

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	436.462	436.294	(2.867)	(168)	194.821	80,68%	197.997	83,09%	384.203	113,56%	52.092
2	Tabungan	1.732.891	1.859.030	1.812.547	1.832.134	56.174	19.587	(26.896)	-1,45%	99.243	5,73%	1.972.158	92,90%	(140.024)
3	Deposito	877.742	1.006.845	956.163	955.888	27.995	(275)	(50.957)	-5,06%	78.146	8,90%	892.777	107,07%	63.111
Total		2.848.930	3.107.348	3.205.171	3.224.316	81.302	19.145	116.968	3,76%	375.386	13,18%	3.249.137	99,24%	(24.821)
CASA		1.971.188	2.100.503	2.249.009	2.268.428	53.307	19.419	167.925	7,99%	297.240	15,08%	2.356.360	96,27%	(87.932)
(% CASA)		69,19%	67,60%	70,17%	70,35%									
FDR		84,13%	87,07%	84,65%	84,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.837	86.508		(329)	2.597	3,09%	7.097	8,94%	115.376	74,98%	(28.868)
2	Giro ISE	37.094	35.641	39.211	39.332		121	3.691	10,36%	2.238	6,03%	58.873	66,81%	(19.541)
3	Tabungan ISE	39.484	45.872	45.201	44.751		(450)	(1.122)	-2,45%	5.267	13,34%	44.492	100,58%	259
4	Deposito ISE	2.833	2.398	2.425	2.425		0	27	1,14%	(408)	-14,39%	12.011	20,19%	(9.585)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.132	4.785	500	-4.285	-6.011	-6.159	-3.830	6.659	154.342	77,19%	(35.210)
	Linkage	22.750	26.138	25.324	-	-	-	10	-814	2.574	814	36.415	69,54%	(11.091)
	Non-Linkage	100.212	99.154	93.808	4.785	500	-4.285	-6.021	-5.345	-6.404	5.845	117.927	79,55%	(24.119)
	• Local Champion	83.501	67.399	66.462	4.420	500	-3.920	-11.270	-937	-17.039	1.437	91.899	72,32%	(25.437)
	• Value Chain	16.712	31.755	27.347	365	-	(365)	5.249	-4.408	10.635	4.408	26.028	105,07%	1.319
2	MBG	310.816	324.540	325.287	10.390	9.685	-705	-4.246	3.904	747	8.938	356.921	91,14%	(31.634)
	KUR	291.370	304.664	305.755	9.305	9.535	230	3.340	1.091	14.385	8.444	335.168	91,22%	(29.413)
	Non KUR	19.446	19.876	19.532	1.085	150	-935	564	-344	86	494	21.753	89,79%	(2.222)
3	PWG	193.140	311.736	322.874	56.384	40.403	-15.981	11.829	11.137	129.733	29.266	344.208	93,80%	(21.335)
	Cilem	122.752	210.728	218.723	20.043	16.683	-3.360	4.926	7.995	95.972	8.688	246.061	88,89%	(27.338)
	Gadai	70.389	101.008	104.150	36.341	23.720	-12.621	6.902	3.142	33.761	20.578	98.147	106,12%	6.003
4	CFG	1.770.026	1.944.093	1.945.758	36.589	32.343	-4.246	12.103	1.665	175.732	30.678	1.992.000	97,68%	(46.242)
	CF 1	463.002	518.559	517.864	11.853	6.265	-5.588	-305	-695	54.862	6.960	500.470	103,48%	17.394
	Total Griya	392.209	435.699	435.124	10.032	3.968	-6.064	0	-575	42.915	4.543	410.944	105,88%	24.180
	• Total Non Program	388.279	424.552	423.668	9.366	3.633	-5.732	6.848	-884	35.389	4.518	396.555	106,84%	27.113
	• Program	3.930	11.147	11.456	666	334	-332	1.756	309	7.526	25	14.389	79,62%	(2.933)
	Oto	70.793	82.860	82.740	1.821	2.297	476	-305	-120	11.947	2.418	89.526	92,42%	(6.786)
	CF 2	1.307.024	1.425.534	1.427.894	24.736	26.078	1.342	12.408	2.361	120.870	23.717	1.491.530	95,73%	(63.636)
	Mitraguna & Others	1.211.757	1.326.190	1.329.442	23.132	25.742	2.610	11.344	3.252	117.685	22.490	1.379.110	96,40%	(49.669)
	Pensiun	95.268	99.344	98.452	1.604	336	-1.268	1.064	-891	3.185	1.227	112.420	87,58%	(13.968)
Total Pembiayaan		2.396.945	2.705.661	2.713.051	108.147	82.931	-25.217	21.824	7.391	316.107	75.540	2.847.472	95,28%	(134.421)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	15.118	0,41%	0,00%	12,69%	15.112	14.610	15.112			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	10.468	0,46%	0,00%	11,16%	10.468	10.003	10.468			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,00%	4.650	4.650	4.650			
2	MBG	4.441	6.233	6.233	35.011	1,43%	1,92%	10,76%	28.778	30.570	28.778			
	KUR	3.770	4.834	4.834	31.130	1,29%	1,59%	10,18%	26.296	27.360	26.296			
	Non KUR	671	1.399	1.399	3.881	3,45%	7,04%	19,87%	2.482	3.210	2.482			
3	PWG	155	2	2	9.044	0,08%	0,00%	2,80%	9.042	8.889	9.042			
	Cilem	155	2	2	7.163	0,13%	0,00%	3,28%	7.161	7.008	7.161			
	Gadai	-	-	-	1.880	0,00%	0,00%	1,81%	1.880	1.880	1.880			
4	CFG	19.018	30.183	28.147	50.622	1,07%	1,45%	2,60%	22.475	31.605	20.439			
	CF 1	8.456	11.874	11.479	20.371	1,83%	2,21%	3,93%	8.892	11.915	8.497			
	Total Griya	6.832	10.848	10.463	13.177	1,74%	2,40%	3,03%	2.714	6.345	2.329			
	Oto	1.624	1.027	1.016	7.194	2,29%	1,23%	8,69%	6.178	5.570	6.167			
	CF 2	10.562	18.309	16.669	30.251	0,81%	1,17%	2,12%	13.583	19.690	11.943			
	Mitraguna & Others	10.315	17.929	16.481	28.479	0,85%	1,24%	2,14%	11.998	18.165	10.550			
	Pensiun	247	379	188	1.772	0,26%	0,19%	1,80%	1.584	1.525	1.393			
Total Pembiayaan		24.121	36.424	34.388	109.795	1,01%	1,27%	4,05%	75.407	85.674	73.371	1,04%	74,34%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,46%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,96%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,60%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.499	1,04%	1,44%	1,69%	815	2.272	583			
	KUR	1.952	4.295	4.075	4.607	0,67%	1,34%	1,51%	532	2.655	311			
	Non KUR	1.274	620	609	892	6,55%	3,06%	4,57%	283	(382)	271			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.465	1,90%	1,43%	1,46%	699	(5.225)	885			
	CF 1	5.942	6.610	4.809	6.024	1,28%	0,93%	1,16%	1.215	82	(586)			
	Total Griya	5.028	6.005	4.373	5.414	1,28%	1,00%	1,24%	1.040	385	(591)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.441	2,12%	1,61%	1,57%	(516)	(5.307)	1.471			
	Mitraguna & Others	27.082	20.709	22.326	21.815	2,23%	1,68%	1,64%	(511)	(5.268)	1.106			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.708	1,59%	1,26%	1,32%	1.520	(2.292)	1.473	1,42%	-8,14%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	24.126	25.053	(4.264)	927	(342)	-1,35%	(4.483)	-15,18%	42.826	58,50%	(17.774)
2	Tabungan	75.287	92.481	88.117	87.573	2.646	(544)	(4.908)	-5,31%	12.286	16,32%	93.900	93,26%	(6.327)
3	Deposito	166.481	142.703	127.375	126.868	9.873	(507)	(15.835)	-11,10%	(39.613)	-23,79%	167.973	75,53%	(41.105)
	Total	271.304	260.579	239.618	239.494	8.255	(124)	(21.085)	-8,09%	(31.811)	-11,73%	304.699	78,60%	(65.205)
	CASA	104.823	117.876	112.242	112.626	(1.618)	383	(5.250)	-4,45%	7.803	7,44%	136.726	82,37%	(24.100)
	(%) CASA	38,64%	45,24%	46,84%	47,03%									
	FDR	71,62%	78,78%	85,33%	85,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.589	19.623		34	(904)	-4,40%	3.359	20,65%	-	0,00%	19.623
2	Giro ISE	12.924	10.625	10.747	10.786		38	160	1,51%	(2.139)	-16,55%		0,00%	10.786
3	Tabungan ISE	1.712	8.249	7.161	7.157		(4)	(1.092)	-13,24%	5.445	318,12%		0,00%	7.157
4	Deposito ISE	1.628	1.654	1.681	1.681		0	27	1,66%	53	3,23%		0,00%	1.681
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.624	3.100	-	-3.100	2.462	-39	4.734	39	17.901	81,70%	(3.276)
	Linkage	1.111	822	822	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.803	3.100	-	-3.100	2.478	-39	5.023	39	13.301	103,77%	502
	• Local Champion	6.630	9.192	9.153	3.100	-	-3.100	2.478	-39	2.523	39	8.773	104,33%	380
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	4.528	102,69%	122
2	MBG	65.409	60.423	59.682	2.550	1.310	-1.240	944	-740	-5.726	2.050	69.529	85,84%	(9.846)
	KUR	63.164	57.622	56.974	2.000	1.310	-690	251	-648	-6.190	1.958	67.096	84,91%	(10.121)
	Non KUR	2.245	2.800	2.708	550	-	-550	693	-92	463	92	2.433	111,31%	275
3	PWG	10.519	14.446	15.126	1.440	1.265	-174	152	680	4.608	585	17.123	88,34%	(1.997)
	Cilem	10.519	14.446	15.126	1.440	1.265	-174	152	680	4.608	585	17.123	88,34%	(1.997)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	115.042	4.037	2.169	-1.868	245	-701	6.565	2.870	133.187	86,38%	(18.144)
	CF 1	58.498	62.301	61.486	2.947	327	-2.620	89	-815	2.988	1.142	60.283	102,00%	1.203
	Total Griya	56.812	59.489	58.741	2.781	327	-2.454	0	-747	1.929	1.074	56.786	103,44%	1.955
	• Total Non Program	55.952	58.671	57.928	2.781	327	-2.454	2.044	-743	1.976	1.070	53.636	108,00%	4.292
	• Program	860	817	813	-	-	0	-3	-4	-47	4	3.149	25,83%	(2.336)
	Oto	1.686	2.813	2.745	166	-	-166	89	-68	1.059	68	3.498	78,48%	(753)
	CF 2	49.980	53.442	53.556	1.090	1.842	752	155	114	3.576	1.728	72.903	73,46%	(19.347)
	Mitraguna & Others	49.699	53.170	53.290	1.090	1.842	752	162	121	3.591	1.721	71.970	74,05%	(18.679)
	Pensiun	281	272	266	-	-	0	-6	-6	-15	6	934	28,48%	(668)
	Total Pembiayaan	194.296	205.276	204.475	11.127	4.744	-6.382	3.802	-800	10.180	5.545	237.739	86,01%	(33.264)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	4.650	0,00%	0,04%	31,80%	4.644	4.650	4.644			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	50,80%	4.650	4.650	4.650			
2	MBG	1.071	1.487	1.504	6.211	1,64%	2,49%	10,41%	4.650	5.140	4.724			
	KUR	1.022	1.291	1.029	5.552	1,62%	1,79%	9,74%	4.523	4.530	4.260			
	Non KUR	49	196	475	659	2,19%	16,97%	24,35%	184	610	463			
3	PWG	95	-	-	528	0,91%	0,00%	3,49%	528	432	528			
	Cilem	95	-	-	528	0,91%	0,00%	3,49%	528	432	528			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	4.969	1,72%	2,08%	4,32%	2.566	3.104	2.417			
	CF 1	1.284	1.536	1.880	3.571	2,19%	3,02%	5,81%	1.691	2.287	2.035			
	Total Griya	1.284	1.536	1.880	3.372	2,26%	3,16%	5,74%	1.492	2.088	1.836			
	Oto	-	-	-	199	0,00%	0,00%	7,25%	199	199	199			
	CF 2	581	1.015	522	1.397	1,16%	0,98%	2,61%	875	817	382			
	Mitraguna & Others	581	1.015	522	1.397	1,17%	0,98%	2,62%	875	817	382			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	16.357	1,56%	1,91%	8,00%	12.444	13.326	12.312	0,60%	92,50%	-7,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,38%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	24,60%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	885	0,65%	1,50%	1,48%	(21)	462	144			
	KUR	260	691	859	730	0,41%	1,49%	1,28%	(129)	470	38			
	Non KUR	164	50	48	156	7,29%	1,72%	5,75%	107	(8)	105			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	383	379	1.154	2,17%	0,33%	1,00%	775	(1.199)	771			
	CF 1	1.777	383	379	1.154	3,04%	0,61%	1,88%	775	(623)	771			
	Total Griya	1.777	383	379	1.154	3,13%	0,64%	1,96%	775	(623)	771			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.320	1.482	2.242	1,53%	0,72%	1,10%	759	(731)	921	0,34%	69,21%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	23.737	24.892	(4.874)	1.155	2.849	12,92%	131	0,53%	37.820	65,82%	(12.928)
2	Tabungan	139.675	136.927	132.741	133.005	3.770	264	(3.922)	-2,86%	(6.670)	-4,78%	158.244	84,05%	(25.239)
3	Deposito	81.953	78.771	78.240	78.238	(1.465)	(2)	(533)	-0,68%	(3.715)	-4,53%	83.187	94,05%	(4.949)
	Total	246.389	237.742	234.719	236.135	(2.570)	1.417	(1.607)	-0,68%	(10.254)	-4,16%	279.251	84,56%	(43.115)
	CASA	164.436	158.971	156.478	157.897	(1.105)	1.419	(1.074)	-0,68%	(6.539)	-3,98%	196.064	80,53%	(38.167)
	(%) CASA	66,74%	66,87%	66,67%	66,87%									
	FDR	63,49%	72,37%	73,56%	73,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	11.924	11.935		12	1.155	10,71%	1.026	9,40%	-	0,00%	11.935
2	Giro ISE	6.429	7.250	7.900	7.913		13	663	9,15%	1.484	23,07%		0,00%	7.913
3	Tabungan ISE	3.915	3.531	4.024	4.023		(1)	491	13,91%	107	2,74%		0,00%	4.023
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.748	350	-	-350	-168	-1.447	-1.300	1.447	24.988	71,03%	(7.240)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.748	350	-	-350	-168	-1.447	-1.300	1.447	22.401	79,23%	(4.653)
	• Local Champion	15.448	17.449	17.446	350	-	-350	-1.127	-3	1.997	3	17.038	102,39%	408
	• Value Chain	3.600	1.746	302	-	-	-	959	-1.444	-3.298	1.444	5.363	5,64%	(5.061)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.566	1.179	970	-209	540	781	4.729	189	12.717	83,09%	(2.151)
	Cilem	5.838	9.785	10.566	1.179	970	-209	540	781	4.729	189	12.717	83,09%	(2.151)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	144.352	2.988	3.308	320	1.001	1.277	12.810	2.031	151.764	95,12%	(7.412)
	CF 1	81.145	75.863	75.502	1.328	634	-694	166	-361	-5.643	995	80.866	93,37%	(5.364)
	Total Griya	74.220	69.714	69.512	1.171	634	-537	0	-202	-4.709	836	72.806	95,47%	(3.295)
	• Total Non Program	73.552	69.083	68.882	1.171	634	-537	213	-202	-4.670	836	70.358	97,90%	(1.476)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	5.990	157	-	-157	166	-159	-935	159	8.060	74,33%	(2.069)
	CF 2	50.397	67.212	68.850	1.660	2.674	1.014	835	1.638	18.453	1.036	70.899	97,11%	(2.048)
	Mitraguna & Others	49.913	66.240	67.888	1.660	2.674	1.014	731	1.647	17.975	1.027	69.624	97,51%	(1.737)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	172.667	4.517	4.278	-239	1.373	612	16.238	3.666	189.488	91,12%	(16.822)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	110	0,19%	0,00%	1,04%	110	99	110			
	Cilem	11	-	-	110	0,19%	0,00%	1,04%	110	99	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	1.396	0,88%	1,00%	0,97%	(42)	234	(114)			
	CF 1	1.162	1.459	1.383	1.343	1,43%	1,82%	1,78%	(40)	181	(116)			
	Total Griya	1.162	1.459	1.383	1.154	1,57%	1,98%	1,66%	(230)	(8)	(305)			
	Oto	-	-	-	189	0,00%	0,00%	3,16%	189	189	189			
	CF 2	-	51	54	53	0,00%	0,08%	0,08%	(1)	53	2			
	Mitraguna & Others	-	51	54	53	0,00%	0,08%	0,08%	(1)	53	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	1.506	0,75%	0,84%	0,87%	69	333	(4)	0,23%	73,11%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.309	1.299	1.521	0,59%	0,91%	1,05%	222	743	212			
	CF 1	342	589	585	931	0,42%	0,77%	1,23%	346	589	341			
	Total Griya	342	589	585	931	0,46%	0,84%	1,34%	346	589	341			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	590	0,86%	1,06%	0,86%	(124)	155	(129)			
	Mitraguna & Others	436	719	714	590	0,87%	1,08%	0,87%	(124)	155	(129)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.521	0,50%	0,75%	0,88%	222	743	212	0,00%	100,00%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	50.163	49.711	(1.973)	(452)	(1.549)	-3,02%	30.936	164,78%	32.608	152,45%	17.103
2	Tabungan	206.902	259.410	256.154	255.729	8.614	(425)	(3.681)	-1,42%	48.827	23,60%	226.267	113,02%	29.462
3	Deposito	118.442	104.385	99.891	100.166	4.578	275	(4.219)	-4,04%	(18.276)	-15,43%	120.137	83,38%	(19.970)
	Total	344.119	415.055	406.208	405.606	11.219	(602)	(9.449)	-2,28%	61.487	17,87%	379.011	107,02%	26.595
	CASA	225.677	310.670	306.317	305.440	6.642	(877)	(5.230)	-1,68%	79.763	35,34%	258.875	117,99%	46.565
	(%) CASA	65,58%	74,85%	75,41%	75,30%									
	FDR	96,55%	92,15%	93,62%	93,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.930	3.350	3.504	3.519	15	169	5,05%	(411)	-10,47%	-	0,00%	3.519
2	Giro ISE	1.420	1.401	1.270	1.283	13	(118)	-8,40%	(137)	-9,63%		0,00%	1.283
3	Tabungan ISE	2.001	1.335	1.620	1.622	2	287	21,50%	(379)	-18,96%		0,00%	1.622
4	Deposito ISE	510	614	614	614	0	0	0,00%	105	20,53%		0,00%	614
5	CIF ISE	179	187	189	189	0	2	1,07%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	83.377	1.335	-	-1.335	-9.025	-4.198	392	4.198	100.415	83,03%	(17.038)
	Linkage	21.612	25.302	24.489	-	-	-	28	-814	2.876	814	29.203	83,86%	(4.714)
	Non-Linkage	61.373	62.273	58.888	1.335	-	-1.335	-9.053	-3.384	-2.484	3.384	71.212	82,69%	(12.324)
	• Local Champion	55.173	37.334	36.494	970	-	-970	-13.343	-840	-18.679	840	59.838	60,99%	(23.344)
	• Value Chain	6.200	24.939	22.395	365	-	(365)	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	44.068	1.230	1.705	475	264	806	887	899	46.510	94,75%	(2.441)
	KUR	40.519	41.115	41.965	1.230	1.705	475	439	850	1.446	855	43.648	96,15%	(1.682)
	Non KUR	2.662	2.147	2.103	-	-	0	-175	-44	-559	44	2.862	73,48%	(759)
3	PWG	26.463	43.181	44.019	8.241	5.799	-2.442	2.081	838	17.556	4.961	37.150	118,49%	6.869
	Cilem	12.356	24.198	24.448	3.005	1.497	-1.508	1.790	250	12.092	1.248	17.679	138,29%	6.769
	Gadai	14.108	18.982	19.571	5.235	4.302	-934	291	589	5.463	3.713	19.471	100,51%	100
4	CFG	179.631	208.442	208.817	2.516	2.340	-177	-700	375	29.186	1.964	198.860	105,01%	9.958
	CF 1	55.651	68.195	67.846	126	315	188	207	-350	12.194	664	59.549	113,93%	8.296
	Total Griya	50.392	59.584	59.188	-	100	100	0	-396	8.796	496	52.444	112,86%	6.744
	• Total Non Program	50.392	59.584	59.188	-	100	100	1.188	-396	8.796	496	52.444	112,86%	6.744
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.658	126	215	88	207	47	3.398	168	7.105	121,86%	1.553
	CF 2	123.980	140.247	140.972	2.390	2.025	-365	-907	725	16.992	1.300	139.310	101,19%	1.662
	Mitraguna & Others	122.658	138.841	139.573	2.390	2.025	-365	-970	732	16.915	1.293	137.009	101,87%	2.563
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	380.282	13.322	9.844	-3.479	-7.381	-2.178	48.021	12.022	382.934	99,31%	(2.653)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	10.468	0,61%	0,00%	12,55%	10.468	9.960	10.468			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	10.468	0,76%	0,00%	17,78%	10.468	10.003	10.468			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	4.703	0,95%	1,71%	10,67%	3.964	4.294	3.735			
	KUR	305	765	686	4.225	0,75%	1,67%	10,07%	3.538	3.920	3.459			
	Non KUR	104	203	53	479	3,92%	2,47%	22,77%	426	374	276			
3	PWG	-	-	-	2.400	0,00%	0,00%	5,45%	2.400	2.400	2.400			
	Cilem	-	-	-	2.013	0,00%	0,00%	8,23%	2.013	2.013	2.013			
	Gadai	-	-	-	387	0,00%	0,00%	1,98%	387	387	387			
4	CFG	673	1.272	1.279	3.618	0,37%	0,61%	1,73%	2.339	2.945	2.345			
	CF 1	295	265	196	1.785	0,53%	0,29%	2,63%	1.589	1.491	1.521			
	Total Griya	295	-	-	1.138	0,58%	0,00%	1,92%	1.138	844	1.138			
	Oto	-	265	196	647	0,00%	2,28%	7,47%	451	647	382			
	CF 2	379	1.007	1.083	1.832	0,31%	0,77%	1,30%	750	1.454	825			
	Mitraguna & Others	379	1.007	1.083	1.832	0,31%	0,78%	1,31%	750	1.454	825			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	21.189	0,48%	0,53%	5,57%	19.171	19.599	18.948	0,69%	87,61%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	215	209	450	0,00%	0,48%	1,02%	241	450	235			
	KUR	-	215	209	450	0,00%	0,51%	1,07%	241	450	235			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.133	2.042	2.249	0,54%	0,98%	1,08%	207	1.281	116			
	CF 1	153	115	113	113	0,27%	0,17%	0,17%	(0)	(40)	(1)			
	Total Griya	153	115	113	113	0,30%	0,19%	0,19%	(0)	(40)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,52%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,53%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.741	0,35%	0,60%	0,72%	449	1.580	351	1,07%	-48,56%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	42.545	42.163	(211)	(382)	39.528	1499,62%	22.344	112,74%	31.713	132,95%	10.451
2	Tabungan	188.323	168.806	160.875	173.095	9.458	12.220	4.289	2,54%	(15.228)	-8,09%	206.910	83,66%	(33.815)
3	Deposito	54.534	91.558	66.623	66.523	849	(100)	(25.035)	-27,34%	11.989	21,98%	55.746	119,33%	10.777
	Total	262.676	263.000	270.043	281.781	10.096	11.738	18.781	7,14%	19.105	7,27%	294.368	95,72%	(12.587)
	CASA	208.142	171.442	203.420	215.258	9.247	11.838	43.816	25,56%	7.116	3,42%	238.622	90,21%	(23.364)
	(%) CASA	79,24%	65,19%	75,33%	76,39%									
	FDR	66,71%	76,80%	74,96%	71,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.542	3.663	3.674	10	131	3,70%	(2.513)	-40,62%	-	0,00%	3.674
2	Giro ISE	879	380	394	394	0	14	3,68%	(485)	-55,19%		0,00%	394
3	Tabungan ISE	5.307	3.163	3.270	3.280	10	117	3,70%	(2.028)	-38,21%		0,00%	3.280
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	231	231	0	2	0,87%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	14	-	-	0	-1	-420	-6.973	420	6.986	0,20%	(6.973)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	-	-	-	0	-0	-420	-6.960	420	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	-	-	-	-	-0	-420	-4.762	420	4.762	0,00%	(4.762)
2	MBG	707	9.059	9.319	455	500	45	1.193	260	8.612	240	5.179	179,94%	4.140
	KUR	498	7.829	8.095	385	500	115	1.132	266	7.598	234	4.650	174,08%	3.445
	Non KUR	209	1.229	1.224	70	-	-70	61	-5	1.015	5	529	231,49%	695
3	PWG	23.244	33.746	35.058	8.452	6.077	-2.375	2.619	1.311	11.814	4.766	37.119	94,45%	(2.061)
	Cilem	7.809	11.491	11.948	1.093	1.009	-84	44	457	4.139	552	17.547	68,09%	(5.599)
	Gadai	15.435	22.255	23.110	7.359	5.068	-2.291	2.574	855	7.675	4.213	19.572	118,08%	3.538
4	CFG	144.290	158.744	158.034	1.587	1.291	-296	797	-710	13.744	2.001	165.073	95,74%	(7.039)
	CF 1	8.588	11.624	11.546	328	-	-328	-25	-78	2.958	78	11.872	97,26%	(325)
	Total Griya	7.701	10.580	10.524	328	-	-328	0	-55	2.824	55	9.914	106,16%	610
	• Total Non Program	7.409	9.962	9.908	328	-	-328	305	-54	2.499	54	8.845	112,02%	1.063
	• Program	292	618	616	-	-	0	-3	-1	324	1	1.069	57,66%	(453)
	Oto	888	1.045	1.022	-	-	0	-25	-23	134	23	1.958	52,20%	(936)
	CF 2	135.702	147.119	146.488	1.259	1.291	32	822	-632	10.786	1.923	153.201	95,62%	(6.714)
	Mitraguna & Others	125.011	133.617	133.025	525	1.199	674	216	-592	8.014	1.791	140.480	94,69%	(7.455)
	Pensiun	10.691	13.503	13.463	734	92	-642	606	-40	2.772	132	12.721	105,83%	741
	Total Pembiayaan	175.227	201.982	202.425	10.494	7.868	-2.626	4.608	442	27.197	7.426	214.357	94,43%	(11.933)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	190	1.320	0,00%	2,09%	14,16%	1.130	1.320	1.320			
	KUR	-	-	-	943	0,00%	0,00%	11,64%	943	943	943			
	Non KUR	-	-	190	377	0,00%	15,42%	30,80%	187	377	377			
3	PWG	-	86	-	980	0,00%	0,00%	2,80%	980	980	894			
	Cilem	-	-	-	733	0,00%	0,00%	6,14%	733	733	733			
	Gadai	-	86	-	246	0,00%	0,00%	1,07%	246	246	160			
4	CFG	2.296	3.915	3.664	6.522	1,59%	2,31%	4,13%	2.858	4.226	2.607			
	CF 1	66	54	33	1.052	0,77%	0,28%	9,11%	1.019	986	998			
	Total Griya	66	54	33	893	0,86%	0,31%	8,48%	860	826	838			
	Oto	-	-	-	160	0,00%	0,00%	15,61%	160	160	160			
	CF 2	2.230	3.861	3.631	5.470	1,64%	2,47%	3,73%	1.839	3.240	1.609			
	Mitraguna & Others	2.230	3.861	3.631	5.132	1,78%	2,72%	3,86%	1.501	2.903	1.272			
	Pensiun	-	-	-	337	0,00%	0,00%	2,51%	337	337	337			
	Total Pembiayaan	2.296	4.001	3.853	8.821	1,31%	1,91%	4,36%	4.968	6.525	4.820	1,65%	62,22%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.933	3.440	3.494	2,86%	2,17%	2,21%	54	(626)	(439)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	3,00%	2,34%	2,39%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,63%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,73%	54	(626)	(439)	5,80%	-235,85%	4,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	434	435	(151)	1	5	1,21%	(1.651)	-79,15%	2.964	14,68%	(2.529)
2	Tabungan	37.117	39.166	37.140	37.380	1.229	239	(1.786)	-4,56%	263	0,71%	42.245	88,48%	(4.865)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	50.123	50.364	1.082	241	(1.779)	-3,41%	421	0,84%	56.019	89,91%	(5.655)
	CASA	39.204	39.595	37.574	37.815	1.078	241	(1.781)	-4,50%	(1.389)	-3,54%	45.208	83,65%	(7.394)
	(%) CASA	78,50%	75,94%	74,96%	75,08%									
	FDR	145,08%	121,45%	125,36%	124,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	444	444	0	(39)	-8,12%	(137)	-23,61%	-	0,00%	444	
2	Giro ISE	1	1	1	1	0	(0)	-0,89%	0	12,69%		0,00%	1	
3	Tabungan ISE	580	482	443	443	0	(39)	-8,14%	(137)	-23,67%		0,00%	443	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	61	64	64	64	0	0	0,00%	3	4,92%		0,00%	64	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.163	206	368	162	88	288	1.928	79	2.623	120,59%	540
	Cilem	1.235	2.874	3.163	206	368	162	88	288	1.928	79	2.623	120,59%	540
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.671	420	503	83	48	-783	-11.551	1.286	64.465	92,56%	(4.794)
	CF 1	464	412	633	-	223	223	-2	221	169	2	458	138,32%	175
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
	• Total Non Program	301	272	272	-	-	0	-3	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	360	-	223	223	-2	221	198	2	163	221,57%	198
	CF 2	70.758	60.041	59.038	420	280	-140	51	-1.004	-11.720	1.284	64.007	92,24%	(4.969)
	Mitraguna & Others	66.540	55.435	54.584	420	280	-140	87	-851	-11.956	1.131	57.104	95,59%	(2.520)
	Pensiun	4.218	4.607	4.454	-	-	0	-36	-153	236	153	6.903	64,51%	(2.450)
	Total Pembiayaan	72.457	63.328	62.834	626	871	245	137	-494	-9.623	1.365	67.087	93,66%	(4.254)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	3.499	4,24%	3,87%	5,86%	1.162	476	1.084			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.416	2.337	3.499	4,27%	3,89%	5,93%	1.162	476	1.084			
	Mitraguna & Others	2.931	2.416	2.337	3.499	4,41%	4,22%	6,41%	1.162	568	1.084			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.416	2.337	3.499	4,17%	3,69%	5,57%	1.162	476	1.084	0,00%	100,00%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	3.961	4.188	3.943	17,29%	6,93%	6,61%	(245)	(8.370)	(18)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	3.961	4.188	3.943	17,40%	6,98%	6,68%	(245)	(8.370)	(18)			
	Mitraguna & Others	11.834	3.785	4.013	3.769	17,79%	7,24%	6,90%	(244)	(8.065)	(16)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.943	16,99%	6,61%	6,28%	(245)	(8.370)	(18)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	180.268	166.474	(3.738)	(13.794)	140.282	535,59%	107.312	181,38%	68.641	242,53%	97.833
2	Tabungan	111.248	118.802	119.056	120.159	2.322	1.104	1.358	1,14%	8.911	8,01%	123.928	96,96%	(3.769)
3	Deposito	16.666	19.370	20.213	20.224	97	11	854	4,41%	3.557	21,35%	17.858	113,25%	2.366
	Total	187.077	164.364	319.537	306.857	(1.320)	(12.680)	142.493	86,69%	119.780	64,03%	210.427	145,83%	96.430
	CASA	170.411	144.994	299.324	286.634	(1.416)	(12.691)	141.639	97,69%	116.223	68,20%	192.569	148,85%	94.064
	(%) CASA	91,09%	88,22%	93,67%	93,41%									
	FDR	105,51%	131,77%	69,53%	72,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.810	3.243	3.226		(17)	416	14,81%	(594)	-15,55%	-	0,00%	3.226
2	Giro ISE	954	1.173	1.691	1.667		(24)	494	42,08%	713	74,75%		0,00%	1.667
3	Tabungan ISE	2.866	1.636	1.552	1.559		7	(78)	-4,75%	(1.307)	-45,62%		0,00%	1.559
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	127	127		0	1	0,79%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	• Local Champion	3.301	3.243	2.689	-	-	0	733	-554	-612	554	3.301	81,46%	(612)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.729	1.120	1.460	340	-162	-61	3.632	1.521	51.469	96,62%	(1.740)
	KUR	42.963	47.332	47.364	1.120	1.460	340	-42	31	4.401	1.429	48.188	98,29%	(824)
	Non KUR	3.135	2.458	2.365	-	-	0	-120	-92	-769	92	3.281	72,10%	(916)
3	PWG	20.876	31.646	34.271	9.066	7.639	-1.426	1.812	2.626	13.396	5.014	35.758	95,84%	(1.486)
	Cilem	7.514	12.700	14.516	1.213	2.357	1.145	479	1.816	7.001	541	17.033	85,22%	(2.517)
	Gadai	13.361	18.946	19.756	7.853	5.282	-2.571	1.334	809	6.394	4.473	18.725	105,50%	1.031
4	CFG	127.111	131.908	135.486	4.443	4.416	-27	-1.214	3.579	8.375	837	140.053	96,74%	(4.567)
	CF 1	49.510	49.727	50.323	2.743	1.018	-1.725	-17	596	814	422	51.150	98,38%	(827)
	Total Griya	39.898	39.179	39.337	2.358	304	-2.054	0	158	-562	146	40.753	96,52%	(1.417)
	• Total Non Program	39.898	39.179	39.337	2.358	304	-2.054	420	158	-562	146	40.753	96,52%	(1.417)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	10.987	385	714	329	-17	438	1.375	276	10.397	105,67%	590
	CF 2	77.602	82.181	85.163	1.700	3.398	1.698	-1.198	2.983	7.562	415	88.903	95,79%	(3.740)
	Mitraguna & Others	75.812	80.105	83.108	1.700	3.398	1.698	-1.417	3.003	7.296	395	86.628	95,94%	(3.520)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	222.176	14.628	13.515	-1.113	1.169	5.589	24.791	7.926	230.580	96,36%	(8.404)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	444	548	5.713	0,27%	1,10%	11,49%	5.165	5.589	5.269			
	KUR	68	332	433	5.260	0,16%	0,92%	11,10%	4.826	5.192	4.928			
	Non KUR	56	112	115	453	1,79%	4,67%	19,15%	338	397	341			
3	PWG	-	-	-	882	0,00%	0,00%	2,57%	882	882	882			
	Cilem	-	-	-	612	0,00%	0,00%	4,22%	612	612	612			
	Gadai	-	-	-	270	0,00%	0,00%	1,37%	270	270	270			
4	CFG	2.018	3.874	4.027	2.258	1,59%	3,05%	1,67%	(1.769)	240	(1.617)			
	CF 1	1.770	1.943	1.931	1.187	3,58%	3,88%	2,36%	(744)	(583)	(756)			
	Total Griya	1.463	1.943	1.931	394	3,67%	4,93%	1,00%	(1.537)	(1.070)	(1.549)			
	Oto	307	-	-	793	3,19%	0,00%	7,22%	793	486	793			
	CF 2	248	1.932	2.096	1.071	0,32%	2,55%	1,26%	(1.025)	823	(861)			
	Mitraguna & Others	248	1.932	2.096	1.071	0,33%	2,62%	1,29%	(1.025)	823	(861)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	8.852	1,09%	2,11%	3,98%	4.277	6.710	4.534	0,35%	91,18%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	55,79%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	55,79%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	433	1,07%	0,52%	0,87%	174	(60)	(128)			
	KUR	115	465	169	346	0,27%	0,36%	0,73%	177	231	(119)			
	Non KUR	378	97	91	87	12,06%	3,68%	3,70%	(3)	(291)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	941	0,26%	0,71%	0,69%	6	605	(1.433)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	851	0,05%	1,03%	1,00%	6	812	6			
	Mitraguna & Others	39	845	845	851	0,05%	1,05%	1,02%	6	812	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	2.874	0,42%	1,24%	1,29%	179	2.045	(1.561)	0,25%	80,82%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	5.080	6.546	(2.965)	1.466	5.155	370,47%	4.619	239,68%	10.667	61,37%	(4.120)
2	Tabungan	70.495	82.378	78.530	79.424	2.277	894	(2.955)	-3,59%	8.928	12,66%	84.695	93,78%	(5.272)
3	Deposito	64.264	93.395	92.699	92.699	(11)	0	(697)	-0,75%	28.435	44,25%	65.138	142,31%	27.561
	Total	136.686	177.165	176.309	178.669	(699)	2.360	1.504	0,85%	41.982	30,71%	160.500	111,32%	18.169
	CASA	72.423	83.770	83.610	85.970	(688)	2.360	2.200	2,63%	13.547	18,71%	95.362	90,15%	(9.392)
	(%) CASA	52,98%	47,28%	47,42%	48,12%									
	FDR	94,77%	84,93%	85,86%	84,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	4.131	4.133	2	588	16,58%	2.811	212,63%	-	0,00%	4.133	
2	Giro ISE	771	627	638	638	0	11	1,79%	(133)	-17,26%		0,00%	638	
3	Tabungan ISE	551	2.919	3.493	3.495	2	576	19,75%	2.944	534,24%		0,00%	3.495	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	78	78	78	0	0	0,00%	13	20,00%		0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	35.311	35.078	655	535	-120	674	-233	3.319	768	36.518	96,06%	(1.440)
	KUR	29.577	32.881	32.601	655	460	-195	745	-280	3.023	740	34.124	95,54%	(1.523)
	Non KUR	2.181	2.430	2.477	-	75	75	-72	47	296	28	2.395	103,44%	82
3	PWG	6.201	8.941	9.162	680	534	-146	-29	221	2.960	314	13.514	67,79%	(4.353)
	Cilem	6.201	8.941	9.162	680	534	-146	-29	221	2.960	314	13.514	67,79%	(4.353)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	107.132	2.235	2.234	-1	1.471	917	15.550	1.317	102.219	104,81%	4.913
	CF 1	23.474	29.546	30.102	350	784	434	-229	556	6.628	229	26.487	113,65%	3.615
	Total Griya	17.263	19.997	20.232	350	318	-33	0	235	2.969	83	18.293	110,60%	1.939
	• Total Non Program	17.263	19.997	20.232	350	318	-33	172	235	2.969	83	18.293	110,60%	1.939
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.870	-	467	467	-229	321	3.659	146	8.195	120,45%	1.676
	CF 2	68.107	76.668	77.030	1.885	1.450	-435	1.700	362	8.923	1.088	75.731	101,71%	1.298
	Mitraguna & Others	64.272	72.869	73.258	1.885	1.450	-435	1.727	389	8.987	1.061	71.706	102,17%	1.553
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	151.371	3.570	3.303	-267	2.115	905	21.830	2.399	152.251	99,42%	(880)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	3	43	2.681	0,01%	0,12%	7,64%	2.638	2.676	2.677			
	KUR	-	3	43	2.387	0,00%	0,13%	7,32%	2.344	2.387	2.383			
	Non KUR	4	-	-	294	0,19%	0,00%	11,87%	294	290	294			
3	PWG	48	-	-	302	0,78%	0,00%	3,30%	302	254	302			
	Cilem	48	-	-	302	0,78%	0,00%	3,30%	302	254	302			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	3.089	0,60%	1,34%	2,88%	1.667	2.541	1.658			
	CF 1	172	1.127	1.125	2.559	0,73%	3,81%	8,50%	1.434	2.387	1.432			
	Total Griya	-	1.127	1.125	1.332	0,00%	5,62%	6,58%	207	1.332	205			
	Oto	172	-	-	1.227	2,76%	0,00%	12,43%	1.227	1.056	1.227			
	CF 2	375	304	297	530	0,55%	0,39%	0,69%	233	154	226			
	Mitraguna & Others	375	304	297	530	0,58%	0,41%	0,72%	233	154	226			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.071	0,46%	0,97%	4,01%	4.607	5.472	4.638	0,78%	80,53%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,68%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	2,06%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,19%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,20%	(35)	(139)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0,44%	0,47%	0,44%	(35)	101	(0)	0,38%	14,50%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	3.996	4.390	208	394	(2.135)	-32,72%	85	1,96%	13.353	32,88%	(8.963)
2	Tabungan	84.533	89.368	84.985	85.567	3.040	582	(3.801)	-4,25%	1.034	1,22%	97.545	87,72%	(11.978)
3	Deposito	19.903	26.834	27.844	28.044	(1.780)	200	1.210	4,51%	8.141	40,91%	20.584	136,24%	7.460
	Total	108.741	122.727	116.825	118.001	1.468	1.176	(4.726)	-3,85%	9.260	8,52%	131.482	89,75%	(13.481)
	CASA	88.838	95.893	88.980	89.957	3.248	976	(5.936)	-6,19%	1.118	1,26%	110.898	81,12%	(20.942)
	(%) CASA	81,70%	78,14%	76,17%	76,23%									
	FDR	78,57%	82,58%	87,61%	86,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	4.128	4.141		13	799	23,90%	226	5,76%	-	0,00%	4.141
2	Giro ISE	3.001	2.348	3.175	3.187		12	839	35,75%	187	6,22%	-	0,00%	3.187
3	Tabungan ISE	915	995	953	954		1	(41)	-4,09%	39	4,26%	-	0,00%	954
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	4.667	-	870	870	197	793	1.598	77	7.157	65,20%	(2.491)
	KUR	2.657	3.623	4.435	-	870	870	202	812	1.778	58	6.507	68,16%	(2.071)
	Non KUR	412	251	232	-	-	0	-5	-19	-180	19	651	35,59%	(419)
3	PWG	13.521	18.803	18.896	4.258	2.724	-1.534	156	93	5.375	2.630	27.081	69,78%	(8.184)
	Cilem	6.370	9.288	9.419	466	699	233	-345	131	3.048	568	16.556	56,89%	(7.137)
	Gadai	7.151	9.515	9.478	3.792	2.025	-1.768	500	-38	2.327	2.062	10.525	90,05%	(1.047)
4	CFG	68.150	78.677	78.788	1.629	1.306	-323	656	111	10.639	1.195	87.246	90,31%	(8.458)
	CF 1	32.030	33.916	33.304	-	-	0	-243	-612	1.274	612	33.647	98,98%	(343)
	Total Griya	25.555	26.419	26.076	-	-	0	0	-343	521	343	25.628	101,75%	448
	• Total Non Program	25.555	26.419	26.076	-	-	0	-217	-343	521	343	25.628	101,75%	448
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.228	-	-	0	-243	-269	753	269	8.019	90,13%	(791)
	CF 2	36.119	44.761	45.485	1.629	1.306	-323	898	723	9.365	583	53.599	84,86%	(8.115)
	Mitraguna & Others	32.486	41.386	42.143	1.469	1.306	-163	845	756	9.656	550	49.893	84,47%	(7.751)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,18%	(364)
	Total Pembiayaan	85.434	101.353	102.351	5.886	4.900	-987	1.008	998	16.917	3.902	122.179	83,77%	(19.827)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	33	100	138	0,00%	2,57%	2,95%	38	138	105			
	KUR	-	33	100	138	0,00%	2,75%	3,11%	38	138	105			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	476	0,00%	0,00%	2,52%	476	476	476			
	Cilem	-	-	-	248	0,00%	0,00%	2,64%	248	248	248			
	Gadai	-	-	-	228	0,00%	0,00%	2,40%	228	228	228			
4	CFG	1.050	644	794	1.716	1,54%	1,01%	2,18%	923	666	1.072			
	CF 1	1.050	520	669	1.098	3,28%	1,97%	3,30%	429	48	578			
	Total Griya	697	520	669	545	2,73%	2,53%	2,09%	(123)	(151)	25			
	Oto	353	-	-	553	5,46%	0,00%	7,65%	553	199	553			
	CF 2	-	124	125	618	0,00%	0,28%	1,36%	493	618	495			
	Mitraguna & Others	-	124	125	487	0,00%	0,30%	1,16%	362	487	364			
	Pensiun	-	-	-	131	0,00%	0,00%	3,92%	131	131	131			
	Total Pembiayaan	1.050	677	893	2.330	1,23%	0,88%	2,28%	1.437	1.280	1.653	1,39%	39,09%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	71	4,32%	2,23%	1,53%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	30,84%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	902	893	1.102	0,49%	1,13%	1,40%	210	765	200			
	CF 1	337	70	67	277	1,05%	0,20%	0,83%	210	(60)	207			
	Total Griya	189	70	67	277	0,74%	0,26%	1,06%	210	88	207			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,81%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,96%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	1.173	1,36%	0,97%	1,15%	195	10	185	4,03%	-251,40%	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	12.532	12.743	(89)	211	3.383	36,15%	5.062	65,91%	16.238	78,48%	(3.495)
2	Tabungan	96.197	116.467	114.883	116.730	(1.379)	1.847	263	0,23%	20.533	21,34%	111.265	104,91%	5.465
3	Deposito	50.701	45.950	45.151	45.151	614	0	(799)	-1,74%	(5.550)	-10,95%	51.587	87,52%	(6.436)
	Total	154.579	171.777	172.566	174.624	(855)	2.058	2.847	1,66%	20.045	12,97%	179.091	97,51%	(4.466)
	CASA	103.878	125.827	127.415	129.473	(1.468)	2.058	3.646	2,90%	25.595	24,64%	127.503	101,54%	1.970
	(%) CASA	67,20%	73,25%	73,84%	74,14%									
	FDR	122,53%	118,32%	118,25%	116,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.077	4.080		3	23	0,57%	142	3,60%	-	0,00%	4.080
2	Giro ISE	1.498	2.633	2.549	2.551		2	(82)	-3,10%	1.053	70,27%		0,00%	2.551
3	Tabungan ISE	2.310	1.294	1.398	1.399		1	105	8,09%	(911)	-39,45%		0,00%	1.399
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.888	36.187	1.700	1.300	-400	73	299	1.767	1.001	38.497	94,00%	(2.311)
	KUR	32.500	34.255	34.672	1.700	1.300	-400	245	417	2.172	883	36.366	95,34%	(1.694)
	Non KUR	1.920	1.633	1.515	-	-	0	-172	-118	-405	118	2.131	71,08%	(616)
3	PWG	17.830	30.105	31.437	9.775	6.153	-3.622	2.493	1.333	13.607	4.821	31.298	100,44%	139
	Cilem	5.164	10.604	11.440	1.753	1.428	-324	1.032	836	6.276	593	13.667	83,70%	(2.227)
	Gadai	12.666	19.501	19.998	8.022	4.725	-3.297	1.461	497	7.332	4.228	17.632	113,42%	2.366
4	CFG	137.158	137.253	136.438	706	1.585	879	-499	-815	-719	2.400	146.832	92,92%	(10.394)
	CF 1	38.164	40.292	39.466	446	-	-446	-181	-826	1.302	826	39.270	100,50%	196
	Total Griya	33.008	34.228	33.771	446	-	-446	0	-457	763	457	32.691	103,31%	1.081
	• Total Non Program	33.008	34.228	33.771	446	-	-446	127	-457	763	457	32.691	103,31%	1.081
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.695	-	-	0	-181	-369	539	369	6.579	86,55%	(885)
	CF 2	98.994	96.961	96.972	260	1.585	1.325	-318	11	-2.021	1.574	107.562	90,15%	(10.590)
	Mitraguna & Others	71.310	70.983	71.201	30	1.485	1.455	-155	218	-110	1.267	81.314	87,56%	(10.113)
	Pensiun	27.683	25.978	25.772	230	100	-130	-163	-207	-1.912	307	26.248	98,18%	(477)
	Total Pembiayaan	189.407	203.246	204.062	12.181	9.038	-3.143	2.067	817	14.655	8.221	216.628	94,20%	(12.566)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	721	634	2.681	0,69%	1,77%	7,41%	2.048	2.443	1.961			
	KUR	105	543	522	2.534	0,32%	1,53%	7,31%	2.012	2.429	1.991			
	Non KUR	133	177	111	147	6,92%	6,81%	9,69%	36	14	(31)			
3	PWG	-	-	-	548	0,00%	0,00%	1,74%	548	548	548			
	Cilem	-	-	-	341	0,00%	0,00%	2,98%	341	341	341			
	Gadai	-	-	-	207	0,00%	0,00%	1,03%	207	207	207			
4	CFG	1.146	1.668	999	4.618	0,84%	0,73%	3,38%	3.619	3.472	2.951			
	CF 1	198	738	258	1.016	0,52%	0,64%	2,57%	758	817	278			
	Total Griya	73	609	-	645	0,22%	0,00%	1,91%	645	571	36			
	Oto	125	129	258	371	2,42%	4,26%	6,52%	113	246	242			
	CF 2	948	929	741	3.603	0,96%	0,76%	3,72%	2.861	2.655	2.673			
	Mitraguna & Others	799	691	690	2.638	1,12%	0,97%	3,71%	1.948	1.839	1.947			
	Pensiun	149	238	51	964	0,54%	0,20%	3,74%	913	815	726			
	Total Pembiayaan	1.384	2.388	1.633	7.848	0,73%	0,80%	3,85%	6.214	6.464	5.459	1,90%	50,59%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	379	318	314	1,39%	0,88%	0,87%	(4)	(164)	(66)			
	KUR	477	248	186	183	1,47%	0,54%	0,53%	(3)	(295)	(65)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,64%	(1)	131	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.320	2.648	2.444	3,20%	1,93%	1,79%	(205)	(1.950)	124			
	CF 1	1.329	1.891	1.891	1.589	3,48%	4,69%	4,03%	(302)	260	(302)			
	Total Griya	1.025	1.659	1.659	1.357	3,10%	4,85%	4,02%	(302)	332	(302)			
	Oto	305	232	232	232	5,91%	3,83%	4,08%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,88%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,75%	97	(2.430)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	2.757	2,57%	1,46%	1,35%	(209)	(2.114)	58	1,32%	2,43%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	10.791	19.533	1.795	8.741	4.576	30,60%	6.737	52,65%	25.453	76,74%	(5.920)
2	Tabungan	133.664	151.079	145.186	145.839	2.349	653	(5.240)	-3,47%	12.175	9,11%	153.100	95,26%	(7.261)
3	Deposito	120.976	138.301	138.274	138.447	(1.570)	174	146	0,11%	17.472	14,44%	122.651	112,88%	15.796
	Total	267.435	304.336	294.251	303.819	2.574	9.568	(517)	-0,17%	36.384	13,60%	301.204	100,87%	2.616
	CASA	146.460	166.035	155.977	165.372	4.144	9.394	(664)	-0,40%	18.912	12,91%	178.552	92,62%	(13.181)
	(%) CASA	54,76%	54,56%	53,01%	54,43%									
	FDR	60,13%	60,32%	62,02%	60,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.588	4.587		(1)	453	10,97%	1.005	28,07%	-	0,00%	4.587
2	Giro ISE	1.025	1.271	1.855	1.854		(1)	583	45,82%	829	80,91%		0,00%	1.854
3	Tabungan ISE	2.557	2.862	2.733	2.733		(0)	(129)	-4,51%	176	6,89%		0,00%	2.733
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	226	228	228		0	2	0,88%	15	7,04%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.794	38.818	1.060	1.310	250	-288	23	-1.835	1.287	44.009	88,20%	(5.192)
	KUR	37.299	36.721	36.738	900	1.260	360	-364	16	-561	1.244	40.604	90,48%	(3.866)
	Non KUR	3.353	2.073	2.080	160	50	-110	76	7	-1.273	43	3.405	61,08%	(1.325)
3	PWG	6.039	13.363	14.029	1.202	1.168	-34	576	666	7.991	502	14.444	97,13%	(414)
	Cilem	6.039	13.363	14.029	1.202	1.168	-34	576	666	7.991	502	14.444	97,13%	(414)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	129.645	2.767	2.150	-617	1.385	-1.775	15.537	3.925	123.218	105,22%	6.427
	CF 1	24.580	27.681	27.420	521	500	-21	30	-261	2.840	761	27.949	98,11%	(529)
	Total Griya	19.863	21.337	21.429	318	500	182	0	92	1.567	408	21.467	99,82%	(38)
1	• Total Non Program	19.863	21.337	21.429	318	500	182	305	92	1.567	408	21.467	99,82%	(38)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	5.991	203	-	-203	30	-353	1.273	353	6.482	92,43%	(490)
	CF 2	89.528	103.738	102.224	2.246	1.650	-596	1.355	-1.514	12.697	3.164	95.269	107,30%	6.956
	Mitraguna & Others	89.444	103.126	101.617	2.076	1.650	-426	1.153	-1.509	12.173	3.159	94.502	107,53%	7.115
	Pensiun	84	612	608	170	-	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.492	5.029	4.628	-401	1.672	-1.085	21.693	5.713	181.671	100,45%	821

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.028	797	5.040	2,64%	2,05%	12,98%	4.243	3.968	4.011			
	KUR	877	947	705	4.827	2,35%	1,92%	13,14%	4.121	3.949	3.879			
	Non KUR	194	81	92	213	5,80%	4,42%	10,25%	121	19	132			
3	PWG	-	-	-	676	0,00%	0,00%	4,82%	676	676	676			
	Cilem	-	-	-	676	0,00%	0,00%	4,82%	676	676	676			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	3.334	0,69%	0,12%	2,57%	3.173	2.542	2.992			
	CF 1	630	216	38	1.297	2,56%	0,14%	4,73%	1.258	667	1.080			
	Total Griya	568	175	-	631	2,86%	0,00%	2,94%	631	62	455			
	Oto	61	41	38	666	1,30%	0,60%	11,11%	627	604	625			
	CF 2	162	126	123	2.038	0,18%	0,12%	1,99%	1.915	1.876	1.911			
	Mitraguna & Others	162	126	123	2.038	0,18%	0,12%	2,01%	1.915	1.876	1.911			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	9.050	1,16%	0,52%	4,96%	8.093	7.187	7.680	0,41%	91,76%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.423	1.625	1.801	2,29%	4,19%	4,64%	176	871	378			
	KUR	399	1.226	1.431	1.610	1,07%	3,90%	4,38%	179	1.211	383			
	Non KUR	532	197	194	191	15,87%	9,34%	9,21%	(2)	(341)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	700	695	640	0,35%	0,53%	0,49%	(55)	239	(60)			
	CF 1	315	623	619	564	1,28%	2,24%	2,06%	(55)	249	(58)			
	Total Griya	179	623	619	564	0,90%	2,90%	2,63%	(55)	385	(58)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.442	0,83%	1,26%	1,34%	122	1.110	318	0,44%	67,48%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.171	66.710	15.451	1.539	1.855	2,86%	27.527	70,25%	50.617	131,79%	16.093
2	Tabungan	123.525	146.373	143.885	144.151	2.331	267	(2.222)	-1,52%	20.627	16,70%	141.561	101,83%	2.590
3	Deposito	68.863	124.306	124.086	124.076	(6.480)	(10)	(230)	-0,18%	55.213	80,18%	70.099	177,00%	53.977
	Total	231.570	335.534	333.142	334.938	11.302	1.796	(596)	-0,18%	103.367	44,64%	262.278	127,70%	72.660
	CASA	162.707	211.228	209.056	210.862	17.782	1.805	(366)	-0,17%	48.154	29,60%	192.178	109,72%	18.683
	(%) CASA	70,26%	62,95%	62,75%	62,96%									
	FDR	34,66%	30,51%	31,12%	30,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.426	7.438		12	729	10,87%	1.547	26,26%	-	0,00%	7.438
2	Giro ISE	3.773	3.799	4.430	4.441		11	642	16,90%	668	17,70%		0,00%	4.441
3	Tabungan ISE	2.118	2.910	2.996	2.997		1	87	3,00%	879	41,50%		0,00%	2.997
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	125	126	126		0	1	0,80%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.591	10.543	651	559	-92	-241	-48	3.693	607	13.211	79,80%	(2.669)
	Cilem	6.849	10.591	10.543	651	559	-92	-241	-48	3.693	607	13.211	79,80%	(2.669)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	93.120	2.160	2.311	151	628	1.347	19.701	964	96.758	96,24%	(3.637)
	CF 1	59.117	72.436	73.179	1.620	1.476	-144	391	744	14.063	733	67.903	107,77%	5.276
	Total Griya	51.507	63.844	64.501	1.023	1.159	135	0	657	12.994	502	59.124	109,09%	5.377
	• Total Non Program	49.547	62.004	62.671	1.023	1.159	135	1.421	667	13.124	492	51.948	120,64%	10.723
	• Program	1.960	1.839	1.830	-	-	0	-13	-9	-130	9	7.176	25,50%	(5.346)
	Oto	7.609	8.592	8.678	597	317	-280	391	86	1.069	231	8.779	98,85%	(101)
	CF 2	14.303	19.337	19.941	540	835	295	236	604	5.638	231	28.854	69,11%	(8.913)
	Mitraguna & Others	14.303	19.326	19.929	540	835	295	236	604	5.627	231	28.572	69,75%	(8.643)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	103.663	2.811	2.870	59	387	1.299	23.394	1.571	109.969	94,27%	(6.306)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	-	-	-	154	0,00%	0,00%	1,46%	154	154	154			
	Cilem	-	-	-	154	0,00%	0,00%	1,46%	154	154	154			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.289	0,88%	3,02%	3,53%	521	2.639	211			
	CF 1	650	3.077	2.768	3.031	1,10%	3,82%	4,14%	264	2.382	(46)			
	Total Griya	404	2.891	2.588	2.467	0,79%	4,05%	3,82%	(121)	2.062	(424)			
	Oto	245	187	180	564	3,22%	2,09%	6,50%	385	319	378			
	CF 2	-	-	-	257	0,00%	0,00%	1,29%	257	257	257			
	Mitraguna & Others	-	-	-	257	0,00%	0,00%	1,29%	257	257	257			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	3.442	0,81%	2,70%	3,32%	675	2.793	365	1,89%	43,01%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	534	534	1,09%	0,58%	0,57%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,68%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,77%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,52%	-	(266)	(1)	0,90%	-74,81%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	7.086	7.832	(1.468)	746	518	7,08%	(1.001)	-11,33%	19.113	40,98%	(11.281)
2	Tabungan	83.648	76.820	71.658	73.172	4.625	1.514	(3.648)	-4,75%	(10.476)	-12,52%	96.984	75,45%	(23.813)
3	Deposito	21.297	29.103	24.152	24.152	(7)	(0)	(4.952)	-17,01%	2.855	13,41%	21.662	111,50%	2.490
	Total	113.778	113.238	102.896	105.156	3.150	2.260	(8.082)	-7,14%	(8.622)	-7,58%	137.759	76,33%	(32.603)
	CASA	92.481	84.134	78.744	81.004	3.157	2.260	(3.130)	-3,72%	(11.477)	-12,41%	116.098	69,77%	(35.094)
	(%) CASA	81,28%	74,30%	76,53%	77,03%									
	FDR	151,33%	174,69%	193,29%	189,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	4.418	4.497		80	(1.045)	-18,86%	1.082	31,69%	-	0,00%	4.497
2	Giro ISE	1.685	2.124	2.033	2.094		61	(30)	-1,43%	409	24,24%		0,00%	2.094
3	Tabungan ISE	1.730	3.419	2.385	2.404		18	(1.015)	-29,69%	674	38,95%		0,00%	2.404
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.605	11.365	90	-	-90	-468	-240	-4.135	240	17.616	64,52%	(6.251)
	KUR	13.526	8.643	8.428	30	-	-30	-544	-215	-5.098	215	15.580	54,09%	(7.152)
	Non KUR	1.974	2.963	2.937	60	-	-60	76	-25	963	25	2.036	144,26%	901
3	PWG	14.491	22.837	23.529	5.037	3.121	-1.916	1.063	693	9.039	2.428	29.753	79,08%	(6.224)
	Cilem	6.823	11.029	11.291	958	802	-156	322	262	4.468	540	17.530	64,41%	(6.239)
	Gadai	7.668	11.808	12.238	4.079	2.319	-1.760	741	430	4.570	1.888	12.223	100,12%	15
4	CFG	142.193	163.370	163.994	5.451	4.345	-1.106	5.097	624	21.801	3.721	153.159	107,07%	10.835
	CF 1	6.747	8.753	8.842	-	188	188	-111	88	2.094	99	8.711	101,50%	131
	Total Griya	3.465	5.226	5.207	-	-	0	0	-19	1.742	19	4.778	108,99%	429
	• Total Non Program	3.465	5.226	5.207	-	-	0	-41	-19	1.742	19	4.778	108,99%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.634	-	188	188	-111	107	352	81	3.933	92,41%	(298)
	CF 2	135.445	154.617	155.153	5.451	4.157	-1.294	5.209	536	19.707	3.621	144.449	107,41%	10.704
	Mitraguna & Others	125.884	145.797	146.424	5.451	4.157	-1.294	5.201	627	20.540	3.530	134.106	109,18%	12.318
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	Total Pembiayaan	172.184	197.812	198.889	10.578	7.466	-3.112	5.693	1.076	26.705	6.389	200.528	99,18%	(1.640)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	3.270	8,85%	10,18%	28,77%	2.088	1.898	1.660			
	KUR	1.295	1.152	819	2.285	9,57%	9,47%	27,12%	1.466	990	1.134			
	Non KUR	77	458	363	985	3,89%	12,25%	33,52%	622	908	526			
3	PWG	-	-	-	1.042	0,00%	0,00%	4,43%	1.042	1.042	1.042			
	Cilem	-	-	-	499	0,00%	0,00%	4,42%	499	499	499			
	Gadai	-	-	-	543	0,00%	0,00%	4,43%	543	543	543			
4	CFG	6	577	-	1.596	0,00%	0,00%	0,97%	1.596	1.590	1.020			
	CF 1	-	-	-	297	0,00%	0,00%	3,36%	297	297	297			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	297	0,00%	0,00%	8,18%	297	297	297			
	CF 2	6	577	-	1.299	0,00%	0,00%	0,84%	1.299	1.293	723			
	Mitraguna & Others	-	577	-	1.299	0,00%	0,00%	0,89%	1.299	1.299	723			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	5.908	0,80%	0,60%	2,97%	4.726	4.530	3.721	0,00%	100,00%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	865	858	1.122	3,76%	7,39%	9,87%	264	539	257			
	KUR	557	844	837	904	4,11%	9,68%	10,72%	67	347	60			
	Non KUR	26	21	21	218	1,32%	0,72%	7,42%	197	192	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	947	945	941	0,27%	0,58%	0,57%	(4)	553	(6)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	947	945	941	0,29%	0,61%	0,61%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,64%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	2.063	0,56%	0,91%	1,04%	260	1.092	251	0,11%	89,21%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	2.516	1.813	65	(702)	871	92,44%	941	107,80%	1.573	115,25%	240
2	Tabungan	63.525	62.562	64.290	65.249	2.737	959	2.687	4,29%	1.724	2,71%	70.512	92,54%	(5.263)
3	Deposito	5.722	7.427	7.087	7.222	(34)	135	(205)	-2,76%	1.499	26,20%	5.934	121,70%	1.288
	Total	70.120	70.931	73.893	74.284	2.768	391	3.352	4,73%	4.164	5,94%	78.019	95,21%	(3.735)
	CASA	64.398	63.504	66.805	67.062	2.802	257	3.558	5,60%	2.664	4,14%	72.085	93,03%	(5.023)
	(%) CASA	91,84%	89,53%	90,41%	90,28%									
	FDR	73,73%	89,64%	86,87%	86,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.885	3.892		6	462	13,47%	404	11,60%	-	0,00%	3.892
2	Giro ISE	561	443	445	445		0	2	0,46%	(116)	-20,66%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.440	3.447		6	460	15,40%	520	17,78%		0,00%	3.447
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.934	5.210	418	392	-26	58	276	2.627	116	5.332	97,72%	(122)
	Cilem	2.583	4.934	5.210	418	392	-26	58	276	2.627	116	5.332	97,72%	(122)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.982	1.470	960	-510	1.830	331	9.866	629	58.362	101,06%	620
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	58.651	58.982	1.470	960	-510	1.830	331	9.866	629	58.362	101,06%	620
	Mitraguna & Others	45.066	54.231	54.603	1.260	960	-300	1.663	372	9.537	588	51.071	106,92%	3.532
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	64.192	1.888	1.352	-536	1.887	608	12.493	744	63.694	100,78%	498

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	91	0,00%	0,00%	1,74%	91	91	91			
	Cilem	-	-	-	91	0,00%	0,00%	1,74%	91	91	91			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	222	0,00%	0,00%	0,38%	222	222	222			
	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	-	-	-	222	0,00%	0,00%	0,38%	222	222	222			
	Mitraguna & Others	-	-	-	222	0,00%	0,00%	0,41%	222	222	222			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	313	0,00%	0,00%	0,49%	313	313	313	2,91%	-497,16%	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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	209	208	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	209	208	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	Mitraguna & Others	220	209	208	206	0,49%	0,38%	0,38%	(1)	(14)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	206	0,43%	0,33%	0,32%	(1)	(14)	(3)	3,78%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	1.773	1.770	(571)	(2)	(191)	-9,75%	(314)	-15,06%	6.160	28,74%	(4.389)
2	Tabungan	153.901	146.675	147.309	146.852	4.387	(458)	176	0,12%	(7.049)	-4,58%	168.902	86,95%	(22.050)
3	Deposito	36.197	29.274	28.570	28.571	(1.612)	0	(704)	-2,40%	(7.626)	-21,07%	37.037	77,14%	(8.467)
	Total	192.181	177.911	177.653	177.192	2.204	(460)	(719)	-0,40%	(14.989)	-7,80%	212.099	83,54%	(34.906)
	CASA	155.985	148.637	149.082	148.622	3.816	(460)	(15)	-0,01%	(7.363)	-4,72%	175.061	84,90%	(26.439)
	(%) CASA	81,17%	83,55%	83,92%	83,88%									
	FDR	138,97%	169,15%	168,35%	168,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	1.763	1.770		7	(376)	-17,54%	1.241	234,62%	-	0,00%	1.770
2	Giro ISE	45	763	539	540		1	(223)	-29,20%	495	1097,44%		0,00%	540
3	Tabungan ISE	484	1.383	1.224	1.230		6	(154)	-11,10%	746	154,14%		0,00%	1.230
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	107	107	107		0	0	0,00%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Local Champion	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.497	370	50	-320	206	-65	1.417	115	8.513	76,32%	(2.016)
	KUR	4.827	6.313	6.225	315	25	-290	152	-88	1.398	113	7.954	78,26%	(1.729)
	Non KUR	254	250	273	55	25	-30	54	23	19	2	559	48,72%	(287)
3	PWG	24.335	48.034	48.514	4.699	2.255	-2.443	895	480	24.179	1.776	41.252	117,60%	7.262
	Cilem	24.335	48.034	48.514	4.699	2.255	-2.443	895	480	24.179	1.776	41.252	117,60%	7.262
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.023	2.300	1.845	-455	1.752	-2.267	6.419	4.112	246.697	98,92%	(2.675)
	CF 1	8.506	8.927	8.827	420	-	-420	-73	-99	321	99	10.129	87,15%	(1.301)
	Total Griya	6.805	6.954	6.906	420	-	-420	0	-48	101	48	7.236	95,44%	(330)
	• Total Non Program	6.655	6.810	6.763	420	-	-420	318	-47	108	47	6.690	101,10%	73
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.922	-	-	0	-73	-52	220	52	2.893	66,43%	(971)
	CF 2	229.097	237.362	235.195	1.880	1.845	-35	1.825	-2.167	6.098	4.012	236.569	99,42%	(1.373)
	Mitraguna & Others	203.836	211.430	209.485	1.780	1.701	-79	2.038	-1.946	5.649	3.647	207.218	101,09%	2.267
	Pensiun	25.262	25.932	25.711	100	144	44	-213	-221	449	365	29.351	87,60%	(3.640)
	Total Pembiayaan	267.076	300.933	299.080	7.369	4.150	-3.218	2.852	-1.853	32.004	6.004	296.519	100,86%	2.560

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	22	752	0,00%	0,33%	11,57%	730	752	752			
	KUR	-	-	22	704	0,00%	0,35%	11,32%	683	704	704			
	Non KUR	-	-	-	47	0,00%	0,00%	17,28%	47	47	47			
3	PWG	-	-	2	303	0,00%	0,00%	0,62%	300	303	303			
	Cilem	-	-	2	303	0,00%	0,00%	0,62%	300	303	303			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	5.754	1,09%	1,51%	2,36%	2.035	3.170	2.331			
	CF 1	819	533	854	1.046	9,63%	9,56%	11,84%	192	227	512			
	Total Griya	819	533	854	607	12,04%	12,28%	8,79%	(247)	(212)	74			
	Oto	-	-	-	439	0,00%	0,00%	22,82%	439	439	439			
	CF 2	1.765	2.890	2.865	4.709	0,77%	1,21%	2,00%	1.843	2.943	1.818			
	Mitraguna & Others	1.765	2.749	2.729	4.369	0,87%	1,29%	2,09%	1.641	2.604	1.620			
	Pensiun	-	141	136	339	0,00%	0,53%	1,32%	203	339	198			
	Total Pembiayaan	2.584	3.424	3.743	6.808	0,97%	1,24%	2,28%	3.066	4.224	3.385	0,58%	74,32%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.535	3.498	3.967	1,42%	1,42%	1,63%	469	597	432			
	CF 1	340	540	364	431	4,00%	4,08%	4,89%	67	91	(108)			
	Total Griya	340	540	364	431	5,00%	5,24%	6,25%	67	91	(108)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.536	1,32%	1,32%	1,50%	402	506	540			
	Mitraguna & Others	2.939	2.995	2.995	3.401	1,44%	1,42%	1,62%	405	462	405			
	Pensiun	90	-	138	135	0,03%	0,05%	0,52%	(3)	45	135			
	Total Pembiayaan	3.370	3.535	3.498	3.967	1,26%	1,16%	1,33%	469	597	432	0,51%	61,84%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,38%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,92%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	515	536	108	20	(1.276)	-70,43%	(60)	-10,04%	9.865	5,43%	(9.330)
2	Tabungan	46.385	47.950	47.158	47.216	2.551	58	(735)	-1,53%	830	1,79%	59.043	79,97%	(11.827)
3	Deposito	18.302	47.011	47.002	47.052	24.713	50	41	0,09%	28.750	157,09%	18.943	248,38%	28.108
	Total	65.283	96.773	94.675	94.803	27.371	128	(1.970)	-2,04%	29.521	45,22%	87.852	107,91%	6.951
	CASA	46.981	49.762	47.673	47.751	2.658	78	(2.011)	-4,04%	770	1,64%	68.908	69,30%	(21.157)
	(%) CASA	71,97%	51,42%	50,35%	50,37%									
	FDR	134,21%	100,81%	104,22%	104,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	1.020	1.025		5	34	3,42%	(373)	-26,70%	-	0,00%	1.025
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	1.019	1.024		5	34	3,42%	(335)	-24,64%		0,00%	1.024
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96		0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.330	16.368	770	570	-200	557	38	930	532	17.933	91,27%	(1.565)
	KUR	14.693	15.812	15.859	770	570	-200	581	47	1.166	523	17.058	92,97%	(1.199)
	Non KUR	745	518	508	-	-	0	-24	-10	-236	10	875	58,13%	(366)
3	PWG	3.211	6.101	6.912	512	973	461	2	812	3.701	161	7.953	86,91%	(1.041)
	Cilem	3.211	6.101	6.912	512	973	461	2	812	3.701	161	7.953	86,91%	(1.041)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.394	960	970	10	-90	267	6.426	702	77.223	97,63%	(1.828)
	CF 1	2.071	11.185	11.935	334	800	465	-22	750	9.864	49	5.308	224,86%	6.628
	Total Griya	1.516	10.178	10.773	334	626	292	0	595	9.257	31	3.948	272,89%	6.825
	• Total Non Program	1.516	4.880	5.148	170	292	122	606	268	3.631	24	3.948	130,40%	1.200
	• Program	-	5.298	5.625	164	334	170	1.060	327	5.625	7	0	0,00%	5.625
	Oto	555	1.007	1.163	-	173	173	-22	155	608	18	1.360	85,47%	(198)
	CF 2	66.897	63.942	63.459	625	170	-455	-68	-483	-3.438	653	71.915	88,24%	(8.456)
	Mitraguna & Others	64.762	61.118	60.662	625	170	-455	47	-456	-4.100	626	68.632	88,39%	(7.970)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-27	662	27	3.283	85,21%	(486)
	Total Pembiayaan	87.617	97.557	98.674	2.242	2.512	271	469	1.117	11.057	1.396	103.108	95,70%	(4.434)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	323	475	1.594	0,98%	2,91%	9,74%	1.119	1.443	1.271			
	KUR	98	236	475	1.551	0,67%	3,00%	9,78%	1.077	1.453	1.315			
	Non KUR	53	87	-	43	7,15%	0,00%	8,39%	43	(11)	(44)			
3	PWG	-	-	-	43	0,00%	0,00%	0,61%	43	43	43			
	Cilem	-	-	-	43	0,00%	0,00%	0,61%	43	43	43			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	3.263	1,23%	3,72%	4,33%	467	2.417	185			
	CF 1	-	-	-	20	0,00%	0,00%	0,17%	20	20	20			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	20	0,00%	0,00%	1,73%	20	20	20			
	CF 2	846	3.078	2.796	3.243	1,26%	4,37%	5,11%	447	2.397	165			
	Mitraguna & Others	846	3.078	2.796	3.243	1,31%	4,57%	5,35%	447	2.397	165			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.401	3.270	4.899	1,14%	3,35%	4,96%	1.628	3.902	1.498	1,51%	69,56%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	329	107	107	0,73%	0,66%	0,65%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,44%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,24%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.817	5.673	4.800	3,51%	7,55%	6,37%	(873)	2.381	984			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.817	5.673	4.800	3,62%	8,87%	7,56%	(873)	2.381	984			
	Mitraguna & Others	2.420	3.817	5.673	4.800	3,74%	9,28%	7,91%	(873)	2.381	984			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	4.907	2,89%	5,92%	4,97%	(873)	2.376	762	3,77%	24,26%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	5.051	5.046	252	(5)	1.458	40,62%	(831)	-14,13%	14.586	34,60%	(9.540)
2	Tabungan	83.977	92.628	87.631	87.692	4.640	60	(4.937)	-5,33%	3.714	4,42%	97.359	90,07%	(9.668)
3	Deposito	19.184	13.402	13.970	13.471	227	(499)	68	0,51%	(5.713)	-29,78%	19.853	67,85%	(6.382)
	Total	109.038	109.619	106.653	106.208	5.119	(444)	(3.411)	-3,11%	(2.830)	-2,60%	131.798	80,58%	(25.589)
	CASA	89.854	96.217	92.683	92.738	4.892	55	(3.479)	-3,62%	2.884	3,21%	111.945	82,84%	(19.207)
	(%) CASA	82,41%	87,77%	86,90%	87,32%									
	FDR	40,48%	56,65%	58,37%	58,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.967	8.456		(511)	(3)	-0,04%	(125)	-1,46%	-	0,00%	8.456
2	Giro ISE	1.236	802	1.542	1.536		(6)	735	91,67%	301	24,34%		0,00%	1.536
3	Tabungan ISE	7.345	7.657	7.424	6.919		(505)	(738)	-9,64%	(426)	-5,80%		0,00%	6.919
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Local Champion	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.509	390	75	-315	715	-133	4.005	208	13.973	96,68%	(463)
	KUR	9.147	12.517	12.400	200	75	-125	542	-118	3.253	193	13.376	92,70%	(977)
	Non KUR	358	1.125	1.110	190	-	-190	173	-15	752	15	597	185,99%	513
3	PWG	9.262	11.461	11.502	565	340	-225	-376	41	2.240	299	16.056	71,64%	(4.554)
	Cilem	9.262	11.461	11.502	565	340	-225	-376	41	2.240	299	16.056	71,64%	(4.554)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.602	850	460	-390	-365	-264	11.226	724	46.807	78,20%	(10.205)
	CF 1	14.455	17.700	17.452	689	-	-689	-286	-248	2.997	248	16.888	103,34%	564
	Total Griya	3.903	8.700	8.655	502	-	-502	0	-45	4.752	45	4.782	181,01%	3.874
	• Total Non Program	3.903	6.900	6.856	-	-	0	-12	-43	2.954	43	4.782	143,39%	2.075
	• Program	-	1.801	1.799	502	-	-502	719	-2	1.799	2	0	0,00%	1.799
	Oto	10.552	9.000	8.797	187	-	-187	-286	-203	-1.755	203	12.107	72,66%	(3.310)
	CF 2	10.922	19.166	19.150	161	460	299	-79	-16	8.229	476	29.919	64,01%	(10.769)
	Mitraguna & Others	10.683	18.429	18.416	161	460	299	-283	-13	7.734	473	29.204	63,06%	(10.788)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.248	1.804	1.375	-429	-37	144	18.105	1.231	76.836	81,01%	(14.588)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	-	-	-	910	0,00%	0,00%	6,74%	910	910	910			
	KUR	-	-	-	726	0,00%	0,00%	5,85%	726	726	726			
	Non KUR	-	-	-	184	0,00%	0,00%	16,61%	184	184	184			
3	PWG	-	-	-	510	0,00%	0,00%	4,44%	510	510	510			
	Cilem	-	-	-	510	0,00%	0,00%	4,44%	510	510	510			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.480	1,42%	0,93%	4,04%	1.136	1.120	1.075			
	CF 1	360	405	344	1.069	2,49%	1,94%	6,12%	725	709	663			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	1.069	3,41%	3,82%	12,15%	725	709	663			
	CF 2	-	-	-	411	0,00%	0,00%	2,15%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,23%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	2.900	0,82%	0,55%	4,66%	2.557	2.541	2.495	3,08%	33,97%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	-	175	0,00%	0,00%	0,48%	175	175	5			
	CF 1	-	170	-	175	0,00%	0,00%	1,00%	175	175	5			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	175	0,00%	0,00%	1,99%	175	175	5			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	-	175	0,00%	0,00%	0,28%	175	175	5	1,62%	-476,17%	1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	677	646	(442)	(30)	(165)	-20,29%	643	18609,26%	6	#####	641
2	Tabungan	34.487	31.138	32.949	33.303	578	354	2.165	6,95%	(1.184)	-3,43%	39.698	83,89%	(6.395)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	36.061	36.385	137	324	1.931	5,60%	(1.624)	-4,27%	43.281	84,07%	(6.897)
	CASA	34.491	31.949	33.626	33.950	137	324	2.001	6,26%	(541)	-1,57%	39.704	85,51%	(5.754)
	(%) CASA	90,75%	92,73%	93,25%	93,31%									
	FDR	1,90%	2,84%	3,25%	3,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	68	68		0	6	9,32%	(91)	-57,28%	-	0,00%	68
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	159	62	68	68		0	6	9,32%	(91)	-57,28%		0,00%	68
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	44	46	46	46		0	0	0,00%	2	4,55%		0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	889	935	4	65	61	-60	46	292	19	1.824	51,27%	(889)
	Cilem	644	889	935	4	65	61	-60	46	292	19	1.824	51,27%	(889)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	237	70	150	80	62	149	158	1	78	301,96%	158
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	237	70	150	80	62	149	158	1	78	301,96%	158
	Mitraguna & Others	78	88	237	70	150	80	62	149	158	1	78	301,96%	158
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.172	74	215	141	2	195	450	20	1.903	61,60%	(731)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	177,89%	#DIV/0!	177,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	57,46%	#DIV/0!	57,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59