

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MTD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	415.312	415.227	(2.867)	(85)	173.754	71,96%	176.930	74,25%	384.203	108,08%	31.024
2	Tabungan	1.732.891	1.859.030	1.842.553	1.834.164	56.174	(8.389)	(24.866)	-1,34%	101.273	5,84%	1.972.158	93,00%	(137.994)
3	Deposito	877.742	1.006.845	981.717	982.013	27.995	295	(24.833)	-2,47%	104.271	11,88%	892.777	110,00%	89.236
Total		2.848.930	3.107.348	3.239.583	3.231.404	81.302	(8.179)	124.055	3,99%	382.474	13,43%	3.249.137	99,45%	(17.734)
CASA		1.971.188	2.100.503	2.257.865	2.249.391	53.307	(8.474)	148.888	7,09%	278.203	14,11%	2.356.360	95,46%	(106.969)
(% CASA)		69,19%	67,60%	69,70%	69,61%									
FDR		84,13%	87,07%	83,15%	83,36%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MTD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	120.641	1.685	500	-1.185	-6.011	-4.650	-2.321	5.150	154.342	78,16%	(33.701)
	Linkage	22.750	26.138	25.725	-	-	-	10	-413	2.975	413	36.415	70,64%	(10.690)
	Non-Linkage	100.212	99.154	94.916	1.685	500	-1.185	-6.021	-4.237	-5.296	4.737	117.927	80,49%	(23.010)
	• Local Champion	83.501	67.399	66.906	1.320	500	-820	-11.270	-493	-16.595	993	91.899	72,80%	(24.993)
	• Value Chain	16.712	31.755	28.010	365	-	(365)	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	323.496	4.465	3.515	-950	-9.766	-3.904	-1.044	4.559	356.921	90,64%	(33.426)
	KUR	291.370	304.664	303.961	4.125	3.515	-610	-3.340	-703	12.591	4.218	335.168	90,69%	(31.207)
	Non KUR	19.446	19.876	19.535	340	-	-340	564	-341	88	341	21.753	89,80%	(2.219)
3	PWG	193.140	311.736	314.966	38.116	21.466	-16.650	11.829	3.230	121.825	18.237	344.208	91,50%	(29.242)
	Cilem	122.752	210.728	212.370	16.589	7.826	-8.762	4.926	1.641	89.618	6.185	246.061	86,31%	(33.691)
	Gadai	70.389	101.008	102.596	21.527	13.640	-7.888	6.902	1.588	32.207	12.051	98.147	104,53%	4.449
4	CFG	1.770.026	1.944.093	1.934.476	22.756	12.991	-9.766	12.103	-9.617	164.450	22.608	1.992.000	97,11%	(57.525)
	CF 1	463.002	518.559	516.786	8.386	2.952	-5.435	-305	-1.773	53.784	4.725	500.470	103,26%	16.316
	Total Griya	392.209	435.699	434.284	7.369	1.771	-5.598	0	-1.415	42.075	3.186	410.944	105,68%	23.340
	• Total Non Program	388.279	424.552	422.987	6.870	1.604	-5.266	6.848	-1.565	34.708	3.169	396.555	106,67%	26.432
	• Program	3.930	11.147	11.297	499	167	-332	1.756	150	7.367	17	14.389	77,51%	(3.092)
	Oto	70.793	82.860	82.502	1.017	1.180	164	-305	-358	11.709	1.539	89.526	92,15%	(7.024)
	CF 2	1.307.024	1.425.534	1.417.689	14.370	10.039	-4.331	12.408	-7.844	110.665	17.883	1.491.530	95,05%	(73.841)
	Mitraguna & Others	1.211.757	1.326.190	1.319.466	13.590	9.939	-3.651	11.344	-6.724	107.709	16.663	1.379.110	95,68%	(59.645)
	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	2.693.579	67.022	38.472	-28.550	21.824	-12.082	296.634	50.554	2.847.472	94,60%	(153.893)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	3.305	0,41%	0,00%	2,74%	3.299	2.797	3.299			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	3.305	0,46%	0,00%	3,48%	3.305	2.841	3.305			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	29.045	1,43%	1,92%	8,98%	22.812	24.604	22.812			
	KUR	3.770	4.834	4.834	26.319	1,29%	1,59%	8,66%	21.485	22.550	21.485			
	Non KUR	671	1.399	1.399	2.725	3,45%	7,04%	13,95%	1.327	2.054	1.327			
3	PWG	155	2	2	11.075	0,08%	0,00%	3,52%	11.073	10.920	11.073			
	Cilem	155	2	2	8.916	0,13%	0,00%	4,20%	8.913	8.760	8.913			
	Gadai	-	-	-	2.160	0,00%	0,00%	2,11%	2.160	2.160	2.160			
4	CFG	19.018	30.183	28.147	67.513	1,07%	1,45%	3,49%	39.366	48.495	37.330			
	CF 1	8.456	11.874	11.479	24.543	1,83%	2,21%	4,75%	13.064	16.087	12.669			
	Total Griya	6.832	10.848	10.463	14.501	1,74%	2,40%	3,34%	4.038	7.669	3.653			
	Oto	1.624	1.027	1.016	10.042	2,29%	1,23%	12,17%	9.026	8.418	9.015			
	CF 2	10.562	18.309	16.669	42.970	0,81%	1,17%	3,03%	26.301	32.409	24.661			
	Mitraguna & Others	10.315	17.929	16.481	40.607	0,85%	1,24%	3,08%	24.126	30.292	22.678			
	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	110.938	1,01%	1,27%	4,12%	76.550	86.817	74.514	1,04%	74,79%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,45%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,95%	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	4.972	1,04%	1,44%	1,54%	288	1.746	56			
	KUR	1.952	4.295	4.075	4.433	0,67%	1,34%	1,46%	358	2.481	137			
	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	28.362	1,90%	1,43%	1,47%	596	(5.329)	781			
	CF 1	5.942	6.610	4.809	5.652	1,28%	0,93%	1,09%	843	(290)	(958)			
	Total Griya	5.028	6.005	4.373	5.042	1,28%	1,00%	1,16%	668	13	(963)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.710	2,12%	1,61%	1,60%	(247)	(5.039)	1.739			
	Mitraguna & Others	27.082	20.709	22.326	22.084	2,23%	1,68%	1,67%	(242)	(4.999)	1.375			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.079	1,59%	1,26%	1,30%	891	(2.922)	844	1,42%	-9,29%	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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	27.069	27.107	(4.264)	38	1.712	6,74%	(2.429)	-8,22%	42.826	63,30%	(15.719)
2	Tabungan	75.287	92.481	89.746	89.127	2.646	(620)	(3.354)	-3,63%	13.839	18,38%	93.900	94,92%	(4.773)
3	Deposito	166.481	142.703	142.329	142.324	9.873	(6)	(380)	-0,27%	(24.158)	-14,51%	167.973	84,73%	(25.649)
	Total	271.304	260.579	259.145	258.557	8.255	(588)	(2.022)	-0,78%	(12.747)	-4,70%	304.699	84,86%	(46.142)
	CASA	104.823	117.876	116.815	116.234	(1.618)	(582)	(1.642)	-1,39%	11.411	10,89%	136.726	85,01%	(20.492)
	(%) CASA	38,64%	45,24%	45,08%	44,95%									
	FDR	71,62%	78,78%	78,68%	78,86%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	60.021	975	610	-365	944	-402	-5.388	1.012	69.529	86,33%	(9.508)
	KUR	63.164	57.622	57.297	775	610	-165	251	-325	-5.867	935	67.096	85,40%	(9.799)
	Non KUR	2.245	2.800	2.724	200	-	-200	693	-77	479	77	2.433	111,96%	291
3	PWG	10.519	14.446	14.425	1.176	478	-698	152	-21	3.906	500	17.123	84,24%	(2.699)
	Cilem	10.519	14.446	14.425	1.176	478	-698	152	-21	3.906	500	17.123	84,24%	(2.699)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.784	2.686	1.667	-1.019	245	-960	6.306	2.627	133.187	86,18%	(18.403)
	CF 1	58.498	62.301	61.702	2.016	327	-1.689	89	-599	3.204	926	60.283	102,35%	1.419
	Total Griya	56.812	59.489	58.936	2.016	327	-1.689	0	-553	2.124	880	56.786	103,79%	2.150
	• Total Non Program	55.952	58.671	58.122	2.016	327	-1.689	2.044	-549	2.170	876	53.636	108,36%	4.486
	• 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	670	1.340	670	155	-360	3.102	1.700	72.903	72,81%	(19.822)
	Mitraguna & Others	49.699	53.170	52.811	670	1.340	670	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	203.892	4.837	2.755	-2.082	3.802	-1.383	9.597	4.139	237.739	85,76%	(33.847)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	5.457	1,64%	2,49%	9,09%	3.952	4.385	3.969			
	KUR	1.022	1.291	1.029	4.935	1,62%	1,79%	8,61%	3.906	3.913	3.644			
	Non KUR	49	196	475	522	2,19%	16,97%	19,15%	46	472	326			
3	PWG	95	-	-	599	0,91%	0,00%	4,16%	599	504	599			
	Cilem	95	-	-	599	0,91%	0,00%	4,16%	599	504	599			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	5.061	1,72%	2,08%	4,41%	2.658	3.196	2.509			
	CF 1	1.284	1.536	1.880	3.368	2,19%	3,02%	5,46%	1.488	2.084	1.832			
	Total Griya	1.284	1.536	1.880	3.094	2,26%	3,16%	5,25%	1.214	1.810	1.558			
	Oto	-	-	-	274	0,00%	0,00%	9,90%	274	274	274			
	CF 2	581	1.015	522	1.693	1,16%	0,98%	3,19%	1.170	1.112	678			
	Mitraguna & Others	581	1.015	522	1.693	1,17%	0,98%	3,21%	1.170	1.112	678			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	11.117	1,56%	1,91%	5,45%	7.204	8.086	7.072	0,60%	89,00%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,38%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	24,60%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	855	0,65%	1,50%	1,43%	(51)	432	114			
	KUR	260	691	859	855	0,41%	1,49%	1,49%	(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%	68,05%	-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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	22.710	22.680	(4.874)	(30)	637	2,89%	(2.081)	-8,40%	37.820	59,97%	(15.140)
2	Tabungan	139.675	136.927	134.289	134.051	3.770	(239)	(2.876)	-2,10%	(5.624)	-4,03%	158.244	84,71%	(24.193)
3	Deposito	81.953	78.771	79.020	79.020	(1.465)	0	249	0,32%	(2.933)	-3,58%	83.187	94,99%	(4.167)
	Total	246.389	237.742	236.020	235.751	(2.570)	(268)	(1.991)	-0,84%	(10.638)	-4,32%	279.251	84,42%	(43.499)
	CASA	164.436	158.971	156.999	156.731	(1.105)	(268)	(2.240)	-1,41%	(7.705)	-4,69%	196.064	79,94%	(39.333)
	(%) CASA	66,74%	66,87%	66,52%	66,48%									
	FDR	63,49%	72,37%	72,67%	72,75%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	9.964	1.079	331	-747	540	179	4.126	153	12.717	78,35%	(2.754)
	Cilem	5.838	9.785	9.964	1.079	331	-747	540	179	4.126	153	12.717	78,35%	(2.754)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	143.549	1.988	1.958	-30	1.001	474	12.007	1.484	151.764	94,59%	(8.215)
	CF 1	81.145	75.863	75.684	758	634	-124	166	-180	-5.462	814	80.866	93,59%	(5.182)
	Total Griya	74.220	69.714	69.666	601	634	33	0	-48	-4.554	682	72.806	95,69%	(3.140)
	• Total Non Program	73.552	69.083	69.036	601	634	33	213	-47	-4.516	681	70.358	98,12%	(1.322)
	• 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	67.866	1.230	1.324	94	835	654	17.468	670	70.899	95,72%	(3.033)
	Mitraguna & Others	49.913	66.240	66.903	1.230	1.324	94	731	663	16.990	661	69.624	96,09%	(2.721)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	171.507	3.416	2.289	-1.127	1.373	-547	15.079	2.837	189.488	90,51%	(17.981)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	128	0,19%	0,00%	1,29%	128	117	128			
	Cilem	11	-	-	128	0,19%	0,00%	1,29%	128	117	128			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	2.017	0,88%	1,00%	1,40%	580	855	507			
	CF 1	1.162	1.459	1.383	1.632	1,43%	1,82%	2,16%	249	471	174			
	Total Griya	1.162	1.459	1.383	1.588	1,57%	1,98%	2,28%	205	426	129			
	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	2.145	0,75%	0,84%	1,25%	708	972	636	0,23%	81,25%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	48.184	48.022	(1.973)	(162)	(3.238)	-6,32%	29.247	155,78%	32.608	147,27%	15.414
2	Tabungan	206.902	259.410	257.693	256.643	8.614	(1.051)	(2.767)	-1,07%	49.740	24,04%	226.267	113,42%	30.376
3	Deposito	118.442	104.385	99.462	99.462	4.578	0	(4.923)	-4,72%	(18.980)	-16,02%	120.137	82,79%	(20.674)
	Total	344.119	415.055	405.339	404.127	11.219	(1.212)	(10.928)	-2,63%	60.008	17,44%	379.011	106,63%	25.116
	CASA	225.677	310.670	305.877	304.665	6.642	(1.212)	(6.005)	-1,93%	78.988	35,00%	258.875	117,69%	45.790
	(%) CASA	65,58%	74,85%	75,46%	75,39%									
	FDR	96,55%	92,15%	93,35%	93,63%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	84.111	1.335	-	-1.335	-9.025	-3.465	1.126	3.465	100.415	83,76%	(16.305)
	Linkage	21.612	25.302	24.890	-	-	-	28	-413	3.277	413	29.203	85,23%	(4.313)
	Non-Linkage	61.373	62.273	59.221	1.335	-	-1.335	-9.053	-3.052	-2.152	3.052	71.212	83,16%	(11.991)
	• Local Champion	55.173	37.334	36.827	970	-	-970	-13.343	-507	-18.346	507	59.838	61,54%	(23.011)
	• Value Chain	6.200	24.939	22.395	365	-	(365)	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	43.675	650	800	150	264	413	494	387	46.510	93,91%	(2.834)
	KUR	40.519	41.115	41.553	650	800	150	439	438	1.034	362	43.648	95,20%	(2.094)
	Non KUR	2.662	2.147	2.122	-	-	0	-175	-25	-540	25	2.862	74,15%	(740)
3	PWG	26.463	43.181	43.630	6.028	2.776	-3.252	2.081	450	17.167	2.326	37.150	117,44%	6.481
	Cilem	12.356	24.198	24.503	2.847	1.059	-1.788	1.790	304	12.147	755	17.679	138,60%	6.824
	Gadai	14.108	18.982	19.128	3.180	1.717	-1.463	291	145	5.020	1.572	19.471	98,24%	(343)
4	CFG	179.631	208.442	206.971	1.486	35	-1.451	-700	-1.471	27.340	1.506	198.860	104,08%	8.111
	CF 1	55.651	68.195	67.726	126	-	-126	207	-470	12.074	470	59.549	113,73%	8.176
	Total Griya	50.392	59.584	59.206	-	-	0	0	-378	8.814	378	52.444	112,89%	6.762
	• Total Non Program	50.392	59.584	59.206	-	-	0	1.188	-378	8.814	378	52.444	112,89%	6.762
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.520	126	-	-126	207	-92	3.260	92	7.105	119,91%	1.415
	CF 2	123.980	140.247	139.245	1.360	35	-1.325	-907	-1.002	15.265	1.037	139.310	99,95%	(65)
	Mitraguna & Others	122.658	138.841	137.846	1.360	35	-1.325	-970	-995	15.188	1.030	137.009	100,61%	836
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	378.387	9.499	3.611	-5.888	-7.381	-4.073	46.126	7.684	382.934	98,81%	(4.547)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	3.305	0,61%	0,00%	3,93%	3.305	2.797	3.305			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	3.305	0,76%	0,00%	5,58%	3.305	2.841	3.305			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	3.474	0,95%	1,71%	7,95%	2.735	3.065	2.506			
	KUR	305	765	686	3.188	0,75%	1,67%	7,67%	2.501	2.883	2.423			
	Non KUR	104	203	53	287	3,92%	2,47%	13,50%	233	182	83			
3	PWG	-	-	-	3.744	0,00%	0,00%	8,58%	3.744	3.744	3.744			
	Cilem	-	-	-	3.242	0,00%	0,00%	13,23%	3.242	3.242	3.242			
	Gadai	-	-	-	502	0,00%	0,00%	2,62%	502	502	502			
4	CFG	673	1.272	1.279	7.233	0,37%	0,61%	3,49%	5.955	6.560	5.961			
	CF 1	295	265	196	2.511	0,53%	0,29%	3,71%	2.315	2.216	2.246			
	Total Griya	295	-	-	585	0,58%	0,00%	0,99%	585	290	585			
	Oto	-	265	196	1.926	0,00%	2,28%	22,61%	1.730	1.926	1.661			
	CF 2	379	1.007	1.083	4.722	0,31%	0,77%	3,39%	3.640	4.344	3.715			
	Mitraguna & Others	379	1.007	1.083	4.722	0,31%	0,78%	3,43%	3.640	4.344	3.715			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	17.756	0,48%	0,53%	4,69%	15.738	16.166	15.516	0,69%	85,29%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-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	2.249	0,54%	0,98%	1,09%	207	1.281	116			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,53%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,55%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.500	0,35%	0,60%	0,66%	207	1.339	110	1,07%	-62,08%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	22.124	22.127	(211)	3	19.491	739,48%	2.308	11,65%	31.713	69,77%	(9.586)
2	Tabungan	188.323	168.806	163.828	163.010	9.458	(818)	(5.796)	-3,43%	(25.313)	-13,44%	206.910	78,78%	(43.900)
3	Deposito	54.534	91.558	76.738	76.738	849	0	(14.820)	-16,19%	22.204	40,71%	55.746	137,66%	20.992
	Total	262.676	263.000	262.690	261.875	10.096	(815)	(1.125)	-0,43%	(801)	-0,30%	294.368	88,96%	(32.493)
	CASA	208.142	171.442	185.952	185.137	9.247	(815)	13.695	7,99%	(23.005)	-11,05%	238.622	77,59%	(53.485)
	(%) CASA	79,24%	65,19%	70,79%	70,70%									
	FDR	66,71%	76,80%	76,51%	76,75%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	9.054	230	180	-50	1.193	-4	8.348	184	5.179	174,83%	3.875
	KUR	498	7.829	7.829	160	180	20	1.132	-1	7.331	181	4.650	168,35%	3.178
	Non KUR	209	1.229	1.226	70	-	-70	61	-4	1.016	4	529	231,78%	697
3	PWG	23.244	33.746	34.556	5.073	3.569	-1.505	2.619	810	11.312	2.759	37.119	93,10%	(2.563)
	Cilem	7.809	11.491	11.601	943	568	-375	44	111	3.792	458	17.547	66,12%	(5.945)
	Gadai	15.435	22.255	22.954	4.131	3.001	-1.130	2.574	699	7.519	2.302	19.572	117,28%	3.382
4	CFG	144.290	158.744	156.934	572	124	-448	797	-1.810	12.643	1.934	165.073	95,07%	(8.139)
	CF 1	8.588	11.624	11.574	328	-	-328	-25	-51	2.985	51	11.872	97,49%	(298)
	Total Griya	7.701	10.580	10.548	328	-	-328	0	-32	2.847	32	9.914	106,39%	633
	• Total Non Program	7.409	9.962	9.931	328	-	-328	305	-31	2.522	31	8.845	112,27%	1.085
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.026	-	-	0	-25	-19	138	19	1.958	52,41%	(932)
	CF 2	135.702	147.119	145.360	244	124	-120	822	-1.759	9.658	1.883	153.201	94,88%	(7.841)
	Mitraguna & Others	125.011	133.617	131.989	80	124	44	216	-1.628	6.978	1.752	140.480	93,96%	(8.491)
	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	200.978	5.875	3.873	-2.003	4.608	-1.005	25.750	4.878	214.357	93,76%	(13.380)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	511	0,00%	2,09%	5,64%	321	511	511			
	KUR	-	-	-	169	0,00%	0,00%	2,15%	169	169	169			
	Non KUR	-	-	190	342	0,00%	15,42%	27,91%	153	342	342			
3	PWG	-	86	-	1.212	0,00%	0,00%	3,51%	1.212	1.212	1.125			
	Cilem	-	-	-	515	0,00%	0,00%	4,44%	515	515	515			
	Gadai	-	86	-	697	0,00%	0,00%	3,03%	697	697	610			
4	CFG	2.296	3.915	3.664	9.099	1,59%	2,31%	5,80%	5.435	6.803	5.184			
	CF 1	66	54	33	586	0,77%	0,28%	5,06%	553	519	531			
	Total Griya	66	54	33	577	0,86%	0,31%	5,47%	544	511	523			
	Oto	-	-	-	9	0,00%	0,00%	0,83%	9	9	9			
	CF 2	2.230	3.861	3.631	8.513	1,64%	2,47%	5,86%	4.883	6.284	4.653			
	Mitraguna & Others	2.230	3.861	3.631	8.016	1,78%	2,72%	6,07%	4.385	5.786	4.155			
	Pensiun	-	-	-	498	0,00%	0,00%	3,72%	498	498	498			
	Total Pembiayaan	2.296	4.001	3.853	10.821	1,31%	1,91%	5,38%	6.968	8.525	6.820	1,65%	69,42%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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%	-233,45%	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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	429	429	(151)	0	(1)	-0,20%	(1.658)	-79,44%	2.964	14,48%	(2.535)
2	Tabungan	37.117	39.166	38.375	38.241	1.229	(134)	(924)	-2,36%	1.124	3,03%	42.245	90,52%	(4.003)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	51.353	51.220	1.082	(134)	(923)	-1,77%	1.276	2,56%	56.019	91,43%	(4.799)
	CASA	39.204	39.595	38.804	38.670	1.078	(134)	(925)	-2,34%	(533)	-1,36%	45.208	85,54%	(6.538)
	(%) CASA	78,50%	75,94%	75,56%	75,50%									
	FDR	145,08%	121,45%	121,76%	122,08%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.128	206	324	118	88	254	1.893	71	2.623	119,27%	505
	Cilem	1.235	2.874	3.128	206	324	118	88	254	1.893	71	2.623	119,27%	505
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.399	320	132	-188	48	-1.054	-11.823	1.186	64.465	92,14%	(5.065)
	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	58.990	320	132	-188	51	-1.051	-11.768	1.183	64.007	92,16%	(5.017)
	Mitraguna & Others	66.540	55.435	54.535	320	132	-188	87	-899	-12.005	1.031	57.104	95,50%	(2.568)
	Pensiun	4.218	4.607	4.455	-	-	0	-36	-152	237	152	6.903	64,53%	(2.449)
	Total Pembiayaan	72.457	63.328	62.527	526	456	-70	137	-800	-9.929	1.256	67.087	93,20%	(4.560)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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%	8,18%	2.486	1.800	2.407			
	Mitraguna & Others	2.931	2.416	2.337	4.764	4,41%	4,22%	8,74%	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	16-Nov-25	31-Dec-24	31-Oct-25	16-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%	6,31%	(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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	184.713	184.697	(3.738)	(16)	158.505	605,16%	125.534	212,19%	68.641	269,08%	116.056
2	Tabungan	111.248	118.802	119.538	118.855	2.322	(684)	53	0,04%	7.606	6,84%	123.928	95,91%	(5.074)
3	Deposito	16.666	19.370	20.202	20.202	97	0	832	4,29%	3.536	21,21%	17.858	113,12%	2.344
	Total	187.077	164.364	324.453	323.753	(1.320)	(700)	159.389	96,97%	136.676	73,06%	210.427	153,86%	113.326
	CASA	170.411	144.994	304.251	303.551	(1.416)	(700)	158.557	109,35%	133.141	78,13%	192.569	157,63%	110.982
	(%) CASA	91,09%	88,22%	93,77%	93,76%									
	FDR	105,51%	131,77%	66,99%	67,13%									

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	3.820	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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	49.698	670	575	-95	-162	-92	3.600	667	51.469	96,56%	(1.771)
	KUR	42.963	47.332	47.301	670	575	-95	-42	-31	4.339	606	48.188	98,16%	(886)
	Non KUR	3.135	2.458	2.396	-	-	0	-120	-61	-738	61	3.281	73,04%	(885)
3	PWG	20.876	31.646	32.683	5.531	4.248	-1.283	1.812	1.038	11.808	3.210	35.758	91,40%	(3.074)
	Cilem	7.514	12.700	13.439	992	1.090	98	479	739	5.924	351	17.033	78,90%	(3.594)
	Gadai	13.361	18.946	19.245	4.539	3.158	-1.381	1.334	299	5.883	2.859	18.725	102,78%	520
4	CFG	127.111	131.908	132.203	3.637	939	-2.698	-1.214	295	5.092	644	140.053	94,39%	(7.850)
	CF 1	49.510	49.727	50.155	2.587	714	-1.873	-17	428	646	286	51.150	98,05%	(995)
	Total Griya	39.898	39.179	39.080	2.358	-	-2.358	0	-99	-819	99	40.753	95,89%	(1.674)
	• Total Non Program	39.898	39.179	39.080	2.358	-	-2.358	420	-99	-819	99	40.753	95,89%	(1.674)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.075	229	714	485	-17	527	1.464	187	10.397	106,53%	679
	CF 2	77.602	82.181	82.048	1.050	225	-825	-1.198	-133	4.446	358	88.903	92,29%	(6.855)
	Mitraguna & Others	75.812	80.105	79.993	1.050	225	-825	-1.417	-112	4.181	337	86.628	92,34%	(6.635)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	217.342	9.838	5.762	-4.077	1.169	755	19.957	5.006	230.580	94,26%	(13.238)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	4.444	0,27%	1,10%	8,94%	3.896	4.321	4.000			
	KUR	68	332	433	4.235	0,16%	0,92%	8,95%	3.801	4.167	3.903			
	Non KUR	56	112	115	209	1,79%	4,67%	8,74%	95	153	98			
3	PWG	-	-	-	708	0,00%	0,00%	2,17%	708	708	708			
	Cilem	-	-	-	428	0,00%	0,00%	3,18%	428	428	428			
	Gadai	-	-	-	280	0,00%	0,00%	1,46%	280	280	280			
4	CFG	2.018	3.874	4.027	4.405	1,59%	3,05%	3,33%	378	2.386	530			
	CF 1	1.770	1.943	1.931	1.813	3,58%	3,88%	3,62%	(118)	43	(129)			
	Total Griya	1.463	1.943	1.931	611	3,67%	4,93%	1,56%	(1.321)	(853)	(1.332)			
	Oto	307	-	-	1.203	3,19%	0,00%	10,86%	1.203	896	1.203			
	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	9.557	1,09%	2,11%	4,40%	4.982	7.415	5.239	0,35%	92,00%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-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%	3,65%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	941	0,26%	0,71%	0,71%	6	605	(1.433)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	851	0,05%	1,03%	1,04%	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%	80,35%	-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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	4.059	4.099	(2.965)	40	2.708	194,59%	2.172	112,69%	10.667	38,43%	(6.568)
2	Tabungan	70.495	82.378	79.447	79.029	2.277	(418)	(3.349)	-4,07%	8.533	12,10%	84.695	93,31%	(5.667)
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	176.203	175.825	(699)	(378)	(1.340)	-0,76%	39.139	28,63%	160.500	109,55%	15.325
	CASA	72.423	83.770	83.506	83.128	(688)	(378)	(642)	-0,77%	10.705	14,78%	95.362	87,17%	(12.234)
	(%) CASA	52,98%	47,28%	47,39%	47,28%									
	FDR	94,77%	84,93%	85,26%	85,45%									

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	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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	35.311	34.958	400	100	-300	674	-353	3.199	453	36.518	95,73%	(1.561)
	KUR	29.577	32.881	32.551	400	100	-300	745	-330	2.974	430	34.124	95,39%	(1.572)
	Non KUR	2.181	2.430	2.406	-	-	0	-72	-23	225	23	2.395	100,49%	12
3	PWG	6.201	8.941	9.027	586	332	-255	-29	86	2.825	246	13.514	66,79%	(4.488)
	Cilem	6.201	8.941	9.027	586	332	-255	-29	86	2.825	246	13.514	66,79%	(4.488)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	106.250	1.110	1.062	-48	1.471	35	14.668	1.026	102.219	103,94%	4.031
	CF 1	23.474	29.546	29.862	-	467	467	-229	316	6.388	151	26.487	112,74%	3.375
	Total Griya	17.263	19.997	19.944	-	-	0	0	-53	2.681	53	18.293	109,03%	1.651
	• Total Non Program	17.263	19.997	19.944	-	-	0	172	-53	2.681	53	18.293	109,03%	1.651
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.919	-	467	467	-229	369	3.707	98	8.195	121,04%	1.724
	CF 2	68.107	76.668	76.388	1.110	595	-515	1.700	-281	8.280	876	75.731	100,87%	656
	Mitraguna & Others	64.272	72.869	72.616	1.110	595	-515	1.727	-253	8.345	848	71.706	101,27%	911
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	150.234	2.096	1.493	-603	2.115	-232	20.693	1.725	152.251	98,68%	(2.017)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	1.373	0,01%	0,12%	3,93%	1.330	1.369	1.370			
	KUR	-	3	43	1.116	0,00%	0,13%	3,43%	1.073	1.116	1.113			
	Non KUR	4	-	-	257	0,19%	0,00%	10,68%	257	253	257			
3	PWG	48	-	-	385	0,78%	0,00%	4,26%	385	336	385			
	Cilem	48	-	-	385	0,78%	0,00%	4,26%	385	336	385			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	4.892	0,60%	1,34%	4,60%	3.470	4.344	3.461			
	CF 1	172	1.127	1.125	2.844	0,73%	3,81%	9,53%	1.720	2.673	1.718			
	Total Griya	-	1.127	1.125	1.370	0,00%	5,62%	6,87%	245	1.370	243			
	Oto	172	-	-	1.475	2,76%	0,00%	14,87%	1.475	1.303	1.475			
	CF 2	375	304	297	2.047	0,55%	0,39%	2,68%	1.750	1.672	1.743			
	Mitraguna & Others	375	304	297	2.047	0,58%	0,41%	2,82%	1.750	1.672	1.743			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.650	0,46%	0,97%	4,43%	5.185	6.050	5.216	0,78%	82,36%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,68%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,05%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,20%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,21%	(35)	(139)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0,44%	0,47%	0,44%	(35)	101	(0)	0,38%	15,14%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	5.411	5.418	208	7	(1.107)	-16,97%	1.112	25,84%	13.353	40,57%	(7.935)
2	Tabungan	84.533	89.368	88.636	88.097	3.040	(538)	(1.270)	-1,42%	3.564	4,22%	97.545	90,31%	(9.448)
3	Deposito	19.903	26.834	26.734	26.833	(1.780)	99	(1)	-0,00%	6.930	34,82%	20.584	130,36%	6.249
	Total	108.741	122.727	120.781	120.348	1.468	(433)	(2.379)	-1,94%	11.607	10,67%	131.482	91,53%	(11.134)
	CASA	88.838	95.893	94.047	93.515	3.248	(532)	(2.378)	-2,48%	4.677	5,26%	110.898	84,33%	(17.383)
	(%) CASA	81,70%	78,14%	77,87%	77,70%									
	FDR	78,57%	82,58%	84,00%	84,31%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	18.703	3.183	1.404	-1.778	156	-100	5.182	1.504	27.081	69,06%	(8.378)
	Cilem	6.370	9.288	9.049	443	287	-156	-345	-239	2.678	526	16.556	54,66%	(7.507)
	Gadai	7.151	9.515	9.654	2.739	1.117	-1.623	500	139	2.504	978	10.525	91,73%	(871)
4	CFG	68.150	78.677	78.579	1.505	600	-905	656	-98	10.429	698	87.246	90,07%	(8.667)
	CF 1	32.030	33.916	33.530	-	-	0	-243	-385	1.500	385	33.647	99,65%	(117)
	Total Griya	25.555	26.419	26.127	-	-	0	0	-292	572	292	25.628	101,95%	499
	• Total Non Program	25.555	26.419	26.127	-	-	0	-217	-292	572	292	25.628	101,95%	499
	• 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	1.505	600	-905	895	287	8.929	313	53.599	84,05%	(8.551)
	Mitraguna & Others	32.486	41.386	41.706	1.345	600	-745	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	101.460	4.688	2.354	-2.333	1.008	107	16.026	2.247	122.179	83,04%	(20.718)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	185	0,00%	2,57%	4,42%	85	185	152			
	KUR	-	33	100	185	0,00%	2,75%	4,68%	85	185	152			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	454	0,00%	0,00%	2,43%	454	454	454			
	Cilem	-	-	-	240	0,00%	0,00%	2,65%	240	240	240			
	Gadai	-	-	-	214	0,00%	0,00%	2,21%	214	214	214			
4	CFG	1.050	644	794	2.961	1,54%	1,01%	3,77%	2.167	1.910	2.316			
	CF 1	1.050	520	669	2.249	3,28%	1,97%	6,71%	1.581	1.199	1.729			
	Total Griya	697	520	669	1.489	2,73%	2,53%	5,70%	821	792	969			
	Oto	353	-	-	760	5,46%	0,00%	10,27%	760	407	760			
	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	3.599	1,23%	0,88%	3,55%	2.706	2.549	2.922	1,39%	60,91%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-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%	-324,05%	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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	7.355	7.352	(89)	(2)	(2.008)	-21,45%	(329)	-4,28%	16.238	45,28%	(8.886)
2	Tabungan	96.197	116.467	116.041	115.397	(1.379)	(644)	(1.070)	-0,92%	19.199	19,96%	111.265	103,71%	4.131
3	Deposito	50.701	45.950	46.151	46.151	614	0	201	0,44%	(4.550)	-8,97%	51.587	89,46%	(5.436)
	Total	154.579	171.777	169.546	168.900	(855)	(646)	(2.877)	-1,67%	14.321	9,26%	179.091	94,31%	(10.191)
	CASA	103.878	125.827	123.395	122.749	(1.468)	(646)	(3.078)	-2,45%	18.871	18,17%	127.503	96,27%	(4.754)
	(%) CASA	67,20%	73,25%	72,78%	72,68%									
	FDR	122,53%	118,32%	119,52%	119,98%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	35.877	730	680	-50	73	-11	1.458	691	38.497	93,19%	(2.620)
	KUR	32.500	34.255	34.336	730	680	-50	245	81	1.836	599	36.366	94,42%	(2.030)
	Non KUR	1.920	1.633	1.541	-	-	0	-172	-91	-378	91	2.131	72,31%	(590)
3	PWG	17.830	30.105	30.595	5.891	3.721	-2.170	2.493	490	12.765	3.231	31.298	97,75%	(703)
	Cilem	5.164	10.604	10.938	1.181	707	-473	1.032	334	5.774	373	13.667	80,03%	(2.729)
	Gadai	12.666	19.501	19.658	4.710	3.014	-1.696	1.461	156	6.991	2.858	17.632	111,49%	2.026
4	CFG	137.158	137.253	136.166	522	585	63	-499	-1.087	-992	1.672	146.832	92,74%	(10.666)
	CF 1	38.164	40.292	39.864	446	-	-446	-181	-428	1.700	428	39.270	101,51%	594
	Total Griya	33.008	34.228	34.135	446	-	-446	0	-93	1.127	93	32.691	104,42%	1.445
	• Total Non Program	33.008	34.228	34.135	446	-	-446	127	-93	1.127	93	32.691	104,42%	1.445
	• 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	202.639	7.143	4.986	-2.157	2.067	-607	13.231	5.593	216.628	93,54%	(13.990)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	2.729	0,69%	1,77%	7,61%	2.095	2.491	2.008			
	KUR	105	543	522	2.563	0,32%	1,53%	7,46%	2.040	2.458	2.020			
	Non KUR	133	177	111	166	6,92%	6,81%	10,77%	55	33	(11)			
3	PWG	-	-	-	535	0,00%	0,00%	1,75%	535	535	535			
	Cilem	-	-	-	447	0,00%	0,00%	4,09%	447	447	447			
	Gadai	-	-	-	88	0,00%	0,00%	0,45%	88	88	88			
4	CFG	1.146	1.668	999	5.971	0,84%	0,73%	4,38%	4.971	4.825	4.303			
	CF 1	198	738	258	1.897	0,52%	0,64%	4,76%	1.638	1.698	1.158			
	Total Griya	73	609	-	1.004	0,22%	0,00%	2,94%	1.004	930	395			
	Oto	125	129	258	893	2,42%	4,26%	15,58%	635	768	764			
	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	9.234	0,73%	0,80%	4,56%	7.601	7.850	6.846	1,90%	58,30%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	379	318	314	1,39%	0,88%	0,87%	(4)	(164)	(65)			
	KUR	477	248	186	183	1,47%	0,54%	0,53%	(3)	(295)	(65)			
	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	2.744	3,20%	1,93%	2,02%	96	(1.649)	425			
	CF 1	1.329	1.891	1.891	1.890	3,48%	4,69%	4,74%	(1)	561	(1)			
	Total Griya	1.025	1.659	1.659	1.658	3,10%	4,85%	4,86%	(1)	633	(1)			
	Oto	305	232	232	232	5,91%	3,83%	4,06%	-	(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	3.058	2,57%	1,46%	1,51%	93	(1.813)	359	1,32%	12,65%	-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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	11.115	11.122	1.795	6	(3.835)	-25,64%	(1.674)	-13,08%	25.453	43,70%	(14.331)
2	Tabungan	133.664	151.079	150.077	149.277	2.349	(799)	(1.801)	-1,19%	15.614	11,68%	153.100	97,50%	(3.822)
3	Deposito	120.976	138.301	138.268	138.268	(1.570)	0	(33)	-0,02%	17.293	14,29%	122.651	112,73%	15.617
	Total	267.435	304.336	299.460	298.667	2.574	(793)	(5.669)	-1,86%	31.232	11,68%	301.204	99,16%	(2.536)
	CASA	146.460	166.035	161.192	160.399	4.144	(793)	(5.636)	-3,39%	13.939	9,52%	178.552	89,83%	(18.153)
	(%) CASA	54,76%	54,56%	53,83%	53,70%									
	FDR	60,13%	60,32%	61,12%	61,28%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	38.391	400	160	-240	-288	-404	-2.262	564	44.009	87,23%	(5.619)
	KUR	37.299	36.721	36.343	400	160	-240	-364	-378	-956	538	40.604	89,51%	(4.261)
	Non KUR	3.353	2.073	2.047	-	-	0	76	-26	-1.306	26	3.405	60,12%	(1.358)
3	PWG	6.039	13.363	13.609	806	684	-122	576	246	7.570	438	14.444	94,22%	(835)
	Cilem	6.039	13.363	13.609	806	684	-122	576	246	7.570	438	14.444	94,22%	(835)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	131.028	2.567	2.105	-462	1.385	-392	16.920	2.497	123.218	106,34%	7.810
	CF 1	24.580	27.681	27.965	521	500	-21	30	284	3.384	216	27.949	100,06%	16
	Total Griya	19.863	21.337	21.754	318	500	182	0	417	1.891	83	21.467	101,34%	287
	• Total Non Program	19.863	21.337	21.754	318	500	182	305	417	1.891	83	21.467	101,34%	287
	• 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	103.063	2.046	1.605	-441	1.355	-675	13.535	2.280	95.269	108,18%	7.794
	Mitraguna & Others	89.444	103.126	102.455	1.876	1.605	-271	1.153	-671	13.012	2.276	94.502	108,42%	7.954
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	183.027	3.773	2.949	-824	1.672	-550	22.228	3.498	181.671	100,75%	1.356

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	6.249	2,64%	2,05%	16,28%	5.453	5.178	5.221			
	KUR	877	947	705	6.053	2,35%	1,92%	16,66%	5.348	5.176	5.106			
	Non KUR	194	81	92	196	5,80%	4,42%	9,57%	104	2	115			
3	PWG	-	-	-	410	0,00%	0,00%	3,01%	410	410	410			
	Cilem	-	-	-	410	0,00%	0,00%	3,01%	410	410	410			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	2.143	0,69%	0,12%	1,64%	1.982	1.351	1.801			
	CF 1	630	216	38	1.347	2,56%	0,14%	4,82%	1.309	717	1.131			
	Total Griya	568	175	-	421	2,86%	0,00%	1,93%	421	(148)	245			
	Oto	61	41	38	926	1,30%	0,60%	14,92%	888	865	886			
	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	8.802	1,16%	0,52%	4,81%	7.844	6.939	7.431	0,41%	91,50%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.423	1.625	1.873	2,29%	4,19%	4,88%	248	942	450			
	KUR	399	1.226	1.431	1.681	1,07%	3,90%	4,63%	250	1.283	455			
	Non KUR	532	197	194	191	15,87%	9,34%	9,35%	(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%	2,85%	(0)	440	(3)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.568	0,83%	1,26%	1,40%	248	1.236	444	0,44%	68,99%	-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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.919	65.966	15.451	47	1.111	1,71%	26.783	68,35%	50.617	130,32%	15.349
2	Tabungan	123.525	146.373	145.464	145.316	2.331	(148)	(1.057)	-0,72%	21.792	17,64%	141.561	102,65%	3.755
3	Deposito	68.863	124.306	124.127	124.128	(6.480)	0	(178)	-0,14%	55.265	80,25%	70.099	177,07%	54.028
	Total	231.570	335.534	335.511	335.410	11.302	(101)	(124)	-0,04%	103.840	44,84%	262.278	127,88%	73.133
	CASA	162.707	211.228	211.383	211.282	17.782	(101)	54	0,03%	48.575	29,85%	192.178	109,94%	19.104
	(%) CASA	70,26%	62,95%	63,00%	62,99%									
	FDR	34,66%	30,51%	30,28%	30,29%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	10.320	576	223	-353	-241	-271	3.470	495	13.211	78,11%	(2.892)
	Cilem	6.849	10.591	10.320	576	223	-353	-241	-271	3.470	495	13.211	78,11%	(2.892)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.265	528	275	-253	628	-508	17.846	783	96.758	94,32%	(5.492)
	CF 1	59.117	72.436	71.786	498	-	-498	391	-650	12.669	650	67.903	105,72%	3.882
	Total Griya	51.507	63.844	63.374	383	-	-383	0	-469	11.867	469	59.124	107,19%	4.250
	• Total Non Program	49.547	62.004	61.540	383	-	-383	1.421	-464	11.993	464	51.948	118,47%	9.592
	• Program	1.960	1.839	1.834	-	-	0	-13	-5	-126	5	7.176	25,56%	(5.342)
	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	101.585	1.104	498	-605	387	-779	21.316	1.277	109.969	92,38%	(8.384)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	303	0,00%	0,00%	2,94%	303	303	303			
	Cilem	-	-	-	303	0,00%	0,00%	2,94%	303	303	303			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.350	0,88%	3,02%	3,67%	583	2.701	273			
	CF 1	650	3.077	2.768	3.177	1,10%	3,82%	4,43%	409	2.527	99			
	Total Griya	404	2.891	2.588	2.347	0,79%	4,05%	3,70%	(241)	1.942	(544)			
	Oto	245	187	180	830	3,22%	2,09%	9,86%	650	584	643			
	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	3.654	0,81%	2,70%	3,60%	886	3.004	576	1,89%	47,38%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	534	534	1,09%	0,58%	0,59%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,69%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,78%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,19%	-	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%	-71,31%	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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.809	6.819	(1.468)	10	(496)	-6,78%	(2.015)	-22,81%	19.113	35,68%	(12.294)
2	Tabungan	83.648	76.820	74.621	74.220	4.625	(401)	(2.600)	-3,38%	(9.428)	-11,27%	96.984	76,53%	(22.765)
3	Deposito	21.297	29.103	24.148	24.148	(7)	0	(4.955)	-17,03%	2.851	13,39%	21.662	111,48%	2.487
	Total	113.778	113.238	105.578	105.187	3.150	(391)	(8.051)	-7,11%	(8.591)	-7,55%	137.759	76,36%	(32.573)
	CASA	92.481	84.134	81.430	81.038	3.157	(391)	(3.096)	-3,68%	(11.443)	-12,37%	116.098	69,80%	(35.059)
	(%) CASA	81,28%	74,30%	77,13%	77,04%									
	FDR	151,33%	174,69%	185,68%	186,37%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	11.467	30	-	-30	-468	-138	-4.033	138	17.616	65,10%	(6.148)
	KUR	13.526	8.643	8.515	30	-	-30	-544	-127	-5.011	127	15.580	54,66%	(7.064)
	Non KUR	1.974	2.963	2.952	-	-	0	76	-11	978	11	2.036	144,99%	916
3	PWG	14.491	22.837	22.766	3.012	1.851	-1.161	1.063	-70	8.276	1.922	29.753	76,52%	(6.987)
	Cilem	6.823	11.029	10.809	784	218	-566	322	-220	3.986	438	17.530	61,66%	(6.721)
	Gadai	7.668	11.808	11.958	2.227	1.633	-594	741	150	4.290	1.483	12.223	97,83%	(265)
4	CFG	142.193	163.370	161.800	2.349	810	-1.539	5.097	-1.570	19.607	2.380	153.159	105,64%	8.640
	CF 1	6.747	8.753	8.692	-	-	0	-111	-61	1.944	61	8.711	99,79%	(19)
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,00%	430
	• Total Non Program	3.465	5.226	5.208	-	-	0	-41	-18	1.743	18	4.778	109,00%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.484	-	-	0	-111	-44	201	44	3.933	88,59%	(449)
	CF 2	135.445	154.617	153.108	2.349	810	-1.539	5.209	-1.509	17.663	2.319	144.449	105,99%	8.659
	Mitraguna & Others	125.884	145.797	144.379	2.349	810	-1.539	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	196.034	5.391	2.661	-2.730	5.693	-1.779	23.850	4.440	200.528	97,76%	(4.495)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	2.599	8,85%	10,18%	22,67%	1.418	1.228	989			
	KUR	1.295	1.152	819	1.919	9,57%	9,47%	22,54%	1.101	624	768			
	Non KUR	77	458	363	680	3,89%	12,25%	23,04%	317	603	222			
3	PWG	-	-	-	1.098	0,00%	0,00%	4,82%	1.098	1.098	1.098			
	Cilem	-	-	-	718	0,00%	0,00%	6,64%	718	718	718			
	Gadai	-	-	-	379	0,00%	0,00%	3,17%	379	379	379			
4	CFG	6	577	-	2.801	0,00%	0,00%	1,73%	2.801	2.795	2.224			
	CF 1	-	-	-	957	0,00%	0,00%	11,01%	957	957	957			
	Total Griya	-	-	-	559	0,00%	0,00%	10,74%	559	559	559			
	Oto	-	-	-	397	0,00%	0,00%	11,41%	397	397	397			
	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	6.498	0,80%	0,60%	3,31%	5.316	5.120	4.311	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	865	858	925	3,76%	7,39%	8,07%	67	343	60			
	KUR	557	844	837	904	4,11%	9,68%	10,62%	67	347	60			
	Non KUR	26	21	21	21	1,32%	0,72%	0,73%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	947	945	941	0,27%	0,58%	0,58%	(4)	553	(6)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	947	945	941	0,29%	0,61%	0,61%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,65%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.867	0,56%	0,91%	0,95%	63	896	54	0,11%	88,25%	-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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	922	881	65	(42)	(62)	-6,54%	8	0,92%	1.573	55,97%	(693)
2	Tabungan	63.525	62.562	64.928	64.702	2.737	(225)	2.140	3,42%	1.177	1,85%	70.512	91,76%	(5.810)
3	Deposito	5.722	7.427	7.310	7.311	(34)	1	(116)	-1,56%	1.589	27,76%	5.934	123,21%	1.377
	Total	70.120	70.931	73.160	72.894	2.768	(266)	1.963	2,77%	2.774	3,96%	78.019	93,43%	(5.125)
	CASA	64.398	63.504	65.850	65.583	2.802	(267)	2.078	3,27%	1.185	1,84%	72.085	90,98%	(6.502)
	(%) CASA	91,84%	89,53%	90,01%	89,97%									
	FDR	73,73%	89,64%	87,49%	87,81%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	5.022	272	152	-120	58	89	2.439	63	5.332	94,20%	(309)
	Cilem	2.583	4.934	5.022	272	152	-120	58	89	2.439	63	5.332	94,20%	(309)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.988	560	920	360	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	560	920	360	1.830	337	9.872	583	58.362	101,07%	626
	Mitraguna & Others	45.066	54.231	54.608	350	920	570	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	64.010	832	1.072	240	1.887	426	12.311	646	63.694	100,50%	316

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	152	0,00%	0,00%	3,02%	152	152	152			
	Cilem	-	-	-	152	0,00%	0,00%	3,02%	152	152	152			
	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	-	-	-	718	0,00%	0,00%	1,12%	718	718	718	2,91%	-159,06%	1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.418	2.426	(571)	8	464	23,67%	342	16,40%	6.160	39,38%	(3.734)
2	Tabungan	153.901	146.675	150.843	150.090	4.387	(753)	3.415	2,33%	(3.811)	-2,48%	168.902	88,86%	(18.812)
3	Deposito	36.197	29.274	28.535	28.735	(1.612)	200	(539)	-1,84%	(7.462)	-20,61%	37.037	77,58%	(8.302)
	Total	192.181	177.911	181.795	181.251	2.204	(545)	3.340	1,88%	(10.931)	-5,69%	212.099	85,46%	(30.848)
	CASA	155.985	148.637	153.261	152.516	3.816	(745)	3.879	2,61%	(3.469)	-2,22%	175.061	87,12%	(22.545)
	(%) CASA	81,17%	83,55%	84,30%	84,15%									
	FDR	138,97%	169,15%	164,45%	164,94%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	6.523	50	-	-50	206	-40	1.442	40	8.513	76,61%	(1.991)
	KUR	4.827	6.313	6.273	50	-	-50	152	-40	1.446	40	7.954	78,87%	(1.681)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	47.775	2.394	809	-1.585	895	-260	23.440	1.068	41.252	115,81%	6.522
	Cilem	24.335	48.034	47.775	2.394	809	-1.585	895	-260	23.440	1.068	41.252	115,81%	6.522
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.617	1.825	819	-1.006	1.752	-1.672	7.014	2.491	246.697	99,16%	(2.080)
	CF 1	8.506	8.927	8.839	420	-	-420	-73	-88	333	88	10.129	87,27%	(1.290)
	Total Griya	6.805	6.954	6.911	420	-	-420	0	-43	106	43	7.236	95,50%	(325)
	• Total Non Program	6.655	6.810	6.768	420	-	-420	318	-42	113	42	6.690	101,17%	78
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.928	-	-	0	-73	-45	227	45	2.893	66,66%	(964)
	CF 2	229.097	237.362	235.778	1.405	819	-586	1.825	-1.584	6.681	2.403	236.569	99,67%	(790)
	Mitraguna & Others	203.836	211.430	210.212	1.405	819	-586	2.038	-1.219	6.376	2.038	207.218	101,44%	2.994
	Pensiun	25.262	25.932	25.567	-	-	0	-213	-365	305	365	29.351	87,11%	(3.784)
	Total Pembiayaan	267.076	300.933	298.961	4.269	1.628	-2.641	2.852	-1.972	31.886	3.599	296.519	100,82%	2.442

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	485	0,00%	0,33%	7,43%	463	485	485			
	KUR	-	-	22	485	0,00%	0,35%	7,73%	463	485	485			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	2	445	0,00%	0,00%	0,93%	443	445	445			
	Cilem	-	-	2	445	0,00%	0,00%	0,93%	443	445	445			
	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%	10,26%	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	7.914	0,97%	1,24%	2,65%	4.171	5.329	4.490	0,58%	77,92%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.535	3.498	3.820	1,42%	1,42%	1,56%	322	451	285			
	CF 1	340	540	364	364	4,00%	4,08%	4,11%	(1)	23	(176)			
	Total Griya	340	540	364	364	5,00%	5,24%	5,26%	(1)	23	(176)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.457	1,32%	1,32%	1,47%	323	427	461			
	Mitraguna & Others	2.939	2.995	2.995	3.322	1,44%	1,42%	1,58%	326	383	326			
	Pensiun	90	-	138	135	0,03%	0,05%	0,53%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.820	1,26%	1,16%	1,28%	322	451	285	0,51%	60,39%	-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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	16-Nov-25	31-Dec-24	31-Oct-25	16-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	16-Nov-25	31-Dec-24	31-Oct-25	16-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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	721	721	108	0	(1.090)	-60,18%	126	21,17%	9.865	7,31%	(9.144)
2	Tabungan	46.385	47.950	46.950	46.820	2.551	(130)	(1.130)	-2,36%	435	0,94%	59.043	79,30%	(12.223)
3	Deposito	18.302	47.011	47.042	47.042	24.713	0	31	0,07%	28.740	157,03%	18.943	248,33%	28.098
	Total	65.283	96.773	94.713	94.583	27.371	(130)	(2.189)	-2,26%	29.301	44,88%	87.852	107,66%	6.731
	CASA	46.981	49.762	47.671	47.542	2.658	(130)	(2.220)	-4,46%	561	1,19%	68.908	68,99%	(21.367)
	(%) CASA	71,97%	51,42%	50,33%	50,26%									
	FDR	134,21%	100,81%	103,17%	103,31%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	16.100	60	60	0	557	-229	663	289	17.933	89,78%	(1.832)
	KUR	14.693	15.812	15.584	60	60	0	581	-228	891	288	17.058	91,36%	(1.474)
	Non KUR	745	518	516	-	-	0	-24	-2	-228	2	875	59,02%	(358)
3	PWG	3.211	6.101	6.474	512	466	-46	2	373	3.263	93	7.953	81,40%	(1.479)
	Cilem	3.211	6.101	6.474	512	466	-46	2	373	3.263	93	7.953	81,40%	(1.479)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.140	470	480	11	-90	13	6.172	467	77.223	97,30%	(2.082)
	CF 1	2.071	11.185	11.454	164	310	146	-22	269	9.383	41	5.308	215,80%	6.146
	Total Griya	1.516	10.178	10.459	164	310	146	0	282	8.943	29	3.948	264,95%	6.512
	• Total Non Program	1.516	4.880	5.000	-	143	143	606	120	3.483	23	3.948	126,65%	1.052
	• Program	-	5.298	5.460	164	167	3	1.060	162	5.460	5	0	0,00%	5.460
	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	97.714	1.042	1.007	-35	469	157	10.098	850	103.108	94,77%	(5.394)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	949	0,98%	2,91%	5,89%	474	798	626			
	KUR	98	236	475	882	0,67%	3,00%	5,66%	408	784	646			
	Non KUR	53	87	-	67	7,15%	0,00%	12,88%	67	13	(20)			
3	PWG	-	-	-	137	0,00%	0,00%	2,12%	137	137	137			
	Cilem	-	-	-	137	0,00%	0,00%	2,12%	137	137	137			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.719	1,23%	3,72%	4,95%	924	2.874	642			
	CF 1	-	-	-	179	0,00%	0,00%	1,56%	179	179	179			
	Total Griya	-	-	-	179	0,00%	0,00%	1,71%	179	179	179			
	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	4.806	1,14%	3,35%	4,92%	1.535	3.809	1.405	1,51%	69,27%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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%	28,25%	-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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.631	4.638	252	7	1.050	29,25%	(1.239)	-21,08%	14.586	31,80%	(9.948)
2	Tabungan	83.977	92.628	89.341	88.607	4.640	(734)	(4.021)	-4,34%	4.630	5,51%	97.359	91,01%	(8.752)
3	Deposito	19.184	13.402	13.969	13.969	227	0	567	4,23%	(5.215)	-27,18%	19.853	70,36%	(5.883)
	Total	109.038	109.619	107.941	107.214	5.119	(727)	(2.405)	-2,19%	(1.824)	-1,67%	131.798	81,35%	(24.583)
	CASA	89.854	96.217	93.972	93.245	4.892	(727)	(2.972)	-3,09%	3.391	3,77%	111.945	83,30%	(18.700)
	(%) CASA	82,41%	87,77%	87,06%	86,97%									
	FDR	40,48%	56,65%	57,67%	58,06%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	13.554	270	-	-270	715	-89	4.049	89	13.973	97,00%	(419)
	KUR	9.147	12.517	12.435	200	-	-200	542	-82	3.288	82	13.376	92,97%	(941)
	Non KUR	358	1.125	1.119	70	-	-70	173	-7	761	7	597	187,46%	522
3	PWG	9.262	11.461	11.369	449	49	-400	-376	-92	2.106	141	16.056	70,81%	(4.688)
	Cilem	9.262	11.461	11.369	449	49	-400	-376	-92	2.106	141	16.056	70,81%	(4.688)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.697	521	460	-61	-365	-169	11.321	629	46.807	78,40%	(10.110)
	CF 1	14.455	17.700	17.544	521	-	-521	-286	-156	3.089	156	16.888	103,89%	656
	Total Griya	3.903	8.700	8.664	335	-	-335	0	-36	4.761	36	4.782	181,19%	3.882
	• Total Non Program	3.903	6.900	6.865	-	-	0	-12	-35	2.962	35	4.782	143,56%	2.083
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.880	187	-	-187	-286	-120	-1.672	120	12.107	73,35%	(3.226)
	CF 2	10.922	19.166	19.153	-	460	460	-79	-13	8.231	473	29.919	64,02%	(10.766)
	Mitraguna & Others	10.683	18.429	18.419	-	460	460	-283	-10	7.736	470	29.204	63,07%	(10.785)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.254	1.240	1.009	-231	-37	150	18.110	859	76.836	81,02%	(14.582)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	590	0,00%	0,00%	4,35%	590	590	590			
	KUR	-	-	-	590	0,00%	0,00%	4,74%	590	590	590			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	756	0,00%	0,00%	6,65%	756	756	756			
	Cilem	-	-	-	756	0,00%	0,00%	6,65%	756	756	756			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.488	1,42%	0,93%	4,06%	1.144	1.128	1.083			
	CF 1	360	405	344	1.077	2,49%	1,94%	6,14%	733	717	671			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	1.077	3,41%	3,82%	12,13%	733	717	671			
	CF 2	-	-	-	411	0,00%	0,00%	2,15%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,23%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	2.834	0,82%	0,55%	4,55%	2.490	2.474	2.428	3,08%	32,42%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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%	-476,22%	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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	723	723	(442)	0	(88)	-10,84%	720	20826,06%	6	#####	717
2	Tabungan	34.487	31.138	32.736	32.683	578	(54)	1.545	4,96%	(1.805)	-5,23%	39.698	82,33%	(7.016)
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	35.894	35.840	137	(54)	1.387	4,02%	(2.168)	-5,70%	43.281	82,81%	(7.441)
	CASA	34.491	31.949	33.459	33.406	137	(54)	1.457	4,56%	(1.085)	-3,15%	39.704	84,14%	(6.299)
	(%) CASA	90,75%	92,73%	93,22%	93,21%									
	FDR	1,90%	2,84%	2,86%	2,87%									

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 (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-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	921	4	48	44	-60	31	277	16	1.824	50,46%	(904)
	Cilem	644	889	921	4	48	44	-60	31	277	16	1.824	50,46%	(904)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	107	10	20	10	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	10	20	10	62	19	28	1	78	136,04%	28
	Mitraguna & Others	78	88	107	10	20	10	62	19	28	1	78	136,04%	28
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.027	14	68	54	2	50	305	18	1.903	53,99%	(875)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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	-	-	-	10	0,00%	0,00%	1,07%	10	10	10			
	Cilem	-	-	-	10	0,00%	0,00%	1,07%	10	10	10			
	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	-	-	-	10	0,00%	0,00%	0,96%	10	10	10	177,89%	#####	176,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-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