

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	415.227	438.678	(2.867)	23.451	197.205	81,67%	200.381	84,09%	384.203	114,18%	54.476
2	Tabungan	1.732.891	1.859.030	1.834.164	1.835.655	56.174	1.491	(23.375)	-1,26%	102.764	5,93%	1.972.158	93,08%	(136.503)
3	Deposito	877.742	1.006.845	982.013	961.988	27.995	(20.024)	(44.857)	-4,46%	84.246	9,60%	892.777	103,75%	69.211
Total		2.848.930	3.107.348	3.231.404	3.236.321	81.302	4.917	128.973	4,15%	387.391	13,60%	3.249.137	99,61%	(12.816)
CASA		1.971.188	2.100.503	2.249.391	2.274.333	53.307	24.942	173.830	8,28%	303.145	15,38%	2.356.360	96,52%	(82.027)
(% CASA)		69,19%	67,60%	69,61%	70,28%									
FDR		84,13%	87,07%	83,43%	83,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.083	86.926		843	3.015	3,59%	7.516	9,46%	115.376	75,34%	(28.450)
2	Giro ISE	37.094	35.641	38.224	38.539		315	2.898	8,13%	1.445	3,90%	58.873	65,46%	(20.334)
3	Tabungan ISE	39.484	45.872	45.436	45.963		526	91	0,20%	6.479	16,41%	44.492	103,31%	1.471
4	Deposito ISE	2.833	2.398	2.423	2.424		2	27	1,11%	(409)	-14,42%	12.011	20,19%	(9.586)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	120.641	1.685	500	-1.185	-6.011	-4.650	-2.321	5.150	154.342	78,16%	(33.701)
	Linkage	22.750	26.138	25.725	-	-	-	10	-413	2.975	413	36.415	70,64%	(10.690)
	Non-Linkage	100.212	99.154	94.916	1.685	500	-1.185	-6.021	-4.237	-5.296	4.737	117.927	80,49%	(23.010)
	• Local Champion	83.501	67.399	66.906	1.320	500	-820	-11.270	-493	-16.595	993	91.899	72,80%	(24.993)
	• Value Chain	16.712	31.755	28.010	365	-	(365)	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	323.496	5.480	3.515	-1.965	3.904	-1.044	12.680	4.559	356.921	90,64%	(33.426)
	KUR	291.370	304.664	303.961	4.940	3.515	-1.425	3.340	-703	12.591	4.218	335.168	90,69%	(31.207)
	Non KUR	19.446	19.876	19.535	540	-	-540	564	341	88	341	21.753	89,80%	(2.219)
3	PWG	193.140	311.736	317.228	40.270	25.619	-14.651	11.829	5.492	124.087	20.128	344.208	92,16%	(26.980)
	Cilem	122.752	210.728	214.395	16.865	10.260	-6.604	4.926	3.667	91.644	6.594	246.061	87,13%	(31.666)
	Gadai	70.389	101.008	102.833	23.406	15.359	-8.047	6.902	1.825	32.444	13.534	98.147	104,77%	4.686
4	CFG	1.770.026	1.944.093	1.934.674	25.806	15.551	-10.256	12.103	-9.419	164.648	24.970	1.992.000	97,12%	(57.327)
	CF 1	463.002	518.559	516.529	9.766	3.052	-6.714	-305	-2.031	53.527	5.083	500.470	103,21%	16.058
	Total Griya	392.209	435.699	434.229	8.584	1.871	-6.713	0	-1.470	42.020	3.341	410.944	105,67%	23.284
	• Total Non Program	388.279	424.552	422.933	8.085	1.704	-6.381	6.848	-1.620	34.654	3.324	396.555	106,65%	26.378
	• Program	3.930	11.147	11.296	499	167	-332	1.756	149	7.366	18	14.389	78,50%	(3.093)
	Oto	70.793	82.860	82.300	1.182	1.180	-2	-305	-561	11.507	1.741	89.526	91,93%	(7.226)
	CF 2	1.307.024	1.425.534	1.418.145	16.040	12.499	-3.541	12.408	-7.388	111.121	19.887	1.491.530	95,08%	(73.385)
	Mitraguna & Others	1.211.757	1.326.190	1.319.922	15.260	12.399	-2.861	11.344	-6.268	108.166	18.667	1.379.110	95,71%	(59.188)
	Pensiun	95.268	99.344	98.223	780	100	-680	1.064	-1.121	2.955	1.221	112.420	87,37%	(14.197)
Total Pembiayaan		2.396.945	2.705.661	2.696.039	73.242	45.185	-28.057	21.824	-9.622	299.094	54.807	2.847.472	94,68%	(151.433)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	3.305	0,41%	0,00%	2,74%	3.299	2.797	3.299			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	3.305	0,46%	0,00%	3,48%	3.305	2.841	3.305			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	29.045	1,43%	1,92%	8,98%	22.812	24.604	22.812			
	KUR	3.770	4.834	4.834	26.319	1,29%	1,59%	8,66%	21.485	22.550	21.485			
	Non KUR	671	1.399	1.399	2.725	3,45%	7,04%	13,95%	1.327	2.054	1.327			
3	PWG	155	2	2	9.740	0,08%	0,00%	3,07%	9.737	9.585	9.737			
	Cilem	155	2	2	7.901	0,13%	0,00%	3,69%	7.899	7.746	7.899			
	Gadai	-	-	-	1.839	0,00%	0,00%	1,79%	1.839	1.839	1.839			
4	CFG	19.018	30.183	28.147	59.198	1,07%	1,45%	3,06%	31.051	40.181	29.015			
	CF 1	8.456	11.874	11.479	20.367	1,83%	2,21%	3,94%	8.889	11.912	8.493			
	Total Griya	6.832	10.848	10.463	14.646	1,74%	2,40%	3,37%	4.184	7.814	3.799			
	Oto	1.624	1.027	1.016	5.721	2,29%	1,23%	6,95%	4.705	4.097	4.694			
	CF 2	10.562	18.309	16.669	38.831	0,81%	1,17%	2,74%	22.162	28.269	20.522			
	Mitraguna & Others	10.315	17.929	16.481	36.628	0,85%	1,24%	2,78%	20.147	26.313	18.699			
	Pensiun	247	379	188	2.203	0,26%	0,19%	2,24%	2.015	1.956	1.823			
Total Pembiayaan		24.121	36.424	34.388	101.288	1,01%	1,27%	3,76%	66.899	77.166	64.864	1,04%	72,36%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,45%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,95%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,58%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.972	1,04%	1,44%	1,54%	288	1.746	56			
	KUR	1.952	4.295	4.075	4.433	0,67%	1,34%	1,46%	358	2.481	137			
	Non KUR	1.274	620	609	540	6,55%	3,06%	2,76%	(69)	(735)	(81)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.362	1,90%	1,43%	1,47%	596	(5.329)	781			
	CF 1	5.942	6.610	4.809	5.652	1,28%	0,93%	1,09%	843	(290)	(958)			
	Total Griya	5.028	6.005	4.373	5.042	1,28%	1,00%	1,16%	668	13	(963)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.710	2,12%	1,61%	1,60%	(247)	(5.039)	1.739			
	Mitraguna & Others	27.082	20.709	22.326	22.083	2,23%	1,68%	1,67%	(242)	(4.999)	1.375			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.079	1,59%	1,26%	1,30%	891	(2.922)	844	1,42%	-9,39%	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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	27.107	27.408	(4.264)	301	2.014	7,93%	(2.128)	-7,20%	42.826	64,00%	(15.418)
2	Tabungan	75.287	92.481	89.127	89.196	2.646	69	(3.285)	-3,55%	13.909	18,47%	93.900	94,99%	(4.704)
3	Deposito	166.481	142.703	142.324	132.324	9.873	(10.000)	(10.380)	-7,27%	(34.158)	-20,52%	167.973	78,78%	(35.649)
	Total	271.304	260.579	258.557	248.928	8.255	(9.629)	(11.651)	-4,47%	(22.377)	-8,25%	304.699	81,70%	(55.771)
	CASA	104.823	117.876	116.234	116.604	(1.618)	371	(1.271)	-1,08%	11.781	11,24%	136.726	85,28%	(20.122)
	(%) CASA	38,64%	45,24%	44,95%	46,84%									
	FDR	71,62%	78,78%	78,84%	81,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.655	19.741		86	(786)	-3,83%	3.477	21,38%	-	0,00%	19.741
2	Giro ISE	12.924	10.625	10.516	10.624		108	(1)	-0,01%	(2.300)	-17,80%		0,00%	10.624
3	Tabungan ISE	1.712	8.249	7.461	7.437		(23)	(812)	-9,84%	5.726	334,50%		0,00%	7.437
4	Deposito ISE	1.628	1.654	1.679	1.680		2	27	1,61%	52	3,18%		0,00%	1.680
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.663	-	-	0	2.462	-1	4.772	1	17.901	81,91%	(3.237)
	Linkage	1.111	822	822	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.842	-	-	0	2.478	-1	5.062	1	13.301	104,06%	540
	• Local Champion	6.630	9.192	9.192	-	-	0	2.478	-1	2.562	1	8.773	104,77%	418
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	4.528	102,69%	122
2	MBG	65.409	60.423	60.021	1.350	610	-740	944	-402	-5.388	1.012	69.529	86,33%	(9.508)
	KUR	63.164	57.622	57.297	950	610	-340	251	-325	-5.867	935	67.096	85,40%	(9.799)
	Non KUR	2.245	2.800	2.724	400	-	-400	693	-77	479	77	2.433	111,96%	291
3	PWG	10.519	14.446	14.410	1.176	478	-698	152	-36	3.891	515	17.123	84,15%	(2.714)
	Cilem	10.519	14.446	14.410	1.176	478	-698	152	-36	3.891	515	17.123	84,15%	(2.714)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	114.761	3.501	1.667	-1.834	245	-983	6.283	2.650	133.187	86,17%	(18.426)
	CF 1	58.498	62.301	61.679	2.781	327	-2.454	89	-622	3.182	949	60.283	102,32%	1.396
	Total Griya	56.812	59.489	58.925	2.781	327	-2.454	0	-564	2.113	891	56.786	103,77%	2.139
	• Total Non Program	55.952	58.671	58.111	2.781	327	-2.454	2.044	-560	2.159	887	53.636	108,34%	4.474
	• Program	860	817	814	-	-	0	-3	-3	-46	3	3.149	25,85%	(2.335)
	Oto	1.686	2.813	2.755	-	-	0	89	-58	1.069	58	3.498	78,76%	(743)
	CF 2	49.980	53.442	53.081	720	1.340	620	155	-361	3.101	1.701	72.903	72,81%	(19.822)
	Mitraguna & Others	49.699	53.170	52.810	720	1.340	620	162	-359	3.111	1.699	71.970	73,38%	(19.159)
	Pensiun	281	272	271	-	-	0	-6	-2	-10	2	934	28,99%	(663)
	Total Pembiayaan	194.296	205.276	203.854	6.027	2.755	-3.272	3.802	-1.422	9.558	4.177	237.739	85,75%	(33.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	-	0,00%	0,04%	0,00%	(6)	-	(6)			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.487	1.504	5.457	1,64%	2,49%	9,09%	3.952	4.385	3.969			
	KUR	1.022	1.291	1.029	4.935	1,62%	1,79%	8,61%	3.906	3.913	3.644			
	Non KUR	49	196	475	522	2,19%	16,97%	19,15%	46	472	326			
3	PWG	95	-	-	421	0,91%	0,00%	0,00%	421	325	421			
	Cilem	95	-	-	421	0,91%	0,00%	0,00%	421	325	421			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	4.580	1,72%	2,08%	3,99%	2.178	2.716	2.029			
	CF 1	1.284	1.536	1.880	3.201	2,19%	3,02%	5,19%	1.320	1.917	1.665			
	Total Griya	1.284	1.536	1.880	3.063	2,26%	3,16%	5,20%	1.182	1.779	1.526			
	Oto	-	-	-	138	0,00%	0,00%	5,02%	138	138	138			
	CF 2	581	1.015	522	1.380	1,16%	0,98%	2,60%	857	799	364			
	Mitraguna & Others	581	1.015	522	1.380	1,17%	0,98%	2,61%	857	799	364			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	10.458	1,56%	1,91%	5,13%	6.544	7.426	6.413	0,60%	88,31%	-4,5%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	22.680	23.638	(4.874)	958	1.595	7,24%	(1.123)	-4,53%	37.820	62,50%	(14.182)
2	Tabungan	139.675	136.927	134.051	134.985	3.770	935	(1.942)	-1,42%	(4.689)	-3,36%	158.244	85,30%	(23.258)
3	Deposito	81.953	78.771	79.020	79.005	(1.465)	(15)	234	0,30%	(2.948)	-3,60%	83.187	94,97%	(4.182)
	Total	246.389	237.742	235.751	237.629	(2.570)	1.878	(113)	-0,05%	(8.760)	-3,56%	279.251	85,10%	(41.622)
	CASA	164.436	158.971	156.731	158.624	(1.105)	1.893	(347)	-0,22%	(5.812)	-3,53%	196.064	80,90%	(37.440)
	(%) CASA	66,74%	66,87%	66,48%	66,75%									
	FDR	63,49%	72,37%	72,95%	72,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	11.607	12.345		737	1.564	14,51%	1.435	13,15%	-	0,00%	12.345
2	Giro ISE	6.429	7.250	7.858	7.944		86	695	9,58%	1.515	23,56%		0,00%	7.944
3	Tabungan ISE	3.915	3.531	3.749	4.400		652	869	24,62%	485	12,39%		0,00%	4.400
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.995	350	-	-350	-168	-1.200	-1.054	1.200	24.988	72,01%	(6.993)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.995	350	-	-350	-168	-1.200	-1.054	1.200	22.401	80,33%	(4.407)
	• Local Champion	15.448	17.449	17.449	350	-	-350	-1.127	0	2.000	-	17.038	102,41%	411
	• Value Chain	3.600	1.746	546	-	-	-	959	-1.200	-3.054	1.200	5.363	10,18%	(4.817)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.251	1.079	627	-452	540	466	4.414	160	12.717	80,61%	(2.466)
	Cilem	5.838	9.785	10.251	1.079	627	-452	540	466	4.414	160	12.717	80,61%	(2.466)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	143.727	2.273	2.458	185	1.001	652	12.184	1.806	151.764	94,70%	(8.038)
	CF 1	81.145	75.863	75.575	1.008	634	-374	166	-288	-5.570	922	80.866	93,46%	(5.290)
	Total Griya	74.220	69.714	69.558	851	634	-217	0	-156	-4.663	790	72.806	95,54%	(3.248)
	• Total Non Program	73.552	69.083	68.928	851	634	-217	213	-156	-4.624	790	70.358	97,97%	(1.430)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.018	157	-	-157	166	-132	-907	132	8.060	74,66%	(2.042)
	CF 2	50.397	67.212	68.151	1.265	1.824	559	835	940	17.754	884	70.899	96,13%	(2.747)
	Mitraguna & Others	49.913	66.240	67.189	1.265	1.824	559	731	949	17.276	875	69.624	96,50%	(2.436)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	171.973	3.701	3.085	-617	1.373	-82	15.544	3.167	189.488	90,76%	(17.515)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	128	0,19%	0,00%	1,25%	128	117	128			
	Cilem	11	-	-	128	0,19%	0,00%	1,25%	128	117	128			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	2.329	0,88%	1,00%	1,62%	892	1.168	820			
	CF 1	1.162	1.459	1.383	1.945	1,43%	1,82%	2,57%	561	783	486			
	Total Griya	1.162	1.459	1.383	1.588	1,57%	1,98%	2,28%	205	426	129			
	Oto	-	-	-	357	0,00%	0,00%	5,93%	357	357	357			
	CF 2	-	51	54	385	0,00%	0,08%	0,56%	331	385	334			
	Mitraguna & Others	-	51	54	385	0,00%	0,08%	0,57%	331	385	334			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	2.458	0,75%	0,84%	1,43%	1.021	1.285	948	0,23%	83,59%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.309	1.299	1.252	0,59%	0,91%	0,87%	(47)	474	(57)			
	CF 1	342	589	585	538	0,42%	0,77%	0,71%	(47)	196	(52)			
	Total Griya	342	589	585	538	0,46%	0,84%	0,77%	(47)	196	(52)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	714	0,86%	1,06%	1,05%	-	279	(5)			
	Mitraguna & Others	436	719	714	714	0,87%	1,08%	1,06%	-	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.252	0,50%	0,75%	0,73%	(47)	474	(57)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	48.022	48.286	(1.973)	264	(2.974)	-5,80%	29.511	157,19%	32.608	148,08%	15.678
2	Tabungan	206.902	259.410	256.643	257.754	8.614	1.111	(1.656)	-0,64%	50.852	24,58%	226.267	113,92%	31.487
3	Deposito	118.442	104.385	99.462	99.465	4.578	3	(4.920)	-4,71%	(18.977)	-16,02%	120.137	82,79%	(20.671)
	Total	344.119	415.055	404.127	405.505	11.219	1.378	(9.549)	-2,30%	61.386	17,84%	379.011	106,99%	26.494
	CASA	225.677	310.670	304.665	306.040	6.642	1.375	(4.630)	-1,49%	80.363	35,61%	258.875	118,22%	47.165
	(%) CASA	65,58%	74,85%	75,39%	75,47%									
	FDR	96,55%	92,15%	93,88%	93,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.435	3.695		260	345	10,31%	(235)	-5,99%	-	0,00%	3.695
2	Giro ISE	1.420	1.401	1.305	1.249		(56)	(152)	-10,83%	(171)	-12,03%		0,00%	1.249
3	Tabungan ISE	2.001	1.335	1.516	1.832		316	497	37,24%	(169)	-8,46%		0,00%	1.832
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	84.111	1.335	-	-1.335	-9.025	-3.465	1.126	3.465	100.415	83,76%	(16.305)
	Linkage	21.612	25.302	24.890	-	-	-	28	-413	3.277	413	29.203	85,23%	(4.313)
	Non-Linkage	61.373	62.273	59.221	1.335	-	-1.335	-9.053	-3.052	-2.152	3.052	71.212	83,16%	(11.991)
	• Local Champion	55.173	37.334	36.827	970	-	-970	-13.343	-507	-18.346	507	59.838	61,54%	(23.011)
	• Value Chain	6.200	24.939	22.395	365	-	(365)	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	43.675	650	800	150	264	413	494	387	46.510	93,91%	(2.834)
	KUR	40.519	41.115	41.553	650	800	150	439	438	1.034	362	43.648	95,20%	(2.094)
	Non KUR	2.662	2.147	2.122	-	-	0	-175	-25	-540	25	2.862	74,15%	(740)
3	PWG	26.463	43.181	43.885	6.130	3.147	-2.983	2.081	705	17.422	2.442	37.150	118,13%	6.736
	Cilem	12.356	24.198	24.580	2.871	1.172	-1.699	1.790	382	12.225	790	17.679	139,04%	6.901
	Gadai	14.108	18.982	19.305	3.259	1.975	-1.284	291	323	5.197	1.652	19.471	99,15%	(166)
4	CFG	179.631	208.442	207.739	1.486	895	-591	-700	-703	28.108	1.598	198.860	104,47%	8.880
	CF 1	55.651	68.195	67.780	126	100	-26	207	-415	12.129	515	59.549	113,82%	8.231
	Total Griya	50.392	59.584	59.290	-	100	100	0	-294	8.898	394	52.444	113,05%	6.846
	• Total Non Program	50.392	59.584	59.290	-	100	100	1.188	-294	8.898	394	52.444	113,05%	6.846
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.491	126	-	-126	207	-121	3.231	121	7.105	119,50%	1.386
	CF 2	123.980	140.247	139.959	1.360	795	-565	-907	-288	15.979	1.083	139.310	100,47%	649
	Mitraguna & Others	122.658	138.841	138.560	1.360	795	-565	-970	-281	15.902	1.076	137.009	101,13%	1.550
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	379.411	9.601	4.842	-4.759	-7.381	-3.049	47.150	7.891	382.934	99,08%	(3.524)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	3.305	0,61%	0,00%	3,93%	3.305	2.797	3.305			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	3.305	0,76%	0,00%	5,58%	3.305	2.841	3.305			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	3.474	0,95%	1,71%	7,95%	2.735	3.065	2.506			
	KUR	305	765	686	3.188	0,75%	1,67%	7,67%	2.501	2.883	2.423			
	Non KUR	104	203	53	287	3,92%	2,47%	13,50%	233	182	83			
3	PWG	-	-	-	3.253	0,00%	0,00%	7,41%	3.253	3.253	3.253			
	Cilem	-	-	-	2.811	0,00%	0,00%	11,44%	2.811	2.811	2.811			
	Gadai	-	-	-	442	0,00%	0,00%	2,29%	442	442	442			
4	CFG	673	1.272	1.279	3.617	0,37%	0,61%	1,74%	2.339	2.944	2.345			
	CF 1	295	265	196	1.177	0,53%	0,29%	1,74%	981	883	912			
	Total Griya	295	-	-	585	0,58%	0,00%	0,99%	585	290	585			
	Oto	-	265	196	592	0,00%	2,28%	6,98%	396	592	328			
	CF 2	379	1.007	1.083	2.440	0,31%	0,77%	1,74%	1.357	2.061	1.432			
	Mitraguna & Others	379	1.007	1.083	2.440	0,31%	0,78%	1,76%	1.357	2.061	1.432			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	13.649	0,48%	0,53%	3,60%	11.631	12.059	11.409	0,69%	80,81%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	215	209	209	0,00%	0,48%	0,48%	-	209	(6)			
	KUR	-	215	209	209	0,00%	0,51%	0,50%	-	209	(6)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.133	2.042	2.249	0,54%	0,98%	1,08%	207	1.281	116			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,53%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,54%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.500	0,35%	0,60%	0,66%	207	1.339	110	1,07%	-62,52%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	22.127	42.206	(211)	20.078	39.570	1501,23%	22.387	112,96%	31.713	133,09%	10.493
2	Tabungan	188.323	168.806	163.010	162.065	9.458	(945)	(6.741)	-3,99%	(26.258)	-13,94%	206.910	78,33%	(44.845)
3	Deposito	54.534	91.558	76.738	66.663	849	(10.075)	(24.896)	-27,19%	12.128	22,24%	55.746	119,58%	10.917
	Total	262.676	263.000	261.875	270.933	10.096	9.058	7.933	3,02%	8.257	3,14%	294.368	92,04%	(23.435)
	CASA	208.142	171.442	185.137	204.271	9.247	19.133	32.829	19,15%	(3.871)	-1,86%	238.622	85,60%	(34.352)
	(%) CASA	79,24%	65,19%	70,70%	75,40%									
	FDR	66,71%	76,80%	76,82%	74,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.542	3.851	3.775	(76)	233	6,58%	(2.411)	-38,97%	-	0,00%	3.775
2	Giro ISE	879	380	444	453	9	73	19,24%	(426)	-48,47%		0,00%	453
3	Tabungan ISE	5.307	3.163	3.407	3.322	(84)	160	5,06%	(1.985)	-37,40%		0,00%	3.322
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	434	-	-	0	-1	0	-6.553	-	6.986	6,21%	(6.553)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	9.059	9.054	230	180	-50	1.193	-4	8.348	184	5.179	174,83%	3.875
	KUR	498	7.829	7.829	160	180	20	1.132	-1	7.331	181	4.650	168,35%	3.178
	Non KUR	209	1.229	1.226	70	-	-70	61	-4	1.016	4	529	231,78%	697
3	PWG	23.244	33.746	34.763	5.409	4.250	-1.159	2.619	1.017	11.519	3.233	37.119	93,65%	(2.356)
	Cilem	7.809	11.491	11.771	943	745	-198	44	280	3.962	465	17.547	67,08%	(5.776)
	Gadai	15.435	22.255	22.992	4.466	3.505	-961	2.574	736	7.557	2.768	19.572	117,47%	3.420
4	CFG	144.290	158.744	156.932	572	124	-448	797	-1.812	12.641	1.936	165.073	95,07%	(8.141)
	CF 1	8.588	11.624	11.573	328	-	-328	-25	-52	2.984	52	11.872	97,48%	(299)
	Total Griya	7.701	10.580	10.548	328	-	-328	0	-32	2.847	32	9.914	106,39%	633
	• Total Non Program	7.409	9.962	9.931	328	-	-328	305	-31	2.522	31	8.845	112,27%	1.085
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.025	-	-	0	-25	-20	138	20	1.958	52,37%	(932)
	CF 2	135.702	147.119	145.359	244	124	-120	822	-1.761	9.657	1.885	153.201	94,88%	(7.842)
	Mitraguna & Others	125.011	133.617	131.988	80	124	44	216	-1.629	6.977	1.753	140.480	93,96%	(8.492)
	Pensiun	10.691	13.503	13.371	164	-	-164	606	-132	2.680	132	12.721	105,10%	649
	Total Pembiayaan	175.227	201.982	201.182	6.211	4.554	-1.657	4.608	-800	25.955	5.354	214.357	93,85%	(13.175)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	190	511	0,00%	2,09%	5,64%	321	511	511			
	KUR	-	-	-	169	0,00%	0,00%	2,15%	169	169	169			
	Non KUR	-	-	190	342	0,00%	15,42%	27,91%	153	342	342			
3	PWG	-	86	-	979	0,00%	0,00%	2,82%	979	979	893			
	Cilem	-	-	-	579	0,00%	0,00%	4,92%	579	579	579			
	Gadai	-	86	-	400	0,00%	0,00%	1,74%	400	400	314			
4	CFG	2.296	3.915	3.664	8.809	1,59%	2,31%	5,61%	5.145	6.513	4.894			
	CF 1	66	54	33	577	0,77%	0,28%	4,99%	544	511	523			
	Total Griya	66	54	33	577	0,86%	0,31%	5,47%	544	511	523			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	8.232	1,64%	2,47%	5,66%	4.601	6.002	4.371			
	Mitraguna & Others	2.230	3.861	3.631	7.894	1,78%	2,72%	5,98%	4.263	5.665	4.034			
	Pensiun	-	-	-	337	0,00%	0,00%	2,52%	337	337	337			
	Total Pembiayaan	2.296	4.001	3.853	10.298	1,31%	1,91%	5,12%	6.445	8.002	6.297	1,65%	67,83%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.933	3.440	3.494	2,86%	2,17%	2,23%	54	(626)	(439)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	3,00%	2,34%	2,40%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,65%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,74%	54	(626)	(439)	5,80%	-233,79%	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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	429	437	(151)	8	7	1,66%	(1.650)	-79,05%	2.964	14,75%	(2.527)
2	Tabungan	37.117	39.166	38.241	37.913	1.229	(328)	(1.252)	-3,20%	796	2,15%	42.245	89,75%	(4.331)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	51.220	50.899	1.082	(320)	(1.243)	-2,38%	956	1,91%	56.019	90,86%	(5.119)
	CASA	39.204	39.595	38.670	38.350	1.078	(320)	(1.245)	-3,14%	(853)	-2,18%	45.208	84,83%	(6.858)
	(%) CASA	78,50%	75,94%	75,50%	75,35%									
	FDR	145,08%	121,45%	122,07%	122,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	421	432		11	(51)	-10,56%	(149)	-25,64%	-	0,00%	432
2	Giro ISE	1	1	1	1		0	(0)	-0,89%	0	12,69%		0,00%	1
3	Tabungan ISE	580	482	420	431		11	(51)	-10,58%	(149)	-25,70%		0,00%	431
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.128	206	324	118	88	253	1.893	71	2.623	119,25%	505
	Cilem	1.235	2.874	3.128	206	324	118	88	253	1.893	71	2.623	119,25%	505
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.398	320	132	-188	48	-1.055	-11.824	1.187	64.465	92,14%	(5.067)
	CF 1	464	412	409	-	-	0	-2	-2	-54	2	458	89,48%	(48)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• Total Non Program	301	272	272	-	-	0	-3	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	137	-	-	0	-2	-2	-26	2	163	84,21%	(26)
	CF 2	70.758	60.041	58.988	320	132	-188	51	-1.053	-11.769	1.185	64.007	92,16%	(5.019)
	Mitraguna & Others	66.540	55.435	54.534	320	132	-188	87	-901	-12.006	1.033	57.104	95,50%	(2.570)
	Pensiun	4.218	4.607	4.455	-	-	0	-36	-152	237	152	6.903	64,53%	(2.449)
	Total Pembiayaan	72.457	63.328	62.526	526	456	-70	137	-802	-9.931	1.258	67.087	93,20%	(4.562)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	4.379	4,24%	3,87%	7,37%	2.042	1.356	1.963			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.416	2.337	4.379	4,27%	3,89%	7,42%	2.042	1.356	1.963			
	Mitraguna & Others	2.931	2.416	2.337	4.320	4,41%	4,22%	7,92%	1.983	1.388	1.904			
	Pensiun	92	-	-	59	2,17%	0,00%	1,32%	59	(33)	59			
	Total Pembiayaan	3.023	2.416	2.337	4.379	4,17%	3,69%	7,00%	2.042	1.356	1.963	0,00%	100,00%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	3.961	4.188	3.943	17,29%	6,93%	6,64%	(245)	(8.370)	(18)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	3.961	4.188	3.943	17,40%	6,98%	6,68%	(245)	(8.370)	(18)			
	Mitraguna & Others	11.834	3.785	4.013	3.769	17,79%	7,24%	6,91%	(244)	(8.065)	(16)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.943	16,99%	6,61%	6,31%	(245)	(8.370)	(18)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	184.697	185.582	(3.738)	886	159.390	608,54%	126.420	213,68%	68.641	270,37%	116.941
2	Tabungan	111.248	118.802	118.855	119.556	2.322	701	754	0,63%	8.307	7,47%	123.928	96,47%	(4.373)
3	Deposito	16.666	19.370	20.202	20.202	97	0	832	4,29%	3.536	21,21%	17.858	113,12%	2.344
	Total	187.077	164.364	323.753	325.340	(1.320)	1.587	160.976	97,94%	138.263	73,91%	210.427	154,61%	114.912
	CASA	170.411	144.994	303.551	305.138	(1.416)	1.586	160.144	110,45%	134.727	79,06%	192.569	158,46%	112.569
	(%) CASA	91,09%	88,22%	93,76%	93,79%									
	FDR	105,51%	131,77%	67,19%	66,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.810	3.266	3.294		28	484	17,24%	(526)	-13,77%	-	0,00%	3.294
2	Giro ISE	954	1.173	1.646	1.653		7	479	40,86%	699	73,24%		0,00%	1.653
3	Tabungan ISE	2.866	1.636	1.620	1.641		21	5	0,29%	(1.225)	-42,74%		0,00%	1.641
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	• Local Champion	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.698	920	575	-345	-162	-92	3.600	667	51.469	96,56%	(1.771)
	KUR	42.963	47.332	47.301	920	575	-345	-42	-31	4.339	606	48.188	98,16%	(886)
	Non KUR	3.135	2.458	2.396	-	-	0	-120	-61	-738	61	3.281	73,04%	(885)
3	PWG	20.876	31.646	32.911	6.311	4.878	-1.432	1.812	1.266	12.036	3.613	35.758	92,04%	(2.846)
	Cilem	7.514	12.700	13.602	1.017	1.259	242	479	902	6.087	357	17.033	79,86%	(3.431)
	Gadai	13.361	18.946	19.310	5.294	3.619	-1.675	1.334	363	5.948	3.256	18.725	103,12%	585
4	CFG	127.111	131.908	132.168	3.637	939	-2.698	-1.214	260	5.056	679	140.053	94,37%	(7.886)
	CF 1	49.510	49.727	50.128	2.587	714	-1.873	-17	401	618	313	51.150	98,00%	(1.022)
	Total Griya	39.898	39.179	39.080	2.358	-	-2.358	0	-99	-819	99	40.753	95,89%	(1.674)
	• Total Non Program	39.898	39.179	39.080	2.358	-	-2.358	420	-99	-819	99	40.753	95,89%	(1.674)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.048	229	714	485	-17	500	1.437	214	10.397	106,27%	652
	CF 2	77.602	82.181	82.040	1.050	225	-825	-1.198	-141	4.438	366	88.903	92,28%	(6.863)
	Mitraguna & Others	75.812	80.105	79.985	1.050	225	-825	-1.417	-120	4.173	345	86.628	92,33%	(6.643)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	217.534	10.868	6.392	-4.476	1.169	948	20.150	5.444	230.580	94,34%	(13.046)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	444	548	4.444	0,27%	1,10%	8,94%	3.896	4.321	4.000			
	KUR	68	332	433	4.235	0,16%	0,92%	8,95%	3.801	4.167	3.903			
	Non KUR	56	112	115	209	1,79%	4,67%	8,74%	95	153	98			
3	PWG	-	-	-	616	0,00%	0,00%	1,87%	616	616	616			
	Cilem	-	-	-	363	0,00%	0,00%	2,67%	363	363	363			
	Gadai	-	-	-	252	0,00%	0,00%	1,31%	252	252	252			
4	CFG	2.018	3.874	4.027	3.904	1,59%	3,05%	2,95%	(123)	1.886	30			
	CF 1	1.770	1.943	1.931	1.321	3,58%	3,88%	2,64%	(610)	(449)	(622)			
	Total Griya	1.463	1.943	1.931	611	3,67%	4,93%	1,56%	(1.321)	(853)	(1.332)			
	Oto	307	-	-	710	3,19%	0,00%	6,43%	710	403	710			
	CF 2	248	1.932	2.096	2.583	0,32%	2,55%	3,15%	487	2.335	652			
	Mitraguna & Others	248	1.932	2.096	2.583	0,33%	2,62%	3,23%	487	2.335	652			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	8.964	1,09%	2,11%	4,12%	4.389	6.822	4.646	0,35%	91,47%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	54,39%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	54,39%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	302	1,07%	0,52%	0,61%	43	(191)	(259)			
	KUR	115	465	169	215	0,27%	0,36%	0,45%	46	100	(250)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,65%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	941	0,26%	0,71%	0,71%	6	605	(1.433)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	851	0,05%	1,03%	1,04%	6	812	6			
	Mitraguna & Others	39	845	845	851	0,05%	1,05%	1,06%	6	812	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	2.743	0,42%	1,24%	1,26%	49	1.914	(1.692)	0,25%	80,33%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	4.099	4.088	(2.965)	(11)	2.697	193,82%	2.161	112,14%	10.667	38,33%	(6.578)
2	Tabungan	70.495	82.378	79.029	80.472	2.277	1.444	(1.906)	-2,31%	9.977	14,15%	84.695	95,01%	(4.223)
3	Deposito	64.264	93.395	92.697	92.697	(11)	0	(698)	-0,75%	28.434	44,25%	65.138	142,31%	27.560
	Total	136.686	177.165	175.825	177.258	(699)	1.433	93	0,05%	40.572	29,68%	160.500	110,44%	16.758
	CASA	72.423	83.770	83.128	84.561	(688)	1.433	791	0,94%	12.138	16,76%	95.362	88,67%	(10.801)
	(%) CASA	52,98%	47,28%	47,28%	47,70%									
	FDR	94,77%	84,93%	85,49%	84,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	3.430	3.271		(159)	(274)	-7,73%	1.949	147,44%	-	0,00%	3.271
2	Giro ISE	771	627	641	604		(38)	(23)	-3,67%	(167)	-21,70%		0,00%	604
3	Tabungan ISE	551	2.919	2.789	2.668		(121)	(251)	-8,61%	2.117	384,07%		0,00%	2.668
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	35.311	34.958	400	100	-300	674	-353	3.199	453	36.518	95,73%	(1.561)
	KUR	29.577	32.881	32.551	400	100	-300	745	-330	2.974	430	34.124	95,39%	(1.572)
	Non KUR	2.181	2.430	2.406	-	-	0	-72	-23	225	23	2.395	100,49%	12
3	PWG	6.201	8.941	9.049	609	360	-248	-29	108	2.848	252	13.514	66,96%	(4.465)
	Cilem	6.201	8.941	9.049	609	360	-248	-29	108	2.848	252	13.514	66,96%	(4.465)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	106.307	1.110	1.132	22	1.471	93	14.726	1.039	102.219	104,00%	4.089
	CF 1	23.474	29.546	29.850	-	467	467	-229	303	6.375	163	26.487	112,69%	3.362
	Total Griya	17.263	19.997	19.944	-	-	0	0	-53	2.681	53	18.293	109,03%	1.651
	• Total Non Program	17.263	19.997	19.944	-	-	0	172	-53	2.681	53	18.293	109,03%	1.651
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.906	-	467	467	-229	357	3.695	110	8.195	120,88%	1.711
	CF 2	68.107	76.668	76.458	1.110	665	-445	1.700	-211	8.350	876	75.731	100,96%	726
	Mitraguna & Others	64.272	72.869	72.686	1.110	665	-445	1.727	-183	8.415	848	71.706	101,37%	981
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	150.314	2.119	1.592	-527	2.115	-152	20.773	1.744	152.251	98,73%	(1.937)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	3	43	1.373	0,01%	0,12%	3,93%	1.330	1.369	1.370			
	KUR	-	3	43	1.116	0,00%	0,13%	3,43%	1.073	1.116	1.113			
	Non KUR	4	-	-	257	0,19%	0,00%	10,68%	257	253	257			
3	PWG	48	-	-	376	0,78%	0,78%	4,15%	376	327	376			
	Cilem	48	-	-	376	0,78%	0,00%	4,15%	376	327	376			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	4.292	0,60%	1,34%	4,04%	2.871	3.745	2.862			
	CF 1	172	1.127	1.125	2.245	0,73%	3,81%	7,52%	1.121	2.074	1.119			
	Total Griya	-	1.127	1.125	1.370	0,00%	5,62%	6,87%	245	1.370	243			
	Oto	172	-	-	876	2,76%	0,00%	8,84%	876	704	876			
	CF 2	375	304	297	2.047	0,55%	0,39%	2,68%	1.750	1.672	1.743			
	Mitraguna & Others	375	304	297	2.047	0,58%	0,41%	2,82%	1.750	1.672	1.743			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.041	0,46%	0,97%	4,02%	4.577	5.442	4.608	0,78%	80,57%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,68%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,05%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,20%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,21%	(35)	(139)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0,44%	0,47%	0,44%	(35)	101	(0)	0,38%	15,10%	-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 (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	5.418	5.469	208	51	(1.057)	-16,19%	1.163	27,02%	13.353	40,95%	(7.884)
2	Tabungan	84.533	89.368	88.097	85.918	3.040	(2.179)	(3.449)	-3,86%	1.385	1,64%	97.545	88,08%	(11.627)
3	Deposito	19.903	26.834	26.833	27.813	(1.780)	980	980	3,65%	7.911	39,75%	20.584	135,12%	7.230
	Total	108.741	122.727	120.348	119.200	1.468	(1.148)	(3.527)	-2,87%	10.459	9,62%	131.482	90,66%	(12.282)
	CASA	88.838	95.893	93.515	91.387	3.248	(2.128)	(4.506)	-4,70%	2.549	2,87%	110.898	82,41%	(19.511)
	(%) CASA	81,70%	78,14%	77,70%	76,67%									
	FDR	78,57%	82,58%	84,35%	85,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.886	3.977		92	635	19,00%	62	1,58%	-	0,00%	3.977
2	Giro ISE	3.001	2.348	2.921	2.967		46	619	26,36%	(34)	-1,13%		0,00%	2.967
3	Tabungan ISE	915	995	965	1.011		46	16	1,63%	96	10,48%		0,00%	1.011
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	4.178	-	350	350	197	305	1.110	45	7.157	58,38%	(2.979)
	KUR	2.657	3.623	3.943	-	350	350	202	320	1.285	30	6.507	60,60%	(2.564)
	Non KUR	412	251	236	-	-	0	-5	-15	-176	15	651	36,22%	(415)
3	PWG	13.521	18.803	18.487	3.214	1.489	-1.725	156	-316	4.966	1.805	27.081	68,26%	(8.594)
	Cilem	6.370	9.288	9.067	443	308	-135	-345	-220	2.697	529	16.556	54,77%	(7.489)
	Gadai	7.151	9.515	9.419	2.770	1.180	-1.590	500	-96	2.269	1.276	10.525	89,50%	(1.106)
4	CFG	68.150	78.677	78.853	1.505	900	-605	656	176	10.703	724	87.246	90,38%	(8.393)
	CF 1	32.030	33.916	33.507	-	-	0	-243	-409	1.476	409	33.647	99,58%	(140)
	Total Griya	25.555	26.419	26.126	-	-	0	0	-293	571	293	25.628	101,95%	499
	• Total Non Program	25.555	26.419	26.126	-	-	0	-217	-293	571	293	25.628	101,95%	499
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.380	-	-	0	-243	-116	905	116	8.019	92,03%	(639)
	CF 2	36.119	44.761	45.346	1.505	900	-605	898	585	9.227	315	53.599	84,60%	(8.253)
	Mitraguna & Others	32.486	41.386	42.004	1.345	900	-445	845	618	9.518	282	49.893	84,19%	(7.889)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	101.518	4.719	2.739	-1.980	1.008	165	16.084	2.574	122.179	83,09%	(20.661)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	33	100	185	0,00%	2,57%	4,42%	85	185	152			
	KUR	-	33	100	185	0,00%	2,75%	4,68%	85	185	152			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	497	0,00%	0,00%	2,69%	497	497	497			
	Cilem	-	-	-	224	0,00%	0,00%	2,47%	224	224	224			
	Gadai	-	-	-	273	0,00%	0,00%	2,90%	273	273	273			
4	CFG	1.050	644	794	3.077	1,54%	1,01%	3,90%	2.283	2.027	2.433			
	CF 1	1.050	520	669	2.426	3,28%	1,97%	7,24%	1.757	1.375	1.905			
	Total Griya	697	520	669	1.489	2,73%	2,53%	5,70%	821	792	969			
	Oto	353	-	-	936	5,46%	0,00%	12,69%	936	583	936			
	CF 2	-	124	125	651	0,00%	0,28%	1,44%	526	651	528			
	Mitraguna & Others	-	124	125	434	0,00%	0,30%	1,03%	309	434	310			
	Pensiun	-	-	-	217	0,00%	0,00%	6,51%	217	217	217			
	Total Pembiayaan	1.050	677	893	3.759	1,23%	0,88%	3,70%	2.866	2.708	3.081	1,39%	62,55%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	71	4,32%	2,23%	1,71%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	30,30%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	902	893	893	0,49%	1,13%	1,13%	-	556	(9)			
	CF 1	337	70	67	67	1,05%	0,20%	0,20%	-	(269)	(3)			
	Total Griya	189	70	67	67	0,74%	0,26%	0,26%	-	(121)	(3)			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,82%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,96%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	964	1,36%	0,97%	0,95%	(15)	(200)	(24)	4,03%	-324,29%	3,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	7.352	9.237	(89)	1.885	(123)	-1,31%	1.556	20,26%	16.238	56,89%	(7.001)
2	Tabungan	96.197	116.467	115.397	117.388	(1.379)	1.991	921	0,79%	21.191	22,03%	111.265	105,50%	6.123
3	Deposito	50.701	45.950	46.151	45.192	614	(959)	(759)	-1,65%	(5.510)	-10,87%	51.587	87,60%	(6.396)
	Total	154.579	171.777	168.900	171.817	(855)	2.917	40	0,02%	17.237	11,15%	179.091	95,94%	(7.274)
	CASA	103.878	125.827	122.749	126.625	(1.468)	3.876	799	0,63%	22.747	21,90%	127.503	99,31%	(878)
	(%) CASA	67,20%	73,25%	72,68%	73,70%									
	FDR	122,53%	118,32%	120,29%	118,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.036	4.032		(4)	(24)	-0,60%	94	2,40%	-	0,00%	4.032
2	Giro ISE	1.498	2.633	2.521	2.554		33	(79)	-3,00%	1.055	70,44%	-	0,00%	2.554
3	Tabungan ISE	2.310	1.294	1.385	1.349		(37)	55	4,23%	(961)	-41,61%	-	0,00%	1.349
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.888	35.877	920	680	-240	73	-11	1.458	691	38.497	93,19%	(2.620)
	KUR	32.500	34.255	34.336	920	680	-240	245	81	1.836	599	36.366	94,42%	(2.030)
	Non KUR	1.920	1.633	1.541	-	-	0	-172	-91	-378	91	2.131	72,31%	(590)
3	PWG	17.830	30.105	31.008	6.488	4.334	-2.154	2.493	903	13.178	3.431	31.298	99,07%	(290)
	Cilem	5.164	10.604	11.188	1.322	1.020	-302	1.032	585	6.024	435	13.667	81,87%	(2.478)
	Gadai	12.666	19.501	19.820	5.166	3.314	-1.852	1.461	319	7.154	2.996	17.632	112,41%	2.188
4	CFG	137.158	137.253	136.290	522	1.015	493	-499	-963	-867	1.978	146.832	92,82%	(10.542)
	CF 1	38.164	40.292	39.834	446	-	-446	-181	-458	1.670	458	39.270	101,44%	564
	Total Griya	33.008	34.228	34.118	446	-	-446	0	-110	1.110	110	32.691	104,37%	1.428
	• Total Non Program	33.008	34.228	34.118	446	-	-446	127	-110	1.110	110	32.691	104,37%	1.428
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.716	-	-	0	-181	-348	560	348	6.579	86,87%	(864)
	CF 2	98.994	96.961	96.456	76	1.015	939	-318	-505	-2.537	1.520	107.562	89,67%	(11.106)
	Mitraguna & Others	71.310	70.983	70.685	-	915	915	-155	-298	-626	1.213	81.314	86,93%	(10.629)
	Pensiun	27.683	25.978	25.772	76	100	24	-163	-207	-1.912	307	26.248	98,18%	(477)
	Total Pembiayaan	189.407	203.246	203.176	7.931	6.029	-1.901	2.067	-70	13.768	6.099	216.628	93,79%	(13.452)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	721	634	2.729	0,69%	1,77%	7,61%	2.095	2.491	2.008			
	KUR	105	543	522	2.563	0,32%	1,53%	7,46%	2.040	2.458	2.020			
	Non KUR	133	177	111	166	6,92%	6,81%	10,77%	55	33	(11)			
3	PWG	-	-	-	503	0,00%	0,00%	1,62%	503	503	503			
	Cilem	-	-	-	344	0,00%	0,00%	3,08%	344	344	344			
	Gadai	-	-	-	159	0,00%	0,00%	0,80%	159	159	159			
4	CFG	1.146	1.668	999	5.504	0,84%	0,73%	4,04%	4.504	4.358	3.836			
	CF 1	198	738	258	1.429	0,52%	0,64%	3,59%	1.171	1.231	691			
	Total Griya	73	609	-	1.004	0,22%	0,00%	2,94%	1.004	930	395			
	Oto	125	129	258	426	2,42%	4,26%	7,45%	167	301	296			
	CF 2	948	929	741	4.074	0,96%	0,76%	4,22%	3.333	3.127	3.145			
	Mitraguna & Others	799	691	690	3.110	1,12%	0,97%	4,40%	2.420	2.311	2.419			
	Pensiun	149	238	51	964	0,54%	0,20%	3,74%	913	815	726			
	Total Pembiayaan	1.384	2.388	1.633	8.735	0,73%	0,80%	4,30%	7.102	7.352	6.347	1,90%	55,81%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	379	318	314	1,39%	0,88%	0,87%	(4)	(164)	(65)			
	KUR	477	248	186	183	1,47%	0,54%	0,53%	(3)	(295)	(65)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,50%	(1)	131	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.320	2.648	2.744	3,20%	1,93%	2,01%	96	(1.649)	425			
	CF 1	1.329	1.891	1.891	1.890	3,48%	4,69%	4,75%	(1)	561	(1)			
	Total Griya	1.025	1.659	1.659	1.658	3,10%	4,85%	4,86%	(1)	633	(1)			
	Oto	305	232	232	232	5,91%	3,83%	4,07%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,89%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,76%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	3.058	2,57%	1,46%	1,51%	93	(1.813)	359	1,32%	12,42%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	11.122	10.377	1.795	(744)	(4.580)	-30,62%	(2.419)	-18,90%	25.453	40,77%	(15.075)
2	Tabungan	133.664	151.079	149.277	148.145	2.349	(1.133)	(2.934)	-1,94%	14.481	10,83%	153.100	96,76%	(4.955)
3	Deposito	120.976	138.301	138.268	138.269	(1.570)	1	(32)	-0,02%	17.294	14,30%	122.651	112,73%	15.618
	Total	267.435	304.336	298.667	296.791	2.574	(1.876)	(7.545)	-2,48%	29.356	10,98%	301.204	98,54%	(4.412)
	CASA	146.460	166.035	160.399	158.522	4.144	(1.877)	(7.514)	-4,53%	12.062	8,24%	178.552	88,78%	(20.031)
	(%) CASA	54,76%	54,56%	53,70%	53,41%									
	FDR	60,13%	60,32%	61,20%	61,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.034	4.116		83	(17)	-0,42%	535	14,92%	-	0,00%	4.116
2	Giro ISE	1.025	1.271	1.254	1.276		22	4	0,35%	251	24,50%	-	0,00%	1.276
3	Tabungan ISE	2.557	2.862	2.780	2.841		60	(22)	-0,76%	283	11,08%	-	0,00%	2.841
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.794	38.391	550	160	-390	-288	-404	-2.262	564	44.009	87,23%	(5.619)
	KUR	37.299	36.721	36.343	550	160	-390	-364	-378	-956	538	40.604	89,51%	(4.261)
	Non KUR	3.353	2.073	2.047	-	-	0	76	-26	-1.306	26	3.405	60,12%	(1.358)
3	PWG	6.039	13.363	13.764	829	841	12	576	401	7.726	440	14.444	95,30%	(679)
	Cilem	6.039	13.363	13.764	829	841	12	576	401	7.726	440	14.444	95,30%	(679)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	130.617	2.567	2.105	-462	1.385	-802	16.509	2.907	123.218	106,01%	7.400
	CF 1	24.580	27.681	27.933	521	500	-21	30	252	3.352	248	27.949	99,94%	(16)
	Total Griya	19.863	21.337	21.754	318	500	182	0	417	1.891	83	21.467	101,34%	287
	• Total Non Program	19.863	21.337	21.754	318	500	182	305	417	1.891	83	21.467	101,34%	287
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.179	203	-	-203	30	-166	1.461	166	6.482	95,33%	(303)
	CF 2	89.528	103.738	102.685	2.046	1.605	-441	1.355	-1.054	13.157	2.659	95.269	107,78%	7.416
	Mitraguna & Others	89.444	103.126	102.077	1.876	1.605	-271	1.153	-1.049	12.634	2.654	94.502	108,02%	7.576
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.772	3.946	3.106	-840	1.672	-805	21.973	3.910	181.671	100,61%	1.102

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.028	797	6.249	2,64%	2,05%	16,28%	5.453	5.178	5.221			
	KUR	877	947	705	6.053	2,35%	1,92%	16,66%	5.348	5.176	5.106			
	Non KUR	194	81	92	196	5,80%	4,42%	9,57%	104	2	115			
3	PWG	-	-	-	400	0,00%	0,00%	2,90%	400	400	400			
	Cilem	-	-	-	400	0,00%	0,00%	2,90%	400	400	400			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	990	0,69%	0,12%	0,76%	829	198	648			
	CF 1	630	216	38	778	2,56%	0,14%	2,79%	740	148	562			
	Total Griya	568	175	-	421	2,86%	0,00%	1,93%	421	(148)	245			
	Oto	61	41	38	358	1,30%	0,60%	5,79%	320	296	317			
	CF 2	162	126	123	212	0,18%	0,12%	0,21%	89	50	86			
	Mitraguna & Others	162	126	123	212	0,18%	0,12%	0,21%	89	50	86			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	7.639	1,16%	0,52%	4,18%	6.681	5.776	6.268	0,41%	90,22%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.423	1.625	1.873	2,29%	4,19%	4,88%	248	942	450			
	KUR	399	1.226	1.431	1.681	1,07%	3,90%	4,63%	250	1.283	455			
	Non KUR	532	197	194	191	15,87%	9,34%	9,35%	(2)	(341)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	700	695	695	0,35%	0,53%	0,53%	(0)	294	(5)			
	CF 1	315	623	619	619	1,28%	2,24%	2,22%	(0)	304	(3)			
	Total Griya	179	623	619	619	0,90%	2,90%	2,85%	(0)	440	(3)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.568	0,83%	1,26%	1,40%	248	1.236	444	0,44%	69,03%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.966	65.919	15.451	(48)	1.064	1,64%	26.736	68,23%	50.617	130,23%	15.301
2	Tabungan	123.525	146.373	145.316	145.297	2.331	(20)	(1.076)	-0,74%	21.772	17,63%	141.561	102,64%	3.736
3	Deposito	68.863	124.306	124.128	124.159	(6.480)	31	(147)	-0,12%	55.296	80,33%	70.099	177,12%	54.059
	Total	231.570	335.534	335.410	335.374	11.302	(36)	(160)	-0,05%	103.804	44,83%	262.278	127,87%	73.096
	CASA	162.707	211.228	211.282	211.215	17.782	(67)	(13)	-0,01%	48.508	29,81%	192.178	109,91%	19.037
	(%) CASA	70,26%	62,95%	62,99%	62,98%									
	FDR	34,66%	30,51%	30,28%	30,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.091	7.297		207	588	8,77%	1.406	23,87%	-	0,00%	7.297
2	Giro ISE	3.773	3.799	4.135	4.179		44	380	9,99%	406	10,75%		0,00%	4.179
3	Tabungan ISE	2.118	2.910	2.956	3.119		163	209	7,17%	1.000	47,23%		0,00%	3.119
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	10.355	576	268	-308	-241	-236	3.505	505	13.211	78,38%	(2.857)
	Cilem	6.849	10.591	10.355	576	268	-308	-241	-236	3.505	505	13.211	78,38%	(2.857)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.195	993	275	-718	628	-578	17.776	853	96.758	94,25%	(5.562)
	CF 1	59.117	72.436	71.762	863	-	-863	391	-673	12.646	673	67.903	105,68%	3.859
	Total Griya	51.507	63.844	63.373	583	-	-583	0	-470	11.866	470	59.124	107,19%	4.249
	• Total Non Program	49.547	62.004	61.539	583	-	-583	1.421	-465	11.992	465	51.948	118,46%	9.591
	• Program	1.960	1.839	1.834	-	-	0	-13	-5	-126	5	7.176	25,56%	(5.342)
	Oto	7.609	8.592	8.389	280	-	-280	391	-203	779	203	8.779	95,55%	(390)
	CF 2	14.303	19.337	19.433	130	275	145	236	96	5.131	179	28.854	67,35%	(9.421)
	Mitraguna & Others	14.303	19.326	19.421	130	275	145	236	96	5.119	179	28.572	67,97%	(9.150)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	101.550	1.569	543	-1.025	387	-814	21.281	1.357	109.969	92,34%	(8.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	300	0,00%	0,00%	2,90%	300	300	300			
	Cilem	-	-	-	300	0,00%	0,00%	2,90%	300	300	300			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	2.937	0,88%	3,02%	3,22%	169	2.287	(141)			
	CF 1	650	3.077	2.768	2.763	1,10%	3,82%	3,85%	(5)	2.113	(314)			
	Total Griya	404	2.891	2.588	2.524	0,79%	4,05%	3,98%	(64)	2.120	(367)			
	Oto	245	187	180	239	3,22%	2,09%	2,85%	59	(6)	52			
	CF 2	-	-	-	174	0,00%	0,00%	0,89%	174	174	174			
	Mitraguna & Others	-	-	-	174	0,00%	0,00%	0,89%	174	174	174			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	3.237	0,81%	2,70%	3,19%	469	2.587	160	1,89%	40,62%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	534	534	1,09%	0,58%	0,59%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,69%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,78%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,53%	-	(266)	(1)	0,90%	-71,25%	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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.819	6.850	(1.468)	31	(464)	-6,35%	(1.983)	-22,45%	19.113	35,84%	(12.263)
2	Tabungan	83.648	76.820	74.220	73.868	4.625	(352)	(2.952)	-3,84%	(9.780)	-11,69%	96.984	76,16%	(23.116)
3	Deposito	21.297	29.103	24.148	24.150	(7)	1	(4.954)	-17,02%	2.853	13,40%	21.662	111,49%	2.488
	Total	113.778	113.238	105.187	104.868	3.150	(319)	(8.370)	-7,39%	(8.910)	-7,83%	137.759	76,12%	(32.892)
	CASA	92.481	84.134	81.038	80.718	3.157	(320)	(3.416)	-4,06%	(11.763)	-12,72%	116.098	69,53%	(35.380)
	(%) CASA	81,28%	74,30%	77,04%	76,97%									
	FDR	151,33%	174,69%	185,92%	186,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	5.345	4.663		(682)	(880)	-15,87%	1.248	36,55%	-	0,00%	4.663
2	Giro ISE	1.685	2.124	1.863	1.830		(33)	(294)	-13,86%	145	8,58%		0,00%	1.830
3	Tabungan ISE	1.730	3.419	3.482	2.834		(648)	(585)	-17,11%	1.104	63,80%		0,00%	2.834
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.605	11.467	30	-	-30	-468	-138	-4.033	138	17.616	65,10%	(6.148)
	KUR	13.526	8.643	8.515	30	-	-30	-544	-127	-5.011	127	15.580	54,66%	(7.064)
	Non KUR	1.974	2.963	2.952	-	-	0	76	-11	978	11	2.036	144,99%	916
3	PWG	14.491	22.837	22.953	3.276	2.140	-1.136	1.063	116	8.462	2.024	29.753	77,14%	(6.801)
	Cilem	6.823	11.029	10.965	826	375	-451	322	-64	4.143	438	17.530	62,55%	(6.565)
	Gadai	7.668	11.808	11.987	2.450	1.765	-685	741	180	4.319	1.586	12.223	98,07%	(236)
4	CFG	142.193	163.370	161.146	3.424	1.090	-2.334	5.097	-2.224	18.953	3.314	153.159	105,21%	7.987
	CF 1	6.747	8.753	8.692	-	-	0	-111	-61	1.944	61	8.711	99,79%	(19)
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,00%	430
	• Total Non Program	3.465	5.226	5.208	-	-	0	-41	-18	1.743	18	4.778	109,00%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.484	-	-	0	-111	-44	201	44	3.933	88,59%	(449)
	CF 2	135.445	154.617	152.454	3.424	1.090	-2.334	5.209	-2.163	17.009	3.253	144.449	105,54%	8.005
	Mitraguna & Others	125.884	145.797	143.725	3.424	1.090	-2.334	5.201	-2.072	17.841	3.162	134.106	107,17%	9.619
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	195.566	6.730	3.230	-3.500	5.693	-2.246	23.382	5.476	200.528	97,53%	(4.962)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	2.599	8,85%	10,18%	22,67%	1.418	1.228	989			
	KUR	1.295	1.152	819	1.919	9,57%	9,47%	22,54%	1.101	624	768			
	Non KUR	77	458	363	680	3,89%	12,25%	23,04%	317	603	222			
3	PWG	-	-	-	956	0,00%	0,00%	4,16%	956	956	956			
	Cilem	-	-	-	643	0,00%	0,00%	5,86%	643	643	643			
	Gadai	-	-	-	313	0,00%	0,00%	2,61%	313	313	313			
4	CFG	6	577	-	2.637	0,00%	0,00%	1,64%	2.637	2.631	2.060			
	CF 1	-	-	-	957	0,00%	0,00%	11,01%	957	957	957			
	Total Griya	-	-	-	559	0,00%	0,00%	10,74%	559	559	559			
	Oto	-	-	-	397	0,00%	0,00%	11,41%	397	397	397			
	CF 2	6	577	-	1.680	0,00%	0,00%	1,10%	1.680	1.674	1.103			
	Mitraguna & Others	-	577	-	1.680	0,00%	0,00%	1,17%	1.680	1.680	1.103			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	6.192	0,80%	0,60%	3,17%	5.010	4.814	4.005	0,00%	100,00%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	865	858	925	3,76%	7,39%	8,07%	67	343	60			
	KUR	557	844	837	904	4,11%	9,68%	10,62%	67	347	60			
	Non KUR	26	21	21	21	1,32%	0,72%	0,73%	-	(5)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	947	945	941	0,27%	0,58%	0,58%	(4)	553	(6)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	947	945	941	0,29%	0,61%	0,62%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,65%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.867	0,56%	0,91%	0,95%	63	896	54	0,11%	88,27%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	881	920	65	40	(22)	-2,34%	48	5,45%	1.573	58,49%	(653)
2	Tabungan	63.525	62.562	64.702	65.275	2.737	573	2.713	4,34%	1.750	2,75%	70.512	92,57%	(5.237)
3	Deposito	5.722	7.427	7.311	7.389	(34)	78	(37)	-0,50%	1.667	29,13%	5.934	124,53%	1.456
	Total	70.120	70.931	72.894	73.585	2.768	691	2.653	3,74%	3.464	4,94%	78.019	94,32%	(4.435)
	CASA	64.398	63.504	65.583	66.195	2.802	612	2.691	4,24%	1.798	2,79%	72.085	91,83%	(5.890)
	(%) CASA	91,84%	89,53%	89,97%	89,96%									
	FDR	73,73%	89,64%	87,83%	87,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.555	3.678		123	248	7,24%	191	5,47%	-	0,00%	3.678
2	Giro ISE	561	443	445	445		0	2	0,42%	(116)	-20,70%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.110	3.233		123	247	8,26%	307	10,48%		0,00%	3.233
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	5.033	272	163	-109	58	100	2.450	63	5.332	94,41%	(298)
	Cilem	2.583	4.934	5.033	272	163	-109	58	100	2.450	63	5.332	94,41%	(298)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.988	890	920	30	1.830	337	9.872	583	58.362	101,07%	626
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	58.651	58.988	890	920	30	1.830	337	9.872	583	58.362	101,07%	626
	Mitraguna & Others	45.066	54.231	54.608	680	920	240	1.663	378	9.542	542	51.071	106,93%	3.537
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	64.021	1.162	1.083	-79	1.887	437	12.322	646	63.694	100,51%	327

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	152	0,00%	0,00%	3,01%	152	152	152			
	Cilem	-	-	-	152	0,00%	0,00%	3,01%	152	152	152			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	567	0,00%	0,00%	0,96%	567	567	567			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	567	0,00%	0,00%	0,96%	567	567	567			
	Mitraguna & Others	-	-	-	567	0,00%	0,00%	1,04%	567	567	567			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	718	0,00%	0,00%	1,12%	718	718	718	2,91%	-159,11%	1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(1)			
	Mitraguna & Others	220	209	208	208	0,49%	0,38%	0,38%	-	(12)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	208	0,43%	0,33%	0,32%	-	(12)	(1)	3,78%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.426	2.339	(571)	(87)	378	19,25%	255	12,23%	6.160	37,97%	(3.821)
2	Tabungan	153.901	146.675	150.090	149.366	4.387	(724)	2.690	1,83%	(4.535)	-2,95%	168.902	88,43%	(19.536)
3	Deposito	36.197	29.274	28.735	28.615	(1.612)	(120)	(660)	-2,25%	(7.582)	-20,95%	37.037	77,26%	(8.423)
	Total	192.181	177.911	181.251	180.319	2.204	(932)	2.408	1,35%	(11.862)	-6,17%	212.099	85,02%	(31.779)
	CASA	155.985	148.637	152.516	151.705	3.816	(811)	3.068	2,06%	(4.280)	-2,74%	175.061	86,66%	(23.357)
	(%) CASA	81,17%	83,55%	84,15%	84,13%									
	FDR	138,97%	169,15%	165,15%	166,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-16 Nov'25)						Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	529	2.147	2.161	2.225	64	78	3,64%	1.696	320,55%	-	0,00%	2.225	
2	Giro ISE	45	763	872	936	64	172	22,56%	890	1972,92%		0,00%	936	
3	Tabungan ISE	484	1.383	1.289	1.289	0	(94)	-6,80%	805	166,43%		0,00%	1.289	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	35	107	107	107	0	0	0,00%	72	205,71%		0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Local Champion	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.523	50	-	-50	206	-40	1.442	40	8.513	76,61%	(1.991)
	KUR	4.827	6.313	6.273	50	-	-50	152	-40	1.446	40	7.954	78,87%	(1.681)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	48.253	2.394	1.482	-912	895	219	23.918	1.263	41.252	116,97%	7.001
	Cilem	24.335	48.034	48.253	2.394	1.482	-912	895	219	23.918	1.263	41.252	116,97%	7.001
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.515	1.925	819	-1.106	1.752	-1.774	6.912	2.593	246.697	99,12%	(2.182)
	CF 1	8.506	8.927	8.833	420	-	-420	-73	-93	327	93	10.129	87,21%	(1.295)
	Total Griya	6.805	6.954	6.911	420	-	-420	0	-43	106	43	7.236	95,50%	(325)
	• Total Non Program	6.655	6.810	6.768	420	-	-420	318	-42	113	42	6.690	101,17%	78
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.923	-	-	0	-73	-51	221	51	2.893	66,47%	(970)
	CF 2	229.097	237.362	235.682	1.505	819	-686	1.825	-1.680	6.585	2.499	236.569	99,63%	(887)
	Mitraguna & Others	203.836	211.430	210.115	1.505	819	-686	2.038	-1.315	6.279	2.134	207.218	101,40%	2.898
	Pensiun	25.262	25.932	25.567	-	-	0	-213	-365	305	365	29.351	87,11%	(3.784)
	Total Pembiayaan	267.076	300.933	299.338	4.369	2.301	-2.068	2.852	-1.595	32.262	3.896	296.519	100,95%	2.818

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	22	485	0,00%	0,33%	7,43%	463	485	485			
	KUR	-	-	22	485	0,00%	0,35%	7,73%	463	485	485			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	2	254	0,00%	0,00%	0,53%	252	254	254			
	Cilem	-	-	2	254	0,00%	0,00%	0,53%	252	254	254			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	6.754	1,09%	1,51%	2,76%	3.035	4.170	3.331			
	CF 1	819	533	854	678	9,63%	9,56%	7,68%	(176)	(141)	145			
	Total Griya	819	533	854	678	12,04%	12,28%	9,81%	(176)	(141)	145			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.890	2.865	6.076	0,77%	1,21%	2,58%	3.211	4.311	3.186			
	Mitraguna & Others	1.765	2.749	2.729	5.629	0,87%	1,29%	2,68%	2.901	3.864	2.880			
	Pensiun	-	141	136	447	0,00%	0,53%	1,75%	310	447	306			
	Total Pembiayaan	2.584	3.424	3.743	7.493	0,97%	1,24%	2,50%	3.751	4.909	4.070	0,58%	76,65%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.535	3.498	3.820	1,42%	1,42%	1,56%	322	451	285			
	CF 1	340	540	364	364	4,00%	4,08%	4,12%	(1)	23	(176)			
	Total Griya	340	540	364	364	5,00%	5,24%	5,26%	(1)	23	(176)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.457	1,32%	1,32%	1,47%	323	427	461			
	Mitraguna & Others	2.939	2.995	2.995	3.322	1,44%	1,42%	1,58%	326	383	326			
	Pensiun	90	-	138	135	0,03%	0,05%	0,53%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.820	1,26%	1,16%	1,28%	322	451	285	0,51%	60,34%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	0	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%	0	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%	0	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%	0	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	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	-	-	-	1.338	-	-1.338	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	17-Nov-25	31-Dec-24	31-Oct-25	17-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	17-Nov-25	31-Dec-24	31-Oct-25	17-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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	721	780	108	59	(1.031)	-56,93%	185	31,04%	9.865	7,91%	(9.085)
2	Tabungan	46.385	47.950	46.820	47.023	2.551	203	(927)	-1,93%	638	1,38%	59.043	79,64%	(12.020)
3	Deposito	18.302	47.011	47.042	47.042	24.713	0	31	0,07%	28.740	157,03%	18.943	248,33%	28.098
	Total	65.283	96.773	94.583	94.845	27.371	262	(1.928)	-1,99%	29.562	45,28%	87.852	107,96%	6.993
	CASA	46.981	49.762	47.542	47.803	2.658	262	(1.958)	-3,94%	823	1,75%	68.908	69,37%	(21.105)
	(%) CASA	71,97%	51,42%	50,26%	50,40%									
	FDR	134,21%	100,81%	103,55%	103,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)				Target Nov 25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.398	991	999	990	(9)	(1)	-0,05%	(407)	-29,16%	-	0,00%	990
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	998	989	(9)	(1)	-0,05%	(369)	-27,17%		0,00%	989
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.330	16.100	110	60	-50	557	-229	663	289	17.933	89,78%	(1.832)
	KUR	14.693	15.812	15.584	110	60	-50	581	-228	891	288	17.058	91,36%	(1.474)
	Non KUR	745	518	516	-	-	0	-24	-2	-228	2	875	59,02%	(358)
3	PWG	3.211	6.101	6.698	512	741	229	2	598	3.487	143	7.953	84,22%	(1.255)
	Cilem	3.211	6.101	6.698	512	741	229	2	598	3.487	143	7.953	84,22%	(1.255)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.139	470	480	11	-90	12	6.170	468	77.223	97,30%	(2.084)
	CF 1	2.071	11.185	11.453	164	310	146	-22	268	9.382	43	5.308	215,77%	6.145
	Total Griya	1.516	10.178	10.458	164	310	146	0	280	8.942	30	3.948	264,92%	6.510
	• Total Non Program	1.516	4.880	4.999	-	143	143	606	119	3.483	24	3.948	126,63%	1.051
	• Program	-	5.298	5.459	164	167	3	1.060	161	5.459	6	0	0,00%	5.459
	Oto	555	1.007	995	-	-	0	-22	-13	440	13	1.360	73,14%	(365)
	CF 2	66.897	63.942	63.686	305	170	-135	-68	-256	-3.211	426	71.915	88,56%	(8.229)
	Mitraguna & Others	64.762	61.118	60.888	305	170	-135	47	-230	-3.874	400	68.632	88,72%	(7.744)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-26	663	26	3.283	85,22%	(485)
	Total Pembiayaan	87.617	97.557	97.937	1.092	1.281	189	469	380	10.321	901	103.108	94,98%	(5.171)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	323	475	949	0,98%	2,91%	5,89%	474	798	626			
	KUR	98	236	475	882	0,67%	3,00%	5,66%	408	784	646			
	Non KUR	53	87	-	67	7,15%	0,00%	12,88%	67	13	(20)			
3	PWG	-	-	-	136	0,00%	0,00%	2,03%	136	136	136			
	Cilem	-	-	-	136	0,00%	0,00%	2,03%	136	136	136			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.719	1,23%	3,72%	4,95%	924	2.874	642			
	CF 1	-	-	-	179	0,00%	0,00%	1,56%	179	179	179			
	Total Griya	-	-	-	179	0,00%	0,00%	1,71%	179	179	179			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	3.078	2.796	3.541	1,26%	4,37%	5,56%	745	2.695	463			
	Mitraguna & Others	846	3.078	2.796	3.363	1,31%	4,57%	5,52%	567	2.518	286			
	Pensiun	-	-	-	177	0,00%	0,00%	6,34%	177	177	177			
	Total Pembiayaan	997	3.401	3.270	4.804	1,14%	3,35%	4,91%	1.534	3.808	1.404	1,51%	69,19%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	329	107	107	0,73%	0,66%	0,66%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,45%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,13%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.817	5.673	5.023	3,51%	7,55%	6,68%	(650)	2.603	1.206			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.817	5.673	5.023	3,62%	8,87%	7,89%	(650)	2.603	1.206			
	Mitraguna & Others	2.420	3.817	5.673	5.023	3,74%	9,28%	8,25%	(650)	2.603	1.206			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	5.130	2,89%	5,92%	5,24%	(650)	2.598	985	3,77%	28,09%	-1,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.638	4.472	252	(166)	883	24,61%	(1.405)	-23,91%	14.586	30,66%	(10.114)
2	Tabungan	83.977	92.628	88.607	88.023	4.640	(584)	(4.605)	-4,97%	4.046	4,82%	97.359	90,41%	(9.336)
3	Deposito	19.184	13.402	13.969	14.019	227	50	617	4,60%	(5.165)	-26,92%	19.853	70,62%	(5.833)
	Total	109.038	109.619	107.214	106.514	5.119	(700)	(3.105)	-2,83%	(2.524)	-2,31%	131.798	80,82%	(25.283)
	CASA	89.854	96.217	93.245	92.495	4.892	(750)	(3.722)	-3,87%	2.641	2,94%	111.945	82,63%	(19.450)
	(%) CASA	82,41%	87,77%	86,97%	86,84%									
	FDR	40,48%	56,65%	58,03%	58,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	9.243	9.325		82	866	10,24%	744	8,67%	-	0,00%	9.325
2	Giro ISE	1.236	802	1.802	1.825		23	1.023	127,62%	589	47,66%		0,00%	1.825
3	Tabungan ISE	7.345	7.657	7.441	7.500		59	(157)	-2,05%	155	2,11%		0,00%	7.500
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Local Champion	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.554	270	-	-270	715	-89	4.049	89	13.973	97,00%	(419)
	KUR	9.147	12.517	12.435	200	-	-200	542	-82	3.288	82	13.376	92,97%	(941)
	Non KUR	358	1.125	1.119	70	-	-70	173	-7	761	7	597	187,46%	522
3	PWG	9.262	11.461	11.360	449	49	-400	-376	-101	2.097	150	16.056	70,75%	(4.696)
	Cilem	9.262	11.461	11.360	449	49	-400	-376	-101	2.097	150	16.056	70,75%	(4.696)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.672	601	460	-141	-365	-194	11.296	654	46.807	78,35%	(10.135)
	CF 1	14.455	17.700	17.520	521	-	-521	-286	-180	3.065	180	16.888	103,74%	631
	Total Griya	3.903	8.700	8.664	335	-	-335	0	-36	4.761	36	4.782	181,19%	3.882
	• Total Non Program	3.903	6.900	6.865	-	-	0	-12	-35	2.962	35	4.782	143,56%	2.083
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.856	187	-	-187	-286	-144	-1.696	144	12.107	73,15%	(3.251)
	CF 2	10.922	19.166	19.153	80	460	380	-79	-13	8.231	473	29.919	64,02%	(10.766)
	Mitraguna & Others	10.683	18.429	18.419	80	460	380	-283	-10	7.736	470	29.204	63,07%	(10.785)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.220	1.320	1.009	-311	-37	116	18.077	893	76.836	80,98%	(14.616)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	590	0,00%	0,00%	4,35%	590	590	590			
	KUR	-	-	-	590	0,00%	0,00%	4,74%	590	590	590			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	766	0,00%	0,00%	6,74%	766	766	766			
	Cilem	-	-	-	766	0,00%	0,00%	6,74%	766	766	766			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.103	1,42%	0,93%	3,01%	759	743	697			
	CF 1	360	405	344	691	2,49%	1,94%	3,95%	348	331	286			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	691	3,41%	3,82%	7,81%	348	331	286			
	CF 2	-	-	-	411	0,00%	0,00%	2,15%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,23%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	2.458	0,82%	0,55%	3,95%	2.115	2.098	2.053	3,08%	22,14%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	-	175	0,00%	0,00%	0,48%	175	175	5			
	CF 1	-	170	-	175	0,00%	0,00%	1,00%	175	175	5			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	175	0,00%	0,00%	1,97%	175	175	5			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	-	175	0,00%	0,00%	0,28%	175	175	5	1,62%	-475,91%	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 (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	723	670	(442)	(53)	(141)	-17,44%	666	19278,79%	6	#####	664
2	Tabungan	34.487	31.138	32.683	33.411	578	728	2.273	7,30%	(1.077)	-3,12%	39.698	84,16%	(6.287)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	35.840	36.515	137	675	2.062	5,98%	(1.493)	-3,93%	43.281	84,37%	(6.766)
	CASA	34.491	31.949	33.406	34.080	137	675	2.132	6,67%	(411)	-1,19%	39.704	85,84%	(5.624)
	(%) CASA	90,75%	92,73%	93,21%	93,33%									
	FDR	1,90%	2,84%	3,20%	3,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	70	68	(2)	6	9,00%	(91)	-57,41%	-	0,00%	68	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	62	70	68	(2)	6	9,00%	(91)	-57,41%		0,00%	68	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	889	920	4	48	44	-60	31	276	17	1.824	50,43%	(904)
	Cilem	644	889	920	4	48	44	-60	31	276	17	1.824	50,43%	(904)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	227	10	140	130	62	139	148	1	78	289,20%	148
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	227	10	140	130	62	139	148	1	78	289,20%	148
	Mitraguna & Others	78	88	227	10	140	130	62	139	148	1	78	289,20%	148
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.147	14	188	174	2	170	425	18	1.903	60,27%	(756)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	4	0,00%	0,00%	0,46%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,46%	4	4	4			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	4	0,00%	0,00%	0,37%	4	4	4	177,89%	#####	177,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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