

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	418.939	421.099	(2.867)	2.160	179.626	74,39%	182.802	76,71%	384.203	109,60%	36.897
2	Tabungan	1.732.891	1.859.030	1.856.457	1.906.497	56.174	50.041	47.467	2,55%	173.607	10,02%	1.972.158	96,67%	(65.660)
3	Deposito	877.742	1.006.845	951.801	950.740	27.995	(1.061)	(56.105)	-5,57%	72.998	8,32%	892.777	106,49%	57.963
Total		2.848.930	3.107.348	3.227.197	3.278.337	81.302	51.140	170.989	5,50%	429.407	15,07%	3.249.137	100,90%	29.200
CASA		1.971.188	2.100.503	2.275.396	2.327.596	53.307	52.201	227.093	10,81%	356.409	18,08%	2.356.360	98,78%	(28.764)
(% CASA)		69,19%	67,60%	70,51%	71,00%									
FDR		84,13%	87,07%	84,55%	83,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	88.348	87.727		(621)	3.816	4,55%	8.316	10,47%	115.376	76,04%	(27.649)
2	Giro ISE	37.094	35.641	40.599	40.126		(473)	4.486	12,59%	3.033	8,18%	58.873	68,16%	(18.747)
3	Tabungan ISE	39.484	45.872	45.324	45.175		(149)	(697)	-1,52%	5.691	14,41%	44.492	101,54%	683
4	Deposito ISE	2.833	2.398	2.425	2.425		0	27	1,14%	(408)	-14,39%	12.011	20,19%	(9.585)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	126.590	5.719	4.240	-1.479	-6.011	1.298	3.628	2.942	154.342	82,02%	(27.752)
	Linkage	22.750	26.138	25.773	934	740	(194)	10	-364	3.024	1.104	36.415	70,78%	(10.642)
	Non-Linkage	100.212	99.154	100.817	4.785	3.500	-1.285	-6.021	1.663	604	1.837	117.927	85,49%	(17.110)
	• Local Champion	83.501	67.399	69.600	4.420	3.500	-920	-11.270	2.201	-13.901	1.299	91.899	75,74%	(22.299)
	• Value Chain	16.712	31.755	31.217	365	-	(365)	5.249	-538	14.505	538	26.028	119,94%	5.189
2	MBG	310.816	324.540	326.355	11.130	13.920	2.790	3.904	1.815	15.539	12.105	356.921	91,44%	(30.566)
	KUR	291.370	304.664	307.011	10.045	13.660	3.615	3.340	2.347	15.641	11.313	335.168	91,60%	(28.157)
	Non KUR	19.446	19.876	19.344	1.085	260	-825	564	-532	-102	792	21.753	88,92%	(2.410)
3	PWG	193.140	311.736	323.920	60.464	54.304	-6.160	11.829	12.183	130.779	42.120	344.208	94,11%	(20.288)
	Cilem	122.752	210.728	218.864	20.117	22.148	2.031	4.926	8.135	96.112	14.013	246.061	88,95%	(27.197)
	Gadai	70.389	101.008	105.056	40.347	32.156	-8.191	6.902	4.048	34.667	28.108	98.147	107,04%	6.909
4	CFG	1.770.026	1.944.093	1.951.578	45.282	47.219	1.937	12.103	7.485	181.552	39.734	1.992.000	97,97%	(40.422)
	CF 1	463.002	518.559	519.931	16.431	11.486	-4.945	-305	1.371	56.929	10.114	500.470	103,89%	19.461
	Total Griya	392.209	435.699	436.012	14.233	7.592	-6.641	0	313	43.803	7.279	410.944	106,10%	25.068
	• Total Non Program	388.279	424.552	424.569	13.567	7.257	-6.310	6.848	17	36.290	7.240	396.555	107,06%	28.014
	• Program	3.930	11.147	11.443	666	334	-332	1.756	296	7.513	38	14.389	79,52%	(2.946)
	Oto	70.793	82.860	83.919	2.198	3.894	1.696	-305	1.058	13.126	2.836	89.526	93,74%	(5.607)
	CF 2	1.307.024	1.425.534	1.431.647	28.851	35.733	6.882	12.408	6.113	124.623	29.620	1.491.530	95,99%	(59.883)
	Mitraguna & Others	1.211.757	1.326.190	1.333.130	26.912	34.901	7.989	11.344	6.940	121.373	27.961	1.379.110	96,67%	(45.980)
	Pensiun	95.268	99.344	98.517	1.939	832	-1.107	1.064	-827	3.249	1.659	112.420	87,63%	(13.903)
Total Pembiayaan		2.396.945	2.705.661	2.728.443	122.595	119.683	-2.912	21.824	22.782	331.498	96.901	2.847.472	95,82%	(119.029)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	-	0,41%	0,00%	0,00%	(6)	(508)	(6)			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	14.556	1,43%	1,92%	4,46%	8.323	10.116	8.323			
	KUR	3.770	4.834	4.834	12.323	1,29%	1,59%	4,01%	7.488	8.553	7.488			
	Non KUR	671	1.399	1.399	2.234	3,45%	7,04%	11,55%	835	1.563	835			
3	PWG	155	2	2	8.551	0,08%	0,00%	2,64%	8.549	8.396	8.549			
	Cilem	155	2	2	8.513	0,13%	0,00%	3,89%	8.511	8.358	8.511			
	Gadai	-	-	-	38	0,00%	0,00%	0,04%	38	38	38			
4	CFG	19.018	30.183	28.147	47.363	1,07%	1,45%	2,43%	19.216	28.345	17.180			
	CF 1	8.456	11.874	11.479	22.236	1,83%	2,21%	4,28%	10.757	13.780	10.361			
	Total Griya	6.832	10.848	10.463	18.640	1,74%	2,40%	4,28%	8.178	11.808	7.793			
	Oto	1.624	1.027	1.016	3.596	2,29%	1,23%	4,28%	2.580	1.972	2.569			
	CF 2	10.562	18.309	16.669	25.127	0,81%	1,17%	1,76%	8.459	14.566	6.819			
	Mitraguna & Others	10.315	17.929	16.481	23.597	0,85%	1,24%	1,77%	7.116	13.282	5.668			
	Pensiun	247	379	188	1.530	0,26%	0,19%	1,55%	1.343	1.284	1.151			
Total Pembiayaan		24.121	36.424	34.388	70.471	1,01%	1,27%	2,58%	36.082	46.349	34.047	1,04%	59,80%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,38%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,95%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,49%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.228	1,04%	1,44%	1,60%	544	2.001	312			
	KUR	1.952	4.295	4.075	4.411	0,67%	1,34%	1,44%	335	2.458	115			
	Non KUR	1.274	620	609	817	6,55%	3,06%	4,22%	208	(457)	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	33.691	27.581	27.766	26.952	1,90%	1,43%	1,38%	(814)	(6.739)	(629)			
	CF 1	5.942	6.610	4.809	5.926	1,28%	0,93%	1,14%	1.117	(17)	(685)			
	Total Griya	5.028	6.005	4.373	5.213	1,28%	1,00%	1,20%	839	184	(792)			
	Oto	914	606	436	713	1,29%	0,53%	0,85%	277	(201)	108			
	CF 2	27.748	20.970	22.956	21.026	2,12%	1,61%	1,47%	(1.931)	(6.722)	56			
	Mitraguna & Others	27.082	20.709	22.326	20.535	2,23%	1,68%	1,54%	(1.791)	(6.548)	(174)			
	Pensiun	666	262	631	491	0,03%	0,02%	0,50%	(140)	(175)	230			
Total Pembiayaan		38.001	34.235	34.188	33.923	1,59%	1,26%	1,24%	(264)	(4.077)	(311)	1,42%	-14,47%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	25.551	24.940	(4.264)	(611)	(454)	-1,79%	(4.596)	-15,56%	42.826	58,24%	(17.886)
2	Tabungan	75.287	92.481	87.653	89.730	2.646	2.078	(2.751)	-2,97%	14.443	19,18%	93.900	95,56%	(4.169)
3	Deposito	166.481	142.703	126.868	116.868	9.873	(10.000)	(25.835)	-18,10%	(49.613)	-29,80%	167.973	69,58%	(51.105)
	Total	271.304	260.579	240.072	231.539	8.255	(8.533)	(29.040)	-11,14%	(39.766)	-14,66%	304.699	75,99%	(73.160)
	CASA	104.823	117.876	113.204	114.671	(1.618)	1.467	(3.205)	-2,72%	9.848	9,39%	136.726	83,87%	(22.055)
	(%) CASA	38,64%	45,24%	47,15%	49,53%									
	FDR	71,62%	78,78%	84,98%	88,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.482	19.594		111	(934)	-4,55%	3.329	20,47%	-	0,00%	19.594
2	Giro ISE	12.924	10.625	11.184	11.295		110	670	6,30%	(1.630)	-12,61%		0,00%	11.295
3	Tabungan ISE	1.712	8.249	6.617	6.618		1	(1.631)	-19,77%	4.906	286,63%		0,00%	6.618
4	Deposito ISE	1.628	1.654	1.681	1.681		0	27	1,66%	53	3,23%		0,00%	1.681
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.664	14.533	3.100	-	-3.100	2.462	-131	4.642	131	17.901	81,19%	(3.368)
	Linkage	1.111	822	805	-	-	-	-17	-17	-307	17	4.599	17,49%	(3.795)
	Non-Linkage	8.780	13.842	13.728	3.100	-	-3.100	2.478	-114	4.949	114	13.301	103,21%	427
	• Local Champion	6.630	9.192	9.078	3.100	-	-3.100	2.478	-114	2.449	114	8.773	103,47%	305
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	4.528	102,69%	122
2	MBG	65.409	60.423	59.131	2.550	1.310	-1.240	944	-1.292	-6.278	2.602	69.529	85,05%	(10.398)
	KUR	63.164	57.622	56.441	2.000	1.310	-690	251	-1.181	-6.723	2.491	67.096	84,12%	(10.655)
	Non KUR	2.245	2.800	2.690	550	-	-550	693	-111	445	111	2.433	110,56%	257
3	PWG	10.519	14.446	15.084	1.440	1.686	246	152	638	4.565	1.048	17.123	88,09%	(2.040)
	Cilem	10.519	14.446	15.084	1.440	1.686	246	152	638	4.565	1.048	17.123	88,09%	(2.040)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.743	115.268	4.137	3.070	-1.068	245	-476	6.790	3.545	133.187	86,55%	(17.919)
	CF 1	58.498	62.301	61.916	2.947	1.128	-1.820	89	-385	3.419	1.513	60.283	102,71%	1.633
	Total Griya	56.812	59.489	58.847	2.781	764	-2.017	0	-642	2.035	1.406	56.786	103,63%	2.061
	• Total Non Program	55.952	58.671	58.036	2.781	764	-2.017	2.044	-635	2.084	1.399	53.636	108,20%	4.399
	• Program	860	817	811	-	-	0	-3	-6	-49	6	3.149	25,76%	(2.338)
	Oto	1.686	2.813	3.069	166	364	197	89	256	1.384	107	3.498	87,75%	(428)
	CF 2	49.980	53.442	53.351	1.190	1.942	752	155	-91	3.371	2.033	72.903	73,18%	(19.552)
	Mitraguna & Others	49.699	53.170	53.085	1.190	1.942	752	162	-84	3.386	2.026	71.970	73,76%	(18.884)
	Pensiun	281	272	266	-	-	0	-6	-6	-15	6	934	28,48%	(668)
	Total Pembiayaan	194.296	205.276	204.015	11.227	6.066	-5.161	3.802	-1.261	9.719	7.327	237.739	85,81%	(33.724)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	-	0,00%	0,04%	0,00%	(6)	-	(6)			
	Linkage	-	6	6	-	0,00%	0,74%	0,00%	(6)	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.487	1.504	2.554	1,64%	2,49%	4,32%	1.050	1.483	1.067			
	KUR	1.022	1.291	1.029	2.135	1,62%	1,79%	3,78%	1.106	1.113	844			
	Non KUR	49	196	475	419	2,19%	16,97%	15,56%	(57)	369	223			
3	PWG	95	-	-	223	0,91%	0,00%	1,48%	223	128	223			
	Cilem	95	-	-	223	0,91%	0,00%	1,48%	223	128	223			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.551	2.403	3.567	1,72%	2,08%	3,09%	1.164	1.702	1.015			
	CF 1	1.284	1.536	1.880	2.564	2,19%	3,02%	4,14%	683	1.280	1.028			
	Total Griya	1.284	1.536	1.880	2.564	2,26%	3,16%	4,36%	683	1.280	1.028			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	1.015	522	1.003	1,16%	0,98%	1,88%	481	422	(12)			
	Mitraguna & Others	581	1.015	522	1.003	1,17%	0,98%	1,89%	481	422	(12)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.045	3.913	6.344	1,56%	1,91%	3,11%	2.431	3.313	2.299	0,60%	80,72%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,39%	6	6	6			
	Linkage	196	196	196	202	17,64%	23,87%	25,12%	6	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	742	907	873	0,65%	1,50%	1,48%	(33)	450	132			
	KUR	260	691	859	718	0,41%	1,49%	1,27%	(141)	458	26			
	Non KUR	164	50	48	156	7,29%	1,72%	5,79%	107	(8)	105			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	383	379	1.055	2,17%	0,33%	0,92%	675	(1.298)	672			
	CF 1	1.777	383	379	1.055	3,04%	0,61%	1,70%	675	(722)	672			
	Total Griya	1.777	383	379	1.055	3,13%	0,64%	1,79%	675	(722)	672			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.320	1.482	2.130	1,53%	0,72%	1,04%	648	(842)	810	0,34%	67,68%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	22.694	19.963	(4.874)	(2.731)	(2.081)	-9,44%	(4.798)	-19,38%	37.820	52,78%	(17.857)
2	Tabungan	139.675	136.927	136.243	139.052	3.770	2.808	2.125	1,55%	(623)	-0,45%	158.244	87,87%	(19.192)
3	Deposito	81.953	78.771	77.950	77.951	(1.465)	1	(821)	-1,04%	(4.002)	-4,88%	83.187	93,71%	(5.236)
	Total	246.389	237.742	236.887	236.966	(2.570)	78	(776)	-0,33%	(9.424)	-3,82%	279.251	84,86%	(42.285)
	CASA	164.436	158.971	158.937	159.015	(1.105)	78	44	0,03%	(5.421)	-3,30%	196.064	81,10%	(37.049)
	(%) CASA	66,74%	66,87%	67,09%	67,10%									
	FDR	63,49%	72,37%	72,78%	72,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.781	12.579	12.302		(277)	1.522	14,11%	1.393	12,76%	-	0,00%	12.302
2	Giro ISE	6.429	7.250	8.681	8.385		(296)	1.135	15,66%	1.956	30,42%		0,00%	8.385
3	Tabungan ISE	3.915	3.531	3.899	3.917		19	386	10,94%	2	0,05%		0,00%	3.917
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	18.903	350	-	-350	-168	-291	-145	291	24.988	75,65%	(6.084)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	18.903	350	-	-350	-168	-291	-145	291	22.401	84,39%	(3.498)
	• Local Champion	15.448	17.449	17.201	350	-	-350	-1.127	-247	1.753	247	17.038	100,96%	163
	• Value Chain	3.600	1.746	1.702	-	-	-	959	-44	-1.898	44	5.363	31,74%	(3.661)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.417	1.179	1.300	122	540	632	4.580	668	12.717	81,92%	(2.300)
	Cilem	5.838	9.785	10.417	1.179	1.300	122	540	632	4.580	668	12.717	81,92%	(2.300)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	143.086	3.273	3.560	287	1.001	10	11.543	3.550	151.764	94,28%	(8.679)
	CF 1	81.145	75.863	74.536	1.613	634	-979	166	-1.328	-6.609	1.962	80.866	92,17%	(6.330)
	Total Griya	74.220	69.714	68.616	1.456	634	-822	0	-1.098	-5.604	1.732	72.806	94,25%	(4.190)
	• Total Non Program	73.552	69.083	67.990	1.456	634	-822	213	-1.094	-5.562	1.728	70.358	96,63%	(2.368)
	• Program	669	630	627	-	-	0	-3	-4	-42	4	2.448	25,60%	(1.822)
	Oto	6.925	6.150	5.920	157	-	-157	166	-230	-1.005	230	8.060	73,45%	(2.140)
	CF 2	50.397	67.212	68.550	1.660	2.926	1.266	835	1.338	18.153	1.588	70.899	96,69%	(2.349)
	Mitraguna & Others	49.913	66.240	67.553	1.660	2.824	1.164	731	1.313	17.640	1.511	69.624	97,03%	(2.071)
	Pensiun	484	971	997	-	102	102	104	25	512	77	1.274	78,21%	(278)
	Total Pembiayaan	156.429	172.055	172.407	4.802	4.860	59	1.373	352	15.978	4.509	189.488	90,99%	(17.082)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	263	0,19%	0,00%	2,52%	263	251	263			
	Cilem	11	-	-	263	0,19%	0,00%	2,52%	263	251	263			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	4.514	0,88%	1,00%	3,15%	3.077	3.352	3.004			
	CF 1	1.162	1.459	1.383	4.008	1,43%	1,82%	5,38%	2.624	2.846	2.549			
	Total Griya	1.162	1.459	1.383	3.895	1,57%	1,98%	5,68%	2.511	2.733	2.436			
	Oto	-	-	-	113	0,00%	0,00%	1,91%	113	113	113			
	CF 2	-	51	54	506	0,00%	0,08%	0,74%	453	506	455			
	Mitraguna & Others	-	51	54	506	0,00%	0,08%	0,75%	453	506	455			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.509	1.437	4.777	0,75%	0,84%	2,77%	3.340	3.604	3.267	0,23%	91,54%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.309	1.299	1.421	0,59%	0,91%	0,99%	122	643	112			
	CF 1	342	589	585	830	0,42%	0,77%	1,11%	246	488	241			
	Total Griya	342	589	585	830	0,46%	0,84%	1,21%	246	488	241			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	714	590	0,86%	1,06%	0,86%	(124)	155	(129)			
	Mitraguna & Others	436	719	714	590	0,87%	1,08%	0,87%	(124)	155	(129)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.421	0,50%	0,75%	0,82%	122	643	112	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	53.568	56.052	(1.973)	2.484	4.792	9,35%	37.278	198,55%	32.608	171,90%	23.445
2	Tabungan	206.902	259.410	255.867	265.081	8.614	9.215	5.671	2,19%	58.179	28,12%	226.267	117,15%	38.814
3	Deposito	118.442	104.385	96.966	96.969	4.578	3	(7.416)	-7,10%	(21.473)	-18,13%	120.137	80,72%	(23.168)
	Total	344.119	415.055	406.401	418.103	11.219	11.701	3.048	0,73%	73.984	21,50%	379.011	110,31%	39.091
	CASA	225.677	310.670	309.435	321.133	6.642	11.699	10.464	3,37%	95.456	42,30%	258.875	124,05%	62.259
	(%) CASA	65,58%	74,85%	76,14%	76,81%									
	FDR	96,55%	92,15%	95,33%	92,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.642	3.657		15	308	9,19%	(273)	-6,94%	-	0,00%	3.657
2	Giro ISE	1.420	1.401	1.390	1.376		(13)	(25)	-1,75%	(44)	-3,07%		0,00%	1.376
3	Tabungan ISE	2.001	1.335	1.638	1.667		28	332	24,89%	(334)	-16,69%		0,00%	1.667
4	Deposito ISE	510	614	614	614		0	0	0,00%	105	20,53%		0,00%	614
5	CIF ISE	179	187	189	189		0	2	1,07%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	89.819	2.269	3.740	1.471	-9.025	2.243	6.834	1.497	100.415	89,45%	(10.597)
	Linkage	21.612	25.302	24.956	934	740	(194)	28	-346	3.344	1.086	29.203	85,46%	(4.247)
	Non-Linkage	61.373	62.273	64.862	1.335	3.000	1.665	-9.053	2.590	3.490	410	71.212	91,08%	(6.350)
	• Local Champion	55.173	37.334	39.998	970	3.000	2.030	-13.343	2.664	-15.175	336	59.838	66,84%	(19.840)
	• Value Chain	6.200	24.939	24.865	365	-	(365)	4.291	-75	18.665	75	11.375	218,59%	13.490
2	MBG	43.181	43.262	44.183	1.295	2.455	1.160	264	921	1.001	1.534	46.510	95,00%	(2.327)
	KUR	40.519	41.115	42.116	1.295	2.455	1.160	439	1.001	1.596	1.454	43.648	96,49%	(1.532)
	Non KUR	2.662	2.147	2.067	-	-	0	-175	-80	-595	80	2.862	72,22%	(795)
3	PWG	26.463	43.181	44.254	9.101	7.583	-1.518	2.081	1.074	17.791	6.509	37.150	119,12%	7.105
	Cilem	12.356	24.198	24.637	3.005	2.038	-968	1.790	438	12.281	1.599	17.679	139,36%	6.958
	Gadai	14.108	18.982	19.617	6.095	5.545	-550	291	635	5.510	4.910	19.471	100,75%	147
4	CFG	179.631	208.442	209.148	5.773	3.321	-2.452	-700	706	29.517	2.615	198.860	105,17%	10.289
	CF 1	55.651	68.195	68.053	3.263	826	-2.437	207	-143	12.401	968	59.549	114,28%	8.503
	Total Griya	50.392	59.584	59.227	2.760	400	-2.360	0	-357	8.835	757	52.444	112,93%	6.783
	• Total Non Program	50.392	59.584	59.227	2.760	400	-2.360	1.188	-357	8.835	757	52.444	112,93%	6.783
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.826	503	426	-77	207	214	3.566	212	7.105	124,22%	1.721
	CF 2	123.980	140.247	141.095	2.510	2.495	-15	-907	849	17.116	1.646	139.310	101,28%	1.785
	Mitraguna & Others	122.658	138.841	139.696	2.510	2.495	-15	-970	856	17.038	1.639	137.009	101,96%	2.687
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	Total Pembiayaan	332.261	382.460	387.404	18.438	17.099	-1.339	-7.381	4.944	55.143	12.155	382.934	101,17%	4.470

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	-	0,61%	0,00%	0,00%	-	(508)	-			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	-	0,76%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	968	740	2.294	0,95%	1,71%	5,19%	1.555	1.885	1.326			
	KUR	305	765	686	2.051	0,75%	1,67%	4,87%	1.365	1.746	1.286			
	Non KUR	104	203	53	243	3,92%	2,47%	11,74%	190	138	40			
3	PWG	-	-	-	3.521	0,00%	0,00%	7,96%	3.521	3.521	3.521			
	Cilem	-	-	-	3.521	0,00%	0,00%	14,29%	3.521	3.521	3.521			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	673	1.272	1.279	3.487	0,37%	0,61%	1,67%	2.208	2.814	2.214			
	CF 1	295	265	196	1.694	0,53%	0,29%	2,49%	1.498	1.399	1.429			
	Total Griya	295	-	-	1.047	0,58%	0,00%	1,77%	1.047	753	1.047			
	Oto	-	265	196	647	0,00%	2,28%	7,33%	451	647	382			
	CF 2	379	1.007	1.083	1.793	0,31%	0,77%	1,27%	710	1.414	785			
	Mitraguna & Others	379	1.007	1.083	1.793	0,31%	0,78%	1,28%	710	1.414	785			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.241	2.018	9.302	0,48%	0,53%	2,40%	7.283	7.711	7.061	0,69%	71,24%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	215	209	450	0,00%	0,48%	1,02%	241	450	235			
	KUR	-	215	209	450	0,00%	0,51%	1,07%	241	450	235			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.133	2.042	2.248	0,54%	0,98%	1,07%	206	1.280	115			
	CF 1	153	115	113	112	0,27%	0,17%	0,16%	(1)	(41)	(3)			
	Total Griya	153	115	113	112	0,30%	0,19%	0,19%	(1)	(41)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	2.018	1.928	2.136	0,66%	1,37%	1,51%	207	1.320	117			
	Mitraguna & Others	815	2.018	1.928	2.136	0,66%	1,39%	1,53%	207	1.320	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.390	2.293	2.740	0,35%	0,60%	0,71%	447	1.579	350	1,07%	-51,41%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	42.479	43.345	(211)	866	40.709	1544,44%	23.526	118,70%	31.713	136,68%	11.632
2	Tabungan	188.323	168.806	171.957	174.214	9.458	2.258	5.408	3,20%	(14.109)	-7,49%	206.910	84,20%	(32.695)
3	Deposito	54.534	91.558	66.349	66.101	849	(248)	(25.458)	-27,80%	11.566	21,21%	55.746	118,58%	10.355
	Total	262.676	263.000	280.784	283.660	10.096	2.876	20.660	7,86%	20.984	7,99%	294.368	96,36%	(10.708)
	CASA	208.142	171.442	214.436	217.559	9.247	3.123	46.117	26,90%	9.417	4,52%	238.622	91,17%	(21.063)
	(%) CASA	79,24%	65,19%	76,37%	76,70%									
	FDR	66,71%	76,80%	72,61%	71,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.542	3.679	3.725		46	182	5,14%	(2.462)	-39,79%	-	0,00%	3.725
2	Giro ISE	879	380	408	420		11	40	10,43%	(460)	-52,28%		0,00%	420
3	Tabungan ISE	5.307	3.163	3.270	3.305		35	143	4,51%	(2.002)	-37,73%		0,00%	3.305
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	231	231		0	2	0,87%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	12	-	-	0	-1	-421	-6.974	421	6.986	0,18%	(6.974)
	Linkage	26	14	12	-	-	-	-1	-1	-14	1	26	47,75%	(14)
	Non-Linkage	6.960	420	-	-	-	0	-0	-420	-6.960	420	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	-	-	-	-	-0	-420	-4.762	420	4.762	0,00%	(4.762)
2	MBG	707	9.059	9.504	455	750	295	1.193	445	8.797	305	5.179	183,51%	4.325
	KUR	498	7.829	8.288	385	750	365	1.132	458	7.790	292	4.650	178,22%	3.638
	Non KUR	209	1.229	1.216	70	-	-70	61	-13	1.007	13	529	230,00%	687
3	PWG	23.244	33.746	35.124	9.484	7.570	-1.914	2.619	1.377	11.880	6.192	37.119	94,62%	(1.995)
	Cilem	7.809	11.491	11.969	1.093	1.363	271	44	478	4.160	885	17.547	68,21%	(5.578)
	Gadai	15.435	22.255	23.155	8.391	6.207	-2.185	2.574	899	7.720	5.307	19.572	118,31%	3.583
4	CFG	144.290	158.744	159.243	1.587	2.671	1.084	797	499	14.953	2.172	165.073	96,47%	(5.830)
	CF 1	8.588	11.624	11.945	328	420	92	-25	321	3.357	99	11.872	100,62%	74
	Total Griya	7.701	10.580	10.926	328	420	92	0	346	3.225	74	9.914	110,20%	1.012
	• Total Non Program	7.409	9.962	10.310	328	420	92	305	348	2.902	72	8.845	116,57%	1.465
	• Program	292	618	615	-	-	0	-3	-2	323	2	1.069	57,56%	(454)
	Oto	888	1.045	1.020	-	-	0	-25	-25	132	25	1.958	52,09%	(938)
	CF 2	135.702	147.119	147.298	1.259	2.251	992	822	178	11.596	2.073	153.201	96,15%	(5.904)
	Mitraguna & Others	125.011	133.617	133.836	525	2.159	1.634	216	219	8.825	1.940	140.480	95,27%	(6.644)
	Pensiun	10.691	13.503	13.462	734	92	-642	606	-41	2.771	133	12.721	105,82%	740
	Total Pembiayaan	175.227	201.982	203.883	11.526	10.991	-535	4.608	1.901	28.656	9.090	214.357	95,11%	(10.474)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	190	477	0,00%	2,09%	5,02%	287	477	477			
	KUR	-	-	-	100	0,00%	0,00%	1,21%	100	100	100			
	Non KUR	-	-	190	377	0,00%	15,42%	31,00%	187	377	377			
3	PWG	-	86	-	461	0,00%	0,00%	1,31%	461	461	375			
	Cilem	-	-	-	461	0,00%	0,00%	3,85%	461	461	461			
	Gadai	-	86	-	-	0,00%	0,00%	0,00%	-	-	(86)			
4	CFG	2.296	3.915	3.664	5.029	1,59%	2,31%	3,16%	1.365	2.733	1.114			
	CF 1	66	54	33	891	0,77%	0,28%	7,46%	858	825	837			
	Total Griya	66	54	33	891	0,86%	0,31%	8,16%	858	825	837			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	4.138	1,64%	2,47%	2,81%	507	1.908	277			
	Mitraguna & Others	2.230	3.861	3.631	3.801	1,78%	2,72%	2,84%	170	1.572	(59)			
	Pensiun	-	-	-	336	0,00%	0,00%	2,50%	336	336	336			
	Total Pembiayaan	2.296	4.001	3.853	5.966	1,31%	1,91%	2,93%	2.113	3.670	1.965	1,65%	43,73%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.933	3.440	3.494	2,86%	2,17%	2,19%	54	(626)	(439)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	3,00%	2,34%	2,37%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	3,26%	2,57%	2,61%	54	(579)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.933	3.440	3.494	2,35%	1,70%	1,71%	54	(626)	(439)	5,80%	-238,27%	4,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	432	463	(151)	31	34	7,80%	(1.623)	-77,79%	2.964	15,64%	(2.500)
2	Tabungan	37.117	39.166	37.836	38.784	1.229	948	(382)	-0,97%	1.667	4,49%	42.245	91,81%	(3.461)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	Total	49.943	52.143	50.817	51.796	1.082	979	(346)	-0,66%	1.853	3,71%	56.019	92,46%	(4.222)
	CASA	39.204	39.595	38.268	39.247	1.078	979	(348)	-0,88%	44	0,11%	45.208	86,81%	(5.961)
	(%) CASA	78,50%	75,94%	75,31%	75,77%									
	FDR	145,08%	121,45%	124,64%	122,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	451	477		26	(7)	-1,35%	(104)	-17,98%	-	0,00%	477
2	Giro ISE	1	1	1	26		25	25	2223,21%	25	2541,62%		0,00%	26
3	Tabungan ISE	580	482	449	451		1	(31)	-6,52%	(130)	-22,33%		0,00%	451
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.156	206	495	289	88	281	1.921	214	2.623	120,33%	533
	Cilem	1.235	2.874	3.156	206	495	289	88	281	1.921	214	2.623	120,33%	533
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	60.182	650	1.133	483	48	-271	-11.040	1.404	64.465	93,36%	(4.282)
	CF 1	464	412	630	-	223	223	-2	218	166	5	458	137,65%	172
	Total Griya	301	272	269	-	-	0	0	-3	-32	3	295	91,36%	(25)
	• Total Non Program	301	272	269	-	-	0	-3	-3	-32	3	295	91,36%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	360	-	223	223	-2	221	198	2	163	221,57%	198
	CF 2	70.758	60.041	59.552	650	910	260	51	-489	-11.206	1.399	64.007	93,04%	(4.455)
	Mitraguna & Others	66.540	55.435	55.099	650	910	260	87	-336	-11.441	1.246	57.104	96,49%	(2.005)
	Pensiun	4.218	4.607	4.454	-	-	0	-36	-153	236	153	6.903	64,51%	(2.450)
	Total Pembiayaan	72.457	63.328	63.338	856	1.629	773	137	10	-9.118	1.618	67.087	94,41%	(3.749)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	59	0,00%	0,00%	1,89%	59	59	59			
	Cilem	-	-	-	59	0,00%	0,00%	1,89%	59	59	59			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.416	2.337	3.487	4,24%	3,87%	5,79%	1.150	464	1.072			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.416	2.337	3.487	4,27%	3,89%	5,86%	1.150	464	1.072			
	Mitraguna & Others	2.931	2.416	2.337	3.487	4,41%	4,22%	6,33%	1.150	556	1.072			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.416	2.337	3.547	4,17%	3,69%	5,60%	1.210	524	1.131	0,00%	100,00%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	3.961	4.188	3.937	17,29%	6,93%	6,54%	(252)	(8.377)	(24)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	3.961	4.188	3.937	17,40%	6,98%	6,61%	(252)	(8.377)	(24)			
	Mitraguna & Others	11.834	3.785	4.013	3.762	17,79%	7,24%	6,83%	(250)	(8.072)	(23)			
	Pensiun	479	175	174	174	0,66%	0,28%	3,91%	(1)	(305)	(1)			
	Total Pembiayaan	12.313	3.961	4.188	3.937	16,99%	6,61%	6,22%	(252)	(8.377)	(24)	0,00%	100,00%	-6,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	164.902	163.306	(3.738)	(1.596)	137.114	523,49%	104.143	176,03%	68.641	237,91%	94.665
2	Tabungan	111.248	118.802	120.920	122.186	2.322	1.267	3.384	2,85%	10.938	9,83%	123.928	98,59%	(1.742)
3	Deposito	16.666	19.370	20.204	20.185	97	(19)	815	4,21%	3.518	21,11%	17.858	113,03%	2.326
	Total	187.077	164.364	306.025	305.677	(1.320)	(348)	141.313	85,98%	118.600	63,40%	210.427	145,26%	95.250
	CASA	170.411	144.994	285.821	285.492	(1.416)	(329)	140.498	96,90%	115.082	67,53%	192.569	148,25%	92.923
	(%) CASA	91,09%	88,22%	93,40%	93,40%									
	FDR	105,51%	131,77%	72,73%	72,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.820	2.810	3.259	3.201	(58)	391	13,92%	(619)	-16,21%	-	0,00%	3.201
2	Giro ISE	954	1.173	1.629	1.652	22	478	40,77%	698	73,13%		0,00%	1.652
3	Tabungan ISE	2.866	1.636	1.629	1.549	(80)	(87)	-5,33%	(1.317)	-45,95%		0,00%	1.549
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	127	127	0	1	0,79%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.653	-	-	0	733	-590	-647	590	3.301	80,39%	(647)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.653	-	-	0	733	-590	-647	590	3.301	80,39%	(647)
	• Local Champion	3.301	3.243	2.653	-	-	0	733	-590	-647	590	3.301	80,39%	(647)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	50.197	1.370	2.220	850	-162	407	4.100	1.813	51.469	97,53%	(1.271)
	KUR	42.963	47.332	47.860	1.370	2.220	850	-42	528	4.897	1.692	48.188	99,32%	(328)
	Non KUR	3.135	2.458	2.337	-	-	0	-120	-120	-798	120	3.281	71,24%	(944)
3	PWG	20.876	31.646	34.352	9.418	9.294	-125	1.812	2.707	13.477	6.587	35.758	96,07%	(1.405)
	Cilem	7.514	12.700	14.551	1.266	2.752	1.487	479	1.852	7.037	901	17.033	85,43%	(2.481)
	Gadai	13.361	18.946	19.801	8.153	6.541	-1.611	1.334	855	6.440	5.686	18.725	105,75%	1.076
4	CFG	127.111	131.908	135.371	4.743	4.916	173	-1.214	3.463	8.260	1.452	140.053	96,66%	(4.682)
	CF 1	49.510	49.727	50.011	2.743	1.018	-1.725	-17	283	501	735	51.150	97,77%	(1.139)
	Total Griya	39.898	39.179	39.068	2.358	304	-2.054	0	-110	-830	414	40.753	95,87%	(1.685)
	• Total Non Program	39.898	39.179	39.068	2.358	304	-2.054	420	-110	-830	414	40.753	95,87%	(1.685)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	10.942	385	714	329	-17	394	1.331	320	10.397	105,25%	546
	CF 2	77.602	82.181	85.361	2.000	3.898	1.898	-1.198	3.180	7.759	718	88.903	96,02%	(3.542)
	Mitraguna & Others	75.812	80.105	83.306	1.700	3.898	2.198	-1.417	3.201	7.494	697	86.628	96,17%	(3.322)
	Pensiun	1.790	2.076	2.055	300	-	-300	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	197.385	216.587	222.574	15.531	16.430	899	1.169	5.988	25.190	10.442	230.580	96,53%	(8.006)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	444	548	1.892	0,27%	1,10%	3,77%	1.344	1.769	1.449			
	KUR	68	332	433	1.757	0,16%	0,92%	3,67%	1.324	1.689	1.425			
	Non KUR	56	112	115	135	1,79%	4,67%	5,79%	21	79	23			
3	PWG	-	-	-	263	0,00%	0,00%	0,77%	263	263	263			
	Cilem	-	-	-	263	0,00%	0,00%	1,81%	263	263	263			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.018	3.874	4.027	2.653	1,59%	3,05%	1,96%	(1.374)	634	(1.222)			
	CF 1	1.770	1.943	1.931	872	3,58%	3,88%	1,74%	(1.060)	(899)	(1.071)			
	Total Griya	1.463	1.943	1.931	525	3,67%	4,93%	1,34%	(1.406)	(939)	(1.418)			
	Oto	307	-	-	347	3,19%	0,00%	3,17%	347	40	347			
	CF 2	248	1.932	2.096	1.781	0,32%	2,55%	2,09%	(315)	1.533	(150)			
	Mitraguna & Others	248	1.932	2.096	1.781	0,33%	2,62%	2,14%	(315)	1.533	(150)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.318	4.575	4.808	1,09%	2,11%	2,16%	234	2.667	490	0,35%	83,73%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	46,25%	56,53%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	46,25%	56,53%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	561	260	430	1,07%	0,52%	0,86%	170	(63)	(132)			
	KUR	115	465	169	346	0,27%	0,36%	0,72%	177	231	(119)			
	Non KUR	378	97	91	84	12,06%	3,68%	3,60%	(6)	(294)	(13)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.374	935	1.095	0,26%	0,71%	0,81%	160	758	(1.279)			
	CF 1	297	1.529	90	90	0,60%	0,18%	0,18%	-	(207)	(1.439)			
	Total Griya	297	1.529	90	90	0,74%	0,23%	0,23%	-	(207)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	845	1.005	0,05%	1,03%	1,18%	160	965	160			
	Mitraguna & Others	39	845	845	1.005	0,05%	1,05%	1,21%	160	965	160			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.435	2.695	3.024	0,42%	1,24%	1,36%	330	2.195	(1.410)	0,25%	81,74%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	3.607	3.358	(2.965)	(249)	1.966	141,31%	1.430	74,22%	10.667	31,48%	(7.309)
2	Tabungan	70.495	82.378	80.664	83.657	2.277	2.993	1.279	1,55%	13.162	18,67%	84.695	98,77%	(1.038)
3	Deposito	64.264	93.395	92.597	92.447	(11)	(150)	(949)	-1,02%	28.183	43,86%	65.138	141,92%	27.309
	Total	136.686	177.165	176.867	179.461	(699)	2.594	2.296	1,30%	42.775	31,29%	160.500	111,81%	18.961
	CASA	72.423	83.770	84.271	87.015	(688)	2.744	3.245	3,87%	14.592	20,15%	95.362	91,25%	(8.347)
	(%) CASA	52,98%	47,28%	47,65%	48,49%									
	FDR	94,77%	84,93%	85,92%	84,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	4.307	4.598	291	1.052	29,68%	3.276	247,77%	-	0,00%	4.598	
2	Giro ISE	771	627	647	610	(37)	(16)	-2,61%	(161)	-20,84%		0,00%	610	
3	Tabungan ISE	551	2.919	3.660	3.987	328	1.069	36,61%	3.436	623,56%		0,00%	3.987	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	78	78	78	0	0	0,00%	13	20,00%		0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	35.311	35.125	730	935	205	674	-186	3.367	1.121	36.518	96,18%	(1.393)
	KUR	29.577	32.881	32.686	730	860	130	745	-195	3.109	1.055	34.124	95,79%	(1.438)
	Non KUR	2.181	2.430	2.439	-	75	75	-72	9	258	66	2.395	101,86%	44
3	PWG	6.201	8.941	9.157	680	820	140	-29	216	2.956	603	13.514	67,76%	(4.357)
	Cilem	6.201	8.941	9.157	680	820	140	-29	216	2.956	603	13.514	67,76%	(4.357)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	107.684	2.335	3.061	726	1.471	1.469	16.102	1.592	102.219	105,35%	5.465
	CF 1	23.474	29.546	30.786	350	1.611	1.261	-229	1.240	7.312	372	26.487	116,23%	4.299
	Total Griya	17.263	19.997	20.416	350	599	249	0	420	3.154	179	18.293	111,61%	2.124
	• Total Non Program	17.263	19.997	20.416	350	599	249	172	420	3.154	179	18.293	111,61%	2.124
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	10.370	-	1.013	1.013	-229	820	4.158	193	8.195	126,54%	2.175
	CF 2	68.107	76.668	76.898	1.985	1.450	-535	1.700	230	8.791	1.220	75.731	101,54%	1.167
	Mitraguna & Others	64.272	72.869	73.127	1.985	1.450	-535	1.727	257	8.855	1.193	71.706	101,98%	1.421
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	151.966	3.745	4.816	1.071	2.115	1.500	22.425	3.316	152.251	99,81%	(285)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	3	43	1.273	0,01%	0,12%	3,62%	1.230	1.269	1.270			
	KUR	-	3	43	1.058	0,00%	0,13%	3,24%	1.015	1.058	1.054			
	Non KUR	4	-	-	215	0,19%	0,00%	8,83%	215	211	215			
3	PWG	48	-	-	528	0,78%	0,00%	5,77%	528	480	528			
	Cilem	48	-	-	528	0,78%	0,00%	5,77%	528	480	528			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	4.233	0,60%	1,34%	3,93%	2.812	3.686	2.803			
	CF 1	172	1.127	1.125	2.472	0,73%	3,81%	8,03%	1.347	2.300	1.345			
	Total Griya	-	1.127	1.125	1.821	0,00%	5,62%	8,92%	696	1.821	694			
	Oto	172	-	-	651	2,76%	0,00%	6,28%	651	480	651			
	CF 2	375	304	297	1.761	0,55%	0,39%	2,29%	1.465	1.386	1.458			
	Mitraguna & Others	375	304	297	1.761	0,58%	0,41%	2,41%	1.465	1.386	1.458			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.035	0,46%	0,97%	3,97%	4.570	5.435	4.601	0,78%	80,33%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)			
	KUR	70	315	315	315	0,24%	0,96%	0,96%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	353	389	353	0,54%	0,37%	0,33%	(35)	(139)	-			
	CF 1	203	203	203	203	0,87%	0,69%	0,66%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,13%	1,96%	-	-	-			
	CF 2	289	150	185	150	0,42%	0,24%	0,20%	(35)	(139)	-			
	Mitraguna & Others	289	150	185	150	0,45%	0,25%	0,21%	(35)	(139)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	669	704	669	0,44%	0,47%	0,44%	(35)	101	(0)	0,38%	14,16%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	3.634	6.178	208	2.544	(348)	-5,33%	1.872	43,49%	13.353	46,26%	(7.175)
2	Tabungan	84.533	89.368	85.789	91.664	3.040	5.875	2.296	2,57%	7.131	8,44%	97.545	93,97%	(5.881)
3	Deposito	19.903	26.834	27.815	27.815	(1.780)	1	981	3,66%	7.912	39,75%	20.584	135,13%	7.231
	Total	108.741	122.727	117.237	125.657	1.468	8.420	2.930	2,39%	16.916	15,56%	131.482	95,57%	(5.825)
	CASA	88.838	95.893	89.422	97.842	3.248	8.419	1.949	2,03%	9.003	10,13%	110.898	88,23%	(13.057)
	(%) CASA	81,70%	78,14%	76,27%	77,86%									
	FDR	78,57%	82,58%	87,83%	81,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.699	3.671		(28)	329	9,84%	(244)	-6,24%	-	0,00%	3.671
2	Giro ISE	3.001	2.348	2.736	2.705		(31)	357	15,21%	(296)	-9,86%	-	0,00%	2.705
3	Tabungan ISE	915	995	963	967		4	(28)	-2,82%	52	5,64%	-	0,00%	967
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.873	5.124	-	1.370	1.370	197	1.250	2.055	120	7.157	71,58%	(2.034)
	KUR	2.657	3.623	4.893	-	1.370	1.370	202	1.271	2.236	99	6.507	75,20%	(1.613)
	Non KUR	412	251	230	-	-	0	-5	-20	-181	20	651	35,40%	(420)
3	PWG	13.521	18.803	19.105	4.493	3.778	-714	156	302	5.584	3.477	27.081	70,55%	(7.976)
	Cilem	6.370	9.288	9.568	487	1.073	586	-345	280	3.198	793	16.556	57,79%	(6.988)
	Gadai	7.151	9.515	9.537	4.006	2.705	-1.301	500	22	2.386	2.684	10.525	90,61%	(988)
4	CFG	68.150	78.677	78.735	1.809	2.306	498	656	58	10.586	2.248	87.246	90,25%	(8.511)
	CF 1	32.030	33.916	33.148	-	-	0	-243	-768	1.117	768	33.647	98,52%	(499)
	Total Griya	25.555	26.419	25.951	-	-	0	0	-468	396	468	25.628	101,26%	323
	• Total Non Program	25.555	26.419	25.951	-	-	0	-217	-468	396	468	25.628	101,26%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.196	-	-	0	-243	-300	721	300	8.019	89,74%	(823)
	CF 2	36.119	44.761	45.588	1.809	2.306	498	898	826	9.468	1.480	53.599	85,05%	(8.011)
	Mitraguna & Others	32.486	41.386	42.246	1.649	2.306	658	845	860	9.760	1.446	49.893	84,67%	(7.647)
	Pensiun	3.633	3.375	3.341	160	-	-160	53	-34	-292	34	3.706	90,17%	(364)
	Total Pembiayaan	85.434	101.353	102.963	6.301	7.454	1.153	1.008	1.610	17.529	5.844	122.179	84,27%	(19.215)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	33	100	300	0,00%	2,57%	5,86%	201	300	267			
	KUR	-	33	100	300	0,00%	2,75%	6,14%	201	300	267			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	387	0,00%	0,00%	2,03%	387	387	387			
	Cilem	-	-	-	349	0,00%	0,00%	3,65%	349	349	349			
	Gadai	-	-	-	38	0,00%	0,00%	0,40%	38	38	38			
4	CFG	1.050	644	794	691	1,54%	1,01%	0,88%	(103)	(359)	47			
	CF 1	1.050	520	669	433	3,28%	1,97%	1,31%	(235)	(617)	(87)			
	Total Griya	697	520	669	433	2,73%	2,53%	1,67%	(235)	(263)	(87)			
	Oto	353	-	-	-	5,46%	0,00%	0,00%	-	(353)	-			
	CF 2	-	124	125	257	0,00%	0,28%	0,56%	133	257	134			
	Mitraguna & Others	-	124	125	257	0,00%	0,30%	0,61%	133	257	134			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	677	893	1.378	1,23%	0,88%	1,34%	485	328	701	1,39%	-3,58%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	71	4,32%	2,23%	1,39%	(15)	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	71	32,19%	34,46%	31,00%	(15)	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	902	893	1.102	0,49%	1,13%	1,40%	210	765	200			
	CF 1	337	70	67	277	1,05%	0,20%	0,84%	210	(60)	207			
	Total Griya	189	70	67	277	0,74%	0,26%	1,07%	210	88	207			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	832	825	825	0,00%	1,84%	1,81%	-	825	(6)			
	Mitraguna & Others	-	832	825	825	0,00%	1,99%	1,95%	-	825	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	988	979	1.173	1,36%	0,97%	1,14%	195	10	185	4,03%	-253,50%	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	7.554	7.466	(89)	(88)	(1.894)	-20,24%	(215)	-2,80%	16.238	45,98%	(8.772)
2	Tabungan	96.197	116.467	117.570	118.823	(1.379)	1.253	2.356	2,02%	22.626	23,52%	111.265	106,79%	7.558
3	Deposito	50.701	45.950	45.153	45.104	614	(49)	(846)	-1,84%	(5.597)	-11,04%	51.587	87,43%	(6.483)
	Total	154.579	171.777	170.277	171.393	(855)	1.116	(384)	-0,22%	16.813	10,88%	179.091	95,70%	(7.698)
	CASA	103.878	125.827	125.124	126.289	(1.468)	1.165	462	0,37%	22.411	21,57%	127.503	99,05%	(1.214)
	(%) CASA	67,20%	73,25%	73,48%	73,68%									
	FDR	122,53%	118,32%	119,88%	119,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.219	4.216		(2)	160	3,94%	279	7,07%	-	0,00%	4.216
2	Giro ISE	1.498	2.633	2.571	2.561		(9)	(72)	-2,72%	1.063	70,93%		0,00%	2.561
3	Tabungan ISE	2.310	1.294	1.518	1.525		7	231	17,89%	(784)	-33,96%		0,00%	1.525
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.888	35.825	1.700	1.300	-400	73	-62	1.406	1.362	38.497	93,06%	(2.672)
	KUR	32.500	34.255	34.339	1.700	1.300	-400	245	84	1.839	1.216	36.366	94,43%	(2.027)
	Non KUR	1.920	1.633	1.486	-	-	0	-172	-146	-433	146	2.131	69,73%	(645)
3	PWG	17.830	30.105	31.812	11.009	9.074	-1.935	2.493	1.707	13.982	7.367	31.298	101,64%	514
	Cilem	5.164	10.604	11.406	1.753	1.724	-29	1.032	802	6.242	922	13.667	83,46%	(2.261)
	Gadai	12.666	19.501	20.406	9.257	7.350	-1.906	1.461	905	7.740	6.446	17.632	115,74%	2.774
4	CFG	137.158	137.253	136.493	1.106	2.035	929	-499	-760	-665	2.795	146.832	92,96%	(10.340)
	CF 1	38.164	40.292	39.739	446	450	4	-181	-553	1.575	1.003	39.270	101,19%	469
	Total Griya	33.008	34.228	34.062	446	450	4	0	-167	1.053	617	32.691	104,19%	1.371
	• Total Non Program	33.008	34.228	34.062	446	450	4	127	-167	1.053	617	32.691	104,19%	1.371
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.678	-	-	0	-181	-386	522	386	6.579	86,29%	(902)
	CF 2	98.994	96.961	96.753	660	1.585	925	-318	-208	-2.240	1.793	107.562	89,95%	(10.809)
	Mitraguna & Others	71.310	70.983	70.983	430	1.485	1.055	-155	1	-327	1.484	81.314	87,30%	(10.330)
	Pensiun	27.683	25.978	25.770	230	100	-130	-163	-208	-1.913	308	26.248	98,18%	(478)
	Total Pembiayaan	189.407	203.246	204.130	13.816	12.409	-1.406	2.067	884	14.723	11.525	216.628	94,23%	(12.498)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	721	634	1.352	0,69%	1,77%	3,77%	718	1.114	631			
	KUR	105	543	522	1.243	0,32%	1,53%	3,62%	720	1.138	700			
	Non KUR	133	177	111	109	6,92%	6,81%	7,34%	(2)	(24)	(68)			
3	PWG	-	-	-	189	0,00%	0,00%	0,59%	189	189	189			
	Cilem	-	-	-	189	0,00%	0,00%	1,65%	189	189	189			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.146	1.668	999	6.204	0,84%	0,73%	4,55%	5.205	5.058	4.536			
	CF 1	198	738	258	2.813	0,52%	0,64%	7,08%	2.555	2.615	2.075			
	Total Griya	73	609	-	2.489	0,22%	0,00%	7,31%	2.489	2.416	1.880			
	Oto	125	129	258	324	2,42%	4,26%	5,70%	66	199	195			
	CF 2	948	929	741	3.391	0,96%	0,76%	3,50%	2.650	2.443	2.462			
	Mitraguna & Others	799	691	690	2.623	1,12%	0,97%	3,69%	1.933	1.824	1.932			
	Pensiun	149	238	51	768	0,54%	0,20%	2,98%	717	619	530			
	Total Pembiayaan	1.384	2.388	1.633	7.744	0,73%	0,80%	3,79%	6.111	6.361	5.356	1,90%	49,92%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	379	318	309	1,39%	0,88%	0,86%	(9)	(169)	(71)			
	KUR	477	248	186	178	1,47%	0,54%	0,52%	(8)	(300)	(70)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,81%	(1)	131	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.320	2.648	2.443	3,20%	1,93%	1,79%	(205)	(1.951)	123			
	CF 1	1.329	1.891	1.891	1.589	3,48%	4,69%	4,00%	(302)	260	(302)			
	Total Griya	1.025	1.659	1.659	1.357	3,10%	4,85%	3,98%	(302)	332	(302)			
	Oto	305	232	232	232	5,91%	3,83%	4,09%	-	(72)	-			
	CF 2	3.064	428	757	854	3,10%	0,78%	0,88%	97	(2.210)	426			
	Mitraguna & Others	2.968	342	440	537	4,16%	0,62%	0,76%	97	(2.431)	195			
	Pensiun	97	86	317	317	0,05%	0,16%	1,23%	-	220	231			
	Total Pembiayaan	4.871	2.699	2.966	2.752	2,57%	1,46%	1,35%	(214)	(2.119)	53	1,32%	2,21%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	11.270	12.424	1.795	1.154	(2.532)	-16,93%	(371)	-2,90%	25.453	48,81%	(13.028)
2	Tabungan	133.664	151.079	149.545	151.941	2.349	2.395	862	0,57%	18.277	13,67%	153.100	99,24%	(1.159)
3	Deposito	120.976	138.301	138.446	138.426	(1.570)	(19)	125	0,09%	17.451	14,43%	122.651	112,86%	15.775
	Total	267.435	304.336	299.262	302.791	2.574	3.530	(1.545)	-0,51%	35.356	13,22%	301.204	100,53%	1.588
	CASA	146.460	166.035	160.816	164.365	4.144	3.549	(1.670)	-1,01%	17.905	12,23%	178.552	92,05%	(14.188)
	(%) CASA	54,76%	54,56%	53,74%	54,28%									
	FDR	60,13%	60,32%	60,98%	60,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.529	4.410		(119)	277	6,69%	829	23,13%	-	0,00%	4.410
2	Giro ISE	1.025	1.271	1.700	1.711		10	439	34,55%	686	66,92%		0,00%	1.711
3	Tabungan ISE	2.557	2.862	2.829	2.700		(129)	(163)	-5,68%	143	5,58%		0,00%	2.700
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	226	228	228		0	2	0,88%	15	7,04%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.794	38.975	1.060	1.910	850	-288	181	-1.677	1.729	44.009	88,56%	(5.034)
	KUR	37.299	36.721	37.001	900	1.860	960	-364	280	-298	1.580	40.604	91,13%	(3.603)
	Non KUR	3.353	2.073	1.974	160	50	-110	76	-99	-1.379	149	3.405	57,97%	(1.431)
3	PWG	6.039	13.363	14.024	1.202	1.453	251	576	661	7.985	793	14.444	97,09%	(420)
	Cilem	6.039	13.363	14.024	1.202	1.453	251	576	661	7.985	793	14.444	97,09%	(420)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	129.502	4.206	2.671	-1.535	1.385	-1.917	15.394	4.588	123.218	105,10%	6.284
	CF 1	24.580	27.681	27.586	825	856	31	30	-95	3.006	951	27.949	98,70%	(363)
	Total Griya	19.863	21.337	21.606	622	856	234	0	269	1.744	587	21.467	100,65%	139
	• Total Non Program	19.863	21.337	21.606	622	856	234	305	269	1.744	587	21.467	100,65%	139
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	5.980	203	-	-203	30	-364	1.262	364	6.482	92,26%	(502)
	CF 2	89.528	103.738	101.916	3.381	1.815	-1.566	1.355	-1.822	12.388	3.637	95.269	106,98%	6.647
	Mitraguna & Others	89.444	103.126	101.308	3.176	1.815	-1.361	1.153	-1.818	11.865	3.633	94.502	107,20%	6.807
	Pensiun	84	612	608	205	-	-205	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.501	6.468	6.034	-434	1.672	-1.076	21.702	7.110	181.671	100,46%	830

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.028	797	1.737	2,64%	2,05%	4,46%	940	665	708			
	KUR	877	947	705	1.578	2,35%	1,92%	4,26%	872	700	630			
	Non KUR	194	81	92	159	5,80%	4,42%	8,07%	68	(35)	78			
3	PWG	-	-	-	173	0,00%	0,00%	1,23%	173	173	173			
	Cilem	-	-	-	173	0,00%	0,00%	1,23%	173	173	173			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	342	161	1.335	0,69%	0,12%	1,03%	1.174	543	993			
	CF 1	630	216	38	1.205	2,56%	0,14%	4,37%	1.166	575	988			
	Total Griya	568	175	-	808	2,86%	0,00%	3,74%	808	239	632			
	Oto	61	41	38	397	1,30%	0,60%	6,64%	359	335	356			
	CF 2	162	126	123	130	0,18%	0,12%	0,13%	8	(31)	4			
	Mitraguna & Others	162	126	123	130	0,18%	0,12%	0,13%	8	(31)	4			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.371	958	3.245	1,16%	0,52%	1,78%	2.287	1.381	1.874	0,41%	77,02%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.423	1.625	1.629	2,29%	4,19%	4,18%	5	699	206			
	KUR	399	1.226	1.431	1.509	1,07%	3,90%	4,08%	78	1.111	283			
	Non KUR	532	197	194	120	15,87%	9,34%	6,09%	(73)	(412)	(77)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	700	695	640	0,35%	0,53%	0,49%	(55)	239	(60)			
	CF 1	315	623	619	564	1,28%	2,24%	2,05%	(55)	249	(58)			
	Total Griya	179	623	619	564	0,90%	2,90%	2,61%	(55)	385	(58)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Mitraguna & Others	85	77	76	76	0,10%	0,07%	0,07%	-	(10)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.123	2.320	2.270	0,83%	1,26%	1,24%	(50)	938	146	0,44%	65,02%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	63.664	64.252	15.451	589	(603)	-0,93%	25.069	63,98%	50.617	126,94%	13.635
2	Tabungan	123.525	146.373	151.139	151.198	2.331	60	4.825	3,30%	27.674	22,40%	141.561	106,81%	9.637
3	Deposito	68.863	124.306	124.121	124.121	(6.480)	0	(185)	-0,15%	55.258	80,24%	70.099	177,07%	54.022
	Total	231.570	335.534	338.924	339.572	11.302	648	4.038	1,20%	108.002	46,64%	262.278	129,47%	77.294
	CASA	162.707	211.228	214.802	215.450	17.782	648	4.223	2,00%	52.743	32,42%	192.178	112,11%	23.272
	(%) CASA	70,26%	62,95%	63,38%	63,45%									
	FDR	34,66%	30,51%	31,15%	31,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.277	7.037		(240)	328	4,89%	1.146	19,45%	-	0,00%	7.037
2	Giro ISE	3.773	3.799	4.505	4.137		(368)	338	8,90%	364	9,65%		0,00%	4.137
3	Tabungan ISE	2.118	2.910	2.772	2.900		127	(10)	-0,35%	782	36,90%		0,00%	2.900
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	125	126	126		0	1	0,80%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.591	10.546	651	681	30	-241	-44	3.697	725	13.211	79,83%	(2.665)
	Cilem	6.849	10.591	10.546	651	681	30	-241	-44	3.697	725	13.211	79,83%	(2.665)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	95.031	2.576	4.517	1.941	628	3.259	21.612	1.259	96.758	98,22%	(1.726)
	CF 1	59.117	72.436	74.766	2.006	3.332	1.326	391	2.330	15.649	1.002	67.903	110,11%	6.862
	Total Griya	51.507	63.844	65.629	1.409	2.539	1.129	0	1.786	14.122	753	59.124	111,00%	6.505
	• Total Non Program	49.547	62.004	63.800	1.409	2.539	1.129	1.421	1.796	14.253	743	51.948	122,81%	11.852
	• Program	1.960	1.839	1.829	-	-	0	-13	-10	-131	10	7.176	25,49%	(5.347)
	Oto	7.609	8.592	9.137	597	793	196	391	545	1.527	249	8.779	104,07%	357
	CF 2	14.303	19.337	20.266	570	1.185	615	236	928	5.963	257	28.854	70,24%	(8.588)
	Mitraguna & Others	14.303	19.326	20.254	570	1.185	615	236	928	5.951	257	28.572	70,89%	(8.318)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	105.578	3.227	5.198	1.971	387	3.214	25.309	1.984	109.969	96,01%	(4.391)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	132	0,00%	0,00%	1,26%	132	132	132			
	Cilem	-	-	-	132	0,00%	0,00%	1,26%	132	132	132			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	3.077	2.768	3.668	0,88%	3,02%	3,86%	900	3.018	590			
	CF 1	650	3.077	2.768	3.494	1,10%	3,82%	4,67%	726	2.844	417			
	Total Griya	404	2.891	2.588	3.221	0,79%	4,05%	4,91%	633	2.816	330			
	Oto	245	187	180	273	3,22%	2,09%	2,99%	93	28	87			
	CF 2	-	-	-	174	0,00%	0,00%	0,86%	174	174	174			
	Mitraguna & Others	-	-	-	174	0,00%	0,00%	0,86%	174	174	174			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	3.077	2.768	3.800	0,81%	2,70%	3,60%	1.033	3.150	723	1,89%	47,42%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	535	534	534	1,09%	0,58%	0,56%	-	(266)	(1)			
	CF 1	800	497	496	496	1,35%	0,68%	0,66%	-	(304)	(1)			
	Total Griya	679	497	496	496	1,32%	0,78%	0,76%	-	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,51%	-	(266)	(1)	0,90%	-78,04%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	8.706	8.420	(1.468)	(286)	1.105	15,11%	(414)	-4,68%	19.113	44,05%	(10.693)
2	Tabungan	83.648	76.820	74.235	74.729	4.625	494	(2.091)	-2,72%	(8.919)	-10,66%	96.984	77,05%	(22.255)
3	Deposito	21.297	29.103	24.150	24.150	(7)	1	(4.953)	-17,02%	2.854	13,40%	21.662	111,49%	2.489
	Total	113.778	113.238	107.090	107.299	3.150	209	(5.938)	-5,24%	(6.479)	-5,69%	137.759	77,89%	(30.460)
	CASA	92.481	84.134	82.940	83.149	3.157	208	(985)	-1,17%	(9.332)	-10,09%	116.098	71,62%	(32.949)
	(%) CASA	81,28%	74,30%	77,45%	77,49%									
	FDR	151,33%	174,69%	186,58%	186,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	6.170	5.613		(557)	70	1,27%	2.198	64,36%	-	0,00%	5.613
2	Giro ISE	1.685	2.124	2.586	2.678		93	554	26,07%	993	58,91%		0,00%	2.678
3	Tabungan ISE	1.730	3.419	3.584	2.935		(649)	(484)	-14,14%	1.205	69,67%		0,00%	2.935
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.605	11.350	90	110	20	-468	-256	-4.151	366	17.616	64,43%	(6.266)
	KUR	13.526	8.643	8.326	30	-	-30	-544	-317	-5.200	317	15.580	53,44%	(7.254)
	Non KUR	1.974	2.963	3.024	60	110	50	76	61	1.050	49	2.036	148,52%	988
3	PWG	14.491	22.837	23.900	5.404	4.827	-577	1.063	1.063	9.409	3.763	29.753	80,33%	(5.853)
	Cilem	6.823	11.029	11.360	958	1.020	61	322	331	4.537	688	17.530	64,80%	(6.170)
	Gadai	7.668	11.808	12.540	4.445	3.807	-638	741	732	4.872	3.075	12.223	102,59%	317
4	CFG	142.193	163.370	164.561	6.271	6.498	227	5.097	1.191	22.368	5.307	153.159	107,44%	11.402
	CF 1	6.747	8.753	8.770	-	188	188	-111	17	2.023	171	8.711	100,68%	60
	Total Griya	3.465	5.226	5.184	-	-	0	0	-41	1.719	41	4.778	108,51%	407
	• Total Non Program	3.465	5.226	5.184	-	-	0	-41	-41	1.719	41	4.778	108,51%	407
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.586	-	188	188	-111	59	303	129	3.933	91,18%	(347)
	CF 2	135.445	154.617	155.791	6.271	6.310	39	5.209	1.174	20.345	5.136	144.449	107,85%	11.342
	Mitraguna & Others	125.884	145.797	147.010	6.271	6.036	-235	5.201	1.213	21.126	4.823	134.106	109,62%	12.904
	Pensiun	9.561	8.820	8.781	-	274	274	-39	-780		313	10.343	84,90%	(1.562)
	Total Pembiayaan	172.184	197.812	199.811	11.765	11.435	-330	5.693	1.998	27.627	9.436	200.528	99,64%	(718)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.610	1.182	1.408	8,85%	10,18%	12,40%	226	36	(202)			
	KUR	1.295	1.152	819	921	9,57%	9,47%	11,06%	102	(374)	(231)			
	Non KUR	77	458	363	487	3,89%	12,25%	16,09%	124	410	28			
3	PWG	-	-	-	52	0,00%	0,00%	0,22%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	0,46%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6	577	-	563	0,00%	0,00%	0,34%	563	557	(13)			
	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	6	577	-	563	0,00%	0,00%	0,36%	563	557	(13)			
	Mitraguna & Others	-	577	-	563	0,00%	0,00%	0,38%	563	563	(13)			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	2.187	1.182	2.023	0,80%	0,60%	1,01%	841	645	(163)	0,00%	100,00%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	865	858	1.043	3,76%	7,39%	9,19%	185	460	178			
	KUR	557	844	837	825	4,11%	9,68%	9,90%	(12)	268	(19)			
	Non KUR	26	21	21	218	1,32%	0,72%	7,21%	197	192	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	947	945	941	0,27%	0,58%	0,57%	(4)	553	(6)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	947	945	941	0,29%	0,61%	0,60%	(4)	553	(6)			
	Mitraguna & Others	388	947	945	941	0,31%	0,65%	0,64%	(4)	553	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.984	0,56%	0,91%	0,99%	181	1.013	172	0,11%	88,73%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	1.828	1.583	65	(245)	641	68,03%	711	81,44%	1.573	100,63%	10
2	Tabungan	63.525	62.562	64.731	68.162	2.737	3.431	5.600	8,95%	4.637	7,30%	70.512	96,67%	(2.350)
3	Deposito	5.722	7.427	7.222	7.220	(34)	(1)	(206)	-2,78%	1.498	26,18%	5.934	121,68%	1.287
	Total	70.120	70.931	73.781	76.965	2.768	3.184	6.034	8,51%	6.845	9,76%	78.019	98,65%	(1.054)
	CASA	64.398	63.504	66.559	69.745	2.802	3.186	6.240	9,83%	5.347	8,30%	72.085	96,75%	(2.340)
	(%) CASA	91,84%	89,53%	90,21%	90,62%									
	FDR	73,73%	89,64%	88,50%	84,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	4.027	3.981		(46)	552	16,09%	494	14,17%	-	0,00%	3.981
2	Giro ISE	561	443	446	446		0	3	0,59%	(115)	-20,56%		0,00%	446
3	Tabungan ISE	2.926	2.987	3.582	3.536		(46)	549	18,39%	610	20,83%		0,00%	3.536
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.934	5.524	418	858	440	58	590	2.941	268	5.332	103,61%	193
	Cilem	2.583	4.934	5.524	418	858	440	58	590	2.941	268	5.332	103,61%	193
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	59.774	1.470	1.800	330	1.830	1.123	10.658	677	58.362	102,42%	1.412
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	58.651	59.774	1.470	1.800	330	1.830	1.123	10.658	677	58.362	102,42%	1.412
	Mitraguna & Others	45.066	54.231	55.275	1.260	1.680	420	1.663	1.044	10.209	636	51.071	108,23%	4.204
	Pensiun	4.050	4.420	4.499	210	120	-90	167	79	450	41	7.291	61,71%	(2.792)
	Total Pembiayaan	51.699	63.584	65.298	1.888	2.658	770	1.887	1.714	13.599	945	63.694	102,52%	1.604

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	89	0,00%	0,00%	1,61%	89	89	89			
	Cilem	-	-	-	89	0,00%	0,00%	1,61%	89	89	89			
	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	-	-	-	89	0,00%	0,00%	0,14%	89	89	89	2,91%	#####	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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	209	208	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	209	208	206	0,45%	0,35%	0,35%	(1)	(14)	(3)			
	Mitraguna & Others	220	209	208	206	0,49%	0,38%	0,37%	(1)	(14)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	209	208	206	0,43%	0,33%	0,32%	(1)	(14)	(3)	3,78%	#####	3,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	1.765	2.133	(571)	368	171	8,73%	49	2,34%	6.160	34,63%	(4.027)
2	Tabungan	153.901	146.675	152.592	153.152	4.387	560	6.477	4,42%	(749)	-0,49%	168.902	90,68%	(15.750)
3	Deposito	36.197	29.274	28.514	27.914	(1.612)	(599)	(1.360)	-4,65%	(8.282)	-22,88%	37.037	75,37%	(9.123)
	Total	192.181	177.911	182.871	183.199	2.204	329	5.288	2,97%	(8.982)	-4,67%	212.099	86,37%	(28.899)
	CASA	155.985	148.637	154.357	155.285	3.816	928	6.648	4,47%	(700)	-0,45%	175.061	88,70%	(19.776)
	(%) CASA	81,17%	83,55%	84,41%	84,76%									
	FDR	138,97%	169,15%	163,88%	163,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	1.620	1.645		25	(501)	-23,36%	1.116	210,98%	-	0,00%	1.645
2	Giro ISE	45	763	615	633		19	(130)	-17,04%	588	1303,04%		0,00%	633
3	Tabungan ISE	484	1.383	1.005	1.012		7	(371)	-26,85%	528	109,12%		0,00%	1.012
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	107	107	107		0	0	0,00%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Local Champion	56	47	46	-	-	0	-1	-1	-10	1	56	81,39%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.504	370	115	-255	206	-59	1.423	174	8.513	76,40%	(2.010)
	KUR	4.827	6.313	6.233	315	90	-225	152	-81	1.405	171	7.954	78,36%	(1.721)
	Non KUR	254	250	271	55	25	-30	54	22	18	3	559	48,51%	(288)
3	PWG	24.335	48.034	48.227	4.699	3.088	-1.611	895	192	23.892	2.896	41.252	116,91%	6.974
	Cilem	24.335	48.034	48.227	4.699	3.088	-1.611	895	192	23.892	2.896	41.252	116,91%	6.974
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.909	2.800	3.515	715	1.752	-1.380	7.306	4.895	246.697	99,28%	(1.788)
	CF 1	8.506	8.927	8.726	420	-	-420	-73	-201	220	201	10.129	86,15%	(1.403)
	Total Griya	6.805	6.954	6.826	420	-	-420	0	-127	22	127	7.236	94,34%	(410)
	• Total Non Program	6.655	6.810	6.684	420	-	-420	318	-126	29	126	6.690	99,92%	(6)
	• Program	149	143	142	-	-	0	-0	-1	-7	1	546	26,01%	(404)
	Oto	1.701	1.973	1.900	-	-	0	-73	-74	198	74	2.893	65,67%	(993)
	CF 2	229.097	237.362	236.184	2.380	3.515	1.135	1.825	-1.179	7.086	4.694	236.569	99,84%	(385)
	Mitraguna & Others	203.836	211.430	210.612	2.280	3.371	1.091	2.038	-819	6.776	4.190	207.218	101,64%	3.394
	Pensiun	25.262	25.932	25.572	100	144	44	-213	-360	310	504	29.351	87,13%	(3.779)
	Total Pembiayaan	267.076	300.933	299.686	7.869	6.718	-1.151	2.852	-1.247	32.610	7.965	296.519	101,07%	3.166

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	22	485	0,00%	0,33%	7,46%	463	485	485			
	KUR	-	-	22	438	0,00%	0,35%	7,02%	416	438	438			
	Non KUR	-	-	-	47	0,00%	0,00%	17,36%	47	47	47			
3	PWG	-	-	2	1.579	0,00%	0,00%	3,27%	1.576	1.579	1.579			
	Cilem	-	-	2	1.579	0,00%	0,00%	3,27%	1.576	1.579	1.579			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.424	3.719	4.206	1,09%	1,51%	1,72%	488	1.622	783			
	CF 1	819	533	854	947	9,63%	9,56%	10,85%	94	128	414			
	Total Griya	819	533	854	947	12,04%	12,28%	13,88%	94	128	414			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.890	2.865	3.259	0,77%	1,21%	1,38%	394	1.494	369			
	Mitraguna & Others	1.765	2.749	2.729	2.834	0,87%	1,29%	1,35%	105	1.068	84			
	Pensiun	-	141	136	426	0,00%	0,53%	1,66%	289	426	285			
	Total Pembiayaan	2.584	3.424	3.743	6.270	0,97%	1,24%	2,09%	2.527	3.686	2.847	0,58%	72,06%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.535	3.498	3.621	1,42%	1,42%	1,48%	123	252	86			
	CF 1	340	540	364	431	4,00%	4,08%	4,94%	66	91	(109)			
	Total Griya	340	540	364	431	5,00%	5,24%	6,31%	66	91	(109)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	2.995	3.134	3.190	1,32%	1,32%	1,35%	57	161	195			
	Mitraguna & Others	2.939	2.995	2.995	3.190	1,44%	1,42%	1,51%	195	251	195			
	Pensiun	90	-	138	-	0,03%	0,05%	0,00%	(138)	(90)	-			
	Total Pembiayaan	3.370	3.535	3.498	3.621	1,26%	1,16%	1,21%	123	252	86	0,51%	58,11%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-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 (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,38%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,92%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	616	616	108	0	(1.196)	-66,01%	20	3,41%	9.865	6,24%	(9.250)
2	Tabungan	46.385	47.950	47.522	48.295	2.551	773	344	0,72%	1.909	4,12%	59.043	81,80%	(10.748)
3	Deposito	18.302	47.011	47.067	57.067	24.713	10.000	10.056	21,39%	38.765	211,81%	18.943	301,25%	38.124
	Total	65.283	96.773	95.204	105.977	27.371	10.773	9.205	9,51%	40.695	62,34%	87.852	120,63%	18.126
	CASA	46.981	49.762	48.137	48.910	2.658	773	(851)	-1,71%	1.930	4,11%	68.908	70,98%	(19.998)
	(%) CASA	71,97%	51,42%	50,56%	46,15%									
	FDR	134,21%	100,81%	103,36%	92,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.398	991	994	1.005	11	14	1,45%	(393)	-28,09%	-	0,00%	1.005
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	993	1.004	11	14	1,45%	(354)	-26,07%		0,00%	1.004
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96	0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.330	16.233	770	620	-150	557	-97	795	717	17.933	90,52%	(1.700)
	KUR	14.693	15.812	15.730	770	620	-150	581	-82	1.037	702	17.058	92,21%	(1.328)
	Non KUR	745	518	503	-	-	0	-24	-15	-242	15	875	57,48%	(372)
3	PWG	3.211	6.101	6.901	512	1.166	654	2	800	3.690	366	7.953	86,77%	(1.052)
	Cilem	3.211	6.101	6.901	512	1.166	654	2	800	3.690	366	7.953	86,77%	(1.052)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.272	1.426	970	-456	-90	145	6.303	825	77.223	97,47%	(1.951)
	CF 1	2.071	11.185	11.918	801	800	-1	-22	732	9.846	67	5.308	224,52%	6.610
	Total Griya	1.516	10.178	10.759	801	626	-174	0	581	9.243	45	3.948	272,53%	6.811
	• Total Non Program	1.516	4.880	5.139	636	292	-345	606	259	3.623	32	3.948	130,18%	1.192
	• Program	-	5.298	5.620	164	334	170	1.060	322	5.620	13	0	0,00%	5.620
	Oto	555	1.007	1.159	-	173	173	-22	151	604	22	1.360	85,19%	(201)
	CF 2	66.897	63.942	63.354	625	170	-455	-68	-588	-3.543	758	71.915	88,10%	(8.560)
	Mitraguna & Others	64.762	61.118	60.557	625	170	-455	47	-561	-4.205	731	68.632	88,23%	(8.075)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-27	662	27	3.283	85,21%	(486)
	Total Pembiayaan	87.617	97.557	98.405	2.708	2.756	47	469	848	10.789	1.908	103.108	95,44%	(4.703)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	323	475	603	0,98%	2,91%	3,72%	129	452	280			
	KUR	98	236	475	561	0,67%	3,00%	3,56%	86	463	324			
	Non KUR	53	87	-	43	7,15%	0,00%	8,48%	43	(11)	(44)			
3	PWG	-	-	-	110	0,00%	0,00%	1,59%	110	110	110			
	Cilem	-	-	-	110	0,00%	0,00%	1,59%	110	110	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	3.078	2.796	2.472	1,23%	3,72%	3,28%	(324)	1.626	(606)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	3.078	2.796	2.472	1,26%	4,37%	3,90%	(324)	1.626	(606)			
	Mitraguna & Others	846	3.078	2.796	2.472	1,31%	4,57%	4,08%	(324)	1.626	(606)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.401	3.270	3.184	1,14%	3,35%	3,24%	(86)	2.188	(216)	1,51%	53,30%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	329	107	107	0,73%	0,66%	0,66%	-	(5)	(222)			
	KUR	75	292	70	70	0,51%	0,44%	0,45%	-	(5)	(222)			
	Non KUR	37	37	37	37	4,98%	7,10%	7,32%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	3.817	5.673	3.583	3,51%	7,55%	4,76%	(2.089)	1.164	(233)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.817	5.673	3.583	3,62%	8,87%	5,66%	(2.089)	1.164	(233)			
	Mitraguna & Others	2.420	3.817	5.673	3.583	3,74%	9,28%	5,92%	(2.089)	1.164	(233)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	4.145	5.780	3.690	2,89%	5,92%	3,75%	(2.089)	1.159	(455)	3,77%	-0,44%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	6.027	5.955	252	(72)	2.366	65,94%	78	1,33%	14.586	40,83%	(8.631)
2	Tabungan	83.977	92.628	89.202	102.455	4.640	13.253	9.827	10,61%	18.478	22,00%	97.359	105,23%	5.096
3	Deposito	19.184	13.402	13.397	13.397	227	0	(6)	-0,04%	(5.787)	-30,17%	19.853	67,48%	(6.456)
	Total	109.038	109.619	108.626	121.807	5.119	13.181	12.187	11,12%	12.769	11,71%	131.798	92,42%	(9.991)
	CASA	89.854	96.217	95.229	108.410	4.892	13.181	12.193	12,67%	18.556	20,65%	111.945	96,84%	(3.535)
	(%) CASA	82,41%	87,77%	87,67%	89,00%									
	FDR	40,48%	56,65%	58,30%	52,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	8.308	8.487		180	28	0,34%	(93)	-1,09%	-	0,00%	8.487
2	Giro ISE	1.236	802	1.500	1.491		(9)	689	85,99%	255	20,65%		0,00%	1.491
3	Tabungan ISE	7.345	7.657	6.808	6.996		189	(661)	-8,63%	(349)	-4,75%		0,00%	6.996
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	• Local Champion	-	134	623	-	500	500	-11	489	623	11	0	0,00%	623
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	14.205	740	825	85	715	563	4.701	262	13.973	101,66%	232
	KUR	9.147	12.517	13.099	550	825	275	542	582	3.952	243	13.376	97,93%	(277)
	Non KUR	358	1.125	1.106	190	-	-190	173	-19	748	19	597	185,36%	509
3	PWG	9.262	11.461	11.423	565	541	-24	-376	-38	2.160	579	16.056	71,14%	(4.634)
	Cilem	9.262	11.461	11.423	565	541	-24	-376	-38	2.160	579	16.056	71,14%	(4.634)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	37.083	1.050	1.025	-25	-365	217	11.706	808	46.807	79,22%	(9.724)
	CF 1	14.455	17.700	17.402	689	-	-689	-286	-298	2.947	298	16.888	103,04%	514
	Total Griya	3.903	8.700	8.625	502	-	-502	0	-76	4.722	76	4.782	180,37%	3.843
	• Total Non Program	3.903	6.900	6.826	-	-	0	-12	-74	2.923	74	4.782	142,75%	2.044
	• Program	-	1.801	1.799	502	-	-502	719	-2	1.799	2	0	0,00%	1.799
	Oto	10.552	9.000	8.777	187	-	-187	-286	-222	-1.775	222	12.107	72,50%	(3.329)
	CF 2	10.922	19.166	19.681	361	1.025	664	-79	515	8.759	510	29.919	65,78%	(10.238)
	Mitraguna & Others	10.683	18.429	18.947	361	1.025	664	-283	518	8.264	507	29.204	64,88%	(10.257)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	63.333	2.354	2.891	536	-37	1.230	19.190	1.661	76.836	82,43%	(13.503)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-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	-	-	-	181	0,00%	0,00%	1,27%	181	181	181			
	KUR	-	-	-	181	0,00%	0,00%	1,38%	181	181	181			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	522	0,00%	0,00%	4,57%	522	522	522			
	Cilem	-	-	-	522	0,00%	0,00%	4,57%	522	522	522			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	405	344	1.255	1,42%	0,93%	3,38%	911	895	850			
	CF 1	360	405	344	844	2,49%	1,94%	4,85%	500	484	438			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	405	344	844	3,41%	3,82%	9,61%	500	484	438			
	CF 2	-	-	-	411	0,00%	0,00%	2,09%	411	411	411			
	Mitraguna & Others	-	-	-	411	0,00%	0,00%	2,17%	411	411	411			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	405	344	1.958	0,82%	0,55%	3,09%	1.614	1.598	1.552	3,08%	0,48%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	170	-	277	0,00%	0,00%	0,75%	277	277	108			
	CF 1	-	170	-	277	0,00%	0,00%	1,59%	277	277	108			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	-	277	0,00%	0,00%	3,16%	277	277	108			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	-	277	0,00%	0,00%	0,44%	277	277	108	1,62%	-269,20%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	643	646	(442)	3	(165)	-20,34%	643	18597,94%	6	#####	640
2	Tabungan	34.487	31.138	32.993	33.373	578	380	2.236	7,18%	(1.114)	-3,23%	39.698	84,07%	(6.325)
3	Deposito	3.517	2.505	2.435	2.455	0	20	(50)	-2,00%	(1.062)	-30,20%	3.577	68,62%	(1.123)
	Total	38.008	34.454	36.072	36.474	137	403	2.021	5,87%	(1.534)	-4,04%	43.281	84,27%	(6.807)
	CASA	34.491	31.949	33.637	34.019	137	383	2.071	6,48%	(471)	-1,37%	39.704	85,68%	(5.685)
	(%) CASA	90,75%	92,73%	93,25%	93,27%									
	FDR	1,90%	2,84%	3,19%	3,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	159	62	106	106	0	44	70,76%	(53)	-33,28%	-	0,00%	106
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	159	62	106	106	0	44	70,76%	(53)	-33,28%		0,00%	106
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	889	914	4	88	84	-60	25	270	64	1.824	50,10%	(910)
	Cilem	644	889	914	4	88	84	-60	25	270	64	1.824	50,10%	(910)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	236	70	150	80	62	148	158	2	78	301,46%	158
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	236	70	150	80	62	148	158	2	78	301,46%	158
	Mitraguna & Others	78	88	236	70	150	80	62	148	158	2	78	301,46%	158
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	1.150	74	238	164	2	173	428	65	1.903	60,45%	(753)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	177,89%	#DIV/0!	177,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	57,46%	#DIV/0!	57,5%

Asset & Contribution Margin

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

PHR & Payroll

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