

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	436.294	446.515	(2.867)	10.221	205.042	84,91%	208.218	87,38%	384.203	116,22%	62.313
2	Tabungan	1.732.891	1.859.030	1.832.134	1.863.951	56.174	31.817	4.921	0,26%	131.060	7,56%	1.972.158	94,51%	(108.207)
3	Deposito	877.742	1.006.845	955.888	932.466	27.995	(23.422)	(74.379)	-7,39%	54.724	6,23%	892.777	104,45%	39.689
Total		2.848.930	3.107.348	3.224.316	3.242.932	81.302	18.616	135.584	4,36%	394.003	13,83%	3.249.137	99,81%	(6.205)
CASA		1.971.188	2.100.503	2.268.428	2.310.466	53.307	42.038	209.963	10,00%	339.278	17,21%	2.356.360	98,05%	(45.894)
(% CASA)		69,19%	67,60%	70,35%	71,25%									
FDR		84,13%	87,07%	83,98%	83,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	79.410	83.911	86.837	86.508		(329)	2.597	3,09%	7.097	8,94%	115.376	74,98%	(28.868)
2	Giro ISE	37.094	35.641	39.211	39.332		121	3.691	10,36%	2.238	6,03%	58.873	66,81%	(19.541)
3	Tabungan ISE	39.484	45.872	45.201	44.751		(450)	(1.122)	-2,45%	5.267	13,34%	44.492	100,58%	259
4	Deposito ISE	2.833	2.398	2.425	2.425		0	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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	118.355	4.785	500	-4.285	-6.011	-6.936	-4.607	7.436	154.342	76,68%	(35.987)
	Linkage	22.750	26.138	25.069	-	-	-	10	-1.068	2.320	1.068	36.415	68,84%	(11.346)
	Non-Linkage	100.212	99.154	93.285	4.785	500	-4.285	-6.021	-5.868	-6.927	6.368	117.927	79,10%	(24.641)
	• Local Champion	83.501	67.399	65.960	4.420	500	-3.920	-11.270	-1.438	-17.541	1.938	91.899	71,77%	(25.939)
	• Value Chain	16.712	31.755	27.325	365	-	(365)	5.249	-4.430	10.614	4.430	26.028	104,98%	1.297
2	MBG	310.816	324.540	324.993	10.390	11.055	665	3.904	453	14.177	10.602	356.921	91,05%	(31.928)
	KUR	291.370	304.664	305.518	9.305	10.835	1.530	3.340	855	14.149	9.980	335.168	91,15%	(29.650)
	Non KUR	19.446	19.876	19.475	1.085	220	-865	564	-401	28	621	21.753	89,52%	(2.279)
3	PWG	193.140	311.736	319.941	56.384	43.746	-12.637	11.829	8.205	126.801	35.541	344.208	92,95%	(24.267)
	Cilem	122.752	210.728	215.702	20.043	17.806	-2.237	4.926	4.974	92.950	12.832	246.061	87,66%	(30.359)
	Gadai	70.389	101.008	104.239	36.341	25.941	-10.400	6.902	3.231	33.850	22.709	98.147	106,21%	6.092
4	CFG	1.770.026	1.944.093	1.944.340	36.589	35.603	-986	12.103	247	174.314	35.355	1.992.000	97,61%	(47.660)
	CF 1	463.002	518.559	516.000	11.853	6.525	-5.328	-305	-2.559	52.998	9.084	500.470	103,10%	15.530
	Total Griya	392.209	435.699	433.157	10.032	3.968	-6.064	0	-2.542	40.948	6.509	410.944	105,41%	22.213
	• Total Non Program	388.279	424.552	421.706	9.366	3.633	-5.732	6.848	-2.847	33.427	6.480	396.555	106,34%	25.150
	• Program	3.930	11.147	11.452	666	334	-332	1.756	305	7.522	30	14.389	79,59%	(2.938)
	Oto	70.793	82.860	82.843	1.821	2.557	736	-305	-17	12.050	2.574	89.526	92,54%	(6.683)
	CF 2	1.307.024	1.425.534	1.428.340	24.736	29.078	4.342	12.408	2.806	121.316	26.272	1.491.530	95,76%	(63.190)
	Mitraguna & Others	1.211.757	1.326.190	1.329.891	23.132	28.742	5.610	11.344	3.701	118.134	25.041	1.379.110	96,43%	(49.220)
	Pensiun	95.268	99.344	98.449	1.604	336	-1.268	1.064	-894	3.182	1.230	112.420	87,57%	(13.971)
Total Pembiayaan		2.396.945	2.705.661	2.707.629	108.147	90.904	-17.243	21.824	1.969	310.685	88.935	2.847.472	95,09%	(139.843)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	26.612	0,41%	0,00%	22,49%	26.606	26.104	26.606			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	20.034	0,46%	0,00%	21,48%	20.034	19.569	20.034			
	Value Chain	-	-	-	6.579	0,00%	0,00%	9,97%	6.579	6.579	6.579			
2	MBG	4.441	6.233	6.233	39.719	1,43%	1,92%	12,22%	33.486	35.278	33.486			
	KUR	3.770	4.834	4.834	35.614	1,29%	1,59%	11,66%	30.780	31.844	30.780			
	Non KUR	671	1.399	1.399	4.105	3,45%	7,04%	21,08%	2.706	3.434	2.706			
3	PWG	155	2	2	26.204	0,08%	0,00%	8,19%	26.201	26.048	26.201			
	Cilem	155	2	2	22.937	0,13%	0,00%	10,63%	22.934	22.781	22.934			
	Gadai	-	-	-	3.267	0,00%	0,00%	3,13%	3.267	3.267	3.267			
4	CFG	19.018	30.183	28.147	82.999	1,07%	1,45%	4,27%	54.851	63.981	52.816			
	CF 1	8.456	11.874	11.479	37.405	1,83%	2,21%	7,25%	25.927	28.949	25.531			
	Total Griya	6.832	10.848	10.463	29.756	1,74%	2,40%	6,87%	19.294	22.924	18.909			
	Oto	1.624	1.027	1.016	7.649	2,29%	1,23%	9,23%	6.633	6.025	6.622			
	CF 2	10.562	18.309	16.669	45.593	0,81%	1,17%	3,19%	28.924	35.032	27.284			
	Mitraguna & Others	10.315	17.929	16.481	42.922	0,85%	1,24%	3,23%	26.441	32.607	24.993			
	Pensiun	247	379	188	2.671	0,26%	0,19%	2,71%	2.483	2.424	2.292			
Total Pembiayaan		24.121	36.424	34.388	175.533	1,01%	1,27%	6,48%	141.145	151.412	139.109	1,04%	83,98%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,47%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,97%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,61%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.493	1,04%	1,44%	1,69%	809	2.266	577			
	KUR	1.952	4.295	4.075	4.602	0,67%	1,34%	1,51%	527	2.650	307			
	Non KUR	1.274	620	609	890	6,55%	3,06%	4,57%	282	(384)	270			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	27.241	1,90%	1,43%	1,40%	(525)	(6.449)	(339)			
	CF 1	5.942	6.610	4.809	6.024	1,28%	0,93%	1,17%	1.214	81	(587)			
	Total Griya	5.028	6.005	4.373	5.413	1,28%	1,00%	1,25%	1.040	385	(592)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	21.217	2,12%	1,61%	1,49%	(1.739)	(6.531)	247			
	Mitraguna & Others	27.082	20.709	22.326	20.591	2,23%	1,68%	1,55%	(1.734)	(6.491)	(117)			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	34.478	1,59%	1,26%	1,27%	290	(3.523)	243	1,42%	-11,77%	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	25.053	25.529	(4.264)	476	135	0,53%	(4.007)	-13,56%	42.826	59,61%	(17.297)
2	Tabungan	75.287	92.481	87.573	92.389	2.646	4.816	(92)	-0,10%	17.102	22,72%	93.900	98,39%	(1.511)
3	Deposito	166.481	142.703	126.868	126.868	9.873	0	(15.835)	-11,10%	(39.613)	-23,79%	167.973	75,53%	(41.105)
	Total	271.304	260.579	239.494	244.786	8.255	5.293	(15.793)	-6,06%	(26.518)	-9,77%	304.699	80,34%	(59.913)
	CASA	104.823	117.876	112.626	117.918	(1.618)	5.293	43	0,04%	13.095	12,49%	136.726	86,24%	(18.808)
	(%) CASA	38,64%	45,24%	47,03%	48,17%									
	FDR	71,62%	78,78%	85,08%	83,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	16.264	20.528	19.589	19.623		34	(904)	-4,40%	3.359	20,65%	-	0,00%	19.623
2	Giro ISE	12.924	10.625	10.747	10.786		38	160	1,51%	(2.139)	-16,55%		0,00%	10.786
3	Tabungan ISE	1.712	8.249	7.161	7.157		(4)	(1.092)	-13,24%	5.445	318,12%		0,00%	7.157
4	Deposito ISE	1.628	1.654	1.681	1.681		0	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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.590	3.100	-	-3.100	2.462	-74	4.699	74	17.901	81,51%	(3.310)
	Linkage	1.111	822	805	-	-	-	-17	-17	-307	17	4.599	17,49%	(3.795)
	Non-Linkage	8.780	13.842	13.786	3.100	-	-3.100	2.478	-57	5.006	57	13.301	103,64%	484
	• Local Champion	6.630	9.192	9.136	3.100	-	-3.100	2.478	-57	2.506	57	8.773	104,13%	362
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	4.528	102,69%	122
2	MBG	65.409	60.423	59.494	2.550	1.310	-1.240	944	-928	-5.914	2.238	69.529	85,57%	(10.034)
	KUR	63.164	57.622	56.790	2.000	1.310	-690	251	-832	-6.374	2.142	67.096	84,64%	(10.305)
	Non KUR	2.245	2.800	2.704	550	-	-550	693	-96	459	96	2.433	111,14%	271
3	PWG	10.519	14.446	14.882	1.440	1.333	-107	152	436	4.363	897	17.123	86,91%	(2.241)
	Cilem	10.519	14.446	14.882	1.440	1.333	-107	152	436	4.363	897	17.123	86,91%	(2.241)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.794	4.037	2.269	-1.768	245	-950	6.316	3.219	133.187	86,19%	(18.393)
	CF 1	58.498	62.301	61.278	2.947	327	-2.620	89	-1.023	2.780	1.350	60.283	101,65%	995
	Total Griya	56.812	59.489	58.537	2.781	327	-2.454	0	-952	1.725	1.279	56.786	103,08%	1.751
	• Total Non Program	55.952	58.671	57.724	2.781	327	-2.454	2.044	-947	1.772	1.274	53.636	107,62%	4.088
	• Program	860	817	813	-	-	0	-3	-5	-47	5	3.149	25,80%	(2.337)
	Oto	1.686	2.813	2.741	166	-	-166	89	-71	1.056	71	3.498	78,38%	(756)
	CF 2	49.980	53.442	53.516	1.090	1.942	852	155	74	3.536	1.868	72.903	73,41%	(19.388)
	Mitraguna & Others	49.699	53.170	53.250	1.090	1.942	852	162	80	3.551	1.862	71.970	73,99%	(18.720)
	Pensiun	281	272	266	-	-	0	-6	-6	-15	6	934	28,48%	(668)
	Total Pembiayaan	194.296	205.276	203.760	11.127	4.912	-6.215	3.802	-1.515	9.465	6.427	237.739	85,71%	(33.979)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	5.906	0,00%	0,04%	40,48%	5.900	5.906	5.900			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	1.256	0,00%	0,00%	9,11%	1.256	1.256	1.256			
	Value Chain	-	-	-	4.650	0,00%	0,00%	50,90%	4.650	4.650	4.650			
2	MBG	1.071	1.487	1.504	6.583	1,64%	2,49%	11,06%	5.079	5.512	5.096			
	KUR	1.022	1.291	1.029	5.733	1,62%	1,79%	10,09%	4.704	4.711	4.441			
	Non KUR	49	196	475	850	2,19%	16,97%	31,45%	375	801	655			
3	PWG	95	-	-	1.426	0,91%	0,00%	9,58%	1.426	1.331	1.426			
	Cilem	95	-	-	1.426	0,91%	0,00%	9,58%	1.426	1.331	1.426			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	7.658	1,72%	2,08%	6,67%	5.255	5.793	5.106			
	CF 1	1.284	1.536	1.880	5.780	2,19%	3,02%	9,43%	3.900	4.496	4.244			
	Total Griya	1.284	1.536	1.880	5.780	2,26%	3,16%	9,87%	3.900	4.496	4.244			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	1.015	522	1.878	1,16%	0,98%	3,51%	1.355	1.297	862			
	Mitraguna & Others	581	1.015	522	1.878	1,17%	0,98%	3,53%	1.355	1.297	862			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	21.574	1,56%	1,91%	10,59%	17.661	18.542	17.529	0,60%	94,34%	-10,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,39%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	25,12%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	885	0,65%	1,50%	1,49%	(21)	462	144			
	KUR	260	691	859	730	0,41%	1,49%	1,28%	(129)	470	38			
	Non KUR	164	50	48	156	7,29%	1,72%	5,76%	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	1.153	2,17%	0,33%	1,00%	774	(1.200)	770			
	CF 1	1.777	383	379	1.153	3,04%	0,61%	1,88%	774	(624)	770			
	Total Griya	1.777	383	379	1.153	3,13%	0,64%	1,97%	774	(624)	770			
	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	2.241	1,53%	0,72%	1,10%	759	(731)	920	0,34%	69,31%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	24.892	25.326	(4.874)	-	434	3.282	14,89%	565	37.820	66,96%	(12.494)
2	Tabungan	139.675	136.927	133.005	134.215	3.770	1.210	(2.712)	-1,98%	(5.460)	-3,91%	158.244	84,82%	(24.029)
3	Deposito	81.953	78.771	78.238	78.238	(1.465)	(0)	(533)	-0,68%	(3.715)	-4,53%	83.187	94,05%	(4.949)
	Total	246.389	237.742	236.135	237.779	(2.570)	1.644	37	0,02%	(8.610)	-3,49%	279.251	85,15%	(41.472)
	CASA	164.436	158.971	157.897	159.541	(1.105)	1.644	570	0,36%	(4.895)	-2,98%	196.064	81,37%	(36.523)
	(%) CASA	66,74%	66,87%	66,87%	67,10%									
	FDR	63,49%	72,37%	72,45%	71,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	10.910	10.781	11.924	11.935		12	1.155	10,71%	1.026	9,40%	-	0,00%	11.935
2	Giro ISE	6.429	7.250	7.900	7.913		13	663	9,15%	1.484	23,07%		0,00%	7.913
3	Tabungan ISE	3.915	3.531	4.024	4.023		(1)	491	13,91%	107	2,74%		0,00%	4.023
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.559	350	-	-350	-168	-1.636	-1.489	1.636	24.988	70,27%	(7.429)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.559	350	-	-350	-168	-1.636	-1.489	1.636	22.401	78,38%	(4.842)
	• Local Champion	15.448	17.449	17.257	350	-	-350	-1.127	-192	1.808	192	17.038	101,28%	219
	• 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	10.352	1.179	1.087	-92	540	567	4.514	520	12.717	81,40%	(2.365)
	Cilem	5.838	9.785	10.352	1.179	1.087	-92	540	567	4.514	520	12.717	81,40%	(2.365)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	143.169	2.988	3.308	320	1.001	94	11.627	3.214	151.764	94,34%	(8.595)
	CF 1	81.145	75.863	74.684	1.328	634	-694	166	-1.179	-6.461	1.813	80.866	92,36%	(6.182)
	Total Griya	74.220	69.714	68.745	1.171	634	-537	0	-969	-5.475	1.603	72.806	94,42%	(4.061)
	• Total Non Program	73.552	69.083	68.118	1.171	634	-537	213	-965	-5.433	1.599	70.358	96,82%	(2.240)
	• Program	669	630	627	-	-	0	-3	-4	-42	4	2.448	25,60%	(1.822)
	Oto	6.925	6.150	5.939	157	-	-157	166	-210	-986	210	8.060	73,69%	(2.120)
	CF 2	50.397	67.212	68.485	1.660	2.674	1.014	835	1.273	18.088	1.401	70.899	96,60%	(2.414)
	Mitraguna & Others	49.913	66.240	67.523	1.660	2.674	1.014	731	1.282	17.609	1.392	69.624	96,98%	(2.102)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	171.080	4.517	4.395	-122	1.373	-975	14.651	5.369	189.488	90,29%	(18.408)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	6.949	0,00%	0,00%	39,57%	6.949	6.949	6.949			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	6.949	0,00%	0,00%	39,57%	6.949	6.949	6.949			
	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	-	-	1.380	0,19%	0,00%	13,33%	1.380	1.369	1.380			
	Cilem	11	-	-	1.380	0,19%	0,00%	13,33%	1.380	1.369	1.380			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	9.268	0,88%	1,00%	6,47%	7.831	8.107	7.759			
	CF 1	1.162	1.459	1.383	8.960	1,43%	1,82%	12,00%	7.577	7.799	7.502			
	Total Griya	1.162	1.459	1.383	8.633	1,57%	1,98%	12,56%	7.250	7.472	7.175			
	Oto	-	-	-	327	0,00%	0,00%	5,51%	327	327	327			
	CF 2	-	51	54	308	0,00%	0,08%	0,45%	254	308	257			
	Mitraguna & Others	-	51	54	308	0,00%	0,08%	0,46%	254	308	257			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	17.597	0,75%	0,84%	10,29%	16.160	16.424	16.088	0,23%	97,72%	-10,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	1.521	0,59%	0,91%	1,06%	222	743	212			
	CF 1	342	589	585	931	0,42%	0,77%	1,25%	346	589	341			
	Total Griya	342	589	585	931	0,46%	0,84%	1,35%	346	589	341			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	590	0,86%	1,06%	0,86%	(124)	155	(129)			
	Mitraguna & Others	436	719	714	590	0,87%	1,08%	0,87%	(124)	155	(129)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.521	0,50%	0,75%	0,89%	222	743	212	0,00%	100,00%	-0,9%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	49.711	50.018	(1.973)	307	(1.242)	-2,42%	31.243	166,41%	32.608	153,39%	17.410
2	Tabungan	206.902	259.410	255.729	259.791	8.614	4.062	381	0,15%	52.888	25,56%	226.267	114,82%	33.524
3	Deposito	118.442	104.385	100.166	76.968	4.578	(23.198)	(27.417)	-26,27%	(41.474)	-35,02%	120.137	64,07%	(43.168)
	Total	344.119	415.055	405.606	386.777	11.219	(18.830)	(28.278)	-6,81%	42.658	12,40%	379.011	102,05%	7.765
	CASA	225.677	310.670	305.440	309.808	6.642	4.368	(861)	-0,28%	84.131	37,28%	258.875	119,68%	50.934
	(%) CASA	65,58%	74,85%	75,30%	80,10%									
	FDR	96,55%	92,15%	93,60%	98,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	3.930	3.350	3.504	3.519	15	169	5,05%	(411)	-10,47%	-	0,00%	3.519
2	Giro ISE	1.420	1.401	1.270	1.283	13	(118)	-8,40%	(137)	-9,63%		0,00%	1.283
3	Tabungan ISE	2.001	1.335	1.620	1.622	2	287	21,50%	(379)	-18,96%		0,00%	1.622
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	82.835	1.335	-	-1.335	-9.025	-4.740	-150	4.740	100.415	82,49%	(17.580)
	Linkage	21.612	25.302	24.252	-	-	-	28	-1.050	2.640	1.050	29.203	83,05%	(4.951)
	Non-Linkage	61.373	62.273	58.583	1.335	-	-1.335	-9.053	-3.690	-2.790	3.690	71.212	82,27%	(12.629)
	• Local Champion	55.173	37.334	36.210	970	-	-970	-13.343	-1.124	-18.963	1.124	59.838	60,51%	(23.628)
	• Value Chain	6.200	24.939	22.373	365	-	(365)	4.291	-2.566	16.173	2.566	11.375	196,69%	10.998
2	MBG	43.181	43.262	44.108	1.230	2.205	975	264	846	927	1.359	46.510	94,84%	(2.402)
	KUR	40.519	41.115	42.029	1.230	2.205	975	439	914	1.510	1.291	43.648	96,29%	(1.619)
	Non KUR	2.662	2.147	2.079	-	-	0	-175	-68	-583	68	2.862	72,64%	(783)
3	PWG	26.463	43.181	43.933	8.241	6.350	-1.890	2.081	752	17.470	5.598	37.150	118,26%	6.783
	Cilem	12.356	24.198	24.363	3.005	1.697	-1.308	1.790	164	12.007	1.533	17.679	137,81%	6.684
	Gadai	14.108	18.982	19.570	5.235	4.653	-582	291	588	5.462	4.065	19.471	100,51%	99
4	CFG	179.631	208.442	208.776	2.516	2.690	173	-700	334	29.145	2.356	198.860	104,99%	9.916
	CF 1	55.651	68.195	67.673	126	315	188	207	-522	12.021	837	59.549	113,64%	8.124
	Total Griya	50.392	59.584	59.015	-	100	100	0	-569	8.623	669	52.444	112,53%	6.571
	• Total Non Program	50.392	59.584	59.015	-	100	100	1.188	-569	8.623	669	52.444	112,53%	6.571
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.658	126	215	88	207	47	3.398	168	7.105	121,86%	1.553
	CF 2	123.980	140.247	141.103	2.390	2.375	-15	-907	856	17.123	1.519	139.310	101,29%	1.793
	Mitraguna & Others	122.658	138.841	139.704	2.390	2.375	-15	-970	863	17.046	1.512	137.009	101,97%	2.694
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	379.652	13.322	11.245	-2.077	-7.381	-2.808	47.391	14.053	382.934	99,14%	(3.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	13.757	0,61%	0,00%	16,61%	13.757	13.249	13.757			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	11.828	0,76%	0,00%	20,19%	11.828	11.364	11.828			
	Value Chain	-	-	-	1.929	0,00%	0,00%	5,33%	1.929	1.929	1.929			
2	MBG	409	968	740	7.973	0,95%	1,71%	18,08%	7.234	7.564	7.005			
	KUR	305	765	686	7.240	0,75%	1,67%	17,23%	6.553	6.935	6.475			
	Non KUR	104	203	53	734	3,92%	2,47%	35,29%	681	629	530			
3	PWG	-	-	-	5.428	0,00%	0,00%	12,36%	5.428	5.428	5.428			
	Cilem	-	-	-	4.940	0,00%	0,00%	20,28%	4.940	4.940	4.940			
	Gadai	-	-	-	488	0,00%	0,00%	2,49%	488	488	488			
4	CFG	673	1.272	1.279	12.154	0,37%	0,61%	5,82%	10.876	11.481	10.882			
	CF 1	295	265	196	5.116	0,53%	0,29%	7,56%	4.920	4.821	4.851			
	Total Griya	295	-	-	3.992	0,58%	0,00%	6,76%	3.992	3.697	3.992			
	Oto	-	265	196	1.124	0,00%	2,28%	12,98%	928	1.124	859			
	CF 2	379	1.007	1.083	7.039	0,31%	0,77%	4,99%	5.956	6.660	6.031			
	Mitraguna & Others	379	1.007	1.083	7.039	0,31%	0,78%	5,04%	5.956	6.660	6.031			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	39.313	0,48%	0,53%	10,35%	37.295	37.722	37.072	0,69%	93,33%	-9,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	-48,31%	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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	42.163	43.821	(211)	1.658	41.185	1562,51%	24.002	121,11%	31.713	138,18%	12.108
2	Tabungan	188.323	168.806	173.095	172.298	9.458	(797)	3.492	2,07%	(16.025)	-8,51%	206.910	83,27%	(34.612)
3	Deposito	54.534	91.558	66.523	66.422	849	(101)	(25.136)	-27,45%	11.888	21,80%	55.746	119,15%	10.676
	Total	262.676	263.000	281.781	282.541	10.096	760	19.541	7,43%	19.865	7,56%	294.368	95,98%	(11.827)
	CASA	208.142	171.442	215.258	216.119	9.247	861	44.677	26,06%	7.977	3,83%	238.622	90,57%	(22.503)
	(%) CASA	79,24%	65,19%	76,39%	76,49%									
	FDR	66,71%	76,80%	71,71%	71,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	6.187	3.542	3.663	3.674	10	131	3,70%	(2.513)	-40,62%	-	0,00%	3.674
2	Giro ISE	879	380	394	394	0	14	3,68%	(485)	-55,19%		0,00%	394
3	Tabungan ISE	5.307	3.163	3.270	3.280	10	117	3,70%	(2.028)	-38,21%		0,00%	3.280
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	12	-	-	0	-1	-421	-6.974	421	6.986	0,18%	(6.974)
	Linkage	26	14	12	-	-	-	-1	-1	-14	1	26	47,75%	(14)
	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	9.277	455	500	45	1.193	218	8.570	282	5.179	179,12%	4.098
	KUR	498	7.829	8.056	385	500	115	1.132	226	7.558	274	4.650	173,23%	3.406
	Non KUR	209	1.229	1.221	70	-	-70	61	-9	1.012	9	529	230,88%	692
3	PWG	23.244	33.746	34.895	8.452	6.375	-2.077	2.619	1.149	11.651	5.226	37.119	94,01%	(2.224)
	Cilem	7.809	11.491	11.792	1.093	1.103	10	44	302	3.983	802	17.547	67,21%	(5.754)
	Gadai	15.435	22.255	23.103	7.359	5.272	-2.088	2.574	847	7.668	4.424	19.572	118,04%	3.531
4	CFG	144.290	158.744	157.887	1.587	1.291	-296	797	-857	13.596	2.148	165.073	95,65%	(7.186)
	CF 1	8.588	11.624	11.530	328	-	-328	-25	-94	2.942	94	11.872	97,12%	(341)
	Total Griya	7.701	10.580	10.511	328	-	-328	0	-69	2.810	69	9.914	106,02%	597
	• Total Non Program	7.409	9.962	9.894	328	-	-328	305	-68	2.486	68	8.845	111,86%	1.049
	• Program	292	618	616	-	-	0	-3	-1	324	1	1.069	57,66%	(453)
	Oto	888	1.045	1.020	-	-	0	-25	-25	132	25	1.958	52,09%	(938)
	CF 2	135.702	147.119	146.356	1.259	1.291	32	822	-763	10.654	2.054	153.201	95,53%	(6.845)
	Mitraguna & Others	125.011	133.617	132.894	525	1.199	674	216	-723	7.883	1.922	140.480	94,60%	(7.586)
	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	202.071	10.494	8.166	-2.328	4.608	88	26.843	8.078	214.357	94,27%	(12.286)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	1.271	0,00%	2,09%	13,70%	1.082	1.271	1.271			
	KUR	-	-	-	894	0,00%	0,00%	11,10%	894	894	894			
	Non KUR	-	-	190	377	0,00%	15,42%	30,88%	187	377	377			
3	PWG	-	86	-	1.783	0,00%	0,00%	5,11%	1.783	1.783	1.697			
	Cilem	-	-	-	1.262	0,00%	0,00%	10,70%	1.262	1.262	1.262			
	Gadai	-	86	-	521	0,00%	0,00%	2,26%	521	521	435			
4	CFG	2.296	3.915	3.664	7.278	1,59%	2,31%	4,61%	3.615	4.982	3.363			
	CF 1	66	54	33	906	0,77%	0,28%	7,86%	874	840	852			
	Total Griya	66	54	33	906	0,86%	0,31%	8,62%	874	840	852			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	6.372	1,64%	2,47%	4,35%	2.741	4.142	2.511			
	Mitraguna & Others	2.230	3.861	3.631	6.034	1,78%	2,72%	4,54%	2.404	3.805	2.174			
	Pensiun	-	-	-	337	0,00%	0,00%	2,51%	337	337	337			
	Total Pembiayaan	2.296	4.001	3.853	10.333	1,31%	1,91%	5,11%	6.480	8.037	6.332	1,65%	67,80%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	-235,26%	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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	435	436	(151)	1	6	1,47%	(1.650)	-79,09%	2.964	14,72%	(2.528)
2	Tabungan	37.117	39.166	37.380	37.265	1.229	(114)	(1.900)	-4,85%	148	0,40%	42.245	88,21%	(4.980)
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	50.364	50.251	1.082	(113)	(1.892)	-3,63%	307	0,62%	56.019	89,70%	(5.768)
	CASA	39.204	39.595	37.815	37.701	1.078	(113)	(1.894)	-4,78%	(1.502)	-3,83%	45.208	83,39%	(7.507)
	(%) CASA	78,50%	75,94%	75,08%	75,03%									
	FDR	145,08%	121,45%	124,46%	124,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	581	483	444	444		0	(39)	-8,12%	(137)	-23,61%	-	0,00%	444
2	Giro ISE	1	1	1	1		0	(0)	-0,89%	0	12,69%		0,00%	1
3	Tabungan ISE	580	482	443	443		0	(39)	-8,14%	(137)	-23,67%		0,00%	443
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	3.041	206	368	162	88	167	1.807	201	2.623	115,96%	419
	Cilem	1.235	2.874	3.041	206	368	162	88	167	1.807	201	2.623	115,96%	419
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.641	420	503	83	48	-812	-11.581	1.315	64.465	92,52%	(4.823)
	CF 1	464	412	630	-	223	223	-2	218	166	5	458	137,65%	172
	Total Griya	301	272	269	-	-	0	0	-3	-32	3	295	91,36%	(25)
	• Total Non Program	301	272	269	-	-	0	-3	-3	-32	3	295	91,36%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	360	-	223	223	-2	221	198	2	163	221,57%	198
	CF 2	70.758	60.041	59.011	420	280	-140	51	-1.030	-11.747	1.310	64.007	92,20%	(4.996)
	Mitraguna & Others	66.540	55.435	54.558	420	280	-140	87	-877	-11.982	1.157	57.104	95,54%	(2.546)
	Pensiun	4.218	4.607	4.454	-	-	0	-36	-153	236	153	6.903	64,51%	(2.450)
	Total Pembiayaan	72.457	63.328	62.683	626	871	245	137	-645	-9.774	1.516	67.087	93,43%	(4.405)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	129	0,00%	0,00%	4,25%	129	129	129			
	Cilem	-	-	-	129	0,00%	0,00%	4,25%	129	129	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	3.964	4,24%	3,87%	6,65%	1.627	941	1.548			
	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	3.964	4,27%	3,89%	6,72%	1.627	941	1.548			
	Mitraguna & Others	2.931	2.416	2.337	3.964	4,41%	4,22%	7,26%	1.627	1.032	1.548			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.416	2.337	4.093	4,17%	3,69%	6,53%	1.756	1.070	1.677	0,00%	100,00%	-6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	3.937	17,29%	6,93%	6,60%	(252)	(8.377)	(24)			
	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	3.937	17,40%	6,98%	6,67%	(252)	(8.377)	(24)			
	Mitraguna & Others	11.834	3.785	4.013	3.762	17,79%	7,24%	6,90%	(250)	(8.072)	(23)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.937	16,99%	6,61%	6,28%	(252)	(8.377)	(24)	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	166.474	166.066	(3.738)	(408)	139.874	534,03%	106.904	180,69%	68.641	241,93%	97.425
2	Tabungan	111.248	118.802	120.159	120.824	2.322	664	2.022	1,70%	9.576	8,61%	123.928	97,49%	(3.105)
3	Deposito	16.666	19.370	20.224	20.204	97	(20)	834	4,30%	3.537	21,23%	17.858	113,13%	2.346
	Total	187.077	164.364	306.857	307.093	(1.320)	236	142.729	86,84%	120.016	64,15%	210.427	145,94%	96.666
	CASA	170.411	144.994	286.634	286.890	(1.416)	256	141.896	97,86%	116.479	68,35%	192.569	148,98%	94.321
	(%) CASA	91,09%	88,22%	93,41%	93,42%									
	FDR	105,51%	131,77%	72,13%	72,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	3.820	2.810	3.243	3.226	(17)	416	14,81%	(594)	-15,55%	-	0,00%	3.226
2	Giro ISE	954	1.173	1.691	1.667	(24)	494	42,08%	713	74,75%		0,00%	1.667
3	Tabungan ISE	2.866	1.636	1.552	1.559	7	(78)	-4,75%	(1.307)	-45,62%		0,00%	1.559
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	• Local Champion	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.586	1.120	1.460	340	-162	-204	3.489	1.664	51.469	96,34%	(1.883)
	KUR	42.963	47.332	47.228	1.120	1.460	340	-42	-105	4.265	1.565	48.188	98,01%	(960)
	Non KUR	3.135	2.458	2.358	-	-	0	-120	-100	-777	100	3.281	71,87%	(923)
3	PWG	20.876	31.646	34.082	9.066	8.299	-766	1.812	2.436	13.206	5.863	35.758	95,31%	(1.676)
	Cilem	7.514	12.700	14.265	1.213	2.412	1.200	479	1.565	6.751	847	17.033	83,75%	(2.768)
	Gadai	13.361	18.946	19.817	7.853	5.887	-1.966	1.334	871	6.456	5.016	18.725	105,83%	1.092
4	CFG	127.111	131.908	134.981	4.443	4.416	-27	-1.214	3.073	7.869	1.343	140.053	96,38%	(5.073)
	CF 1	49.510	49.727	50.092	2.743	1.018	-1.725	-17	365	582	653	51.150	97,93%	(1.058)
	Total Griya	39.898	39.179	39.118	2.358	304	-2.054	0	-60	-780	364	40.753	95,99%	(1.635)
	• Total Non Program	39.898	39.179	39.118	2.358	304	-2.054	420	-60	-780	364	40.753	95,99%	(1.635)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	10.974	385	714	329	-17	425	1.362	289	10.397	105,55%	577
	CF 2	77.602	82.181	84.889	1.700	3.398	1.698	-1.198	2.708	7.287	690	88.903	95,48%	(4.014)
	Mitraguna & Others	75.812	80.105	82.834	1.700	3.398	1.698	-1.417	2.729	7.022	669	86.628	95,62%	(3.794)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	221.337	14.628	14.175	-453	1.169	4.751	23.952	9.425	230.580	95,99%	(9.243)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	5.515	0,27%	1,10%	11,12%	4.967	5.392	5.071			
	KUR	68	332	433	5.104	0,16%	0,92%	10,81%	4.670	5.036	4.772			
	Non KUR	56	112	115	412	1,79%	4,67%	17,45%	297	356	300			
3	PWG	-	-	-	2.077	0,00%	0,00%	6,09%	2.077	2.077	2.077			
	Cilem	-	-	-	1.807	0,00%	0,00%	12,67%	1.807	1.807	1.807			
	Gadai	-	-	-	270	0,00%	0,00%	1,36%	270	270	270			
4	CFG	2.018	3.874	4.027	5.832	1,59%	3,05%	4,32%	1.805	3.813	1.957			
	CF 1	1.770	1.943	1.931	2.214	3,58%	3,88%	4,42%	282	443	271			
	Total Griya	1.463	1.943	1.931	1.346	3,67%	4,93%	3,44%	(585)	(117)	(596)			
	Oto	307	-	-	867	3,19%	0,00%	7,90%	867	560	867			
	CF 2	248	1.932	2.096	3.618	0,32%	2,55%	4,26%	1.523	3.370	1.687			
	Mitraguna & Others	248	1.932	2.096	3.618	0,33%	2,62%	4,37%	1.523	3.370	1.687			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	13.424	1,09%	2,11%	6,07%	8.849	11.282	9.106	0,35%	94,20%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	55,79%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	55,79%	-	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%	3,71%	(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%	0,70%	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%	1,03%	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%	80,90%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	6.546	3.708	(2.965)	(2.838)	2.317	166,49%	1.781	92,40%	10.667	34,76%	(6.959)
2	Tabungan	70.495	82.378	79.424	79.512	2.277	89	(2.866)	-3,48%	9.017	12,79%	84.695	93,88%	(5.183)
3	Deposito	64.264	93.395	92.699	92.719	(11)	20	(677)	-0,72%	28.455	44,28%	65.138	142,34%	27.581
	Total	136.686	177.165	178.669	175.939	(699)	(2.730)	(1.226)	-0,69%	39.253	28,72%	160.500	109,62%	15.439
	CASA	72.423	83.770	85.970	83.220	(688)	(2.750)	(549)	-0,66%	10.798	14,91%	95.362	87,27%	(12.142)
	(%) CASA	52,98%	47,28%	48,12%	47,30%									
	FDR	94,77%	84,93%	84,71%	86,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.322	3.545	4.131	4.133	2	588	16,58%	2.811	212,63%	-	0,00%	4.133	
2	Giro ISE	771	627	638	638	0	11	1,79%	(133)	-17,26%		0,00%	638	
3	Tabungan ISE	551	2.919	3.493	3.495	2	576	19,75%	2.944	534,24%		0,00%	3.495	
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	35.298	655	935	280	674	-13	3.540	948	36.518	96,66%	(1.220)
	KUR	29.577	32.881	32.843	655	860	205	745	-38	3.266	898	34.124	96,25%	(1.280)
	Non KUR	2.181	2.430	2.455	-	75	75	-72	25	274	50	2.395	102,51%	60
3	PWG	6.201	8.941	8.948	680	545	-135	-29	7	2.747	538	13.514	66,21%	(4.567)
	Cilem	6.201	8.941	8.948	680	545	-135	-29	7	2.747	538	13.514	66,21%	(4.567)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	107.097	2.235	2.373	138	1.471	882	15.515	1.490	102.219	104,77%	4.878
	CF 1	23.474	29.546	30.136	350	923	573	-229	590	6.662	333	26.487	113,78%	3.649
	Total Griya	17.263	19.997	20.146	350	318	-33	0	149	2.883	168	18.293	110,13%	1.853
	• Total Non Program	17.263	19.997	20.146	350	318	-33	172	149	2.883	168	18.293	110,13%	1.853
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.990	-	605	605	-229	441	3.779	165	8.195	121,91%	1.795
	CF 2	68.107	76.668	76.961	1.885	1.450	-435	1.700	293	8.854	1.157	75.731	101,62%	1.230
	Mitraguna & Others	64.272	72.869	73.190	1.885	1.450	-435	1.727	320	8.918	1.130	71.706	102,07%	1.484
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	151.343	3.570	3.853	283	2.115	877	21.802	2.976	152.251	99,40%	(908)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	3.051	0,01%	0,12%	8,64%	3.008	3.047	3.047			
	KUR	-	3	43	2.769	0,00%	0,13%	8,43%	2.726	2.769	2.765			
	Non KUR	4	-	-	282	0,19%	0,00%	11,48%	282	278	282			
3	PWG	48	-	-	1.009	0,78%	0,00%	11,28%	1.009	961	1.009			
	Cilem	48	-	-	1.009	0,78%	0,00%	11,28%	1.009	961	1.009			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	3.029	0,60%	1,34%	2,83%	1.608	2.482	1.599			
	CF 1	172	1.127	1.125	2.466	0,73%	3,81%	8,18%	1.341	2.294	1.339			
	Total Griya	-	1.127	1.125	1.625	0,00%	5,62%	8,07%	501	1.625	499			
	Oto	172	-	-	840	2,76%	0,00%	8,41%	840	669	840			
	CF 2	375	304	297	564	0,55%	0,39%	0,73%	267	188	260			
	Mitraguna & Others	375	304	297	564	0,58%	0,41%	0,77%	267	188	260			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	7.090	0,46%	0,97%	4,68%	5.625	6.490	5.656	0,78%	83,33%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	0,89%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,96%	-	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%	2,04%	-	-	-			
	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%	14,52%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	4.390	3.525	208	(865)	(3.000)	-45,98%	(780)	-18,13%	13.353	26,40%	(9.828)
2	Tabungan	84.533	89.368	85.567	86.426	3.040	859	(2.942)	-3,29%	1.893	2,24%	97.545	88,60%	(11.119)
3	Deposito	19.903	26.834	28.044	28.025	(1.780)	(20)	1.191	4,44%	8.122	40,81%	20.584	136,15%	7.441
	Total	108.741	122.727	118.001	117.975	1.468	(25)	(4.752)	-3,87%	9.234	8,49%	131.482	89,73%	(13.507)
	CASA	88.838	95.893	89.957	89.951	3.248	(6)	(5.942)	-6,20%	1.113	1,25%	110.898	81,11%	(20.948)
	(%) CASA	81,70%	78,14%	76,23%	76,25%									
	FDR	78,57%	82,58%	86,77%	86,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.916	3.342	4.128	4.141		13	799	23,90%	226	5,76%	-	0,00%	4.141
2	Giro ISE	3.001	2.348	3.175	3.187		12	839	35,75%	187	6,22%	-	0,00%	3.187
3	Tabungan ISE	915	995	953	954		1	(41)	-4,09%	39	4,26%	-	0,00%	954
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	4.627	-	870	870	197	754	1.558	116	7.157	64,65%	(2.530)
	KUR	2.657	3.623	4.397	-	870	870	202	774	1.739	96	6.507	67,57%	(2.110)
	Non KUR	412	251	230	-	-	0	-5	-20	-181	20	651	35,40%	(420)
3	PWG	13.521	18.803	18.728	4.258	3.064	-1.194	156	-75	5.207	3.138	27.081	69,16%	(8.352)
	Cilem	6.370	9.288	9.280	466	764	299	-345	-8	2.910	772	16.556	56,05%	(7.276)
	Gadai	7.151	9.515	9.448	3.792	2.299	-1.493	500	-67	2.298	2.366	10.525	89,77%	(1.076)
4	CFG	68.150	78.677	79.031	1.629	1.656	27	656	354	10.881	1.302	87.246	90,58%	(8.215)
	CF 1	32.030	33.916	33.221	-	-	0	-243	-695	1.191	695	33.647	98,73%	(426)
	Total Griya	25.555	26.419	25.997	-	-	0	0	-422	442	422	25.628	101,44%	369
	• Total Non Program	25.555	26.419	25.997	-	-	0	-217	-422	442	422	25.628	101,44%	369
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.224	-	-	0	-243	-272	749	272	8.019	90,08%	(795)
	CF 2	36.119	44.761	45.810	1.629	1.656	27	898	1.049	9.691	607	53.599	85,47%	(7.789)
	Mitraguna & Others	32.486	41.386	42.468	1.469	1.656	188	845	1.082	9.982	574	49.893	85,12%	(7.425)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,18%	(364)
	Total Pembiayaan	85.434	101.353	102.386	5.886	5.590	-297	1.008	1.033	16.952	4.556	122.179	83,80%	(19.792)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	230	0,00%	2,57%	4,98%	131	230	198			
	KUR	-	33	100	230	0,00%	2,75%	5,24%	131	230	198			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.044	0,00%	0,00%	5,57%	1.044	1.044	1.044			
	Cilem	-	-	-	839	0,00%	0,00%	9,04%	839	839	839			
	Gadai	-	-	-	205	0,00%	0,00%	2,16%	205	205	205			
4	CFG	1.050	644	794	3.445	1,54%	1,01%	4,36%	2.651	2.395	2.801			
	CF 1	1.050	520	669	1.792	3,28%	1,97%	5,40%	1.124	742	1.272			
	Total Griya	697	520	669	712	2,73%	2,53%	2,74%	44	16	192			
	Oto	353	-	-	1.080	5,46%	0,00%	14,95%	1.080	726	1.080			
	CF 2	-	124	125	1.653	0,00%	0,28%	3,61%	1.528	1.653	1.529			
	Mitraguna & Others	-	124	125	1.522	0,00%	0,30%	3,58%	1.397	1.522	1.398			
	Pensiun	-	-	-	131	0,00%	0,00%	3,92%	131	131	131			
	Total Pembiayaan	1.050	677	893	4.719	1,23%	0,88%	4,61%	3.826	3.669	4.042	1,39%	69,91%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	1,54%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	31,00%	(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%	1,39%	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%	1,07%	210	88	207			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,80%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,94%	-	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%	-251,52%	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	12.743	12.769	(89)	26	3.410	36,43%	5.089	66,25%	16.238	78,64%	(3.469)
2	Tabungan	96.197	116.467	116.730	116.764	(1.379)	34	297	0,26%	20.567	21,38%	111.265	104,94%	5.499
3	Deposito	50.701	45.950	45.151	45.151	614	(1)	(800)	-1,74%	(5.551)	-10,95%	51.587	87,52%	(6.437)
	Total	154.579	171.777	174.624	174.684	(855)	60	2.907	1,69%	20.105	13,01%	179.091	97,54%	(4.407)
	CASA	103.878	125.827	129.473	129.533	(1.468)	60	3.707	2,95%	25.655	24,70%	127.503	101,59%	2.030
	(%) CASA	67,20%	73,25%	74,14%	74,15%									
	FDR	122,53%	118,32%	116,59%	116,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.938	4.057	4.077	4.080		3	23	0,57%	142	3,60%	-	0,00%	4.080
2	Giro ISE	1.498	2.633	2.549	2.551		2	(82)	-3,10%	1.053	70,27%		0,00%	2.551
3	Tabungan ISE	2.310	1.294	1.398	1.399		1	105	8,09%	(911)	-39,45%		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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.888	35.928	1.700	1.300	-400	73	40	1.509	1.260	38.497	93,33%	(2.569)
	KUR	32.500	34.255	34.429	1.700	1.300	-400	245	174	1.930	1.126	36.366	94,67%	(1.937)
	Non KUR	1.920	1.633	1.499	-	-	0	-172	-134	-421	134	2.131	70,31%	(633)
3	PWG	17.830	30.105	31.379	9.775	6.616	-3.159	2.493	1.275	13.549	5.341	31.298	100,26%	81
	Cilem	5.164	10.604	11.332	1.753	1.516	-237	1.032	728	6.168	788	13.667	82,91%	(2.335)
	Gadai	12.666	19.501	20.048	8.022	5.099	-2.923	1.461	546	7.381	4.553	17.632	113,70%	2.416
4	CFG	137.158	137.253	136.294	706	1.585	879	-499	-959	-864	2.544	146.832	92,82%	(10.538)
	CF 1	38.164	40.292	39.388	446	-	-446	-181	-904	1.224	904	39.270	100,30%	118
	Total Griya	33.008	34.228	33.702	446	-	-446	0	-526	694	526	32.691	103,09%	1.011
	• Total Non Program	33.008	34.228	33.702	446	-	-446	127	-526	694	526	32.691	103,09%	1.011
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.686	-	-	0	-181	-378	530	378	6.579	86,42%	(893)
	CF 2	98.994	96.961	96.906	260	1.585	1.325	-318	-55	-2.088	1.640	107.562	90,09%	(10.656)
	Mitraguna & Others	71.310	70.983	71.134	30	1.485	1.455	-155	152	-176	1.333	81.314	87,48%	(10.179)
	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	203.601	12.181	9.501	-2.681	2.067	356	14.194	9.145	216.628	93,99%	(13.027)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	3.759	0,69%	1,77%	10,46%	3.125	3.521	3.039			
	KUR	105	543	522	3.547	0,32%	1,53%	10,30%	3.025	3.442	3.004			
	Non KUR	133	177	111	212	6,92%	6,81%	14,15%	101	79	35			
3	PWG	-	-	-	2.204	0,00%	0,00%	0,00%	2.204	2.204	2.204			
	Cilem	-	-	-	976	0,00%	0,00%	8,61%	976	976	976			
	Gadai	-	-	-	1.228	0,00%	0,00%	6,13%	1.228	1.228	1.228			
4	CFG	1.146	1.668	999	4.908	0,84%	0,73%	3,60%	3.908	3.762	3.240			
	CF 1	198	738	258	557	0,52%	0,64%	1,41%	298	358	(182)			
	Total Griya	73	609	-	126	0,22%	0,00%	0,37%	126	52	(483)			
	Oto	125	129	258	431	2,42%	4,26%	7,58%	173	306	302			
	CF 2	948	929	741	4.351	0,96%	0,76%	4,49%	3.610	3.403	3.422			
	Mitraguna & Others	799	691	690	3.266	1,12%	0,97%	4,59%	2.576	2.467	2.575			
	Pensiun	149	238	51	1.085	0,54%	0,20%	4,21%	1.034	936	846			
	Total Pembiayaan	1.384	2.388	1.633	10.871	0,73%	0,80%	5,34%	9.238	9.487	8.483	1,90%	64,41%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	309	1,39%	0,88%	0,86%	(9)	(169)	(71)			
	KUR	477	248	186	178	1,47%	0,54%	0,52%	(8)	(300)	(70)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,74%	(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	2.444	3,20%	1,93%	1,79%	(205)	(1.950)	124			
	CF 1	1.329	1.891	1.891	1.589	3,48%	4,69%	4,04%	(302)	260	(302)			
	Total Griya	1.025	1.659	1.659	1.357	3,10%	4,85%	4,03%	(302)	332	(302)			
	Oto	305	232	232	232	0,51%	3,83%	4,09%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,88%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,76%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	2.752	2,57%	1,46%	1,35%	(214)	(2.119)	53	1,32%	2,48%	0,0%

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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	19.533	10.538	1.795	(8.994)	(4.418)	-29,54%	(2.257)	-17,64%	25.453	41,40%	(14.914)
2	Tabungan	133.664	151.079	145.839	149.442	2.349	3.603	(1.637)	-1,08%	15.778	11,80%	153.100	97,61%	(3.658)
3	Deposito	120.976	138.301	138.447	138.446	(1.570)	(1)	145	0,10%	17.471	14,44%	122.651	112,88%	15.795
	Total	267.435	304.336	303.819	298.427	2.574	(5.393)	(5.910)	-1,94%	30.992	11,59%	301.204	99,08%	(2.777)
	CASA	146.460	166.035	165.372	159.980	4.144	(5.391)	(6.055)	-3,65%	13.521	9,23%	178.552	89,60%	(18.572)
	(%) CASA	54,76%	54,56%	54,43%	53,61%									
	FDR	60,13%	60,32%	59,88%	60,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.582	4.134	4.588	4.587		(1)	453	10,97%	1.005	28,07%	-	0,00%	4.587
2	Giro ISE	1.025	1.271	1.855	1.854		(1)	583	45,82%	829	80,91%		0,00%	1.854
3	Tabungan ISE	2.557	2.862	2.733	2.733		(0)	(129)	-4,51%	176	6,89%		0,00%	2.733
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	38.904	1.060	1.560	500	-288	110	-1.748	1.450	44.009	88,40%	(5.105)
	KUR	37.299	36.721	36.859	900	1.510	610	-364	137	-440	1.373	40.604	90,78%	(3.745)
	Non KUR	3.353	2.073	2.045	160	50	-110	76	-27	-1.308	77	3.405	60,07%	(1.360)
3	PWG	6.039	13.363	13.814	1.202	1.213	10	576	451	7.775	762	14.444	95,64%	(630)
	Cilem	6.039	13.363	13.814	1.202	1.213	10	576	451	7.775	762	14.444	95,64%	(630)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	129.224	2.767	2.315	-452	1.385	-2.195	15.116	4.510	123.218	104,87%	6.007
	CF 1	24.580	27.681	27.302	521	500	-21	30	-379	2.721	879	27.949	97,68%	(647)
	Total Griya	19.863	21.337	21.318	318	500	182	0	-19	1.455	519	21.467	99,30%	(149)
	• Total Non Program	19.863	21.337	21.318	318	500	182	305	-19	1.455	519	21.467	99,30%	(149)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	5.984	203	-	-203	30	-360	1.266	360	6.482	92,32%	(498)
	CF 2	89.528	103.738	101.923	2.246	1.815	-431	1.355	-1.816	12.395	3.631	95.269	106,98%	6.654
	Mitraguna & Others	89.444	103.126	101.315	2.076	1.815	-261	1.153	-1.811	11.871	3.626	94.502	107,21%	6.813
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	181.942	5.029	5.088	58	1.672	-1.635	21.143	6.722	181.671	100,15%	272

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	4.923	2,64%	2,05%	12,65%	4.126	3.851	3.894			
	KUR	877	947	705	4.750	2,35%	1,92%	12,89%	4.045	3.873	3.803			
	Non KUR	194	81	92	173	5,80%	4,42%	8,45%	81	(21)	92			
3	PWG	-	-	-	1.037	0,00%	0,00%	7,50%	1.037	1.037	1.037			
	Cilem	-	-	-	1.037	0,00%	0,00%	7,50%	1.037	1.037	1.037			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	1.567	0,69%	0,12%	1,21%	1.406	775	1.225			
	CF 1	630	216	38	1.437	2,56%	0,14%	5,26%	1.399	807	1.221			
	Total Griya	568	175	-	848	2,86%	0,00%	3,98%	848	280	673			
	Oto	61	41	38	588	1,30%	0,60%	9,83%	550	527	548			
	CF 2	162	126	123	130	0,18%	0,12%	0,13%	8	(31)	4			
	Mitraguna & Others	162	126	123	130	0,18%	0,12%	0,13%	8	(31)	4			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	7.527	1,16%	0,52%	4,14%	6.569	5.663	6.156	0,41%	90,12%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	1.800	2,29%	4,19%	4,63%	175	869	377			
	KUR	399	1.226	1.431	1.610	1,07%	3,90%	4,37%	179	1.211	383			
	Non KUR	532	197	194	190	15,87%	9,34%	9,29%	(4)	(342)	(7)			
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	640	0,35%	0,53%	0,50%	(55)	239	(60)			
	CF 1	315	623	619	564	1,28%	2,24%	2,07%	(55)	249	(58)			
	Total Griya	179	623	619	564	0,90%	2,90%	2,65%	(55)	385	(58)			
	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	2.440	0,83%	1,26%	1,34%	120	1.109	317	0,44%	67,56%	-0,9%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	66.710	87.146	15.451	20.436	22.291	34,37%	47.964	122,41%	50.617	172,17%	36.529
2	Tabungan	123.525	146.373	144.151	149.136	2.331	4.985	2.763	1,89%	25.612	20,73%	141.561	105,35%	7.575
3	Deposito	68.863	124.306	124.076	124.051	(6.480)	(25)	(255)	-0,20%	55.188	80,14%	70.099	176,97%	53.952
	Total	231.570	335.534	334.938	360.334	11.302	25.396	24.800	7,39%	128.763	55,60%	262.278	137,39%	98.056
	CASA	162.707	211.228	210.862	236.283	17.782	25.421	25.055	11,86%	73.575	45,22%	192.178	122,95%	44.104
	(%) CASA	70,26%	62,95%	62,96%	65,57%									
	FDR	34,66%	30,51%	30,93%	28,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	5.891	6.709	7.426	7.438		12	729	10,87%	1.547	26,26%	-	0,00%	7.438
2	Giro ISE	3.773	3.799	4.430	4.441		11	642	16,90%	668	17,70%		0,00%	4.441
3	Tabungan ISE	2.118	2.910	2.996	2.997		1	87	3,00%	879	41,50%		0,00%	2.997
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	10.502	651	603	-48	-241	-89	3.652	692	13.211	79,49%	(2.710)
	Cilem	6.849	10.591	10.502	651	603	-48	-241	-89	3.652	692	13.211	79,49%	(2.710)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	93.088	2.160	2.433	272	628	1.315	19.669	1.117	96.758	96,21%	(3.669)
	CF 1	59.117	72.436	73.163	1.620	1.598	-23	391	727	14.046	870	67.903	107,75%	5.260
	Total Griya	51.507	63.844	64.371	1.023	1.159	135	0	527	12.864	631	59.124	108,87%	5.247
	• Total Non Program	49.547	62.004	62.541	1.023	1.159	135	1.421	537	12.994	622	51.948	120,39%	10.593
	• Program	1.960	1.839	1.830	-	-	0	-13	-9	-130	9	7.176	25,50%	(5.346)
	Oto	7.609	8.592	8.792	597	439	-158	391	200	1.182	239	8.779	100,14%	13
	CF 2	14.303	19.337	19.925	540	835	295	236	588	5.623	247	28.854	69,06%	(8.929)
	Mitraguna & Others	14.303	19.326	19.913	540	835	295	236	588	5.611	247	28.572	69,70%	(8.658)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	103.590	2.811	3.036	225	387	1.226	23.321	1.809	109.969	94,20%	(6.379)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	499	0,00%	0,00%	4,75%	499	499	499			
	Cilem	-	-	-	499	0,00%	0,00%	4,75%	499	499	499			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	4.905	0,88%	3,02%	5,27%	2.137	4.255	1.827			
	CF 1	650	3.077	2.768	4.034	1,10%	3,82%	5,51%	1.267	3.385	957			
	Total Griya	404	2.891	2.588	3.695	0,79%	4,05%	5,74%	1.107	3.291	804			
	Oto	245	187	180	339	3,22%	2,09%	3,86%	160	94	153			
	CF 2	-	-	-	870	0,00%	0,00%	4,37%	870	870	870			
	Mitraguna & Others	-	-	-	870	0,00%	0,00%	4,37%	870	870	870			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	5.403	0,81%	2,70%	5,22%	2.636	4.754	2.326	1,89%	63,72%	-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	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	534	534	1,09%	0,58%	0,57%	-	(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	534	1,00%	0,52%	0,52%	-	(266)	(1)	0,90%	-74,69%	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	7.832	7.715	(1.468)	(117)	401	5,48%	(1.118)	-12,65%	19.113	40,37%	(11.398)
2	Tabungan	83.648	76.820	73.172	74.684	4.625	1.513	(2.135)	-2,78%	(8.963)	-10,72%	96.984	77,01%	(22.300)
3	Deposito	21.297	29.103	24.152	24.150	(7)	(1)	(4.953)	-17,02%	2.853	13,40%	21.662	111,49%	2.489
	Total	113.778	113.238	105.156	106.550	3.150	1.394	(6.687)	-5,91%	(7.228)	-6,35%	137.759	77,35%	(31.209)
	CASA	92.481	84.134	81.004	82.400	3.157	1.396	(1.734)	-2,06%	(10.081)	-10,90%	116.098	70,97%	(33.698)
	(%) CASA	81,28%	74,30%	77,03%	77,33%									
	FDR	151,33%	174,69%	189,80%	187,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.415	5.543	4.418	4.497		80	(1.045)	-18,86%	1.082	31,69%	-	0,00%	4.497
2	Giro ISE	1.685	2.124	2.033	2.094		61	(30)	-1,43%	409	24,24%		0,00%	2.094
3	Tabungan ISE	1.730	3.419	2.385	2.404		18	(1.015)	-29,69%	674	38,95%		0,00%	2.404
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	11.392	90	70	-20	-468	-213	-4.109	283	17.616	64,67%	(6.224)
	KUR	13.526	8.643	8.394	30	-	-30	-544	-249	-5.132	249	15.580	53,88%	(7.186)
	Non KUR	1.974	2.963	2.998	60	70	10	76	35	1.024	35	2.036	147,24%	962
3	PWG	14.491	22.837	23.468	5.037	3.587	-1.450	1.063	631	8.977	2.957	29.753	78,87%	(6.286)
	Cilem	6.823	11.029	11.214	958	858	-101	322	185	4.391	673	17.530	63,97%	(6.316)
	Gadai	7.668	11.808	12.254	4.079	2.730	-1.349	741	446	4.585	2.284	12.223	100,25%	30
4	CFG	142.193	163.370	164.723	5.451	5.380	-71	5.097	1.354	22.531	4.026	153.159	107,55%	11.564
	CF 1	6.747	8.753	8.788	-	188	188	-111	35	2.040	153	8.711	100,89%	77
	Total Griya	3.465	5.226	5.184	-	-	0	0	-41	1.719	41	4.778	108,51%	407
	• Total Non Program	3.465	5.226	5.184	-	-	0	-41	-41	1.719	41	4.778	108,51%	407
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.603	-	188	188	-111	76	321	112	3.933	91,63%	(329)
	CF 2	135.445	154.617	155.936	5.451	5.192	-259	5.209	1.319	20.490	3.873	144.449	107,95%	11.487
	Mitraguna & Others	125.884	145.797	147.207	5.451	5.192	-259	5.201	1.410	21.323	3.782	134.106	109,77%	13.101
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	199.583	10.578	9.037	-1.541	5.693	1.771	27.399	7.266	200.528	99,53%	(945)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	2.911	8,85%	10,18%	25,55%	1.729	1.539	1.301			
	KUR	1.295	1.152	819	2.145	9,57%	9,47%	25,55%	1.326	850	993			
	Non KUR	77	458	363	766	3,89%	12,25%	25,55%	403	689	308			
3	PWG	-	-	-	1.185	0,00%	0,00%	0,00%	1.185	1.185	1.185			
	Cilem	-	-	-	631	0,00%	0,00%	5,62%	631	631	631			
	Gadai	-	-	-	555	0,00%	0,00%	4,53%	555	555	555			
4	CFG	6	577	-	1.738	0,00%	0,00%	1,05%	1.738	1.732	1.161			
	CF 1	-	-	-	358	0,00%	0,00%	4,08%	358	358	358			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	358	0,00%	0,00%	9,94%	358	358	358			
	CF 2	6	577	-	1.380	0,00%	0,00%	0,88%	1.380	1.374	803			
	Mitraguna & Others	-	577	-	1.380	0,00%	0,00%	0,94%	1.380	1.380	803			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	5.834	0,80%	0,60%	2,92%	4.652	4.456	3.648	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	10,77%	67	347	60			
	Non KUR	26	21	21	218	1,32%	0,72%	7,27%	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%	0,57%	(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%	0,60%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,64%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	2.063	0,56%	0,91%	1,03%	260	1.092	251	0,11%	89,17%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	1.813	1.968	65	155	1.026	108,87%	1.095	125,54%	1.573	125,09%	395
2	Tabungan	63.525	62.562	65.249	65.654	2.737	405	3.092	4,94%	2.129	3,35%	70.512	93,11%	(4.858)
3	Deposito	5.722	7.427	7.222	7.222	(34)	0	(205)	-2,76%	1.499	26,20%	5.934	121,70%	1.288
	Total	70.120	70.931	74.284	74.844	2.768	560	3.913	5,52%	4.724	6,74%	78.019	95,93%	(3.175)
	CASA	64.398	63.504	67.062	67.622	2.802	560	4.118	6,48%	3.225	5,01%	72.085	93,81%	(4.463)
	(%) CASA	91,84%	89,53%	90,28%	90,35%									
	FDR	73,73%	89,64%	86,26%	85,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.487	3.429	3.885	3.892		6	462	13,47%	404	11,60%	-	0,00%	3.892
2	Giro ISE	561	443	445	445		0	2	0,46%	(116)	-20,66%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.440	3.447		6	460	15,40%	520	17,78%		0,00%	3.447
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	5.131	418	462	44	58	198	2.548	264	5.332	96,24%	(200)
	Cilem	2.583	4.934	5.131	418	462	44	58	198	2.548	264	5.332	96,24%	(200)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.947	1.470	960	-510	1.830	297	9.831	663	58.362	101,00%	585
	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	58.947	1.470	960	-510	1.830	297	9.831	663	58.362	101,00%	585
	Mitraguna & Others	45.066	54.231	54.568	1.260	960	-300	1.663	337	9.502	623	51.071	106,85%	3.497
	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	64.078	1.888	1.422	-466	1.887	494	12.379	928	63.694	100,60%	385

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	333	0,00%	0,00%	6,50%	333	333	333			
	Cilem	-	-	-	333	0,00%	0,00%	6,50%	333	333	333			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1.191	0,00%	0,00%	2,02%	1.191	1.191	1.191			
	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	-	-	-	1.191	0,00%	0,00%	2,02%	1.191	1.191	1.191			
	Mitraguna & Others	-	-	-	1.191	0,00%	0,00%	2,18%	1.191	1.191	1.191			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	1.524	0,00%	0,00%	2,38%	1.524	1.524	1.524	2,91%	-22,25%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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 (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	1.770	1.744	(571)	(27)	(218)	-11,10%	(340)	-16,33%	6.160	28,31%	(4.416)
2	Tabungan	153.901	146.675	146.852	154.667	4.387	7.816	7.992	5,45%	766	0,50%	168.902	91,57%	(14.234)
3	Deposito	36.197	29.274	28.571	28.571	(1.612)	0	(704)	-2,40%	(7.626)	-21,07%	37.037	77,14%	(8.467)
	Total	192.181	177.911	177.192	184.981	2.204	7.789	7.070	3,97%	(7.200)	-3,75%	212.099	87,21%	(27.117)
	CASA	155.985	148.637	148.622	156.411	3.816	7.789	7.774	5,23%	426	0,27%	175.061	89,35%	(18.650)
	(%) CASA	81,17%	83,55%	83,88%	84,55%									
	FDR	138,97%	169,15%	168,67%	161,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	529	2.147	1.763	1.770		7	(376)	-17,54%	1.241	234,62%	-	0,00%	1.770
2	Giro ISE	45	763	539	540		1	(223)	-29,20%	495	1097,44%		0,00%	540
3	Tabungan ISE	484	1.383	1.224	1.230		6	(154)	-11,10%	746	154,14%		0,00%	1.230
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	6.451	370	50	-320	206	-112	1.370	162	8.513	75,77%	(2.062)
	KUR	4.827	6.313	6.178	315	25	-290	152	-135	1.351	160	7.954	77,68%	(1.776)
	Non KUR	254	250	273	55	25	-30	54	23	19	2	559	48,72%	(287)
3	PWG	24.335	48.034	47.761	4.699	2.355	-2.344	895	-273	23.426	2.628	41.252	115,78%	6.509
	Cilem	24.335	48.034	47.761	4.699	2.355	-2.344	895	-273	23.426	2.628	41.252	115,78%	6.509
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.620	2.300	2.845	545	1.752	-1.669	7.016	4.514	246.697	99,16%	(2.078)
	CF 1	8.506	8.927	8.760	420	-	-420	-73	-166	254	166	10.129	86,49%	(1.368)
	Total Griya	6.805	6.954	6.839	420	-	-420	0	-115	34	115	7.236	94,51%	(397)
	• Total Non Program	6.655	6.810	6.696	420	-	-420	318	-114	41	114	6.690	100,09%	6
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.922	-	-	0	-73	-52	220	52	2.893	66,43%	(971)
	CF 2	229.097	237.362	235.859	1.880	2.845	965	1.825	-1.503	6.762	4.348	236.569	99,70%	(709)
	Mitraguna & Others	203.836	211.430	210.152	1.780	2.701	921	2.038	-1.279	6.316	3.980	207.218	101,42%	2.934
	Pensiun	25.262	25.932	25.707	100	144	44	-213	-224	446	368	29.351	87,59%	(3.643)
	Total Pembiayaan	267.076	300.933	298.878	7.369	5.250	-2.119	2.852	-2.055	31.802	7.305	296.519	100,80%	2.359

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	1.104	0,00%	0,33%	17,11%	1.082	1.104	1.104			
	KUR	-	-	22	1.056	0,00%	0,35%	17,10%	1.035	1.056	1.056			
	Non KUR	-	-	-	47	0,00%	0,00%	17,28%	47	47	47			
3	PWG	-	-	2	4.722	0,00%	0,00%	9,89%	4.720	4.722	4.722			
	Cilem	-	-	2	4.722	0,00%	0,00%	9,89%	4.720	4.722	4.722			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	8.356	1,09%	1,51%	3,42%	4.637	5.772	4.933			
	CF 1	819	533	854	1.547	9,63%	9,56%	17,66%	694	728	1.014			
	Total Griya	819	533	854	1.109	12,04%	12,28%	16,21%	255	290	576			
	Oto	-	-	-	439	0,00%	0,00%	22,82%	439	439	439			
	CF 2	1.765	2.890	2.865	6.809	0,77%	1,21%	2,89%	3.944	5.043	3.919			
	Mitraguna & Others	1.765	2.749	2.729	5.691	0,87%	1,29%	2,71%	2.963	3.926	2.942			
	Pensiun	-	141	136	1.118	0,00%	0,53%	4,35%	981	1.118	977			
	Total Pembiayaan	2.584	3.424	3.743	14.182	0,97%	1,24%	4,75%	10.439	11.598	10.758	0,58%	87,68%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	3.967	1,42%	1,42%	1,62%	469	597	432			
	CF 1	340	540	364	431	4,00%	4,08%	4,92%	67	91	(108)			
	Total Griya	340	540	364	431	5,00%	5,24%	6,31%	67	91	(108)			
	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	3.967	1,26%	1,16%	1,33%	469	597	432	0,51%	61,87%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-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 (1-23 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	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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	25-Nov-25	31-Dec-24	31-Oct-25	25-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	536	536	108	1	(1.275)	-70,39%	(59)	-9,92%	9.865	5,44%	(9.329)
2	Tabungan	46.385	47.950	47.216	48.590	2.551	1.375	640	1,33%	2.205	4,75%	59.043	82,30%	(10.453)
3	Deposito	18.302	47.011	47.052	47.052	24.713	0	41	0,09%	28.750	157,00%	18.943	248,38%	28.108
	Total	65.283	96.773	94.803	96.178	27.371	1.375	(594)	-0,61%	30.896	47,33%	87.852	109,48%	8.326
	CASA	46.981	49.762	47.751	49.126	2.658	1.375	(635)	-1,28%	2.146	4,57%	68.908	71,29%	(19.782)
	(%) CASA	71,97%	51,42%	50,37%	51,08%									
	FDR	134,21%	100,81%	103,82%	102,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.398	991	1.020	1.025		5	34	3,42%	(373)	-26,70%	-	0,00%	1.025
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	1.019	1.024		5	34	3,42%	(335)	-24,64%		0,00%	1.024
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	16.337	770	620	-150	557	8	900	612	17.933	91,10%	(1.595)
	KUR	14.693	15.812	15.834	770	620	-150	581	22	1.141	598	17.058	92,82%	(1.224)
	Non KUR	745	518	503	-	-	0	-24	-15	-241	15	875	57,56%	(371)
3	PWG	3.211	6.101	6.801	512	1.018	506	2	700	3.590	318	7.953	85,51%	(1.152)
	Cilem	3.211	6.101	6.801	512	1.018	506	2	700	3.590	318	7.953	85,51%	(1.152)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.283	960	970	10	-90	156	6.314	814	77.223	97,49%	(1.940)
	CF 1	2.071	11.185	11.926	334	800	465	-22	740	9.854	59	5.308	224,68%	6.618
	Total Griya	1.516	10.178	10.764	334	626	292	0	586	9.248	40	3.948	272,66%	6.816
	• Total Non Program	1.516	4.880	5.139	170	292	122	606	259	3.623	32	3.948	130,18%	1.192
	• Program	-	5.298	5.625	164	334	170	1.060	327	5.625	8	0	0,00%	5.625
	Oto	555	1.007	1.162	-	173	173	-22	154	607	19	1.360	85,42%	(198)
	CF 2	66.897	63.942	63.357	625	170	-455	-68	-585	-3.540	755	71.915	88,10%	(8.557)
	Mitraguna & Others	64.762	61.118	60.560	625	170	-455	47	-558	-4.202	728	68.632	88,24%	(8.072)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-27	662	27	3.283	85,21%	(486)
	Total Pembiayaan	87.617	97.557	98.421	2.242	2.607	366	469	864	10.804	1.744	103.108	95,45%	(4.687)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	1.883	0,98%	2,91%	11,53%	1.408	1.732	1.560			
	KUR	98	236	475	1.815	0,67%	3,00%	11,46%	1.341	1.717	1.579			
	Non KUR	53	87	-	68	7,15%	0,00%	13,47%	68	15	(19)			
3	PWG	-	-	-	738	0,00%	0,00%	10,85%	738	738	738			
	Cilem	-	-	-	738	0,00%	0,00%	10,85%	738	738	738			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	5.057	1,23%	3,72%	6,72%	2.261	4.211	1.979			
	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	846	3.078	2.796	5.057	1,26%	4,37%	7,98%	2.261	4.211	1.979			
	Mitraguna & Others	846	3.078	2.796	5.057	1,31%	4,57%	8,35%	2.261	4.211	1.979			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.401	3.270	7.678	1,14%	3,35%	7,80%	4.407	6.681	4.277	1,51%	80,63%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	0,65%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,44%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,31%	-	(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	3.583	3,51%	7,55%	4,76%	(2.089)	1.164	(233)			
	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	3.583	3,62%	8,87%	5,66%	(2.089)	1.164	(233)			
	Mitraguna & Others	2.420	3.817	5.673	3.583	3,74%	9,28%	5,92%	(2.089)	1.164	(233)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	3.690	2,89%	5,92%	3,75%	(2.089)	1.159	(455)	3,77%	-0,46%	0,0%

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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	5.046	5.022	252	(24)	1.434	39,95%	(854)	-14,54%	14.586	34,43%	(9.563)
2	Tabungan	83.977	92.628	87.692	88.988	4.640	1.297	(3.640)	-3,93%	5.011	5,97%	97.359	91,40%	(8.371)
3	Deposito	19.184	13.402	13.471	13.396	227	(75)	(6)	-0,05%	(5.788)	-30,17%	19.853	67,48%	(6.457)
	Total	109.038	109.619	106.208	107.407	5.119	1.198	(2.213)	-2,02%	(1.631)	-1,57%	131.798	81,49%	(24.391)
	CASA	89.854	96.217	92.738	94.011	4.892	1.273	(2.206)	-2,29%	4.157	4,63%	111.945	83,98%	(17.934)
	(%) CASA	82,41%	87,77%	87,32%	87,53%									
	FDR	40,48%	56,65%	58,44%	57,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	8.581	8.459	8.967	8.456		(511)	(3)	-0,04%	(125)	-1,46%	-	0,00%	8.456
2	Giro ISE	1.236	802	1.542	1.536		(6)	735	91,67%	301	24,34%		0,00%	1.536
3	Tabungan ISE	7.345	7.657	7.424	6.919		(505)	(738)	-9,64%	(426)	-5,80%		0,00%	6.919
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	• Local Champion	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.591	390	175	-215	715	-52	4.086	227	13.973	97,27%	(382)
	KUR	9.147	12.517	12.481	200	175	-25	542	-36	3.334	211	13.376	93,31%	(895)
	Non KUR	358	1.125	1.110	190	-	-190	173	-15	752	15	597	185,99%	513
3	PWG	9.262	11.461	11.309	565	384	-181	-376	-152	2.047	536	16.056	70,44%	(4.747)
	Cilem	9.262	11.461	11.309	565	384	-181	-376	-152	2.047	536	16.056	70,44%	(4.747)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.549	850	460	-390	-365	-317	11.172	777	46.807	78,08%	(10.258)
	CF 1	14.455	17.700	17.430	689	-	-689	-286	-270	2.975	270	16.888	103,21%	541
	Total Griya	3.903	8.700	8.641	502	-	-502	0	-59	4.738	59	4.782	180,72%	3.860
	• Total Non Program	3.903	6.900	6.843	-	-	0	-12	-57	2.940	57	4.782	143,10%	2.061
	• Program	-	1.801	1.799	502	-	-502	719	-2	1.799	2	0	0,00%	1.799
	Oto	10.552	9.000	8.788	187	-	-187	-286	-212	-1.764	212	12.107	72,59%	(3.318)
	CF 2	10.922	19.166	19.119	161	460	299	-79	-47	8.198	507	29.919	63,90%	(10.800)
	Mitraguna & Others	10.683	18.429	18.385	161	460	299	-283	-43	7.703	503	29.204	62,96%	(10.819)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.072	1.804	1.519	-285	-37	-32	17.929	1.551	76.836	80,79%	(14.764)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	515	0,00%	0,00%	3,79%	515	515	515			
	KUR	-	-	-	331	0,00%	0,00%	2,65%	331	331	331			
	Non KUR	-	-	-	184	0,00%	0,00%	16,61%	184	184	184			
3	PWG	-	-	-	1.179	0,00%	0,00%	10,43%	1.179	1.179	1.179			
	Cilem	-	-	-	1.179	0,00%	0,00%	10,43%	1.179	1.179	1.179			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	2.649	1,42%	0,93%	7,25%	2.306	2.289	2.244			
	CF 1	360	405	344	2.238	2,49%	1,94%	12,84%	1.894	1.878	1.833			
	Total Griya	-	-	-	983	0,00%	0,00%	11,37%	983	983	983			
	Oto	360	405	344	1.255	3,41%	3,82%	14,28%	912	895	850			
	CF 2	-	-	-	411	0,00%	0,00%	2,15%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,24%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	4.344	0,82%	0,55%	7,00%	4.000	3.984	3.939	3,08%	56,04%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	1,99%	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%	-474,54%	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	646	646	(442)	0	(165)	-20,29%	643	18609,26%	6	#####	641
2	Tabungan	34.487	31.138	33.303	33.305	578	1	2.167	6,96%	(1.183)	-3,43%	39.698	83,89%	(6.394)
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	36.385	36.386	137	1	1.932	5,61%	(1.622)	-4,27%	43.281	84,07%	(6.896)
	CASA	34.491	31.949	33.950	33.951	137	1	2.002	6,27%	(540)	-1,57%	39.704	85,51%	(5.753)
	(%) CASA	90,75%	92,73%	93,31%	93,31%									
	FDR	1,90%	2,84%	3,16%	3,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-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	915	4	88	84	-60	25	271	63	1.824	50,14%	(910)
	Cilem	644	889	915	4	88	84	-60	25	271	63	1.824	50,14%	(910)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	236	70	150	80	62	148	158	2	78	301,46%	158
	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	236	70	150	80	62	148	158	2	78	301,46%	158
	Mitraguna & Others	78	88	236	70	150	80	62	148	158	2	78	301,46%	158
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.151	74	238	164	2	174	429	65	1.903	60,49%	(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	25-Nov-25	31-Dec-24	31-Oct-25	25-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	-	-	-	28	0,00%	0,00%	3,08%	28	28	28			
	Cilem	-	-	-	28	0,00%	0,00%	3,08%	28	28	28			
	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	-	-	-	28	0,00%	0,00%	2,45%	28	28	28	177,89%	#####	175,4%

Kualitas Pembiayaan (NPF)

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