

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.413.525	1.410.844	79.856	(2.681)	(100.435)	-6,65%	299.782	26,98%	1.359.521	103,78%	51.323
2	Tabungan	4.778.169	5.117.615	5.127.268	5.293.300	111.728	166.032	175.685	3,43%	515.131	10,78%	5.138.860	103,01%	154.440
3	Deposito	1.667.902	1.697.645	1.670.349	1.669.865	(31.178)	(485)	(27.781)	-1,64%	1.963	0,12%	1.690.130	98,80%	(20.266)
Total		7.557.133	8.326.539	8.211.142	8.374.008	160.406	162.866	47.469	0,57%	816.876	10,81%	8.188.511	102,27%	185.498
CASA		5.889.231	6.628.894	6.540.792	6.704.144	191.584	163.351	75.250	1,14%	814.913	13,84%	6.498.380	103,17%	205.763
(% CASA)		77,93%	79,61%	79,66%	80,06%									
FDR		79,28%	78,62%	80,64%	79,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	353.980	354.530		550	9.958	2,89%	50.152	16,48%	392.287	90,38%	(37.757)
2	Giro ISE	93.275	83.083	83.192	83.845		652	762	0,92%	(9.430)	-10,11%	146.711	57,15%	(62.866)
3	Tabungan ISE	174.173	207.373	216.595	216.493		(102)	9.120	4,40%	42.319	24,30%	186.170	116,29%	30.323
4	Deposito ISE	36.929	54.116	54.192	54.192		0	76	0,14%	17.263	46,75%	59.406	91,22%	(5.214)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	894.305	500	101.852	101.352	-22.040	99.680	69.698	2.172	886.402	100,89%	7.903
	Linkage	583.855	548.341	548.341	-	-	-	-4.965	0	-35.514	-	610.555	89,81%	(62.213)
	Non-Linkage	240.753	246.284	345.964	500	101.852	101.352	-17.075	99.680	105.211	2.172	275.847	125,42%	70.117
	• Local Champion	177.655	176.981	276.410	-	101.600	101.600	-18.124	99.428	98.755	2.172	188.154	146,91%	88.256
	• Value Chain	63.098	69.302	69.554	500	252	(248)	1.049	252	6.457	-	87.693	79,32%	(18.139)
2	MBG	1.025.144	1.050.210	1.047.038	8.416	4.980	-3.436	4.277	-3.172	21.894	8.152	1.127.564	92,86%	(80.527)
	KUR	965.396	990.622	987.624	8.251	4.800	-3.451	4.147	-2.999	22.227	7.799	1.062.689	92,94%	(75.066)
	Non KUR	59.748	59.587	59.414	165	180	15	130	-173	-334	353	64.875	91,58%	(5.461)
3	PWG	255.819	508.340	511.090	48.510	19.594	-28.915	31.058	2.749	255.271	16.845	563.574	90,69%	(52.484)
	Cilem	149.863	346.578	346.297	23.974	5.307	-18.667	16.151	-281	196.434	5.588	399.246	86,74%	(52.949)
	Gadai	105.956	161.762	164.792	24.536	14.287	-10.249	14.906	3.030	58.837	11.257	164.327	100,28%	465
4	CFG	3.885.901	4.193.178	4.168.802	30.105	15.538	-14.567	38.816	-24.375	282.901	39.914	4.332.277	96,23%	(163.474)
	CF 1	838.535	901.570	897.900	7.204	3.001	-4.203	2.382	-3.670	59.365	6.671	913.053	98,34%	(15.153)
	Total Griya	595.912	605.944	602.923	3.899	450	-3.449	0	-3.021	7.011	3.471	633.024	95,24%	(30.101)
	• Total Non Program	435.065	456.344	453.705	3.581	450	-3.131	4.223	-2.638	18.641	3.088	451.558	100,50%	2.247
	• Program	160.848	149.601	149.218	318	-	-318	-929	-383	-11.630	383	181.566	82,18%	(32.348)
	Oto	242.622	295.625	294.977	3.305	2.551	-754	2.382	-648	52.354	3.200	280.029	105,34%	14.948
	CF 2	3.047.367	3.291.608	3.270.902	22.901	12.537	-10.364	36.434	-20.706	223.536	33.243	3.419.224	95,66%	(148.321)
	Mitraguna & Others	2.497.673	2.730.485	2.713.778	21.892	10.182	-11.710	33.809	-16.707	216.106	26.889	2.835.118	95,72%	(121.340)
	Pensiun	549.694	561.123	557.124	1.009	2.355	1.346	2.625	-3.999	7.430	6.354	584.105	95,38%	(26.982)
Total Pembiayaan		5.991.472	6.546.353	6.621.235	87.531	141.965	54.434	52.110	74.882	629.763	67.082	6.909.817	95,82%	(288.582)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	1.023	0,16%	0,02%	0,11%	835	(268)	773			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	1.023	0,54%	0,08%	0,30%	835	(268)	773			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	42.388	1,12%	1,86%	4,05%	22.868	30.912	22.868			
	KUR	9.838	16.517	16.517	36.615	1,02%	1,67%	3,71%	20.098	26.777	20.098			
	Non KUR	1.638	3.003	3.003	5.773	2,74%	5,04%	9,72%	2.770	4.135	2.770			
3	PWG	124	-	-	9.716	0,05%	0,00%	1,90%	9.716	9.591	9.716			
	Cilem	118	-	-	7.972	0,08%	0,00%	2,30%	7.972	7.854	7.972			
	Gadai	7	-	-	1.744	0,01%	0,00%	1,06%	1.744	1.737	1.744			
4	CFG	59.411	71.220	72.096	163.465	1,53%	1,72%	3,92%	91.370	104.054	92.246			
	CF 1	35.165	42.144	39.232	75.995	4,19%	4,35%	8,46%	36.763	40.830	33.851			
	Total Griya	29.490	31.633	30.424	40.220	4,95%	5,02%	6,67%	9.795	10.730	8.586			
	Oto	5.675	10.511	8.808	35.775	2,34%	2,98%	12,13%	26.967	30.101	25.264			
	CF 2	24.246	29.076	32.864	87.470	0,80%	1,00%	2,67%	54.607	63.224	58.395			
	Mitraguna & Others	22.605	26.760	29.933	72.979	0,91%	1,10%	2,69%	43.047	50.375	46.219			
	Pensiun	1.642	2.316	2.931	14.491	0,30%	0,52%	2,60%	11.560	12.850	12.175			
Total Pembiayaan		72.302	90.990	91.804	216.592	1,21%	1,40%	3,27%	124.788	144.290	125.602	1,25%	61,86%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.177	0,21%	0,15%	0,13%	-	(544)	55			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.177	0,72%	0,48%	0,34%	-	(544)	55			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.158	1,84%	2,14%	2,21%	632	4.281	1.409			
	KUR	14.751	16.970	17.487	18.057	1,53%	1,77%	1,83%	570	3.306	1.086			
	Non KUR	4.126	4.778	5.039	5.101	6,91%	8,46%	8,59%	62	975	323			
3	PWG	-	7	7	18	0,00%	0,00%	0,00%	11	18	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	74.991	1,31%	1,74%	1,80%	1.921	24.279	2.607			
	CF 1	15.203	26.269	26.509	26.636	1,81%	2,94%	2,97%	127	11.433	366			
	Total Griya	12.941	22.853	22.897	22.606	2,17%	3,78%	3,75%	(291)	9.665	(247)			
	Oto	2.262	3.416	3.611	4.030	0,93%	1,22%	1,37%	418	1.768	613			
	CF 2	35.510	46.115	46.561	48.356	1,17%	1,41%	1,48%	1.795	12.846	2.241			
	Mitraguna & Others	25.071	43.079	43.527	45.323	1,00%	1,59%	1,67%	1.796	20.252	2.244			
	Pensiun	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	99.344	1,19%	1,48%	1,50%	2.565	28.033	4.083	1,14%	24,04%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.502	14.548	(1.199)	46	181	1,26%	5.571	62,06%	19.787	73,52%	(5.239)
2	Tabungan	318.561	346.534	338.908	342.744	10.467	3.837	(3.789)	-1,09%	24.183	7,59%	337.516	101,55%	5.229
3	Deposito	104.995	107.552	108.537	108.433	1.995	(104)	880	0,82%	3.438	3,27%	105.614	102,67%	2.819
	Total	432.533	468.453	461.946	465.725	11.262	3.779	(2.728)	-0,58%	33.192	7,67%	462.917	100,61%	2.809
	CASA	327.538	360.901	353.410	357.292	9.268	3.883	(3.608)	-1,00%	29.754	9,08%	357.303	100,00%	(10)
	(%) CASA	75,73%	77,04%	76,50%	76,72%									
	FDR	79,97%	80,19%	81,22%	80,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	13.762	13.772		10	192	1,41%	3.466	33,63%	-	0,00%	13.772
2	Giro ISE	2.678	2.101	2.127	2.128		1	27	1,28%	(550)	-20,53%		0,00%	2.128
3	Tabungan ISE	7.628	8.479	8.635	8.644		9	165	1,94%	1.016	13,32%		0,00%	8.644
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	172	172		0	1	0,58%	6	3,61%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
	• Local Champion	13.476	11.872	11.872	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.406	100	260	160	-907	119	1.295	141	36.590	91,30%	(3.184)
	KUR	29.277	30.780	30.908	100	260	160	-777	128	1.631	132	33.660	91,82%	(2.752)
	Non KUR	2.834	2.508	2.498	-	-	0	-130	-10	-336	10	2.930	85,24%	(433)
3	PWG	33.786	47.138	47.820	3.163	1.925	-1.237	1.845	682	14.034	1.243	39.995	119,56%	7.825
	Cilem	19.457	28.926	28.928	1.414	778	-636	-672	2	9.472	776	22.115	130,81%	6.813
	Gadai	14.329	18.212	18.892	1.748	1.148	-601	2.518	680	4.563	467	17.880	105,66%	1.012
4	CFG	256.811	275.303	274.012	2.481	1.005	-1.476	5.079	-1.290	17.201	2.295	270.459	101,31%	3.553
	CF 1	12.729	15.086	14.977	78	-	-78	-469	-109	2.248	109	14.355	104,33%	621
	Total Griya	2.031	4.113	4.109	-	-	0	0	-4	2.078	4	2.449	167,81%	1.661
	• Total Non Program	2.031	4.113	4.109	-	-	0	-30	-4	2.078	4	2.449	167,81%	1.661
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	10.973	10.867	78	-	-78	-469	-105	170	105	11.907	91,27%	(1.039)
	CF 2	244.083	260.217	259.035	2.403	1.005	-1.398	5.548	-1.182	14.953	2.187	256.104	101,14%	2.932
	Mitraguna & Others	223.458	237.231	236.240	2.403	1.005	-1.398	5.341	-991	12.781	1.996	234.367	100,80%	1.873
	Pensiun	20.624	22.986	22.796	-	-	0	207	-191	2.171	191	21.737	104,87%	1.059
	Total Pembiayaan	345.884	375.661	375.171	5.743	3.190	-2.553	6.894	-490	29.287	3.680	376.500	99,65%	(1.329)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.356	0,71%	2,66%	4,06%	470	1.127	417			
	KUR	230	858	808	1.278	0,78%	2,62%	4,13%	470	1.048	420			
	Non KUR	-	82	79	79	0,00%	3,15%	3,16%	-	79	(3)			
3	PWG	-	-	-	926	0,00%	0,00%	1,94%	926	926	926			
	Cilem	-	-	-	665	0,00%	0,00%	2,30%	665	665	665			
	Gadai	-	-	-	261	0,00%	0,00%	1,38%	261	261	261			
4	CFG	1.832	1.119	1.731	3.846	0,71%	0,63%	1,40%	2.116	2.015	2.728			
	CF 1	169	580	232	1.311	1,33%	1,54%	8,75%	1.079	1.141	731			
	Total Griya	33	19	18	18	1,62%	0,43%	0,43%	-	(15)	(2)			
	Oto	136	561	214	1.293	1,28%	1,95%	11,90%	1.079	1.157	732			
	CF 2	1.662	539	1.499	2.536	0,68%	0,58%	0,98%	1.037	873	1.997			
	Mitraguna & Others	1.662	539	1.274	2.310	0,74%	0,54%	0,98%	1.037	648	1.772			
	Pensiun	-	-	225	225	0,00%	0,98%	0,99%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	6.149	0,60%	0,70%	1,64%	3.512	4.088	4.070	0,45%	72,81%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	73	98	164	228	0,23%	0,49%	0,68%	65	156	131			
	KUR	73	98	164	228	0,25%	0,53%	0,74%	65	156	131			
	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	868	3.527	3.519	3.670	0,34%	1,28%	1,34%	150	2.801	143			
	CF 1	-	132	132	284	0,00%	0,87%	1,90%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,62%	152	284	152			
	CF 2	868	3.395	3.387	3.385	0,36%	1,30%	1,31%	(2)	2.517	(10)			
	Mitraguna & Others	868	3.395	3.387	3.385	0,39%	1,43%	1,43%	(2)	2.517	(10)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.898	0,27%	0,98%	1,04%	215	2.957	273	0,41%	60,64%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	3.011	3.021	194	10	422	16,25%	1.535	103,28%	7.205	41,93%	(4.184)
2	Tabungan	231.208	242.522	249.292	254.499	(1.686)	5.207	11.977	4,94%	23.290	10,07%	247.199	102,95%	7.300
3	Deposito	90.995	78.066	77.771	78.358	(2.338)	587	292	0,37%	(12.636)	-13,89%	91.717	85,43%	(13.359)
	Total	323.689	323.187	330.074	335.878	(3.830)	5.804	12.691	3,93%	12.189	3,77%	346.121	97,04%	(10.243)
	CASA	232.695	245.121	252.303	257.520	(1.492)	5.217	12.399	5,06%	24.825	10,67%	254.404	101,22%	3.116
	(%) CASA	71,89%	75,84%	76,44%	76,67%									
	FDR	38,52%	41,23%	40,31%	39,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	8.455	8.489		34	(312)	-3,55%	727	9,37%	-	0,00%	8.489
2	Giro ISE	590	627	678	708		30	81	12,88%	117	19,86%	-	0,00%	708
3	Tabungan ISE	7.171	8.174	7.777	7.781		4	(393)	-4,81%	610	8,50%	-	0,00%	7.781
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	29.254	-	-	0	-684	-202	-7.111	202	42.239	69,26%	(12.985)
	KUR	33.975	26.721	26.530	-	-	0	-917	-191	-7.446	191	39.632	66,94%	(13.102)
	Non KUR	2.390	2.735	2.725	-	-	0	233	-10	335	10	2.607	104,51%	118
3	PWG	10.065	19.137	19.419	1.535	1.119	-416	319	281	9.353	838	24.643	78,80%	(5.225)
	Cilem	6.212	12.813	13.043	627	404	-223	45	230	6.831	174	15.999	81,52%	(2.956)
	Gadai	3.854	6.324	6.376	908	716	-192	273	52	2.522	664	8.645	73,76%	(2.269)
4	CFG	78.172	84.669	84.392	1.925	296	-1.629	1.321	-276	6.220	573	93.182	90,57%	(8.789)
	CF 1	15.674	21.094	21.113	555	266	-289	717	19	5.439	248	17.463	120,90%	3.649
	Total Griya	3.604	3.943	3.934	300	-	-300	0	-9	331	9	4.063	96,83%	(129)
	• Total Non Program	3.604	3.943	3.934	300	-	-300	263	-9	331	9	4.063	96,83%	(129)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.178	255	266	11	717	27	5.108	239	13.400	128,19%	3.778
	CF 2	62.498	63.575	63.280	1.370	30	-1.340	604	-295	782	325	75.718	83,57%	(12.438)
	Mitraguna & Others	54.964	56.015	55.790	1.370	30	-1.340	511	-225	826	255	66.961	83,32%	(11.171)
	Pensiun	7.534	7.559	7.489	-	-	0	93	-70	-44	70	8.757	85,52%	(1.268)
	Total Pembiayaan	124.679	133.262	133.065	3.460	1.416	-2.044	955	-196	8.387	1.612	160.140	83,09%	(27.075)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.277	2.283	2.769	2,92%	7,75%	9,47%	487	1.707	492			
	KUR	1.062	2.074	2.082	2.521	3,13%	7,79%	9,50%	439	1.459	447			
	Non KUR	-	203	201	248	0,00%	7,34%	9,10%	47	248	45			
3	PWG	-	-	-	212	0,00%	0,00%	1,09%	212	212	212			
	Cilem	-	-	-	135	0,00%	0,00%	1,03%	135	135	135			
	Gadai	-	-	-	77	0,00%	0,00%	1,21%	77	77	77			
4	CFG	113	586	554	4.059	0,14%	0,65%	4,81%	3.505	3.946	3.473			
	CF 1	113	304	272	1.193	0,72%	1,29%	5,65%	921	1.081	889			
	Total Griya	-	50	52	16	0,00%	1,31%	0,40%	(36)	16	(35)			
	Oto	113	254	220	1.178	0,93%	1,28%	6,85%	957	1.065	924			
	CF 2	-	282	282	2.865	0,00%	0,44%	4,53%	2.583	2.865	2.583			
	Mitraguna & Others	-	282	282	2.230	0,00%	0,50%	4,00%	1.948	2.230	1.948			
	Pensiun	-	-	-	636	0,00%	0,00%	8,49%	636	636	636			
	Total Pembiayaan	1.251	2.863	2.837	7.040	1,00%	2,13%	5,29%	4.203	5.789	4.176	2,65%	49,89%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	846	886	1.012	1.088	2,33%	3,44%	3,72%	76	242	202			
	KUR	846	886	1.012	1.088	2,49%	3,79%	4,10%	76	242	202			
	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	588	411	408	371	0,75%	0,48%	0,44%	(37)	(217)	(39)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,09%	-	15	(2)			
	CF 2	588	393	393	356	0,94%	0,62%	0,56%	(37)	(232)	(37)			
	Mitraguna & Others	588	293	293	256	1,07%	0,52%	0,46%	(37)	(332)	(37)			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.459	1,15%	1,07%	1,10%	39	25	163	2,83%	-158,01%	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,63	3,64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.428	25.353	(604)	(76)	947	3,88%	1.462	6,12%	33.189	76,39%	(7.837)
2	Tabungan	197.564	211.820	213.569	212.990	2.002	(580)	1.170	0,55%	15.426	7,81%	210.576	101,15%	2.414
3	Deposito	16.291	19.000	17.546	17.556	(667)	10	(1.444)	-7,60%	1.264	7,76%	16.991	103,32%	564
	Total	237.746	255.226	256.544	255.898	731	(646)	672	0,26%	18.152	7,63%	260.756	98,14%	(4.858)
	CASA	221.455	236.226	238.998	238.342	1.398	(655)	2.116	0,90%	16.887	7,63%	243.765	97,78%	(5.422)
	(%) CASA	93,15%	92,56%	93,16%	93,14%									
	FDR	68,74%	65,90%	65,57%	65,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	40.186	39.991		(195)	234	0,59%	9.178	29,79%	-	0,00%	39.991
2	Giro ISE	20.367	22.839	23.711	23.874		163	1.035	4,53%	3.507	17,22%		0,00%	23.874
3	Tabungan ISE	10.446	16.918	16.475	16.117		(358)	(801)	-4,74%	5.671	54,29%		0,00%	16.117
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	218	218	218		0	0	0,00%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	45.162	300	300	0	-473	86	-5.020	214	52.121	86,65%	(6.959)
	KUR	46.016	41.192	41.292	300	300	0	-393	100	-4.724	200	47.702	86,56%	(6.410)
	Non KUR	4.166	3.884	3.870	-	-	0	-80	-14	-296	14	4.419	87,56%	(550)
3	PWG	5.806	13.609	13.513	1.424	340	-1.084	737	-96	7.707	436	22.003	61,41%	(8.490)
	Cilem	4.026	10.304	10.130	914	-	-914	473	-174	6.104	174	15.084	67,16%	(4.954)
	Gadai	1.780	3.305	3.383	510	340	-170	265	78	1.603	262	6.919	48,90%	(3.536)
4	CFG	106.465	108.663	108.687	1.019	395	-624	116	25	2.222	371	117.355	92,61%	(8.668)
	CF 1	51.093	50.248	50.217	439	152	-287	310	-31	-875	183	52.422	95,80%	(2.204)
	Total Griya	39.118	38.064	37.993	250	-	-250	0	-72	-1.125	72	39.485	96,22%	(1.493)
	• Total Non Program	38.883	37.836	37.765	250	-	-250	854	-72	-1.118	72	39.220	96,29%	(1.456)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.225	189	152	-37	310	41	250	112	12.937	94,50%	(712)
	CF 2	55.372	58.414	58.470	580	243	-337	-194	56	3.097	187	64.933	90,05%	(6.464)
	Mitraguna & Others	53.214	55.280	55.128	580	10	-570	-165	-152	1.914	162	61.890	89,07%	(6.762)
	Pensiun	2.158	3.134	3.342	-	233	233	-30	207	1.183	26	3.043	109,80%	298
	Total Pembiayaan	163.429	168.198	168.213	2.743	1.035	-1.707	368	15	4.784	1.020	192.455	87,40%	(24.243)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	1.207	2.603	2.234	3.432	2,41%	4,96%	7,60%	1.198	2.225	829			
	KUR	992	1.735	1.476	2.576	2,15%	3,58%	6,24%	1.100	1.585	841			
	Non KUR	216	868	758	856	5,18%	19,52%	22,12%	98	640	(12)			
3	PWG	-	-	-	682	0,00%	0,00%	5,05%	682	682	682			
	Cilem	-	-	-	666	0,00%	0,00%	6,58%	666	666	666			
	Gadai	-	-	-	15	0,00%	0,00%	0,46%	15	15	15			
4	CFG	1.664	4.680	4.473	5.742	1,56%	4,12%	5,28%	1.268	4.078	1.062			
	CF 1	1.143	3.118	2.927	4.195	2,24%	5,82%	8,35%	1.268	3.052	1.078			
	Total Griya	959	3.039	2.602	3.265	2,45%	6,83%	8,59%	663	2.306	226			
	Oto	185	79	325	930	1,54%	2,67%	7,61%	605	746	851			
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,65%	-	1.026	(15)			
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,81%	-	1.026	(15)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	9.856	1,76%	3,99%	5,86%	3.148	6.985	2.573	2,21%	62,35%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.696	1,16%	3,66%	3,76%	48	1.114	206			
	KUR	582	844	906	853	1,27%	2,20%	2,07%	(53)	270	9			
	Non KUR	-	646	742	843	0,00%	19,11%	21,80%	101	843	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.306	1.354	1.252	2,78%	1,25%	1,15%	(101)	(1.704)	(54)			
	CF 1	1.322	836	884	782	2,59%	1,76%	1,56%	(101)	(539)	(54)			
	Total Griya	1.322	744	792	691	3,38%	2,08%	1,82%	(101)	(631)	(54)			
	Oto	-	92	92	92	0,00%	0,75%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	2.999	2,20%	1,81%	1,78%	(53)	(590)	152	2,97%	-66,58%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233.412	237.820	254.568	21.156	
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,47	3,48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	52.273	47.230	796	(5.043)	21.787	85,63%	25.103	113,45%	34.828	135,61%	12.401
2	Tabungan	184.167	200.287	203.487	197.159	7.746	(6.328)	(3.127)	-1,56%	12.992	7,05%	204.994	96,18%	(7.835)
3	Deposito	54.206	49.892	47.146	46.876	(1.040)	(270)	(3.017)	-6,05%	(7.331)	-13,52%	54.721	85,66%	(7.845)
	Total	260.500	275.622	302.906	291.265	7.503	(11.641)	15.643	5,68%	30.764	11,81%	294.543	98,89%	(3.279)
	CASA	206.294	225.730	255.760	244.389	8.542	(11.371)	18.659	8,27%	38.095	18,47%	239.823	101,90%	4.566
	(%) CASA	79,19%	81,90%	84,44%	83,91%									
	FDR	138,97%	147,36%	134,12%	139,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	6.395	6.702	6.825	123	430	6,72%	(1.676)	-19,71%	-	0,00%	6.825
2	Giro ISE	2.572	861	815	876	61	15	1,75%	(1.696)	-65,93%		0,00%	876
3	Tabungan ISE	5.928	5.534	5.886	5.948	62	415	7,49%	20	0,34%		0,00%	5.948
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	157	158	158	0	1	0,64%	26	19,70%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	28.342	56,75%	(12.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	25.392	63,35%	(9.307)
	• Local Champion	15.491	11.950	11.950	-	-	0	-184	0	-3.541	-	16.651	71,76%	(4.701)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.909	100	100	0	-1.155	-286	-5.382	386	57.659	88,29%	(6.750)
	KUR	53.330	48.684	48.413	100	100	0	-1.075	-271	-4.917	371	54.496	88,84%	(6.083)
	Non KUR	2.961	2.511	2.496	-	-	0	-80	-15	-465	15	3.163	78,92%	(667)
3	PWG	18.519	31.863	32.325	3.847	2.526	-1.322	2.832	463	13.807	2.063	33.191	97,39%	(866)
	Cilem	7.342	15.594	15.538	1.183	280	-903	621	-56	8.197	336	19.269	80,64%	(3.731)
	Gadai	11.177	16.269	16.787	2.664	2.246	-419	2.211	519	5.610	1.727	13.922	120,58%	2.865
4	CFG	265.530	307.027	306.943	2.616	1.833	-783	5.515	-83	41.414	1.916	293.965	104,41%	12.978
	CF 1	155.192	153.232	152.797	881	108	-773	291	-435	-2.394	543	174.164	87,73%	(21.367)
	Total Griya	146.765	138.976	138.572	780	-	-780	0	-404	-8.193	404	164.786	84,09%	(26.214)
	• Total Non Program	29.135	31.228	31.078	780	-	-780	450	-150	1.943	150	32.004	97,10%	(927)
	• Program	117.630	107.748	107.495	-	-	0	-1.065	-254	-10.136	254	132.782	80,96%	(25.287)
	Oto	8.426	14.256	14.225	101	108	7	291	-31	5.799	139	9.378	151,68%	4.847
	CF 2	110.338	153.794	154.146	1.735	1.725	-10	5.224	352	43.808	1.373	119.801	128,67%	34.345
	Mitraguna & Others	99.558	141.966	142.397	1.735	1.725	-10	5.057	431	42.839	1.294	108.145	131,67%	34.252
	Pensiun	10.780	11.829	11.749	-	-	0	168	-80	969	80	11.656	100,80%	93
	Total Pembiayaan	362.027	406.170	406.263	6.563	4.459	-2.104	6.439	93	44.236	4.366	413.157	98,33%	(6.894)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	781	1.894	2.060	3.287	1,39%	4,02%	6,46%	1.227	2.506	1.393			
	KUR	645	1.569	1.815	2.712	1,21%	3,73%	5,60%	897	2.067	1.143			
	Non KUR	137	325	245	575	4,62%	9,74%	23,04%	330	438	250			
3	PWG	-	-	-	702	0,00%	0,00%	2,17%	702	702	702			
	Cilem	-	-	-	434	0,00%	0,00%	2,80%	434	434	434			
	Gadai	-	-	-	268	0,00%	0,00%	1,60%	268	268	268			
4	CFG	18.567	17.925	18.075	21.549	6,99%	5,89%	7,02%	3.474	2.982	3.624			
	CF 1	18.567	16.344	16.819	18.524	11,96%	10,98%	12,12%	1.705	(44)	2.179			
	Total Griya	18.403	16.099	16.440	16.800	12,54%	11,83%	12,12%	360	(1.604)	701			
	Oto	164	246	379	1.724	1,95%	2,66%	12,12%	1.345	1.560	1.478			
	CF 2	-	1.581	1.256	3.025	0,00%	0,82%	1,96%	1.769	3.025	1.445			
	Mitraguna & Others	-	1.399	1.072	2.841	0,00%	0,76%	2,00%	1.769	2.841	1.443			
	Pensiun	-	182	184	184	0,00%	1,56%	1,57%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	25.539	5,34%	4,96%	6,29%	5.404	6.190	5.719	0,31%	95,00%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	1.801	2,77%	3,52%	3,54%	(1)	239	285			
	KUR	1.074	1.209	1.400	1.399	2,01%	2,87%	2,89%	(1)	325	190			
	Non KUR	488	306	402	402	16,47%	16,02%	16,10%	(0)	(86)	96			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.528	11.334	10.787	1,59%	3,69%	3,51%	(547)	6.571	(741)			
	CF 1	4.193	10.321	10.055	9.509	2,70%	6,56%	6,22%	(547)	5.316	(813)			
	Total Griya	4.144	10.272	10.006	9.460	2,82%	7,20%	6,83%	(547)	5.316	(813)			
	Oto	49	49	49	49	0,58%	0,34%	0,34%	-	-	-			
	CF 2	23	1.207	1.279	1.279	0,02%	0,83%	0,83%	-	1.255	72			
	Mitraguna & Others	23	1.207	1.279	1.279	0,02%	0,90%	0,90%	-	1.255	72			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	12.767	1,65%	3,28%	3,14%	(548)	6.810	(455)	0,67%	78,79%	-2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,07	3,08	0,01	0,31
CIF Payroll	1.430	1.442	1.472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	47.837	48.873	(2.132)	1.035	3.397	7,47%	32.263	194,24%	26.400	185,13%	22.473
2	Tabungan	236.060	259.836	256.139	260.744	997	4.606	908	0,35%	24.684	10,46%	255.646	101,99%	5.098
3	Deposito	132.723	131.768	133.418	133.231	92	(186)	1.463	1,11%	509	0,38%	133.615	99,71%	(384)
	Total	385.393	437.081	437.394	442.849	(1.042)	5.455	5.768	1,32%	57.456	14,91%	415.661	106,54%	27.187
	CASA	252.670	305.313	303.976	309.617	(1.134)	5.641	4.305	1,41%	56.947	22,54%	282.046	109,78%	27.571
	(%) CASA	65,56%	69,85%	69,50%	69,91%									
	FDR	115,76%	106,74%	105,62%	104,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	56.007	54.690	54.322		(368)	(1.685)	-3,01%	12.780	30,76%	-	0,00%	54.322
2	Giro ISE	8.627	7.158	6.211	6.412		201	(746)	-10,42%	(2.215)	-25,68%		0,00%	6.412
3	Tabungan ISE	5.900	12.647	12.200	11.632		(569)	(1.015)	-8,03%	5.732	97,15%		0,00%	11.632
4	Deposito ISE	27.015	36.202	36.278	36.278		0	76	0,21%	9.263	34,29%		0,00%	36.278
5	CIF ISE	181	208	210	210		0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	172.993	500	-	-500	-1.833	-53	-11.401	53	189.850	91,12%	(16.857)
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)
	Non-Linkage	22.563	20.554	20.501	500	-	-500	-618	-53	-2.062	53	25.562	80,20%	(5.061)
	• Local Champion	13.053	14.147	14.094	-	-	0	182	-53	1.041	53	14.019	100,54%	75
	• Value Chain	9.510	6.407	6.407	500	-	(500)	-800	0	-3.103	-	11.543	55,50%	(5.136)
2	MBG	15.807	19.999	19.858	60	-	-60	273	-141	4.051	141	20.959	94,75%	(1.101)
	KUR	15.684	19.482	19.345	60	-	-60	279	-137	3.660	137	20.693	93,48%	(1.348)
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248
3	PWG	19.902	31.366	30.914	3.267	1.192	-2.075	2.474	-451	11.012	1.644	34.321	90,07%	(3.407)
	Cilem	10.166	17.192	16.982	1.378	367	-1.011	952	-209	6.817	577	20.372	83,36%	(3.390)
	Gadai	9.737	14.174	13.932	1.889	825	-1.064	1.523	-242	4.195	1.067	13.949	99,88%	(17)
4	CFG	226.020	242.142	238.196	1.415	250	-1.165	-561	-3.945	12.177	4.195	249.319	95,54%	(11.122)
	CF 1	15.856	21.584	21.320	-	-	0	323	-264	5.464	264	18.634	114,42%	2.687
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677
	• Total Non Program	12.125	17.731	17.516	-	-	0	834	-215	5.390	215	12.838	136,43%	4.677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	3.804	-	-	0	323	-49	74	49	5.795	65,65%	(1.991)
	CF 2	210.163	220.557	216.876	1.415	250	-1.165	-884	-3.681	6.713	3.931	230.685	94,01%	(13.809)
	Mitraguna & Others	179.175	184.198	181.121	1.415	250	-1.165	-1.298	-3.077	1.946	3.327	197.798	91,57%	(16.677)
	Pensiun	30.988	36.360	35.756	-	-	0	413	-604	4.767	604	32.888	108,72%	2.868
	Total Pembiayaan	446.124	466.553	461.962	5.242	1.442	-3.800	354	-4.591	15.839	6.033	494.449	93,43%	(32.486)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	417	262	254	486	2,64%	1,27%	2,45%	231	69	224			
	KUR	294	262	254	486	1,87%	1,31%	2,51%	231	192	224			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	825	0,00%	0,00%	2,67%	825	825	825			
	Cilem	-	-	-	634	0,00%	0,00%	3,74%	634	634	634			
	Gadai	-	-	-	191	0,00%	0,00%	1,37%	191	191	191			
4	CFG	3.141	3.045	2.689	5.377	1,39%	1,11%	2,26%	2.687	2.235	2.332			
	CF 1	52	42	41	341	0,33%	0,19%	1,60%	300	289	299			
	Total Griya	52	42	41	40	0,43%	0,23%	0,23%	(1)	(11)	(2)			
	Oto	-	-	-	301	0,00%	0,00%	7,90%	301	301	301			
	CF 2	3.089	3.002	2.648	5.036	1,47%	1,20%	2,32%	2.388	1.946	2.033			
	Mitraguna & Others	2.920	3.002	2.648	4.324	1,63%	1,44%	2,39%	1.676	1.404	1.321			
	Pensiun	170	-	-	712	0,55%	0,00%	1,99%	712	542	712			
	Total Pembiayaan	3.558	3.307	2.943	6.687	0,80%	0,63%	1,45%	3.744	3.130	3.381	0,34%	76,30%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	-	-	0,52%	0,00%	0,00%	-	(83)	-			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	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	3.558	4.773	5.136	4.837	1,57%	2,12%	2,03%	(299)	1.279	65			
	CF 1	753	302	301	301	4,75%	1,39%	1,41%	-	(453)	(1)			
	Total Griya	312	302	301	301	2,57%	1,70%	1,72%	-	(11)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.537	1,33%	2,19%	2,09%	(299)	1.732	66			
	Mitraguna & Others	2.805	4.471	4.836	4.537	1,57%	2,63%	2,50%	(299)	1.732	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.837	1,05%	1,10%	1,05%	(299)	162	65	1,06%	-1,54%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	576.365	577.188	63.236	824	(114.586)	-16,56%	(51.782)	-8,23%	693.972	83,17%	(116.783)
2	Tabungan	522.123	534.304	518.331	524.003	3.787	5.672	(10.300)	-1,93%	1.880	0,36%	551.051	95,09%	(27.048)
3	Deposito	264.012	243.573	237.692	236.625	(48.159)	(1.068)	(6.948)	-2,85%	(27.388)	-10,37%	264.501	89,46%	(27.876)
	Total	1.415.106	1.469.651	1.332.388	1.337.816	18.864	5.428	(131.834)	-8,97%	(77.290)	-5,46%	1.509.524	88,63%	(171.707)
	CASA	1.151.094	1.226.078	1.094.696	1.101.192	67.022	6.496	(124.887)	-10,19%	(49.902)	-4,34%	1.245.023	88,45%	(143.831)
	(%) CASA	81,34%	83,43%	82,16%	82,31%									
	FDR	55,59%	56,36%	69,62%	69,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	43.533	43.833	300	763	1,77%	4.225	10,67%	-	0,00%	43.833
2	Giro ISE	24.819	22.409	22.738	22.869	130	459	2,05%	(1.951)	-7,86%		0,00%	22.869
3	Tabungan ISE	14.728	18.600	18.734	18.904	170	303	1,63%	4.176	28,35%		0,00%	18.904
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	170	172	172	0	2	1,18%	17	10,97%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	595.926	-	101.752	101.752	-21.604	100.120	102.789	1.632	517.914	115,06%	78.011
	Linkage	388.874	365.922	365.922	-	-	-	-3.423	0	-22.952	-	399.283	91,64%	(33.361)
	Non-Linkage	104.263	129.884	230.004	-	101.752	101.752	-18.181	100.120	125.741	1.632	118.632	193,88%	111.373
	• Local Champion	71.739	83.729	183.597	-	101.500	101.500	-18.650	99.868	111.858	1.632	75.832	242,11%	107.765
	• Value Chain	32.524	46.155	46.407	-	252	252	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.396	500	250	-250	411	160	5.217	90	15.280	107,30%	1.116
	KUR	10.795	15.959	16.121	500	250	-250	418	162	5.326	88	14.788	109,02%	1.333
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	65.635	7.709	3.132	-4.576	1.867	1.202	23.332	1.931	61.895	106,04%	3.739
	Cilem	16.301	29.399	29.432	1.482	582	-900	661	33	13.131	549	34.450	85,44%	(5.018)
	Gadai	26.001	35.034	36.202	6.227	2.551	-3.677	1.206	1.168	10.201	1.382	27.446	131,91%	8.757
4	CFG	239.992	251.812	249.609	2.000	1.380	-620	2.678	-2.203	9.617	3.583	266.504	93,66%	(16.895)
	CF 1	49.326	55.945	55.562	1.159	555	-604	284	-383	6.236	938	52.487	105,86%	3.075
	Total Griya	38.490	43.371	43.003	400	450	50	0	-368	4.513	818	39.301	109,42%	3.702
	• Total Non Program	38.490	43.371	43.003	400	450	50	287	-368	4.513	818	39.301	109,42%	3.702
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.559	759	105	-654	284	-15	1.723	120	13.186	95,25%	(627)
	CF 2	190.665	195.867	194.047	841	825	-16	2.394	-1.820	3.381	2.645	214.018	90,67%	(19.971)
	Mitraguna & Others	156.155	163.708	162.208	841	825	-16	2.610	-1.500	6.053	2.325	177.346	91,46%	(15.138)
	Pensiun	34.510	32.159	31.839	-	-	0	-216	-321	-2.671	321	36.671	86,82%	(4.832)
	Total Pembiayaan	786.611	828.287	927.566	10.209	106.515	96.306	-16.648	99.278	140.955	7.236	861.595	107,66%	65.971

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	218	0,00%	0,00%	0,04%	218	218	218			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	218	0,00%	0,00%	0,09%	218	218	218			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	257	0,00%	0,00%	1,57%	257	257	257			
	KUR	-	-	-	257	0,00%	0,00%	1,60%	257	257	257			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	10	-	540	0,00%	0,00%	0,82%	540	540	531			
	Cilem	-	-	-	407	0,00%	0,00%	1,38%	407	407	407			
	Gadai	-	10	-	133	0,00%	0,00%	0,37%	133	133	124			
4	CFG	1.445	2.456	2.548	6.537	0,60%	1,01%	2,62%	3.989	5.092	4.080			
	CF 1	161	866	732	2.194	0,33%	1,31%	3,95%	1.462	2.033	1.328			
	Total Griya	152	752	572	391	0,39%	1,32%	0,91%	(181)	239	(361)			
	Oto	9	114	160	1.803	0,08%	1,27%	14,36%	1.643	1.794	1.689			
	CF 2	1.284	1.591	1.816	4.343	0,67%	0,93%	2,24%	2.527	3.058	2.752			
	Mitraguna & Others	1.284	1.591	1.448	3.771	0,82%	0,88%	2,32%	2.322	2.486	2.180			
	Pensiun	-	-	367	572	0,00%	1,14%	1,80%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	7.552	0,18%	0,31%	0,81%	5.004	6.107	5.086	0,15%	81,90%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	4.879	3.635	4.149	4.509	2,03%	1,65%	1,81%	360	(370)	874			
	CF 1	-	-	-	366	0,00%	0,00%	0,66%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,85%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	4.143	2,56%	2,12%	2,14%	(6)	(736)	508			
	Mitraguna & Others	4.851	3.635	4.149	4.143	3,11%	2,53%	2,55%	(6)	(708)	508			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	4.509	0,62%	0,50%	0,49%	360	(370)	874	0,12%	75,35%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)	
2	Contribution Margin	61.248	81.475	53.696	(7.552)	12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,29	3,29	0,00	0,44
CIF Payroll	2.555	2.385	2.488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	27.959	25.839	10.992	(2.120)	(12.072)	-31,84%	(2.305)	-8,19%	36.896	70,03%	(11.057)
2	Tabungan	312.220	335.124	331.526	332.979	(188)	1.453	(2.144)	-0,64%	20.760	6,65%	332.127	100,26%	853
3	Deposito	88.440	70.337	70.231	70.211	(3.043)	(20)	(126)	-0,18%	(18.229)	-20,61%	89.197	78,71%	(18.986)
	Total	428.803	443.371	429.716	429.029	7.762	(687)	(14.343)	-3,23%	225	0,05%	458.220	93,63%	(29.191)
	CASA	340.363	373.034	359.485	358.818	10.805	(667)	(14.216)	-3,81%	18.455	5,42%	369.023	97,23%	(10.205)
	(%) CASA	79,38%	84,14%	83,66%	83,63%									
	FDR	84,89%	89,24%	91,74%	91,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	42.569	42.875		306	(264)	-0,61%	2.594	6,44%	-	0,00%	42.875
2	Giro ISE	7.566	5.315	4.526	4.587		61	(728)	-13,70%	(2.979)	-39,38%		0,00%	4.587
3	Tabungan ISE	32.715	37.823	38.043	38.288		245	465	1,23%	5.573	17,03%		0,00%	38.288
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	(0)	70.444	76,32%	(16.678)
	Linkage	31.740	28.923	28.923	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	(0)	33.359	74,47%	(8.515)
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	(0)	27.464	80,55%	(5.343)
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)
2	MBG	34.002	30.679	30.386	-	-	0	-278	-293	-3.616	293	35.532	85,52%	(5.146)
	KUR	32.921	29.430	29.137	-	-	0	-254	-293	-3.784	293	34.322	84,89%	(5.185)
	Non KUR	1.081	1.249	1.249	-	-	0	-24	0	168	-	1.210	103,15%	38
3	PWG	9.475	19.384	19.591	1.266	591	-675	354	208	10.116	384	27.736	70,63%	(8.145)
	Cilem	5.148	12.299	12.466	343	315	-27	-31	167	7.318	149	18.193	68,52%	(5.727)
	Gadai	4.327	7.084	7.125	923	276	-648	385	41	2.798	235	9.544	74,66%	(2.418)
4	CFG	262.577	291.842	290.483	2.833	470	-2.363	1.389	-1.359	27.906	1.829	285.363	101,79%	5.119
	CF 1	159.367	169.715	168.880	1.910	-	-1.910	-296	-835	9.513	835	162.083	104,19%	6.797
	Total Griya	139.426	145.942	145.381	1.801	-	-1.801	0	-562	5.955	562	140.123	103,75%	5.257
1	• Total Non Program	139.426	145.942	145.381	1.801	-	-1.801	1.520	-562	5.955	562	140.123	103,75%	5.257
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.499	109	-	-109	-296	-274	3.558	274	21.960	107,01%	1.539
	CF 2	103.210	122.126	121.603	923	470	-453	1.685	-524	18.393	994	123.280	98,64%	(1.677)
	Mitraguna & Others	99.172	116.810	116.342	573	470	-103	1.323	-469	17.170	939	117.385	99,11%	(1.043)
	Pensiun	4.038	5.316	5.261	350	-	-350	363	-55	1.223	55	5.895	89,24%	(634)
	Total Pembiayaan	364.023	395.671	394.226	4.100	1.061	-3.038	2.669	-1.445	30.203	2.506	419.076	94,07%	(24.850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	30	0,00%	0,12%	0,12%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	2.436	2,57%	5,35%	8,02%	795	1.564	548			
	KUR	703	1.737	1.487	2.282	2,14%	5,05%	7,83%	795	1.579	545			
	Non KUR	169	152	154	154	15,61%	12,34%	12,34%	-	(15)	2			
3	PWG	-	-	-	739	0,00%	3,77%	3,77%	739	739	739			
	Cilem	-	-	-	399	0,00%	0,00%	3,20%	399	399	399			
	Gadai	-	-	-	340	0,00%	0,00%	4,78%	340	340	340			
4	CFG	4.689	3.435	3.445	10.797	1,79%	1,18%	3,72%	7.352	6.108	7.363			
	CF 1	4.583	3.018	2.690	7.854	2,88%	1,58%	4,65%	5.164	3.271	4.836			
	Total Griya	3.651	1.927	1.566	4.693	2,62%	1,07%	3,23%	3.127	1.042	2.766			
	Oto	932	1.091	1.124	3.161	4,67%	4,73%	13,45%	2.037	2.229	2.070			
	CF 2	106	417	755	2.943	0,10%	0,62%	2,42%	2.188	2.838	2.527			
	Mitraguna & Others	106	417	755	2.943	0,11%	0,65%	2,53%	2.188	2.838	2.527			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	14.003	1,53%	1,29%	3,55%	8.887	8.442	8.650	0,00%	100,00%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,23%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,50%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.688	1,53%	5,50%	5,56%	-	1.167	113			
	KUR	341	1.120	1.235	1.235	1,04%	4,20%	4,24%	-	894	115			
	Non KUR	180	456	453	453	16,68%	36,29%	36,29%	-	273	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.822	6.941	7.031	1,07%	2,38%	2,42%	90	4.234	209			
	CF 1	2.607	5.540	5.622	5.712	1,64%	3,31%	3,38%	90	3.105	172			
	Total Griya	2.357	4.907	4.994	5.110	1,69%	3,42%	3,52%	117	2.753	203			
	Oto	250	633	628	602	1,25%	2,64%	2,56%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,08%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,13%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.844	0,91%	2,21%	2,24%	90	5.526	322	0,00%	100,00%	-2,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	68	68	11	0	20	43,12%	(150)	-68,87%	4.691	1,44%	(4.623)
2	Tabungan	144.169	162.597	160.544	161.572	5.538	1.029	(1.025)	-0,63%	17.403	12,07%	154.911	104,30%	6.661
3	Deposito	10.918	20.142	20.190	20.291	(2.548)	101	149	0,74%	9.373	85,85%	11.483	176,71%	8.808
	Total	155.304	182.786	180.801	181.931	3.001	1.129	(856)	-0,47%	26.627	17,14%	171.085	106,34%	10.846
	CASA	144.386	162.644	160.611	161.640	5.549	1.029	(1.004)	-0,62%	17.253	11,95%	159.602	101,28%	2.038
	(%) CASA	92,97%	88,98%	88,83%	88,85%									
	FDR	134,72%	124,25%	125,39%	124,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.183	1.189		7	(46)	-3,70%	(71)	-5,63%	-	0,00%	1.189
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.183	1.189		7	(46)	-3,70%	(71)	-5,61%		0,00%	1.189
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Local Champion	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.854	-	200	200	955	-153	4.940	353	60.630	98,72%	(776)
	KUR	53.824	58.670	58.529	-	200	200	988	-141	4.705	341	59.174	98,91%	(645)
	Non KUR	1.089	1.337	1.325	-	-	0	-33	-12	236	12	1.456	91,03%	(131)
3	PWG	2.063	7.765	7.728	411	11	-400	346	-37	5.665	48	9.875	78,26%	(2.147)
	Cilem	2.063	7.765	7.728	411	11	-400	346	-37	5.665	48	9.875	78,26%	(2.147)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.251	600	30	-570	340	-215	7.253	245	160.804	97,79%	(3.552)
	CF 1	15.162	17.472	17.391	-	30	30	-45	-81	2.229	111	16.494	105,44%	897
	Total Griya	4.320	3.831	3.831	-	-	0	0	0	-489	-	4.700	81,51%	(869)
	• Total Non Program	3.984	3.516	3.516	-	-	0	-39	0	-468	-	4.321	81,38%	(805)
	• Program	336	315	315	-	-	0	-2	0	-21	-	379	82,99%	(65)
	Oto	10.841	13.641	13.560	-	30	30	-45	-81	2.719	111	11.794	114,97%	1.766
	CF 2	134.836	139.994	139.860	600	-	-600	385	-134	5.024	134	144.309	96,92%	(4.449)
	Mitraguna & Others	130.780	136.039	135.918	600	-	-600	408	-121	5.138	121	139.377	97,52%	(3.459)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,92%	(991)
	Total Pembiayaan	209.233	227.110	226.706	1.011	241	-770	1.627	-404	17.472	646	233.567	97,06%	(6.862)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	617	0,00%	0,00%	32,97%	617	617	617			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	617	0,00%	0,00%	32,97%	617	617	617			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	892	0,00%	0,09%	1,49%	839	892	836			
	KUR	-	-	-	770	0,00%	0,00%	1,32%	770	770	770			
	Non KUR	-	57	53	123	0,00%	3,99%	9,25%	69	123	66			
3	PWG	-	-	-	29	0,00%	0,00%	0,37%	29	29	29			
	Cilem	-	-	-	29	0,00%	0,00%	0,37%	29	29	29			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	7.529	0,72%	1,65%	4,79%	4.925	6.453	6.066			
	CF 1	278	521	426	3.775	1,83%	2,44%	21,71%	3.349	3.497	3.254			
	Total Griya	278	253	253	496	6,43%	6,61%	12,96%	243	218	243			
	Oto	-	268	173	3.279	0,00%	1,27%	24,18%	3.106	3.279	3.011			
	CF 2	799	942	2.179	3.754	0,59%	1,56%	2,68%	1.576	2.955	2.812			
	Mitraguna & Others	799	942	2.179	3.173	0,61%	1,60%	2,33%	995	2.375	2.231			
	Pensiun	-	-	-	581	0,00%	0,00%	14,73%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	9.068	0,51%	1,17%	4,00%	6.410	7.991	7.547	0,45%	88,63%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,07%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,07%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	8	0,26%	0,01%	0,01%	-	(136)	(2)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	8	3,71%	0,58%	0,58%	-	(33)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.390	1.064	1.064	0,54%	0,68%	0,68%	-	254	(326)			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,97%	-	-	-			
	CF 2	670	1.258	933	933	0,50%	0,67%	0,67%	-	262	(326)			
	Mitraguna & Others	670	1.190	865	865	0,51%	0,64%	0,64%	-	195	(326)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	1.822	0,46%	0,80%	0,80%	-	869	(327)	0,14%	81,97%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.255	2.258	(61)	3	26	1,17%	2.020	849,68%	4.605	49,02%	(2.348)
2	Tabungan	85.480	94.164	94.922	95.378	1.838	456	1.215	1,29%	9.898	11,58%	94.734	100,68%	644
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	Total	141.483	138.286	139.068	139.527	1.430	459	1.241	0,90%	(1.956)	-1,38%	155.822	89,54%	(16.295)
	CASA	85.718	96.395	97.177	97.636	1.778	459	1.241	1,29%	11.918	13,90%	99.340	98,29%	(1.703)
	(%) CASA	60,59%	69,71%	69,88%	69,98%									
	FDR	57,51%	64,07%	63,46%	63,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.361	2.374	2.375	1	14	0,60%	2.038	604,64%	-	0,00%	2.375
2	Giro ISE	44	2.017	2.018	2.018	0	0	0,02%	1.973	4436,88%		0,00%	2.018
3	Tabungan ISE	293	343	357	357	1	14	4,05%	65	22,14%		0,00%	357
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	96	98	98	0	2	2,08%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	28.590	26.219	26.060	150	-	-150	310	-159	-2.530	159	29.132	89,46%	(3.072)
	KUR	28.019	25.667	25.510	150	-	-150	330	-157	-2.509	157	28.422	89,75%	(2.912)
	Non KUR	572	552	550	-	-	0	-20	-2	-22	2	710	77,54%	(159)
3	PWG	2.056	6.337	6.288	433	-	-433	268	-49	4.232	49	7.548	83,31%	(1.260)
	Cilem	2.056	6.337	6.288	433	-	-433	268	-49	4.232	49	7.548	83,31%	(1.260)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	55.904	395	340	-55	-7	-145	5.179	485	59.421	94,08%	(3.517)
	CF 1	3.683	6.435	6.409	185	-	-185	39	-26	2.726	26	4.720	135,79%	1.689
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	-5	-2	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.053	185	-	-185	39	-24	3.065	24	3.758	161,04%	2.294
	CF 2	47.042	49.615	49.496	210	340	130	-47	-119	2.454	459	54.701	90,48%	(5.205)
	Mitraguna & Others	38.019	39.728	39.673	210	340	130	25	-55	1.654	395	44.970	88,22%	(5.297)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.253	978	340	-638	571	-353	6.881	693	96.101	91,83%	(7.848)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	574	689	300	629	2,01%	1,15%	2,41%	328	54	(60)			
	KUR	574	632	300	629	2,05%	1,17%	2,46%	328	54	(4)			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	57	0,00%	0,00%	0,91%	57	57	57			
	Cilem	-	-	-	57	0,00%	0,00%	0,91%	57	57	57			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	5.905	0,46%	1,66%	10,56%	4.972	5.671	3.448			
	CF 1	134	106	320	492	3,65%	4,97%	7,68%	172	358	386			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	492	4,50%	5,27%	8,13%	172	358	386			
	CF 2	100	2.351	613	5.413	0,21%	1,24%	10,94%	4.800	5.313	3.061			
	Mitraguna & Others	-	1.360	201	4.080	0,00%	0,51%	10,28%	3.879	4.080	2.720			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	6.590	0,99%	1,39%	7,47%	5.357	5.782	3.444	1,87%	74,93%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	315	431	544	542	1,10%	2,07%	2,08%	(1)	227	111			
	KUR	178	266	329	329	0,63%	1,28%	1,29%	-	151	62			
	Non KUR	138	165	215	214	24,08%	38,92%	38,83%	(1)	76	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	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	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	740	0,39%	0,84%	0,84%	(1)	425	111	0,04%	95,34%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.606	46.420	7.495	814	1.267	2,81%	26.247	130,11%	25.794	179,96%	20.626
2	Tabungan	135.101	145.614	143.956	145.050	1.016	1.094	(564)	-0,39%	9.949	7,36%	145.809	99,48%	(759)
3	Deposito	28.599	26.205	26.255	26.255	229	0	50	0,19%	(2.344)	-8,20%	29.125	90,14%	(2.870)
	Total	183.873	216.972	215.817	217.724	8.741	1.907	753	0,35%	33.851	18,41%	200.728	108,47%	16.996
	CASA	155.274	190.767	189.562	191.470	8.511	1.907	703	0,37%	36.196	23,31%	171.603	111,58%	19.867
	(%) CASA	84,45%	87,92%	87,83%	87,94%									
	FDR	85,47%	90,55%	90,64%	89,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.082	13.118		36	273	2,12%	4.449	51,32%	-	0,00%	13.118
2	Giro ISE	6.094	227	146	149		3	(78)	-34,32%	(5.945)	-97,55%		0,00%	149
3	Tabungan ISE	2.575	10.818	11.136	11.168		33	350	3,24%	8.594	333,73%		0,00%	11.168
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	138	140	140		0	2	1,45%	19	15,70%		0,00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	35.950	36.028	100	250	150	-169	77	6.138	173	34.210	105,31%	1.818
	KUR	29.147	35.000	35.078	100	250	150	-304	79	5.931	171	33.229	105,57%	1.850
	Non KUR	742	950	949	-	-	0	135	-1	208	1	981	96,77%	(32)
3	PWG	5.787	17.774	17.646	1.843	369	-1.474	1.145	-127	11.859	496	20.542	85,90%	(2.896)
	Cilem	4.662	13.788	13.906	1.309	174	-1.135	132	118	9.244	57	15.567	89,33%	(1.661)
	Gadai	1.126	3.985	3.740	533	194	-339	1.013	-245	2.615	439	4.976	75,17%	(1.235)
4	CFG	121.436	142.740	141.946	1.042	86	-956	3.425	-794	20.510	880	131.655	107,82%	10.291
	CF 1	20.925	20.764	20.680	92	-	-92	454	-84	-245	84	22.143	93,39%	(1.464)
	Total Griya	15.996	15.276	15.255	-	-	0	0	-22	-741	22	16.308	93,54%	(1.054)
	• Total Non Program	15.996	15.276	15.255	-	-	0	-73	-22	-741	22	16.308	93,54%	(1.054)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.425	92	-	-92	454	-62	496	62	5.835	92,98%	(410)
	CF 2	100.511	121.976	121.266	950	86	-864	2.970	-710	20.755	796	109.512	110,73%	11.754
	Mitraguna & Others	63.905	80.135	79.621	950	-	-950	2.780	-515	15.716	515	72.073	110,47%	7.547
	Pensiun	36.606	41.841	41.645	-	86	86	190	-196	5.040	282	37.439	111,24%	4.207
	Total Pembiayaan	157.150	196.464	195.620	2.984	705	-2.280	4.400	-844	38.469	1.549	186.445	104,92%	9.174

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	179	182	179	710	0,60%	0,50%	1,97%	532	532	528			
	KUR	179	128	124	655	0,61%	0,35%	1,87%	532	477	527			
	Non KUR	-	54	55	55	0,00%	5,79%	5,79%	-	55	1			
3	PWG	74	-	-	409	1,27%	0,00%	2,32%	409	335	409			
	Cilem	74	-	-	409	1,58%	0,00%	2,94%	409	335	409			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	8.440	0,92%	1,55%	5,95%	6.235	7.326	6.788			
	CF 1	120	248	73	1.494	0,57%	0,35%	7,23%	1.421	1.374	1.246			
	Total Griya	-	170	-	891	0,00%	0,00%	5,84%	891	891	722			
	Oto	120	78	73	603	2,43%	1,33%	11,11%	530	483	524			
	CF 2	995	1.404	2.132	6.946	0,99%	1,75%	5,73%	4.813	5.951	5.542			
	Mitraguna & Others	254	1.081	1.562	2.475	0,40%	1,95%	3,11%	912	2.220	1.394			
	Pensiun	740	324	570	4.471	2,02%	1,36%	10,74%	3.901	3.731	4.148			
	Total Pembiayaan	1.367	1.834	2.384	9.559	0,87%	1,21%	4,89%	7.175	8.192	7.725	0,15%	96,87%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	35	144	143	231	0,12%	0,40%	0,64%	88	196	87			
	KUR	-	144	143	231	0,00%	0,41%	0,66%	88	231	87			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,09%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,82%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,14%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,39%	222	1.110	284			
	Pensiun	-	275	275	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.785	0,02%	0,75%	0,91%	309	1.750	540	0,06%	93,54%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	233	255	(243)	22	126	97,26%	(205)	-44,58%	4.702	5,43%	(4.446)
2	Tabungan	104.069	105.674	103.392	103.069	97	(322)	(2.605)	-2,47%	(1.000)	-0,96%	113.215	91,04%	(10.146)
3	Deposito	24.703	24.658	24.658	24.912	(322)	254	255	1,03%	209	0,85%	25.371	98,19%	(458)
	Total	129.233	130.461	128.283	128.237	(467)	(47)	(2.225)	-1,71%	(996)	-0,77%	143.287	89,50%	(15.050)
	CASA	104.530	105.804	103.625	103.325	(145)	(301)	(2.479)	-2,34%	(1.205)	-1,15%	117.917	87,63%	(14.592)
	(%) CASA	80,88%	81,10%	80,78%	80,57%									
	FDR	125,49%	144,15%	145,21%	145,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.267	2.577	2.600	23	333	14,69%	(1.433)	-35,54%	-	0,00%	2.600
2	Giro ISE	415	60	143	147	4	87	145,95%	(268)	-64,59%		0,00%	147
3	Tabungan ISE	3.618	2.207	2.434	2.453	19	246	11,13%	(1.165)	-32,20%		0,00%	2.453
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	144	144	0	2	1,41%	25	21,01%		0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	22.894	22.522	22.503	315	130	-185	145	-18	-391	148	24.787	90,79%	(2.284)
	KUR	22.067	21.522	21.426	250	50	-200	-16	-96	-641	146	23.833	89,90%	(2.407)
	Non KUR	827	999	1.077	65	80	15	161	78	250	2	954	112,90%	123
3	PWG	1.733	7.288	7.155	813	36	-778	930	-133	5.422	169	10.247	69,83%	(3.092)
	Cilem	1.733	7.288	7.155	813	36	-778	930	-133	5.422	169	10.247	69,83%	(3.092)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	156.626	468	1.104	636	470	-1.619	19.075	2.723	158.700	98,69%	(2.074)
	CF 1	5.904	8.009	8.115	-	187	187	75	106	2.211	81	8.425	96,32%	(310)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
1	• Total Non Program	1.926	1.748	1.743	-	-	0	-18	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.372	-	187	187	75	111	2.394	76	5.852	108,88%	520
	CF 2	131.647	150.235	148.511	468	917	449	395	-1.725	16.864	2.642	150.275	98,83%	(1.764)
	Mitraguna & Others	65.693	81.700	81.166	320	917	597	31	-535	15.472	1.452	82.597	98,27%	(1.432)
	Pensiun	65.954	68.535	67.345	148	-	-148	364	-1.190	1.391	1.190	67.677	99,51%	(332)
	Total Pembiayaan	162.178	188.054	186.284	1.596	1.269	-327	1.545	-1.770	24.106	3.040	193.734	96,15%	(7.450)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	640	560	514	1.408	2,80%	2,28%	6,26%	895	768	848			
	KUR	508	507	460	1.342	2,30%	2,14%	6,26%	882	833	834			
	Non KUR	132	53	54	67	15,90%	5,37%	6,19%	13	(65)	14			
3	PWG	-	-	-	106	0,00%	0,00%	1,48%	106	106	106			
	Cilem	-	-	-	106	0,00%	0,00%	1,48%	106	106	106			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	1.734	0,75%	0,17%	1,11%	1.462	699	1.025			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.035	709	272	1.734	0,79%	0,18%	1,17%	1.462	699	1.025			
	Mitraguna & Others	403	63	-	1.028	0,61%	0,00%	1,27%	1.028	625	965			
	Pensiun	632	646	272	706	0,96%	0,40%	1,05%	434	74	60			
	Total Pembiayaan	1.675	1.269	786	3.248	1,03%	0,42%	1,74%	2.462	1.573	1.978	1,19%	32,00%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	306	257	276	367	1,34%	1,23%	1,63%	91	61	110			
	KUR	52	153	180	271	0,23%	0,84%	1,27%	91	219	118			
	Non KUR	254	104	96	96	30,69%	9,60%	8,90%	(0)	(158)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	-	38	(0)			
	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	-	38	38	38	0,00%	0,03%	0,03%	-	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	-	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	405	0,19%	0,17%	0,22%	91	99	110	0,87%	-297,93%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	520.135	518.708	197	(1.427)	921	0,18%	357.227	221,22%	168.496	307,85%	350.212
2	Tabungan	199.929	216.938	215.230	218.046	(488)	2.816	1.109	0,51%	18.117	9,06%	215.790	101,05%	2.257
3	Deposito	133.285	90.671	89.840	89.816	(964)	(23)	(855)	-0,94%	(43.469)	-32,61%	135.065	66,50%	(45.249)
	Total	494.695	825.396	825.205	826.570	(1.255)	1.366	1.174	0,14%	331.875	67,09%	519.351	159,15%	307.219
	CASA	361.410	734.725	735.365	736.754	(291)	1.389	2.029	0,28%	375.344	103,86%	384.286	191,72%	352.469
	(%) CASA	73,06%	89,01%	89,11%	89,13%									
	FDR	29,29%	21,46%	21,33%	21,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	19.832	19.818	(14)	9.339	89,11%	17.952	962,18%	-	0,00%	19.818	
2	Giro ISE	28	25	5	5	0	(21)	-81,53%	(24)	-83,51%		0,00%	5	
3	Tabungan ISE	1.837	8.854	18.228	18.214	(14)	9.359	105,71%	16.376	891,27%		0,00%	18.214	
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	76	77	77	0	1	1,32%	37	92,50%		0,00%	77	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Local Champion	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	59.202	100	-	-100	-1.439	-781	1.393	781	63.575	93,12%	(4.374)
	KUR	55.256	56.602	55.854	100	-	-100	-1.419	-748	598	748	60.661	92,08%	(4.807)
	Non KUR	2.553	3.380	3.347	-	-	0	-20	-33	794	33	2.914	114,87%	433
3	PWG	4.560	19.634	19.868	626	376	-250	1.055	234	15.308	142	16.305	121,85%	3.562
	Cilem	4.560	19.634	19.868	626	376	-250	1.055	234	15.308	142	16.305	121,85%	3.562
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.753	171	-	-171	290	-556	14.891	556	92.602	103,40%	3.151
	CF 1	35.630	44.820	44.330	171	-	-171	558	-490	8.700	490	37.699	117,59%	6.630
	Total Griya	16.876	22.526	22.268	-	-	0	0	-258	5.392	258	17.973	123,90%	4.295
	• Total Non Program	11.817	17.790	17.538	-	-	0	1.032	-252	5.721	252	12.262	143,02%	5.276
	• Program	5.059	4.736	4.730	-	-	0	-38	-5	-329	5	5.710	82,83%	(980)
	Oto	18.754	22.294	22.062	171	-	-171	558	-233	3.307	233	19.727	111,83%	2.335
	CF 2	45.232	51.489	51.423	-	-	0	-268	-66	6.191	66	54.903	93,66%	(3.479)
	Mitraguna & Others	44.353	50.559	50.514	-	-	0	-172	-45	6.161	45	53.128	95,08%	(2.614)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	176.032	897	376	-521	-134	-1.103	31.146	1.479	174.138	101,09%	1.894

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	2.415	0,03%	1,46%	4,08%	1.539	2.399	1.399			
	KUR	16	857	781	2.091	0,03%	1,38%	3,74%	1.310	2.076	1.234			
	Non KUR	-	159	94	324	0,00%	2,79%	9,67%	230	324	165			
3	PWG	36	-	-	324	0,78%	0,00%	1,63%	324	289	324			
	Cilem	36	-	-	324	0,78%	0,00%	1,63%	324	289	324			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	4.248	1,24%	1,67%	4,44%	2.643	3.247	2.899			
	CF 1	1.001	1.350	1.606	3.161	2,81%	3,58%	7,13%	1.555	2.160	1.811			
	Total Griya	582	659	882	813	3,45%	3,92%	3,65%	(69)	231	154			
	Oto	419	691	724	2.348	2,23%	3,25%	10,64%	1.624	1.929	1.657			
	CF 2	-	-	-	1.088	0,00%	0,00%	2,12%	1.088	1.088	1.088			
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	2,15%	1.088	1.088	1.088			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	6.987	1,51%	1,40%	3,97%	4.506	4.803	4.622	0,56%	85,85%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63			
	KUR	271	12	-	75	0,49%	0,00%	0,13%	75	(195)	63			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.754	1.745	1.745	1,72%	1,81%	1,82%	-	357	(8)			
	CF 1	693	743	742	742	1,94%	1,66%	1,67%	-	50	(1)			
	Total Griya	592	631	631	631	3,51%	2,80%	2,83%	-	39	(1)			
	Oto	101	112	112	112	0,54%	0,50%	0,51%	-	11	-			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,95%	-	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,99%	-	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	1.821	1,15%	0,99%	1,03%	75	154	55	0,04%	96,12%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	242	257	68	15	(14)	-5,15%	224	683,46%	6.167	4,17%	(5.910)
2	Tabungan	95.230	98.857	96.780	97.561	5.380	782	(1.295)	-1,31%	2.332	2,45%	104.027	93,78%	(6.466)
3	Deposito	25.200	24.733	24.683	24.683	561	0	(49)	-0,20%	(517)	-2,05%	25.946	95,14%	(1.262)
	Total	120.463	123.860	121.705	122.502	6.009	797	(1.358)	-1,10%	2.039	1,69%	136.140	89,98%	(13.638)
	CASA	95.263	99.128	97.022	97.819	5.448	796	(1.309)	-1,32%	2.556	2,68%	110.195	88,77%	(12.376)
	(%) CASA	79,08%	80,03%	79,72%	79,85%									
	FDR	167,21%	170,63%	172,51%	171,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.566	1.577		11	(8)	-0,47%	561	55,19%	-	0,00%	1.577
2	Giro ISE	1	12	30	30		0	18	142,73%	29	5752,06%		0,00%	30
3	Tabungan ISE	1.016	1.572	1.536	1.547		11	(25)	-1,59%	532	52,33%		0,00%	1.547
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	58.418	61.137	61.064	850	460	-390	53	-73	2.645	533	59.037	103,43%	2.026
	KUR	53.406	57.301	57.243	850	460	-390	177	-58	3.837	518	53.872	106,26%	3.371
	Non KUR	5.013	3.836	3.821	-	-	0	-124	-15	-1.191	15	5.166	73,97%	(1.344)
3	PWG	7.973	12.362	12.240	389	54	-335	572	-122	4.267	177	15.411	79,42%	(3.171)
	Cilem	7.973	12.362	12.240	389	54	-335	572	-122	4.267	177	15.411	79,42%	(3.171)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.653	1.000	528	-472	977	-1.192	1.613	1.720	161.244	84,75%	(24.590)
	CF 1	25.995	30.473	30.578	-	318	318	-139	105	4.583	213	29.119	105,01%	1.460
	Total Griya	13.277	16.154	16.129	-	-	0	0	-25	2.852	25	14.079	114,56%	2.050
	• Total Non Program	13.277	16.154	16.129	-	-	0	-18	-25	2.852	25	14.079	114,56%	2.050
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.449	-	318	318	-139	130	1.732	188	15.039	96,08%	(590)
	CF 2	109.045	107.372	106.075	1.000	210	-790	1.116	-1.297	-2.970	1.507	132.125	80,28%	(26.050)
	Mitraguna & Others	98.253	97.006	95.571	1.000	10	-990	964	-1.435	-2.682	1.445	119.197	80,18%	(23.626)
	Pensiun	10.792	10.366	10.504	-	200	200	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	209.957	2.239	1.043	-1.197	1.602	-1.388	8.526	2.430	235.692	89,08%	(25.735)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	1.180	1.895	1.618	3.035	2,02%	2,65%	4,97%	1.417	1.855	1.140			
	KUR	896	1.456	1.153	2.576	1,68%	2,01%	4,50%	1.423	1.681	1.120			
	Non KUR	284	439	465	459	5,67%	12,11%	12,00%	(6)	174	20			
3	PWG	-	-	-	41	0,00%	0,00%	0,34%	41	41	41			
	Cilem	-	-	-	41	0,00%	0,00%	0,34%	41	41	41			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	5.884	0,59%	1,19%	4,31%	4.246	5.089	3.796			
	CF 1	92	281	107	2.434	0,35%	0,35%	7,96%	2.327	2.343	2.154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	2.434	0,72%	0,75%	16,85%	2.327	2.343	2.154			
	CF 2	704	1.808	1.532	3.450	0,65%	1,43%	3,25%	1.918	2.747	1.642			
	Mitraguna & Others	704	1.808	1.532	3.307	0,72%	1,58%	3,46%	1.775	2.604	1.499			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	8.961	0,98%	1,54%	4,27%	5.704	6.986	4.977	0,88%	79,30%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	695	785	764	742	1,19%	1,25%	1,21%	(22)	47	(43)			
	KUR	639	624	605	583	1,20%	1,06%	1,02%	(22)	(56)	(40)			
	Non KUR	56	161	159	159	1,12%	4,13%	4,15%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,91%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,57%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,96%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,06%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	1.983	0,89%	0,95%	0,94%	(22)	183	69	0,14%	85,29%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	190.527	204.546	212.462	21.935	
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,44	4,06	4,14	0,08	0,71
CIF Payroll	402	341	359	18	(43)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	1.014	964	105	(50)	709	277,60%	(211)	-17,97%	4.251	22,68%	(3.287)
2	Tabungan	91.378	105.830	105.007	104.617	2.521	(390)	(1.213)	-1,15%	13.239	14,49%	98.420	106,30%	6.196
3	Deposito	20.885	17.098	17.145	17.145	127	0	48	0,28%	(3.740)	-17,91%	21.483	79,81%	(4.338)
	Total	113.438	123.183	123.166	122.726	2.753	(440)	(457)	-0,37%	9.288	8,19%	124.155	98,85%	(1.429)
	CASA	92.553	106.085	106.021	105.581	2.626	(440)	(504)	-0,48%	13.028	14,08%	102.671	102,83%	2.909
	(%) CASA	81,59%	86,12%	86,08%	86,03%									
	FDR	111,58%	120,59%	120,81%	121,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.340	1.350		10	(3)	-0,19%	(63)	-4,45%	-	0,00%	1.350
2	Giro ISE	4	52	64	70		6	18	34,58%	66	1518,31%		0,00%	70
3	Tabungan ISE	1.409	1.301	1.276	1.280		5	(21)	-1,58%	(129)	-9,14%		0,00%	1.280
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	60.053	150	-	-150	948	-388	1.864	388	66.098	90,85%	(6.045)
	KUR	54.166	55.978	55.600	150	-	-150	1.078	-378	1.434	378	61.794	89,98%	(6.194)
	Non KUR	4.022	4.462	4.452	-	-	0	-131	-10	430	10	4.304	103,45%	149
3	PWG	2.382	9.408	9.512	1.129	147	-982	1.362	104	7.129	43	9.949	95,60%	(438)
	Cilem	2.382	9.408	9.512	1.129	147	-982	1.362	104	7.129	43	9.949	95,60%	(438)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.236	1.370	620	-750	2.504	535	13.293	85	73.797	107,37%	5.439
	CF 1	8.522	7.920	7.883	100	-	-100	36	-37	-640	37	9.459	83,34%	(1.576)
	Total Griya	5.933	5.560	5.560	-	-	0	0	-0	-374	0	6.174	90,06%	(614)
	• Total Non Program	5.933	5.560	5.560	-	-	0	-34	-0	-374	0	6.174	90,06%	(614)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.323	100	-	-100	36	-37	-266	37	3.285	70,71%	(962)
	CF 2	57.421	70.780	71.353	1.270	620	-650	2.469	573	13.932	47	64.338	110,90%	7.015
	Mitraguna & Others	56.582	69.407	69.987	1.270	620	-650	2.440	580	13.405	40	62.860	111,34%	7.127
	Pensiun	838	1.373	1.366	-	-	0	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	148.800	2.649	767	-1.882	4.814	251	22.231	516	149.899	99,27%	(1.100)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	130	576	560	2.481	0,22%	0,22%	4,13%	1.921	2.352	1.906			
	KUR	123	204	305	1.871	0,23%	0,54%	3,36%	1.566	1.748	1.667			
	Non KUR	6	372	255	611	0,16%	5,72%	13,71%	355	604	239			
3	PWG	-	-	-	319	0,00%	0,00%	3,36%	319	319	319			
	Cilem	-	-	-	319	0,00%	0,00%	3,36%	319	319	319			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	911	0,68%	0,81%	1,15%	276	463	313			
	CF 1	217	497	533	809	2,55%	6,73%	10,27%	276	592	312			
	Total Griya	-	497	533	426	0,00%	9,59%	7,67%	(107)	426	(71)			
	Oto	217	-	-	383	8,39%	0,00%	16,49%	383	166	383			
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1			
	Mitraguna & Others	230	100	101	101	0,41%	0,15%	0,14%	-	(129)	1			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	3.711	0,46%	0,80%	2,49%	2.516	3.134	2.538	1,32%	47,07%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	47	116	114	190	0,08%	0,19%	0,32%	76	143	74			
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74			
	Non KUR	47	78	78	78	1,16%	1,74%	1,75%	-	31	(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	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	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	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	276	0,04%	0,14%	0,19%	76	230	74	0,47%	-151,89%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.102	3.122	206	20	(154)	-4,71%	1.244	66,28%	4.014	77,78%	(892)
2	Tabungan	48.550	58.732	53.361	52.838	591	(523)	(5.894)	-10,04%	4.288	8,83%	55.473	95,25%	(2.635)
3	Deposito	7.602	13.550	13.550	13.550	2.432	0	0	0,00%	5.948	78,25%	8.347	162,33%	5.203
	Total	58.030	75.559	70.013	69.510	3.229	(502)	(6.048)	-8,00%	11.480	19,78%	67.834	102,47%	1.676
	CASA	50.428	62.009	56.462	55.960	797	(502)	(6.048)	-9,75%	5.532	10,97%	59.487	94,07%	(3.527)
	(%) CASA	86,90%	82,07%	80,65%	80,51%									
	FDR	148,42%	129,65%	139,48%	140,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	530	535		5	(323)	-37,65%	77	16,75%	-	0,00%	535
2	Giro ISE	360	412	167	169		2	(243)	-59,00%	(191)	-53,05%		0,00%	169
3	Tabungan ISE	99	446	364	366		3	(80)	-17,95%	268	271,38%		0,00%	366
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	45.037	49.029	48.807	-	200	200	214	-223	3.769	423	52.201	93,50%	(3.395)
	KUR	43.986	47.512	47.193	-	100	100	47	-319	3.208	419	50.816	92,87%	(3.623)
	Non KUR	1.052	1.518	1.613	-	100	100	167	96	562	4	1.385	116,48%	228
3	PWG	3.221	8.523	8.434	385	2	-383	148	-89	5.212	91	8.452	99,79%	(18)
	Cilem	3.221	8.523	8.434	385	2	-383	148	-89	5.212	91	8.452	99,79%	(18)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.413	-	253	253	411	6	2.542	247	44.221	91,39%	(3.808)
	CF 1	26.387	25.292	25.326	-	253	253	-326	34	-1.061	219	27.144	93,30%	(1.818)
	Total Griya	5.331	5.308	5.292	-	-	0	0	-17	-39	17	5.525	95,78%	(233)
	• Total Non Program	5.331	4.976	4.961	-	-	0	-57	-16	-370	16	5.525	89,79%	(564)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	20.034	-	253	253	-326	50	-1.023	202	21.619	92,67%	(1.585)
	CF 2	11.484	15.115	15.087	-	-	0	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	-	-	0	574	-6	2.080	6	13.545	77,88%	(2.996)
	Pensiun	3.015	4.560	4.539	-	-	0	164	-22	1.524	22	3.532	128,49%	1.006
	Total Pembiayaan	86.130	97.959	97.654	385	455	70	774	-306	11.524	761	104.874	93,11%	(7.221)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	409	352	293	333	0,91%	0,60%	0,68%	39	(76)	(19)			
	KUR	384	352	293	263	0,87%	0,62%	0,56%	(30)	(121)	(89)			
	Non KUR	25	-	-	70	2,33%	0,00%	4,32%	70	45	70			
3	PWG	6	-	-	92	0,18%	0,00%	1,09%	92	86	92			
	Cilem	6	-	-	92	0,18%	0,00%	1,09%	92	86	92			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	3.736	3,22%	5,28%	9,25%	1.603	2.516	1.871			
	CF 1	985	1.084	1.070	2.576	3,73%	4,23%	10,17%	1.506	1.592	1.493			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	2.576	4,68%	5,04%	12,86%	1.569	1.592	1.557			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,69%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,95%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	4.161	1,90%	2,48%	4,26%	1.735	2.526	1.944	3,35%	21,42%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	324	275	291	331	0,72%	0,59%	0,68%	40	7	56			
	KUR	102	192	208	248	0,23%	0,44%	0,53%	40	146	56			
	Non KUR	222	83	83	83	21,14%	5,44%	5,12%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	647	647	0,89%	1,60%	1,60%	-	309	(1)			
	CF 1	338	648	647	647	1,28%	2,56%	2,56%	-	309	(1)			
	Total Griya	-	131	130	130	0,00%	2,46%	2,47%	-	130	(1)			
	Oto	338	517	517	517	1,61%	2,59%	2,58%	-	179	-			
	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	662	923	938	978	0,77%	0,96%	1,00%	40	316	56	3,56%	-255,02%	2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	21.233	21.560	170	327	49	0,23%	(6.626)	-23,51%	34.516	62,47%	(12.955)
2	Tabungan	231.223	240.889	238.914	241.112	14.289	2.198	223	0,09%	9.889	4,28%	244.274	98,71%	(3.162)
3	Deposito	34.752	39.554	33.497	33.498	241	0	(6.056)	-15,31%	(1.254)	-3,61%	34.797	96,27%	(1.299)
	Total	294.162	301.953	293.645	296.170	14.700	2.526	(5.783)	-1,92%	2.008	0,68%	313.587	94,45%	(17.416)
	CASA	259.410	262.400	260.147	262.672	14.459	2.525	273	0,10%	3.262	1,26%	278.789	94,22%	(16.117)
	(%) CASA	88,19%	86,90%	88,59%	88,69%									
	FDR	81,90%	86,52%	88,26%	87,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.031	5.044		13	(141)	-2,71%	557	12,41%	-	0,00%	5.044
2	Giro ISE	733	668	570	590		20	(77)	-11,59%	(143)	-19,52%		0,00%	590
3	Tabungan ISE	3.754	4.517	4.461	4.454		(7)	(63)	-1,40%	700	18,65%		0,00%	4.454
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.700	-	-	0	-54	0	-1.542	-	3.242	52,45%	(1.542)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	696	-	-	0	-13	0	-1.140	-	1.836	37,92%	(1.140)
	• Local Champion	1.836	696	696	-	-	0	-13	0	-1.140	-	1.836	37,92%	(1.140)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.689	1.350	50	-1.300	907	-472	-785	522	73.798	97,14%	(2.109)
	KUR	67.505	67.768	67.315	1.350	50	-1.300	1.053	-453	-190	503	68.672	98,02%	(1.357)
	Non KUR	4.969	4.393	4.373	-	-	0	-146	-19	-595	19	5.125	85,33%	(752)
3	PWG	12.827	24.750	24.926	3.059	1.502	-1.557	2.521	176	12.099	1.326	28.848	86,40%	(3.922)
	Cilem	7.700	16.834	17.055	1.694	490	-1.204	2.212	220	9.355	269	19.756	86,33%	(2.701)
	Gadai	5.127	7.915	7.871	1.365	1.012	-353	310	-44	2.744	1.056	9.092	86,57%	(1.221)
4	CFG	152.377	162.630	160.850	996	898	-98	1.569	-1.779	8.473	2.677	174.288	92,29%	(13.438)
	CF 1	49.433	46.521	46.335	555	-	-555	329	-186	-3.097	186	55.198	83,94%	(8.863)
	Total Griya	45.444	40.929	40.791	50	-	-50	0	-138	-4.653	138	49.586	82,26%	(8.795)
	• Total Non Program	21.636	18.086	18.046	50	-	-50	-385	-40	-3.590	40	22.711	79,46%	(4.665)
	• Program	23.808	22.843	22.745	-	-	0	3	-98	-1.063	98	26.875	84,63%	(4.130)
	Oto	3.989	5.592	5.544	505	-	-505	329	-48	1.556	48	5.613	98,78%	(68)
	CF 2	102.945	116.109	114.515	441	898	457	1.240	-1.594	11.570	2.492	119.090	96,16%	(4.575)
	Mitraguna & Others	90.697	101.889	100.378	441	898	457	1.240	-1.511	9.682	2.409	105.348	95,28%	(4.969)
	Pensiun	12.248	14.220	14.137	-	-	0	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	259.165	5.404	2.450	-2.954	4.944	-2.075	18.246	4.525	280.176	92,50%	(21.011)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	3.008	0,26%	1,30%	4,20%	2.073	2.819	2.100			
	KUR	190	310	589	2.614	0,28%	0,87%	3,88%	2.025	2.424	2.304			
	Non KUR	-	598	346	394	0,00%	7,88%	9,01%	48	394	(204)			
3	PWG	-	-	-	380	0,00%	0,00%	1,52%	380	380	380			
	Cilem	-	-	-	321	0,00%	0,00%	1,88%	321	321	321			
	Gadai	-	-	-	59	0,00%	0,00%	0,75%	59	59	59			
4	CFG	3.319	4.884	4.033	10.583	2,18%	2,48%	6,58%	6.550	7.264	5.699			
	CF 1	1.762	3.615	3.096	3.107	3,57%	6,66%	6,71%	11	1.344	(508)			
	Total Griya	1.762	3.343	2.831	2.555	3,88%	6,92%	6,26%	(276)	792	(788)			
	Oto	-	272	265	552	0,00%	4,74%	9,96%	287	552	280			
	CF 2	1.556	1.269	937	7.476	1,51%	0,81%	6,53%	6.539	5.920	6.207			
	Mitraguna & Others	1.556	1.269	937	7.476	1,72%	0,92%	7,45%	6.539	5.920	6.207			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	13.971	1,46%	1,90%	5,39%	9.003	10.462	8.123	8,37%	-55,27%	3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	55	11,36%	3,23%	3,23%	-	(313)	55			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	55	20,07%	7,90%	7,90%	-	(313)	55			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	314	0,27%	0,44%	0,44%	-	120	22			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	Non KUR	191	98	92	92	3,84%	2,10%	2,11%	-	(99)	(6)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	5.722	3,15%	3,11%	3,56%	665	928	933			
	CF 1	2.642	3.176	3.279	3.160	5,34%	7,05%	6,82%	(119)	518	(17)			
	Total Griya	2.642	3.176	3.279	3.160	5,81%	8,01%	7,75%	(119)	518	(17)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.563	2,09%	1,53%	2,24%	784	410	949			
	Mitraguna & Others	2.153	1.319	1.484	2.268	2,37%	1,46%	2,26%	784	116	949			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	6.091	2,22%	2,08%	2,35%	665	734	1.010	2,32%	1,37%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.431	8.438	(376)	7	(1.548)	-15,50%	(5.907)	-41,18%	21.691	38,90%	(13.253)
2	Tabungan	145.625	195.327	244.695	379.226	52.003	134.531	183.898	94,15%	233.600	160,41%	159.881	237,19%	219.345
3	Deposito	70.189	86.483	85.458	85.305	(2.627)	(152)	(1.178)	-1,36%	15.117	21,54%	70.942	120,25%	14.363
	Total	230.159	291.796	338.583	472.969	49.000	134.386	181.173	62,09%	242.810	105,50%	252.514	187,30%	220.455
	CASA	159.970	205.313	253.125	387.664	51.627	134.538	182.350	88,82%	227.693	142,33%	181.572	213,50%	206.092
	(%) CASA	69,50%	70,36%	74,76%	81,96%									
	FDR	49,05%	42,16%	36,37%	26,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.712	13.533		(179)	(2.002)	-12,89%	889	7,03%	-	0,00%	13.533
2	Giro ISE	2.499	3.292	1.695	1.695		0	(1.598)	-48,53%	(804)	-32,17%		0,00%	1.695
3	Tabungan ISE	9.095	11.192	10.967	10.788		(179)	(404)	-3,61%	1.693	18,62%		0,00%	10.788
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	112	113	113		0	1	0,89%	24	26,97%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.960	14.890	-	-	0	-539	-71	-4.359	71	21.048	70,74%	(6.158)
	KUR	17.796	13.578	13.507	-	-	0	-533	-71	-4.290	71	19.513	69,22%	(6.006)
	Non KUR	1.452	1.383	1.383	-	-	0	-6	0	-69	-	1.535	90,12%	(152)
3	PWG	5.178	11.964	12.113	918	567	-351	325	150	6.935	418	20.379	59,44%	(8.266)
	Cilem	3.578	8.774	8.750	509	86	-422	436	-24	5.172	111	13.704	63,85%	(4.954)
	Gadai	1.600	3.189	3.363	409	481	72	-111	174	1.763	307	6.675	50,39%	(3.312)
4	CFG	88.436	96.089	96.150	294	315	21	-1.046	61	7.713	254	111.775	86,02%	(15.625)
	CF 1	19.579	25.210	25.201	144	115	-29	524	-8	5.622	123	22.421	112,40%	2.780
	Total Griya	14.822	14.728	14.692	-	-	0	0	-35	-130	35	15.602	94,17%	(910)
	• Total Non Program	14.371	14.302	14.267	-	-	0	-133	-35	-104	35	15.093	94,53%	(826)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.509	144	115	-29	524	27	5.752	87	6.819	154,13%	3.691
	CF 2	68.857	70.879	70.948	150	200	50	-1.570	69	2.091	131	89.354	79,40%	(18.405)
	Mitraguna & Others	68.359	70.001	70.076	150	200	50	-1.564	75	1.717	125	86.959	80,59%	(16.883)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	Total Pembiayaan	112.901	123.013	123.153	1.211	882	-330	-1.261	140	10.252	742	153.239	80,37%	(30.086)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	1.267	772	789	749	6,58%	5,27%	5,03%	(40)	(518)	(23)			
	KUR	1.267	772	789	749	7,12%	5,81%	5,55%	(40)	(518)	(23)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	523	0,00%	0,00%	4,32%	523	523	523			
	Cilem	-	-	-	446	0,00%	0,00%	5,09%	446	446	446			
	Gadai	-	-	-	78	0,00%	0,00%	2,31%	78	78	78			
4	CFG	1.470	1.479	1.419	3.320	1,66%	1,48%	3,45%	1.901	1.850	1.841			
	CF 1	117	973	626	2.528	0,60%	2,48%	10,03%	1.902	2.411	1.555			
	Total Griya	-	469	232	1.263	0,00%	1,58%	8,59%	1.030	1.263	793			
	Oto	117	504	393	1.265	2,46%	3,75%	12,04%	872	1.148	762			
	CF 2	1.353	506	794	792	1,96%	1,12%	1,12%	(2)	(561)	286			
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,13%	(2)	(561)	286			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	4.592	2,42%	1,80%	3,73%	2.384	1.855	2.342	2,44%	34,45%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	10.076	10.113	9.991	9.986	52,35%	66,78%	67,06%	(5)	(90)	(127)			
	KUR	8.740	8.795	8.674	8.669	49,11%	63,89%	64,18%	(5)	(71)	(126)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,22%	-	(19)	(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	989	1.216	1.391	1.593	1,12%	1,45%	1,66%	202	604	377			
	CF 1	244	233	232	434	1,24%	0,92%	1,72%	202	190	201			
	Total Griya	244	118	117	116	1,64%	0,79%	0,79%	(1)	(128)	(2)			
	Oto	-	115	115	317	0,00%	1,09%	3,02%	203	317	203			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,63%	-	414	176			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,65%	-	414	176			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.579	9,80%	9,25%	9,40%	197	514	250	1,44%	84,69%	-8,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	9.571	9.582	714	11	3.123	48,34%	(5.970)	-38,39%	25.477	37,61%	(15.895)
2	Tabungan	146.646	145.002	141.125	142.847	(1.597)	1.722	(2.155)	-1,49%	(3.799)	-2,59%	158.899	89,90%	(16.052)
3	Deposito	29.176	27.609	27.982	27.929	495	(53)	320	1,16%	(1.247)	-4,27%	30.121	92,72%	(2.191)
	Total	191.374	179.071	178.678	180.359	(388)	1.680	1.288	0,72%	(11.015)	-5,76%	214.497	84,08%	(34.138)
	CASA	162.198	151.462	150.696	152.429	(883)	1.734	968	0,64%	(9.769)	-6,02%	184.376	82,67%	(31.947)
	(%) CASA	84,75%	84,58%	84,34%	84,51%									
	FDR	87,12%	107,77%	108,34%	107,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)					Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.994	12.229	12.372	143	3.378	37,56%	(1.731)	-12,28%	-	0,00%	12.372	
2	Giro ISE	4.458	4.210	7.240	7.272	32	3.062	72,74%	2.813	63,11%		0,00%	7.272	
3	Tabungan ISE	9.645	4.784	4.989	5.100	111	316	6,60%	(4.545)	-47,12%		0,00%	5.100	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	100	104	105	105	0	1	0,96%	5	5,00%		0,00%	105	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	16.150	18.771	19.314	450	600	150	1.590	544	3.165	56	21.415	90,19%	(2.100)
	KUR	14.812	17.642	18.195	450	600	150	1.629	553	3.382	47	19.912	91,37%	(1.718)
	Non KUR	1.337	1.128	1.120	-	-	0	-39	-9	-218	9	1.502	74,54%	(383)
3	PWG	15.238	29.524	30.244	4.302	1.415	-2.887	3.614	720	15.007	694	30.096	100,49%	148
	Cilem	3.814	12.037	12.067	665	224	-441	1.174	31	8.253	194	15.630	77,20%	(3.563)
	Gadai	11.423	17.487	18.177	3.637	1.190	-2.446	2.440	690	6.754	500	14.466	125,65%	3.711
4	CFG	135.343	144.690	144.021	272	138	-135	-1.102	-669	8.678	807	159.190	90,47%	(15.169)
	CF 1	16.023	18.100	18.061	257	138	-120	-25	-39	2.038	177	18.866	95,74%	(805)
	Total Griya	9.034	10.590	10.553	-	-	0	0	-37	1.519	37	9.764	108,08%	789
	• Total Non Program	9.034	10.590	10.553	-	-	0	396	-37	1.519	37	9.764	108,08%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.508	257	138	-120	-25	-2	519	139	9.102	82,49%	(1.593)
	CF 2	119.320	126.590	125.960	15	-	-15	-1.077	-630	6.640	630	140.324	89,76%	(14.364)
	Mitraguna & Others	104.787	113.008	112.701	15	-	-15	-919	-307	7.914	307	123.847	91,00%	(11.147)
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323	16.477	80,47%	(3.218)
	Total Pembiayaan	166.730	192.985	193.580	5.024	2.152	-2.872	4.102	595	26.850	1.557	210.701	91,87%	(17.121)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	46	543	460	771	0,29%	2,45%	3,99%	311	725	228			
	KUR	-	459	460	601	0,00%	2,61%	3,30%	141	601	142			
	Non KUR	46	83	-	170	3,44%	0,00%	15,16%	170	124	86			
3	PWG	-	146	-	702	0,00%	0,00%	2,32%	702	702	556			
	Cilem	-	-	-	676	0,00%	0,00%	5,60%	676	676	676			
	Gadai	-	146	-	26	0,00%	0,00%	0,14%	26	26	(120)			
4	CFG	993	410	406	1.410	0,73%	0,28%	0,98%	1.004	417	1.000			
	CF 1	153	410	406	675	0,95%	2,24%	3,74%	269	523	265			
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	324	(2)			
	Oto	138	69	67	337	1,98%	0,90%	4,48%	269	198	268			
	CF 2	840	-	-	735	0,70%	0,00%	0,58%	735	(105)	735			
	Mitraguna & Others	840	-	-	338	0,80%	0,00%	0,30%	338	(502)	338			
	Pensiun	-	-	-	396	0,00%	0,00%	2,99%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	2.883	0,62%	0,45%	1,49%	2.017	1.844	1.784	2,88%	-93,10%	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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	261	402	481	481	1,61%	2,56%	2,49%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	1,00%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	26,65%	-	242	79			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.271	2.483	2.483	1,59%	1,72%	1,72%	-	327	(787)			
	CF 1	22	11	1	1	0,14%	0,01%	0,01%	-	(21)	(9)			
	Total Griya	22	11	1	1	0,25%	0,01%	0,01%	-	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.260	2.482	2.482	1,79%	1,96%	1,97%	-	348	(778)			
	Mitraguna & Others	1.368	3.260	2.482	2.482	1,31%	2,20%	2,20%	-	1.114	(778)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.964	1,45%	1,54%	1,53%	-	547	(708)	1,46%	4,62%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168.249	191.374	193.609	25.360	
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,35	3,37	0,02	0,23
CIF Payroll	1.094	1.140	1.192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	8.901	8.901	253	(0)	258	2,98%	214	2,46%	19.049	46,73%	(10.148)
2	Tabungan	252.421	261.827	263.156	265.268	3.583	2.112	3.441	1,31%	12.847	5,09%	268.613	98,75%	(3.345)
3	Deposito	76.726	72.505	62.224	63.242	(1.073)	1.019	(9.262)	-12,77%	(13.483)	-17,57%	77.795	81,29%	(14.553)
	Total	337.834	342.975	334.281	337.411	2.763	3.130	(5.564)	-1,62%	(422)	-0,13%	365.457	92,33%	(28.046)
	CASA	261.108	270.470	272.057	274.169	3.836	2.111	3.699	1,37%	13.061	5,00%	287.662	95,31%	(13.493)
	(%) CASA	77,29%	78,86%	81,39%	81,26%									
	FDR	106,55%	109,87%	111,67%	110,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.055	12.103		48	194	1,63%	3.655	43,27%	-	0,00%	12.103
2	Giro ISE	1.077	1.065	1.098	1.089		(9)	24	2,25%	12	1,09%		0,00%	1.089
3	Tabungan ISE	7.371	10.845	10.957	11.015		58	170	1,57%	3.644	49,43%		0,00%	11.015
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	187	188	188		0	1	0,53%	25	15,34%		0,00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	25.893	-	-	0	-82	-438	-7.514	438	39.559	65,45%	(13.666)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	25.893	-	-	0	-82	-438	-7.511	438	36.812	70,34%	(10.919)
	• Local Champion	29.104	25.433	24.995	-	-	0	-82	-438	-4.109	438	30.183	82,81%	(5.188)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.157	-	-	0	1.120	-268	2.312	268	27.707	94,41%	(1.550)
	KUR	21.881	24.372	24.196	-	-	0	1.186	-176	2.315	176	25.636	94,38%	(1.440)
	Non KUR	1.963	2.053	1.961	-	-	0	-65	-92	-3	92	2.070	94,70%	(110)
3	PWG	18.313	34.800	34.271	3.143	2.151	-992	1.901	-529	15.958	2.680	32.103	106,76%	2.169
	Cilem	9.363	18.475	18.133	1.126	191	-935	454	-342	8.770	533	19.896	91,14%	(1.763)
	Gadai	8.950	16.326	16.139	2.017	1.960	-57	1.447	-187	7.188	2.147	12.207	132,21%	3.932
4	CFG	284.398	289.261	286.985	694	651	-43	3.514	-2.276	2.587	2.927	293.503	97,78%	(6.518)
	CF 1	38.670	35.743	35.279	-	284	284	215	-463	-3.391	747	39.755	88,74%	(4.476)
	Total Griya	32.928	30.140	29.435	-	-	0	0	-705	-3.493	705	33.207	88,64%	(3.772)
	• Total Non Program	32.928	30.140	29.435	-	-	0	-623	-705	-3.493	705	33.207	88,64%	(3.772)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.844	-	284	284	215	242	102	42	6.549	89,25%	(704)
	CF 2	245.728	253.518	251.706	694	367	-327	3.299	-1.812	5.977	2.179	253.748	99,20%	(2.042)
	Mitraguna & Others	226.104	235.833	233.804	694	-	-694	3.374	-2.029	7.700	2.029	233.381	100,18%	423
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	359.963	376.817	373.306	3.837	2.802	-1.036	6.454	-3.511	13.343	6.313	392.871	95,02%	(19.565)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	489	1,32%	0,63%	1,87%	322	175	251			
	KUR	205	191	122	409	0,94%	0,50%	1,69%	287	204	217			
	Non KUR	109	47	45	81	5,56%	2,19%	4,11%	36	(29)	33			
3	PWG	-	-	-	386	0,00%	0,00%	1,13%	386	386	386			
	Cilem	-	-	-	371	0,00%	0,00%	2,04%	371	371	371			
	Gadai	-	-	-	15	0,00%	0,00%	0,09%	15	15	15			
4	CFG	4.834	7.506	8.636	17.096	1,70%	2,99%	5,96%	8.461	12.262	9.590			
	CF 1	1.936	3.401	3.537	6.643	5,01%	9,89%	18,83%	3.106	4.706	3.242			
	Total Griya	1.859	3.002	3.167	5.076	5,65%	10,51%	17,25%	1.910	3.217	2.074			
	Oto	77	399	370	1.566	1,35%	6,61%	26,80%	1.196	1.489	1.168			
	CF 2	2.897	4.105	5.099	10.453	1,18%	2,01%	4,15%	5.354	7.556	6.348			
	Mitraguna & Others	2.897	4.105	5.099	10.453	1,28%	2,16%	4,47%	5.354	7.556	6.348			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	18.061	1,43%	2,36%	4,84%	9.169	12.913	10.222	0,89%	81,58%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	582	635	659	0,47%	2,40%	2,52%	24	547	76			
	KUR	77	342	397	459	0,35%	1,63%	1,90%	62	382	117			
	Non KUR	34	240	237	199	1,74%	11,56%	10,17%	(38)	165	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.109	12.197	12.181	0,97%	4,22%	4,24%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,24%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,39%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,50%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,24%	(11)	8.906	83			
	Mitraguna & Others	1.468	10.600	10.694	10.683	0,65%	4,53%	4,57%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.839	0,80%	3,41%	3,44%	8	9.960	148	3,06%	10,99%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	6.279	6.979	(487)	700	950	15,76%	(624)	-8,21%	17.630	39,59%	(10.650)
2	Tabungan	169.083	168.290	170.460	172.855	2.671	2.394	4.564	2,71%	3.771	2,23%	182.857	94,53%	(10.003)
3	Deposito	159.534	168.281	168.246	167.529	2.495	(717)	(752)	-0,45%	7.995	5,01%	160.953	104,09%	6.576
	Total	336.221	342.600	344.985	347.363	4.679	2.378	4.763	1,39%	11.142	3,31%	361.440	96,11%	(14.077)
	CASA	176.687	174.319	176.739	179.834	2.184	3.095	5.515	3,16%	3.147	1,78%	200.487	89,70%	(20.653)
	(%) CASA	52,55%	50,88%	51,23%	51,77%									
	FDR	59,93%	62,03%	61,61%	61,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	7.783	7.684		(99)	(154)	-1,97%	(3.489)	-31,23%	-	0,00%	7.684
2	Giro ISE	2.226	2.414	2.437	2.323		(114)	(91)	-3,78%	97	4,34%		0,00%	2.323
3	Tabungan ISE	8.944	5.421	5.343	5.358		15	(63)	-1,16%	(3.586)	-40,09%		0,00%	5.358
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	90	92	92		0	2	2,22%	10	12,20%		0,00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	40.703	41.198	41.632	220	800	580	-539	434	929	366	47.062	88,46%	(5.431)
	KUR	38.741	39.533	39.969	220	800	580	-486	436	1.229	364	44.874	89,07%	(4.904)
	Non KUR	1.963	1.665	1.663	-	-	0	-54	-2	-300	2	2.189	75,96%	(526)
3	PWG	8.703	16.596	16.450	1.472	311	-1.162	645	-145	7.747	456	26.230	62,72%	(9.779)
	Cilem	6.698	12.513	12.312	642	73	-568	333	-200	5.615	273	17.952	68,59%	(5.640)
	Gadai	2.005	4.083	4.138	831	237	-593	312	55	2.133	183	8.277	49,99%	(4.140)
4	CFG	152.101	154.707	154.451	530	578	48	141	-256	2.350	834	177.569	86,98%	(23.118)
	CF 1	24.823	21.116	21.003	-	-	0	-326	-113	-3.819	113	27.859	75,39%	(6.855)
	Total Griya	16.607	12.664	12.632	-	-	0	0	-31	-3.975	31	17.386	72,66%	(4.754)
	• Total Non Program	16.607	12.664	12.632	-	-	0	-124	-31	-3.975	31	17.386	72,66%	(4.754)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.371	-	-	0	-326	-81	155	81	10.472	79,93%	(2.101)
	CF 2	127.278	133.591	133.448	530	578	48	467	-143	6.170	721	149.711	89,14%	(16.263)
	Mitraguna & Others	115.000	120.148	120.127	530	578	48	283	-21	5.127	599	135.356	88,75%	(15.229)
	Pensiun	12.278	13.443	13.321	-	-	0	184	-122	1.042	122	14.354	92,80%	(1.034)
	Total Pembiayaan	201.507	212.500	212.533	2.222	1.689	-534	246	33	11.026	1.656	250.861	84,72%	(38.328)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	377	817	866	1.397	0,93%	2,10%	3,36%	531	1.020	580			
	KUR	327	781	833	1.294	0,84%	2,11%	3,24%	462	967	513			
	Non KUR	50	36	34	103	2,53%	2,02%	6,19%	69	53	67			
3	PWG	-	-	-	493	0,00%	0,00%	3,00%	493	493	493			
	Cilem	-	-	-	493	0,00%	0,00%	4,00%	493	493	493			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.370	3.268	7.523	1,80%	2,11%	4,87%	4.255	4.779	4.152			
	CF 1	932	1.034	577	2.186	3,75%	2,73%	10,41%	1.609	1.254	1.151			
	Total Griya	594	-	-	456	3,58%	0,00%	3,61%	456	(139)	456			
	Oto	337	1.034	577	1.730	4,11%	6,82%	20,67%	1.153	1.392	696			
	CF 2	1.812	2.336	2.691	5.337	1,42%	2,01%	4,00%	2.646	3.525	3.001			
	Mitraguna & Others	1.812	2.336	2.691	5.118	1,58%	2,24%	4,26%	2.426	3.306	2.782			
	Pensiun	-	-	-	219	0,00%	0,00%	1,65%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	9.413	1,55%	1,95%	4,43%	5.279	6.292	5.225	2,66%	40,01%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	499	294	395	480	1,23%	0,96%	1,15%	85	(19)	186			
	KUR	125	164	265	350	0,32%	0,67%	0,88%	85	225	186			
	Non KUR	374	130	130	130	19,05%	7,81%	7,82%	-	(244)	(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	1.545	2.949	3.350	3.451	1,02%	2,17%	2,23%	101	1.906	502			
	CF 1	114	623	909	1.009	0,46%	4,30%	4,81%	101	895	386			
	Total Griya	114	623	620	620	0,69%	4,89%	4,91%	-	505	(4)			
	Oto	-	-	289	390	0,00%	3,42%	4,66%	101	390	390			
	CF 2	1.431	2.326	2.441	2.441	1,12%	1,83%	1,83%	-	1.010	116			
	Mitraguna & Others	1.388	2.326	2.441	2.441	1,21%	2,03%	2,03%	-	1.053	116			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.931	1,01%	1,76%	1,85%	186	1.886	688	1,42%	23,43%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.485	2.490	299	4	199	8,68%	(10.696)	-81,12%	18.701	13,31%	(16.211)
2	Tabungan	147.923	138.652	141.927	142.597	(21.267)	670	3.945	2,85%	(5.325)	-3,60%	158.452	89,99%	(15.855)
3	Deposito	54.920	82.610	80.556	80.692	23.934	136	(1.918)	-2,32%	25.772	46,93%	55.870	144,43%	24.822
	Total	216.028	223.553	224.968	225.779	2.966	811	2.227	1,00%	9.751	4,51%	233.023	96,89%	(7.244)
	CASA	161.108	140.943	144.412	145.087	(20.968)	675	4.144	2,94%	(16.021)	-9,94%	177.153	81,90%	(32.066)
	(%) CASA	74,58%	63,05%	64,19%	64,26%									
	FDR	99,10%	101,37%	99,95%	99,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.783	2.801		17	408	17,07%	211	8,15%	-	0,00%	2.801
2	Giro ISE	59	60	105	100		(5)	40	65,81%	41	70,29%		0,00%	100
3	Tabungan ISE	2.531	2.332	2.678	2.701		22	369	15,80%	170	6,71%		0,00%	2.701
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	114	115	115		0	1	0,88%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	45.734	49.169	49.101	950	450	-500	1.099	-68	3.367	518	50.486	97,26%	(1.385)
	KUR	43.301	47.233	47.177	850	450	-400	1.146	-56	3.876	506	47.872	98,55%	(696)
	Non KUR	2.433	1.937	1.924	100	-	-100	-47	-12	-509	12	2.613	73,64%	(689)
3	PWG	2.160	6.868	6.849	766	20	-746	532	-20	4.689	40	8.667	79,02%	(1.818)
	Cilem	2.160	6.868	6.849	766	20	-746	532	-20	4.689	40	8.667	79,02%	(1.818)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	168.912	240	509	269	566	-1.676	2.721	2.185	173.274	97,48%	(4.361)
	CF 1	15.140	17.519	17.333	-	-	0	18	-186	2.194	186	15.984	108,44%	1.349
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)
	• Total Non Program	1.118	1.004	993	-	-	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.340	-	-	0	18	-175	2.319	175	14.649	111,54%	1.691
	CF 2	151.051	153.070	151.579	240	509	269	548	-1.491	527	2.000	157.289	96,37%	(5.711)
	Mitraguna & Others	120.364	121.985	120.418	-	-	0	624	-1.567	54	1.567	126.025	95,55%	(5.607)
	Pensiun	30.687	31.084	31.161	240	509	269	-75	77	474	432	31.265	99,67%	(104)
	Total Pembiayaan	214.086	226.626	224.862	1.956	979	-977	2.197	-1.764	10.776	2.743	232.426	96,75%	(7.564)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	330	820	635	2.598	0,72%	1,29%	5,29%	1.963	2.269	1.779			
	KUR	190	795	611	2.326	0,44%	1,29%	4,93%	1.715	2.136	1.532			
	Non KUR	139	25	24	272	5,72%	1,25%	14,12%	248	133	247			
3	PWG	3	-	-	202	0,14%	0,00%	2,95%	202	199	202			
	Cilem	3	-	-	202	0,14%	0,00%	2,95%	202	199	202			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	4.908	0,84%	0,83%	2,91%	3.486	3.519	3.263			
	CF 1	197	1.365	679	2.389	1,30%	3,88%	13,78%	1.710	2.192	1.024			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	2.389	1,41%	4,11%	14,62%	1.710	2.192	1.024			
	CF 2	1.192	280	742	2.519	0,79%	0,48%	1,66%	1.776	1.327	2.238			
	Mitraguna & Others	1.192	280	354	2.126	0,99%	0,29%	1,77%	1.772	934	1.846			
	Pensiun	-	-	388	393	0,00%	1,25%	1,26%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	7.708	0,80%	0,91%	3,43%	5.651	5.986	5.243	0,00%	100,00%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	508	224	185	182	1,11%	0,38%	0,37%	(3)	(327)	(42)			
	KUR	409	99	147	144	0,94%	0,31%	0,30%	(3)	(265)	45			
	Non KUR	100	125	38	38	4,09%	1,96%	1,97%	-	(62)	(87)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.030	2.166	2.166	0,82%	1,27%	1,28%	-	807	136			
	CF 1	113	113	249	249	0,75%	1,42%	1,44%	-	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	249	0,81%	1,51%	1,53%	-	136	136			
	CF 2	1.246	1.917	1.917	1.917	0,83%	1,25%	1,26%	-	670	(0)			
	Mitraguna & Others	1.125	1.917	1.917	1.917	0,93%	1,57%	1,59%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.348	0,87%	1,04%	1,04%	(3)	480	94	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	40	40	(4)	0	3	7,36%	(26)	-39,75%	2.150	1,86%	(2.110)
2	Tabungan	73.366	68.177	66.072	67.145	(6.024)	1.073	(1.033)	-1,51%	(6.221)	-8,48%	79.265	84,71%	(12.120)
3	Deposito	13.172	13.658	13.730	13.730	95	0	72	0,52%	557	4,23%	14.143	97,08%	(413)
	Total	86.605	81.873	79.841	80.914	(5.933)	1.073	(958)	-1,17%	(5.690)	-6,57%	95.557	84,68%	(14.643)
	CASA	73.432	68.215	66.112	67.185	(6.028)	1.073	(1.030)	-1,51%	(6.248)	-8,51%	81.415	82,52%	(14.230)
	(%) CASA	84,79%	83,32%	82,80%	83,03%									
	FDR	98,27%	111,67%	112,87%	111,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	357	357		1	36	11,22%	8	2,21%	-	0,00%	357
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	321	357	357		1	36	11,22%	8	2,21%		0,00%	357
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.370	808	-	-808	540	-39	4.659	39	4.640	137,28%	1.730
	Cilem	1.711	6.408	6.370	808	-	-808	540	-39	4.659	39	4.640	137,28%	1.730
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	83.732	256	-	-256	649	-1.266	366	1.266	91.314	91,70%	(7.582)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.280	256	-	-256	652	-1.266	182	1.266	90.098	92,43%	(6.819)
	Mitraguna & Others	38.271	38.877	37.983	100	-	-100	-155	-894	-288	894	44.624	85,12%	(6.640)
	Pensiun	44.827	45.668	45.296	156	-	-156	807	-372	470	372	45.475	99,61%	(178)
	Total Pembiayaan	85.106	91.424	90.120	1.064	-	-1.064	1.189	-1.305	5.013	1.305	95.983	93,89%	(5.863)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	82	0,00%	0,00%	1,29%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,29%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.739	0,00%	0,46%	2,08%	1.349	1.739	1.370			
	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	-	368	389	1.739	0,00%	0,46%	2,09%	1.349	1.739	1.370			
	Mitraguna & Others	-	368	389	625	0,00%	1,00%	1,65%	236	625	257			
	Pensiun	-	-	-	1.113	0,00%	0,00%	2,46%	1.113	1.113	1.113			
	Total Pembiayaan	-	368	389	1.821	0,00%	0,43%	2,02%	1.432	1.821	1.452	0,81%	59,77%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	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	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	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	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,27%	(5)	224	5	0,60%	-124,60%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.671	22.728	(633)	57	130	0,58%	11.713	106,34%	15.889	143,04%	6.839
2	Tabungan	115.074	107.804	104.725	107.241	419	2.516	(564)	-0,52%	(7.834)	-6,81%	123.561	86,79%	(16.321)
3	Deposito	23.779	24.716	24.604	24.604	1.009	0	(112)	-0,45%	825	3,47%	24.502	100,42%	103
	Total	149.869	155.118	152.000	154.573	794	2.573	(545)	-0,35%	4.705	3,14%	163.952	94,28%	(9.379)
	CASA	126.089	130.402	127.396	129.969	(214)	2.573	(433)	-0,33%	3.880	3,08%	139.451	93,20%	(9.482)
	(%) CASA	84,13%	84,07%	83,81%	84,08%									
	FDR	105,52%	116,25%	117,63%	115,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.411	6.651	240	279	4,38%	(721)	-9,77%	-	0,00%	6.651
2	Giro ISE	1.170	339	396	414	18	75	22,10%	(756)	-64,64%		0,00%	414
3	Tabungan ISE	2.302	1.933	1.915	2.138	223	204	10,56%	(164)	-7,13%		0,00%	2.138
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	77	79	79	0	2	2,60%	10	14,49%		0,00%	79

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	• Local Champion	731	484	581	-	100	100	-25	97	-150	3	731	79,45%	(150)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.519	715	-	-715	770	-118	6.065	118	18.537	110,69%	1.982
	KUR	11.979	18.507	18.409	715	-	-715	918	-98	6.430	98	15.960	115,35%	2.449
	Non KUR	2.475	2.130	2.110	-	-	0	-148	-20	-365	20	2.577	81,87%	(467)
3	PWG	2.088	8.454	8.426	779	66	-713	1.315	-27	6.339	94	9.019	93,42%	(593)
	Cilem	1.902	8.217	8.189	685	66	-619	1.265	-27	6.288	94	8.833	92,71%	(644)
	Gadai	186	237	237	95	-	-95	50	0	51	-	186	127,40%	51
4	CFG	140.874	149.821	148.343	1.450	550	-900	1.766	-1.478	7.469	2.028	153.271	96,79%	(4.928)
	CF 1	3.720	5.476	5.422	-	-	0	-68	-54	1.702	54	5.198	104,30%	224
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.255	-	-	0	-68	-52	957	52	4.396	96,79%	(141)
	CF 2	137.153	144.345	142.921	1.450	550	-900	1.834	-1.424	5.768	1.974	148.073	96,52%	(5.151)
	Mitraguna & Others	95.850	101.262	99.803	1.350	250	-1.100	1.604	-1.459	3.954	1.709	105.758	94,37%	(5.955)
	Pensiun	41.304	43.083	43.118	100	300	200	231	35	1.814	265	42.314	101,90%	804
	Total Pembiayaan	158.147	180.319	178.792	2.944	716	-2.228	3.807	-1.526	20.645	2.243	181.558	98,48%	(2.766)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	445	0,16%	0,00%	2,17%	445	421	445			
	KUR	24	-	-	377	0,20%	0,00%	2,05%	377	354	377			
	Non KUR	-	-	-	67	0,00%	0,00%	3,19%	67	67	67			
3	PWG	-	-	-	88	0,00%	0,00%	1,05%	88	88	88			
	Cilem	-	-	-	88	0,00%	0,00%	1,08%	88	88	88			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	2.914	0,45%	0,98%	1,96%	1.452	2.278	1.901			
	CF 1	195	355	110	448	5,25%	2,02%	8,27%	338	253	93			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	448	5,92%	2,56%	10,54%	338	253	95			
	CF 2	441	658	1.352	2.466	0,32%	0,94%	1,73%	1.114	2.025	1.807			
	Mitraguna & Others	441	486	1.183	1.795	0,46%	1,17%	1,80%	613	1.355	1.309			
	Pensiun	-	172	169	670	0,00%	0,39%	1,55%	502	670	498			
	Total Pembiayaan	660	1.063	1.510	3.495	0,42%	0,84%	1,95%	1.985	2.835	2.432	1,37%	29,69%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	224	221	220	220	1,55%	1,07%	1,07%	-	(4)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	220	9,04%	10,33%	10,43%	-	(4)	(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	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	258	0,34%	0,14%	0,14%	-	(279)	(238)	1,13%	-681,29%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)	
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	4.541	6.723	851	2.182	(1.689)	-20,08%	(66)	-0,98%	12.850	52,32%	(6.126)
2	Tabungan	175.767	193.661	195.518	196.322	9.382	804	2.661	1,37%	20.555	11,69%	189.520	103,59%	6.802
3	Deposito	41.842	51.659	50.692	50.692	(1.726)	0	(967)	-1,87%	8.850	21,15%	42.338	119,73%	8.354
	Total	224.399	253.733	250.751	253.737	8.507	2.986	5	0,00%	29.338	13,07%	244.707	103,69%	9.030
	CASA	182.557	202.074	200.059	203.046	10.233	2.986	972	0,48%	20.489	11,22%	202.369	100,33%	676
	(%) CASA	81,35%	79,64%	79,78%	80,02%									
	FDR	108,91%	102,73%	103,49%	102,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.057	6.096		39	(151)	-2,42%	2.013	49,31%	-	0,00%	6.096
2	Giro ISE	1.486	3.408	3.319	3.340		21	(68)	-1,99%	1.854	124,77%		0,00%	3.340
3	Tabungan ISE	2.597	2.839	2.738	2.755		17	(83)	-2,93%	159	6,12%		0,00%	2.755
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	154	157	157		0	3	1,95%	19	13,77%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	97.166	705	-	-705	1.094	-677	-567	677	102.758	94,56%	(5.592)
	KUR	92.544	91.691	91.043	705	-	-705	612	-648	-1.501	648	97.133	93,73%	(6.090)
	Non KUR	5.189	6.151	6.123	-	-	0	482	-29	934	29	5.625	108,85%	498
3	PWG	10.721	20.877	21.224	1.922	1.399	-522	1.393	347	10.503	1.052	29.922	70,93%	(8.698)
	Cilem	6.388	12.738	12.795	1.142	288	-854	328	56	6.407	232	19.779	64,69%	(6.984)
	Gadai	4.333	8.138	8.429	779	1.111	332	1.065	291	4.096	820	10.144	83,10%	(1.715)
4	CFG	134.342	139.416	138.627	1.594	1.429	-165	1.661	-789	4.285	2.218	155.663	89,06%	(17.036)
	CF 1	27.563	25.516	25.315	-	-	0	-74	-201	-2.248	201	31.828	79,54%	(6.514)
	Total Griya	18.820	16.634	16.565	-	-	0	0	-69	-2.255	69	21.370	77,52%	(4.805)
	• Total Non Program	5.808	4.957	4.913	-	-	0	-58	-44	-896	44	6.682	73,52%	(1.769)
	• Program	13.012	11.677	11.653	-	-	0	-170	-24	-1.359	24	14.688	79,33%	(3.035)
	Oto	8.743	8.882	8.749	-	-	0	-74	-132	7	132	10.458	83,66%	(1.709)
	CF 2	106.779	113.900	113.313	1.594	1.429	-165	1.735	-588	6.533	2.017	123.835	91,50%	(10.522)
	Mitraguna & Others	66.464	72.581	72.213	1.594	1.039	-555	1.546	-368	5.749	1.407	81.941	88,13%	(9.728)
	Pensiun	40.315	41.320	41.100	-	390	390	189	-220	785	610	41.894	98,11%	(794)
	Total Pembiayaan	244.391	260.664	259.501	4.221	2.828	-1.392	4.474	-1.163	15.110	3.992	289.938	89,50%	(30.437)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	3.424	0,95%	0,97%	3,52%	2.479	2.494	2.317			
	KUR	830	948	846	2.687	0,90%	0,92%	2,95%	1.841	1.858	1.740			
	Non KUR	101	160	100	737	1,95%	1,62%	12,04%	637	636	577			
3	PWG	7	-	-	489	0,06%	0,00%	2,30%	489	482	489			
	Cilem	-	-	-	209	0,00%	0,00%	1,63%	209	209	209			
	Gadai	7	-	-	280	0,15%	0,00%	3,32%	280	273	280			
4	CFG	949	1.528	1.067	7.496	0,71%	0,77%	5,41%	6.429	6.547	5.968			
	CF 1	949	1.114	1.067	3.162	3,44%	4,18%	12,49%	2.096	2.214	2.048			
	Total Griya	745	905	834	2.661	3,96%	5,02%	16,06%	1.826	1.916	1.756			
	Oto	204	209	232	502	2,34%	2,62%	5,73%	269	297	293			
	CF 2	-	414	-	4.333	0,00%	0,00%	3,82%	4.333	4.333	3.919			
	Mitraguna & Others	-	414	-	4.160	0,00%	0,00%	5,76%	4.160	4.160	3.746			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	11.409	0,81%	0,77%	4,40%	9.396	9.440	8.773	0,17%	96,15%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	1.004	1,10%	1,03%	1,03%	(2)	(74)	(125)			
	KUR	744	807	631	629	0,80%	0,69%	0,69%	(2)	(115)	(178)			
	Non KUR	334	322	375	375	6,43%	6,10%	6,13%	-	41	53			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	1.863	0,59%	1,35%	1,34%	(12)	1.071	(93)			
	CF 1	666	782	701	689	2,42%	2,75%	2,72%	(12)	22	(93)			
	Total Griya	558	634	559	559	2,96%	3,36%	3,37%	(1)	1	(75)			
	Oto	108	148	142	130	1,24%	1,60%	1,49%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,04%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,63%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	2.874	0,79%	1,11%	1,11%	(14)	932	(218)	3,71%	-235,17%	2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.229	2.150	546	(79)	(422)	-16,41%	(1.488)	-40,90%	8.432	25,49%	(6.283)
2	Tabungan	133.319	152.840	151.456	151.753	2.858	297	(1.087)	-0,71%	18.434	13,83%	143.354	105,86%	8.399
3	Deposito	34.970	32.772	32.772	32.772	(564)	0	0	0,00%	(2.198)	-6,28%	35.987	91,07%	(3.215)
	Total	171.926	188.184	186.457	186.675	2.840	218	(1.510)	-0,80%	14.748	8,58%	187.773	99,42%	(1.098)
	CASA	136.957	155.412	153.685	153.903	3.404	218	(1.510)	-0,97%	16.946	12,37%	151.786	101,39%	2.116
	(%) CASA	79,66%	82,59%	82,42%	82,44%									
	FDR	77,08%	70,23%	70,48%	70,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.439	2.447		7	(332)	-11,96%	412	20,27%	-	0,00%	2.447
2	Giro ISE	95	736	598	599		1	(137)	-18,64%	504	531,49%		0,00%	599
3	Tabungan ISE	1.439	1.543	1.341	1.348		6	(195)	-12,66%	(92)	-6,37%		0,00%	1.348
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	18.945	19.854	19.739	100	-	-100	15	-115	794	115	21.313	92,62%	(1.573)
	KUR	17.446	18.508	18.402	100	-	-100	32	-106	956	106	19.713	93,35%	(1.311)
	Non KUR	1.500	1.346	1.337	-	-	0	-17	-9	-163	9	1.599	83,61%	(262)
3	PWG	1.695	7.053	7.060	851	97	-753	544	7	5.365	91	5.843	120,83%	1.217
	Cilem	1.695	7.053	7.060	851	97	-753	544	7	5.365	91	5.843	120,83%	1.217
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.607	419	300	-119	128	-650	-7.267	950	115.242	90,77%	(10.635)
	CF 1	3.054	2.857	2.836	96	-	-96	-85	-21	-218	21	3.455	82,08%	(619)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	-6	0	-60	-	1.045	84,39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.954	96	-	-96	-85	-21	-158	21	2.411	81,08%	(456)
	CF 2	108.821	102.400	101.771	323	300	-23	214	-629	-7.050	929	111.787	91,04%	(10.016)
	Mitraguna & Others	34.866	41.533	41.542	323	300	-23	984	9	6.677	291	37.557	110,61%	3.985
	Pensiun	73.955	60.867	60.229	-	-	0	-770	-638	-13.726	638	74.229	81,14%	(14.001)
	Total Pembiayaan	132.514	132.164	131.406	1.370	397	-972	688	-758	-1.108	1.155	142.397	92,28%	(10.991)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	302	527	530	570	1,59%	2,67%	2,89%	39	268	42			
	KUR	199	527	530	459	1,14%	2,87%	2,49%	(72)	259	(69)			
	Non KUR	102	-	-	111	6,82%	0,00%	8,31%	111	9	111			
3	PWG	-	-	-	199	0,00%	0,00%	2,82%	199	199	199			
	Cilem	-	-	-	199	0,00%	0,00%	2,82%	199	199	199			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	3.051	0,05%	1,78%	2,92%	1.183	2.993	1.853			
	CF 1	54	34	31	220	1,76%	1,08%	7,75%	189	166	186			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	220	2,55%	1,56%	11,24%	189	166	186			
	CF 2	5	1.165	1.838	2.832	0,00%	1,79%	2,78%	994	2.827	1.666			
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64			
	Pensiun	-	-	80	1.603	0,00%	0,13%	2,66%	1.523	1.603	1.603			
	Total Pembiayaan	360	1.726	2.399	3.820	0,27%	1,81%	2,91%	1.421	3.460	2.094	3,78%	-29,99%	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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	69	375	328	326	0,37%	1,65%	1,65%	(2)	257	(49)			
	KUR	60	279	232	230	0,34%	1,25%	1,25%	(2)	170	(49)			
	Non KUR	9	96	96	96	0,62%	7,16%	7,21%	-	87	0			
3	PWG	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	3.768	8,75%	2,49%	3,60%	1.149	(6.021)	1.147			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	3.768	8,99%	2,56%	3,70%	1.149	(6.018)	1.147			
	Mitraguna & Others	915	323	322	1.472	2,62%	0,78%	3,54%	1.150	557	1.149			
	Pensiun	8.871	2.298	2.296	2.296	6,69%	1,74%	3,81%	(1)	(6.575)	(2)			
	Total Pembiayaan	9.858	2.997	2.947	4.105	7,44%	2,23%	3,12%	1.159	(5.752)	1.109	2,09%	33,17%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.411	1.394	455	(17)	(1.125)	-44,66%	(1.445)	-50,90%	6.559	21,25%	(5.165)
2	Tabungan	118.896	124.754	123.354	123.239	7.185	(115)	(1.514)	-1,21%	4.343	3,65%	130.899	94,15%	(7.659)
3	Deposito	12.522	15.691	15.692	15.692	(1.098)	0	1	0,00%	3.170	25,31%	13.179	119,07%	2.513
	Total	134.257	142.963	140.457	140.325	6.542	(132)	(2.639)	-1,85%	6.068	4,52%	150.636	93,15%	(10.311)
	CASA	121.735	127.272	124.765	124.633	7.640	(132)	(2.639)	-2,07%	2.898	2,38%	137.458	90,67%	(12.824)
	(%) CASA	90,67%	89,02%	88,83%	88,82%									
	FDR	193,63%	190,58%	193,50%	193,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov 25)				Target Nov 25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	2.819	2.821		1	(454)	-13,85%	(1.104)	-28,13%	-	0,00%	2.821
2	Giro ISE	2.210	1.598	950	951		1	(647)	-40,51%	(1.259)	-56,98%	-	0,00%	951
3	Tabungan ISE	1.714	1.676	1.870	1.870		0	194	11,56%	155	9,06%	-	0,00%	1.870
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%	-	0,00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	• Local Champion	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.637	801	930	129	-324	-26	-5.624	956	76.793	91,98%	(6.156)
	KUR	69.790	65.006	65.004	801	930	129	-368	-2	-4.786	932	70.193	92,61%	(5.190)
	Non KUR	6.471	5.657	5.633	-	-	0	44	-24	-838	24	6.599	85,36%	(966)
3	PWG	2.698	8.440	8.466	807	66	-740	773	25	5.767	41	10.039	84,33%	(1.573)
	Cilem	2.698	8.440	8.466	807	66	-740	773	25	5.767	41	10.039	84,33%	(1.573)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	192.608	2.388	814	-1.574	3.896	-678	11.762	1.491	198.675	96,95%	(6.067)
	CF 1	24.361	31.788	31.590	-	99	99	222	-199	7.228	297	26.529	119,08%	5.061
	Total Griya	4.158	5.341	5.332	-	-	0	0	-9	1.174	9	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	-	0	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.258	-	99	99	222	-189	6.054	288	21.779	120,56%	4.479
	CF 2	156.485	161.498	161.019	2.388	715	-1.673	3.674	-479	4.534	1.194	172.147	93,54%	(11.128)
	Mitraguna & Others	140.742	147.326	147.012	2.388	715	-1.673	3.827	-314	6.270	1.029	154.954	94,87%	(7.942)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	271.781	3.996	1.810	-2.186	4.337	-678	11.821	2.488	285.662	95,14%	(13.881)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	523	439	2.190	0,00%	0,62%	3,10%	1.751	2.190	1.668			
	KUR	-	523	398	1.971	0,00%	0,61%	3,03%	1.573	1.971	1.448			
	Non KUR	-	-	41	219	0,00%	0,73%	3,89%	178	219	219			
3	PWG	-	-	-	75	0,00%	0,00%	0,88%	75	75	75			
	Cilem	-	-	-	75	0,00%	0,00%	0,88%	75	75	75			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	5.584	2,52%	1,11%	2,90%	3.445	1.021	4.270			
	CF 1	1.171	1.115	1.100	3.606	4,81%	3,46%	11,42%	2.506	2.435	2.492			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	3.585	3,79%	4,16%	13,65%	2.485	2.819	2.470			
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,23%	939	(1.414)	1.779			
	Mitraguna & Others	3.391	198	1.038	1.977	2,41%	0,70%	1,34%	939	(1.414)	1.779			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	7.849	1,76%	0,95%	2,89%	5.271	3.286	6.013	0,32%	89,01%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	46	522	519	519	0,06%	0,73%	0,73%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,80%	-	473	(3)			
	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	2.701	2.588	2.455	2.455	1,49%	1,27%	1,27%	-	(247)	(134)			
	CF 1	362	843	709	709	1,49%	2,23%	2,24%	-	346	(134)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	709	1,79%	2,68%	2,70%	-	346	(134)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,08%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,19%	1,19%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.110	2.973	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-9,68%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-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 (1-9 Nov 25)						Target Nov 25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.308	-	-	-	0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	7.708	-	-	-	0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0	
4	Deposito ISE	600	-	-	-	0	0	#DIV/0!	(600)	-100,00%		0,00%	0	
5	CIF ISE	27	-	-	-	0	0	#DIV/0!	(27)	-100,00%		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	KUR	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	203	-	-203	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	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	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	110	-	-110	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	110	-	-110	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	738	-	-738	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	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	-	-	-	4,02%	#DIV/0!	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202.766	349.157	680.846	478.080	
2	Contribution Margin	3.215	4.424	3.608	393	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,46	3,64	0,18	0,46
CIF Payroll	208	943	668	(275)	460

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	641	680	(1.185)	39	311	84,20%	(828)	-54,90%	3.501	19,42%	(2.821)
2	Tabungan	77.097	93.391	93.344	92.763	4.507	(581)	(628)	-0,67%	15.666	20,32%	81.858	113,32%	10.904
3	Deposito	8.333	13.479	13.475	13.475	826	0	(4)	-0,03%	5.142	61,71%	8.893	151,52%	4.581
	Total	86.937	107.239	107.459	106.917	4.148	(542)	(322)	-0,30%	19.980	22,98%	94.253	113,44%	12.665
	CASA	78.604	93.760	93.984	93.443	3.322	(542)	(318)	-0,34%	14.838	18,88%	85.359	109,47%	8.083
	(%) CASA	90,42%	87,43%	87,46%	87,40%									
	FDR	27,35%	45,52%	45,52%	45,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.610	27.633		23	35	0,13%	3.201	13,10%	-	0,00%	27.633
2	Giro ISE	1.505	366	621	638		16	272	74,18%	(868)	-57,64%		0,00%	638
3	Tabungan ISE	19.127	23.431	23.189	23.195		7	(236)	-1,01%	4.068	21,27%		0,00%	23.195
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	7.909	17.315	17.255	300	-	-300	881	-60	9.345	60	16.589	104,01%	666
	KUR	7.722	16.284	16.228	300	-	-300	797	-56	8.507	56	16.106	100,76%	122
	Non KUR	188	1.031	1.026	-	-	0	84	-4	839	4	483	212,54%	543
3	PWG	1.199	6.189	6.250	436	113	-324	522	60	5.051	52	6.922	90,28%	(673)
	Cilem	1.199	6.189	6.250	436	113	-324	522	60	5.051	52	6.922	90,28%	(673)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.412	212	249	37	469	101	10.739	149	24.159	105,19%	1.253
	CF 1	4.501	7.972	8.142	172	249	77	3	170	3.640	80	5.632	144,56%	2.509
	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	• Total Non Program	108	79	79	-	-	0	-3	0	-29	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.063	172	249	77	3	170	3.669	80	5.234	154,05%	2.829
	CF 2	10.171	17.339	17.270	40	-	-40	466	-69	7.099	69	18.527	93,22%	(1.257)
	Mitraguna & Others	10.171	15.341	15.279	40	-	-40	-246	-62	5.108	62	17.754	86,06%	(2.475)
	Pensiun	-	1.998	1.991	-	-	0	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	48.916	949	362	-587	1.872	101	25.136	261	47.670	102,61%	1.246

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	818	0,00%	0,00%	4,74%	818	818	818			
	KUR	-	-	-	818	0,00%	0,00%	5,04%	818	818	818			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	47	0,00%	0,00%	0,75%	47	47	47			
	Cilem	-	-	-	47	0,00%	0,00%	0,75%	47	47	47			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	327	0,00%	0,62%	1,29%	172	327	(457)			
	CF 1	-	370	156	153	0,00%	1,95%	1,88%	(3)	153	(217)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	153	0,00%	1,97%	1,90%	(3)	153	(217)			
	CF 2	-	414	-	175	0,00%	0,00%	1,01%	175	175	(240)			
	Mitraguna & Others	-	414	-	175	0,00%	0,00%	1,14%	175	175	(240)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.192	0,00%	0,32%	2,44%	1.036	1.192	407	0,00%	100,00%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.245	4.249	2.054	5	(1.391)	-24,66%	(75.790)	-94,69%	90.770	4,68%	(86.521)
2	Tabungan	33.280	43.627	44.292	43.829	3.551	(463)	202	0,46%	10.549	31,70%	37.508	116,85%	6.321
3	Deposito	18.866	76.625	77.711	77.713	304	2	1.089	1,42%	58.847	311,91%	19.646	395,57%	58.067
	Total	132.186	125.892	126.248	125.791	5.908	(456)	(100)	-0,08%	(6.394)	-4,84%	147.924	85,04%	(22.133)
	CASA	113.319	49.267	48.537	48.078	5.605	(458)	(1.189)	-2,41%	(65.241)	-57,57%	128.278	37,48%	(80.200)
	(%) CASA	85,73%	39,13%	38,45%	38,22%									
	FDR	12,66%	24,03%	23,80%	23,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	768	767	(1)	(36)	-4,51%	183	31,34%	-	0,00%	767	
2	Giro ISE	18	33	41	41	0	8	23,49%	23	132,39%		0,00%	41	
3	Tabungan ISE	567	771	727	727	(1)	(44)	-5,71%	160	28,21%		0,00%	727	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	30	35	36	36	0	1	2,86%	6	20,00%		0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	728	2.951	2.915	209	34	-175	139	-35	2.187	69	3.418	85,30%	(502)
	Cilem	728	2.951	2.915	209	34	-175	139	-35	2.187	69	3.418	85,30%	(502)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	27.126	1.008	-	-1.008	2.588	-175	11.119	175	27.252	99,54%	(125)
	CF 1	6.128	8.796	8.743	318	-	-318	-59	-53	2.615	53	7.469	117,06%	1.274
	Total Griya	4.538	7.153	7.132	318	-	-318	0	-21	2.595	21	4.882	146,10%	2.251
	• Total Non Program	4.538	6.150	6.130	-	-	0	-35	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.002	318	-	-318	350	-1	1.002	1	0	0,00%	1.002
	Oto	1.591	1.643	1.611	-	-	0	-59	-33	20	33	2.587	62,26%	(976)
	CF 2	9.879	18.505	18.383	690	-	-690	2.647	-122	8.504	122	19.783	92,93%	(1.400)
	Mitraguna & Others	9.209	17.588	17.471	690	-	-690	2.652	-117	8.262	117	18.196	96,02%	(725)
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	30.042	1.217	34	-1.183	2.727	-211	13.306	245	30.669	97,95%	(628)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	-	-	48	0,00%	0,00%	1,63%	48	48	48			
	Cilem	-	-	-	48	0,00%	0,00%	1,63%	48	48	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	814	0,00%	0,95%	3,00%	556	814	554			
	CF 1	-	-	-	147	0,00%	0,00%	1,68%	147	147	147			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	147	0,00%	0,00%	9,12%	147	147	147			
	CF 2	-	260	258	668	0,00%	1,40%	3,63%	409	668	407			
	Mitraguna & Others	-	260	258	668	0,00%	1,47%	3,82%	409	668	407			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	862	0,00%	0,85%	2,87%	604	862	602	0,30%	89,43%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	817	826	(1.862)	9	(2.259)	-73,21%	(921)	-52,72%	7.308	11,31%	(6.482)
2	Tabungan	52.637	64.541	63.787	63.852	549	66	(689)	-1,07%	11.215	21,31%	58.431	109,28%	5.421
3	Deposito	30.502	32.868	33.158	33.158	504	0	290	0,88%	2.656	8,71%	31.306	105,92%	1.852
	Total	84.886	100.494	97.761	97.836	(809)	75	(2.658)	-2,64%	12.950	15,26%	97.046	100,81%	791
	CASA	54.385	67.626	64.604	64.679	(1.313)	75	(2.948)	-4,36%	10.294	18,93%	65.740	98,39%	(1.061)
	(%) CASA	64,07%	67,29%	66,08%	66,11%									
	FDR	15,32%	27,91%	28,96%	28,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.545	1.551		6	(39)	-2,47%	(428)	-21,62%	-	0,00%	1.551
2	Giro ISE	1.572	777	744	753		9	(24)	-3,05%	(819)	-52,09%		0,00%	753
3	Tabungan ISE	407	814	801	798		(3)	(16)	-1,93%	391	96,02%		0,00%	798
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	2.928	7.447	7.437	362	31	-331	38	-9	4.509	41	5.333	139,47%	2.105
	Cilem	2.928	7.447	7.437	362	31	-331	38	-9	4.509	41	5.333	139,47%	2.105
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.871	215	517	302	69	266	10.793	251	18.511	112,75%	2.360
	CF 1	3.825	6.414	6.609	-	247	247	-100	195	2.784	53	4.830	136,83%	1.779
	Total Griya	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
	• Total Non Program	789	1.478	1.476	-	-	0	708	-2	687	2	1.047	141,00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.133	-	247	247	-100	196	2.097	51	3.783	135,67%	1.350
	CF 2	6.254	14.190	14.262	215	270	55	169	72	8.009	198	13.681	104,25%	581
	Mitraguna & Others	5.039	12.776	12.747	200	-	-200	131	-29	7.708	29	11.779	108,22%	968
	Pensiun	1.215	1.414	1.516	15	270	255	38	101	301	169	1.902	79,69%	(386)
	Total Pembiayaan	13.007	28.051	28.308	577	549	-28	107	257	15.302	292	23.843	118,73%	4.465

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	83	31	31	407	0,82%	0,15%	1,95%	376	324	375			
	CF 1	83	-	-	376	2,17%	0,00%	5,69%	376	293	376			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	376	2,73%	0,00%	7,32%	376	293	376			
	CF 2	-	31	31	31	0,00%	0,22%	0,22%	-	31	(0)			
	Mitraguna & Others	-	31	31	31	0,00%	0,24%	0,24%	-	31	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	407	0,64%	0,11%	1,44%	376	324	375	8,45%	-488,63%	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	10-Nov-25	31-Dec-24	31-Oct-25	10-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	-	14	14	14	0,00%	0,07%	0,07%	-	14	-			
	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	-	14	14	14	0,00%	0,10%	0,10%	-	14	-			
	Mitraguna & Others	-	14	14	14	0,00%	0,11%	0,11%	-	14	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	-	14	-	8,12%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80