

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.444.426	1.342.450	79.856	(101.976)	(168.829)	-11,17%	231.388	20,83%	1.359.521	98,74%	(17.071)
2	Tabungan	4.778.169	5.117.615	5.297.909	5.310.785	111.728	12.876	193.171	3,77%	532.616	11,15%	5.138.860	103,35%	171.925
3	Deposito	1.667.902	1.697.645	1.648.413	1.644.719	(31.178)	(3.694)	(52.926)	-3,12%	(23.183)	-1,39%	1.690.130	97,31%	(45.411)
Total		7.557.133	8.326.539	8.390.748	8.297.954	160.406	(92.793)	(28.585)	-0,34%	740.822	9,80%	8.188.511	101,34%	109.444
CASA		5.889.231	6.628.894	6.742.335	6.653.235	191.584	(89.100)	24.342	0,37%	764.005	12,97%	6.498.380	102,38%	154.855
(% CASA)		77,93%	79,61%	80,35%	80,18%									
FDR		79,28%	78,62%	79,27%	80,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	360.868	366.136		5.268	21.564	6,26%	61.758	20,29%	392.287	93,33%	(26.151)
2	Giro ISE	93.275	83.083	83.158	89.621		6.463	6.538	7,87%	(3.654)	-3,92%	146.711	61,09%	(57.090)
3	Tabungan ISE	174.173	207.373	223.504	222.266		(1.239)	14.893	7,18%	48.092	27,61%	186.170	119,39%	36.096
4	Deposito ISE	36.929	54.116	54.206	54.249		43	133	0,25%	17.320	46,90%	59.406	91,32%	(5.157)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.798	1.850	102.302	100.452	-22.040	98.173	68.190	4.129	886.402	100,72%	6.396
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	244.456	1.850	2.302	452	-17.075	-1.827	3.704	4.129	275.847	88,62%	(31.391)
	• Local Champion	177.655	176.981	176.337	500	2.050	1.550	-18.124	-644	-1.318	2.694	188.154	93,72%	(11.817)
	• Value Chain	63.098	69.302	68.119	1.350	252	(1.098)	1.049	-1.183	5.022	1.435	87.693	77,68%	(19.574)
2	MBG	1.025.144	1.050.210	1.045.895	15.201	13.526	-1.675	4.277	-4.315	20.751	17.841	1.127.564	92,76%	(81.669)
	KUR	965.396	990.622	987.000	14.856	13.346	-1.510	4.147	-3.622	21.604	16.968	1.062.689	92,88%	(75.689)
	Non KUR	59.748	59.587	58.895	345	180	-165	130	-693	-853	873	64.875	90,78%	(5.980)
3	PWG	255.819	508.340	529.623	77.168	50.198	-26.969	31.058	21.283	273.804	28.915	563.574	93,98%	(33.951)
	Cilem	149.863	346.578	360.263	31.063	22.092	-8.971	16.151	13.685	210.400	8.407	399.246	90,24%	(38.983)
	Gadai	105.956	161.762	169.360	46.104	28.106	-17.998	14.906	7.598	63.404	20.509	164.327	103,06%	5.033
4	CFG	3.885.901	4.193.178	4.183.358	50.812	43.501	-7.311	38.816	-9.820	297.456	53.321	4.332.277	96,56%	(148.919)
	CF 1	838.535	901.570	897.016	9.973	5.454	-4.519	2.382	-4.554	58.481	10.007	913.053	98,24%	(16.037)
	Total Griya	595.912	605.944	602.592	4.294	1.237	-3.057	0	-3.352	6.680	4.589	633.024	95,19%	(30.432)
	• Total Non Program	435.065	456.344	453.664	3.976	1.237	-2.739	4.223	-2.679	18.600	3.916	451.458	100,49%	2.206
	• Program	160.848	149.601	148.928	318	-	-318	-929	-673	-11.920	673	181.566	82,02%	(32.638)
	Oto	242.622	295.625	294.424	5.679	4.217	-1.462	2.382	-1.201	51.801	5.418	280.029	105,14%	14.395
	CF 2	3.047.367	3.291.608	3.286.341	40.840	38.047	-2.792	36.434	-5.267	238.975	43.314	3.419.224	96,11%	(132.882)
	Mitraguna & Others	2.497.673	2.730.485	2.726.895	38.093	32.791	-5.301	33.809	-3.591	229.222	36.382	2.835.118	96,18%	(108.224)
	Pensium	549.694	561.123	559.447	2.747	5.256	2.509	2.625	-1.676	9.753	6.932	584.105	95,78%	(24.659)
Total Pembiayaan		5.991.472	6.546.353	6.651.673	145.031	209.527	64.497	52.110	105.320	660.201	104.207	6.909.817	96,26%	(258.144)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	799	0,16%	0,02%	0,09%	611	(492)	549			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	799	0,54%	0,08%	0,33%	611	(492)	549			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	58.680	1,12%	1,86%	5,61%	39.161	47.205	39.161			
	KUR	9.838	16.517	16.517	51.800	1,02%	1,67%	5,25%	35.283	41.962	35.283			
	Non KUR	1.638	3.003	3.003	6.881	2,74%	5,04%	11,68%	3.877	5.243	3.877			
3	PWG	124	-	-	9.957	0,05%	0,00%	1,88%	9.957	9.833	9.957			
	Cilem	118	-	-	8.030	0,08%	0,00%	2,23%	8.030	7.912	8.030			
	Gadai	7	-	-	1.927	0,01%	0,00%	1,14%	1.927	1.921	1.927			
4	CFG	59.411	71.220	72.096	126.004	1,53%	1,72%	3,01%	53.909	66.593	54.785			
	CF 1	35.165	42.144	39.232	60.667	4,19%	4,35%	6,76%	21.435	25.502	18.523			
	Total Griya	29.490	31.633	30.424	37.650	4,95%	5,02%	6,25%	7.226	8.160	6.017			
	Oto	5.675	10.511	8.808	23.016	2,34%	2,98%	7,82%	14.209	17.342	12.505			
	CF 2	24.246	29.076	32.864	65.338	0,80%	1,00%	1,99%	32.474	41.091	36.262			
	Mitraguna & Others	22.605	26.760	29.933	56.069	0,91%	1,10%	2,06%	26.136	33.464	29.309			
	Pensium	1.642	2.316	2.931	9.269	0,30%	0,52%	1,66%	6.338	7.628	6.954			
Total Pembiayaan		72.302	90.990	91.804	195.441	1,21%	1,40%	2,94%	103.637	123.138	104.451	1,25%	57,53%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%	0,15%	0,13%	(3)	(547)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.174	0,72%	0,48%	0,48%	(3)	(547)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.582	1,84%	2,14%	2,25%	1.056	4.705	1.833			
	KUR	14.751	16.970	17.487	18.541	1,53%	1,77%	1,88%	1.054	3.790	1.570			
	Non KUR	4.126	4.778	5.039	5.041	6,91%	8,46%	8,56%	2	915	263			
3	PWG	-	7	7	43	0,00%	0,00%	0,01%	36	43	36			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	32	0,00%	0,00%	0,02%	25	32	25			
4	CFG	50.713	72.384	73.070	76.698	1,31%	1,74%	1,83%	3.628	25.986	4.314			
	CF 1	15.203	26.269	26.509	28.346	1,81%	2,94%	3,16%	1.837	13.143	2.077			
	Total Griya	12.941	22.853	22.897	23.834	2,17%	3,78%	3,96%	937	10.893	981			
	Oto	2.262	3.416	3.611	4.512	0,93%	1,22%	1,53%	901	2.250	1.096			
	CF 2	35.510	46.115	46.561	48.352	1,17%	1,41%	1,47%	1.791	12.842	2.237			
	Mitraguna & Others	25.071	43.079	43.527	45.320	1,00%	1,59%	1,66%	1.792	20.249	2.241			
	Pensium	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	101.497	1,19%	1,48%	1,53%	4.718	30.186	6.236	1,14%	25,31%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.532	14.054	(1.199)	(478)	(313)	-2,18%	5.077	56,55%	19.787	71,02%	(5.733)
2	Tabungan	318.561	346.534	333.931	331.567	10.467	(2.365)	(14.967)	-4,32%	13.006	4,08%	337.516	98,24%	(5.949)
3	Deposito	104.995	107.552	107.368	107.268	1.995	(100)	(284)	-0,26%	2.273	2,16%	105.614	101,57%	1.654
	Total	432.533	468.453	455.831	452.889	11.262	(2.943)	(15.564)	-3,32%	20.356	4,71%	462.917	97,83%	(10.028)
	CASA	327.538	360.901	348.463	345.621	9.268	(2.843)	(15.280)	-4,23%	18.083	5,52%	357.303	96,73%	(11.682)
	(%) CASA	75,73%	77,04%	76,45%	76,31%									
	FDR	79,97%	80,19%	81,61%	82,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.188	14.160		(28)	579	4,27%	3.854	37,39%	-	0,00%	14.160
2	Giro ISE	2.678	2.101	2.142	2.143		1	42	2,00%	(535)	-19,97%		0,00%	2.143
3	Tabungan ISE	7.628	8.479	9.046	9.017		(29)	538	6,34%	1.389	18,21%		0,00%	9.017
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	172	172		0	1	0,58%	6	3,61%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
	• Local Champion	13.476	11.872	11.872	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.327	200	460	260	-907	39	1.215	421	36.590	91,08%	(3.264)
	KUR	29.277	30.780	30.847	200	460	260	-777	67	1.570	393	33.660	91,64%	(2.813)
	Non KUR	2.834	2.508	2.480	-	-	0	-130	-28	-354	28	2.930	84,63%	(450)
3	PWG	33.786	47.138	48.832	5.864	4.031	-1.833	1.845	1.694	15.046	2.338	39.995	122,09%	8.837
	Cilem	19.457	28.926	29.342	1.585	1.288	-296	-672	415	9.885	873	22.115	132,68%	7.227
	Gadai	14.329	18.212	19.490	4.279	2.743	-1.536	2.518	1.279	5.161	1.464	17.880	109,00%	1.610
4	CFG	256.811	275.303	269.933	5.014	1.644	-3.370	5.079	-5.370	13.121	7.014	270.459	99,81%	(526)
	CF 1	12.729	15.086	14.899	78	-	-78	-469	-186	2.171	186	14.355	103,79%	544
	Total Griya	2.031	4.113	4.108	-	-	0	0	-5	2.077	5	2.449	167,75%	1.659
	• Total Non Program	2.031	4.113	4.108	-	-	0	-30	-5	2.077	5	2.449	167,75%	1.659
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	10.973	10.791	78	-	-78	-469	-181	94	181	11.907	90,63%	(1.115)
	CF 2	244.083	260.217	255.034	4.936	1.644	-3.292	5.548	-5.184	10.951	6.828	256.104	99,58%	(1.070)
	Mitraguna & Others	223.458	237.231	231.724	4.936	1.130	-3.806	5.341	-5.507	8.266	6.637	234.367	98,87%	(2.643)
	Pensiun	20.624	22.986	23.310	-	514	514	207	323	2.685	191	21.737	107,24%	1.573
	Total Pembiayaan	345.884	375.661	372.024	11.078	6.135	-4.942	6.894	-3.637	26.140	9.772	376.500	98,81%	(4.476)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	2.240	0,71%	2,66%	6,72%	1.353	2.010	1.300			
	KUR	230	858	808	1.863	0,78%	2,62%	6,04%	1.055	1.633	1.005			
	Non KUR	-	82	79	377	0,00%	3,15%	15,20%	298	377	295			
3	PWG	-	-	-	728	0,00%	0,00%	1,49%	728	728	728			
	Cilem	-	-	-	581	0,00%	0,00%	1,98%	581	581	581			
	Gadai	-	-	-	147	0,00%	0,00%	0,76%	147	147	147			
4	CFG	1.832	1.119	1.731	2.557	0,71%	0,63%	0,95%	826	725	1.438			
	CF 1	169	580	232	693	1,33%	1,54%	4,65%	461	524	113			
	Total Griya	33	19	18	-	1,62%	0,43%	0,00%	(18)	(33)	(19)			
	Oto	136	561	214	693	1,28%	1,95%	6,42%	479	557	132			
	CF 2	1.662	539	1.499	1.863	0,68%	0,58%	0,73%	365	201	1.325			
	Mitraguna & Others	1.662	539	1.274	1.638	0,74%	0,54%	0,71%	365	(24)	1.099			
	Pensiun	-	-	225	225	0,00%	0,98%	0,97%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	5.544	0,60%	0,70%	1,49%	2.907	3.483	3.466	0,45%	70,10%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	98	164	227	0,23%	0,49%	0,68%	63	154	129			
	KUR	73	98	164	227	0,25%	0,53%	0,74%	63	154	129			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.527	3.519	3.667	0,34%	1,28%	1,36%	148	2.799	140			
	CF 1	-	132	132	284	0,00%	0,87%	1,91%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,64%	152	284	152			
	CF 2	868	3.395	3.387	3.383	0,36%	1,30%	1,33%	(4)	2.515	(12)			
	Mitraguna & Others	868	3.395	3.387	3.383	0,39%	1,43%	1,46%	(4)	2.515	(12)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.894	0,27%	0,98%	1,05%	211	2.953	269	0,41%	60,94%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.596	2.706	194	110	107	4,13%	1.220	82,08%	7.205	37,56%	(4.499)
2	Tabungan	231.208	242.522	247.935	247.705	(1.686)	(230)	5.183	2,14%	16.497	7,14%	247.199	100,20%	506
3	Deposito	90.995	78.066	78.055	78.057	(2.338)	3	(9)	-0,01%	(12.937)	-14,22%	91.717	85,11%	(13.660)
	Total	323.689	323.187	328.586	328.469	(3.830)	(117)	5.282	1,63%	4.780	1,48%	346.121	94,90%	(17.652)
	CASA	232.695	245.121	250.531	250.411	(1.492)	(120)	5.291	2,16%	17.717	7,61%	254.404	98,43%	(3.992)
	(%) CASA	71,89%	75,84%	76,25%	76,24%									
	FDR	38,52%	41,23%	40,80%	40,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	9.093	9.122		29	321	3,65%	1.360	17,53%	-	0,00%	9.122
2	Giro ISE	590	627	736	625		(111)	(2)	-0,35%	34	5,81%		0,00%	625
3	Tabungan ISE	7.171	8.174	8.357	8.497		140	323	3,95%	1.326	18,49%		0,00%	8.497
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	28.984	-	-	0	-684	-471	-7.381	471	42.239	68,62%	(13.254)
	KUR	33.975	26.721	26.277	-	-	0	-917	-444	-7.698	444	39.632	66,30%	(13.355)
	Non KUR	2.390	2.735	2.707	-	-	0	233	-28	318	28	2.607	103,85%	100
3	PWG	10.065	19.137	20.556	1.951	2.728	777	319	1.419	10.491	1.310	24.643	83,41%	(4.087)
	Cilem	6.212	12.813	13.566	702	1.030	327	45	753	7.354	277	15.999	84,79%	(2.433)
	Gadai	3.854	6.324	6.990	1.249	1.698	450	273	666	3.136	1.033	8.645	80,86%	(1.655)
4	CFG	78.172	84.669	84.513	2.683	687	-1.996	1.321	-156	6.341	843	93.182	90,70%	(8.669)
	CF 1	15.674	21.094	21.316	1.041	567	-474	717	222	5.642	344	17.463	122,06%	3.853
	Total Griya	3.604	3.943	3.930	300	-	-300	0	-13	326	13	4.063	96,73%	(133)
	• Total Non Program	3.604	3.943	3.930	300	-	-300	263	-13	326	13	4.063	96,73%	(133)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.386	741	567	-174	717	235	5.316	332	13.400	129,74%	3.986
	CF 2	62.498	63.575	63.196	1.642	120	-1.522	604	-378	698	498	75.718	83,46%	(12.522)
	Mitraguna & Others	54.964	56.015	55.684	1.370	70	-1.300	511	-331	720	401	66.961	83,16%	(11.277)
	Pensiun	7.534	7.559	7.512	272	50	-222	93	-47	-22	97	8.757	85,78%	(1.245)
	Total Pembiayaan	124.679	133.262	134.053	4.634	3.415	-1.219	955	791	9.374	2.624	160.140	83,71%	(26.087)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.277	2.283	3.869	2,92%	7,75%	13,35%	1.586	2.806	1.592			
	KUR	1.062	2.074	2.082	3.396	3,13%	7,79%	12,93%	1.314	2.334	1.322			
	Non KUR	-	203	201	472	0,00%	7,34%	17,45%	272	472	269			
3	PWG	-	-	-	807	0,00%	0,00%	3,93%	807	807	807			
	Cilem	-	-	-	515	0,00%	0,00%	3,79%	515	515	515			
	Gadai	-	-	-	293	0,00%	0,00%	4,18%	293	293	293			
4	CFG	113	586	554	2.741	0,14%	0,65%	3,24%	2.187	2.628	2.155			
	CF 1	113	304	272	1.158	0,72%	1,29%	5,43%	886	1.045	854			
	Total Griya	-	50	52	11	0,00%	1,31%	0,29%	(40)	11	(39)			
	Oto	113	254	220	1.146	0,93%	1,28%	6,59%	926	1.034	893			
	CF 2	-	282	282	1.583	0,00%	0,44%	2,50%	1.301	1.583	1.301			
	Mitraguna & Others	-	282	282	1.583	0,00%	0,50%	2,84%	1.301	1.583	1.301			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.863	2.837	7.417	1,00%	2,13%	5,53%	4.580	6.166	4.554	2,65%	52,09%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	886	1.012	1.158	2,33%	3,44%	4,00%	146	312	272			
	KUR	846	886	1.012	1.158	2,49%	3,79%	4,41%	146	312	272			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	411	408	371	0,75%	0,48%	0,44%	(37)	(217)	(39)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,09%	-	15	(2)			
	CF 2	588	393	393	356	0,94%	0,62%	0,56%	(37)	(232)	(37)			
	Mitraguna & Others	588	293	293	256	1,07%	0,52%	0,46%	(37)	(332)	(37)			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.529	1,15%	1,07%	1,14%	109	95	233	2,83%	-148,02%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.752	25.490	(604)	(262)	1.084	4,44%	1.599	6,69%	33.189	76,80%	(7.699)
2	Tabungan	197.564	211.820	215.199	211.515	2.002	(3.684)	(306)	-0,14%	13.950	7,06%	210.576	100,45%	939
3	Deposito	16.291	19.000	18.141	18.141	(667)	0	(859)	-4,52%	1.849	11,35%	16.991	106,76%	1.149
	Total	237.746	255.226	259.091	255.145	731	(3.946)	(80)	-0,03%	17.399	7,32%	260.756	97,85%	(5.611)
	CASA	221.455	236.226	240.951	237.005	1.398	(3.946)	779	0,33%	15.550	7,02%	243.765	97,23%	(6.760)
	(%) CASA	93,15%	92,56%	93,00%	92,89%									
	FDR	68,74%	65,90%	65,10%	66,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	42.906	43.043		137	3.286	8,27%	12.230	39,69%	-	0,00%	43.043
2	Giro ISE	20.367	22.839	23.902	24.306		404	1.468	6,43%	3.939	19,34%		0,00%	24.306
3	Tabungan ISE	10.446	16.918	19.004	18.737		(267)	1.818	10,75%	8.290	79,36%		0,00%	18.737
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	218	218	218		0	0	0,00%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.721	400	300	-100	-473	-355	-5.461	655	52.121	85,80%	(7.400)
	KUR	46.016	41.192	40.874	400	300	-100	-393	-318	-5.142	618	47.702	85,69%	(6.828)
	Non KUR	4.166	3.884	3.847	-	-	0	-80	-37	-319	37	4.419	87,05%	(572)
3	PWG	5.806	13.609	13.831	2.064	1.178	-885	737	221	8.024	957	22.003	62,86%	(8.173)
	Cilem	4.026	10.304	10.325	1.196	358	-837	473	21	6.299	338	15.084	68,45%	(4.759)
	Gadai	1.780	3.305	3.505	868	820	-48	265	201	1.725	619	6.919	50,66%	(3.414)
4	CFG	106.465	108.663	109.277	1.742	1.614	-128	116	614	2.812	999	117.355	93,12%	(8.078)
	CF 1	51.093	50.248	50.121	1.152	361	-791	310	-127	-971	488	52.422	95,61%	(2.300)
	Total Griya	39.118	38.064	37.795	520	-	-520	0	-269	-1.323	269	39.485	95,72%	(1.690)
	• Total Non Program	38.883	37.836	37.567	520	-	-520	854	-269	-1.316	269	39.220	95,78%	(1.653)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.326	632	361	-271	310	142	352	219	12.937	95,28%	(610)
	CF 2	55.372	58.414	59.156	590	1.253	663	-194	741	3.783	512	64.933	91,10%	(5.778)
	Mitraguna & Others	53.214	55.280	55.814	590	1.020	430	-165	534	2.600	486	61.890	90,18%	(6.076)
	Pensiun	2.158	3.134	3.342	-	233	233	-30	207	1.183	26	3.043	109,80%	298
	Total Pembiayaan	163.429	168.198	168.679	4.205	3.092	-1.113	368	481	5.250	2.611	192.455	87,65%	(23.776)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.603	2.234	3.774	2,41%	4,96%	8,44%	1.539	2.566	1.170			
	KUR	992	1.735	1.476	2.715	2,15%	3,58%	6,64%	1.239	1.724	980			
	Non KUR	216	868	758	1.058	5,18%	19,52%	27,51%	300	843	190			
3	PWG	-	-	-	852	0,00%	0,00%	6,16%	852	852	852			
	Cilem	-	-	-	733	0,00%	0,00%	7,10%	733	733	733			
	Gadai	-	-	-	119	0,00%	0,00%	3,38%	119	119	119			
4	CFG	1.664	4.680	4.473	5.715	1,56%	4,12%	5,23%	1.241	4.051	1.035			
	CF 1	1.143	3.118	2.927	4.168	2,24%	5,82%	8,32%	1.241	3.025	1.050			
	Total Griya	959	3.039	2.602	3.011	2,45%	6,83%	7,97%	409	2.052	(28)			
	Oto	185	79	325	1.157	1,54%	2,67%	9,39%	832	973	1.078			
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,61%	-	1.026	(15)			
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,77%	-	1.026	(15)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	10.340	1,76%	3,99%	6,13%	3.632	7.469	3.057	2,21%	64,02%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.997	1,16%	3,66%	4,47%	349	1.415	507			
	KUR	582	844	906	1.154	1,27%	2,20%	2,82%	248	571	309			
	Non KUR	-	646	742	843	0,00%	19,11%	21,93%	101	843	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.306	1.354	1.252	2,78%	1,25%	1,15%	(101)	(1.704)	(54)			
	CF 1	1.322	836	884	782	2,59%	1,76%	1,56%	(101)	(539)	(54)			
	Total Griya	1.322	744	792	691	3,38%	2,08%	1,83%	(101)	(631)	(54)			
	Oto	-	92	92	92	0,00%	0,75%	0,74%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,79%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,84%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	3.300	2,20%	1,81%	1,96%	248	(290)	453	2,97%	-51,81%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	61.536	43.363	796	(18.173)	17.920	70,43%	21.236	95,97%	34.828	124,51%	8.535
2	Tabungan	184.167	200.287	199.452	200.895	7.746	1.442	608	0,30%	16.728	9,08%	204.994	98,00%	(4.100)
3	Deposito	54.206	49.892	46.980	44.980	(1.040)	(2.000)	(4.912)	-9,85%	(9.226)	-17,02%	54.721	82,20%	(9.741)
	Total	260.500	275.622	307.969	289.238	7.503	(18.731)	13.616	4,94%	28.738	11,03%	294.543	98,20%	(5.305)
	CASA	206.294	225.730	260.989	244.258	8.542	(16.731)	18.528	8,21%	37.964	18,40%	239.823	101,85%	4.435
	(%) CASA	79,19%	81,90%	84,75%	84,45%									
	FDR	138,97%	147,36%	133,21%	141,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	6.395	7.138	6.615	(523)	220	3,44%	(1.886)	-22,18%	-	0,00%	6.615
2	Giro ISE	2.572	861	1.306	1.246	(61)	384	44,63%	(1.326)	-51,57%		0,00%	1.246
3	Tabungan ISE	5.928	5.534	5.831	5.369	(462)	(164)	-2,97%	(559)	-9,43%		0,00%	5.369
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	157	158	158	0	1	0,64%	26	19,70%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.075	-	-	0	-753	-10	-5.613	10	28.342	56,72%	(12.267)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.075	-	-	0	-753	-10	-5.613	10	25.392	63,31%	(9.317)
	• Local Champion	15.491	11.950	11.939	-	-	0	-184	-10	-3.552	10	16.651	71,70%	(4.712)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.771	100	500	400	-1.155	-425	-5.521	925	57.659	88,05%	(6.888)
	KUR	53.330	48.684	48.289	100	500	400	-1.075	-396	-5.041	896	54.496	88,61%	(6.207)
	Non KUR	2.961	2.511	2.482	-	-	0	-80	-29	-480	29	3.163	78,47%	(681)
3	PWG	18.519	31.863	33.194	5.644	4.574	-1.069	2.832	1.332	14.676	3.243	33.191	100,01%	3
	Cilem	7.342	15.594	16.232	1.464	1.326	-138	621	637	8.890	689	19.269	84,23%	(3.038)
	Gadai	11.177	16.269	16.963	4.179	3.248	-931	2.211	694	5.786	2.554	13.922	121,84%	3.041
4	CFG	265.530	307.027	310.198	3.872	5.802	1.930	5.515	3.172	44.669	2.630	293.965	105,52%	16.233
	CF 1	155.192	153.232	153.050	1.217	754	-463	291	-182	-2.141	936	174.164	87,88%	(21.114)
	Total Griya	146.765	138.976	138.266	780	-	-780	0	-711	-8.500	711	164.786	83,91%	(26.521)
	• Total Non Program	29.135	31.228	30.986	780	-	-780	450	-241	1.851	241	32.004	96,82%	(1.018)
	• Program	117.630	107.748	107.279	-	-	0	-1.065	-469	-10.351	469	132.782	80,79%	(25.502)
	Oto	8.426	14.256	14.785	437	754	317	291	528	6.358	225	9.378	157,65%	5.406
	CF 2	110.338	153.794	157.148	2.655	5.048	2.393	5.224	3.354	46.810	1.694	119.801	131,17%	37.347
	Mitraguna & Others	99.558	141.966	145.292	2.655	4.818	2.163	5.057	3.326	45.734	1.492	108.145	134,35%	37.147
	Pensiun	10.780	11.829	11.856	-	230	230	168	28	1.076	202	11.656	101,72%	200
	Total Pembiayaan	362.027	406.170	410.238	9.615	10.876	1.261	6.439	4.068	48.211	6.808	413.157	99,29%	(2.919)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	4.696	1,39%	4,02%	9,25%	2.636	3.915	2.802			
	KUR	645	1.569	1.815	3.993	1,21%	3,73%	8,27%	2.178	3.348	2.424			
	Non KUR	137	325	245	703	4,62%	9,74%	28,33%	458	566	378			
3	PWG	-	-	-	438	0,00%	0,00%	1,32%	438	438	438			
	Cilem	-	-	-	412	0,00%	0,00%	2,54%	412	412	412			
	Gadai	-	-	-	26	0,00%	0,00%	0,15%	26	26	26			
4	CFG	18.567	17.925	18.075	23.100	6,99%	5,89%	7,45%	5.025	4.533	5.175			
	CF 1	18.567	16.344	16.819	20.367	11,96%	10,98%	13,31%	3.548	1.799	4.023			
	Total Griya	18.403	16.099	16.440	19.580	12,54%	11,83%	14,16%	3.140	1.176	3.481			
	Oto	164	246	379	787	1,95%	2,66%	5,33%	408	623	542			
	CF 2	-	1.581	1.256	2.734	0,00%	0,82%	1,74%	1.477	2.734	1.153			
	Mitraguna & Others	-	1.399	1.072	2.550	0,00%	0,76%	1,75%	1.477	2.550	1.151			
	Pensiun	-	182	184	184	0,00%	1,56%	1,55%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	28.235	5,34%	4,96%	6,88%	8.100	8.886	8.415	0,31%	95,43%	-6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,12%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,12%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	1.669	2,77%	3,52%	3,29%	(133)	107	154			
	KUR	1.074	1.209	1.400	1.372	2,01%	2,87%	2,84%	(28)	298	163			
	Non KUR	488	306	402	297	16,47%	16,02%	11,97%	(105)	(191)	(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	4.216	11.528	11.334	11.679	1,59%	3,69%	3,76%	345	7.463	150			
	CF 1	4.193	10.321	10.055	10.400	2,70%	6,56%	6,80%	345	6.207	79			
	Total Griya	4.144	10.272	10.006	10.351	2,82%	7,20%	7,49%	345	6.207	79			
	Oto	49	49	49	49	0,58%	0,34%	0,33%	-	-	-			
	CF 2	23	1.207	1.279	1.279	0,02%	0,83%	0,81%	-	1.255	72			
	Mitraguna & Others	23	1.207	1.279	1.279	0,02%	0,90%	0,88%	-	1.255	72			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	13.527	1,65%	3,28%	3,30%	212	7.570	304	0,67%	79,78%	-2,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	43.238	43.231	(2.132)	(7)	(2.245)	-4,94%	26.621	160,27%	26.400	163,75%	16.831
2	Tabungan	236.060	259.836	255.232	254.703	997	(529)	(5.133)	-1,98%	18.643	7,90%	255.646	99,63%	(943)
3	Deposito	132.723	131.768	134.245	134.498	92	252	2.729	2,07%	1.775	1,34%	133.615	100,66%	882
	Total	385.393	437.081	432.715	432.432	(1.042)	(283)	(4.649)	-1,06%	47.039	12,21%	415.661	104,03%	16.771
	CASA	252.670	305.313	298.470	297.934	(1.134)	(536)	(7.378)	-2,42%	45.264	17,91%	282.046	105,63%	15.888
	(%) CASA	65,56%	69,85%	68,98%	68,90%									
	FDR	115,76%	106,74%	107,23%	107,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	41.542	56.007	54.691	54.852	161	(1.155)	-2,06%	13.310	32,04%	-	0,00%	54.852
2	Giro ISE	8.627	7.158	5.532	5.880	349	(1.278)	-17,85%	(2.747)	-31,84%		0,00%	5.880
3	Tabungan ISE	5.900	12.647	12.868	12.637	(231)	(10)	-0,08%	6.737	114,18%		0,00%	12.637
4	Deposito ISE	27.015	36.202	36.292	36.335	43	133	0,37%	9.320	34,50%		0,00%	36.335
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	171.608	500	-	-500	-1.833	-1.438	-12.786	1.438	189.850	90,39%	(18.242)
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)
	Non-Linkage	22.563	20.554	19.116	500	-	-500	-618	-1.438	-3.447	1.438	25.562	74,78%	(6.446)
	• Local Champion	13.053	14.147	14.144	-	-	0	182	-3	1.091	3	14.019	100,89%	125
	• Value Chain	9.510	6.407	4.972	500	-	(500)	-800	-1.435	-4.538	1.435	11.543	43,07%	(6.571)
2	MBG	15.807	19.999	20.279	460	600	140	273	280	4.472	320	20.959	96,75%	(680)
	KUR	15.684	19.482	19.765	460	600	140	279	283	4.080	317	20.693	95,51%	(928)
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248
3	PWG	19.902	31.366	32.294	6.423	3.538	-2.885	2.474	929	12.392	2.609	34.321	94,09%	(2.027)
	Cilem	10.166	17.192	18.402	1.843	2.043	201	952	1.211	8.237	833	20.372	90,33%	(1.970)
	Gadai	9.737	14.174	13.892	4.580	1.494	-3.086	1.523	-282	4.155	1.776	13.949	99,59%	(57)
4	CFG	226.020	242.142	239.812	2.112	2.133	21	-561	-2.329	13.793	4.462	249.319	96,19%	(9.506)
	CF 1	15.856	21.584	21.299	-	-	0	323	-285	5.443	285	18.634	114,31%	2.666
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677
	• Total Non Program	12.125	17.731	17.516	-	-	0	834	-215	5.390	215	12.838	136,43%	4.677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	3.783	-	-	0	323	-70	53	70	5.795	65,28%	(2.012)
	CF 2	210.163	220.557	218.513	2.112	2.133	21	-884	-2.044	8.350	4.177	230.685	94,72%	(12.172)
	Mitraguna & Others	179.175	184.198	182.745	2.112	2.120	8	-1.298	-1.453	3.570	3.573	197.798	92,39%	(15.053)
	Pensiun	30.988	36.360	35.769	-	13	13	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	463.994	9.495	6.271	-3.224	354	-2.559	17.870	8.830	494.449	93,84%	(30.455)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	262	254	713	2,64%	1,27%	3,52%	459	296	451			
	KUR	294	262	254	713	1,87%	1,31%	3,61%	459	419	451			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	1.020	0,00%	0,00%	3,16%	1.020	1.020	1.020			
	Cilem	-	-	-	769	0,00%	0,00%	4,18%	769	769	769			
	Gadai	-	-	-	251	0,00%	0,00%	1,80%	251	251	251			
4	CFG	3.141	3.045	2.689	5.102	1,39%	1,11%	2,13%	2.413	1.961	2.057			
	CF 1	52	42	41	338	0,33%	0,19%	1,59%	297	286	296			
	Total Griya	52	42	41	40	0,43%	0,23%	0,23%	(1)	(11)	(2)			
	Oto	-	-	-	298	0,00%	0,00%	7,87%	298	298	298			
	CF 2	3.089	3.002	2.648	4.764	1,47%	1,20%	2,18%	2.116	1.674	1.762			
	Mitraguna & Others	2.920	3.002	2.648	4.323	1,63%	1,44%	2,37%	1.676	1.404	1.321			
	Pensiun	170	-	-	440	0,55%	0,00%	1,23%	440	271	440			
	Total Pembiayaan	3.558	3.307	2.943	6.835	0,80%	0,63%	1,47%	3.891	3.277	3.528	0,34%	76,71%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	-	-	0,52%	0,00%	0,00%	-	(83)	-			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	18	0,00%	0,00%	0,05%	18	18	18			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	18	0,00%	0,00%	0,13%	18	18	18			
4	CFG	3.558	4.773	5.136	4.837	1,57%	2,12%	2,02%	(299)	1.279	65			
	CF 1	753	302	301	301	4,75%	1,39%	1,41%	-	(453)	(1)			
	Total Griya	312	302	301	301	2,57%	1,70%	1,72%	-	(11)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.537	1,33%	2,19%	2,08%	(299)	1.732	66			
	Mitraguna & Others	2.805	4.471	4.836	4.537	1,57%	2,63%	2,48%	(299)	1.732	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.855	1,05%	1,10%	1,05%	(281)	180	82	1,06%	-1,61%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	601.069	520.450	63.236	(80.619)	(171.325)	-24,77%	(108.521)	-17,25%	693.972	75,00%	(173.522)
2	Tabungan	522.123	534.304	521.439	532.103	3.787	10.664	(2.201)	-0,41%	9.979	1,91%	551.051	96,56%	(18.949)
3	Deposito	264.012	243.573	237.617	237.523	(48.159)	(94)	(6.050)	-2,48%	(26.489)	-10,03%	264.501	89,80%	(26.978)
	Total	1.415.106	1.469.651	1.360.124	1.290.076	18.864	(70.049)	(179.575)	-12,22%	(125.031)	-8,84%	1.509.524	85,46%	(219.448)
	CASA	1.151.094	1.226.078	1.122.508	1.052.553	67.022	(69.955)	(173.525)	-14,15%	(98.541)	-8,56%	1.245.023	84,54%	(192.470)
	(%) CASA	81,34%	83,43%	82,53%	81,59%									
	FDR	55,59%	56,36%	68,41%	72,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	42.800	48.095		5.295	5.024	11,67%	8.486	21,43%	-	0,00%	48.095
2	Giro ISE	24.819	22.409	21.008	26.340		5.332	3.930	17,54%	1.520	6,12%		0,00%	26.340
3	Tabungan ISE	14.728	18.600	19.732	19.694		(37)	1.094	5,88%	4.966	33,72%		0,00%	19.694
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	170	172	172		0	2	1,18%	17	10,97%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	595.404	850	101.752	100.902	-21.604	99.598	102.267	2.154	517.914	114,96%	77.490
	Linkage	388.874	365.922	465.922	-	100.000	100.000	-3.423	100.000	77.048	-	399.283	116,69%	66.639
	Non-Linkage	104.263	129.884	129.482	850	1.752	902	-18.181	-402	25.219	2.154	118.632	109,15%	10.851
	• Local Champion	71.739	83.729	83.075	-	1.500	1.500	-18.650	-654	11.336	2.154	75.832	109,55%	7.243
	• Value Chain	32.524	46.155	46.407	850	252	(598)	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.277	945	250	-695	411	40	5.097	210	15.280	106,52%	996
	KUR	10.795	15.959	16.002	945	250	-695	418	42	5.207	208	14.788	108,21%	1.214
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	68.239	11.905	8.222	-3.683	1.867	3.806	25.936	4.416	61.895	110,25%	6.343
	Cilem	16.301	29.399	31.080	2.327	2.513	186	661	1.681	14.779	832	34.450	90,22%	(3.370)
	Gadai	26.001	35.034	37.159	9.578	5.709	-3.869	1.206	2.125	11.157	3.585	27.446	135,39%	9.713
4	CFG	239.992	251.812	250.488	4.334	2.483	-1.851	2.678	-1.324	10.496	3.808	266.504	93,99%	(16.017)
	CF 1	49.326	55.945	55.520	1.159	715	-444	284	-424	6.194	1.140	52.487	105,78%	3.034
	Total Griya	38.490	43.371	43.155	400	610	210	0	-216	4.665	826	39.301	109,80%	3.853
	• Total Non Program	38.490	43.371	43.155	400	610	210	287	-216	4.665	826	39.301	109,80%	3.853
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.366	759	105	-654	284	-208	1.529	313	13.186	93,78%	(820)
	CF 2	190.665	195.867	194.967	3.175	1.768	-1.407	2.394	-900	4.302	2.668	214.018	91,10%	(19.051)
	Mitraguna & Others	156.155	163.708	162.965	3.109	1.605	-1.504	2.610	-742	6.810	2.347	177.346	91,89%	(14.381)
	Pensiun	34.510	32.159	32.002	66	163	97	-216	-158	-2.508	321	36.671	87,27%	(4.669)
	Total Pembiayaan	786.611	828.287	930.407	18.034	112.707	94.673	-16.648	102.120	143.796	10.588	861.595	107,99%	68.812

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	-	-	-	257	0,00%	0,00%	1,58%	257	257	257			
	KUR	-	-	-	257	0,00%	0,00%	1,61%	257	257	257			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	10	-	850	0,00%	0,00%	1,25%	850	850	840			
	Cilem	-	-	-	471	0,00%	0,00%	1,51%	471	471	471			
	Gadai	-	10	-	379	0,00%	0,00%	1,02%	379	379	369			
4	CFG	1.445	2.456	2.548	4.962	0,60%	1,01%	1,98%	2.414	3.517	2.506			
	CF 1	161	866	732	1.246	0,33%	1,31%	2,24%	514	1.086	381			
	Total Griya	152	752	572	391	0,39%	1,32%	0,91%	(181)	239	(361)			
	Oto	9	114	160	855	0,08%	1,27%	6,92%	695	846	741			
	CF 2	1.284	1.591	1.816	3.716	0,67%	0,93%	1,91%	1.900	2.432	2.125			
	Mitraguna & Others	1.284	1.591	1.448	3.144	0,82%	0,88%	1,93%	1.695	1.860	1.553			
	Pensiun	-	-	367	572	0,00%	1,14%	1,79%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	6.069	0,18%	0,31%	0,65%	3.521	4.624	3.603	0,15%	77,41%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.635	4.149	4.509	2,03%	1,65%	1,80%	360	(370)	874			
	CF 1	-	-	-	366	0,00%	0,00%	0,66%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,85%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	4.143	2,56%	2,12%	2,13%	(6)	(736)	508			
	Mitraguna & Others	4.851	3.635	4.149	4.143	3,11%	2,53%	2,54%	(6)	(708)	508			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	4.509	0,62%	0,50%	0,48%	360	(370)	874	0,12%	75,28%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	23.153	24.912	10.992	1.759	(12.999)	-34,29%	(3.232)	-11,48%	36.896	67,52%	(11.984)
2	Tabungan	312.220	335.124	331.268	336.622	(188)	5.354	1.498	0,45%	24.402	7,82%	332.127	101,35%	4.495
3	Deposito	88.440	70.337	68.877	68.879	(3.043)	1	(1.458)	-2,07%	(19.561)	-22,12%	89.197	77,22%	(20.318)
	Total	428.803	443.371	423.298	430.412	7.762	7.114	(12.959)	-2,92%	1.609	0,38%	458.220	93,93%	(27.808)
	CASA	340.363	373.034	354.421	361.533	10.805	7.113	(11.501)	-3,08%	21.170	6,22%	369.023	97,97%	(7.489)
	(%) CASA	79,38%	84,14%	83,73%	84,00%									
	FDR	84,89%	89,24%	93,30%	91,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	42.731	42.738		8	(400)	-0,93%	2.457	6,10%	-	0,00%	42.738
2	Giro ISE	7.566	5.315	4.666	4.747		81	(568)	-10,69%	(2.819)	-37,26%		0,00%	4.747
3	Tabungan ISE	32.715	37.823	38.065	37.992		(74)	168	0,45%	5.276	16,13%		0,00%	37.992
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	(0)	70.444	76,32%	(16.678)
	Linkage	31.740	28.923	28.923	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	(0)	33.359	74,47%	(8.515)
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	(0)	27.464	80,55%	(5.343)
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)
2	MBG	34.002	30.679	30.061	-	-	0	-278	-618	-3.941	618	35.532	84,60%	(5.471)
	KUR	32.921	29.430	28.823	-	-	0	-254	-608	-4.099	608	34.322	83,98%	(5.499)
	Non KUR	1.081	1.249	1.238	-	-	0	-24	-10	157	10	1.210	102,30%	28
3	PWG	9.475	19.384	20.608	1.963	2.362	399	354	1.225	11.133	1.137	27.736	74,30%	(7.128)
	Cilem	5.148	12.299	13.060	593	945	352	-31	761	7.912	184	18.193	71,79%	(5.132)
	Gadai	4.327	7.084	7.548	1.370	1.417	47	385	464	3.221	953	9.544	79,09%	(1.995)
4	CFG	262.577	291.842	290.481	3.372	1.673	-1.699	1.389	-1.360	27.904	3.034	285.363	101,79%	5.118
	CF 1	159.367	169.715	168.484	1.910	59	-1.851	-296	-1.231	9.117	1.290	162.083	103,95%	6.401
	Total Griya	139.426	145.942	145.191	1.801	-	-1.801	0	-751	5.765	751	140.123	103,62%	5.068
	• Total Non Program	139.426	145.942	145.191	1.801	-	-1.801	1.520	-751	5.765	751	140.123	103,62%	5.068
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.293	109	59	-50	-296	-480	3.352	539	21.960	106,07%	1.333
	CF 2	103.210	122.126	121.997	1.462	1.614	152	1.685	-129	18.787	1.743	123.280	98,96%	(1.283)
	Mitraguna & Others	99.172	116.810	116.736	1.112	1.614	502	1.323	-74	17.564	1.688	117.385	99,45%	(649)
	Pensiun	4.038	5.316	5.261	350	-	-350	363	-55	1.223	55	5.895	89,24%	(634)
	Total Pembiayaan	364.023	395.671	394.917	5.336	4.035	-1.300	2.669	-754	30.894	4.789	419.076	94,24%	(24.159)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	30	0,00%	0,12%	0,12%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	3.001	2,57%	5,35%	9,98%	1.359	2.128	1.112			
	KUR	703	1.737	1.487	2.847	2,14%	5,05%	9,88%	1.359	2.143	1.110			
	Non KUR	169	152	154	154	15,61%	12,34%	12,44%	-	(15)	2			
3	PWG	-	-	-	468	0,00%	0,00%	2,27%	468	468	468			
	Cilem	-	-	-	457	0,00%	0,00%	3,50%	457	457	457			
	Gadai	-	-	-	11	0,00%	0,00%	0,14%	11	11	11			
4	CFG	4.689	3.435	3.445	9.362	1,79%	1,18%	3,22%	5.916	4.673	5.927			
	CF 1	4.583	3.018	2.690	6.206	2,88%	1,58%	3,68%	3.516	1.623	3.188			
	Total Griya	3.651	1.927	1.566	4.090	2,62%	1,07%	2,82%	2.524	439	2.163			
	Oto	932	1.091	1.124	2.116	4,67%	4,73%	9,08%	992	1.184	1.025			
	CF 2	106	417	755	3.155	0,10%	0,62%	2,59%	2.400	3.050	2.739			
	Mitraguna & Others	106	417	755	3.155	0,11%	0,65%	2,70%	2.400	3.050	2.739			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	12.860	1,53%	1,29%	3,26%	7.744	7.299	7.507	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,23%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,50%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.653	1,53%	5,50%	5,50%	(35)	1.132	78			
	KUR	341	1.120	1.235	1.203	1,04%	4,20%	4,17%	(33)	862	83			
	Non KUR	180	456	453	451	16,68%	36,29%	36,39%	(3)	270	(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	2.797	6.822	6.941	6.998	1,07%	2,38%	2,41%	57	4.201	175			
	CF 1	2.607	5.540	5.622	5.679	1,64%	3,31%	3,37%	57	3.071	138			
	Total Griya	2.357	4.907	4.994	5.077	1,69%	3,42%	3,50%	83	2.719	170			
	Oto	250	633	628	602	1,25%	2,64%	2,58%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,08%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,13%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.776	0,91%	2,21%	2,22%	22	5.457	253	0,00%	100,00%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	74	74	11	0	27	56,34%	(144)	-65,99%	4.691	1,58%	(4.617)
2	Tabungan	144.169	162.597	164.402	163.176	5.538	(1.226)	579	0,36%	19.007	13,18%	154.911	105,34%	8.265
3	Deposito	10.918	20.142	20.291	20.291	(2.548)	0	149	0,74%	9.373	85,85%	11.483	176,71%	8.808
	Total	155.304	182.786	184.767	183.541	3.001	(1.226)	755	0,41%	28.237	18,18%	171.085	107,28%	12.456
	CASA	144.386	162.644	164.476	163.250	5.549	(1.226)	606	0,37%	18.864	13,06%	159.602	102,29%	3.648
	(%) CASA	92,97%	88,98%	89,02%	88,94%									
	FDR	134,72%	124,25%	123,00%	123,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.295	1.318		23	83	6,69%	57	4,56%	-	0,00%	1.318
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.295	1.318		23	83	6,69%	58	4,58%		0,00%	1.318
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Local Champion	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.673	600	600	0	955	-334	4.759	934	60.630	98,42%	(957)
	KUR	53.824	58.670	58.354	600	600	0	988	-316	4.530	916	59.174	98,61%	(820)
	Non KUR	1.089	1.337	1.318	-	-	0	-33	-18	229	18	1.456	90,57%	(137)
3	PWG	2.063	7.765	7.913	534	202	-331	346	148	5.850	54	9.875	80,13%	(1.962)
	Cilem	2.063	7.765	7.913	534	202	-331	346	148	5.850	54	9.875	80,13%	(1.962)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.808	1.170	780	-390	340	342	7.810	438	160.804	98,14%	(2.996)
	CF 1	15.162	17.472	17.249	-	30	30	-45	-223	2.087	253	16.494	104,57%	755
	Total Griya	4.320	3.831	3.825	-	-	0	0	-6	-495	6	4.700	81,38%	(875)
	• Total Non Program	3.984	3.516	3.511	-	-	0	-39	-5	-474	5	4.321	81,25%	(810)
	• Program	336	315	314	-	-	0	-2	-1	-22	1	379	82,81%	(65)
	Oto	10.841	13.641	13.424	-	30	30	-45	-217	2.583	247	11.794	113,82%	1.630
	CF 2	134.836	139.994	140.559	1.170	750	-420	385	565	5.723	185	144.309	97,40%	(3.750)
	Mitraguna & Others	130.780	136.039	136.617	1.170	750	-420	408	578	5.837	172	139.377	98,02%	(2.760)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,91%	(991)
	Total Pembiayaan	209.233	227.110	227.264	2.304	1.582	-721	1.627	155	18.031	1.428	233.567	97,30%	(6.303)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	611	0,00%	0,00%	32,66%	611	611	611			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	611	0,00%	0,00%	32,66%	611	611	611			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	2.217	0,00%	0,09%	3,72%	2.164	2.217	2.160			
	KUR	-	-	-	2.217	0,00%	0,00%	3,80%	2.217	2.217	2.217			
	Non KUR	-	57	53	-	0,00%	3,99%	0,00%	(53)	-	(57)			
3	PWG	-	-	-	63	0,00%	0,00%	0,80%	63	63	63			
	Cilem	-	-	-	63	0,00%	0,00%	0,80%	63	63	63			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	4.653	0,72%	1,65%	2,95%	2.048	3.576	3.189			
	CF 1	278	521	426	767	1,83%	2,44%	4,45%	341	489	246			
	Total Griya	278	253	253	496	6,43%	6,61%	12,98%	243	218	243			
	Oto	-	268	173	271	0,00%	1,27%	2,02%	98	271	3			
	CF 2	799	942	2.179	3.885	0,59%	1,56%	2,76%	1.707	3.087	2.943			
	Mitraguna & Others	799	942	2.179	3.304	0,61%	1,60%	2,42%	1.126	2.506	2.362			
	Pensiun	-	-	-	581	0,00%	0,00%	14,73%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	7.544	0,51%	1,17%	3,32%	4.886	6.467	6.023	0,45%	86,30%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,10%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,10%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	60	0,26%	0,01%	0,10%	52	(84)	51			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	60	3,71%	0,58%	4,57%	52	20	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.390	1.064	1.064	0,54%	0,68%	0,67%	-	254	(326)			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.258	933	933	0,50%	0,67%	0,66%	-	262	(326)			
	Mitraguna & Others	670	1.190	865	865	0,51%	0,64%	0,63%	-	195	(326)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	1.875	0,46%	0,80%	0,82%	52	921	(275)	0,14%	82,43%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.207	2.206	(61)	(1)	(26)	-1,15%	1.968	827,94%	4.605	47,90%	(2.399)
2	Tabungan	85.480	94.164	98.309	98.292	1.838	(17)	4.129	4,38%	12.812	14,99%	94.734	103,76%	3.558
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	Total	141.483	138.286	142.407	142.389	1.430	(18)	4.103	2,97%	907	0,64%	155.822	91,38%	(13.433)
	CASA	85.718	96.395	100.516	100.498	1.778	(18)	4.103	4,26%	14.781	17,24%	99.340	101,17%	1.159
	(%) CASA	60,59%	69,71%	70,58%	70,58%									
	FDR	57,51%	64,07%	62,49%	62,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.361	2.373	2.373	0	13	0,54%	2.036	604,20%	-	0,00%	2.373
2	Giro ISE	44	2.017	2.020	2.021	0	3	0,17%	1.976	4443,79%		0,00%	2.021
3	Tabungan ISE	293	343	353	353	0	9	2,72%	60	20,58%		0,00%	353
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	96	98	98	0	2	2,08%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	26.130	750	400	-350	310	-89	-2.460	489	29.132	89,70%	(3.002)
	KUR	28.019	25.667	25.585	750	400	-350	330	-83	-2.434	483	28.422	90,02%	(2.838)
	Non KUR	572	552	546	-	-	0	-20	-6	-26	6	710	76,91%	(164)
3	PWG	2.056	6.337	6.461	612	190	-423	268	125	4.405	65	7.548	85,60%	(1.087)
	Cilem	2.056	6.337	6.461	612	190	-423	268	125	4.405	65	7.548	85,60%	(1.087)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.392	715	870	155	-7	343	5.667	527	59.421	94,90%	(3.029)
	CF 1	3.683	6.435	6.381	185	-	-185	39	-54	2.698	54	4.720	135,20%	1.661
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	-5	-2	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.025	185	-	-185	39	-52	3.037	52	3.758	160,31%	2.267
	CF 2	47.042	49.615	50.011	530	870	340	-47	397	2.969	473	54.701	91,43%	(4.690)
	Mitraguna & Others	38.019	39.728	40.188	530	870	340	25	460	2.169	410	44.970	89,37%	(4.782)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.984	2.077	1.460	-617	571	378	7.612	1.081	96.101	92,59%	(7.117)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	689	300	1.847	2,01%	1,15%	7,07%	1.547	1.273	1.158			
	KUR	574	632	300	1.847	2,05%	1,17%	7,22%	1.547	1.273	1.215			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	110	0,00%	0,00%	1,71%	110	110	110			
	Cilem	-	-	-	110	0,00%	0,00%	1,71%	110	110	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	4.418	0,46%	1,66%	7,83%	3.485	4.184	1.961			
	CF 1	134	106	320	432	3,65%	4,97%	6,77%	112	297	326			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	432	4,50%	5,27%	7,17%	112	297	326			
	CF 2	100	2.351	613	3.986	0,21%	1,24%	7,97%	3.373	3.887	1.635			
	Mitraguna & Others	-	1.360	201	2.654	0,00%	0,51%	6,60%	2.452	2.654	1.294			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	6.375	0,99%	1,39%	7,16%	5.142	5.567	3.230	1,87%	73,87%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	431	544	470	1,10%	2,07%	1,80%	(74)	154	38			
	KUR	178	266	329	256	0,63%	1,28%	1,00%	(73)	78	(10)			
	Non KUR	138	165	215	214	24,08%	38,92%	39,15%	(1)	76	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,49%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	668	0,39%	0,84%	0,75%	(74)	352	38	0,04%	94,79%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.572	45.372	7.495	(200)	219	0,48%	25.199	124,91%	25.794	175,90%	19.577
2	Tabungan	135.101	145.614	147.054	147.308	1.016	254	1.693	1,16%	12.207	9,04%	145.809	101,03%	1.499
3	Deposito	28.599	26.205	26.350	26.350	229	0	145	0,55%	(2.249)	-7,86%	29.125	90,47%	(2.775)
	Total	183.873	216.972	218.976	219.029	8.741	53	2.058	0,95%	35.156	19,12%	200.728	109,12%	18.301
	CASA	155.274	190.767	192.626	192.679	8.511	53	1.912	1,00%	37.405	24,09%	171.603	112,28%	21.076
	(%) CASA	84,45%	87,92%	87,97%	87,97%									
	FDR	85,47%	90,55%	90,37%	90,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.258	13.326		68	481	3,74%	4.657	53,72%	-	0,00%	13.326
2	Giro ISE	6.094	227	152	158		6	(69)	-30,50%	(5.936)	-97,41%		0,00%	158
3	Tabungan ISE	2.575	10.818	11.306	11.368		62	550	5,08%	8.793	341,48%		0,00%	11.368
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	138	140	140		0	2	1,45%	19	15,70%		0,00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	35.950	36.047	500	550	50	-169	97	6.158	453	34.210	105,37%	1.837
	KUR	29.147	35.000	35.103	500	550	50	-304	103	5.955	447	33.229	105,64%	1.874
	Non KUR	742	950	944	-	-	0	135	-6	203	6	981	96,26%	(37)
3	PWG	5.787	17.774	18.663	2.131	1.465	-666	1.145	889	12.875	576	20.542	90,85%	(1.880)
	Cilem	4.662	13.788	14.391	1.416	700	-716	132	602	9.729	98	15.567	92,44%	(1.176)
	Gadai	1.126	3.985	4.272	715	765	50	1.013	287	3.146	478	4.976	85,86%	(704)
4	CFG	121.436	142.740	143.186	1.608	1.396	-212	3.425	446	21.750	950	131.655	108,76%	11.530
	CF 1	20.925	20.764	20.637	92	-	-92	454	-126	-288	126	22.143	93,20%	(1.506)
	Total Griya	15.996	15.276	15.253	-	-	0	0	-24	-743	24	16.308	93,53%	(1.056)
	• Total Non Program	15.996	15.276	15.253	-	-	0	-73	-24	-743	24	16.308	93,53%	(1.056)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.385	92	-	-92	454	-103	455	103	5.835	92,28%	(450)
	CF 2	100.511	121.976	122.548	1.516	1.396	-120	2.970	572	22.038	824	109.512	111,90%	13.037
	Mitraguna & Others	63.905	80.135	80.921	1.216	1.310	94	2.780	785	17.016	525	72.073	112,28%	8.847
	Pensiun	36.606	41.841	41.628	300	86	-214	190	-213	5.022	299	37.439	111,19%	4.189
	Total Pembiayaan	157.150	196.464	197.895	4.239	3.411	-828	4.400	1.432	40.745	1.979	186.445	106,14%	11.450

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	182	179	1.555	0,60%	0,50%	4,31%	1.376	1.376	1.372			
	KUR	179	128	124	1.500	0,61%	0,35%	4,27%	1.376	1.321	1.372			
	Non KUR	-	54	55	55	0,00%	5,79%	5,82%	-	55	1			
3	PWG	74	-	-	289	1,27%	0,00%	1,55%	289	216	289			
	Cilem	74	-	-	289	1,58%	0,00%	2,01%	289	216	289			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	3.633	0,92%	1,55%	2,54%	1.428	2.519	1.981			
	CF 1	120	248	73	1.252	0,57%	0,35%	6,06%	1.178	1.132	1.004			
	Total Griya	-	170	-	891	0,00%	0,00%	5,84%	891	891	722			
	Oto	120	78	73	360	2,43%	1,33%	6,69%	287	240	282			
	CF 2	995	1.404	2.132	2.382	0,99%	1,75%	1,94%	249	1.387	978			
	Mitraguna & Others	254	1.081	1.562	1.822	0,40%	1,95%	2,25%	260	1.568	742			
	Pensiun	740	324	570	559	2,02%	1,36%	1,34%	(11)	(181)	236			
	Total Pembiayaan	1.367	1.834	2.384	5.477	0,87%	1,21%	2,77%	3.092	4.110	3.643	0,15%	94,48%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	144	143	231	0,12%	0,40%	0,64%	88	196	87			
	KUR	-	144	143	231	0,00%	0,41%	0,66%	88	231	87			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,09%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,82%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,13%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,37%	222	1.110	284			
	Pensiun	-	275	274	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.785	0,02%	0,75%	0,90%	309	1.750	540	0,06%	93,46%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	314	204	(243)	(110)	75	57,92%	(256)	-55,63%	4.702	4,35%	(4.497)
2	Tabungan	104.069	105.674	104.694	104.356	97	(338)	(1.318)	-1,25%	287	0,28%	113.215	92,18%	(8.859)
3	Deposito	24.703	24.658	24.858	24.858	(322)	0	201	0,81%	155	0,63%	25.371	97,98%	(512)
	Total	129.233	130.461	129.866	129.419	(467)	(448)	(1.043)	-0,80%	186	0,14%	143.287	90,32%	(13.869)
	CASA	104.530	105.804	105.008	104.560	(145)	(448)	(1.244)	-1,18%	31	0,03%	117.917	88,67%	(13.356)
	(%) CASA	80,88%	81,10%	80,86%	80,79%									
	FDR	125,49%	144,15%	144,85%	145,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.267	2.588	2.528	(60)	261	11,50%	(1.506)	-37,33%	-	0,00%	2.528
2	Giro ISE	415	60	163	219	56	159	266,26%	(196)	-47,27%		0,00%	219
3	Tabungan ISE	3.618	2.207	2.425	2.309	(116)	101	4,60%	(1.309)	-36,19%		0,00%	2.309
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	144	144	0	2	1,41%	25	21,01%		0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.522	22.288	515	190	-325	145	-234	-607	424	24.787	89,92%	(2.499)
	KUR	22.067	21.522	21.219	370	110	-260	-16	-303	-848	413	23.833	89,03%	(2.614)
	Non KUR	827	999	1.068	145	80	-65	161	69	241	11	954	111,97%	114
3	PWG	1.733	7.288	7.143	1.343	81	-1.262	930	-145	5.411	225	10.247	69,71%	(3.103)
	Cilem	1.733	7.288	7.143	1.343	81	-1.262	930	-145	5.411	225	10.247	69,71%	(3.103)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	158.682	1.104	3.834	2.729	470	437	21.131	3.396	158.700	99,99%	(18)
	CF 1	5.904	8.009	8.056	133	187	53	75	47	2.152	140	8.425	95,62%	(369)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
1	• Total Non Program	1.926	1.748	1.743	-	-	0	-18	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.313	133	187	53	75	52	2.335	134	5.852	107,88%	461
	CF 2	131.647	150.235	150.625	971	3.647	2.676	395	390	18.979	3.257	150.275	100,23%	351
	Mitraguna & Others	65.693	81.700	83.358	580	3.547	2.967	31	1.658	17.665	1.889	82.597	100,92%	761
	Pensiun	65.954	68.535	67.267	391	100	-291	364	-1.268	1.314	1.368	67.677	99,39%	(410)
	Total Pembiayaan	162.178	188.054	188.113	2.962	4.105	1.143	1.545	59	25.935	4.046	193.734	97,10%	(5.621)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	560	514	2.250	2,80%	2,28%	10,10%	1.736	1.610	1.690			
	KUR	508	507	460	2.132	2,30%	2,14%	10,05%	1.672	1.623	1.625			
	Non KUR	132	53	54	118	15,90%	5,37%	11,05%	64	(13)	65			
3	PWG	-	-	-	155	0,00%	0,00%	2,17%	155	155	155			
	Cilem	-	-	-	155	0,00%	0,00%	2,17%	155	155	155			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	1.703	0,75%	0,17%	1,07%	1.431	668	994			
	CF 1	-	-	-	558	0,00%	0,00%	6,92%	558	558	558			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	558	0,00%	0,00%	8,83%	558	558	558			
	CF 2	1.035	709	272	1.145	0,79%	0,18%	0,76%	873	111	436			
	Mitraguna & Others	403	63	-	543	0,61%	0,00%	0,65%	543	140	480			
	Pensiun	632	646	272	602	0,96%	0,40%	0,90%	330	(29)	(44)			
	Total Pembiayaan	1.675	1.269	786	4.108	1,03%	0,42%	2,18%	3.322	2.433	2.838	1,19%	45,70%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	257	276	526	1,34%	1,23%	2,36%	250	220	268			
	KUR	52	153	180	430	0,23%	0,84%	2,02%	250	378	276			
	Non KUR	254	104	96	96	30,69%	9,60%	8,98%	(0)	(158)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,02%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	563	0,19%	0,17%	0,30%	249	257	268	0,87%	-188,97%	0,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	517.831	517.853	197	22	66	0,01%	356.372	220,69%	168.496	307,34%	349.357
2	Tabungan	199.929	216.938	217.967	216.655	(488)	(1.313)	(283)	-0,13%	16.725	8,37%	215.790	100,40%	865
3	Deposito	133.285	90.671	88.757	88.007	(964)	(750)	(2.664)	-2,94%	(45.278)	-33,97%	135.065	65,16%	(47.058)
	Total	494.695	825.396	824.556	822.515	(1.255)	(2.041)	(2.881)	-0,35%	327.820	66,27%	519.351	158,37%	303.164
	CASA	361.410	734.725	735.799	734.508	(291)	(1.291)	(217)	-0,03%	373.098	103,23%	384.286	191,14%	350.222
	(%) CASA	73,06%	89,01%	89,24%	89,30%									
	FDR	29,29%	21,46%	21,38%	21,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.433	20.474		41	9.994	95,37%	18.608	997,32%	-	0,00%	20.474
2	Giro ISE	28	25	40	18		(22)	(8)	-30,19%	(11)	-37,66%		0,00%	18
3	Tabungan ISE	1.837	8.854	18.793	18.856		63	10.002	112,96%	17.019	926,24%		0,00%	18.856
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	76	77	77		0	1	1,32%	37	92,50%		0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Local Champion	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	58.690	300	300	0	-1.439	-1.292	882	1.592	63.575	92,32%	(4.885)
	KUR	55.256	56.602	55.364	300	300	0	-1.419	-1.238	108	1.538	60.661	91,27%	(5.298)
	Non KUR	2.553	3.380	3.327	-	-	0	-20	-54	774	54	2.914	114,16%	413
3	PWG	4.560	19.634	20.686	1.191	1.325	134	1.055	1.052	16.126	273	16.305	126,87%	4.381
	Cilem	4.560	19.634	20.686	1.191	1.325	134	1.055	1.052	16.126	273	16.305	126,87%	4.381
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.692	974	84	-890	290	-617	14.830	701	92.602	103,34%	3.090
	CF 1	35.630	44.820	44.194	439	-	-439	558	-625	8.565	625	37.699	117,23%	6.495
	Total Griya	16.876	22.526	22.242	-	-	0	0	-284	5.366	284	17.973	123,75%	4.269
	• Total Non Program	11.817	17.790	17.523	-	-	0	1.032	-267	5.706	267	12.262	142,90%	5.260
	• Program	5.059	4.736	4.719	-	-	0	-38	-17	-340	17	5.710	82,64%	(991)
	Oto	18.754	22.294	21.953	439	-	-439	558	-342	3.199	342	19.727	111,28%	2.226
	CF 2	45.232	51.489	51.497	535	84	-451	-268	8	6.265	76	54.903	93,80%	(3.405)
	Mitraguna & Others	44.353	50.559	50.588	535	84	-451	-172	29	6.235	55	53.128	95,22%	(2.540)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	176.252	2.465	1.709	-756	-134	-884	31.365	2.593	174.138	101,21%	2.114

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	4.083	0,03%	1,46%	6,96%	3.207	4.068	3.068			
	KUR	16	857	781	3.666	0,03%	1,38%	6,62%	2.884	3.650	2.809			
	Non KUR	-	159	94	417	0,00%	2,79%	12,55%	323	417	259			
3	PWG	36	-	-	258	0,78%	0,00%	1,25%	258	223	258			
	Cilem	36	-	-	258	0,78%	0,00%	1,25%	258	223	258			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	3.863	1,24%	1,67%	4,04%	2.258	2.862	2.514			
	CF 1	1.001	1.350	1.606	2.776	2,81%	3,58%	6,28%	1.170	1.775	1.426			
	Total Griya	582	659	882	875	3,45%	3,92%	3,94%	(7)	293	217			
	Oto	419	691	724	1.901	2,23%	3,25%	8,66%	1.177	1.482	1.210			
	CF 2	-	-	-	1.088	0,00%	0,00%	2,11%	1.088	1.088	1.088			
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	2,15%	1.088	1.088	1.088			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	8.205	1,51%	1,40%	4,66%	5.724	6.021	5.840	0,56%	87,94%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63			
	KUR	271	12	-	75	0,49%	0,00%	0,14%	75	(195)	63			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.754	1.745	2.018	1,72%	1,81%	2,11%	273	630	264			
	CF 1	693	743	742	1.015	1,94%	1,66%	2,30%	273	323	272			
	Total Griya	592	631	631	631	3,51%	2,80%	2,83%	-	39	(1)			
	Oto	101	112	112	385	0,54%	0,50%	1,75%	273	284	273			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,95%	(0)	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,98%	(0)	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,19%	348	427	328	0,04%	96,62%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	304	305	68	1	34	12,46%	272	828,87%	6.167	4,94%	(5.863)
2	Tabungan	95.230	98.857	94.277	95.141	5.380	864	(3.716)	-3,76%	(89)	-0,09%	104.027	91,46%	(8.887)
3	Deposito	25.200	24.733	24.193	24.193	561	0	(539)	-2,18%	(1.007)	-3,99%	25.946	93,25%	(1.752)
	Total	120.463	123.860	118.774	119.639	6.009	865	(4.222)	-3,41%	(824)	-0,68%	136.140	87,88%	(16.501)
	CASA	95.263	99.128	94.581	95.445	5.448	865	(3.682)	-3,71%	183	0,19%	110.195	86,62%	(14.749)
	(%) CASA	79,08%	80,03%	79,63%	79,78%									
	FDR	167,21%	170,63%	177,34%	176,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.607	1.611		4	26	1,65%	595	58,50%	-	0,00%	1.611
2	Giro ISE	1	12	86	89		3	77	624,98%	89	17378,51%		0,00%	89
3	Tabungan ISE	1.016	1.572	1.521	1.522		0	(51)	-3,23%	506	49,80%		0,00%	1.522
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.137	61.537	850	1.261	411	53	400	3.119	861	59.037	104,23%	2.499
	KUR	53.406	57.301	57.738	850	1.261	411	177	438	4.333	823	53.872	107,18%	3.867
	Non KUR	5.013	3.836	3.798	-	-	0	-124	-38	-1.214	38	5.166	73,53%	(1.367)
3	PWG	7.973	12.362	12.503	839	637	-203	572	140	4.530	496	15.411	81,13%	(2.908)
	Cilem	7.973	12.362	12.503	839	637	-203	572	140	4.530	496	15.411	81,13%	(2.908)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.596	1.472	538	-934	977	-1.249	1.556	1.787	161.244	84,71%	(24.647)
	CF 1	25.995	30.473	30.516	226	318	92	-139	42	4.521	276	29.119	104,80%	1.397
	Total Griya	13.277	16.154	16.129	125	-	-125	0	-25	2.852	25	14.079	114,56%	2.050
	• Total Non Program	13.277	16.154	16.129	125	-	-125	-18	-25	2.852	25	14.079	114,56%	2.050
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.386	101	318	217	-139	67	1.669	251	15.039	95,66%	(653)
	CF 2	109.045	107.372	106.081	1.246	220	-1.026	1.116	-1.291	-2.964	1.511	132.125	80,29%	(26.044)
	Mitraguna & Others	98.253	97.006	95.577	1.020	20	-1.000	964	-1.430	-2.676	1.450	119.197	80,18%	(23.620)
	Pensiun	10.792	10.366	10.504	226	200	-26	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	210.636	3.161	2.436	-725	1.602	-709	9.205	3.144	235.692	89,37%	(25.056)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.895	1.618	4.522	2,02%	2,65%	7,35%	2.904	3.342	2.627			
	KUR	896	1.456	1.153	3.989	1,68%	2,01%	6,91%	2.836	3.094	2.533			
	Non KUR	284	439	465	533	5,67%	12,11%	14,03%	68	248	94			
3	PWG	-	-	-	35	0,00%	0,00%	0,28%	35	35	35			
	Cilem	-	-	-	35	0,00%	0,00%	0,28%	35	35	35			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	3.846	0,59%	1,19%	2,82%	2.207	3.051	1.758			
	CF 1	92	281	107	1.450	0,35%	0,35%	4,75%	1.344	1.359	1.170			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	1.450	0,72%	0,75%	10,08%	1.344	1.359	1.170			
	CF 2	704	1.808	1.532	2.396	0,65%	1,43%	2,26%	864	1.692	588			
	Mitraguna & Others	704	1.808	1.532	2.253	0,72%	1,58%	2,36%	721	1.550	445			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	8.403	0,98%	1,54%	3,99%	5.147	6.428	4.419	0,88%	77,85%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	785	764	797	1,19%	1,25%	1,29%	33	102	11			
	KUR	639	624	605	638	1,20%	1,06%	1,11%	33	(1)	14			
	Non KUR	56	161	159	159	1,12%	4,13%	4,17%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,91%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,58%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,96%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,06%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	2.037	0,89%	0,95%	0,97%	33	238	124	0,14%	85,64%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	290	786	105	496	530	207,73%	(390)	-33,15%	4.251	18,48%	(3.466)
2	Tabungan	91.378	105.830	106.216	105.872	2.521	(343)	43	0,04%	14.495	15,86%	98.420	107,57%	7.452
3	Deposito	20.885	17.098	17.170	17.170	127	0	72	0,42%	(3.715)	-17,79%	21.483	79,92%	(4.314)
	Total	113.438	123.183	123.675	123.828	2.753	153	645	0,52%	10.390	9,16%	124.155	99,74%	(327)
	CASA	92.553	106.085	106.505	106.658	2.626	153	573	0,54%	14.105	15,24%	102.671	103,88%	3.987
	(%) CASA	81,59%	86,12%	86,12%	86,13%									
	FDR	111,58%	120,59%	121,07%	120,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.381	1.402		21	49	3,63%	(11)	-0,80%	-	0,00%	1.402
2	Giro ISE	4	52	78	85		7	33	62,96%	81	1859,53%		0,00%	85
3	Tabungan ISE	1.409	1.301	1.303	1.317		14	16	1,25%	(92)	-6,53%		0,00%	1.317
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	60.361	1.350	825	-525	948	-79	2.173	904	66.098	91,32%	(5.737)
	KUR	54.166	55.978	55.929	1.350	825	-525	1.078	-49	1.762	874	61.794	90,51%	(5.865)
	Non KUR	4.022	4.462	4.432	-	-	0	-131	-30	410	30	4.304	102,99%	128
3	PWG	2.382	9.408	9.905	1.541	616	-925	1.362	498	7.523	118	9.949	99,56%	(44)
	Cilem	2.382	9.408	9.905	1.541	616	-925	1.362	498	7.523	118	9.949	99,56%	(44)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.466	1.860	1.105	-755	2.504	766	13.523	339	73.797	107,68%	5.669
	CF 1	8.522	7.920	8.060	100	185	85	36	140	-462	45	9.459	85,21%	(1.398)
	Total Griya	5.933	5.560	5.745	-	185	185	0	185	-189	0	6.174	93,05%	(429)
	• Total Non Program	5.933	5.560	5.745	-	185	185	-34	185	-189	0	6.174	93,05%	(429)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.315	100	-	-100	36	-44	-274	44	3.285	70,49%	(970)
	CF 2	57.421	70.780	71.406	1.760	920	-840	2.469	626	13.985	294	64.338	110,98%	7.067
	Mitraguna & Others	56.582	69.407	70.040	1.725	920	-805	2.440	633	13.458	287	62.860	111,42%	7.180
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	149.732	4.751	2.546	-2.205	4.814	1.184	23.163	1.362	149.899	99,89%	(167)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	576	560	2.693	0,22%	0,22%	0,93%	2.133	2.564	2.118			
	KUR	123	204	305	2.046	0,23%	0,54%	3,66%	1.741	1.922	1.842			
	Non KUR	6	372	255	648	0,16%	5,72%	14,62%	393	641	276			
3	PWG	-	-	-	216	0,00%	0,00%	0,21%	216	216	216			
	Cilem	-	-	-	216	0,00%	0,00%	2,19%	216	216	216			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	721	0,68%	0,81%	0,91%	87	274	124			
	CF 1	217	497	533	620	2,55%	6,73%	7,69%	87	403	123			
	Total Griya	-	497	533	426	0,00%	9,59%	7,42%	(107)	426	(71)			
	Oto	217	-	194	194	8,39%	0,00%	8,37%	194	(23)	194			
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1			
	Mitraguna & Others	230	100	101	101	0,41%	0,15%	0,14%	-	(129)	1			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	3.631	0,46%	0,80%	2,43%	2.437	3.054	2.458	1,32%	45,56%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	116	114	190	0,08%	0,19%	0,31%	76	143	74			
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74			
	Non KUR	47	78	78	78	1,16%	1,74%	1,75%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	276	0,04%	0,14%	0,18%	76	230	74	0,47%	-153,46%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.253	3.310	206	57	33	1,02%	1.432	76,27%	4.014	82,46%	(704)
2	Tabungan	48.550	58.732	55.743	56.189	591	446	(2.543)	-4,33%	7.639	15,73%	55.473	101,29%	716
3	Deposito	7.602	13.550	13.350	13.350	2.432	0	(200)	-1,48%	5.748	75,62%	8.347	159,93%	5.003
	Total	58.030	75.559	72.346	72.849	3.229	503	(2.710)	-3,59%	14.819	25,54%	67.834	107,39%	5.015
	CASA	50.428	62.009	58.996	59.499	797	503	(2.510)	-4,05%	9.071	17,99%	59.487	100,02%	12
	(%) CASA	86,90%	82,07%	81,55%	81,67%									
	FDR	148,42%	129,65%	135,52%	134,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	386	426		39	(432)	-50,40%	(33)	-7,11%	-	0,00%	426
2	Giro ISE	360	412	277	316		39	(96)	-23,27%	(44)	-12,13%		0,00%	316
3	Tabungan ISE	99	446	109	110		0	(337)	-75,44%	11	11,18%		0,00%	110
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.029	48.796	300	580	280	214	-233	3.759	813	52.201	93,48%	(3.405)
	KUR	43.986	47.512	47.196	300	480	180	47	-316	3.210	796	50.816	92,88%	(3.620)
	Non KUR	1.052	1.518	1.600	-	100	100	167	83	548	17	1.385	115,53%	215
3	PWG	3.221	8.523	8.962	464	576	112	148	439	5.741	137	8.452	106,04%	510
	Cilem	3.221	8.523	8.962	464	576	112	148	439	5.741	137	8.452	106,04%	510
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.288	850	253	-597	411	-119	2.417	371	44.221	91,11%	(3.933)
	CF 1	26.387	25.292	25.201	-	253	253	-326	-91	-1.186	344	27.144	92,84%	(1.943)
	Total Griya	5.331	5.308	5.291	-	-	0	0	-17	-39	17	5.525	95,77%	(234)
	• Total Non Program	5.331	4.976	4.960	-	-	0	-57	-16	-371	16	5.525	89,78%	(565)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	19.910	-	253	253	-326	-74	-1.147	327	21.619	92,09%	(1.710)
	CF 2	11.484	15.115	15.087	850	-	-850	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	850	-	-850	574	-6	2.080	6	13.545	77,88%	(2.996)
	Pensiun	3.015	4.560	4.539	-	-	0	164	-22	1.524	22	3.532	128,49%	1.006
	Total Pembiayaan	86.130	97.959	98.046	1.614	1.408	-206	774	87	11.916	1.321	104.874	93,49%	(6.828)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	352	293	695	0,91%	0,60%	1,42%	402	286	343			
	KUR	384	352	293	695	0,87%	0,62%	1,47%	402	311	343			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	89	0,18%	0,00%	0,99%	89	83	89			
	Cilem	6	-	-	89	0,18%	0,00%	0,99%	89	83	89			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	2.862	3,22%	5,28%	7,10%	729	1.643	998			
	CF 1	985	1.084	1.070	1.703	3,73%	4,23%	6,76%	632	718	619			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	1.703	4,68%	5,04%	8,55%	695	718	683			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,69%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,95%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	3.647	1,90%	2,48%	3,72%	1.220	2.012	1.430	3,35%	9,97%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	275	291	331	0,72%	0,59%	0,68%	40	7	56			
	KUR	102	192	208	248	0,23%	0,44%	0,53%	40	146	56			
	Non KUR	222	83	83	83	21,14%	5,44%	5,16%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	647	751	0,89%	1,60%	1,86%	103	413	103			
	CF 1	338	648	647	751	1,28%	2,56%	2,98%	103	413	103			
	Total Griya	-	131	130	130	0,00%	2,46%	2,47%	-	130	(1)			
	Oto	338	517	517	621	1,61%	2,59%	3,12%	103	282	103			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	923	938	1.082	0,77%	0,96%	1,10%	144	420	159	3,56%	-222,34%	2,5%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	20.530	20.459	170	(71)	(1.052)	-4,89%	(7.728)	-27,42%	34.516	59,27%	(14.057)
2	Tabungan	231.223	240.889	241.001	242.231	14.289	1.230	1.342	0,56%	11.007	4,76%	244.274	99,16%	(2.043)
3	Deposito	34.752	39.554	33.328	33.328	241	0	(6.226)	-15,74%	(1.424)	-4,10%	34.797	95,78%	(1.469)
	Total	294.162	301.953	294.858	296.018	14.700	1.159	(5.936)	-1,97%	1.855	0,63%	313.587	94,40%	(17.569)
	CASA	259.410	262.400	261.530	262.690	14.459	1.159	290	0,11%	3.279	1,26%	278.789	94,23%	(16.100)
	(%) CASA	88,19%	86,90%	88,70%	88,74%									
	FDR	81,90%	86,52%	88,35%	88,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.036	5.047		11	(138)	-2,66%	559	12,46%	-	0,00%	5.047
2	Giro ISE	733	668	665	725		61	58	8,67%	(8)	-1,07%		0,00%	725
3	Tabungan ISE	3.754	4.517	4.372	4.321		(50)	(196)	-4,34%	567	15,11%		0,00%	4.321
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.697	-	-	0	-54	-3	-1.545	3	3.242	52,36%	(1.545)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Local Champion	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.380	1.350	350	-1.000	907	-781	-1.094	1.131	73.798	96,72%	(2.418)
	KUR	67.505	67.768	67.034	1.350	350	-1.000	1.053	-734	-471	1.084	68.672	97,61%	(1.639)
	Non KUR	4.969	4.393	4.346	-	-	0	-146	-47	-623	47	5.125	84,79%	(780)
3	PWG	12.827	24.750	25.889	4.541	3.050	-1.491	2.521	1.139	13.062	1.911	28.848	90,29%	(2.959)
	Cilem	7.700	16.834	17.838	2.523	1.412	-1.112	2.212	1.004	10.139	408	19.756	90,29%	(1.917)
	Gadai	5.127	7.915	8.051	2.018	1.639	-379	310	135	2.924	1.503	9.092	88,54%	(1.042)
4	CFG	152.377	162.630	161.536	1.602	2.113	511	1.569	-1.093	9.159	3.206	174.288	92,68%	(12.752)
	CF 1	49.433	46.521	46.251	555	-	-555	329	-270	-3.182	270	55.198	83,79%	(8.948)
	Total Griya	45.444	40.929	40.732	50	-	-50	0	-197	-4.712	197	49.586	82,14%	(8.854)
	• Total Non Program	21.636	18.086	18.025	50	-	-50	-385	-60	-3.611	60	22.711	79,37%	(4.686)
	• Program	23.808	22.843	22.706	-	-	0	3	-137	-1.102	137	26.875	84,49%	(4.168)
	Oto	3.989	5.592	5.519	505	-	-505	329	-73	1.530	73	5.613	98,33%	(94)
	CF 2	102.945	116.109	115.286	1.047	2.113	1.066	1.240	-823	12.341	2.936	119.090	96,81%	(3.804)
	Mitraguna & Others	90.697	101.889	101.149	881	2.113	1.232	1.240	-740	10.452	2.853	105.348	96,01%	(4.199)
	Pensiun	12.248	14.220	14.137	166	-	-166	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	260.502	7.493	5.513	-1.980	4.944	-738	19.583	6.251	280.176	92,98%	(19.674)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	3.971	0,26%	1,30%	5,56%	3.035	3.781	3.062			
	KUR	190	310	589	3.531	0,28%	0,87%	5,27%	2.942	3.342	3.221			
	Non KUR	-	598	346	439	0,00%	7,88%	10,11%	93	439	(159)			
3	PWG	-	-	-	548	0,00%	0,00%	2,12%	548	548	548			
	Cilem	-	-	-	483	0,00%	0,00%	2,71%	483	483	483			
	Gadai	-	-	-	65	0,00%	0,00%	0,81%	65	65	65			
4	CFG	3.319	4.884	4.033	4.820	2,18%	2,48%	2,98%	787	1.501	(63)			
	CF 1	1.762	3.615	3.096	3.794	3,57%	6,66%	8,20%	698	2.032	179			
	Total Griya	1.762	3.343	2.831	3.191	3,88%	6,92%	7,83%	360	1.429	(152)			
	Oto	-	272	265	603	0,00%	4,74%	10,92%	338	603	331			
	CF 2	1.556	1.269	937	1.026	1,51%	0,81%	0,89%	89	(530)	(243)			
	Mitraguna & Others	1.556	1.269	937	1.026	1,72%	0,92%	1,01%	89	(530)	(243)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	9.339	1,46%	1,90%	3,58%	4.370	5.830	3.490	8,37%	-133,49%	4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,06%	(3)	(316)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,50%	(3)	(316)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	310	0,27%	0,44%	0,43%	(4)	116	18			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	Non KUR	191	98	92	88	3,84%	2,10%	2,02%	(4)	(103)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	5.860	3,15%	3,11%	3,63%	803	1.065	1.070			
	CF 1	2.642	3.176	3.279	3.297	5,34%	7,05%	7,13%	19	655	121			
	Total Griya	2.642	3.176	3.279	3.297	5,81%	8,01%	8,09%	19	655	121			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.563	2,09%	1,53%	2,22%	784	410	949			
	Mitraguna & Others	2.153	1.319	1.484	2.268	2,37%	1,46%	2,24%	784	116	949			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	6.221	2,22%	2,08%	2,39%	795	865	1.140	2,32%	2,93%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.435	8.472	(376)	36	(1.515)	-15,17%	(5.874)	-40,94%	21.691	39,06%	(13.220)
2	Tabungan	145.625	195.327	392.731	392.959	52.003	228	197.632	101,18%	247.334	169,84%	159.881	245,78%	233.078
3	Deposito	70.189	86.483	67.516	67.517	(2.627)	1	(18.967)	-21,93%	(2.672)	-3,81%	70.942	95,17%	(3.426)
	Total	230.159	291.796	468.682	468.947	49.000	265	177.151	60,71%	238.788	103,75%	252.514	185,71%	216.433
	CASA	159.970	205.313	401.167	401.431	51.627	264	196.117	95,52%	241.460	150,94%	181.572	221,09%	219.859
	(%) CASA	69,50%	70,36%	85,59%	85,60%									
	FDR	49,05%	42,16%	26,47%	26,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.677	13.496		(181)	(2.039)	-13,12%	853	6,74%	-	0,00%	13.496
2	Giro ISE	2.499	3.292	1.703	1.703		0	(1.589)	-48,27%	(796)	-31,84%		0,00%	1.703
3	Tabungan ISE	9.095	11.192	10.924	10.743		(181)	(449)	-4,02%	1.648	18,12%		0,00%	10.743
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	112	113	113		0	1	0,89%	24	26,97%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.960	14.793	-	-	0	-539	-168	-4.456	168	21.048	70,28%	(6.255)
	KUR	17.796	13.578	13.413	-	-	0	-533	-165	-4.383	165	19.513	68,74%	(6.100)
	Non KUR	1.452	1.383	1.380	-	-	0	-6	-3	-72	3	1.535	89,90%	(155)
3	PWG	5.178	11.964	12.541	1.523	1.577	55	325	577	7.363	1.000	20.379	61,54%	(7.838)
	Cilem	3.578	8.774	9.152	723	539	-184	436	378	5.574	161	13.704	66,78%	(4.552)
	Gadai	1.600	3.189	3.389	800	1.038	239	-111	200	1.789	839	6.675	50,77%	(3.286)
4	CFG	88.436	96.089	96.704	503	983	480	-1.046	615	8.268	367	111.775	86,52%	(15.071)
	CF 1	19.579	25.210	25.296	233	283	50	524	87	5.717	196	22.421	112,82%	2.875
	Total Griya	14.822	14.728	14.689	-	-	0	0	-39	-134	39	15.602	94,14%	(914)
	• Total Non Program	14.371	14.302	14.263	-	-	0	-133	-39	-108	39	15.093	94,50%	(829)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.608	233	283	50	524	126	5.851	157	6.819	155,57%	3.789
	CF 2	68.857	70.879	71.408	270	700	430	-1.570	529	2.551	171	89.354	79,92%	(17.946)
	Mitraguna & Others	68.359	70.001	70.536	270	700	430	-1.564	535	2.177	165	86.959	81,11%	(16.423)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	Total Pembiayaan	112.901	123.013	124.038	2.025	2.560	535	-1.261	1.025	11.137	1.535	153.239	80,94%	(29.201)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	772	789	897	6,58%	5,27%	6,06%	108	(370)	125			
	KUR	1.267	772	789	897	7,12%	5,81%	6,69%	108	(370)	125			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	324	0,00%	0,00%	2,58%	324	324	324			
	Cilem	-	-	-	303	0,00%	0,00%	3,31%	303	303	303			
	Gadai	-	-	-	21	0,00%	0,00%	0,62%	21	21	21			
4	CFG	1.470	1.479	1.419	2.432	1,66%	1,48%	2,51%	1.012	962	953			
	CF 1	117	973	626	1.640	0,60%	2,48%	6,48%	1.014	1.522	667			
	Total Griya	-	469	232	732	0,00%	1,58%	4,99%	500	732	263			
	Oto	117	504	393	907	2,46%	3,75%	8,55%	514	790	404			
	CF 2	1.353	506	794	792	1,96%	1,12%	1,11%	(2)	(561)	286			
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,12%	(2)	(561)	286			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	3.652	2,42%	1,80%	2,94%	1.444	915	1.402	2,44%	16,99%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	9.991	9.986	52,35%	66,78%	67,50%	(5)	(90)	(127)			
	KUR	8.740	8.795	8.674	8.669	49,11%	63,89%	64,63%	(5)	(71)	(126)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,45%	-	(19)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.216	1.391	1.592	1,12%	1,45%	1,65%	201	603	376			
	CF 1	244	233	232	434	1,24%	0,92%	1,71%	202	190	201			
	Total Griya	244	118	117	116	1,64%	0,79%	0,79%	(1)	(128)	(2)			
	Oto	-	115	115	317	0,00%	1,09%	2,99%	203	317	203			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,62%	(1)	413	175			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,64%	(1)	413	175			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.578	9,80%	9,25%	9,33%	196	513	249	1,44%	84,58%	-7,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	10.635	11.076	714	442	4.617	71,47%	(4.476)	-28,78%	25.477	43,48%	(14.401)
2	Tabungan	146.646	145.002	140.384	140.708	(1.597)	324	(4.294)	-2,96%	(5.938)	-4,05%	158.899	88,55%	(18.191)
3	Deposito	29.176	27.609	28.032	28.033	495	1	424	1,53%	(1.143)	-3,92%	30.121	93,07%	(2.088)
	Total	191.374	179.071	179.050	179.818	(388)	767	747	0,42%	(11.556)	-6,04%	214.497	83,83%	(34.679)
	CASA	162.198	151.462	151.019	151.785	(883)	766	323	0,21%	(10.414)	-6,42%	184.376	82,32%	(32.591)
	(%) CASA	84,75%	84,58%	84,34%	84,41%									
	FDR	87,12%	107,77%	108,75%	108,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.994	12.477	12.666	189	3.672	40,83%	(1.437)	-10,19%	-	0,00%	12.666
2	Giro ISE	4.458	4.210	7.674	7.866	192	3.656	86,85%	3.408	76,44%		0,00%	7.866
3	Tabungan ISE	9.645	4.784	4.803	4.800	(3)	16	0,33%	(4.845)	-50,23%		0,00%	4.800
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	105	105	0	1	0,96%	5	5,00%		0,00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	18.771	19.193	550	600	50	1.590	422	3.043	178	21.415	89,62%	(2.222)
	KUR	14.812	17.642	18.090	550	600	50	1.629	448	3.278	152	19.912	90,85%	(1.822)
	Non KUR	1.337	1.128	1.102	-	-	0	-39	-26	-235	26	1.502	73,38%	(400)
3	PWG	15.238	29.524	31.365	10.483	3.007	-7.476	3.614	1.841	16.127	1.167	30.096	104,22%	1.269
	Cilem	3.814	12.037	13.093	1.198	1.351	153	1.174	1.056	9.278	295	15.630	83,76%	(2.538)
	Gadai	11.423	17.487	18.272	9.285	1.657	-7.629	2.440	785	6.849	872	14.466	126,31%	3.806
4	CFG	135.343	144.690	144.167	1.292	358	-935	-1.102	-523	8.824	881	159.190	90,56%	(15.023)
	CF 1	16.023	18.100	17.988	257	138	-120	-25	-112	1.965	250	18.866	95,35%	(877)
	Total Griya	9.034	10.590	10.553	-	-	0	0	-37	1.519	37	9.764	108,08%	789
	• Total Non Program	9.034	10.590	10.553	-	-	0	396	-37	1.519	37	9.764	108,08%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.435	257	138	-120	-25	-75	447	212	9.102	81,69%	(1.666)
	CF 2	119.320	126.590	126.179	1.035	220	-815	-1.077	-411	6.859	631	140.324	89,92%	(14.145)
	Mitraguna & Others	104.787	113.008	112.920	1.035	220	-815	-919	-88	8.133	308	123.847	91,18%	(10.928)
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323	16.477	80,47%	(3.218)
	Total Pembiayaan	166.730	192.985	194.725	12.326	3.965	-8.361	4.102	1.740	27.994	2.225	210.701	92,42%	(15.976)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	543	460	1.026	0,29%	2,45%	5,35%	566	980	483			
	KUR	-	459	460	974	0,00%	2,61%	5,39%	515	974	515			
	Non KUR	46	83	-	52	3,44%	0,00%	4,69%	52	6	(32)			
3	PWG	-	146	-	637	0,00%	0,00%	2,03%	637	637	491			
	Cilem	-	-	-	374	0,00%	0,00%	2,86%	374	374	374			
	Gadai	-	146	-	263	0,00%	0,00%	1,44%	263	263	118			
4	CFG	993	410	406	1.273	0,73%	0,28%	0,88%	867	280	863			
	CF 1	153	410	406	783	0,95%	2,24%	4,36%	377	631	373			
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	324	(2)			
	Oto	138	69	67	445	1,98%	0,90%	5,98%	377	306	376			
	CF 2	840	-	-	489	0,70%	0,00%	0,39%	489	(351)	489			
	Mitraguna & Others	840	-	-	93	0,80%	0,00%	0,08%	93	(747)	93			
	Pensiun	-	-	-	396	0,00%	0,00%	2,99%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	2.936	0,62%	0,45%	1,51%	2.070	1.897	1.837	2,88%	-90,72%	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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	402	481	481	1,61%	2,56%	2,51%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	1,01%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	27,07%	-	242	79			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.271	2.483	2.483	1,59%	1,72%	1,72%	-	327	(787)			
	CF 1	22	11	1	1	0,14%	0,01%	0,01%	-	(21)	(9)			
	Total Griya	22	11	1	1	0,25%	0,01%	0,01%	-	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.260	2.482	2.482	1,79%	1,96%	1,97%	-	348	(778)			
	Mitraguna & Others	1.368	3.260	2.482	2.482	1,31%	2,20%	2,20%	-	1.114	(778)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.964	1,45%	1,54%	1,52%	-	547	(708)	1,46%	4,05%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	14.325	9.325	253	(4.999)	682	7,90%	638	7,35%	19.049	48,96%	(9.723)
2	Tabungan	252.421	261.827	262.910	262.456	3.583	(454)	629	0,24%	10.035	3,98%	268.613	97,71%	(6.157)
3	Deposito	76.726	72.505	62.823	62.674	(1.073)	(149)	(9.830)	-13,56%	(14.051)	-18,31%	77.795	80,56%	(15.121)
	Total	337.834	342.975	340.057	334.456	2.763	(5.602)	(8.519)	-2,48%	(3.378)	-1,00%	365.457	91,52%	(31.002)
	CASA	261.108	270.470	277.234	271.781	3.836	(5.453)	1.311	0,48%	10.674	4,09%	287.662	94,48%	(15.881)
	(%) CASA	77,29%	78,86%	81,53%	81,26%									
	FDR	106,55%	109,87%	110,70%	112,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.525	12.403		(122)	493	4,14%	3.955	46,82%	-	0,00%	12.403
2	Giro ISE	1.077	1.065	1.111	1.101		(10)	36	3,38%	24	2,21%		0,00%	1.101
3	Tabungan ISE	7.371	10.845	11.414	11.302		(112)	457	4,22%	3.931	53,33%		0,00%	11.302
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	187	188	188		0	1	0,53%	25	15,34%		0,00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	26.342	500	450	-50	-82	11	-7.065	439	39.559	66,59%	(13.217)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	26.342	500	450	-50	-82	11	-7.062	439	36.812	71,56%	(10.470)
	• Local Champion	29.104	25.433	25.444	500	450	-50	-82	11	-3.660	439	30.183	84,30%	(4.739)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.011	250	-	-250	1.120	-414	2.166	414	27.707	93,88%	(1.696)
	KUR	21.881	24.372	24.060	250	-	-250	1.186	-312	2.179	312	25.636	93,85%	(1.577)
	Non KUR	1.963	2.053	1.951	-	-	0	-65	-102	-12	102	2.070	94,23%	(119)
3	PWG	18.313	34.800	35.737	5.236	4.809	-427	1.901	937	17.424	3.871	32.103	111,32%	3.635
	Cilem	9.363	18.475	18.873	1.354	1.097	-257	454	399	9.510	699	19.896	94,86%	(1.022)
	Gadai	8.950	16.326	16.864	3.881	3.712	-170	1.447	539	7.914	3.173	12.207	138,15%	4.657
4	CFG	284.398	289.261	288.347	1.803	2.736	934	3.514	-914	3.949	3.650	293.503	98,24%	(5.156)
	CF 1	38.670	35.743	35.388	189	752	564	215	-355	-3.282	1.107	39.755	89,01%	(4.367)
	Total Griya	32.928	30.140	29.607	-	442	442	0	-534	-3.321	976	33.207	89,16%	(3.600)
	• Total Non Program	32.928	30.140	29.607	-	442	442	-623	-534	-3.321	976	33.207	89,16%	(3.600)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.781	189	310	122	215	179	40	131	6.549	88,29%	(767)
	CF 2	245.728	253.518	252.959	1.614	1.984	370	3.299	-559	7.231	2.543	253.748	99,69%	(789)
	Mitraguna & Others	226.104	235.833	235.057	1.614	1.617	3	3.374	-776	8.953	2.393	233.381	100,72%	1.676
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	359.963	376.817	376.437	7.788	7.995	207	6.454	-380	16.474	8.375	392.871	95,82%	(16.435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	90	0,00%	0,34%	0,34%	(0)	90	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	90	0,00%	0,34%	0,34%	(0)	90	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	487	1,32%	0,63%	1,87%	320	173	249			
	KUR	205	191	122	407	0,94%	0,50%	1,69%	285	202	215			
	Non KUR	109	47	45	81	5,56%	2,19%	4,13%	36	(29)	33			
3	PWG	-	-	-	571	0,00%	0,00%	1,60%	571	571	571			
	Cilem	-	-	-	446	0,00%	0,00%	2,36%	446	446	446			
	Gadai	-	-	-	125	0,00%	0,00%	0,74%	125	125	125			
4	CFG	4.834	7.506	8.636	12.810	1,70%	2,99%	4,44%	4.175	7.976	5.304			
	CF 1	1.936	3.401	3.537	1.968	5,01%	9,89%	5,56%	(1.569)	31	(1.433)			
	Total Griya	1.859	3.002	3.167	1.722	5,65%	10,51%	5,82%	(1.444)	(137)	(1.280)			
	Oto	77	399	370	245	1,35%	6,61%	4,24%	(125)	168	(153)			
	CF 2	2.897	4.105	5.099	10.843	1,18%	2,01%	4,29%	5.744	7.945	6.738			
	Mitraguna & Others	2.897	4.105	5.099	10.843	1,28%	2,16%	4,61%	5.744	7.945	6.738			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	13.959	1,43%	2,36%	3,71%	5.066	8.811	6.119	0,89%	75,96%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	582	635	658	0,47%	2,40%	2,53%	23	546	75			
	KUR	77	342	397	458	0,35%	1,63%	1,90%	61	381	116			
	Non KUR	34	240	237	199	1,74%	11,56%	10,22%	(38)	165	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.109	12.197	12.181	0,97%	4,22%	4,22%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,23%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,37%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,54%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,22%	(11)	8.906	83			
	Mitraguna & Others	1.468	10.600	10.694	10.683	0,65%	4,53%	4,55%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.838	0,80%	3,41%	3,41%	7	9.959	147	3,06%	10,24%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	6.981	6.274	(487)	(708)	245	4,06%	(1.330)	-17,49%	17.630	35,59%	(11.356)
2	Tabungan	169.083	168.290	169.882	170.567	2.671	685	2.277	1,35%	1.484	0,88%	182.857	93,28%	(12.290)
3	Deposito	159.534	168.281	165.546	164.731	2.495	(815)	(3.550)	-2,11%	5.198	3,26%	160.953	102,35%	3.778
	Total	336.221	342.600	342.409	341.572	4.679	(837)	(1.028)	-0,30%	5.351	1,59%	361.440	94,50%	(19.868)
	CASA	176.687	174.319	176.863	176.841	2.184	(22)	2.522	1,45%	154	0,09%	200.487	88,21%	(23.646)
	(%) CASA	52,55%	50,88%	51,65%	51,77%									
	FDR	59,93%	62,03%	62,45%	62,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	7.839	7.953	8.147	194	308	3,93%	(3.026)	-27,09%	-	0,00%	8.147
2	Giro ISE	2.226	2.414	2.446	2.451	5	37	1,52%	225	10,09%		0,00%	2.451
3	Tabungan ISE	8.944	5.421	5.504	5.693	189	271	5,01%	(3.251)	-36,35%		0,00%	5.693
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%		0,00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.198	41.954	470	1.500	1.030	-539	756	1.251	744	47.062	89,15%	(5.108)
	KUR	38.741	39.533	40.311	470	1.500	1.030	-486	778	1.570	722	44.874	89,83%	(4.563)
	Non KUR	1.963	1.665	1.643	-	-	0	-54	-21	-319	21	2.189	75,07%	(546)
3	PWG	8.703	16.596	17.200	2.461	1.286	-1.175	645	604	8.497	682	26.230	65,57%	(9.030)
	Cilem	6.698	12.513	12.957	840	824	-16	333	444	6.259	380	17.952	72,17%	(4.995)
	Gadai	2.005	4.083	4.243	1.621	461	-1.160	312	160	2.238	301	8.277	51,26%	(4.034)
4	CFG	152.101	154.707	154.695	1.684	1.168	-516	141	-12	2.594	1.180	177.569	87,12%	(22.874)
	CF 1	24.823	21.116	20.895	-	-	0	-326	-221	-3.928	221	27.859	75,00%	(6.964)
	Total Griya	16.607	12.664	12.617	-	-	0	0	-46	-3.990	46	17.386	72,57%	(4.769)
	• Total Non Program	16.607	12.664	12.617	-	-	0	-124	-46	-3.990	46	17.386	72,57%	(4.769)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.278	-	-	0	-326	-175	62	175	10.472	79,04%	(2.195)
	CF 2	127.278	133.591	133.800	1.684	1.168	-516	467	209	6.522	959	149.711	89,37%	(15.910)
	Mitraguna & Others	115.000	120.148	120.060	1.684	748	-936	283	-88	5.060	836	135.356	88,70%	(15.297)
	Pensiun	12.278	13.443	13.741	-	420	420	184	298	1.462	122	14.354	95,73%	(614)
	Total Pembiayaan	201.507	212.500	213.849	4.615	3.954	-661	246	1.349	12.342	2.605	250.861	85,25%	(37.012)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	817	866	2.421	0,93%	2,10%	5,77%	1.555	2.044	1.604			
	KUR	327	781	833	2.283	0,84%	2,11%	5,66%	1.450	1.955	1.502			
	Non KUR	50	36	34	138	2,53%	2,02%	8,43%	105	89	103			
3	PWG	-	-	-	309	0,00%	0,00%	1,80%	309	309	309			
	Cilem	-	-	-	309	0,00%	0,00%	2,38%	309	309	309			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.370	3.268	5.040	1,80%	2,11%	3,26%	1.772	2.296	1.669			
	CF 1	932	1.034	577	884	3,75%	2,73%	4,23%	308	(47)	(150)			
	Total Griya	594	-	-	160	3,58%	0,00%	1,27%	160	(434)	160			
	Oto	337	1.034	577	724	4,11%	6,82%	8,75%	147	387	(310)			
	CF 2	1.812	2.336	2.691	4.156	1,42%	2,01%	3,11%	1.464	2.343	1.820			
	Mitraguna & Others	1.812	2.336	2.691	3.936	1,58%	2,24%	3,28%	1.245	2.124	1.600			
	Pensiun	-	-	-	219	0,00%	0,00%	1,60%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	7.770	1,55%	1,95%	3,63%	3.636	4.649	3.583	2,66%	26,88%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	294	395	480	1,23%	0,96%	1,14%	85	(19)	186			
	KUR	125	164	265	350	0,32%	0,67%	0,87%	85	225	186			
	Non KUR	374	130	130	130	19,05%	7,81%	7,91%	-	(244)	(0)			
3	PWG	-	-	-	7	0,00%	0,00%	0,04%	7	7	7			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	7	0,00%	0,00%	0,18%	7	7	7			
4	CFG	1.545	2.949	3.350	3.451	1,02%	2,17%	2,23%	101	1.906	502			
	CF 1	114	623	909	1.009	0,46%	4,30%	4,83%	101	895	386			
	Total Griya	114	623	620	620	0,69%	4,89%	4,91%	-	505	(4)			
	Oto	-	-	289	390	0,00%	3,42%	4,71%	101	390	390			
	CF 2	1.431	2.326	2.441	2.441	1,12%	1,83%	1,82%	-	1.010	116			
	Mitraguna & Others	1.388	2.326	2.441	2.441	1,21%	2,03%	2,03%	-	1.053	116			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.938	1,01%	1,76%	1,84%	193	1.894	695	1,42%	23,10%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.380	2.400	299	19	109	4,74%	(10.786)	-81,80%	18.701	12,83%	(16.301)
2	Tabungan	147.923	138.652	142.075	142.838	(21.267)	763	4.186	3,02%	(5.084)	-3,44%	158.452	90,15%	(15.614)
3	Deposito	54.920	82.610	80.945	80.929	23.934	(16)	(1.681)	-2,03%	26.009	47,36%	55.870	144,85%	25.059
	Total	216.028	223.553	225.400	226.167	2.966	766	2.614	1,17%	10.139	4,69%	233.023	97,06%	(6.856)
	CASA	161.108	140.943	144.456	145.238	(20.968)	782	4.295	3,05%	(15.870)	-9,85%	177.153	81,98%	(31.915)
	(%) CASA	74,58%	63,05%	64,09%	64,22%									
	FDR	99,10%	101,37%	99,98%	99,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.545	2.617		71	224	9,36%	27	1,04%	-	0,00%	2.617
2	Giro ISE	59	60	123	125		2	64	106,55%	66	112,13%		0,00%	125
3	Tabungan ISE	2.531	2.332	2.423	2.492		69	160	6,85%	(39)	-1,54%		0,00%	2.492
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	114	115	115		0	1	0,88%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.169	49.505	1.540	1.300	-240	1.099	336	3.771	964	50.486	98,06%	(981)
	KUR	43.301	47.233	47.598	1.440	1.300	-140	1.146	365	4.297	935	47.872	99,43%	(275)
	Non KUR	2.433	1.937	1.908	100	-	-100	-47	-29	-526	29	2.613	73,00%	(706)
3	PWG	2.160	6.868	6.798	803	54	-749	532	-71	4.638	125	8.667	78,44%	(1.869)
	Cilem	2.160	6.868	6.798	803	54	-749	532	-71	4.638	125	8.667	78,44%	(1.869)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.062	540	754	214	566	-1.526	2.871	2.280	173.274	97,57%	(4.211)
	CF 1	15.140	17.519	17.240	-	-	0	18	-279	2.101	279	15.984	107,86%	1.256
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)
	• Total Non Program	1.118	1.004	993	-	-	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.247	-	-	0	18	-268	2.226	268	14.649	110,91%	1.598
	CF 2	151.051	153.070	151.822	540	754	214	548	-1.248	770	2.002	157.289	96,52%	(5.468)
	Mitraguna & Others	120.364	121.985	120.416	300	-	-300	624	-1.569	52	1.569	126.025	95,55%	(5.609)
	Pensiun	30.687	31.084	31.406	240	754	514	-75	322	719	432	31.265	100,45%	141
	Total Pembiayaan	214.086	226.626	225.365	2.883	2.108	-775	2.197	-1.261	11.280	3.369	232.426	96,96%	(7.061)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	820	635	2.288	0,72%	1,29%	4,62%	1.652	1.958	1.468			
	KUR	190	795	611	2.118	0,44%	1,29%	4,45%	1.507	1.928	1.324			
	Non KUR	139	25	24	169	5,72%	1,25%	8,87%	145	30	144			
3	PWG	3	-	-	142	0,14%	0,00%	2,09%	142	139	142			
	Cilem	3	-	-	142	0,14%	0,00%	2,09%	142	139	142			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	2.842	0,84%	0,83%	1,68%	1.420	1.452	1.197			
	CF 1	197	1.365	679	939	1,30%	3,88%	5,45%	260	742	(426)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	939	1,41%	4,11%	5,78%	260	742	(426)			
	CF 2	1.192	280	742	1.903	0,79%	0,48%	1,25%	1.160	711	1.622			
	Mitraguna & Others	1.192	280	354	1.510	0,99%	0,29%	1,25%	1.156	318	1.230			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	5.271	0,80%	0,91%	2,34%	3.215	3.550	2.807	0,00%	100,00%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	224	185	206	1,11%	0,38%	0,42%	21	(303)	(18)			
	KUR	409	99	147	168	0,94%	0,31%	0,35%	21	(241)	69			
	Non KUR	100	125	38	38	4,09%	1,96%	1,99%	-	(62)	(87)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.030	2.166	2.272	0,82%	1,27%	1,34%	106	912	242			
	CF 1	113	113	249	355	0,75%	1,42%	2,06%	106	242	242			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	355	0,81%	1,51%	2,19%	106	242	242			
	CF 2	1.246	1.917	1.917	1.917	0,83%	1,25%	1,26%	-	670	(0)			
	Mitraguna & Others	1.125	1.917	1.917	1.917	0,93%	1,57%	1,59%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.478	0,87%	1,04%	1,10%	127	610	224	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	96	16	(4)	(80)	(21)	-57,10%	(50)	-75,92%	2.150	0,74%	(2.134)
2	Tabungan	73.366	68.177	66.774	67.013	(6.024)	239	(1.165)	-1,71%	(6.354)	-8,66%	79.265	84,54%	(12.252)
3	Deposito	13.172	13.658	14.244	14.244	95	0	586	4,29%	1.072	8,14%	14.143	100,72%	101
	Total	86.605	81.873	81.114	81.273	(5.933)	159	(600)	-0,73%	(5.332)	-6,16%	95.557	85,05%	(14.285)
	CASA	73.432	68.215	66.870	67.029	(6.028)	159	(1.186)	-1,74%	(6.404)	-8,72%	81.415	82,33%	(14.386)
	(%) CASA	84,79%	83,32%	82,44%	82,47%									
	FDR	98,27%	111,67%	112,29%	112,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	382	309		(73)	(12)	-3,69%	(40)	-11,50%	-	0,00%	309
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	321	382	309		(73)	(12)	-3,69%	(40)	-11,50%	-	0,00%	309
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.831	812	462	-350	540	423	5.120	39	4.640	147,24%	2.192
	Cilem	1.711	6.408	6.831	812	462	-350	540	423	5.120	39	4.640	147,24%	2.192
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.236	520	830	310	649	-762	869	1.592	91.314	92,25%	(7.079)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.783	520	830	310	652	-762	685	1.592	90.098	92,99%	(6.315)
	Mitraguna & Others	38.271	38.877	37.957	100	300	200	-155	-920	-314	1.220	44.624	85,06%	(6.667)
	Pensiun	44.827	45.668	45.826	420	530	110	807	158	1.000	372	45.475	100,77%	352
	Total Pembiayaan	85.106	91.424	91.085	1.332	1.292	-40	1.189	-339	5.979	1.631	95.983	94,90%	(4.898)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	82	0,00%	0,00%	1,20%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,20%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.647	0,00%	0,46%	1,96%	1.258	1.647	1.279			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	368	389	1.647	0,00%	0,46%	1,97%	1.258	1.647	1.279			
	Mitraguna & Others	-	368	389	534	0,00%	1,00%	1,41%	145	534	166			
	Pensiun	-	-	-	1.113	0,00%	0,00%	2,43%	1.113	1.113	1.113			
	Total Pembiayaan	-	368	389	1.729	0,00%	0,43%	1,90%	1.340	1.729	1.361	0,81%	57,19%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,27%	(5)	224	5	0,60%	-127,00%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.866	22.822	(633)	(44)	224	0,99%	11.807	107,19%	15.889	143,63%	6.933
2	Tabungan	115.074	107.804	108.175	108.377	419	202	572	0,53%	(6.698)	-5,82%	123.561	87,71%	(15.185)
3	Deposito	23.779	24.716	24.595	24.595	1.009	0	(121)	-0,49%	816	3,43%	24.502	100,38%	93
	Total	149.869	155.118	155.635	155.794	794	158	675	0,44%	5.925	3,95%	163.952	95,02%	(8.159)
	CASA	126.089	130.402	131.041	131.199	(214)	158	797	0,61%	5.109	4,05%	139.451	94,08%	(8.252)
	(%) CASA	84,13%	84,07%	84,20%	84,21%									
	FDR	105,52%	116,25%	115,46%	115,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.839	6.559	(280)	187	2,94%	(812)	-11,02%	-	0,00%	6.559	
2	Giro ISE	1.170	339	552	574	22	236	69,53%	(596)	-50,90%		0,00%	574	
3	Tabungan ISE	2.302	1.933	2.187	1.885	(302)	(48)	-2,50%	(417)	-18,11%		0,00%	1.885	
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%		0,00%	4.100	
5	CIF ISE	69	77	79	79	0	2	2,60%	10	14,49%		0,00%	79	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	• Local Champion	731	484	581	-	100	100	-25	97	-150	3	731	79,45%	(150)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.589	915	200	-715	770	-48	6.135	248	18.537	111,07%	2.053
	KUR	11.979	18.507	18.484	915	200	-715	918	-23	6.504	223	15.960	115,81%	2.524
	Non KUR	2.475	2.130	2.106	-	-	0	-148	-24	-369	24	2.577	81,71%	(471)
3	PWG	2.088	8.454	8.495	1.034	209	-825	1.315	42	6.408	167	9.019	94,19%	(524)
	Cilem	1.902	8.217	8.289	901	201	-699	1.265	72	6.387	129	8.833	93,83%	(545)
	Gadai	186	237	207	133	8	-125	50	-30	21	38	186	111,18%	21
4	CFG	140.874	149.821	149.100	1.820	2.110	290	1.766	-720	8.227	2.830	153.271	97,28%	(4.170)
	CF 1	3.720	5.476	5.400	-	-	0	-68	-76	1.680	76	5.198	103,88%	202
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.233	-	-	0	-68	-74	936	74	4.396	96,30%	(163)
	CF 2	137.153	144.345	143.700	1.820	2.110	290	1.834	-645	6.547	2.755	148.073	97,05%	(4.372)
	Mitraguna & Others	95.850	101.262	100.361	1.720	1.360	-360	1.604	-901	4.512	2.261	105.758	94,90%	(5.397)
	Pensiun	41.304	43.083	43.339	100	750	650	231	256	2.035	494	42.314	102,42%	1.025
	Total Pembiayaan	158.147	180.319	179.689	3.769	2.619	-1.150	3.807	-630	21.542	3.249	181.558	98,97%	(1.869)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	703	0,16%	0,00%	3,42%	703	680	703			
	KUR	24	-	-	597	0,20%	0,00%	3,23%	597	573	597			
	Non KUR	-	-	-	106	0,00%	0,00%	5,05%	106	106	106			
3	PWG	-	-	-	87	0,00%	0,00%	1,02%	87	87	87			
	Cilem	-	-	-	87	0,00%	0,00%	1,04%	87	87	87			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	2.333	0,45%	0,45%	1,56%	871	1.697	1.320			
	CF 1	195	355	110	334	5,25%	2,02%	6,18%	223	138	(22)			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	334	5,92%	2,56%	7,88%	223	138	(20)			
	CF 2	441	658	1.352	2.000	0,32%	0,94%	1,39%	648	1.559	1.342			
	Mitraguna & Others	441	486	1.183	1.329	0,46%	1,17%	1,32%	147	889	843			
	Pensiun	-	172	169	670	0,00%	0,39%	1,55%	502	670	498			
	Total Pembiayaan	660	1.063	1.510	3.171	0,42%	0,84%	1,76%	1.661	2.512	2.108	1,37%	22,12%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	221	220	219	1,55%	1,07%	1,06%	(1)	(5)	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	219	9,04%	10,33%	10,41%	(1)	(5)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	257	0,34%	0,14%	0,14%	(1)	(280)	(238)	1,13%	-687,87%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	6.546	7.245	851	699	(1.168)	-13,88%	455	6,71%	12.850	56,38%	(5.605)
2	Tabungan	175.767	193.661	197.883	197.799	9.382	(84)	4.138	2,14%	22.032	12,53%	189.520	104,37%	8.280
3	Deposito	41.842	51.659	50.876	50.876	(1.726)	0	(783)	-1,52%	9.034	21,59%	42.338	120,17%	8.538
	Total	224.399	253.733	255.305	255.921	8.507	615	2.188	0,86%	31.521	14,05%	244.707	104,58%	11.213
	CASA	182.557	202.074	204.429	205.044	10.233	615	2.971	1,47%	22.487	12,32%	202.369	101,32%	2.675
	(%) CASA	81,35%	79,64%	80,07%	80,12%									
	FDR	108,91%	102,73%	102,32%	102,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.609	6.660	51	413	6,61%	2.577	63,13%	-	0,00%	6.660	
2	Giro ISE	1.486	3.408	3.566	3.585	20	177	5,19%	2.099	141,24%		0,00%	3.585	
3	Tabungan ISE	2.597	2.839	3.043	3.075	32	236	8,32%	478	18,42%		0,00%	3.075	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	138	154	157	157	0	3	1,95%	19	13,77%		0,00%	157	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	96.939	1.305	450	-855	1.094	-903	-794	1.353	102.758	94,34%	(5.818)
	KUR	92.544	91.691	90.851	1.205	450	-755	612	-840	-1.693	1.290	97.133	93,53%	(6.281)
	Non KUR	5.189	6.151	6.088	100	-	-100	482	-64	899	64	5.625	108,23%	463
3	PWG	10.721	20.877	21.883	2.724	2.614	-110	1.393	1.006	11.162	1.607	29.922	73,13%	(8.040)
	Cilem	6.388	12.738	13.368	1.176	917	-259	328	630	6.980	287	19.779	67,59%	(6.411)
	Gadai	4.333	8.138	8.515	1.548	1.697	149	1.065	377	4.182	1.320	10.144	83,94%	(1.629)
4	CFG	134.342	139.416	139.918	2.212	3.168	956	1.661	502	5.576	2.666	155.663	89,89%	(15.745)
	CF 1	27.563	25.516	25.247	329	-	-329	-74	-269	-2.316	269	31.828	79,32%	(6.581)
	Total Griya	18.820	16.634	16.540	-	-	0	0	-94	-2.280	94	21.370	77,40%	(4.830)
	• Total Non Program	5.808	4.957	4.910	-	-	0	-58	-47	-898	47	6.682	73,48%	(1.772)
	• Program	13.012	11.677	11.630	-	-	0	-170	-47	-1.382	47	14.688	79,18%	(3.058)
	Oto	8.743	8.882	8.707	329	-	-329	-74	-174	-35	174	10.458	83,26%	(1.751)
	CF 2	106.779	113.900	114.671	1.884	3.168	1.285	1.735	770	7.891	2.398	123.835	92,60%	(9.164)
	Mitraguna & Others	66.464	72.581	73.473	1.832	2.678	847	1.546	893	7.009	1.785	81.941	89,67%	(8.468)
	Pensiun	40.315	41.320	41.197	52	490	438	189	-122	882	612	41.894	98,34%	(696)
	Total Pembiayaan	244.391	260.664	261.224	6.241	6.232	-10	4.474	560	16.833	5.672	289.938	90,10%	(28.713)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	5.432	0,95%	0,97%	5,60%	4.487	4.502	4.325			
	KUR	830	948	846	4.404	0,90%	0,92%	4,85%	3.558	3.574	3.456			
	Non KUR	101	160	100	1.029	1,95%	1,62%	16,90%	929	928	869			
3	PWG	7	-	-	464	0,06%	0,00%	2,12%	464	457	464			
	Cilem	-	-	-	235	0,00%	0,00%	1,76%	235	235	235			
	Gadai	7	-	-	228	0,15%	0,00%	2,68%	228	222	228			
4	CFG	949	1.528	1.067	3.938	0,71%	0,77%	2,81%	2.871	2.989	2.410			
	CF 1	949	1.114	1.067	2.198	3,44%	4,18%	8,71%	1.132	1.250	1.084			
	Total Griya	745	905	834	1.672	3,96%	5,02%	10,11%	837	927	767			
	Oto	204	209	232	527	2,34%	2,62%	6,05%	294	323	318			
	CF 2	-	414	-	1.740	0,00%	0,00%	1,52%	1.740	1.740	1.326			
	Mitraguna & Others	-	414	-	1.566	0,00%	0,00%	2,13%	1.566	1.566	1.153			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	9.834	0,81%	0,77%	3,76%	7.822	7.865	7.198	0,17%	95,50%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	1.015	1,10%	1,03%	1,05%	9	(63)	(114)			
	KUR	744	807	631	640	0,80%	0,69%	0,70%	9	(104)	(167)			
	Non KUR	334	322	375	375	6,43%	6,10%	6,16%	-	41	53			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	2.096	0,59%	1,35%	1,50%	220	1.303	140			
	CF 1	666	782	701	921	2,42%	2,75%	3,65%	220	255	140			
	Total Griya	558	634	559	791	2,96%	3,36%	4,78%	232	234	158			
	Oto	108	148	142	130	1,24%	1,60%	1,49%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,02%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,60%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	3.118	0,79%	1,11%	1,19%	229	1.176	26	3,71%	-211,03%	2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.413	2.505	546	92	(66)	-2,58%	(1.132)	-31,12%	8.432	29,71%	(5.927)
2	Tabungan	133.319	152.840	154.099	153.654	2.858	(445)	814	0,53%	20.335	15,25%	143.354	107,19%	10.300
3	Deposito	34.970	32.772	32.809	32.829	(564)	20	57	0,17%	(2.141)	-6,12%	35.987	91,22%	(3.158)
	Total	171.926	188.184	189.320	188.988	2.840	(332)	804	0,43%	17.062	9,92%	187.773	100,65%	1.215
	CASA	136.957	155.412	156.512	156.159	3.404	(352)	747	0,48%	19.203	14,02%	151.786	102,88%	4.373
	(%) CASA	79,66%	82,59%	82,67%	82,63%									
	FDR	77,08%	70,23%	69,24%	69,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.650	2.759		109	(20)	-0,72%	725	35,64%	-	0,00%	2.759
2	Giro ISE	95	736	549	549		0	(187)	-25,40%	454	479,04%		0,00%	549
3	Tabungan ISE	1.439	1.543	1.601	1.710		109	167	10,83%	271	18,81%		0,00%	1.710
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	19.091	100	-	-100	15	-763	145	763	21.313	89,57%	(2.222)
	KUR	17.446	18.508	17.917	100	-	-100	32	-591	471	591	19.713	90,89%	(1.796)
	Non KUR	1.500	1.346	1.174	-	-	0	-17	-173	-326	173	1.599	73,38%	(426)
3	PWG	1.695	7.053	7.341	966	388	-578	544	288	5.647	100	5.843	125,64%	1.498
	Cilem	1.695	7.053	7.341	966	388	-578	544	288	5.647	100	5.843	125,64%	1.498
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.657	485	386	-99	128	-600	-7.217	986	115.242	90,82%	(10.585)
	CF 1	3.054	2.857	2.826	96	-	-96	-85	-31	-227	31	3.455	81,80%	(629)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	-6	0	-60	-	1.045	84,39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.945	96	-	-96	-85	-31	-167	31	2.411	80,68%	(466)
	CF 2	108.821	102.400	101.831	389	386	-3	214	-569	-6.990	955	111.787	91,09%	(9.956)
	Mitraguna & Others	34.866	41.533	41.517	335	300	-35	984	-16	6.651	316	37.557	110,54%	3.960
	Pensiun	73.955	60.867	60.313	54	86	32	-770	-553	-13.641	639	74.229	81,25%	(13.916)
	Total Pembiayaan	132.514	132.164	131.089	1.551	774	-777	688	-1.075	-1.425	1.849	142.397	92,06%	(11.308)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	527	530	477	1,59%	2,67%	2,50%	(54)	175	(51)			
	KUR	199	527	530	353	1,14%	2,87%	1,97%	(177)	154	(174)			
	Non KUR	102	-	-	124	6,82%	0,00%	10,54%	124	21	124			
3	PWG	-	-	-	191	0,00%	0,00%	2,60%	191	191	191			
	Cilem	-	-	-	191	0,00%	0,00%	2,60%	191	191	191			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	2.707	0,05%	1,78%	2,59%	838	2.648	1.508			
	CF 1	54	34	31	174	1,76%	1,08%	6,17%	144	121	141			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	174	2,55%	1,56%	8,97%	144	121	141			
	CF 2	5	1.165	1.838	2.532	0,00%	1,79%	2,49%	695	2.528	1.367			
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64			
	Pensiun	-	-	80	1.303	0,00%	0,13%	2,16%	1.223	1.303	1.303			
	Total Pembiayaan	360	1.726	2.399	3.374	0,27%	1,81%	2,57%	975	3.014	1.648	3,78%	-46,82%	1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	375	328	326	0,37%	1,65%	1,71%	(2)	257	(49)			
	KUR	60	279	232	230	0,34%	1,25%	1,28%	(2)	170	(49)			
	Non KUR	9	96	96	96	0,62%	7,16%	8,21%	-	87	0			
3	PWG	-	-	-	11	0,00%	0,00%	0,15%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,15%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	3.768	8,75%	2,49%	3,60%	1.149	(6.021)	1.147			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	3.768	8,99%	2,56%	3,70%	1.149	(6.018)	1.147			
	Mitraguna & Others	915	323	322	1.472	2,62%	0,78%	3,55%	1.150	557	1.149			
	Pensiun	8.871	2.298	2.296	2.296	6,69%	1,74%	3,81%	(1)	(6.575)	(2)			
	Total Pembiayaan	9.858	2.997	2.947	4.105	7,44%	2,23%	3,13%	1.159	(5.752)	1.109	2,09%	33,33%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.498	1.506	455	8	(1.012)	-40,19%	(1.332)	-46,94%	6.559	22,97%	(5.053)
2	Tabungan	118.896	124.754	125.176	125.549	7.185	373	795	0,64%	6.653	5,60%	130.899	95,91%	(5.350)
3	Deposito	12.522	15.691	15.614	15.614	(1.098)	0	(77)	-0,49%	3.092	24,70%	13.179	118,48%	2.436
	Total	134.257	142.963	142.288	142.670	6.542	382	(294)	-0,21%	8.413	6,27%	150.636	94,71%	(7.967)
	CASA	121.735	127.272	126.674	127.055	7.640	382	(217)	-0,17%	5.320	4,37%	137.458	92,43%	(10.402)
	(%) CASA	90,67%	89,02%	89,03%	89,06%									
	FDR	193,63%	190,58%	191,69%	191,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.230	3.246		17	(28)	-0,85%	(678)	-17,28%	-	0,00%	3.246
2	Giro ISE	2.210	1.598	1.013	1.024		11	(575)	-35,96%	(1.187)	-53,69%		0,00%	1.024
3	Tabungan ISE	1.714	1.676	2.217	2.223		6	547	32,64%	508	29,66%		0,00%	2.223
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%		0,00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Local Champion	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.711	951	1.660	709	-324	48	-5.550	1.612	76.793	92,08%	(6.082)
	KUR	69.790	65.006	65.115	951	1.660	709	-368	109	-4.675	1.551	70.193	92,77%	(5.078)
	Non KUR	6.471	5.657	5.596	-	-	0	44	-61	-876	61	6.599	84,80%	(1.003)
3	PWG	2.698	8.440	8.639	916	262	-654	773	198	5.940	63	10.039	86,05%	(1.401)
	Cilem	2.698	8.440	8.639	916	262	-654	773	198	5.940	63	10.039	86,05%	(1.401)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	193.336	3.592	1.779	-1.813	3.896	50	12.490	1.729	198.675	97,31%	(5.340)
	CF 1	24.361	31.788	31.468	-	197	197	222	-320	7.107	517	26.529	118,62%	4.940
	Total Griya	4.158	5.341	5.332	-	-	0	0	-9	1.174	9	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	-	0	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.136	-	197	197	222	-311	5.933	507	21.779	120,01%	4.357
	CF 2	156.485	161.498	161.867	3.592	1.582	-2.010	3.674	370	5.383	1.213	172.147	94,03%	(10.279)
	Mitraguna & Others	140.742	147.326	147.861	3.592	1.582	-2.010	3.827	534	7.119	1.048	154.954	95,42%	(7.094)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	272.746	5.459	3.701	-1.758	4.337	287	12.786	3.414	285.662	95,48%	(12.915)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	523	439	2.362	0,00%	0,62%	3,34%	1.923	2.362	1.840			
	KUR	-	523	398	2.243	0,00%	0,61%	3,44%	1.845	2.243	1.720			
	Non KUR	-	-	41	120	0,00%	0,73%	2,14%	78	120	120			
3	PWG	-	-	-	177	0,00%	0,00%	2,05%	177	177	177			
	Cilem	-	-	-	177	0,00%	0,00%	2,05%	177	177	177			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	4.656	2,52%	1,11%	2,41%	2.517	93	3.342			
	CF 1	1.171	1.115	1.100	2.678	4,81%	3,46%	8,51%	1.578	1.507	1.564			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	2.657	3,79%	4,16%	10,17%	1.557	1.891	1.542			
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,22%	939	(1.414)	1.779			
	Mitraguna & Others	3.391	198	1.038	1.977	2,41%	0,70%	1,34%	939	(1.414)	1.779			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	7.195	1,76%	0,95%	2,64%	4.617	2.632	5.359	0,32%	87,97%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	522	519	519	0,06%	0,73%	0,73%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,80%	-	473	(3)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.588	2.455	2.455	1,49%	1,27%	1,27%	-	(247)	(134)			
	CF 1	362	843	709	709	1,49%	2,23%	2,25%	-	346	(134)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	709	1,79%	2,68%	2,71%	-	346	(134)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,08%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,19%	1,18%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.110	2.973	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-10,07%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-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 (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-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	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	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	-	-	-	93	-	-93	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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	4,02%	#DIV/0!	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	842	873	(1.185)	31	504	136,61%	(634)	-42,07%	3.501	24,94%	(2.628)
2	Tabungan	77.097	93.391	94.541	95.391	4.507	851	2.000	2,14%	18.295	23,73%	81.858	116,53%	13.533
3	Deposito	8.333	13.479	13.481	13.481	826	0	2	0,01%	5.148	61,78%	8.893	151,58%	4.587
	Total	86.937	107.239	108.863	109.745	4.148	882	2.506	2,34%	22.808	26,24%	94.253	116,44%	15.493
	CASA	78.604	93.760	95.383	96.265	3.322	882	2.505	2,67%	17.661	22,47%	85.359	112,78%	10.905
	(%) CASA	90,42%	87,43%	87,62%	87,72%									
	FDR	27,35%	45,52%	45,81%	45,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.498	27.603		105	6	0,02%	3.171	12,98%	-	0,00%	27.603
2	Giro ISE	1.505	366	822	839		17	473	129,20%	(666)	-44,26%		0,00%	839
3	Tabungan ISE	19.127	23.431	22.877	22.964		88	(467)	-1,99%	3.837	20,06%		0,00%	22.964
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	17.315	17.789	500	650	150	881	475	9.880	175	16.589	107,24%	1.201
	KUR	7.722	16.284	16.764	500	650	150	797	480	9.043	170	16.106	104,09%	658
	Non KUR	188	1.031	1.025	-	-	0	84	-5	837	5	483	212,32%	542
3	PWG	1.199	6.189	6.309	546	179	-367	522	120	5.111	59	6.922	91,14%	(613)
	Cilem	1.199	6.189	6.309	546	179	-367	522	120	5.111	59	6.922	91,14%	(613)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.773	272	649	377	469	462	11.101	187	24.159	106,68%	1.614
	CF 1	4.501	7.972	8.104	172	249	77	3	132	3.602	118	5.632	143,88%	2.472
	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	• Total Non Program	108	79	79	-	-	0	-3	0	-29	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.025	172	249	77	3	132	3.631	118	5.234	153,33%	2.791
	CF 2	10.171	17.339	17.670	100	400	300	466	330	7.498	70	18.527	95,37%	(858)
	Mitraguna & Others	10.171	15.341	15.678	40	400	360	-246	337	5.507	63	17.754	88,31%	(2.076)
	Pensiun	-	1.998	1.991	60	-	-60	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	49.872	1.318	1.478	160	1.872	1.057	26.091	422	47.670	104,62%	2.202

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	-	-	-	205	0,00%	0,00%	1,15%	205	205	205			
	KUR	-	-	-	118	0,00%	0,00%	0,70%	118	118	118			
	Non KUR	-	-	-	87	0,00%	0,00%	8,50%	87	87	87			
3	PWG	-	-	-	34	0,00%	0,00%	0,53%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,53%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	1.538	0,00%	0,62%	5,97%	1.383	1.538	754			
	CF 1	-	370	156	1.193	0,00%	1,95%	14,72%	1.037	1.193	823			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	1.193	0,00%	1,97%	14,87%	1.037	1.193	823			
	CF 2	-	414	-	346	0,00%	0,00%	1,96%	346	346	(69)			
	Mitraguna & Others	-	414	-	346	0,00%	0,00%	2,20%	346	346	(69)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.777	0,00%	0,32%	3,56%	1.621	1.777	992	0,00%	100,00%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.285	4.286	2.054	0	(1.354)	-24,01%	(75.754)	-94,65%	90.770	4,72%	(86.485)
2	Tabungan	33.280	43.627	44.395	44.294	3.551	(102)	666	1,53%	11.014	33,09%	37.508	118,09%	6.786
3	Deposito	18.866	76.625	77.653	77.653	304	0	1.029	1,34%	58.787	311,59%	19.646	395,26%	58.007
	Total	132.186	125.892	126.334	126.233	5.908	(101)	341	0,27%	(5.953)	-4,50%	147.924	85,34%	(21.692)
	CASA	113.319	49.267	48.681	48.579	5.605	(101)	(688)	-1,40%	(64.740)	-57,13%	128.278	37,87%	(79.699)
	(%) CASA	85,73%	39,13%	38,53%	38,48%									
	FDR	12,66%	24,03%	24,67%	24,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	824	836		12	33	4,05%	252	43,11%	-	0,00%	836
2	Giro ISE	18	33	67	77		10	44	132,37%	59	337,31%		0,00%	77
3	Tabungan ISE	567	771	757	759		3	(11)	-1,45%	193	33,99%		0,00%	759
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	35	36	36		0	1	2,86%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.951	3.104	226	233	7	139	153	2.376	80	3.418	90,82%	(314)
	Cilem	728	2.951	3.104	226	233	7	139	153	2.376	80	3.418	90,82%	(314)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	28.066	1.278	954	-324	2.588	764	12.058	190	27.252	102,99%	814
	CF 1	6.128	8.796	8.888	318	159	-159	-59	91	2.759	68	7.469	119,00%	1.419
	Total Griya	4.538	7.153	7.131	318	-	-318	0	-22	2.593	22	4.882	146,08%	2.249
	• Total Non Program	4.538	6.150	6.130	-	-	0	-35	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.001	318	-	-318	350	-2	1.001	2	0	0,00%	1.001
	Oto	1.591	1.643	1.756	-	159	159	-59	113	166	46	2.587	67,90%	(830)
	CF 2	9.879	18.505	19.178	960	795	-165	2.647	673	9.299	122	19.783	96,94%	(605)
	Mitraguna & Others	9.209	17.588	18.266	960	795	-165	2.652	678	9.057	117	18.196	100,39%	70
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	31.170	1.504	1.187	-317	2.727	918	14.434	270	30.669	101,63%	501

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	-	-	-	14	0,00%	0,00%	0,44%	14	14	14			
	Cilem	-	-	-	14	0,00%	0,00%	0,44%	14	14	14			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	258	0,00%	0,00%	0,92%	-	258	(2)			
	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	-	260	258	258	0,00%	1,40%	1,35%	-	258	(2)			
	Mitraguna & Others	-	260	258	258	0,00%	1,47%	1,42%	-	258	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	272	0,00%	0,85%	0,87%	14	272	12	0,30%	65,27%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	873	876	(1.862)	3	(2.209)	-71,62%	(872)	-49,90%	7.308	11,98%	(6.433)
2	Tabungan	52.637	64.541	64.767	64.851	549	84	310	0,48%	12.214	23,20%	58.431	110,99%	6.420
3	Deposito	30.502	32.868	32.808	32.758	504	(50)	(110)	-0,33%	2.256	7,40%	31.306	104,64%	1.452
	Total	84.886	100.494	98.448	98.485	(809)	37	(2.009)	-2,00%	13.598	16,02%	97.046	101,48%	1.439
	CASA	54.385	67.626	65.640	65.727	(1.313)	87	(1.900)	-2,81%	11.342	20,86%	65.740	99,98%	(13)
	(%) CASA	64,07%	67,29%	66,67%	66,74%									
	FDR	15,32%	27,91%	29,10%	29,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.591	1.755	1.705	(50)	114	7,18%	(274)	-13,86%	-	0,00%	1.705
2	Giro ISE	1.572	777	762	810	48	33	4,27%	(762)	-48,48%		0,00%	810
3	Tabungan ISE	407	814	993	895	(98)	81	9,96%	488	119,77%		0,00%	895
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.447	7.700	429	344	-85	38	253	4.772	91	5.333	144,39%	2.367
	Cilem	2.928	7.447	7.700	429	344	-85	38	253	4.772	91	5.333	144,39%	2.367
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.948	235	617	382	69	344	10.870	273	18.511	113,17%	2.438
	CF 1	3.825	6.414	6.586	-	247	247	-100	172	2.761	75	4.830	136,36%	1.756
	Total Griya	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
	• Total Non Program	789	1.478	1.476	-	-	0	708	-2	687	2	1.047	141,00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.110	-	247	247	-100	174	2.074	74	3.783	135,08%	1.327
	CF 2	6.254	14.190	14.362	235	370	135	169	172	8.109	198	13.681	104,98%	681
	Mitraguna & Others	5.039	12.776	12.847	220	100	-120	131	71	7.808	29	11.779	109,07%	1.068
	Pensiun	1.215	1.414	1.516	15	270	255	38	101	301	169	1.902	79,69%	(386)
	Total Pembiayaan	13.007	28.051	28.648	664	962	297	107	597	15.642	365	23.843	120,15%	4.805

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	31	472	0,82%	0,15%	2,25%	441	389	441			
	CF 1	83	-	-	347	2,17%	0,00%	5,27%	347	264	347			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	347	2,73%	0,00%	6,79%	347	264	347			
	CF 2	-	31	31	124	0,00%	0,22%	0,87%	94	124	93			
	Mitraguna & Others	-	31	31	124	0,00%	0,24%	0,97%	94	124	93			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	472	0,64%	0,11%	1,65%	441	389	441	8,45%	-413,43%	6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	14	14	0,00%	0,07%	0,07%	-	14	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	14	14	0,00%	0,10%	0,10%	-	14	-			
	Mitraguna & Others	-	14	14	14	0,00%	0,11%	0,11%	-	14	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	-	14	-	8,12%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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