-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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	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 (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	100	-	-100	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	-	-	-	100	-	-100	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	1.438	-	-1.438	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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	656	721	108	65	(1.090)	-60,18%	126	21,17%	9.865	7,31%	(9.144)
2	Tabungan	46.385	47.950	47.355	47.437	2.551	82	(514)	-1,07%	1.051	2,27%	59.043	80,34%	(11.606)
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	95.053	95.199	27.371	147	(1.573)	-1,63%	29.917	45,83%	87.852	108,36%	7.348
	CASA	46.981	49.762	48.011	48.158	2.658	147	(1.604)	-3,22%	1.177	2,51%	68.908	69,89%	(20.750)
	(%) CASA	71,97%	51,42%	50,51%	50,59%									
	FDR	134,21%	100,81%	102,84%	102,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	998	999		1	8	0,85%	(399)	-28,52%	-	0,00%	999
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	997	998		1	8	0,85%	(360)	-26,51%		0,00%	998
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.330	16.124	60	60	0	557	-206	686	266	17.933	89,91%	(1.809)
	KUR	14.693	15.812	15.608	60	60	0	581	-204	915	264	17.058	91,50%	(1.450)
	Non KUR	745	518	516	-	-	0	-24	-2	-228	2	875	59,02%	(358)
3	PWG	3.211	6.101	6.483	460	466	7	2	382	3.272	84	7.953	81,51%	(1.470)
	Cilem	3.211	6.101	6.483	460	466	7	2	382	3.272	84	7.953	81,51%	(1.470)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.144	470	480	11	-90	17	6.175	463	77.223	97,31%	(2.079)
	CF 1	2.071	11.185	11.458	164	310	146	-22	273	9.387	37	5.308	215,87%	6.150
	Total Griya	1.516	10.178	10.463	164	310	146	0	285	8.947	25	3.948	265,04%	6.515
	• Total Non Program	1.516	4.880	5.000	-	143	143	606	120	3.484	23	3.948	126,66%	1.053
	• Program	-	5.298	5.463	164	167	3	1.060	165	5.463	2	0	0,00%	5.463
	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	97.750	989	1.007	17	469	193	10.134	814	103.108	94,80%	(5.358)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	323	475	831	0,98%	2,91%	5,16%	357	680	508			
	KUR	98	236	475	765	0,67%	3,00%	4,90%	290	667	528			
	Non KUR	53	87	-	67	7,15%	0,00%	12,88%	67	13	(20)			
3	PWG	-	-	-	110	0,00%	0,00%	1,70%	110	110	110			
	Cilem	-	-	-	110	0,00%	0,00%	1,70%	110	110	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.910	1,23%	3,72%	5,20%	1.114	3.065	833			
	CF 1	-	-	-	370	0,00%	0,00%	3,23%	370	370	370			
	Total Griya	-	-	-	370	0,00%	0,00%	3,53%	370	370	370			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	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	4.852	1,14%	3,35%	4,96%	1.581	3.855	1.451	1,51%	69,55%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	329	107	107	0,73%	0,66%	0,66%	-	(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%	5,25%	(650)	2.598	985	3,77%	28,22%	-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 (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.600	4.620	252	20	1.031	28,73%	(1.257)	-21,39%	14.586	31,67%	(9.966)
2	Tabungan	83.977	92.628	89.209	89.493	4.640	284	(3.135)	-3,38%	5.516	6,57%	97.359	91,92%	(7.866)
3	Deposito	19.184	13.402	13.969	13.969	227	0	567	4,23%	(5.215)	-27,18%	19.853	70,36%	(5.884)
	Total	109.038	109.619	107.777	108.082	5.119	304	(1.538)	-1,40%	(956)	-0,88%	131.798	82,01%	(23.716)
	CASA	89.854	96.217	93.809	94.113	4.892	304	(2.104)	-2,19%	4.259	4,74%	111.945	84,07%	(17.832)
	(%) CASA	82,41%	87,77%	87,04%	87,08%									
	FDR	40,48%	56,65%	57,81%	57,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	9.069	9.243		174	784	9,27%	662	7,72%	-	0,00%	9.243
2	Giro ISE	1.236	802	1.808	1.802		(7)	1.000	124,73%	566	45,79%		0,00%	1.802
3	Tabungan ISE	7.345	7.657	7.260	7.441		181	(216)	-2,82%	96	1,31%		0,00%	7.441
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	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	13.571	200	-	-200	715	-72	4.066	72	13.973	97,12%	(402)
	KUR	9.147	12.517	12.451	200	-	-200	542	-66	3.304	66	13.376	93,08%	(925)
	Non KUR	358	1.125	1.120	-	-	0	173	-5	762	5	597	187,70%	523
3	PWG	9.262	11.461	11.382	406	49	-358	-376	-79	2.120	128	16.056	70,89%	(4.674)
	Cilem	9.262	11.461	11.382	406	49	-358	-376	-79	2.120	128	16.056	70,89%	(4.674)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.714	521	460	-61	-365	-152	11.338	612	46.807	78,44%	(10.093)
	CF 1	14.455	17.700	17.549	521	-	-521	-286	-151	3.094	151	16.888	103,91%	661
	Total Griya	3.903	8.700	8.669	335	-	-335	0	-31	4.766	31	4.782	181,30%	3.887
	• Total Non Program	3.903	6.900	6.869	-	-	0	-12	-30	2.967	30	4.782	143,67%	2.088
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.880	187	-	-187	-286	-120	-1.672	120	12.107	73,35%	(3.226)
	CF 2	10.922	19.166	19.165	-	460	460	-79	-1	8.244	461	29.919	64,06%	(10.754)
	Mitraguna & Others	10.683	18.429	18.431	-	460	460	-283	2	7.749	458	29.204	63,11%	(10.773)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.301	1.128	1.009	-119	-37	198	18.158	811	76.836	81,08%	(14.535)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	197	0,00%	0,00%	1,45%	197	197	197			
	KUR	-	-	-	197	0,00%	0,00%	1,58%	197	197	197			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	490	0,00%	0,00%	4,30%	490	490	490			
	Cilem	-	-	-	490	0,00%	0,00%	4,30%	490	490	490			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	975	1,42%	0,93%	2,66%	631	615	570			
	CF 1	360	405	344	564	2,49%	1,94%	3,21%	220	204	158			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	564	3,41%	3,82%	6,35%	220	204	158			
	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	1.662	0,82%	0,55%	2,67%	1.318	1.302	1.256	3,08%	-15,35%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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%	-476,66%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	822	723	(442)	(99)	(88)	-10,84%	720	20826,06%	6	#####	717
2	Tabungan	34.487	31.138	32.370	33.059	578	689	1.921	6,17%	(1.428)	-4,14%	39.698	83,28%	(6.639)
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	35.627	36.217	137	590	1.764	5,12%	(1.791)	-4,71%	43.281	83,68%	(7.064)
	CASA	34.491	31.949	33.192	33.782	137	590	1.834	5,74%	(709)	-2,05%	39.704	85,09%	(5.922)
	(%) CASA	90,75%	92,73%	93,17%	93,28%									
	FDR	1,90%	2,84%	2,89%	2,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	66	70	4	8	12,40%	(89)	-56,08%	-	0,00%	70	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	62	66	70	4	8	12,40%	(89)	-56,08%		0,00%	70	
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	924	4	48	44	-60	35	280	13	1.824	50,67%	(900)
	Cilem	644	889	924	4	48	44	-60	35	280	13	1.824	50,67%	(900)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	107	-	20	20	62	19	28	1	78	136,04%	28
	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	107	-	20	20	62	19	28	1	78	136,04%	28
	Mitraguna & Others	78	88	107	-	20	20	62	19	28	1	78	136,04%	28
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.031	4	68	64	2	54	309	14	1.903	54,18%	(872)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	4	0,00%	0,00%	0,45%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,45%	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%	0,41%	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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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