

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	436.643	436.462	(2.867)	(181)	194.989	80,75%	198.165	83,16%	384.203	113,60%	52.259
2	Tabungan	1.732.891	1.859.030	1.819.839	1.812.547	56.174	(7.292)	(46.483)	-2,50%	79.656	4,60%	1.972.158	91,91%	(159.611)
3	Deposito	877.742	1.006.845	956.321	956.163	27.995	(158)	(50.682)	-5,03%	78.421	8,93%	892.777	107,10%	63.386
Total		2.848.930	3.107.348	3.212.803	3.205.171	81.302	(7.631)	97.823	3,15%	356.242	12,50%	3.249.137	98,65%	(43.966)
CASA		1.971.188	2.100.503	2.256.482	2.249.009	53.307	(7.473)	148.506	7,07%	277.821	14,09%	2.356.360	95,44%	(107.352)
(% CASA)		69,19%	67,60%	70,23%	70,17%									
FDR		84,13%	87,07%	84,35%	84,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.478	88.323		1.844	4.412	5,26%	8.913	11,22%	115.376	76,55%	(27.053)
2	Giro ISE	37.094	35.641	38.854	38.937		82	3.296	9,25%	1.843	4,97%	58.873	66,14%	(19.936)
3	Tabungan ISE	39.484	45.872	45.200	46.961		1.761	1.089	2,37%	7.477	18,94%	44.492	105,55%	2.469
4	Deposito ISE	2.833	2.398	2.424	2.425		1	27	1,14%	(408)	-14,39%	12.011	20,19%	(9.585)
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.280	2.885	500	-2.385	-6.011	-6.012	-3.682	6.512	154.342	77,28%	(35.062)
	Linkage	22.750	26.138	25.365	-	-	-	10	-772	2.616	772	36.415	69,66%	(11.050)
	Non-Linkage	100.212	99.154	93.914	2.885	500	-2.385	-6.021	-5.240	-6.298	5.740	117.927	79,64%	(24.013)
	• Local Champion	83.501	67.399	66.568	2.520	500	-2.020	-11.270	-831	-16.933	1.331	91.899	72,44%	(25.331)
	• Value Chain	16.712	31.755	27.347	365	-	(365)	5.249	-4.408	10.635	4.408	26.028	105,07%	1.319
2	MBG	310.816	324.540	324.416	9.590	8.085	-1.505	3.904	-124	13.600	8.209	356.921	90,89%	(32.506)
	KUR	291.370	304.664	304.868	8.655	7.935	-720	3.340	205	13.499	7.730	335.168	90,96%	(30.300)
	Non KUR	19.446	19.876	19.547	935	150	-785	564	-329	101	479	21.753	89,86%	(2.206)
3	PWG	193.140	311.736	321.071	53.306	36.061	-17.244	11.829	9.334	127.930	26.727	344.208	93,28%	(23.137)
	Cilem	122.752	210.728	217.989	20.043	15.614	-4.429	4.926	7.261	95.238	8.353	246.061	88,59%	(28.072)
	Gadai	70.389	101.008	103.081	33.263	20.447	-12.816	6.902	2.073	32.693	18.374	98.147	105,03%	4.934
4	CFG	1.770.026	1.944.093	1.945.178	33.011	29.998	-3.013	12.103	1.084	175.151	28.914	1.992.000	97,65%	(46.823)
	CF 1	463.002	518.559	517.339	11.535	5.204	-6.331	-305	-1.221	54.337	6.425	500.470	103,37%	16.868
	Total Griya	392.209	435.699	435.026	10.032	3.442	-6.590	0	-673	42.817	4.115	410.944	105,86%	24.082
	• Total Non Program	388.279	424.552	423.735	9.366	3.274	-6.091	6.848	-818	35.456	4.092	396.555	106,85%	27.180
	• Program	3.930	11.147	11.291	666	167	-499	1.756	145	7.361	23	14.389	76,47%	(3.098)
	Oto	70.793	82.860	82.312	1.503	1.762	259	-305	-548	11.519	2.310	89.526	91,94%	(7.213)
	CF 2	1.307.024	1.425.534	1.427.839	21.476	24.794	3.318	12.408	2.305	120.815	22.489	1.491.530	95,73%	(63.691)
	Mitraguna & Others	1.211.757	1.326.190	1.329.386	19.972	24.458	4.486	11.344	3.196	117.629	21.262	1.379.110	96,39%	(49.724)
	Pensiun	95.268	99.344	98.453	1.504	336	-1.168	1.064	-891	3.185	1.227	112.420	87,58%	(13.967)
Total Pembiayaan		2.396.945	2.705.661	2.709.944	98.791	74.644	-24.147	21.824	4.283	312.999	70.361	2.847.472	95,17%	(137.528)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	15.128	0,41%	0,00%	12,68%	15.122	14.620	15.122			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	10.478	0,46%	0,00%	11,16%	10.478	10.013	10.478			
	Value Chain	-	-	-	4.650	0,00%	0,00%	6,99%	4.650	4.650	4.650			
2	MBG	4.441	6.233	6.233	36.601	1,43%	1,92%	11,28%	30.368	32.160	30.368			
	KUR	3.770	4.834	4.834	32.512	1,29%	1,59%	10,66%	27.677	28.742	27.677			
	Non KUR	671	1.399	1.399	4.089	3,45%	7,04%	20,92%	2.690	3.418	2.690			
3	PWG	155	2	2	9.736	0,08%	0,00%	3,03%	9.734	9.581	9.734			
	Cilem	155	2	2	7.876	0,13%	0,00%	3,61%	7.874	7.721	7.874			
	Gadai	-	-	-	1.860	0,00%	0,00%	1,80%	1.860	1.860	1.860			
4	CFG	19.018	30.183	28.147	57.849	1,07%	1,45%	2,97%	29.702	38.831	27.666			
	CF 1	8.456	11.874	11.479	24.621	1,83%	2,21%	4,76%	13.142	16.165	12.746			
	Total Griya	6.832	10.848	10.463	16.132	1,74%	2,40%	3,71%	5.669	9.300	5.284			
	Oto	1.624	1.027	1.016	8.489	2,29%	1,23%	10,31%	7.472	6.865	7.462			
	CF 2	10.562	18.309	16.669	33.228	0,81%	1,17%	2,33%	16.560	22.667	14.920			
	Mitraguna & Others	10.315	17.929	16.481	31.262	0,85%	1,24%	2,35%	14.781	20.948	13.333			
	Pensiun	247	379	188	1.966	0,26%	0,19%	2,00%	1.778	1.719	1.587			
Total Pembiayaan		24.121	36.424	34.388	119.313	1,01%	1,27%	4,40%	84.925	95.192	82.889	1,04%	76,42%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,46%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,96%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,60%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.723	1,04%	1,44%	1,76%	1.039	2.496	807			
	KUR	1.952	4.295	4.075	4.831	0,67%	1,34%	1,58%	755	2.878	535			
	Non KUR	1.274	620	609	892	6,55%	3,06%	4,56%	283	(382)	271			
3	PWG	-	-	-	9	0,00%	0,00%	0,00%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,00%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	29.073	1,90%	1,43%	1,49%	1.307	(4.618)	1.492			
	CF 1	5.942	6.610	4.809	6.285	1,28%	0,93%	1,21%	1.476	343	(325)			
	Total Griya	5.028	6.005	4.373	5.675	1,28%	1,00%	1,30%	1.301	646	(330)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.787	2,12%	1,61%	1,60%	(169)	(4.961)	1.817			
	Mitraguna & Others	27.082	20.709	22.326	22.161	2,23%	1,68%	1,67%	(164)	(4.921)	1.452			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	36.549	1,59%	1,26%	1,35%	2.361	(1.452)	2.314	1,42%	-5,53%	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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	24.062	24.126	(4.264)	64	(1.269)	-5,00%	(5.410)	-18,32%	42.826	56,33%	(18.701)
2	Tabungan	75.287	92.481	88.588	88.117	2.646	(472)	(4.364)	-4,72%	12.830	17,04%	93.900	93,84%	(5.783)
3	Deposito	166.481	142.703	127.375	127.375	9.873	0	(15.328)	-10,74%	(39.106)	-23,49%	167.973	75,83%	(40.598)
	Total	271.304	260.579	240.026	239.618	8.255	(408)	(20.961)	-8,04%	(31.686)	-11,68%	304.699	78,64%	(65.081)
	CASA	104.823	117.876	112.650	112.242	(1.618)	(408)	(5.633)	-4,78%	7.419	7,08%	136.726	82,09%	(24.484)
	(%) CASA	38,64%	45,24%	46,93%	46,84%									
	FDR	71,62%	78,78%	85,27%	85,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.383	19.598		216	(929)	-4,53%	3.334	20,50%	-	0,00%	19.598
2	Giro ISE	12.924	10.625	10.467	10.682		214	57	0,53%	(2.243)	-17,35%		0,00%	10.682
3	Tabungan ISE	1.712	8.249	7.235	7.236		1	(1.013)	-12,28%	5.524	322,73%		0,00%	7.236
4	Deposito ISE	1.628	1.654	1.680	1.681		1	27	1,66%	53	3,23%		0,00%	1.681
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.624	1.200	-	-1.200	2.462	-39	4.734	39	17.901	81,70%	(3.276)
	Linkage	1.111	822	822	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.803	1.200	-	-1.200	2.478	-39	5.023	39	13.301	103,77%	502
	• Local Champion	6.630	9.192	9.153	1.200	-	-1.200	2.478	-39	2.523	39	8.773	104,33%	380
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	4.528	102,69%	122
2	MBG	65.409	60.423	59.965	2.100	1.310	-790	944	-458	-5.444	1.768	69.529	86,24%	(9.564)
	KUR	63.164	57.622	57.252	1.700	1.310	-390	251	-370	-5.912	1.680	67.096	85,33%	(9.844)
	Non KUR	2.245	2.800	2.713	400	-	-400	693	-88	468	88	2.433	111,50%	280
3	PWG	10.519	14.446	15.022	1.440	1.157	-282	152	576	4.504	581	17.123	87,73%	(2.101)
	Cilem	10.519	14.446	15.022	1.440	1.157	-282	152	576	4.504	581	17.123	87,73%	(2.101)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	115.050	3.871	2.152	-1.719	245	-694	6.572	2.846	133.187	86,38%	(18.137)
	CF 1	58.498	62.301	61.510	2.781	327	-2.454	89	-791	3.013	1.118	60.283	102,04%	1.227
	Total Griya	56.812	59.489	58.761	2.781	327	-2.454	0	-727	1.950	1.054	56.786	103,48%	1.976
	• Total Non Program	55.952	58.671	57.947	2.781	327	-2.454	2.044	-724	1.996	1.051	53.636	108,04%	4.311
	• Program	860	817	814	-	-	0	-3	-3	-46	3	3.149	25,85%	(2.335)
	Oto	1.686	2.813	2.749	-	-	0	89	-64	1.063	64	3.498	78,60%	(749)
	CF 2	49.980	53.442	53.539	1.090	1.825	735	155	97	3.559	1.728	72.903	73,44%	(19.364)
	Mitraguna & Others	49.699	53.170	53.273	1.090	1.825	735	162	104	3.574	1.721	71.970	74,02%	(18.696)
	Pensiun	281	272	266	-	-	0	-6	-6	-15	6	934	28,48%	(668)
	Total Pembiayaan	194.296	205.276	204.661	8.610	4.619	-3.991	3.802	-615	10.365	5.234	237.739	86,09%	(33.078)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	4.650	0,00%	0,04%	31,80%	4.644	4.650	4.644			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	50,80%	4.650	4.650	4.650			
2	MBG	1.071	1.487	1.504	7.096	1,64%	2,49%	11,83%	5.592	6.025	5.609			
	KUR	1.022	1.291	1.029	6.446	1,62%	1,79%	11,26%	5.417	5.424	5.154			
	Non KUR	49	196	475	650	2,19%	16,97%	23,96%	175	601	454			
3	PWG	95	-	-	592	0,91%	0,91%	3,94%	592	497	592			
	Cilem	95	-	-	592	0,91%	0,91%	3,94%	592	497	592			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	4.534	1,72%	2,08%	3,94%	2.132	2.670	1.983			
	CF 1	1.284	1.536	1.880	3.461	2,19%	3,02%	5,63%	1.580	2.177	1.924			
	Total Griya	1.284	1.536	1.880	3.243	2,26%	3,16%	5,52%	1.363	1.959	1.707			
	Oto	-	-	-	217	0,00%	0,00%	7,90%	217	217	217			
	CF 2	581	1.015	522	1.074	1,16%	0,98%	2,01%	551	493	59			
	Mitraguna & Others	581	1.015	522	1.074	1,17%	0,98%	2,02%	551	493	59			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	16.873	1,56%	1,91%	8,24%	12.959	13.841	12.828	0,60%	92,73%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.077	0,65%	1,50%	1,80%	171	654	336			
	KUR	260	691	859	922	0,41%	1,49%	1,61%	63	662	230			
	Non KUR	164	50	48	156	7,29%	1,72%	5,74%	107	(8)	105			
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	1.056	2,17%	0,33%	0,92%	677	(1.297)	673			
	CF 1	1.777	383	379	1.056	3,04%	0,61%	1,72%	677	(721)	673			
	Total Griya	1.777	383	379	1.056	3,13%	0,64%	1,80%	677	(721)	673			
	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	2.336	1,53%	0,72%	1,14%	853	(637)	1.015	0,34%	70,42%	-0,8%

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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	23.715	23.737	(4.874)	21	1.693	7,68%	(1.025)	-4,14%	37.820	62,76%	(14.083)
2	Tabungan	139.675	136.927	132.987	132.741	3.770	(246)	(4.186)	-3,06%	(6.933)	-4,96%	158.244	83,88%	(25.502)
3	Deposito	81.953	78.771	78.290	78.240	(1.465)	(50)	(531)	-0,67%	(3.713)	-4,53%	83.187	94,05%	(4.947)
	Total	246.389	237.742	234.993	234.719	(2.570)	(275)	(3.023)	-1,27%	(11.671)	-4,74%	279.251	84,05%	(44.532)
	CASA	164.436	158.971	156.703	156.478	(1.105)	(225)	(2.493)	-1,57%	(7.958)	-4,84%	196.064	79,81%	(39.586)
	(%) CASA	66,74%	66,87%	66,68%	66,67%									
	FDR	63,49%	72,37%	73,41%	73,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	12.421	12.210		(211)	1.429	13,26%	1.300	11,92%	-	0,00%	12.210
2	Giro ISE	6.429	7.250	8.263	8.072		(190)	823	11,35%	1.643	25,56%		0,00%	8.072
3	Tabungan ISE	3.915	3.531	4.158	4.137		(21)	606	17,17%	222	5,67%		0,00%	4.137
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.748	350	-	-350	-168	-1.447	-1.300	1.447	24.988	71,03%	(7.240)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.748	350	-	-350	-168	-1.447	-1.300	1.447	22.401	79,23%	(4.653)
	• Local Champion	15.448	17.449	17.446	350	-	-350	-1.127	-3	1.997	3	17.038	102,39%	408
	• Value Chain	3.600	1.746	302	-	-	-	959	-1.444	-3.298	1.444	5.363	5,64%	(5.061)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.566	1.179	970	-209	540	781	4.729	189	12.717	83,09%	(2.151)
	Cilem	5.838	9.785	10.566	1.179	970	-209	540	781	4.729	189	12.717	83,09%	(2.151)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	144.185	2.988	3.008	20	1.001	1.110	12.642	1.898	151.764	95,01%	(7.580)
	CF 1	81.145	75.863	75.511	1.328	634	-694	166	-353	-5.635	987	80.866	93,38%	(5.355)
	Total Griya	74.220	69.714	69.517	1.171	634	-537	0	-197	-4.703	831	72.806	95,48%	(3.289)
	• Total Non Program	73.552	69.083	68.887	1.171	634	-537	213	-196	-4.664	830	70.358	97,91%	(1.471)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	5.994	157	-	-157	166	-156	-931	156	8.060	74,36%	(2.066)
	CF 2	50.397	67.212	68.674	1.660	2.374	714	835	1.462	18.277	912	70.899	96,86%	(2.224)
	Mitraguna & Others	49.913	66.240	67.712	1.660	2.374	714	731	1.471	17.798	903	69.624	97,25%	(1.913)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	172.499	4.517	3.978	-539	1.373	444	16.071	3.534	189.488	91,03%	(16.989)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	110	0,19%	0,00%	1,04%	110	99	110			
	Cilem	11	-	-	110	0,19%	0,00%	1,04%	110	99	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	1.471	0,88%	1,00%	1,02%	34	309	(38)			
	CF 1	1.162	1.459	1.383	1.418	1,43%	1,82%	1,88%	35	257	(40)			
	Total Griya	1.162	1.459	1.383	1.193	1,57%	1,98%	1,72%	(190)	31	(266)			
	Oto	-	-	-	225	0,00%	0,00%	3,76%	225	225	225			
	CF 2	-	51	54	53	0,00%	0,08%	0,08%	(1)	53	2			
	Mitraguna & Others	-	51	54	53	0,00%	0,08%	0,08%	(1)	53	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	1.581	0,75%	0,84%	0,92%	144	408	72	0,23%	74,42%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.645	0,59%	0,91%	1,14%	346	867	336			
	CF 1	342	589	585	931	0,42%	0,77%	1,23%	346	589	341			
	Total Griya	342	589	585	931	0,46%	0,84%	1,34%	346	589	341			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	714	0,86%	1,06%	1,04%	-	279	(5)			
	Mitraguna & Others	436	719	714	714	0,87%	1,08%	1,05%	-	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.645	0,50%	0,75%	0,95%	346	867	336	0,00%	100,00%	-1,0%

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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	50.313	50.163	(1.973)	(150)	(1.097)	-2,14%	31.388	167,18%	32.608	153,84%	17.555
2	Tabungan	206.902	259.410	257.248	256.154	8.614	(1.094)	(3.256)	-1,26%	49.252	23,80%	226.267	113,21%	29.887
3	Deposito	118.442	104.385	99.891	99.891	4.578	0	(4.494)	-4,31%	(18.551)	-15,66%	120.137	83,15%	(20.246)
	Total	344.119	415.055	407.452	406.208	11.219	(1.244)	(8.847)	-2,13%	62.089	18,04%	379.011	107,18%	27.197
	CASA	225.677	310.670	307.561	306.317	6.642	(1.244)	(4.353)	-1,40%	80.640	35,73%	258.875	118,33%	47.442
	(%) CASA	65,58%	74,85%	75,48%	75,41%									
	FDR	96,55%	92,15%	93,24%	93,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.516	3.566		50	216	6,45%	(364)	-9,27%	-	0,00%	3.566
2	Giro ISE	1.420	1.401	1.336	1.376		40	(25)	-1,78%	(44)	-3,10%		0,00%	1.376
3	Tabungan ISE	2.001	1.335	1.566	1.576		10	241	18,06%	(425)	-21,25%		0,00%	1.576
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	83.512	1.335	-	-1.335	-9.025	-4.064	527	4.064	100.415	83,17%	(16.904)
	Linkage	21.612	25.302	24.530	-	-	-	28	-772	2.918	772	29.203	84,00%	(4.673)
	Non-Linkage	61.373	62.273	58.982	1.335	-	-1.335	-9.053	-3.291	-2.391	3.291	71.212	82,82%	(12.231)
	• Local Champion	55.173	37.334	36.587	970	-	-970	-13.343	-747	-18.586	747	59.838	61,14%	(23.251)
	• 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	44.133	1.230	1.705	475	264	871	952	834	46.510	94,89%	(2.376)
	KUR	40.519	41.115	42.027	1.230	1.705	475	439	912	1.508	793	43.648	96,29%	(1.620)
	Non KUR	2.662	2.147	2.106	-	-	0	-175	-41	-556	41	2.862	73,59%	(756)
3	PWG	26.463	43.181	43.449	7.686	4.217	-3.469	2.081	268	16.986	3.949	37.150	116,96%	6.299
	Cilem	12.356	24.198	24.510	3.005	1.421	-1.584	1.790	311	12.154	1.110	17.679	138,64%	6.831
	Gadai	14.108	18.982	18.939	4.681	2.796	-1.885	291	-43	4.832	2.839	19.471	97,27%	(531)
4	CFG	179.631	208.442	208.834	2.166	2.340	173	-700	392	29.203	1.947	198.860	105,02%	9.975
	CF 1	55.651	68.195	67.854	126	315	188	207	-342	12.202	656	59.549	113,95%	8.304
	Total Griya	50.392	59.584	59.188	-	100	100	0	-396	8.796	496	52.444	112,86%	6.744
	• Total Non Program	50.392	59.584	59.188	-	100	100	1.188	-396	8.796	496	52.444	112,86%	6.744
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.666	126	215	88	207	55	3.406	160	7.105	121,97%	1.561
	CF 2	123.980	140.247	140.980	2.040	2.025	-15	-907	734	17.001	1.291	139.310	101,20%	1.670
	Mitraguna & Others	122.658	138.841	139.581	2.040	2.025	-15	-970	741	16.924	1.284	137.009	101,88%	2.572
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	379.928	12.418	8.262	-4.156	-7.381	-2.532	47.667	10.794	382.934	99,21%	(3.006)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	10.478	0,61%	0,00%	12,55%	10.478	9.970	10.478			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	10.478	0,76%	0,00%	17,76%	10.478	10.013	10.478			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	4.557	0,95%	1,71%	10,33%	3.817	4.148	3.588			
	KUR	305	765	686	4.110	0,75%	1,67%	9,78%	3.424	3.805	3.345			
	Non KUR	104	203	53	446	3,92%	2,47%	21,20%	393	342	243			
3	PWG	-	-	-	2.411	0,00%	0,00%	5,55%	2.411	2.411	2.411			
	Cilem	-	-	-	2.025	0,00%	0,00%	8,26%	2.025	2.025	2.025			
	Gadai	-	-	-	387	0,00%	0,00%	2,04%	387	387	387			
4	CFG	673	1.272	1.279	7.695	0,37%	0,61%	3,68%	6.416	7.022	6.423			
	CF 1	295	265	196	4.011	0,53%	0,29%	5,91%	3.815	3.717	3.746			
	Total Griya	295	-	-	3.167	0,58%	0,00%	5,35%	3.167	2.872	3.167			
	Oto	-	265	196	844	0,00%	2,28%	9,74%	648	844	579			
	CF 2	379	1.007	1.083	3.684	0,31%	0,77%	2,61%	2.601	3.305	2.676			
	Mitraguna & Others	379	1.007	1.083	3.684	0,31%	0,78%	2,64%	2.601	3.305	2.676			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	25.141	0,48%	0,53%	6,62%	23.123	23.550	22.900	0,69%	89,57%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	450	0,00%	0,48%	1,02%	241	450	235			
	KUR	-	215	209	450	0,00%	0,51%	1,07%	241	450	235			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.133	2.042	2.249	0,54%	0,98%	1,08%	207	1.281	116			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,51%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,53%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.741	0,35%	0,60%	0,72%	449	1.580	351	1,07%	-48,42%	0,3%

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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	42.553	42.545	(211)	(8)	39.909	1514,11%	22.726	114,67%	31.713	134,16%	10.832
2	Tabungan	188.323	168.806	161.535	160.875	9.458	(660)	(7.931)	-4,70%	(27.448)	-14,58%	206.910	77,75%	(46.035)
3	Deposito	54.534	91.558	66.623	66.623	849	0	(24.935)	-27,23%	12.089	22,17%	55.746	119,51%	10.877
	Total	262.676	263.000	270.710	270.043	10.096	(667)	7.043	2,68%	7.367	2,80%	294.368	91,74%	(24.325)
	CASA	208.142	171.442	204.088	203.420	9.247	(668)	31.978	18,65%	(4.722)	-2,27%	238.622	85,25%	(35.202)
	(%) CASA	79,24%	65,19%	75,39%	75,33%									
	FDR	66,71%	76,80%	74,65%	74,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.542	3.792	3.611		(181)	69	1,94%	(2.575)	-41,63%	-	0,00%	3.611
2	Giro ISE	879	380	490	309		(181)	(71)	-18,66%	(570)	-64,85%		0,00%	309
3	Tabungan ISE	5.307	3.163	3.302	3.302		0	140	4,41%	(2.005)	-37,78%		0,00%	3.302
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	14	-	-	0	-1	-420	-6.973	420	6.986	0,20%	(6.973)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	-	-	-	0	-0	-420	-6.960	420	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	-	-	-	-	-0	-420	-4.762	420	4.762	0,00%	(4.762)
2	MBG	707	9.059	9.321	455	500	45	1.193	262	8.614	238	5.179	179,98%	4.142
	KUR	498	7.829	8.097	385	500	115	1.132	268	7.599	232	4.650	174,12%	3.447
	Non KUR	209	1.229	1.224	70	-	-70	61	-5	1.015	5	529	231,49%	695
3	PWG	23.244	33.746	34.996	7.735	5.413	-2.322	2.619	1.250	11.752	4.163	37.119	94,28%	(2.123)
	Cilem	7.809	11.491	11.915	1.093	966	-127	44	424	4.106	542	17.547	67,90%	(5.632)
	Gadai	15.435	22.255	23.081	6.642	4.447	-2.195	2.574	826	7.646	3.621	19.572	117,93%	3.509
4	CFG	144.290	158.744	157.761	1.187	1.011	-176	797	-983	13.471	1.994	165.073	95,57%	(7.312)
	CF 1	8.588	11.624	11.550	328	-	-328	-25	-74	2.962	74	11.872	97,29%	(321)
	Total Griya	7.701	10.580	10.525	328	-	-328	0	-55	2.824	55	9.914	106,16%	611
	• Total Non Program	7.409	9.962	9.908	328	-	-328	305	-54	2.499	54	8.845	112,02%	1.063
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.025	-	-	0	-25	-20	138	20	1.958	52,37%	(932)
	CF 2	135.702	147.119	146.211	859	1.011	152	822	-908	10.509	1.919	153.201	95,44%	(6.990)
	Mitraguna & Others	125.011	133.617	132.748	125	919	794	216	-868	7.737	1.787	140.480	94,50%	(7.732)
	Pensiun	10.691	13.503	13.463	734	92	-642	606	-40	2.772	132	12.721	105,83%	741
	Total Pembiayaan	175.227	201.982	202.092	9.377	6.924	-2.453	4.608	110	26.865	6.814	214.357	94,28%	(12.265)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.320	0,00%	2,09%	14,16%	1.130	1.320	1.320			
	KUR	-	-	-	943	0,00%	0,00%	11,64%	943	943	943			
	Non KUR	-	-	190	377	0,00%	15,42%	30,80%	187	377	377			
3	PWG	-	86	-	1.109	0,00%	0,00%	3,17%	1.109	1.109	1.023			
	Cilem	-	-	-	751	0,00%	0,00%	6,30%	751	751	751			
	Gadai	-	86	-	359	0,00%	0,00%	1,55%	359	359	272			
4	CFG	2.296	3.915	3.664	7.554	1,59%	2,31%	4,79%	3.890	5.257	3.639			
	CF 1	66	54	33	1.217	0,77%	0,28%	10,53%	1.184	1.150	1.162			
	Total Griya	66	54	33	1.027	0,86%	0,31%	9,75%	994	960	972			
	Oto	-	-	-	190	0,00%	0,00%	18,54%	190	190	190			
	CF 2	2.230	3.861	3.631	6.337	1,64%	2,47%	4,33%	2.706	4.107	2.476			
	Mitraguna & Others	2.230	3.861	3.631	5.999	1,78%	2,72%	4,52%	2.369	3.770	2.139			
	Pensiun	-	-	-	337	0,00%	0,00%	2,51%	337	337	337			
	Total Pembiayaan	2.296	4.001	3.853	9.982	1,31%	1,91%	4,94%	6.129	7.686	5.981	1,65%	66,67%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	2,21%	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%	2,39%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,63%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,73%	54	(626)	(439)	5,80%	-235,29%	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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	434	434	(151)	0	4	0,94%	(1.653)	-79,20%	2.964	14,64%	(2.530)
2	Tabungan	37.117	39.166	37.334	37.140	1.229	(194)	(2.025)	-5,17%	23	0,06%	42.245	87,92%	(5.104)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	50.317	50.123	1.082	(194)	(2.019)	-3,87%	180	0,36%	56.019	89,48%	(5.895)
	CASA	39.204	39.595	37.768	37.574	1.078	(194)	(2.021)	-5,10%	(1.629)	-4,16%	45.208	83,11%	(7.634)
	(%) CASA	78,50%	75,94%	75,06%	74,96%									
	FDR	145,08%	121,45%	124,39%	124,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	456	455	(2)	(28)	-5,87%	(126)	-21,74%	-	0,00%	455	
2	Giro ISE	1	1	1	1	0	(0)	-0,89%	0	12,69%		0,00%	1	
3	Tabungan ISE	580	482	455	454	(2)	(28)	-5,88%	(126)	-21,80%		0,00%	454	
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	3.141	206	345	139	88	266	1.906	79	2.623	119,75%	518
	Cilem	1.235	2.874	3.141	206	345	139	88	266	1.906	79	2.623	119,75%	518
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.451	420	280	-140	48	-1.003	-11.771	1.283	64.465	92,22%	(5.014)
	CF 1	464	412	409	-	-	0	-2	-2	-54	2	458	89,48%	(48)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• Total Non Program	301	272	272	-	-	0	-3	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	137	-	-	0	-2	-2	-26	2	163	84,21%	(26)
	CF 2	70.758	60.041	59.041	420	280	-140	51	-1.000	-11.717	1.280	64.007	92,24%	(4.966)
	Mitraguna & Others	66.540	55.435	54.588	420	280	-140	87	-847	-11.953	1.127	57.104	95,59%	(2.516)
	Pensiun	4.218	4.607	4.454	-	-	0	-36	-153	236	153	6.903	64,51%	(2.450)
	Total Pembiayaan	72.457	63.328	62.591	626	625	-1	137	-736	-9.865	1.362	67.087	93,30%	(4.496)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	3.541	4,24%	3,87%	5,96%	1.204	518	1.126			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.416	2.337	3.541	4,27%	3,89%	6,00%	1.204	518	1.126			
	Mitraguna & Others	2.931	2.416	2.337	3.541	4,41%	4,22%	6,49%	1.204	610	1.126			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.416	2.337	3.541	4,17%	3,69%	5,66%	1.204	518	1.126	0,00%	100,00%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	6,63%	(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%	6,90%	(244)	(8.065)	(16)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.943	16,99%	6,61%	6,30%	(245)	(8.370)	(18)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	180.292	180.268	(3.738)	(23)	154.076	588,25%	121.106	204,70%	68.641	262,63%	111.627
2	Tabungan	111.248	118.802	119.768	119.056	2.322	(712)	254	0,21%	7.808	7,02%	123.928	96,07%	(4.872)
3	Deposito	16.666	19.370	20.213	20.213	97	0	843	4,35%	3.547	21,28%	17.858	113,19%	2.355
	Total	187.077	164.364	320.272	319.537	(1.320)	(735)	155.173	94,41%	132.461	70,81%	210.427	151,85%	109.110
	CASA	170.411	144.994	300.059	299.324	(1.416)	(735)	154.330	106,44%	128.914	75,65%	192.569	155,44%	106.755
	(%) CASA	91,09%	88,22%	93,69%	93,67%									
	FDR	105,51%	131,77%	69,23%	69,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.820	2.810	3.341	3.321	(19)	512	18,21%	(499)	-13,06%	-	0,00%	3.321
2	Giro ISE	954	1.173	1.745	1.778	32	604	51,49%	823	86,31%		0,00%	1.778
3	Tabungan ISE	2.866	1.636	1.595	1.544	(52)	(93)	-5,66%	(1.322)	-46,14%		0,00%	1.544
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	• Local Champion	3.301	3.243	2.702	-	-	0	733	-541	-599	541	3.301	81,85%	(599)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.563	970	1.210	240	-162	-227	3.466	1.437	51.469	96,30%	(1.905)
	KUR	42.963	47.332	47.198	970	1.210	240	-42	-134	4.235	1.344	48.188	97,95%	(990)
	Non KUR	3.135	2.458	2.365	-	-	0	-120	-92	-769	92	3.281	72,10%	(916)
3	PWG	20.876	31.646	33.931	8.430	7.094	-1.336	1.812	2.285	13.055	4.809	35.758	94,89%	(1.827)
	Cilem	7.514	12.700	14.328	1.213	2.157	944	479	1.629	6.814	528	17.033	84,12%	(2.704)
	Gadai	13.361	18.946	19.602	7.217	4.937	-2.280	1.334	656	6.241	4.281	18.725	104,69%	877
4	CFG	127.111	131.908	135.516	4.443	4.416	-27	-1.214	3.609	8.405	807	140.053	96,76%	(4.537)
	CF 1	49.510	49.727	50.353	2.743	1.018	-1.725	-17	626	844	392	51.150	98,44%	(797)
	Total Griya	39.898	39.179	39.341	2.358	304	-2.054	0	162	-557	142	40.753	96,53%	(1.412)
	• Total Non Program	39.898	39.179	39.341	2.358	304	-2.054	420	162	-557	142	40.753	96,53%	(1.412)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.012	385	714	329	-17	464	1.401	250	10.397	105,92%	616
	CF 2	77.602	82.181	85.163	1.700	3.398	1.698	-1.198	2.983	7.562	415	88.903	95,79%	(3.740)
	Mitraguna & Others	75.812	80.105	83.108	1.700	3.398	1.698	-1.417	3.003	7.296	395	86.628	95,94%	(3.520)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	221.712	13.843	12.720	-1.123	1.169	5.126	24.328	7.594	230.580	96,15%	(8.868)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	5.697	0,27%	1,10%	11,49%	5.149	5.574	5.253			
	KUR	68	332	433	5.244	0,16%	0,92%	11,11%	4.811	5.177	4.912			
	Non KUR	56	112	115	453	1,79%	4,67%	19,15%	338	397	341			
3	PWG	-	-	-	792	0,00%	0,00%	2,33%	792	792	792			
	Cilem	-	-	-	548	0,00%	0,00%	3,82%	548	548	548			
	Gadai	-	-	-	244	0,00%	0,00%	1,24%	244	244	244			
4	CFG	2.018	3.874	4.027	2.680	1,59%	3,05%	1,98%	(1.347)	662	(1.194)			
	CF 1	1.770	1.943	1.931	1.609	3,58%	3,88%	3,20%	(322)	(161)	(334)			
	Total Griya	1.463	1.943	1.931	529	3,67%	4,93%	1,34%	(1.402)	(934)	(1.414)			
	Oto	307	-	-	1.080	3,19%	0,00%	9,81%	1.080	773	1.080			
	CF 2	248	1.932	2.096	1.071	0,32%	2,55%	1,26%	(1.025)	823	(861)			
	Mitraguna & Others	248	1.932	2.096	1.071	0,33%	2,62%	1,29%	(1.025)	823	(861)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	9.169	1,09%	2,11%	4,14%	4.594	7.027	4.851	0,35%	91,50%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	55,52%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	55,52%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	433	1,07%	0,52%	0,87%	174	(60)	(128)			
	KUR	115	465	169	346	0,27%	0,36%	0,73%	177	231	(119)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,70%	(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%	0,69%	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%	1,00%	6	812	6			
	Mitraguna & Others	39	845	845	851	0,05%	1,05%	1,02%	6	812	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	2.874	0,42%	1,24%	1,30%	179	2.045	(1.561)	0,25%	80,86%	-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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	5.046	5.080	(2.965)	34	3.689	265,12%	3.153	163,61%	10.667	47,63%	(5.586)
2	Tabungan	70.495	82.378	79.125	78.530	2.277	(595)	(3.849)	-4,67%	8.034	11,40%	84.695	92,72%	(6.166)
3	Deposito	64.264	93.395	92.698	92.699	(11)	1	(697)	-0,75%	28.435	44,25%	65.138	142,31%	27.561
	Total	136.686	177.165	176.869	176.309	(699)	(560)	(856)	-0,48%	39.622	28,99%	160.500	109,85%	15.809
	CASA	72.423	83.770	84.171	83.610	(688)	(561)	(160)	-0,19%	11.187	15,45%	95.362	87,68%	(11.752)
	(%) CASA	52,98%	47,28%	47,59%	47,42%									
	FDR	94,77%	84,93%	85,53%	85,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	3.816	5.367		1.551	1.822	51,38%	4.045	305,98%	-	0,00%	5.367
2	Giro ISE	771	627	621	633		12	6	1,03%	(138)	-17,88%		0,00%	633
3	Tabungan ISE	551	2.919	3.195	4.734		1.539	1.815	62,19%	4.183	759,05%		0,00%	4.734
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	35.311	35.015	655	435	-220	674	-296	3.256	731	36.518	95,88%	(1.504)
	KUR	29.577	32.881	32.538	655	360	-295	745	-344	2.960	704	34.124	95,35%	(1.586)
	Non KUR	2.181	2.430	2.477	-	75	75	-72	47	296	28	2.395	103,44%	82
3	PWG	6.201	8.941	9.122	680	495	-185	-29	182	2.921	313	13.514	67,50%	(4.392)
	Cilem	6.201	8.941	9.122	680	495	-185	-29	182	2.921	313	13.514	67,50%	(4.392)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	107.145	2.200	2.234	34	1.471	931	15.564	1.303	102.219	104,82%	4.927
	CF 1	23.474	29.546	30.116	350	784	434	-229	569	6.641	215	26.487	113,70%	3.628
	Total Griya	17.263	19.997	20.232	350	318	-33	0	235	2.969	83	18.293	110,60%	1.939
	• Total Non Program	17.263	19.997	20.232	350	318	-33	172	235	2.969	83	18.293	110,60%	1.939
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.884	-	467	467	-229	334	3.672	132	8.195	120,61%	1.689
	CF 2	68.107	76.668	77.030	1.850	1.450	-400	1.700	362	8.923	1.088	75.731	101,71%	1.298
	Mitraguna & Others	64.272	72.869	73.258	1.850	1.450	-400	1.727	389	8.987	1.061	71.706	102,17%	1.553
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	151.282	3.535	3.164	-371	2.115	816	21.741	2.348	152.251	99,36%	(969)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	2.224	0,01%	0,12%	6,35%	2.181	2.220	2.221			
	KUR	-	3	43	1.930	0,00%	0,13%	5,93%	1.887	1.930	1.927			
	Non KUR	4	-	-	294	0,19%	0,00%	11,87%	294	290	294			
3	PWG	48	-	-	303	0,78%	0,00%	3,32%	303	254	303			
	Cilem	48	-	-	303	0,78%	0,00%	3,32%	303	254	303			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	3.232	0,60%	1,34%	3,02%	1.810	2.684	1.801			
	CF 1	172	1.127	1.125	2.702	0,73%	3,81%	8,97%	1.577	2.530	1.575			
	Total Griya	-	1.127	1.125	1.332	0,00%	5,62%	6,58%	207	1.332	205			
	Oto	172	-	-	1.370	2,76%	0,00%	13,86%	1.370	1.199	1.370			
	CF 2	375	304	297	530	0,55%	0,39%	0,69%	233	154	226			
	Mitraguna & Others	375	304	297	530	0,58%	0,41%	0,72%	233	154	226			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	5.759	0,46%	0,97%	3,81%	4.294	5.159	4.325	0,78%	79,48%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,68%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,06%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,19%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,20%	(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%	14,55%	-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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	4.060	3.996	208	(64)	(2.530)	-38,77%	(310)	-7,20%	13.353	29,92%	(9.358)
2	Tabungan	84.533	89.368	85.298	84.985	3.040	(313)	(4.383)	-4,90%	452	0,53%	97.545	87,12%	(12.560)
3	Deposito	19.903	26.834	27.914	27.844	(1.780)	(70)	1.010	3,76%	7.941	39,90%	20.584	135,27%	7.260
	Total	108.741	122.727	117.272	116.825	1.468	(448)	(5.902)	-4,81%	8.083	7,43%	131.482	88,85%	(14.658)
	CASA	88.838	95.893	89.358	88.980	3.248	(378)	(6.913)	-7,21%	142	0,16%	110.898	80,24%	(21.918)
	(%) CASA	81,70%	78,14%	76,20%	76,17%									
	FDR	78,57%	82,58%	86,91%	87,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	4.056	4.078		21	735	22,00%	162	4,14%	-	0,00%	4.078
2	Giro ISE	3.001	2.348	3.108	3.130		22	782	33,31%	129	4,31%		0,00%	3.130
3	Tabungan ISE	915	995	949	948		(1)	(47)	-4,69%	33	3,60%		0,00%	948
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	4.372	-	570	570	197	499	1.303	71	7.157	61,08%	(2.785)
	KUR	2.657	3.623	4.140	-	570	570	202	518	1.483	52	6.507	63,63%	(2.366)
	Non KUR	412	251	232	-	-	0	-5	-19	-180	19	651	35,59%	(419)
3	PWG	13.521	18.803	18.743	4.171	2.457	-1.714	156	-61	5.221	2.517	27.081	69,21%	(8.338)
	Cilem	6.370	9.288	9.300	466	574	108	-345	12	2.929	562	16.556	56,17%	(7.256)
	Gadai	7.151	9.515	9.443	3.705	1.883	-1.822	500	-72	2.292	1.955	10.525	89,72%	(1.082)
4	CFG	68.150	78.677	78.803	1.519	1.306	-213	656	126	10.653	1.180	87.246	90,32%	(8.443)
	CF 1	32.030	33.916	33.318	-	-	0	-243	-598	1.288	598	33.647	99,02%	(329)
	Total Griya	25.555	26.419	26.085	-	-	0	0	-334	530	334	25.628	101,78%	457
	• Total Non Program	25.555	26.419	26.085	-	-	0	-217	-334	530	334	25.628	101,78%	457
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.233	-	-	0	-243	-263	758	263	8.019	90,20%	(786)
	CF 2	36.119	44.761	45.485	1.519	1.306	-213	898	723	9.365	583	53.599	84,86%	(8.114)
	Mitraguna & Others	32.486	41.386	42.143	1.359	1.306	-53	845	756	9.656	550	49.893	84,47%	(7.751)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	101.917	5.690	4.333	-1.357	1.008	564	16.483	3.769	122.179	83,42%	(20.261)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	217	0,00%	2,57%	4,95%	117	217	184			
	KUR	-	33	100	217	0,00%	2,75%	5,23%	117	217	184			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	449	0,00%	0,00%	2,40%	449	449	449			
	Cilem	-	-	-	235	0,00%	0,00%	2,52%	235	235	235			
	Gadai	-	-	-	214	0,00%	0,00%	2,27%	214	214	214			
4	CFG	1.050	644	794	1.992	1,54%	1,01%	2,53%	1.198	941	1.347			
	CF 1	1.050	520	669	1.287	3,28%	1,97%	3,86%	618	237	766			
	Total Griya	697	520	669	548	2,73%	2,53%	2,10%	(121)	(149)	27			
	Oto	353	-	739	546	5,46%	0,00%	10,22%	739	386	739			
	CF 2	-	124	125	705	0,00%	0,28%	1,55%	580	705	581			
	Mitraguna & Others	-	124	125	487	0,00%	0,30%	1,16%	362	487	364			
	Pensiun	-	-	-	217	0,00%	0,00%	6,51%	217	217	217			
	Total Pembiayaan	1.050	677	893	2.657	1,23%	0,88%	2,61%	1.764	1.607	1.980	1,39%	46,81%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	1,63%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	30,84%	(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	1.102	0,49%	1,13%	1,40%	210	765	200			
	CF 1	337	70	67	277	1,05%	0,20%	0,83%	210	(60)	207			
	Total Griya	189	70	67	277	0,74%	0,26%	1,06%	210	88	207			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,81%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,96%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	1.173	1,36%	0,97%	1,15%	195	10	185	4,03%	-249,91%	2,9%

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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	12.530	12.532	(89)	2	3.172	33,89%	4.851	63,16%	16.238	77,18%	(3.706)
2	Tabungan	96.197	116.467	115.147	114.883	(1.379)	(264)	(1.584)	-1,36%	18.686	19,42%	111.265	103,25%	3.618
3	Deposito	50.701	45.950	45.191	45.151	614	(40)	(799)	-1,74%	(5.550)	-10,95%	51.587	87,52%	(6.436)
	Total	154.579	171.777	172.869	172.566	(855)	(302)	789	0,46%	17.987	11,64%	179.091	96,36%	(6.524)
	CASA	103.878	125.827	127.678	127.415	(1.468)	(262)	1.589	1,26%	23.537	22,66%	127.503	99,93%	(88)
	(%) CASA	67,20%	73,25%	73,86%	73,84%									
	FDR	122,53%	118,32%	118,04%	118,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.006	4.047		40	(10)	-0,25%	109	2,76%	-	0,00%	4.047
2	Giro ISE	1.498	2.633	2.498	2.517		19	(116)	-4,39%	1.019	68,00%	-	0,00%	2.517
3	Tabungan ISE	2.310	1.294	1.378	1.399		21	105	8,15%	(910)	-39,42%	-	0,00%	1.399
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	36.019	1.700	1.100	-600	73	131	1.600	969	38.497	93,56%	(2.478)
	KUR	32.500	34.255	34.501	1.700	1.100	-600	245	247	2.002	853	36.366	94,87%	(1.864)
	Non KUR	1.920	1.633	1.518	-	-	0	-172	-115	-402	115	2.131	71,20%	(614)
3	PWG	17.830	30.105	31.286	9.255	5.610	-3.645	2.493	1.181	13.456	4.429	31.298	99,96%	(12)
	Cilem	5.164	10.604	11.434	1.753	1.353	-400	1.032	830	6.270	523	13.667	83,66%	(2.233)
	Gadai	12.666	19.501	19.853	7.502	4.258	-3.245	1.461	351	7.186	3.906	17.632	112,60%	2.221
4	CFG	137.158	137.253	136.758	706	1.585	879	-499	-495	-400	2.080	146.832	93,14%	(10.075)
	CF 1	38.164	40.292	39.785	446	-	-446	-181	-507	1.621	507	39.270	101,31%	515
	Total Griya	33.008	34.228	34.085	446	-	-446	0	-143	1.077	143	32.691	104,26%	1.394
	• Total Non Program	33.008	34.228	34.085	446	-	-446	127	-143	1.077	143	32.691	104,26%	1.394
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.700	-	-	0	-181	-363	544	363	6.579	86,64%	(879)
	CF 2	98.994	96.961	96.972	260	1.585	1.325	-318	11	-2.021	1.574	107.562	90,15%	(10.590)
	Mitraguna & Others	71.310	70.983	71.201	30	1.485	1.455	-155	218	-110	1.267	81.314	87,56%	(10.113)
	Pensiun	27.683	25.978	25.772	230	100	-130	-163	-207	-1.912	307	26.248	98,18%	(477)
	Total Pembiayaan	189.407	203.246	204.063	11.662	8.295	-3.366	2.067	817	14.656	7.478	216.628	94,20%	(12.565)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	2.600	0,69%	1,77%	7,22%	1.966	2.362	1.879			
	KUR	105	543	522	2.448	0,32%	1,53%	7,09%	1.925	2.343	1.905			
	Non KUR	133	177	111	152	6,92%	6,81%	10,03%	41	19	(25)			
3	PWG	-	-	-	1.101	0,00%	0,00%	3,52%	1.101	1.101	1.101			
	Cilem	-	-	-	874	0,00%	0,00%	7,64%	874	874	874			
	Gadai	-	-	-	227	0,00%	0,00%	1,14%	227	227	227			
4	CFG	1.146	1.668	999	4.985	0,84%	0,73%	3,65%	3.986	3.839	3.318			
	CF 1	198	738	258	1.383	0,52%	0,64%	3,48%	1.125	1.185	645			
	Total Griya	73	609	-	756	0,22%	0,00%	2,22%	756	682	147			
	Oto	125	129	258	627	2,42%	4,26%	11,00%	369	502	498			
	CF 2	948	929	741	3.603	0,96%	0,76%	3,72%	2.861	2.655	2.673			
	Mitraguna & Others	799	691	690	2.638	1,12%	0,97%	3,71%	1.948	1.839	1.947			
	Pensiun	149	238	51	964	0,54%	0,20%	3,74%	913	815	726			
	Total Pembiayaan	1.384	2.388	1.633	8.686	0,73%	0,80%	4,26%	7.053	7.302	6.298	1,90%	55,36%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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)	(66)			
	KUR	477	248	186	183	1,47%	0,54%	0,53%	(3)	(295)	(65)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,63%	(1)	131	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.320	2.648	2.744	3,20%	1,93%	2,01%	96	(1.649)	425			
	CF 1	1.329	1.891	1.891	1.890	3,48%	4,69%	4,75%	(1)	561	(1)			
	Total Griya	1.025	1.659	1.659	1.658	3,10%	4,85%	4,86%	(1)	633	(1)			
	Oto	305	232	232	232	5,91%	3,83%	4,08%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,88%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,75%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	3.058	2,57%	1,46%	1,50%	92	(1.813)	359	1,32%	12,03%	-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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	10.791	10.791	1.795	1	(4.165)	-27,85%	(2.004)	-15,66%	25.453	42,40%	(14.661)
2	Tabungan	133.664	151.079	145.825	145.186	2.349	(639)	(5.893)	-3,90%	11.522	8,62%	153.100	94,83%	(7.914)
3	Deposito	120.976	138.301	138.274	138.274	(1.570)	0	(27)	-0,02%	17.298	14,30%	122.651	112,74%	15.623
	Total	267.435	304.336	294.890	294.251	2.574	(639)	(10.085)	-3,31%	26.816	10,03%	301.204	97,69%	(6.952)
	CASA	146.460	166.035	156.616	155.977	4.144	(639)	(10.058)	-6,06%	9.518	6,50%	178.552	87,36%	(22.575)
	(%) CASA	54,76%	54,56%	53,11%	53,01%									
	FDR	60,13%	60,32%	61,76%	61,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.167	4.402		234	268	6,48%	820	22,89%	-	0,00%	4.402
2	Giro ISE	1.025	1.271	1.464	1.676		212	405	31,84%	651	63,57%		0,00%	1.676
3	Tabungan ISE	2.557	2.862	2.703	2.725		22	(137)	-4,79%	168	6,58%		0,00%	2.725
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	38.472	960	810	-150	-288	-322	-2.180	1.132	44.009	87,42%	(5.537)
	KUR	37.299	36.721	36.390	800	760	-40	-364	-332	-909	1.092	40.604	89,62%	(4.214)
	Non KUR	3.353	2.073	2.082	160	50	-110	76	9	-1.271	41	3.405	61,14%	(1.323)
3	PWG	6.039	13.363	13.949	1.202	1.082	-120	576	586	7.911	496	14.444	96,58%	(494)
	Cilem	6.039	13.363	13.949	1.202	1.082	-120	576	586	7.911	496	14.444	96,58%	(494)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	129.713	2.767	2.150	-617	1.385	-1.707	15.605	3.857	123.218	105,27%	6.495
	CF 1	24.580	27.681	27.488	521	500	-21	30	-193	2.908	693	27.949	98,35%	(461)
	Total Griya	19.863	21.337	21.488	318	500	182	0	152	1.626	348	21.467	100,10%	21
4	• Total Non Program	19.863	21.337	21.488	318	500	182	305	152	1.626	348	21.467	100,10%	21
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.000	203	-	-203	30	-344	1.282	344	6.482	92,57%	(482)
	CF 2	89.528	103.738	102.224	2.246	1.650	-596	1.355	-1.514	12.697	3.164	95.269	107,30%	6.956
	Mitraguna & Others	89.444	103.126	101.617	2.076	1.650	-426	1.153	-1.509	12.173	3.159	94.502	107,53%	7.115
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.134	4.929	4.042	-887	1.672	-1.443	21.335	5.485	181.671	100,26%	464

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	6.223	2,64%	2,05%	16,17%	5.426	5.151	5.194			
	KUR	877	947	705	5.901	2,35%	1,92%	16,22%	5.196	5.024	4.954			
	Non KUR	194	81	92	321	5,80%	4,42%	15,42%	229	127	240			
3	PWG	-	-	-	530	0,00%	0,00%	3,80%	530	530	530			
	Cilem	-	-	-	530	0,00%	0,00%	3,80%	530	530	530			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	3.328	0,69%	0,12%	2,57%	3.167	2.536	2.985			
	CF 1	630	216	38	1.290	2,56%	0,14%	4,69%	1.252	660	1.074			
	Total Griya	568	175	-	631	2,86%	0,00%	2,94%	631	62	455			
	Oto	61	41	38	659	1,30%	0,60%	10,99%	621	598	618			
	CF 2	162	126	123	2.038	0,18%	0,12%	1,99%	1.915	1.876	1.911			
	Mitraguna & Others	162	126	123	2.038	0,18%	0,12%	2,01%	1.915	1.876	1.911			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	10.080	1,16%	0,52%	5,53%	9.122	8.216	8.709	0,41%	92,62%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.833	2,29%	4,19%	4,76%	208	902	410			
	KUR	399	1.226	1.431	1.642	1,07%	3,90%	4,51%	210	1.243	415			
	Non KUR	532	197	194	191	15,87%	9,34%	9,20%	(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%	0,54%	(0)	294	(5)			
	CF 1	315	623	619	619	1,28%	2,24%	2,25%	(0)	304	(3)			
	Total Griya	179	623	619	619	0,90%	2,90%	2,88%	(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	2.528	0,83%	1,26%	1,39%	208	1.196	405	0,44%	68,66%	-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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.177	65.171	15.451	(5)	316	0,49%	25.989	66,33%	50.617	128,75%	14.554
2	Tabungan	123.525	146.373	144.422	143.885	2.331	(537)	(2.488)	-1,70%	20.360	16,48%	141.561	101,64%	2.324
3	Deposito	68.863	124.306	124.085	124.086	(6.480)	1	(220)	-0,18%	55.223	80,19%	70.099	177,01%	53.987
	Total	231.570	335.534	333.684	333.142	11.302	(542)	(2.392)	-0,71%	101.572	43,86%	262.278	127,02%	70.865
	CASA	162.707	211.228	209.599	209.056	17.782	(542)	(2.172)	-1,03%	46.349	28,49%	192.178	108,78%	16.878
	(%) CASA	70,26%	62,95%	62,81%	62,75%									
	FDR	34,66%	30,51%	30,93%	30,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.371	7.368		(3)	659	9,82%	1.476	25,06%	-	0,00%	7.368
2	Giro ISE	3.773	3.799	4.417	4.414		(3)	615	16,18%	640	16,97%		0,00%	4.414
3	Tabungan ISE	2.118	2.910	2.954	2.954		(0)	44	1,52%	836	39,46%		0,00%	2.954
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	10.507	651	504	-147	-241	-83	3.658	587	13.211	79,53%	(2.704)
	Cilem	6.849	10.591	10.507	651	504	-147	-241	-83	3.658	587	13.211	79,53%	(2.704)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	92.710	1.699	1.878	179	628	937	19.290	941	96.758	95,82%	(4.048)
	CF 1	59.117	72.436	72.869	1.469	1.143	-326	391	433	13.752	710	67.903	107,31%	4.965
	Total Griya	51.507	63.844	64.303	1.023	949	-75	0	460	12.796	489	59.124	108,76%	5.179
	• Total Non Program	49.547	62.004	62.472	1.023	949	-75	1.421	468	12.925	481	51.948	120,26%	10.524
	• Program	1.960	1.839	1.831	-	-	0	-13	-8	-129	8	7.176	25,52%	(5.345)
	Oto	7.609	8.592	8.566	446	194	-252	391	-26	956	220	8.779	97,57%	(214)
	CF 2	14.303	19.337	19.841	230	735	505	236	504	5.538	231	28.854	68,76%	(9.013)
	Mitraguna & Others	14.303	19.326	19.829	230	735	505	236	504	5.527	231	28.572	69,40%	(8.743)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	103.217	2.350	2.382	32	387	853	22.948	1.528	109.969	93,86%	(6.752)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	278	0,00%	0,00%	2,65%	278	278	278			
	Cilem	-	-	-	278	0,00%	0,00%	2,65%	278	278	278			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	4.113	0,88%	3,02%	4,44%	1.346	3.464	1.036			
	CF 1	650	3.077	2.768	3.940	1,10%	3,82%	5,41%	1.172	3.290	862			
	Total Griya	404	2.891	2.588	3.100	0,79%	4,05%	4,82%	512	2.696	209			
	Oto	245	187	180	839	3,22%	2,09%	9,80%	660	594	653			
	CF 2	-	-	-	174	0,00%	0,00%	0,88%	174	174	174			
	Mitraguna & Others	-	-	-	174	0,00%	0,00%	0,88%	174	174	174			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	4.392	0,81%	2,70%	4,26%	1.624	3.742	1.315	1,89%	55,52%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	534	534	1,09%	0,58%	0,58%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,68%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,77%	-	(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	543	1,00%	0,52%	0,53%	9	(257)	8	0,90%	-71,12%	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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	7.025	7.086	(1.468)	62	(228)	-3,12%	(1.747)	-19,78%	19.113	37,08%	(12.027)
2	Tabungan	83.648	76.820	72.130	71.658	4.625	(472)	(5.162)	-6,72%	(11.990)	-14,33%	96.984	73,89%	(25.327)
3	Deposito	21.297	29.103	24.152	24.152	(7)	0	(4.951)	-17,01%	2.855	13,41%	21.662	111,50%	2.490
	Total	113.778	113.238	103.306	102.896	3.150	(410)	(10.342)	-9,13%	(10.882)	-9,56%	137.759	74,69%	(34.863)
	CASA	92.481	84.134	79.154	78.744	3.157	(410)	(5.390)	-6,41%	(13.737)	-14,85%	116.098	67,83%	(37.354)
	(%) CASA	81,28%	74,30%	76,62%	76,53%									
	FDR	151,33%	174,69%	191,73%	192,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	4.871	4.820		(51)	(723)	-13,04%	1.405	41,14%	-	0,00%	4.820
2	Giro ISE	1.685	2.124	1.906	1.816		(90)	(308)	-14,51%	131	7,76%		0,00%	1.816
3	Tabungan ISE	1.730	3.419	2.965	3.004		39	(414)	-12,12%	1.274	73,67%		0,00%	3.004
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	11.391	90	-	-90	-468	-214	-4.109	214	17.616	64,66%	(6.225)
	KUR	13.526	8.643	8.452	30	-	-30	-544	-191	-5.075	191	15.580	54,25%	(7.128)
	Non KUR	1.974	2.963	2.939	60	-	-60	76	-23	965	23	2.036	144,36%	903
3	PWG	14.491	22.837	23.409	4.474	2.863	-1.611	1.063	573	8.919	2.291	29.753	78,68%	(6.344)
	Cilem	6.823	11.029	11.246	958	737	-222	322	218	4.424	519	17.530	64,16%	(6.284)
	Gadai	7.668	11.808	12.163	3.515	2.126	-1.389	741	355	4.495	1.771	12.223	99,51%	(60)
4	CFG	142.193	163.370	163.271	3.826	3.620	-206	5.097	-99	21.079	3.719	153.159	106,60%	10.112
	CF 1	6.747	8.753	8.656	-	-	0	-111	-97	1.908	97	8.711	99,37%	(55)
	Total Griya	3.465	5.226	5.207	-	-	0	0	-19	1.742	19	4.778	108,99%	429
	• Total Non Program	3.465	5.226	5.207	-	-	0	-41	-19	1.742	19	4.778	108,99%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.449	-	-	0	-111	-79	166	79	3.933	87,69%	(484)
	CF 2	135.445	154.617	154.616	3.826	3.620	-206	5.209	-1	19.170	3.621	144.449	107,04%	10.167
	Mitraguna & Others	125.884	145.797	145.887	3.826	3.620	-206	5.201	90	20.003	3.530	134.106	108,78%	11.781
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	198.072	8.390	6.483	-1.907	5.693	260	25.888	6.223	200.528	98,78%	(2.456)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	3.567	8,85%	10,18%	31,31%	2.385	2.195	1.957			
	KUR	1.295	1.152	819	2.446	9,57%	9,47%	28,94%	1.627	1.151	1.294			
	Non KUR	77	458	363	1.121	3,89%	12,25%	38,14%	758	1.044	663			
3	PWG	-	-	-	1.103	0,00%	0,00%	4,71%	1.103	1.103	1.103			
	Cilem	-	-	-	673	0,00%	0,00%	5,99%	673	673	673			
	Gadai	-	-	-	430	0,00%	0,00%	3,54%	430	430	430			
4	CFG	6	577	-	1.683	0,00%	0,00%	1,03%	1.683	1.677	1.106			
	CF 1	-	-	-	384	0,00%	0,00%	4,43%	384	384	384			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	384	0,00%	0,00%	11,12%	384	384	384			
	CF 2	6	577	-	1.299	0,00%	0,00%	0,84%	1.299	1.293	723			
	Mitraguna & Others	-	577	-	1.299	0,00%	0,00%	0,89%	1.299	1.299	723			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	6.353	0,80%	0,60%	3,21%	5.171	4.975	4.166	0,00%	100,00%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	1.122	3,76%	7,39%	9,85%	264	539	257			
	KUR	557	844	837	904	4,11%	9,68%	10,69%	67	347	60			
	Non KUR	26	21	21	218	1,32%	0,72%	7,42%	197	192	197			
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	2.063	0,56%	0,91%	1,04%	260	1.092	251	0,11%	89,25%	-0,9%

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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	2.627	2.516	65	(112)	1.573	167,00%	1.643	188,30%	1.573	159,90%	942
2	Tabungan	63.525	62.562	64.601	64.290	2.737	(311)	1.728	2,76%	765	1,20%	70.512	91,18%	(6.222)
3	Deposito	5.722	7.427	7.087	7.087	(34)	0	(340)	-4,57%	1.365	23,85%	5.934	119,44%	1.153
	Total	70.120	70.931	74.315	73.893	2.768	(423)	2.961	4,17%	3.772	5,38%	78.019	94,71%	(4.127)
	CASA	64.398	63.504	67.228	66.805	2.802	(423)	3.301	5,20%	2.408	3,74%	72.085	92,68%	(5.280)
	(%) CASA	91,84%	89,53%	90,46%	90,41%									
	FDR	73,73%	89,64%	86,30%	86,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.782	3.805		23	376	10,95%	318	9,12%	-	0,00%	3.805
2	Giro ISE	561	443	445	445		0	2	0,46%	(116)	-20,66%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.337	3.360		23	374	12,51%	434	14,82%		0,00%	3.360
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	5.188	418	370	-48	58	255	2.605	116	5.332	97,31%	(143)
	Cilem	2.583	4.934	5.188	418	370	-48	58	255	2.605	116	5.332	97,31%	(143)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.945	1.470	920	-550	1.830	294	9.829	626	58.362	101,00%	583
	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	58.945	1.470	920	-550	1.830	294	9.829	626	58.362	101,00%	583
	Mitraguna & Others	45.066	54.231	54.565	1.260	920	-340	1.663	335	9.499	585	51.071	106,84%	3.494
	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	64.133	1.888	1.290	-598	1.887	549	12.434	742	63.694	100,69%	439

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	91	0,00%	0,00%	1,75%	91	91	91			
	Cilem	-	-	-	91	0,00%	0,00%	1,75%	91	91	91			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	225	0,00%	0,00%	0,38%	225	225	225			
	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	-	-	-	225	0,00%	0,00%	0,38%	225	225	225			
	Mitraguna & Others	-	-	-	225	0,00%	0,00%	0,41%	225	225	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	315	0,00%	0,00%	0,49%	315	315	315	2,91%	-491,75%	2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	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	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	Mitraguna & Others	220	209	208	206	0,49%	0,38%	0,38%	(1)	(14)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	206	0,43%	0,33%	0,32%	(1)	(14)	(3)	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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	1.768	1.773	(571)	4	(189)	-9,62%	(311)	-14,94%	6.160	28,78%	(4.387)
2	Tabungan	153.901	146.675	147.630	147.309	4.387	(321)	634	0,43%	(6.591)	-4,28%	168.902	87,22%	(21.592)
3	Deposito	36.197	29.274	28.570	28.570	(1.612)	0	(704)	-2,40%	(7.626)	-21,07%	37.037	77,14%	(8.467)
	Total	192.181	177.911	177.969	177.653	2.204	(317)	(258)	-0,15%	(14.529)	-7,56%	212.099	83,76%	(34.446)
	CASA	155.985	148.637	149.399	149.082	3.816	(317)	445	0,30%	(6.903)	-4,43%	175.061	85,16%	(25.979)
	(%) CASA	81,17%	83,55%	83,95%	83,92%									
	FDR	138,97%	169,15%	168,49%	168,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	1.797	1.750		(48)	(397)	-18,50%	1.221	230,72%	-	0,00%	1.750
2	Giro ISE	45	763	524	533		9	(230)	-30,15%	488	1081,37%		0,00%	533
3	Tabungan ISE	484	1.383	1.273	1.216		(57)	(167)	-12,07%	733	151,37%		0,00%	1.216
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Local Champion	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.499	270	50	-220	206	-64	1.418	114	8.513	76,34%	(2.015)
	KUR	4.827	6.313	6.226	215	25	-190	152	-87	1.399	112	7.954	78,28%	(1.728)
	Non KUR	254	250	273	55	25	-30	54	23	19	2	559	48,72%	(287)
3	PWG	24.335	48.034	48.420	4.699	2.126	-2.573	895	386	24.085	1.740	41.252	117,38%	7.168
	Cilem	24.335	48.034	48.420	4.699	2.126	-2.573	895	386	24.085	1.740	41.252	117,38%	7.168
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.891	2.200	1.845	-355	1.752	-1.398	7.287	3.243	246.697	99,27%	(1.807)
	CF 1	8.506	8.927	8.832	420	-	-420	-73	-95	326	95	10.129	87,19%	(1.297)
	Total Griya	6.805	6.954	6.909	420	-	-420	0	-44	104	44	7.236	95,48%	(327)
	• Total Non Program	6.655	6.810	6.766	420	-	-420	318	-44	111	44	6.690	101,14%	77
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.923	-	-	0	-73	-51	221	51	2.893	66,47%	(970)
	CF 2	229.097	237.362	236.059	1.780	1.845	65	1.825	-1.303	6.962	3.148	236.569	99,78%	(509)
	Mitraguna & Others	203.836	211.430	210.348	1.780	1.701	-79	2.038	-1.082	6.513	2.783	207.218	101,51%	3.131
	Pensiun	25.262	25.932	25.711	-	144	144	-213	-221	449	365	29.351	87,60%	(3.640)
	Total Pembiayaan	267.076	300.933	299.855	7.169	4.021	-3.148	2.852	-1.078	32.780	5.098	296.519	101,13%	3.336

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	824	0,00%	0,33%	12,67%	802	824	824			
	KUR	-	-	22	777	0,00%	0,35%	12,47%	755	777	777			
	Non KUR	-	-	-	47	0,00%	0,00%	17,28%	47	47	47			
3	PWG	-	-	2	316	0,00%	0,00%	0,65%	314	316	316			
	Cilem	-	-	2	316	0,00%	0,00%	0,65%	314	316	316			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	6.112	1,09%	1,51%	2,50%	2.393	3.528	2.689			
	CF 1	819	533	854	685	9,63%	9,56%	7,76%	(169)	(134)	152			
	Total Griya	819	533	854	607	12,04%	12,28%	8,79%	(247)	(212)	74			
	Oto	-	-	-	78	0,00%	0,00%	4,06%	78	78	78			
	CF 2	1.765	2.890	2.865	5.427	0,77%	1,21%	2,30%	2.562	3.662	2.537			
	Mitraguna & Others	1.765	2.749	2.729	4.980	0,87%	1,29%	2,37%	2.252	3.215	2.231			
	Pensiun	-	141	136	447	0,00%	0,53%	1,74%	310	447	306			
	Total Pembiayaan	2.584	3.424	3.743	7.252	0,97%	1,24%	2,42%	3.509	4.668	3.828	0,58%	75,83%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	3.970	1,42%	1,42%	1,62%	472	601	435			
	CF 1	340	540	364	435	4,00%	4,08%	4,92%	70	94	(105)			
	Total Griya	340	540	364	435	5,00%	5,24%	6,29%	70	94	(105)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.536	1,32%	1,32%	1,50%	402	506	540			
	Mitraguna & Others	2.939	2.995	2.995	3.401	1,44%	1,42%	1,62%	405	462	405			
	Pensiun	90	-	138	135	0,03%	0,05%	0,52%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.970	1,26%	1,16%	1,32%	472	601	435	0,51%	61,77%	-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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-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 (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	515	515	108	0	(1.296)	-71,55%	(80)	-13,42%	9.865	5,23%	(9.350)
2	Tabungan	46.385	47.950	47.208	47.158	2.551	(50)	(792)	-1,65%	773	1,67%	59.043	79,87%	(11.885)
3	Deposito	18.302	47.011	47.002	47.002	24.713	0	(9)	-0,02%	28.700	156,82%	18.943	248,12%	28.058
	Total	65.283	96.773	94.725	94.675	27.371	(50)	(2.097)	-2,17%	29.393	45,02%	87.852	107,77%	6.823
	CASA	46.981	49.762	47.724	47.673	2.658	(50)	(2.088)	-4,20%	693	1,47%	68.908	69,18%	(21.235)
	(%) CASA	71,97%	51,42%	50,38%	50,35%									
	FDR	134,21%	100,81%	103,85%	103,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	962	959		(3)	(32)	-3,23%	(439)	-31,41%	-	0,00%	959
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	961	958		(3)	(32)	-3,23%	(400)	-29,48%		0,00%	958
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	16.143	770	320	-450	557	-187	706	507	17.933	90,02%	(1.789)
	KUR	14.693	15.812	15.634	770	320	-450	581	-178	941	498	17.058	91,65%	(1.424)
	Non KUR	745	518	509	-	-	0	-24	-9	-235	9	875	58,23%	(365)
3	PWG	3.211	6.101	6.923	512	973	461	2	822	3.712	151	7.953	87,04%	(1.030)
	Cilem	3.211	6.101	6.923	512	973	461	2	822	3.712	151	7.953	87,04%	(1.030)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.302	640	654	14	-90	175	6.333	479	77.223	97,51%	(1.921)
	CF 1	2.071	11.185	11.620	334	484	149	-22	435	9.549	49	5.308	218,92%	6.312
	Total Griya	1.516	10.178	10.457	334	310	-24	0	279	8.941	31	3.948	264,88%	6.509
	• Total Non Program	1.516	4.880	4.999	170	143	-27	606	119	3.483	24	3.948	126,63%	1.051
	• Program	-	5.298	5.458	164	167	3	1.060	160	5.458	7	0	0,00%	5.458
	Oto	555	1.007	1.163	-	173	173	-22	156	608	17	1.360	85,52%	(197)
	CF 2	66.897	63.942	63.682	305	170	-135	-68	-260	-3.216	430	71.915	88,55%	(8.233)
	Mitraguna & Others	64.762	61.118	60.885	305	170	-135	47	-234	-3.878	404	68.632	88,71%	(7.747)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-27	662	27	3.283	85,21%	(486)
	Total Pembiayaan	87.617	97.557	98.368	1.922	1.946	25	469	810	10.751	1.136	103.108	95,40%	(4.741)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	323	475	1.812	0,98%	2,91%	11,22%	1.337	1.661	1.489			
	KUR	98	236	475	1.769	0,67%	3,00%	11,32%	1.295	1.671	1.533			
	Non KUR	53	87	-	43	7,15%	0,00%	8,37%	43	(11)	(44)			
3	PWG	-	-	-	43	0,00%	0,00%	0,61%	43	43	43			
	Cilem	-	-	-	43	0,00%	0,00%	0,61%	43	43	43			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.096	1,23%	3,72%	4,11%	300	2.251	19			
	CF 1	-	-	-	38	0,00%	0,00%	0,32%	38	38	38			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	38	0,00%	0,00%	3,23%	38	38	38			
	CF 2	846	3.078	2.796	3.059	1,26%	4,37%	4,80%	263	2.213	(19)			
	Mitraguna & Others	846	3.078	2.796	3.059	1,31%	4,57%	5,02%	263	2.213	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.401	3.270	4.951	1,14%	3,35%	5,03%	1.680	3.954	1.550	1,51%	69,97%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	7,23%	-	(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%	6,67%	(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%	5,22%	(650)	2.598	985	3,77%	27,77%	-1,4%

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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	5.057	5.051	252	(6)	1.463	40,76%	(825)	-14,05%	14.586	34,63%	(9.534)
2	Tabungan	83.977	92.628	87.946	87.631	4.640	(315)	(4.997)	-5,39%	3.654	4,35%	97.359	90,01%	(9.728)
3	Deposito	19.184	13.402	13.970	13.970	227	0	568	4,24%	(5.214)	-27,18%	19.853	70,37%	(5.882)
	Total	109.038	109.619	106.973	106.653	5.119	(321)	(2.967)	-2,71%	(2.385)	-2,19%	131.798	80,92%	(25.145)
	CASA	89.854	96.217	93.003	92.683	4.892	(321)	(3.534)	-3,67%	2.829	3,15%	111.945	82,79%	(19.262)
	(%) CASA	82,41%	87,77%	86,94%	86,90%									
	FDR	40,48%	56,65%	58,20%	58,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.673	8.899		227	440	5,21%	318	3,71%	-	0,00%	8.899
2	Giro ISE	1.236	802	1.568	1.553		(15)	752	93,79%	318	25,71%		0,00%	1.553
3	Tabungan ISE	7.345	7.657	7.104	7.346		242	(312)	-4,07%	1	0,01%		0,00%	7.346
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	13.523	390	75	-315	715	-120	4.019	195	13.973	96,78%	(450)
	KUR	9.147	12.517	12.413	200	75	-125	542	-104	3.266	179	13.376	92,80%	(963)
	Non KUR	358	1.125	1.110	190	-	-190	173	-15	752	15	597	185,99%	513
3	PWG	9.262	11.461	11.482	565	319	-245	-376	21	2.219	299	16.056	71,51%	(4.574)
	Cilem	9.262	11.461	11.482	565	319	-245	-376	21	2.219	299	16.056	71,51%	(4.574)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.617	850	460	-390	-365	-249	11.241	709	46.807	78,23%	(10.190)
	CF 1	14.455	17.700	17.467	689	-	-689	-286	-233	3.012	233	16.888	103,43%	579
	Total Griya	3.903	8.700	8.655	502	-	-502	0	-45	4.752	45	4.782	181,01%	3.874
	• Total Non Program	3.903	6.900	6.856	-	-	0	-12	-43	2.954	43	4.782	143,39%	2.075
	• Program	-	1.801	1.799	502	-	-502	719	-2	1.799	2	0	0,00%	1.799
	Oto	10.552	9.000	8.812	187	-	-187	-286	-188	-1.740	188	12.107	72,79%	(3.295)
	CF 2	10.922	19.166	19.150	161	460	299	-79	-16	8.229	476	29.919	64,01%	(10.769)
	Mitraguna & Others	10.683	18.429	18.416	161	460	299	-283	-13	7.734	473	29.204	63,06%	(10.788)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.256	1.804	1.354	-450	-37	152	18.113	1.202	76.836	81,02%	(14.580)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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	-	-	-	465	0,00%	0,00%	3,44%	465	465	465			
	KUR	-	-	-	281	0,00%	0,00%	2,26%	281	281	281			
	Non KUR	-	-	-	184	0,00%	0,00%	16,61%	184	184	184			
3	PWG	-	-	-	508	0,00%	0,00%	4,42%	508	508	508			
	Cilem	-	-	-	508	0,00%	0,00%	4,42%	508	508	508			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.608	1,42%	0,93%	4,39%	1.265	1.249	1.203			
	CF 1	360	405	344	1.197	2,49%	1,94%	6,85%	853	837	792			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	1.197	3,41%	3,82%	13,58%	853	837	792			
	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	2.582	0,82%	0,55%	4,15%	2.238	2.222	2.176	3,08%	25,81%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	1,98%	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%	-476,24%	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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	677	677	(442)	0	(134)	-16,53%	673	19490,72%	6	#####	671
2	Tabungan	34.487	31.138	33.046	32.949	578	(98)	1.811	5,82%	(1.539)	-4,46%	39.698	83,00%	(6.749)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	36.158	36.061	137	(98)	1.607	4,66%	(1.948)	-5,12%	43.281	83,32%	(7.221)
	CASA	34.491	31.949	33.723	33.626	137	(98)	1.677	5,25%	(865)	-2,51%	39.704	84,69%	(6.078)
	(%) CASA	90,75%	92,73%	93,27%	93,25%									
	FDR	1,90%	2,84%	3,21%	3,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	68	68	0	6	9,32%	(91)	-57,28%	-	0,00%	68	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	62	68	68	0	6	9,32%	(91)	-57,28%		0,00%	68	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	935	4	65	61	-60	46	292	19	1.824	51,27%	(889)
	Cilem	644	889	935	4	65	61	-60	46	292	19	1.824	51,27%	(889)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	Mitraguna & Others	78	88	227	60	140	80	62	139	148	1	78	289,20%	148
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.162	64	205	141	2	185	440	20	1.903	61,07%	(741)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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%	-	-	-	177,89%	#DIV/0!	177,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-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