

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.408.627	1.407.204	79.856	(1.423)	(104.075)	-6,89%	296.142	26,65%	1.359.521	103,51%	47.683
2	Tabungan	4.778.169	5.117.615	5.312.850	5.322.056	111.728	9.206	204.441	3,99%	543.887	11,38%	5.138.860	103,56%	183.196
3	Deposito	1.667.902	1.697.645	1.649.283	1.648.394	(31.178)	(889)	(49.252)	-2,90%	(19.508)	-1,17%	1.690.130	97,53%	(41.737)
Total		7.557.133	8.326.539	8.370.760	8.377.653	160.406	6.894	51.114	0,61%	820.521	10,86%	8.188.511	102,31%	189.142
CASA		5.889.231	6.628.894	6.721.477	6.729.260	191.584	7.783	100.366	1,51%	840.029	14,26%	6.498.380	103,55%	230.879
(% CASA		77,93%	79,61%	80,30%	80,32%									
FDR		79,28%	78,62%	79,23%	79,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	355.456	357.637		2.181	13.065	3,79%	53.259	17,50%	392.287	91,17%	(34.650)
2	Giro ISE	93.275	83.083	84.993	85.499		506	2.416	2,91%	(7.776)	-8,34%	146.711	58,28%	(61.212)
3	Tabungan ISE	174.173	207.373	216.319	217.945		1.626	10.572	5,10%	43.772	25,13%	186.170	117,07%	31.775
4	Deposito ISE	36.929	54.116	54.144	54.193		49	77	0,14%	17.264	46,75%	59.406	91,22%	(5.213)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	894.274	500	101.852	101.352	-22.040	99.649	69.666	2.203	886.402	100,89%	7.872
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	245.933	500	1.852	1.352	-17.075	-351	5.180	2.203	275.847	89,16%	(29.915)
	• Local Champion	177.655	176.981	176.378	-	1.600	1.600	-18.124	-603	-1.276	2.203	188.154	93,74%	(11.776)
	• Value Chain	63.098	69.302	69.554	500	252	(248)	1.049	252	6.457	-	87.693	79,32%	(18.139)
2	MBG	1.025.144	1.050.210	1.047.179	9.606	8.471	-1.135	4.277	-3.030	22.035	11.501	1.127.564	92,87%	(80.385)
	KUR	965.396	990.622	987.891	9.441	8.291	-1.150	4.147	-2.732	22.494	11.023	1.062.689	92,96%	(74.799)
	Non KUR	59.748	59.587	59.289	165	180	15	130	-299	-459	479	64.875	91,39%	(5.586)
3	PWG	255.819	508.340	518.544	54.468	32.611	-21.856	31.058	10.204	262.725	22.407	563.574	92,01%	(45.030)
	Cilem	149.863	346.578	350.541	26.043	10.273	-15.770	16.151	3.963	200.677	6.310	399.246	87,80%	(48.706)
	Gadai	105.956	161.762	168.004	28.425	22.338	-6.087	14.906	6.241	62.048	16.097	164.327	102,24%	3.676
4	CFG	3.885.901	4.193.178	4.171.970	37.088	24.422	-12.666	38.816	-21.208	286.068	45.630	4.332.277	96,30%	(160.307)
	CF 1	838.535	901.570	896.903	8.380	3.435	-4.945	2.382	-4.667	58.368	8.102	913.053	98,23%	(16.150)
	Total Griya	595.912	605.944	602.760	4.024	610	-3.414	0	-3.184	6.848	3.794	633.024	95,22%	(30.264)
	• Total Non Program	435.065	456.344	453.641	3.706	610	-3.096	4.223	-2.702	18.577	3.312	451.458	100,48%	2.183
	• Program	160.848	149.601	149.119	318	-	-318	-929	-482	-11.729	482	181.566	82,13%	(32.447)
	Oto	242.622	295.625	294.143	4.356	2.825	-1.531	2.382	-1.482	51.520	4.307	280.029	105,04%	14.114
	CF 2	3.047.367	3.291.608	3.275.067	28.708	20.987	-7.721	36.434	-16.541	227.700	37.529	3.419.224	95,78%	(144.157)
	Mitraguna & Others	2.497.673	2.730.485	2.717.244	27.290	17.564	-9.726	33.809	-13.241	219.571	30.806	2.835.118	95,84%	(117.874)
	Pensiun	549.694	561.123	557.823	1.418	3.423	2.005	2.625	-3.300	8.129	6.723	584.105	95,50%	(26.283)
Total Pembiayaan		5.991.472	6.546.353	6.631.967	101.661	167.356	65.695	52.110	85.615	640.495	81.742	6.909.817	95,98%	(277.850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	3.402	0,16%	0,02%	0,38%	3.214	2.111	3.152			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	3.402	0,54%	0,08%	1,38%	3.214	2.111	3.152			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	50.039	1,12%	1,86%	4,78%	30.519	38.563	30.519			
	KUR	9.838	16.517	16.517	43.246	1,02%	1,67%	4,38%	26.729	33.408	26.729			
	Non KUR	1.638	3.003	3.003	6.793	2,74%	5,04%	11,46%	3.790	5.155	3.790			
3	PWG	124	-	-	8.750	0,05%	0,00%	1,69%	8.750	8.626	8.750			
	Cilem	118	-	-	7.578	0,08%	0,00%	2,16%	7.578	7.461	7.578			
	Gadai	7	-	-	1.172	0,01%	0,00%	0,70%	1.172	1.165	1.172			
4	CFG	59.411	71.220	72.096	134.930	1,53%	1,72%	3,23%	62.835	75.519	63.711			
	CF 1	35.165	42.144	39.232	62.396	4,19%	4,35%	6,96%	23.164	27.232	20.252			
	Total Griya	29.490	31.633	30.424	36.240	4,95%	5,02%	6,01%	5.816	6.750	4.607			
	Oto	5.675	10.511	8.808	26.156	2,34%	2,98%	8,89%	17.349	20.482	15.645			
	CF 2	24.246	29.076	32.864	72.534	0,80%	1,00%	2,21%	39.670	48.288	43.458			
	Mitraguna & Others	22.605	26.760	29.933	61.955	0,91%	1,10%	2,28%	32.022	39.350	35.195			
	Pensiun	1.642	2.316	2.931	10.579	0,30%	0,52%	1,90%	7.648	8.938	8.263			
Total Pembiayaan		72.302	90.990	91.804	197.172	1,21%	1,40%	2,97%	105.318	124.819	106.131	1,25%	58,02%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%	0,15%	0,13%	(3)	(547)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.174	0,72%	0,48%	0,48%	(3)	(547)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.325	1,84%	2,14%	2,23%	799	4.448	1.576			
	KUR	14.751	16.970	17.487	18.331	1,53%	1,77%	1,86%	845	3.580	1.361			
	Non KUR	4.126	4.778	5.039	4.994	6,91%	8,46%	8,42%	(45)	868	215			
3	PWG	-	7	7	26	0,00%	0,00%	0,00%	19	26	19			
	Cilem	-	-	-	19	0,00%	0,00%	0,01%	19	19	19			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	75.664	1,31%	1,74%	1,81%	2.595	24.952	3.280			
	CF 1	15.203	26.269	26.509	27.311	1,81%	2,94%	3,05%	802	12.108	1.042			
	Total Griya	12.941	22.853	22.897	23.009	2,17%	3,78%	3,82%	111	10.067	156			
	Oto	2.262	3.416	3.611	4.303	0,93%	1,22%	1,46%	691	2.041	887			
	CF 2	35.510	46.115	46.561	48.353	1,17%	1,41%	1,48%	1.792	12.843	2.238			
	Mitraguna & Others	25.071	43.079	43.527	45.321	1,00%	1,59%	1,67%	1.793	20.250	2.242			
	Pensiun	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	100.189	1,19%	1,48%	1,51%	3.410	28.878	4.928	1,14%	24,56%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.601	14.619	(1.199)	18	252	1,75%	5.642	62,85%	19.787	73,88%	(5.168)
2	Tabungan	318.561	346.534	343.161	341.443	10.467	(1.718)	(5.091)	-1,47%	22.882	7,18%	337.516	101,16%	3.927
3	Deposito	104.995	107.552	108.298	107.198	1.995	(1.100)	(354)	-0,33%	2.204	2,10%	105.614	101,50%	1.585
	Total	432.533	468.453	466.061	463.260	11.262	(2.801)	(5.193)	-1,11%	30.727	7,10%	462.917	100,07%	343
	CASA	327.538	360.901	357.762	356.062	9.268	(1.701)	(4.839)	-1,34%	28.523	8,71%	357.303	99,65%	(1.241)
	(%) CASA	75,73%	77,04%	76,76%	76,86%									
	FDR	79,97%	80,19%	80,22%	80,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	13.551	13.770		218	189	1,39%	3.464	33,61%	-	0,00%	13.770
2	Giro ISE	2.678	2.101	2.135	2.135		0	34	1,63%	(543)	-20,26%		0,00%	2.135
3	Tabungan ISE	7.628	8.479	8.416	8.634		218	155	1,83%	1.006	13,19%		0,00%	8.634
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	172	172		0	1	0,58%	6	3,61%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
	• Local Champion	13.476	11.872	11.872	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.372	100	360	260	-907	85	1.261	275	36.590	91,20%	(3.218)
	KUR	29.277	30.780	30.882	100	360	260	-777	102	1.605	258	33.660	91,75%	(2.778)
	Non KUR	2.834	2.508	2.490	-	-	0	-130	-17	-344	17	2.930	84,99%	(440)
3	PWG	33.786	47.138	48.176	3.300	3.072	-228	1.845	1.038	14.391	2.034	39.995	120,46%	8.181
	Cilem	19.457	28.926	29.050	1.425	917	-509	-672	123	9.593	794	22.115	131,36%	6.935
	Gadai	14.329	18.212	19.127	1.874	2.155	281	2.518	915	4.797	1.240	17.880	106,97%	1.246
4	CFG	256.811	275.303	272.409	4.061	1.105	-2.956	5.079	-2.894	15.597	3.999	270.459	100,72%	1.950
	CF 1	12.729	15.086	14.919	78	-	-78	-469	-167	2.191	167	14.355	103,93%	564
	Total Griya	2.031	4.113	4.109	-	-	0	0	-4	2.078	4	2.449	167,81%	1.661
	• Total Non Program	2.031	4.113	4.109	-	-	0	-30	-4	2.078	4	2.449	167,81%	1.661
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	10.973	10.810	78	-	-78	-469	-163	112	163	11.907	90,79%	(1.097)
	CF 2	244.083	260.217	257.490	3.983	1.105	-2.878	5.548	-2.728	13.407	3.833	256.104	100,54%	1.386
	Mitraguna & Others	223.458	237.231	234.694	3.983	1.105	-2.878	5.341	-2.537	11.236	3.642	234.367	100,14%	327
	Pensiun	20.624	22.986	22.796	-	-	0	207	-191	2.171	191	21.737	104,87%	1.059
	Total Pembiayaan	345.884	375.661	373.890	7.460	4.537	-2.923	6.894	-1.771	28.006	6.308	376.500	99,31%	(2.610)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	2.019	0,71%	2,66%	6,05%	1.132	1.789	1.079			
	KUR	230	858	808	1.579	0,78%	2,62%	5,11%	771	1.349	721			
	Non KUR	-	82	79	440	0,00%	3,15%	17,67%	361	440	358			
3	PWG	-	-	-	652	0,00%	0,00%	1,35%	652	652	652			
	Cilem	-	-	-	456	0,00%	0,00%	1,57%	456	456	456			
	Gadai	-	-	-	196	0,00%	0,00%	1,03%	196	196	196			
4	CFG	1.832	1.119	1.731	2.386	0,71%	0,63%	0,88%	656	555	1.268			
	CF 1	169	580	232	443	1,33%	1,54%	2,97%	211	274	(137)			
	Total Griya	33	19	18	18	1,62%	0,43%	0,43%	-	(15)	(2)			
	Oto	136	561	214	426	1,28%	1,95%	3,94%	211	289	(135)			
	CF 2	1.662	539	1.499	1.943	0,68%	0,58%	0,75%	444	281	1.405			
	Mitraguna & Others	1.662	539	1.274	1.718	0,74%	0,54%	0,73%	444	56	1.179			
	Pensiun	-	-	225	225	0,00%	0,98%	0,99%	-	225	225			
	Total Pembiayaan	2.061	2.078	2.637	5.077	0,60%	0,70%	1,36%	2.440	3.016	2.999	0,45%	67,19%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	98	164	227	0,23%	0,49%	0,68%	63	154	129			
	KUR	73	98	164	227	0,25%	0,53%	0,73%	63	154	129			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.527	3.519	3.667	0,34%	1,28%	1,35%	148	2.799	140			
	CF 1	-	132	132	284	0,00%	0,87%	1,91%	152	284	152			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	284	0,00%	1,20%	2,63%	152	284	152			
	CF 2	868	3.395	3.387	3.383	0,36%	1,30%	1,31%	(4)	2.515	(12)			
	Mitraguna & Others	868	3.395	3.387	3.383	0,39%	1,43%	1,44%	(4)	2.515	(12)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.625	3.683	3.894	0,27%	0,98%	1,04%	211	2.953	269	0,41%	60,74%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.810	2.579	194	(231)	(20)	-0,76%	1.093	73,53%	7.205	35,79%	(4.626)
2	Tabungan	231.208	242.522	250.293	251.830	(1.686)	1.538	9.308	3,84%	20.622	8,92%	247.199	101,87%	4.631
3	Deposito	90.995	78.066	78.068	78.054	(2.338)	(15)	(13)	-0,02%	(12.941)	-14,22%	91.717	85,10%	(13.663)
	Total	323.689	323.187	331.171	332.463	(3.830)	1.292	9.276	2,87%	8.774	2,71%	346.121	96,05%	(13.658)
	CASA	232.695	245.121	253.103	254.409	(1.492)	1.306	9.289	3,79%	21.715	9,33%	254.404	100,00%	6
	(%) CASA	71,89%	75,84%	76,43%	76,52%									
	FDR	38,52%	41,23%	40,33%	40,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	8.579	8.780		201	(21)	-0,23%	1.019	13,12%	-	0,00%	8.780
2	Giro ISE	590	627	701	825		124	198	31,54%	234	39,67%		0,00%	825
3	Tabungan ISE	7.171	8.174	7.878	7.955		77	(218)	-2,67%	784	10,94%		0,00%	7.955
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	29.163	-	-	0	-684	-293	-7.202	293	42.239	69,04%	(13.076)
	KUR	33.975	26.721	26.450	-	-	0	-917	-270	-7.525	270	39.632	66,74%	(13.182)
	Non KUR	2.390	2.735	2.713	-	-	0	233	-22	323	22	2.607	104,05%	106
3	PWG	10.065	19.137	20.051	1.587	1.986	399	319	913	9.985	1.073	24.643	81,36%	(4.593)
	Cilem	6.212	12.813	13.375	679	756	77	45	561	7.163	195	15.999	83,60%	(2.624)
	Gadai	3.854	6.324	6.676	908	1.230	322	273	352	2.822	878	8.645	77,23%	(1.969)
4	CFG	78.172	84.669	84.349	1.925	296	-1.629	1.321	-320	6.177	616	93.182	90,52%	(8.833)
	CF 1	15.674	21.094	21.072	555	266	-289	717	-23	5.397	289	17.463	120,66%	3.608
	Total Griya	3.604	3.943	3.930	300	-	-300	0	-13	326	13	4.063	96,73%	(133)
	• Total Non Program	3.604	3.943	3.930	300	-	-300	263	-13	326	13	4.063	96,73%	(133)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.141	255	266	11	717	-10	5.071	276	13.400	127,92%	3.741
	CF 2	62.498	63.575	63.277	1.370	30	-1.340	604	-297	779	327	75.718	83,57%	(12.441)
	Mitraguna & Others	54.964	56.015	55.788	1.370	30	-1.340	511	-227	824	257	66.961	83,31%	(11.173)
	Pensiun	7.534	7.559	7.489	-	-	0	93	-70	-44	70	8.757	85,52%	(1.268)
	Total Pembiayaan	124.679	133.262	133.562	3.512	2.282	-1.230	955	301	8.884	1.982	160.140	83,40%	(26.578)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.277	2.283	3.508	2,92%	7,75%	12,03%	1.225	2.446	1.231			
	KUR	1.062	2.074	2.082	3.064	3,13%	7,79%	11,59%	982	2.002	990			
	Non KUR	-	203	201	444	0,00%	7,34%	16,36%	243	444	241			
3	PWG	-	-	-	352	0,00%	0,00%	1,76%	352	352	352			
	Cilem	-	-	-	260	0,00%	0,00%	1,95%	260	260	260			
	Gadai	-	-	-	92	0,00%	0,00%	1,38%	92	92	92			
4	CFG	113	586	554	3.184	0,14%	0,65%	3,77%	2.630	3.071	2.598			
	CF 1	113	304	272	688	0,72%	1,29%	3,27%	416	576	384			
	Total Griya	-	50	52	11	0,00%	1,31%	0,29%	(40)	11	(39)			
	Oto	113	254	220	677	0,93%	1,28%	3,95%	456	564	423			
	CF 2	-	282	282	2.496	0,00%	0,44%	3,94%	2.214	2.496	2.214			
	Mitraguna & Others	-	282	282	1.860	0,00%	0,50%	3,33%	1.578	1.860	1.578			
	Pensiun	-	-	-	636	0,00%	0,00%	8,49%	636	636	636			
	Total Pembiayaan	1.251	2.863	2.837	7.044	1,00%	2,13%	5,27%	4.207	5.793	4.181	2,65%	49,74%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	886	1.012	1.158	2,33%	3,44%	3,97%	146	312	272			
	KUR	846	886	1.012	1.158	2,49%	3,79%	4,38%	146	312	272			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	411	408	371	0,75%	0,48%	0,44%	(37)	(217)	(39)			
	CF 1	-	17	15	15	0,00%	0,07%	0,07%	-	15	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	17	15	15	0,00%	0,09%	0,09%	-	15	(2)			
	CF 2	588	393	393	356	0,94%	0,62%	0,56%	(37)	(232)	(37)			
	Mitraguna & Others	588	293	293	256	1,07%	0,52%	0,46%	(37)	(332)	(37)			
	Pensiun	-	101	101	101	0,00%	0,08%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.297	1.420	1.529	1,15%	1,07%	1,15%	109	95	233	2,83%	-147,11%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.648	25.510	(604)	(138)	1.104	4,52%	1.619	6,78%	33.189	76,86%	(7.680)
2	Tabungan	197.564	211.820	214.079	214.065	2.002	(14)	2.245	1,06%	16.501	8,35%	210.576	101,66%	3.490
3	Deposito	16.291	19.000	17.760	17.761	(667)	0	(1.239)	-6,52%	1.469	9,02%	16.991	104,53%	769
	Total	237.746	255.226	257.487	257.335	731	(152)	2.109	0,83%	19.589	8,24%	260.756	98,69%	(3.421)
	CASA	221.455	236.226	239.727	239.575	1.398	(152)	3.349	1,42%	18.120	8,18%	243.765	98,28%	(4.190)
	(%) CASA	93,15%	92,56%	93,10%	93,10%									
	FDR	68,74%	65,90%	65,26%	65,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	38.690	39.598		907	(160)	-0,40%	8.784	28,51%	-	0,00%	39.598
2	Giro ISE	20.367	22.839	23.811	23.578		(233)	740	3,24%	3.211	15,77%		0,00%	23.578
3	Tabungan ISE	10.446	16.918	14.879	16.019		1.140	(899)	-5,32%	5.573	53,35%		0,00%	16.019
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	218	218	218		0	0	0,00%	23	11,79%		0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.923	300	300	0	-473	-153	-5.259	453	52.121	86,19%	(7.198)
	KUR	46.016	41.192	41.064	300	300	0	-393	-128	-4.951	428	47.702	86,09%	(6.637)
	Non KUR	4.166	3.884	3.859	-	-	0	-80	-25	-308	25	4.419	87,31%	(561)
3	PWG	5.806	13.609	13.784	1.514	810	-704	737	175	7.978	635	22.003	62,64%	(8.219)
	Cilem	4.026	10.304	10.291	925	183	-742	473	-13	6.265	196	15.084	68,22%	(4.793)
	Gadai	1.780	3.305	3.493	588	627	38	265	188	1.713	439	6.919	50,49%	(3.426)
4	CFG	106.465	108.663	108.490	1.029	405	-624	116	-173	2.025	578	117.355	92,45%	(8.866)
	CF 1	51.093	50.248	50.021	439	152	-287	310	-227	-1.071	379	52.422	95,42%	(2.400)
	Total Griya	39.118	38.064	37.808	250	-	-250	0	-257	-1.310	257	39.485	95,75%	(1.678)
	• Total Non Program	38.883	37.836	37.580	250	-	-250	854	-257	-1.303	257	39.220	95,82%	(1.641)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.214	189	152	-37	310	30	239	123	12.937	94,41%	(723)
	CF 2	55.372	58.414	58.468	590	253	-337	-194	54	3.096	199	64.933	90,04%	(6.465)
	Mitraguna & Others	53.214	55.280	55.127	590	20	-570	-165	-153	1.913	173	61.890	89,07%	(6.763)
	Pensiun	2.158	3.134	3.342	-	233	233	-30	207	1.183	26	3.043	109,80%	298
	Total Pembiayaan	163.429	168.198	168.047	2.842	1.515	-1.327	368	-151	4.618	1.666	192.455	87,32%	(24.408)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.603	2.234	3.676	2,41%	4,96%	8,18%	1.442	2.469	1.073			
	KUR	992	1.735	1.476	2.494	2,15%	3,58%	6,07%	1.018	1.502	759			
	Non KUR	216	868	758	1.182	5,18%	19,52%	30,64%	424	966	314			
3	PWG	-	-	-	694	0,00%	0,00%	5,04%	694	694	694			
	Cilem	-	-	-	679	0,00%	0,00%	6,60%	679	679	679			
	Gadai	-	-	-	15	0,00%	0,00%	0,44%	15	15	15			
4	CFG	1.664	4.680	4.473	6.681	1,56%	4,12%	6,16%	2.208	5.018	2.002			
	CF 1	1.143	3.118	2.927	5.135	2,24%	5,82%	10,27%	2.208	3.992	2.017			
	Total Griya	959	3.039	2.602	3.118	2,45%	6,83%	8,25%	517	2.160	80			
	Oto	185	79	325	2.016	1,54%	2,67%	16,51%	1.691	1.832	1.937			
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,65%	-	1.026	(15)			
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,81%	-	1.026	(15)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	7.283	6.708	11.052	1,76%	3,99%	6,58%	4.344	8.181	3.769	2,21%	66,46%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,90%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.491	1.648	1.887	1,16%	3,66%	4,20%	239	1.305	396			
	KUR	582	844	906	1.044	1,27%	2,20%	2,54%	138	461	199			
	Non KUR	-	646	742	843	0,00%	19,11%	21,86%	101	843	197			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.306	1.354	1.252	2,78%	1,25%	1,15%	(101)	(1.704)	(54)			
	CF 1	1.322	836	884	782	2,59%	1,76%	1,56%	(101)	(539)	(54)			
	Total Griya	1.322	744	792	691	3,38%	2,08%	1,83%	(101)	(631)	(54)			
	Oto	-	92	92	92	0,00%	0,75%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.847	3.052	3.189	2,20%	1,81%	1,90%	138	(400)	343	2,97%	-56,46%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	45.322	44.661	796	(661)	19.218	75,53%	22.534	101,84%	34.828	128,23%	9.833
2	Tabungan	184.167	200.287	197.978	197.956	7.746	(23)	(2.331)	-1,16%	13.789	7,49%	204.994	96,57%	(7.039)
3	Deposito	54.206	49.892	46.879	46.879	(1.040)	0	(3.013)	-6,04%	(7.328)	-13,52%	54.721	85,67%	(7.842)
	Total	260.500	275.622	290.179	289.496	7.503	(684)	13.873	5,03%	28.995	11,13%	294.543	98,29%	(5.048)
	CASA	206.294	225.730	243.301	242.617	8.542	(684)	16.887	7,48%	36.323	17,61%	239.823	101,17%	2.794
	(%) CASA	79,19%	81,90%	83,84%	83,81%									
	FDR	138,97%	147,36%	140,55%	140,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	6.395	6.939	6.856	(83)	461	7,22%	(1.644)	-19,34%	-	0,00%	6.856
2	Giro ISE	2.572	861	955	958	4	97	11,27%	(1.614)	-62,74%		0,00%	958
3	Tabungan ISE	5.928	5.534	5.984	5.898	(87)	364	6,58%	(30)	-0,51%		0,00%	5.898
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	157	158	158	0	1	0,64%	26	19,70%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	28.342	56,75%	(12.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	25.392	63,35%	(9.307)
	• Local Champion	15.491	11.950	11.950	-	-	0	-184	0	-3.541	-	16.651	71,76%	(4.701)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.872	100	200	100	-1.155	-323	-5.419	523	57.659	88,23%	(6.786)
	KUR	53.330	48.684	48.385	100	200	100	-1.075	-300	-4.945	500	54.496	88,79%	(6.112)
	Non KUR	2.961	2.511	2.488	-	-	0	-80	-23	-474	23	3.163	78,66%	(675)
3	PWG	18.519	31.863	32.895	4.345	3.475	-870	2.832	1.033	14.377	2.442	33.191	99,11%	(296)
	Cilem	7.342	15.594	15.927	1.284	784	-500	621	333	8.586	451	19.269	82,66%	(3.342)
	Gadai	11.177	16.269	16.968	3.061	2.691	-370	2.211	699	5.791	1.991	13.922	121,88%	3.046
4	CFG	265.530	307.027	307.985	3.072	3.217	145	5.515	959	42.456	2.259	293.965	104,77%	14.020
	CF 1	155.192	153.232	152.808	1.057	224	-833	291	-424	-2.384	649	174.164	87,74%	(21.356)
	Total Griya	146.765	138.976	138.493	780	-	-780	0	-483	-8.272	483	164.786	84,04%	(26.293)
	• Total Non Program	29.135	31.228	31.070	780	-	-780	450	-157	1.935	157	32.004	97,08%	(934)
	• Program	117.630	107.748	107.423	-	-	0	-1.065	-325	-10.207	325	132.782	80,90%	(25.359)
	Oto	8.426	14.256	14.314	277	224	-53	291	58	5.888	166	9.378	152,63%	4.936
	CF 2	110.338	153.794	155.177	2.015	2.993	978	5.224	1.383	44.839	1.610	119.801	129,53%	35.377
	Mitraguna & Others	99.558	141.966	143.549	2.015	2.993	978	5.057	1.583	43.991	1.410	108.145	132,74%	35.404
	Pensiun	10.780	11.829	11.629	-	-	0	168	-200	848	200	11.656	99,77%	(27)
	Total Pembiayaan	362.027	406.170	407.838	7.517	6.892	-625	6.439	1.668	45.811	5.224	413.157	98,71%	(5.319)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	3.753	1,39%	4,02%	7,38%	1.693	2.971	1.859			
	KUR	645	1.569	1.815	3.048	1,21%	3,73%	6,30%	1.233	2.403	1.479			
	Non KUR	137	325	245	705	4,62%	9,74%	28,33%	460	568	380			
3	PWG	-	-	-	393	0,00%	0,00%	1,19%	393	393	393			
	Cilem	-	-	-	340	0,00%	0,00%	2,14%	340	340	340			
	Gadai	-	-	-	53	0,00%	0,00%	0,31%	53	53	53			
4	CFG	18.567	17.925	18.075	21.350	6,99%	5,89%	6,93%	3.274	2.782	3.424			
	CF 1	18.567	16.344	16.819	18.481	11,96%	10,98%	12,09%	1.662	(86)	2.137			
	Total Griya	18.403	16.099	16.440	17.516	12,54%	11,83%	12,65%	1.076	(887)	1.417			
	Oto	164	246	379	965	1,95%	2,66%	6,74%	586	801	719			
	CF 2	-	1.581	1.256	2.868	0,00%	0,82%	1,85%	1.612	2.868	1.288			
	Mitraguna & Others	-	1.399	1.072	2.685	0,00%	0,76%	1,87%	1.612	2.685	1.286			
	Pensiun	-	182	184	184	0,00%	1,56%	1,58%	-	184	2			
	Total Pembiayaan	19.349	19.819	20.135	25.495	5,34%	4,96%	6,25%	5.360	6.146	5.676	0,31%	94,97%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,11%	1,11%	-	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.515	1.802	1.623	2,77%	3,52%	3,19%	(179)	61	108			
	KUR	1.074	1.209	1.400	1.326	2,01%	2,87%	2,74%	(73)	252	117			
	Non KUR	488	306	402	297	16,47%	16,02%	11,94%	(105)	(191)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.528	11.334	11.103	1,59%	3,69%	3,61%	(231)	6.887	(425)			
	CF 1	4.193	10.321	10.055	9.825	2,70%	6,56%	6,43%	(231)	5.632	(496)			
	Total Griya	4.144	10.272	10.006	9.776	2,82%	7,20%	7,06%	(231)	5.632	(496)			
	Oto	49	49	49	49	0,58%	0,34%	0,34%	-	-	-			
	CF 2	23	1.207	1.279	1.279	0,02%	0,83%	0,82%	-	1.255	72			
	Mitraguna & Others	23	1.207	1.279	1.279	0,02%	0,90%	0,89%	-	1.255	72			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.223	13.315	12.906	1,65%	3,28%	3,16%	(409)	6.949	(317)	0,67%	78,93%	-2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	44.064	44.311	(2.132)	246	(1.165)	-2,56%	27.701	166,77%	26.400	167,84%	17.911
2	Tabungan	236.060	259.836	261.156	261.183	997	27	1.347	0,52%	25.123	10,64%	255.646	102,17%	5.537
3	Deposito	132.723	131.768	133.301	133.337	92	36	1.568	1,19%	614	0,46%	133.615	99,79%	(279)
	Total	385.393	437.081	438.521	438.831	(1.042)	310	1.750	0,40%	53.438	13,87%	415.661	105,57%	23.170
	CASA	252.670	305.313	305.220	305.494	(1.134)	274	182	0,06%	52.824	20,91%	282.046	108,31%	23.448
	(%) CASA	65,56%	69,85%	69,60%	69,62%									
	FDR	115,76%	106,74%	105,63%	105,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	56.007	54.657	55.348		691	(658)	-1,18%	13.806	33,23%	-	0,00%	55.348
2	Giro ISE	8.627	7.158	6.340	6.793		453	(365)	-5,09%	(1.834)	-21,26%		0,00%	6.793
3	Tabungan ISE	5.900	12.647	12.087	12.276		189	(371)	-2,93%	6.376	108,07%		0,00%	12.276
4	Deposito ISE	27.015	36.202	36.230	36.279		49	77	0,21%	9.264	34,29%		0,00%	36.279
5	CIF ISE	181	208	210	210		0	2	0,96%	29	16,02%		0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	173.043	500	-	-500	-1.833	-3	-11.351	3	189.850	91,15%	(16.807)
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)
	Non-Linkage	22.563	20.554	20.551	500	-	-500	-618	-3	-2.012	3	25.562	80,40%	(5.011)
	• Local Champion	13.053	14.147	14.144	-	-	0	182	-3	1.091	3	14.019	100,89%	125
	• Value Chain	9.510	6.407	6.407	500	-	(500)	-800	0	-3.103	-	11.543	55,50%	(5.136)
2	MBG	15.807	19.999	20.215	130	400	270	273	216	4.408	184	20.959	96,45%	(744)
	KUR	15.684	19.482	19.701	130	400	270	279	219	4.017	181	20.693	95,21%	(992)
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248
3	PWG	19.902	31.366	31.199	3.933	1.950	-1.983	2.474	-167	11.297	2.117	34.321	90,90%	(3.122)
	Cilem	10.166	17.192	17.315	1.422	816	-607	952	123	7.150	692	20.372	84,99%	(3.057)
	Gadai	9.737	14.174	13.884	2.511	1.135	-1.376	1.523	-290	4.147	1.425	13.949	99,53%	(65)
4	CFG	226.020	242.142	238.749	1.415	813	-602	-561	-3.392	12.730	4.205	249.319	95,76%	(10.569)
	CF 1	15.856	21.584	21.310	-	-	0	323	-274	5.454	274	18.634	114,36%	2.677
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677
	• Total Non Program	12.125	17.731	17.516	-	-	0	834	-215	5.390	215	12.838	136,43%	4.677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	3.794	-	-	0	323	-59	63	59	5.795	65,47%	(2.001)
	CF 2	210.163	220.557	217.439	1.415	813	-602	-884	-3.118	7.276	3.931	230.685	94,26%	(13.246)
	Mitraguna & Others	179.175	184.198	181.671	1.415	800	-615	-1.298	-2.527	2.496	3.327	197.798	91,85%	(16.127)
	Pensiun	30.988	36.360	35.769	-	13	13	413	-591	4.780	604	32.888	108,76%	2.881
	Total Pembiayaan	446.124	466.553	463.207	5.978	3.163	-2.815	354	-3.347	17.083	6.510	494.449	93,68%	(31.242)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	262	254	1.027	2,64%	1,27%	5,08%	773	611	765			
	KUR	294	262	254	1.027	1,87%	1,31%	5,22%	773	733	765			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	890	0,00%	0,00%	2,85%	890	890	890			
	Cilem	-	-	-	700	0,00%	0,00%	4,04%	700	700	700			
	Gadai	-	-	-	191	0,00%	0,00%	1,37%	191	191	191			
4	CFG	3.141	3.045	2.689	5.355	1,39%	1,11%	2,24%	2.666	2.214	2.311			
	CF 1	52	42	41	235	0,33%	0,19%	1,10%	193	183	192			
	Total Griya	52	42	41	40	0,43%	0,23%	0,23%	(1)	(11)	(2)			
	Oto	-	-	-	194	0,00%	0,00%	5,12%	194	194	194			
	CF 2	3.089	3.002	2.648	5.121	1,47%	1,20%	2,36%	2.473	2.031	2.119			
	Mitraguna & Others	2.920	3.002	2.648	4.409	1,63%	1,44%	2,43%	1.761	1.489	1.407			
	Pensiun	170	-	-	712	0,55%	0,00%	1,99%	712	542	712			
	Total Pembiayaan	3.558	3.307	2.943	7.273	0,80%	0,63%	1,57%	4.330	3.716	3.967	0,34%	78,15%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	-	-	0,52%	0,00%	0,00%	-	(83)	-			
	KUR	83	-	-	-	0,53%	0,00%	0,00%	-	(83)	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.773	5.136	4.837	1,57%	2,12%	2,03%	(299)	1.279	65			
	CF 1	753	302	301	301	4,75%	1,39%	1,41%	-	(453)	(1)			
	Total Griya	312	302	301	301	2,57%	1,70%	1,72%	-	(11)	(1)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.471	4.836	4.537	1,33%	2,19%	2,09%	(299)	1.732	66			
	Mitraguna & Others	2.805	4.471	4.836	4.537	1,57%	2,63%	2,50%	(299)	1.732	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.773	5.136	4.837	1,05%	1,10%	1,04%	(299)	162	65	1,06%	-1,81%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	582.821	584.149	63.236	1.327	(107.626)	-15,56%	(44.822)	-7,13%	693.972	84,17%	(109.823)
2	Tabungan	522.123	534.304	523.278	522.812	3.787	(467)	(11.492)	-2,15%	688	0,13%	551.051	94,88%	(28.240)
3	Deposito	264.012	243.573	237.036	237.092	(48.159)	56	(6.481)	-2,66%	(26.921)	-10,20%	264.501	89,64%	(27.409)
	Total	1.415.106	1.469.651	1.343.136	1.344.052	18.864	916	(125.599)	-8,55%	(71.054)	-5,02%	1.509.524	89,04%	(165.472)
	CASA	1.151.094	1.226.078	1.106.100	1.106.961	67.022	861	(119.118)	-9,72%	(44.134)	-3,83%	1.245.023	88,91%	(138.062)
	(%) CASA	81,34%	83,43%	82,35%	82,36%									
	FDR	55,59%	56,36%	69,15%	69,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	44.214	44.671		457	1.600	3,72%	5.062	12,78%	-	0,00%	44.671
2	Giro ISE	24.819	22.409	23.215	23.756		541	1.347	6,01%	(1.063)	-4,28%		0,00%	23.756
3	Tabungan ISE	14.728	18.600	18.937	18.854		(84)	253	1,36%	4.126	28,01%		0,00%	18.854
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	170	172	172		0	2	1,18%	17	10,97%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	595.857	-	101.752	101.752	-21.604	100.051	102.720	1.701	517.914	115,05%	77.943
	Linkage	388.874	365.922	465.922	-	100.000	100.000	-3.423	100.000	77.048	-	399.283	116,69%	66.639
	Non-Linkage	104.263	129.884	129.936	-	1.752	1.752	-18.181	51	25.672	1.701	118.632	109,53%	11.304
	• Local Champion	71.739	83.729	83.528	-	1.500	1.500	-18.650	-201	11.790	1.701	75.832	110,15%	7.696
	• Value Chain	32.524	46.155	46.407	-	252	252	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.355	620	250	-370	411	119	5.176	131	15.280	107,03%	1.075
	KUR	10.795	15.959	16.080	620	250	-370	418	121	5.285	129	14.788	108,74%	1.292
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	66.664	9.067	5.661	-3.406	1.867	2.231	24.362	3.430	61.895	107,70%	4.769
	Cilem	16.301	29.399	29.924	1.852	1.120	-732	661	525	13.622	596	34.450	86,86%	(4.526)
	Gadai	26.001	35.034	36.741	7.215	4.541	-2.674	1.206	1.707	10.740	2.834	27.446	133,87%	9.295
4	CFG	239.992	251.812	249.911	2.380	1.790	-590	2.678	-1.901	9.920	3.691	266.504	93,77%	(16.593)
	CF 1	49.326	55.945	55.616	1.159	715	-444	284	-329	6.289	1.045	52.487	105,96%	3.129
	Total Griya	38.490	43.371	43.163	400	610	210	0	-208	4.673	818	39.301	109,83%	3.862
	• Total Non Program	38.490	43.371	43.163	400	610	210	287	-208	4.673	818	39.301	109,83%	3.862
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.452	759	105	-654	284	-122	1.616	227	13.186	94,44%	(733)
	CF 2	190.665	195.867	194.296	1.221	1.075	-146	2.394	-1.571	3.631	2.646	214.018	90,79%	(19.722)
	Mitraguna & Others	156.155	163.708	162.457	1.221	1.075	-146	2.610	-1.251	6.302	2.326	177.346	91,60%	(14.889)
	Pensiun	34.510	32.159	31.839	-	-	0	-216	-321	-2.671	321	36.671	86,82%	(4.832)
	Total Pembiayaan	786.611	828.287	928.788	12.067	109.454	97.386	-16.648	100.501	142.177	8.953	861.595	107,80%	67.193

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.597	0,00%	0,00%	0,44%	2.597	2.597	2.597			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.597	0,00%	0,00%	2,00%	2.597	2.597	2.597			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	257	0,00%	0,00%	1,57%	257	257	257			
	KUR	-	-	-	257	0,00%	0,00%	1,60%	257	257	257			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	10	-	556	0,00%	0,00%	0,83%	556	556	546			
	Cilem	-	-	-	479	0,00%	0,00%	1,60%	479	479	479			
	Gadai	-	10	-	77	0,00%	0,00%	0,21%	77	77	67			
4	CFG	1.445	2.456	2.548	5.507	0,60%	1,01%	2,20%	2.960	4.062	3.051			
	CF 1	161	866	732	1.377	0,33%	1,31%	2,48%	645	1.217	512			
	Total Griya	152	752	572	391	0,39%	1,32%	0,91%	(181)	239	(361)			
	Oto	9	114	160	986	0,08%	1,27%	7,92%	826	977	872			
	CF 2	1.284	1.591	1.816	4.130	0,67%	0,93%	2,13%	2.314	2.846	2.539			
	Mitraguna & Others	1.284	1.591	1.448	3.558	0,82%	0,88%	2,19%	2.110	2.274	1.967			
	Pensiun	-	-	367	572	0,00%	1,14%	1,80%	205	572	572			
	Total Pembiayaan	1.445	2.466	2.548	8.917	0,18%	0,31%	0,96%	6.369	7.472	6.451	0,15%	84,65%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	3.635	4.149	4.509	2,03%	1,65%	1,80%	360	(370)	874			
	CF 1	-	-	-	366	0,00%	0,00%	0,66%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,85%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	3.635	4.149	4.143	2,56%	2,12%	2,13%	(6)	(736)	508			
	Mitraguna & Others	4.851	3.635	4.149	4.143	3,11%	2,53%	2,55%	(6)	(708)	508			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.635	4.149	4.509	0,62%	0,50%	0,49%	360	(370)	874	0,12%	75,32%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	24.447	23.957	10.992	(490)	(13.953)	-36,81%	(4.186)	-14,87%	36.896	64,93%	(12.939)
2	Tabungan	312.220	335.124	331.018	331.753	(188)	734	(3.371)	-1,01%	19.533	6,26%	332.127	99,89%	(374)
3	Deposito	88.440	70.337	69.862	69.942	(3.043)	80	(395)	-0,56%	(18.498)	-20,92%	89.197	78,41%	(19.255)
	Total	428.803	443.371	425.328	425.653	7.762	325	(17.719)	-4,00%	(3.151)	-0,73%	458.220	92,89%	(32.567)
	CASA	340.363	373.034	355.466	355.710	10.805	244	(17.324)	-4,64%	15.347	4,51%	369.023	96,39%	(13.313)
	(%) CASA	79,38%	84,14%	83,57%	83,57%									
	FDR	84,89%	89,24%	92,92%	92,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	42.800	42.436		(364)	(702)	-1,63%	2.155	5,35%	-	0,00%	42.436
2	Giro ISE	7.566	5.315	4.717	4.685		(32)	(630)	-11,86%	(2.881)	-38,08%		0,00%	4.685
3	Tabungan ISE	32.715	37.823	38.083	37.751		(332)	(72)	-0,19%	5.036	15,39%		0,00%	37.751
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	(0)	70.444	76,32%	(16.678)
	Linkage	31.740	28.923	28.923	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	(0)	33.359	74,47%	(8.515)
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	(0)	27.464	80,55%	(5.343)
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)
2	MBG	34.002	30.679	30.241	-	-	0	-278	-438	-3.761	438	35.532	85,11%	(5.291)
	KUR	32.921	29.430	28.997	-	-	0	-254	-434	-3.924	434	34.322	84,49%	(5.325)
	Non KUR	1.081	1.249	1.244	-	-	0	-24	-5	163	5	1.210	102,76%	33
3	PWG	9.475	19.384	20.259	1.306	1.613	307	354	876	10.784	737	27.736	73,04%	(7.477)
	Cilem	5.148	12.299	12.758	354	614	260	-31	459	7.610	155	18.193	70,13%	(5.434)
	Gadai	4.327	7.084	7.501	952	998	47	385	417	3.174	582	9.544	78,59%	(2.043)
4	CFG	262.577	291.842	290.943	2.965	1.573	-1.392	1.389	-898	28.366	2.472	285.363	101,96%	5.580
	CF 1	159.367	169.715	168.755	1.910	59	-1.851	-296	-960	9.388	1.019	162.083	104,12%	6.672
	Total Griya	139.426	145.942	145.377	1.801	-	-1.801	0	-565	5.951	565	140.123	103,75%	5.254
	• Total Non Program	139.426	145.942	145.377	1.801	-	-1.801	1.520	-565	5.951	565	140.123	103,75%	5.254
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.773	23.378	109	59	-50	-296	-395	3.437	454	21.960	106,46%	1.418
	CF 2	103.210	122.126	122.188	1.055	1.514	459	1.685	61	18.978	1.453	123.280	99,11%	(1.092)
	Mitraguna & Others	99.172	116.810	116.927	705	1.514	809	1.323	116	17.755	1.398	117.385	99,61%	(458)
	Pensiun	4.038	5.316	5.261	350	-	-350	363	-55	1.223	55	5.895	89,24%	(634)
	Total Pembiayaan	364.023	395.671	395.210	4.271	3.186	-1.085	2.669	-461	31.187	3.647	419.076	94,30%	(23.867)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	30	30	0,00%	0,12%	0,12%	-	30	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.889	1.641	2.555	2,57%	5,35%	8,45%	914	1.683	666			
	KUR	703	1.737	1.487	2.401	2,14%	5,05%	8,28%	914	1.697	664			
	Non KUR	169	152	154	154	15,61%	12,34%	12,39%	-	(15)	2			
3	PWG	-	-	-	472	0,00%	0,00%	2,33%	472	472	472			
	Cilem	-	-	-	322	0,00%	0,00%	2,53%	322	322	322			
	Gadai	-	-	-	149	0,00%	0,00%	1,99%	149	149	149			
4	CFG	4.689	3.435	3.445	8.512	1,79%	1,18%	2,93%	5.067	3.823	5.077			
	CF 1	4.583	3.018	2.690	5.788	2,88%	1,58%	3,43%	3.098	1.204	2.769			
	Total Griya	3.651	1.927	1.566	3.745	2,62%	1,07%	2,58%	2.179	94	1.818			
	Oto	932	1.091	1.124	2.043	4,67%	8,74%	8,74%	919	1.111	952			
	CF 2	106	417	755	2.724	0,10%	0,62%	2,23%	1.969	2.618	2.307			
	Mitraguna & Others	106	417	755	2.724	0,11%	0,65%	2,33%	1.969	2.618	2.307			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.353	5.116	11.568	1,53%	1,29%	2,93%	6.452	6.007	6.215	0,00%	100,00%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,23%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,50%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.653	1,53%	5,50%	5,47%	(35)	1.132	78			
	KUR	341	1.120	1.235	1.203	1,04%	4,20%	4,15%	(33)	862	83			
	Non KUR	180	456	453	451	16,68%	36,29%	36,23%	(3)	270	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.822	6.941	7.031	1,07%	2,38%	2,42%	90	4.234	209			
	CF 1	2.607	5.540	5.622	5.712	1,64%	3,31%	3,38%	90	3.105	172			
	Total Griya	2.357	4.907	4.994	5.110	1,69%	3,42%	3,52%	117	2.753	203			
	Oto	250	633	628	602	1,25%	2,64%	2,57%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,08%	-	1.129	37			
	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,13%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.809	0,91%	2,21%	2,23%	55	5.491	287	0,00%	100,00%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	74	74	11	0	27	56,34%	(144)	-65,99%	4.691	1,58%	(4.617)
2	Tabungan	144.169	162.597	162.421	162.795	5.538	375	198	0,12%	18.626	12,92%	154.911	105,09%	7.884
3	Deposito	10.918	20.142	20.291	20.291	(2.548)	0	149	0,74%	9.373	85,85%	11.483	176,71%	8.808
	Total	155.304	182.786	182.786	183.160	3.001	375	374	0,20%	27.856	17,94%	171.085	107,06%	12.075
	CASA	144.386	162.644	162.495	162.869	5.549	375	225	0,14%	18.483	12,80%	159.602	102,05%	3.267
	(%) CASA	92,97%	88,98%	88,90%	88,92%									
	FDR	134,72%	124,25%	124,04%	123,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.209	1.216		7	(19)	-1,55%	(44)	-3,52%	-	0,00%	1.216
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%		0,00%	0
3	Tabungan ISE	1.260	1.235	1.209	1.216		7	(19)	-1,55%	(44)	-3,50%		0,00%	1.216
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Local Champion	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.893	-	500	500	955	-114	4.979	614	60.630	98,78%	(737)
	KUR	53.824	58.670	58.570	-	500	500	988	-100	4.746	600	59.174	98,98%	(604)
	Non KUR	1.089	1.337	1.323	-	-	0	-33	-14	234	14	1.456	90,87%	(133)
3	PWG	2.063	7.765	7.843	467	129	-338	346	78	5.780	51	9.875	79,42%	(2.032)
	Cilem	2.063	7.765	7.843	467	129	-338	346	78	5.780	51	9.875	79,42%	(2.032)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.124	670	30	-640	340	-342	7.126	372	160.804	97,71%	(3.680)
	CF 1	15.162	17.472	17.314	-	30	30	-45	-157	2.153	187	16.494	104,97%	820
	Total Griya	4.320	3.831	3.831	-	-	0	0	0	-489	-	4.700	81,51%	(869)
	• Total Non Program	3.984	3.516	3.516	-	-	0	-39	0	-468	-	4.321	81,38%	(805)
	• Program	336	315	315	-	-	0	-2	0	-21	-	379	82,99%	(65)
	Oto	10.841	13.641	13.484	-	30	30	-45	-157	2.642	187	11.794	114,32%	1.689
	CF 2	134.836	139.994	139.809	670	-	-670	385	-185	4.973	185	144.309	96,88%	(4.500)
	Mitraguna & Others	130.780	136.039	135.867	670	-	-670	408	-171	5.087	171	139.377	97,48%	(3.509)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,92%	(991)
	Total Pembiayaan	209.233	227.110	226.732	1.137	659	-478	1.627	-378	17.499	1.037	233.567	97,07%	(6.835)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	617	0,00%	0,00%	32,97%	617	617	617			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	617	0,00%	0,00%	32,97%	617	617	617			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	57	53	1.241	0,00%	0,09%	2,07%	1.187	1.241	1.184			
	KUR	-	-	-	1.118	0,00%	0,00%	1,91%	1.118	1.118	1.118			
	Non KUR	-	57	53	123	0,00%	3,99%	9,27%	69	123	66			
3	PWG	-	-	-	40	0,00%	0,00%	0,51%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,51%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.464	2.605	5.236	0,72%	1,65%	3,33%	2.631	4.159	3.772			
	CF 1	278	521	426	1.482	1,83%	2,44%	8,56%	1.056	1.204	961			
	Total Griya	278	253	253	496	6,43%	6,61%	12,96%	243	218	243			
	Oto	-	268	173	986	0,00%	1,27%	7,31%	812	986	717			
	CF 2	799	942	2.179	3.754	0,59%	1,56%	2,69%	1.576	2.955	2.812			
	Mitraguna & Others	799	942	2.179	3.173	0,61%	1,60%	2,34%	995	2.375	2.231			
	Pensiun	-	-	-	581	0,00%	0,00%	14,73%	581	581	581			
	Total Pembiayaan	1.077	1.520	2.658	7.134	0,51%	1,17%	3,15%	4.476	6.057	5.613	0,45%	85,55%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,07%	40,07%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,07%	40,07%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	9	8	8	0,26%	0,01%	0,01%	-	(136)	(2)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	9	8	8	3,71%	0,58%	0,58%	-	(33)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.390	1.064	1.064	0,54%	0,68%	0,68%	-	254	(326)			
	CF 1	140	132	132	132	0,92%	0,75%	0,76%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,98%	-	-	-			
	CF 2	670	1.258	933	933	0,50%	0,67%	0,67%	-	262	(326)			
	Mitraguna & Others	670	1.190	865	865	0,51%	0,64%	0,64%	-	195	(326)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,72%	-	68	-			
	Total Pembiayaan	954	2.149	1.822	1.822	0,46%	0,80%	0,80%	-	869	(327)	0,14%	81,97%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.263	2.214	(61)	(49)	(17)	-0,78%	1.977	831,41%	4.605	48,08%	(2.391)
2	Tabungan	85.480	94.164	96.647	98.233	1.838	1.586	4.069	4,32%	12.753	14,92%	94.734	103,69%	3.499
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	Total	141.483	138.286	140.801	142.339	1.430	1.537	4.052	2,93%	856	0,60%	155.822	91,35%	(13.484)
	CASA	85.718	96.395	98.910	100.447	1.778	1.537	4.052	4,20%	14.730	17,18%	99.340	101,12%	1.108
	(%) CASA	60,59%	69,71%	70,25%	70,57%									
	FDR	57,51%	64,07%	62,92%	62,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.375	2.375		0	15	0,62%	2.038	604,76%	-	0,00%	2.375
2	Giro ISE	44	2.017	2.018	2.018		0	0	0,02%	1.973	4437,11%		0,00%	2.018
3	Tabungan ISE	293	343	357	358		0	14	4,14%	65	22,24%		0,00%	358
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	96	98	98		0	2	2,08%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	26.059	350	100	-250	310	-161	-2.532	261	29.132	89,45%	(3.073)
	KUR	28.019	25.667	25.510	350	100	-250	330	-157	-2.509	257	28.422	89,75%	(2.912)
	Non KUR	572	552	549	-	-	0	-20	-3	-23	3	710	77,31%	(161)
3	PWG	2.056	6.337	6.309	505	22	-483	268	-28	4.253	50	7.548	83,58%	(1.239)
	Cilem	2.056	6.337	6.309	505	22	-483	268	-28	4.253	50	7.548	83,58%	(1.239)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.220	395	670	275	-7	170	5.495	500	59.421	94,61%	(3.201)
	CF 1	3.683	6.435	6.401	185	-	-185	39	-33	2.718	33	4.720	135,63%	1.682
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	-5	-2	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.045	185	-	-185	39	-32	3.057	32	3.758	160,85%	2.287
	CF 2	47.042	49.615	49.819	210	670	460	-47	204	2.777	466	54.701	91,07%	(4.883)
	Mitraguna & Others	38.019	39.728	39.995	210	670	460	25	268	1.976	402	44.970	88,94%	(4.974)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.587	1.249	792	-457	571	-18	7.216	810	96.101	92,18%	(7.514)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	689	300	1.888	2,01%	1,15%	7,25%	1.588	1.314	1.199			
	KUR	574	632	300	1.888	2,05%	1,17%	7,40%	1.588	1.314	1.256			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
3	PWG	-	-	-	166	0,00%	0,00%	2,63%	166	166	166			
	Cilem	-	-	-	166	0,00%	0,00%	2,63%	166	166	166			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	2.457	933	5.484	0,46%	1,66%	9,76%	4.551	5.250	3.027			
	CF 1	134	106	320	604	3,65%	4,97%	9,43%	284	470	498			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	106	320	604	4,50%	5,27%	9,99%	284	470	498			
	CF 2	100	2.351	613	4.881	0,21%	1,24%	9,80%	4.267	4.781	2.529			
	Mitraguna & Others	-	1.360	201	3.548	0,00%	0,51%	8,87%	3.347	3.548	2.188			
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341			
	Total Pembiayaan	808	3.146	1.233	7.539	0,99%	1,39%	8,51%	6.305	6.731	4.393	1,87%	78,00%	-6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	431	544	603	1,10%	2,07%	2,31%	59	288	172			
	KUR	178	266	329	389	0,63%	1,28%	1,53%	61	212	123			
	Non KUR	138	165	215	214	24,08%	38,92%	38,94%	(1)	76	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	629	742	801	0,39%	0,84%	0,90%	59	486	172	0,04%	95,68%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	46.285	45.605	7.495	(681)	452	1,00%	25.432	126,07%	25.794	176,80%	19.810
2	Tabungan	135.101	145.614	146.236	146.610	1.016	373	995	0,68%	11.508	8,52%	145.809	100,55%	801
3	Deposito	28.599	26.205	26.255	26.250	229	(5)	45	0,17%	(2.349)	-8,21%	29.125	90,13%	(2.875)
	Total	183.873	216.972	218.776	218.464	8.741	(313)	1.492	0,69%	34.591	18,81%	200.728	108,84%	17.736
	CASA	155.274	190.767	192.522	192.214	8.511	(308)	1.447	0,76%	36.940	23,79%	171.603	112,01%	20.611
	(%) CASA	84,45%	87,92%	88,00%	87,98%									
	FDR	85,47%	90,55%	89,53%	89,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.145	13.138		(7)	293	2,28%	4.470	51,56%	-	0,00%	13.138
2	Giro ISE	6.094	227	156	150		(6)	(77)	-33,89%	(5.944)	-97,54%		0,00%	150
3	Tabungan ISE	2.575	10.818	11.190	11.188		(1)	370	3,42%	8.613	334,50%		0,00%	11.188
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	138	140	140		0	2	1,45%	19	15,70%		0,00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	35.950	35.961	100	250	150	-169	11	6.072	239	34.210	105,12%	1.751
	KUR	29.147	35.000	35.012	100	250	150	-304	12	5.865	238	33.229	105,37%	1.783
	Non KUR	742	950	949	-	-	0	135	-1	207	1	981	96,75%	(32)
3	PWG	5.787	17.774	17.954	1.892	677	-1.215	1.145	180	12.167	496	20.542	87,40%	(2.588)
	Cilem	4.662	13.788	13.953	1.346	221	-1.125	132	164	9.291	57	15.567	89,63%	(1.614)
	Gadai	1.126	3.985	4.001	545	455	-90	1.013	16	2.876	439	4.976	80,42%	(974)
4	CFG	121.436	142.740	141.964	1.042	146	-896	3.425	-776	20.528	922	131.655	107,83%	10.309
	CF 1	20.925	20.764	20.662	92	-	-92	454	-101	-263	101	22.143	93,31%	(1.481)
	Total Griya	15.996	15.276	15.254	-	-	0	0	-22	-742	22	16.308	93,54%	(1.054)
1	• Total Non Program	15.996	15.276	15.254	-	-	0	-73	-22	-742	22	16.308	93,54%	(1.054)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.487	5.408	92	-	-92	454	-79	478	79	5.835	92,68%	(427)
	CF 2	100.511	121.976	121.302	950	146	-804	2.970	-675	20.791	821	109.512	110,77%	11.790
	Mitraguna & Others	63.905	80.135	79.674	950	60	-890	2.780	-461	15.769	521	72.073	110,55%	7.601
	Pensiun	36.606	41.841	41.628	-	86	86	190	-213	5.022	299	37.439	111,19%	4.189
	Total Pembiayaan	157.150	196.464	195.879	3.033	1.073	-1.961	4.400	-585	38.729	1.657	186.445	105,06%	9.434

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	182	179	1.127	0,60%	0,50%	3,13%	948	948	945			
	KUR	179	128	124	1.072	0,61%	0,35%	3,06%	948	893	944			
	Non KUR	-	54	55	55	0,00%	5,79%	5,79%	-	55	1			
3	PWG	74	-	-	382	1,27%	0,00%	2,13%	382	308	382			
	Cilem	74	-	-	382	1,58%	0,00%	2,74%	382	308	382			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.652	2.206	3.349	0,92%	1,55%	2,36%	1.143	2.234	1.696			
	CF 1	120	248	73	965	0,57%	0,35%	4,67%	891	845	717			
	Total Griya	-	170	-	891	0,00%	0,00%	5,84%	891	891	722			
	Oto	120	78	73	73	2,43%	1,33%	1,35%	-	(47)	(5)			
	CF 2	995	1.404	2.132	2.384	0,99%	1,75%	1,97%	252	1.390	980			
	Mitraguna & Others	254	1.081	1.562	1.825	0,40%	1,95%	2,29%	262	1.571	744			
	Pensiun	740	324	570	559	2,02%	1,36%	1,34%	(11)	(181)	236			
	Total Pembiayaan	1.367	1.834	2.384	4.857	0,87%	1,21%	2,48%	2.473	3.491	3.023	0,15%	93,84%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	144	143	231	0,12%	0,40%	0,64%	88	196	87			
	KUR	-	144	143	231	0,00%	0,41%	0,66%	88	231	87			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.102	1.333	1.554	0,00%	0,93%	1,09%	221	1.554	452			
	CF 1	-	-	170	170	0,00%	0,82%	0,82%	-	170	170			
	Total Griya	-	-	170	170	0,00%	1,11%	1,11%	-	170	170			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.102	1.163	1.384	0,00%	0,95%	1,14%	221	1.384	283			
	Mitraguna & Others	-	826	888	1.110	0,00%	1,11%	1,39%	222	1.110	284			
	Pensiun	-	275	275	274	0,00%	0,14%	0,66%	(1)	274	(1)			
	Total Pembiayaan	35	1.245	1.476	1.785	0,02%	0,75%	0,91%	309	1.750	540	0,06%	93,53%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	226	271	(243)	45	142	109,42%	(190)	-41,16%	4.702	5,76%	(4.431)
2	Tabungan	104.069	105.674	102.737	103.426	97	689	(2.248)	-2,13%	(643)	-0,62%	113.215	91,35%	(9.789)
3	Deposito	24.703	24.658	24.913	24.873	(322)	(40)	216	0,87%	170	0,69%	25.371	98,04%	(497)
	Total	129.233	130.461	127.877	128.571	(467)	694	(1.891)	-1,45%	(662)	-0,51%	143.287	89,73%	(14.717)
	CASA	104.530	105.804	102.964	103.697	(145)	734	(2.107)	-1,99%	(832)	-0,80%	117.917	87,94%	(14.219)
	(%) CASA	80,88%	81,10%	80,52%	80,65%									
	FDR	125,49%	144,15%	146,17%	145,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.267	2.637	2.599	(38)	332	14,64%	(1.435)	-35,57%	-	0,00%	2.599
2	Giro ISE	415	60	167	127	(40)	67	111,81%	(289)	-69,51%		0,00%	127
3	Tabungan ISE	3.618	2.207	2.470	2.472	2	265	12,00%	(1.146)	-31,67%		0,00%	2.472
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	142	144	144	0	2	1,41%	25	21,01%		0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.522	22.498	315	190	-125	145	-23	-396	213	24.787	90,77%	(2.289)
	KUR	22.067	21.522	21.426	250	110	-140	-16	-96	-640	206	23.833	89,90%	(2.407)
	Non KUR	827	999	1.072	65	80	15	161	73	245	7	954	112,36%	118
3	PWG	1.733	7.288	7.149	1.046	36	-1.010	930	-139	5.417	174	10.247	69,77%	(3.097)
	Cilem	1.733	7.288	7.149	1.046	36	-1.010	930	-139	5.417	174	10.247	69,77%	(3.097)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	157.270	761	1.789	1.028	470	-974	19.719	2.763	158.700	99,10%	(1.430)
	CF 1	5.904	8.009	8.079	-	187	187	75	70	2.174	117	8.425	95,89%	(347)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
1	• Total Non Program	1.926	1.748	1.743	-	-	0	-18	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.336	-	187	187	75	75	2.357	112	5.852	108,26%	483
	CF 2	131.647	150.235	149.192	761	1.602	841	395	-1.044	17.545	2.646	150.275	99,28%	(1.083)
	Mitraguna & Others	65.693	81.700	81.747	370	1.502	1.132	31	46	16.053	1.456	82.597	98,97%	(851)
	Pensiun	65.954	68.535	67.445	391	100	-291	364	-1.090	1.491	1.190	67.677	99,66%	(232)
	Total Pembiayaan	162.178	188.054	186.918	2.122	2.014	-107	1.545	-1.136	24.740	3.150	193.734	96,48%	(6.816)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	560	514	1.555	2,80%	2,28%	6,91%	1.041	915	995			
	KUR	508	507	460	1.488	2,30%	2,14%	6,95%	1.028	980	981			
	Non KUR	132	53	54	67	15,90%	5,37%	6,22%	13	(65)	14			
3	PWG	-	-	-	120	0,00%	0,00%	1,67%	120	120	120			
	Cilem	-	-	-	120	0,00%	0,00%	1,67%	120	120	120			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	709	272	1.570	0,75%	0,17%	1,00%	1.298	536	861			
	CF 1	-	-	-	97	0,00%	0,00%	1,20%	97	97	97			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	97	0,00%	0,00%	1,53%	97	97	97			
	CF 2	1.035	709	272	1.473	0,79%	0,18%	0,99%	1.201	439	764			
	Mitraguna & Others	403	63	-	768	0,61%	0,00%	0,94%	768	365	704			
	Pensiun	632	646	272	706	0,96%	0,40%	1,05%	434	74	60			
	Total Pembiayaan	1.675	1.269	786	3.245	1,03%	0,42%	1,74%	2.459	1.571	1.976	1,19%	31,71%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	257	276	366	1,34%	1,23%	1,63%	90	60	109			
	KUR	52	153	180	270	0,23%	0,84%	1,26%	90	218	117			
	Non KUR	254	104	96	96	30,69%	9,60%	8,95%	(0)	(158)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	295	314	404	0,19%	0,17%	0,22%	90	98	108	0,87%	-300,61%	0,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	518.374	517.792	197	(582)	4	0,00%	356.311	220,65%	168.496	307,30%	349.296
2	Tabungan	199.929	216.938	218.076	216.970	(488)	(1.106)	33	0,02%	17.041	8,52%	215.790	100,55%	1.181
3	Deposito	133.285	90.671	89.824	89.834	(964)	10	(837)	-0,92%	(43.451)	-32,60%	135.065	66,51%	(45.231)
	Total	494.695	825.396	826.274	824.596	(1.255)	(1.678)	(800)	-0,10%	329.900	66,69%	519.351	158,77%	305.245
	CASA	361.410	734.725	736.450	734.762	(291)	(1.688)	37	0,01%	373.352	103,30%	384.286	191,20%	350.476
	(%) CASA	73,06%	89,01%	89,13%	89,11%									
	FDR	29,29%	21,46%	21,27%	21,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	20.030	20.052		21	9.572	91,34%	18.186	974,69%	-	0,00%	20.052
2	Giro ISE	28	25	11	12		1	(13)	-51,25%	(16)	-56,46%		0,00%	12
3	Tabungan ISE	1.837	8.854	18.419	18.439		20	9.585	108,26%	16.602	903,55%		0,00%	18.439
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	76	77	77		0	1	1,32%	37	92,50%		0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Local Champion	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	58.967	200	100	-100	-1.439	-1.015	1.159	1.115	63.575	92,75%	(4.608)
	KUR	55.256	56.602	55.624	200	100	-100	-1.419	-978	368	1.078	60.661	91,70%	(5.038)
	Non KUR	2.553	3.380	3.344	-	-	0	-20	-37	791	37	2.914	114,75%	430
3	PWG	4.560	19.634	19.888	712	429	-283	1.055	254	15.328	175	16.305	121,97%	3.583
	Cilem	4.560	19.634	19.888	712	429	-283	1.055	254	15.328	175	16.305	121,97%	3.583
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.702	439	-	-439	290	-607	14.840	607	92.602	103,35%	3.100
	CF 1	35.630	44.820	44.278	439	-	-439	558	-541	8.649	541	37.699	117,45%	6.579
	Total Griya	16.876	22.526	22.263	-	-	0	0	-263	5.387	263	17.973	123,87%	4.290
	• Total Non Program	11.817	17.790	17.534	-	-	0	1.032	-256	5.717	256	12.262	143,00%	5.272
	• Program	5.059	4.736	4.728	-	-	0	-38	-7	-330	7	5.710	82,80%	(982)
	Oto	18.754	22.294	22.016	439	-	-439	558	-279	3.262	279	19.727	111,60%	2.289
	CF 2	45.232	51.489	51.423	-	-	0	-268	-66	6.191	66	54.903	93,66%	(3.479)
	Mitraguna & Others	44.353	50.559	50.514	-	-	0	-172	-45	6.161	45	53.128	95,08%	(2.614)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	175.767	1.351	529	-822	-134	-1.368	30.881	1.897	174.138	100,94%	1.629

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	1.016	876	2.680	0,03%	1,46%	4,55%	1.805	2.665	1.665			
	KUR	16	857	781	2.398	0,03%	1,38%	4,31%	1.617	2.383	1.541			
	Non KUR	-	159	94	282	0,00%	2,79%	8,44%	188	282	123			
3	PWG	36	-	-	129	0,78%	0,00%	0,65%	129	94	129			
	Cilem	36	-	-	129	0,78%	0,00%	0,65%	129	94	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.350	1.606	4.303	1,24%	1,67%	4,50%	2.698	3.302	2.954			
	CF 1	1.001	1.350	1.606	3.216	2,81%	3,58%	7,26%	1.610	2.214	1.866			
	Total Griya	582	659	882	897	3,45%	3,92%	4,03%	15	314	238			
	Oto	419	691	724	2.319	2,23%	3,25%	10,53%	1.595	1.900	1.628			
	CF 2	-	-	-	1.088	0,00%	0,00%	2,12%	1.088	1.088	1.088			
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	2,15%	1.088	1.088	1.088			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.365	2.481	7.113	1,51%	1,40%	4,05%	4.632	4.929	4.748	0,56%	86,12%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63			
	KUR	271	12	-	75	0,49%	0,00%	0,14%	75	(195)	63			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.754	1.745	2.018	1,72%	1,81%	2,11%	273	630	265			
	CF 1	693	743	742	1.015	1,94%	1,66%	2,29%	273	323	272			
	Total Griya	592	631	631	631	3,51%	2,80%	2,83%	-	39	(1)			
	Oto	101	112	112	385	0,54%	0,50%	1,75%	273	284	273			
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,95%	-	307	(8)			
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,99%	-	307	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.766	1.745	2.094	1,15%	0,99%	1,19%	348	427	328	0,04%	96,63%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	270	229	68	(41)	(42)	-15,34%	197	599,24%	6.167	3,72%	(5.938)
2	Tabungan	95.230	98.857	96.967	95.916	5.380	(1.051)	(2.941)	-2,97%	686	0,72%	104.027	92,20%	(8.111)
3	Deposito	25.200	24.733	24.419	24.419	561	0	(313)	-1,27%	(781)	-3,10%	25.946	94,12%	(1.526)
	Total	120.463	123.860	121.657	120.565	6.009	(1.092)	(3.296)	-2,66%	102	0,08%	136.140	88,56%	(15.576)
	CASA	95.263	99.128	97.237	96.145	5.448	(1.092)	(2.982)	-3,01%	883	0,93%	110.195	87,25%	(14.049)
	(%) CASA	79,08%	80,03%	79,93%	79,75%									
	FDR	167,21%	170,63%	172,94%	174,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.594	1.593		(1)	8	0,51%	577	56,73%	-	0,00%	1.593
2	Giro ISE	1	12	44	48		3	35	288,32%	47	9261,86%		0,00%	48
3	Tabungan ISE	1.016	1.572	1.550	1.545		(4)	(27)	-1,74%	529	52,10%		0,00%	1.545
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.137	61.512	850	1.061	211	53	375	3.094	686	59.037	104,19%	2.474
	KUR	53.406	57.301	57.699	850	1.061	211	177	398	4.294	663	53.872	107,10%	3.827
	Non KUR	5.013	3.836	3.812	-	-	0	-124	-23	-1.200	23	5.166	73,81%	(1.353)
3	PWG	7.973	12.362	12.258	613	105	-507	572	-104	4.285	210	15.411	79,54%	(3.153)
	Cilem	7.973	12.362	12.258	613	105	-507	572	-104	4.285	210	15.411	79,54%	(3.153)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.621	1.125	528	-597	977	-1.225	1.581	1.753	161.244	84,73%	(24.623)
	CF 1	25.995	30.473	30.550	125	318	193	-139	77	4.555	242	29.119	104,92%	1.431
	Total Griya	13.277	16.154	16.129	125	-	-125	0	-25	2.852	25	14.079	114,56%	2.050
	• Total Non Program	13.277	16.154	16.129	125	-	-125	-18	-25	2.852	25	14.079	114,56%	2.050
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.421	-	318	318	-139	102	1.703	216	15.039	95,89%	(618)
	CF 2	109.045	107.372	106.071	1.000	210	-790	1.116	-1.301	-2.974	1.511	132.125	80,28%	(26.054)
	Mitraguna & Others	98.253	97.006	95.567	1.000	10	-990	964	-1.440	-2.686	1.450	119.197	80,18%	(23.630)
	Pensiun	10.792	10.366	10.504	-	200	200	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	210.391	2.588	1.695	-893	1.602	-954	8.959	2.649	235.692	89,27%	(25.301)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.895	1.618	3.650	2,02%	2,65%	5,93%	2.033	2.470	1.755			
	KUR	896	1.456	1.153	3.194	1,68%	2,01%	5,53%	2.041	2.298	1.737			
	Non KUR	284	439	465	457	5,67%	12,11%	11,98%	(8)	172	18			
3	PWG	-	-	-	25	0,00%	0,00%	0,21%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,21%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.089	1.639	3.837	0,59%	1,19%	2,81%	2.198	3.042	1.748			
	CF 1	92	281	107	1.441	0,35%	0,35%	4,72%	1.334	1.349	1.160			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	281	107	1.441	0,72%	0,75%	9,99%	1.334	1.349	1.160			
	CF 2	704	1.808	1.532	2.396	0,65%	1,43%	2,26%	864	1.692	588			
	Mitraguna & Others	704	1.808	1.532	2.253	0,72%	1,58%	2,36%	721	1.550	445			
	Pensiun	-	-	-	143	0,00%	0,00%	1,36%	143	143	143			
	Total Pembiayaan	1.975	3.984	3.256	7.512	0,98%	1,54%	3,57%	4.256	5.537	3.529	0,88%	75,25%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	785	764	770	1,19%	1,25%	1,25%	6	75	(15)			
	KUR	639	624	605	611	1,20%	1,06%	1,06%	6	(28)	(13)			
	Non KUR	56	161	159	159	1,12%	4,13%	4,16%	(0)	103	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.129	1.241	1.241	0,82%	0,90%	0,91%	-	136	112			
	CF 1	-	136	227	227	0,00%	0,75%	0,74%	-	227	91			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	136	227	227	0,00%	1,59%	1,57%	-	227	91			
	CF 2	1.105	992	1.014	1.014	1,01%	0,94%	0,96%	-	(91)	21			
	Mitraguna & Others	899	992	1.014	1.014	0,92%	1,04%	1,06%	-	114	21			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	1.914	2.004	2.010	0,89%	0,95%	0,96%	6	211	97	0,14%	85,47%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	230	252	105	22	(3)	-1,26%	(923)	-78,55%	4.251	5,93%	(3.999)
2	Tabungan	91.378	105.830	105.031	105.867	2.521	837	38	0,04%	14.490	15,86%	98.420	107,57%	7.447
3	Deposito	20.885	17.098	17.169	17.169	127	0	72	0,42%	(3.716)	-17,79%	21.483	79,92%	(4.314)
	Total	113.438	123.183	122.430	123.289	2.753	859	106	0,09%	9.850	8,68%	124.155	99,30%	(866)
	CASA	92.553	106.085	105.261	106.119	2.626	859	35	0,03%	13.567	14,66%	102.671	103,36%	3.448
	(%) CASA	81,59%	86,12%	85,98%	86,07%									
	FDR	111,58%	120,59%	121,89%	121,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.318	1.324		6	(29)	-2,12%	(89)	-6,30%	-	0,00%	1.324
2	Giro ISE	4	52	26	31		4	(22)	-41,52%	26	603,16%		0,00%	31
3	Tabungan ISE	1.409	1.301	1.292	1.294		2	(7)	-0,54%	(115)	-8,18%		0,00%	1.294
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	60.406	750	500	-250	948	-34	2.218	534	66.098	91,39%	(5.692)
	KUR	54.166	55.978	55.957	750	500	-250	1.078	-21	1.791	521	61.794	90,55%	(5.837)
	Non KUR	4.022	4.462	4.449	-	-	0	-131	-13	427	13	4.304	103,37%	145
3	PWG	2.382	9.408	9.531	1.156	170	-986	1.362	123	7.148	47	9.949	95,79%	(419)
	Cilem	2.382	9.408	9.531	1.156	170	-986	1.362	123	7.148	47	9.949	95,79%	(419)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.292	1.525	820	-705	2.504	592	13.349	228	73.797	107,45%	5.495
	CF 1	8.522	7.920	7.880	100	-	-100	36	-40	-642	40	9.459	83,31%	(1.578)
	Total Griya	5.933	5.560	5.560	-	-	0	0	-0	-374	0	6.174	90,06%	(614)
	• Total Non Program	5.933	5.560	5.560	-	-	0	-34	-0	-374	0	6.174	90,06%	(614)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.321	100	-	-100	36	-39	-269	39	3.285	70,64%	(965)
	CF 2	57.421	70.780	71.412	1.425	820	-605	2.469	632	13.991	188	64.338	110,99%	7.074
	Mitraguna & Others	56.582	69.407	70.046	1.425	820	-605	2.440	639	13.464	181	62.860	111,43%	7.186
	Pensiun	838	1.373	1.366	-	-	0	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	149.229	3.431	1.490	-1.941	4.814	681	22.660	809	149.899	99,55%	(670)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	576	560	2.579	0,22%	0,22%	0,93%	2.019	2.450	2.004			
	KUR	123	204	305	1.932	0,23%	0,54%	3,45%	1.627	1.808	1.728			
	Non KUR	6	372	255	648	0,16%	5,72%	14,56%	393	641	276			
3	PWG	-	-	-	345	0,00%	0,00%	0,00%	345	345	345			
	Cilem	-	-	-	345	0,00%	0,00%	3,61%	345	345	345			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	597	635	906	0,68%	0,81%	1,14%	272	459	309			
	CF 1	217	497	533	805	2,55%	6,73%	10,21%	272	588	308			
	Total Griya	-	497	533	426	0,00%	9,59%	7,67%	(107)	426	(71)			
	Oto	217	-	-	379	8,39%	0,00%	16,32%	379	162	379			
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1			
	Mitraguna & Others	230	100	101	101	0,41%	0,15%	0,14%	-	(129)	1			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.173	1.195	3.830	0,46%	0,80%	2,57%	2.636	3.253	2.657	1,32%	48,56%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	116	114	190	0,08%	0,19%	0,31%	76	143	74			
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74			
	Non KUR	47	78	78	78	1,16%	1,74%	1,75%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	202	201	276	0,04%	0,14%	0,19%	76	230	74	0,47%	-152,61%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.174	3.203	206	29	(73)	-2,23%	1.326	70,60%	4.014	79,80%	(811)
2	Tabungan	48.550	58.732	52.461	52.490	591	28	(6.242)	-10,63%	3.939	8,11%	55.473	94,62%	(2.983)
3	Deposito	7.602	13.550	13.550	13.550	2.432	0	0	0,00%	5.948	78,25%	8.347	162,33%	5.203
	Total	58.030	75.559	69.186	69.243	3.229	57	(6.316)	-8,36%	11.213	19,32%	67.834	102,08%	1.409
	CASA	50.428	62.009	55.636	55.693	797	57	(6.316)	-10,19%	5.265	10,44%	59.487	93,62%	(3.794)
	(%) CASA	86,90%	82,07%	80,41%	80,43%									
	FDR	148,42%	129,65%	141,32%	141,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	583	634		51	(224)	-26,12%	176	38,35%	-	0,00%	634
2	Giro ISE	360	412	185	236		50	(176)	-42,74%	(124)	-34,43%		0,00%	236
3	Tabungan ISE	99	446	398	398		0	(48)	-10,78%	300	303,83%		0,00%	398
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.029	48.664	-	200	200	214	-366	3.626	566	52.201	93,22%	(3.537)
	KUR	43.986	47.512	47.061	-	100	100	47	-451	3.076	551	50.816	92,61%	(3.755)
	Non KUR	1.052	1.518	1.602	-	100	100	167	85	551	15	1.385	115,69%	217
3	PWG	3.221	8.523	8.756	428	330	-97	148	233	5.534	98	8.452	103,60%	304
	Cilem	3.221	8.523	8.756	428	330	-97	148	233	5.534	98	8.452	103,60%	304
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.357	-	253	253	411	-50	2.486	303	44.221	91,26%	(3.865)
	CF 1	26.387	25.292	25.270	-	253	253	-326	-23	-1.118	276	27.144	93,09%	(1.875)
	Total Griya	5.331	5.308	5.292	-	-	0	0	-17	-39	17	5.525	95,78%	(233)
	• Total Non Program	5.331	4.976	4.961	-	-	0	-57	-16	-370	16	5.525	89,79%	(564)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	19.978	-	253	253	-326	-6	-1.079	259	21.619	92,41%	(1.642)
	CF 2	11.484	15.115	15.087	-	-	0	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	-	-	0	574	-6	2.080	6	13.545	77,88%	(2.996)
	Pensiun	3.015	4.560	4.539	-	-	0	164	-22	1.524	22	3.532	128,49%	1.006
	Total Pembiayaan	86.130	97.959	97.776	428	783	355	774	-183	11.646	966	104.874	93,23%	(7.098)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	352	293	370	0,91%	0,60%	0,76%	77	(39)	18			
	KUR	384	352	293	370	0,87%	0,62%	0,79%	77	(14)	18			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	118	0,18%	0,00%	1,35%	118	113	118			
	Cilem	6	-	-	118	0,18%	0,00%	1,35%	118	113	118			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	3.643	3,22%	5,28%	9,03%	1.510	2.423	1.778			
	CF 1	985	1.084	1.070	2.483	3,73%	4,23%	9,83%	1.413	1.499	1.399			
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	2.483	4,68%	5,04%	12,43%	1.476	1.499	1.464			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,69%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,95%	97	361	361			
	Total Pembiayaan	1.635	2.217	2.426	4.131	1,90%	2,48%	4,23%	1.705	2.497	1.915	3,35%	20,76%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	275	291	331	0,72%	0,59%	0,68%	40	7	56			
	KUR	102	192	208	248	0,23%	0,44%	0,53%	40	146	56			
	Non KUR	222	83	83	83	21,14%	5,44%	5,15%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	647	647	0,89%	1,60%	1,60%	-	309	(1)			
	CF 1	338	648	647	647	1,28%	2,56%	2,56%	-	309	(1)			
	Total Griya	-	131	130	130	0,00%	2,46%	2,47%	-	130	(1)			
	Oto	338	517	517	517	1,61%	2,59%	2,59%	-	179	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	923	938	978	0,77%	0,96%	1,00%	40	316	56	3,56%	-255,47%	2,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	21.740	21.682	170	(58)	171	0,80%	(6.505)	-23,08%	34.516	62,82%	(12.834)
2	Tabungan	231.223	240.889	241.773	242.905	14.289	1.132	2.016	0,84%	11.681	5,05%	244.274	99,44%	(1.369)
3	Deposito	34.752	39.554	33.398	33.398	241	0	(6.156)	-15,56%	(1.354)	-3,90%	34.797	95,98%	(1.399)
	Total	294.162	301.953	296.911	297.985	14.700	1.074	(3.969)	-1,31%	3.823	1,30%	313.587	95,02%	(15.602)
	CASA	259.410	262.400	263.513	264.587	14.459	1.074	2.187	0,83%	5.177	2,00%	278.789	94,91%	(14.202)
	(%) CASA	88,19%	86,90%	88,75%	88,79%									
	FDR	81,90%	86,52%	87,49%	87,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.582	5.577		(6)	392	7,55%	1.089	24,27%	-	0,00%	5.577
2	Giro ISE	733	668	1.145	1.134		(11)	467	69,92%	401	54,69%		0,00%	1.134
3	Tabungan ISE	3.754	4.517	4.437	4.442		5	(75)	-1,66%	688	18,33%		0,00%	4.442
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.697	-	-	0	-54	-3	-1.545	3	3.242	52,36%	(1.545)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Local Champion	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.474	1.350	50	-1.300	907	-687	-999	737	73.798	96,85%	(2.324)
	KUR	67.505	67.768	67.107	1.350	50	-1.300	1.053	-661	-398	711	68.672	97,72%	(1.565)
	Non KUR	4.969	4.393	4.367	-	-	0	-146	-26	-602	26	5.125	85,20%	(759)
3	PWG	12.827	24.750	25.361	3.528	2.141	-1.387	2.521	611	12.534	1.530	28.848	87,91%	(3.487)
	Cilem	7.700	16.834	17.237	1.914	704	-1.210	2.212	402	9.537	302	19.756	87,25%	(2.519)
	Gadai	5.127	7.915	8.124	1.614	1.437	-177	310	209	2.997	1.228	9.092	89,35%	(968)
4	CFG	152.377	162.630	161.224	1.162	1.503	341	1.569	-1.405	8.847	2.908	174.288	92,50%	(13.064)
	CF 1	49.433	46.521	46.299	555	-	-555	329	-222	-3.134	222	55.198	83,88%	(8.899)
	Total Griya	45.444	40.929	40.768	50	-	-50	0	-161	-4.676	161	49.586	82,22%	(8.818)
	• Total Non Program	21.636	18.086	18.039	50	-	-50	-385	-47	-3.597	47	22.711	79,43%	(4.672)
	• Program	23.808	22.843	22.729	-	-	0	3	-114	-1.079	114	26.875	84,57%	(4.145)
	Oto	3.989	5.592	5.531	505	-	-505	329	-61	1.542	61	5.613	98,55%	(82)
	CF 2	102.945	116.109	114.925	607	1.503	896	1.240	-1.183	11.980	2.686	119.090	96,50%	(4.165)
	Mitraguna & Others	90.697	101.889	100.789	441	1.503	1.062	1.240	-1.100	10.092	2.603	105.348	95,67%	(4.559)
	Pensiun	12.248	14.220	14.137	166	-	-166	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	240.919	261.240	259.756	6.039	3.694	-2.345	4.944	-1.484	18.837	5.178	280.176	92,71%	(20.420)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	3.130	0,26%	1,30%	4,38%	2.195	2.940	2.222			
	KUR	190	310	589	2.884	0,28%	0,87%	4,30%	2.294	2.694	2.573			
	Non KUR	-	598	346	247	0,00%	7,88%	5,65%	(100)	247	(352)			
3	PWG	-	-	-	313	0,00%	0,00%	1,23%	313	313	313			
	Cilem	-	-	-	313	0,00%	0,00%	1,81%	313	313	313			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.319	4.884	4.033	7.763	2,18%	2,48%	4,81%	3.730	4.444	2.879			
	CF 1	1.762	3.615	3.096	3.012	3,57%	6,66%	6,51%	(84)	1.250	(602)			
	Total Griya	1.762	3.343	2.831	2.747	3,88%	6,92%	6,74%	(84)	985	(596)			
	Oto	-	272	265	265	0,00%	4,74%	4,79%	-	265	(7)			
	CF 2	1.556	1.269	937	4.750	1,51%	0,81%	4,13%	3.813	3.194	3.482			
	Mitraguna & Others	1.556	1.269	937	4.750	1,72%	0,92%	4,71%	3.813	3.194	3.482			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	11.206	1,46%	1,90%	4,31%	6.237	7.697	5.357	8,37%	-94,03%	4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,06%	(3)	(316)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,50%	(3)	(316)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	314	0,27%	0,44%	0,44%	-	120	22			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	Non KUR	191	98	92	92	3,84%	2,10%	2,11%	-	(99)	(6)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	5.722	3,15%	3,11%	3,55%	665	928	933			
	CF 1	2.642	3.176	3.279	3.160	5,34%	7,05%	6,82%	(119)	518	(17)			
	Total Griya	2.642	3.176	3.279	3.160	5,81%	8,01%	7,75%	(119)	518	(17)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	2.563	2,09%	1,53%	2,23%	784	410	949			
	Mitraguna & Others	2.153	1.319	1.484	2.268	2,37%	1,46%	2,25%	784	116	949			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	6.088	2,22%	2,08%	2,34%	662	731	1.007	2,32%	1,09%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.457	8.459	(376)	1	(1.527)	-15,30%	(5.886)	-41,03%	21.691	39,00%	(13.232)
2	Tabungan	145.625	195.327	395.664	394.190	52.003	(1.474)	198.862	101,81%	248.564	170,69%	159.881	246,55%	234.309
3	Deposito	70.189	86.483	67.514	67.515	(2.627)	1	(18.968)	-21,93%	(2.673)	-3,81%	70.942	95,17%	(3.427)
	Total	230.159	291.796	471.635	470.164	49.000	(1.472)	178.367	61,13%	240.004	104,28%	252.514	186,19%	217.650
	CASA	159.970	205.313	404.121	402.648	51.627	(1.473)	197.335	96,11%	242.678	151,70%	181.572	221,76%	221.076
	(%) CASA	69,50%	70,36%	85,69%	85,64%									
	FDR	49,05%	42,16%	26,10%	26,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.455	13.600		145	(1.934)	-12,45%	957	7,57%	-	0,00%	13.600
2	Giro ISE	2.499	3.292	1.700	1.700		0	(1.592)	-48,36%	(798)	-31,95%		0,00%	1.700
3	Tabungan ISE	9.095	11.192	10.705	10.850		145	(342)	-3,06%	1.755	19,30%		0,00%	10.850
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	112	113	113		0	1	0,89%	24	26,97%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.960	14.843	-	-	0	-539	-117	-4.405	117	21.048	70,52%	(6.205)
	KUR	17.796	13.578	13.460	-	-	0	-533	-117	-4.336	117	19.513	68,98%	(6.053)
	Non KUR	1.452	1.383	1.383	-	-	0	-6	0	-69	-	1.535	90,12%	(152)
3	PWG	5.178	11.964	12.140	979	1.042	63	325	176	6.961	866	20.379	59,57%	(8.240)
	Cilem	3.578	8.774	8.733	509	86	-422	436	-41	5.155	128	13.704	63,73%	(4.971)
	Gadai	1.600	3.189	3.407	470	955	485	-111	217	1.806	738	6.675	51,03%	(3.269)
4	CFG	88.436	96.089	96.117	403	315	-88	-1.046	29	7.681	286	111.775	85,99%	(15.657)
	CF 1	19.579	25.210	25.172	233	115	-118	524	-37	5.593	152	22.421	112,27%	2.751
	Total Griya	14.822	14.728	14.691	-	-	0	0	-36	-131	36	15.602	94,16%	(911)
	• Total Non Program	14.371	14.302	14.266	-	-	0	-133	-36	-105	36	15.093	94,52%	(827)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.481	233	115	-118	524	-1	5.724	116	6.819	153,71%	3.662
	CF 2	68.857	70.879	70.945	170	200	30	-1.570	66	2.088	134	89.354	79,40%	(18.408)
	Mitraguna & Others	68.359	70.001	70.074	170	200	30	-1.564	72	1.714	128	86.959	80,58%	(16.885)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	Total Pembiayaan	112.901	123.013	123.100	1.382	1.356	-25	-1.261	87	10.200	1.269	153.239	80,33%	(30.139)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	772	789	802	6,58%	5,27%	5,40%	13	(465)	30			
	KUR	1.267	772	789	802	7,12%	5,81%	5,96%	13	(465)	30			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	356	0,00%	0,00%	2,93%	356	356	356			
	Cilem	-	-	-	279	0,00%	0,00%	3,20%	279	279	279			
	Gadai	-	-	-	77	0,00%	0,00%	2,26%	77	77	77			
4	CFG	1.470	1.479	1.419	3.156	1,66%	1,48%	3,28%	1.736	1.686	1.676			
	CF 1	117	973	626	2.363	0,60%	2,48%	9,39%	1.738	2.246	1.390			
	Total Griya	-	469	232	1.124	0,00%	1,58%	7,65%	891	1.124	654			
	Oto	117	504	393	1.240	2,46%	3,75%	11,83%	846	1.123	736			
	CF 2	1.353	506	794	792	1,96%	1,12%	1,12%	(2)	(561)	286			
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,13%	(2)	(561)	286			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.251	2.208	4.313	2,42%	1,80%	3,50%	2.105	1.577	2.063	2,44%	30,24%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	10.113	9.991	9.986	52,35%	66,78%	67,27%	(5)	(90)	(127)			
	KUR	8.740	8.795	8.674	8.669	49,11%	63,89%	64,40%	(5)	(71)	(126)			
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,22%	-	(19)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.216	1.391	1.593	1,12%	1,45%	1,66%	202	604	377			
	CF 1	244	233	232	434	1,24%	0,92%	1,72%	202	190	201			
	Total Griya	244	118	117	116	1,64%	0,79%	0,79%	(1)	(128)	(2)			
	Oto	-	115	115	317	0,00%	1,09%	3,03%	203	317	203			
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,63%	-	414	176			
	Mitraguna & Others	745	984	1.159	1.159	1,09%	1,66%	1,65%	-	414	176			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.329	11.382	11.579	9,80%	9,25%	9,41%	197	514	250	1,44%	84,70%	-8,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	9.463	9.891	714	428	3.432	53,12%	(5.661)	-36,40%	25.477	38,82%	(15.586)
2	Tabungan	146.646	145.002	142.230	143.174	(1.597)	944	(1.828)	-1,26%	(3.472)	-2,37%	158.899	90,10%	(15.725)
3	Deposito	29.176	27.609	28.014	28.016	495	3	407	1,47%	(1.159)	-3,97%	30.121	93,01%	(2.104)
	Total	191.374	179.071	179.707	181.082	(388)	1.375	2.011	1,12%	(10.292)	-5,38%	214.497	84,42%	(33.415)
	CASA	162.198	151.462	151.693	153.065	(883)	1.372	1.604	1,06%	(9.133)	-5,63%	184.376	83,02%	(31.311)
	(%) CASA	84,75%	84,58%	84,41%	84,53%									
	FDR	87,12%	107,77%	107,93%	107,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.994	12.484	11.858	(626)	2.864	31,84%	(2.245)	-15,92%	-	0,00%	11.858
2	Giro ISE	4.458	4.210	7.325	6.785	(540)	2.575	61,18%	2.327	52,19%		0,00%	6.785
3	Tabungan ISE	9.645	4.784	5.159	5.073	(86)	288	6,03%	(4.572)	-47,41%		0,00%	5.073
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	105	105	0	1	0,96%	5	5,00%		0,00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	18.771	19.295	450	600	150	1.590	525	3.146	75	21.415	90,10%	(2.119)
	KUR	14.812	17.642	18.177	450	600	150	1.629	535	3.365	65	19.912	91,29%	(1.735)
	Non KUR	1.337	1.128	1.118	-	-	0	-39	-11	-220	11	1.502	74,40%	(385)
3	PWG	15.238	29.524	30.682	4.908	1.975	-2.932	3.614	1.158	15.445	817	30.096	101,95%	586
	Cilem	3.814	12.037	12.544	704	740	36	1.174	508	8.730	232	15.630	80,26%	(3.086)
	Gadai	11.423	17.487	18.138	4.203	1.235	-2.968	2.440	651	6.715	584	14.466	125,38%	3.672
4	CFG	135.343	144.690	143.988	1.282	138	-1.145	-1.102	-702	8.645	840	159.190	90,45%	(15.202)
	CF 1	16.023	18.100	18.028	257	138	-120	-25	-73	2.005	210	18.866	95,56%	(838)
	Total Griya	9.034	10.590	10.553	-	-	0	0	-37	1.519	37	9.764	108,08%	789
	• Total Non Program	9.034	10.590	10.553	-	-	0	396	-37	1.519	37	9.764	108,08%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.510	7.475	257	138	-120	-25	-35	486	173	9.102	82,12%	(1.627)
	CF 2	119.320	126.590	125.960	1.025	-	-1.025	-1.077	-630	6.640	630	140.324	89,76%	(14.364)
	Mitraguna & Others	104.787	113.008	112.701	1.025	-	-1.025	-919	-307	7.914	307	123.847	91,00%	(11.147)
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323	16.477	80,47%	(3.218)
	Total Pembiayaan	166.730	192.985	193.965	6.640	2.713	-3.927	4.102	981	27.235	1.732	210.701	92,06%	(16.736)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	543	460	1.045	0,29%	2,45%	5,42%	585	999	502			
	KUR	-	459	460	1.045	0,00%	2,61%	5,75%	585	1.045	586			
	Non KUR	46	83	-	-	3,44%	0,00%	0,00%	-	(46)	(83)			
3	PWG	-	146	-	579	0,00%	0,00%	1,89%	579	579	434			
	Cilem	-	-	-	526	0,00%	0,00%	4,19%	526	526	526			
	Gadai	-	146	-	53	0,00%	0,00%	0,29%	53	53	(92)			
4	CFG	993	410	406	1.641	0,73%	0,28%	1,14%	1.235	648	1.231			
	CF 1	153	410	406	906	0,95%	2,24%	5,03%	500	753	496			
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	324	(2)			
	Oto	138	69	67	567	1,98%	0,90%	7,59%	500	429	498			
	CF 2	840	-	-	735	0,70%	0,00%	0,58%	735	(105)	735			
	Mitraguna & Others	840	-	-	338	0,80%	0,00%	0,30%	338	(502)	338			
	Pensiun	-	-	-	396	0,00%	0,00%	2,99%	396	396	396			
	Total Pembiayaan	1.039	1.099	866	3.265	0,62%	0,45%	1,68%	2.399	2.226	2.167	2,88%	-70,81%	1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	402	481	481	1,61%	2,56%	2,49%	-	220	79			
	KUR	204	183	182	182	1,38%	1,03%	1,00%	-	(22)	(0)			
	Non KUR	57	219	298	298	4,24%	26,44%	26,70%	-	242	79			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.271	2.483	2.483	1,59%	1,72%	1,72%	-	327	(787)			
	CF 1	22	11	1	1	0,14%	0,01%	0,01%	-	(21)	(9)			
	Total Griya	22	11	1	1	0,25%	0,01%	0,01%	-	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.260	2.482	2.482	1,79%	1,96%	1,97%	-	348	(778)			
	Mitraguna & Others	1.368	3.260	2.482	2.482	1,31%	2,20%	2,20%	-	1.114	(778)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.673	2.964	2.964	1,45%	1,54%	1,53%	-	547	(708)	1,46%	4,43%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.080	9.090	253	10	447	5,17%	403	4,64%	19.049	47,72%	(9.959)
2	Tabungan	252.421	261.827	267.315	266.959	3.583	(357)	5.132	1,96%	14.538	5,76%	268.613	99,38%	(1.655)
3	Deposito	76.726	72.505	62.282	62.253	(1.073)	(29)	(10.252)	-14,14%	(14.473)	-18,86%	77.795	80,02%	(15.542)
	Total	337.834	342.975	338.677	338.301	2.763	(375)	(4.673)	-1,36%	468	0,14%	365.457	92,57%	(27.156)
	CASA	261.108	270.470	276.395	276.048	3.836	(347)	5.578	2,06%	14.940	5,72%	287.662	95,96%	(11.614)
	(%) CASA	77,29%	78,86%	81,61%	81,60%									
	FDR	106,55%	109,87%	110,37%	110,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.155	12.639		484	729	6,12%	4.191	49,61%	-	0,00%	12.639
2	Giro ISE	1.077	1.065	1.076	1.095		19	31	2,87%	18	1,70%		0,00%	1.095
3	Tabungan ISE	7.371	10.845	11.078	11.543		465	699	6,44%	4.172	56,60%		0,00%	11.543
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	187	188	188		0	1	0,53%	25	15,34%		0,00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	25.892	-	-	0	-82	-439	-7.515	439	39.559	65,45%	(13.667)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	25.892	-	-	0	-82	-439	-7.512	439	36.812	70,33%	(10.920)
	• Local Champion	29.104	25.433	24.994	-	-	0	-82	-439	-4.110	439	30.183	82,81%	(5.189)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.106	-	-	0	1.120	-319	2.262	319	27.707	94,22%	(1.601)
	KUR	21.881	24.372	24.150	-	-	0	1.186	-222	2.269	222	25.636	94,20%	(1.487)
	Non KUR	1.963	2.053	1.956	-	-	0	-65	-97	-7	97	2.070	94,47%	(114)
3	PWG	18.313	34.800	35.205	3.592	3.443	-149	1.901	405	16.892	3.038	32.103	109,66%	3.102
	Cilem	9.363	18.475	18.151	1.299	275	-1.023	454	-323	8.789	599	19.896	91,23%	(1.744)
	Gadai	8.950	16.326	17.054	2.293	3.168	874	1.447	728	8.104	2.440	12.207	139,70%	4.847
4	CFG	284.398	289.261	286.610	1.803	651	-1.152	3.514	-2.651	2.212	3.302	293.503	97,65%	(6.893)
	CF 1	38.670	35.743	35.227	189	284	95	215	-516	-3.443	799	39.755	88,61%	(4.528)
	Total Griya	32.928	30.140	29.425	-	-	0	0	-715	-3.503	715	33.207	88,61%	(3.781)
	• Total Non Program	32.928	30.140	29.425	-	-	0	-623	-715	-3.503	715	33.207	88,61%	(3.781)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.802	189	284	95	215	199	60	85	6.549	88,60%	(747)
	CF 2	245.728	253.518	251.383	1.614	367	-1.247	3.299	-2.136	5.654	2.503	253.748	99,07%	(2.365)
	Mitraguna & Others	226.104	235.833	233.481	1.614	-	-1.614	3.374	-2.352	7.377	2.352	233.381	100,04%	100
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	359.963	376.817	373.813	5.395	4.094	-1.300	6.454	-3.004	13.850	7.098	392.871	95,15%	(19.059)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	300	1,32%	0,63%	1,15%	134	(14)	62			
	KUR	205	191	122	220	0,94%	0,50%	0,91%	98	15	28			
	Non KUR	109	47	45	81	5,56%	2,19%	4,12%	36	(29)	33			
3	PWG	-	-	-	246	0,00%	0,00%	0,70%	246	246	246			
	Cilem	-	-	-	244	0,00%	0,00%	1,35%	244	244	244			
	Gadai	-	-	-	1	0,00%	0,00%	0,01%	1	1	1			
4	CFG	4.834	7.506	8.636	10.754	1,70%	2,99%	3,75%	2.118	5.920	3.248			
	CF 1	1.936	3.401	3.537	1.920	5,01%	9,89%	5,45%	(1.617)	(17)	(1.481)			
	Total Griya	1.859	3.002	3.167	1.362	5,65%	10,51%	4,63%	(1.805)	(497)	(1.640)			
	Oto	77	399	370	558	1,35%	6,61%	9,61%	188	481	159			
	CF 2	2.897	4.105	5.099	8.834	1,18%	2,01%	3,51%	3.735	5.937	4.729			
	Mitraguna & Others	2.897	4.105	5.099	8.834	1,28%	2,16%	3,78%	3.735	5.937	4.729			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	7.840	8.892	11.390	1,43%	2,36%	3,05%	2.498	6.242	3.551	0,89%	70,75%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	582	635	659	0,47%	2,40%	2,52%	24	547	76			
	KUR	77	342	397	459	0,35%	1,63%	1,90%	62	382	117			
	Non KUR	34	240	237	199	1,74%	11,56%	10,19%	(38)	165	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.109	12.197	12.181	0,97%	4,22%	4,25%	(16)	9.413	72			
	CF 1	991	1.508	1.503	1.497	2,56%	4,20%	4,25%	(5)	507	(11)			
	Total Griya	627	1.304	1.298	1.293	1,90%	4,31%	4,39%	(5)	665	(11)			
	Oto	363	205	205	205	6,33%	3,65%	3,53%	-	(159)	-			
	CF 2	1.777	10.600	10.694	10.683	0,72%	4,22%	4,25%	(11)	8.906	83			
	Mitraguna & Others	1.468	10.600	10.694	10.683	0,65%	4,53%	4,58%	(11)	9.215	83			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.691	12.832	12.839	0,80%	3,41%	3,43%	8	9.960	148	3,06%	10,87%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	7.955	6.886	(487)	(1.069)	857	14,21%	(718)	-9,44%	17.630	39,06%	(10.744)
2	Tabungan	169.083	168.290	171.422	173.520	2.671	2.098	5.229	3,11%	4.436	2,62%	182.857	94,89%	(9.338)
3	Deposito	159.534	168.281	165.436	165.433	2.495	(3)	(2.848)	-1,69%	5.900	3,70%	160.953	102,78%	4.480
	Total	336.221	342.600	344.814	345.839	4.679	1.025	3.238	0,95%	9.618	2,86%	361.440	95,68%	(15.601)
	CASA	176.687	174.319	179.377	180.406	2.184	1.028	6.086	3,49%	3.719	2,10%	200.487	89,98%	(20.081)
	(%) CASA	52,55%	50,88%	52,02%	52,16%									
	FDR	59,93%	62,03%	61,78%	61,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	8.133	7.895	(238)	56	0,72%	(3.278)	-29,34%	-	0,00%	7.895	
2	Giro ISE	2.226	2.414	2.282	2.278	(4)	(136)	-5,65%	51	2,31%		0,00%	2.278	
3	Tabungan ISE	8.944	5.421	5.849	5.614	(234)	193	3,56%	(3.330)	-37,23%		0,00%	5.614	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%		0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.198	41.794	220	1.100	880	-539	596	1.091	504	47.062	88,81%	(5.268)
	KUR	38.741	39.533	40.138	220	1.100	880	-486	605	1.398	495	44.874	89,45%	(4.735)
	Non KUR	1.963	1.665	1.656	-	-	0	-54	-9	-307	9	2.189	75,65%	(533)
3	PWG	8.703	16.596	16.781	1.787	761	-1.025	645	185	8.078	576	26.230	63,98%	(9.449)
	Cilem	6.698	12.513	12.574	642	371	-270	333	61	5.876	310	17.952	70,04%	(5.378)
	Gadai	2.005	4.083	4.207	1.145	390	-755	312	124	2.202	266	8.277	50,83%	(4.070)
4	CFG	152.101	154.707	154.436	879	838	-41	141	-271	2.335	1.109	177.569	86,97%	(23.133)
	CF 1	24.823	21.116	20.962	-	-	0	-326	-154	-3.861	154	27.859	75,24%	(6.897)
	Total Griya	16.607	12.664	12.632	-	-	0	0	-31	-3.975	31	17.386	72,66%	(4.754)
	• Total Non Program	16.607	12.664	12.632	-	-	0	-124	-31	-3.975	31	17.386	72,66%	(4.754)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.330	-	-	0	-326	-123	114	123	10.472	79,54%	(2.143)
	CF 2	127.278	133.591	133.474	879	838	-41	467	-117	6.196	955	149.711	89,15%	(16.237)
	Mitraguna & Others	115.000	120.148	119.893	879	578	-301	283	-254	4.894	832	135.356	88,58%	(15.463)
	Pensiun	12.278	13.443	13.581	-	260	260	184	138	1.302	122	14.354	94,61%	(774)
	Total Pembiayaan	201.507	212.500	213.011	2.886	2.699	-186	246	511	11.504	2.189	250.861	84,91%	(37.850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	817	866	2.056	0,93%	2,10%	4,92%	1.190	1.679	1.240			
	KUR	327	781	833	1.884	0,84%	2,11%	4,69%	1.052	1.557	1.103			
	Non KUR	50	36	34	172	2,53%	2,02%	10,40%	138	123	136			
3	PWG	-	-	-	492	0,00%	0,00%	2,93%	492	492	492			
	Cilem	-	-	-	478	0,00%	0,00%	3,80%	478	478	478			
	Gadai	-	-	-	14	0,00%	0,00%	0,33%	14	14	14			
4	CFG	2.744	3.370	3.268	5.841	1,80%	2,11%	3,78%	2.573	3.097	2.470			
	CF 1	932	1.034	577	1.390	3,75%	2,73%	6,63%	813	458	356			
	Total Griya	594	-	-	456	3,58%	0,00%	3,61%	456	(139)	456			
	Oto	337	1.034	577	934	4,11%	6,82%	11,22%	358	597	(100)			
	CF 2	1.812	2.336	2.691	4.451	1,42%	2,01%	3,33%	1.760	2.639	2.115			
	Mitraguna & Others	1.812	2.336	2.691	4.231	1,58%	2,24%	3,53%	1.540	2.419	1.895			
	Pensiun	-	-	-	219	0,00%	0,00%	1,62%	219	219	219			
	Total Pembiayaan	3.121	4.187	4.134	8.389	1,55%	1,95%	3,94%	4.255	5.268	4.202	2,66%	32,54%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	294	395	480	1,23%	0,96%	1,15%	85	(19)	186			
	KUR	125	164	265	350	0,32%	0,67%	0,87%	85	225	186			
	Non KUR	374	130	130	130	19,05%	7,81%	7,85%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	2.949	3.350	3.451	1,02%	2,17%	2,23%	101	1.906	502			
	CF 1	114	623	909	1.009	0,46%	4,30%	4,82%	101	895	386			
	Total Griya	114	623	620	620	0,69%	4,89%	4,91%	-	505	(4)			
	Oto	-	-	289	390	0,00%	3,42%	4,68%	101	390	390			
	CF 2	1.431	2.326	2.441	2.441	1,12%	1,83%	1,83%	-	1.010	116			
	Mitraguna & Others	1.388	2.326	2.441	2.441	1,21%	2,03%	2,04%	-	1.053	116			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.243	3.745	3.931	1,01%	1,76%	1,85%	186	1.886	688	1,42%	23,26%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.526	2.386	299	(140)	95	4,17%	(10.799)	-81,90%	18.701	12,76%	(16.314)
2	Tabungan	147.923	138.652	142.577	141.830	(21.267)	(748)	3.178	2,29%	(6.093)	-4,12%	158.452	89,51%	(16.623)
3	Deposito	54.920	82.610	80.785	80.838	23.934	53	(1.772)	-2,14%	25.918	47,19%	55.870	144,69%	24.968
	Total	216.028	223.553	225.889	225.054	2.966	(834)	1.502	0,67%	9.026	4,18%	233.023	96,58%	(7.969)
	CASA	161.108	140.943	145.103	144.216	(20.968)	(888)	3.273	2,32%	(16.892)	-10,48%	177.153	81,41%	(32.937)
	(%) CASA	74,58%	63,05%	64,24%	64,08%									
	FDR	99,10%	101,37%	99,73%	100,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.504	2.458		(46)	65	2,73%	(132)	-5,09%	-	0,00%	2.458
2	Giro ISE	59	60	85	88		2	27	45,53%	29	49,46%		0,00%	88
3	Tabungan ISE	2.531	2.332	2.419	2.370		(49)	38	1,63%	(161)	-6,35%		0,00%	2.370
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	114	115	115		0	1	0,88%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.169	49.367	950	900	-50	1.099	198	3.633	702	50.486	97,78%	(1.119)
	KUR	43.301	47.233	47.453	850	900	50	1.146	221	4.153	679	47.872	99,12%	(419)
	Non KUR	2.433	1.937	1.914	100	-	-100	-47	-23	-520	23	2.613	73,22%	(700)
3	PWG	2.160	6.868	6.831	766	20	-746	532	-37	4.671	57	8.667	78,82%	(1.836)
	Cilem	2.160	6.868	6.831	766	20	-746	532	-37	4.671	57	8.667	78,82%	(1.836)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.086	240	754	514	566	-1.503	2.895	2.257	173.274	97,58%	(4.188)
	CF 1	15.140	17.519	17.264	-	-	0	18	-255	2.124	255	15.984	108,01%	1.280
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)
	• Total Non Program	1.118	1.004	993	-	-	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.271	-	-	0	18	-244	2.249	244	14.649	111,07%	1.622
	CF 2	151.051	153.070	151.822	240	754	514	548	-1.248	770	2.002	157.289	96,52%	(5.468)
	Mitraguna & Others	120.364	121.985	120.416	-	-	0	624	-1.569	52	1.569	126.025	95,55%	(5.609)
	Pensiun	30.687	31.084	31.406	240	754	514	-75	322	719	432	31.265	100,45%	141
	Total Pembiayaan	214.086	226.626	225.284	1.956	1.674	-282	2.197	-1.342	11.198	3.016	232.426	96,93%	(7.142)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	820	635	2.510	0,72%	1,29%	5,09%	1.875	2.181	1.691			
	KUR	190	795	611	2.205	0,44%	1,29%	4,65%	1.594	2.015	1.410			
	Non KUR	139	25	24	305	5,72%	1,25%	15,96%	281	166	281			
3	PWG	3	-	-	153	0,14%	0,00%	2,24%	153	150	153			
	Cilem	3	-	-	153	0,14%	0,00%	2,24%	153	150	153			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.645	1.421	3.166	0,84%	0,83%	1,87%	1.744	1.776	1.521			
	CF 1	197	1.365	679	1.263	1,30%	3,88%	7,32%	584	1.066	(102)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.365	679	1.263	1,41%	4,11%	7,76%	584	1.066	(102)			
	CF 2	1.192	280	742	1.903	0,79%	0,48%	1,25%	1.160	711	1.622			
	Mitraguna & Others	1.192	280	354	1.510	0,99%	0,29%	1,25%	1.156	318	1.230			
	Pensiun	-	-	388	393	0,00%	1,25%	1,25%	4	393	393			
	Total Pembiayaan	1.722	2.465	2.057	5.829	0,80%	0,91%	2,59%	3.772	4.107	3.365	0,00%	100,00%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	224	185	204	1,11%	0,38%	0,41%	19	(304)	(20)			
	KUR	409	99	147	166	0,94%	0,31%	0,35%	19	(243)	67			
	Non KUR	100	125	38	38	4,09%	1,96%	1,99%	-	(62)	(87)			
3	PWG	-	-	-	8	0,00%	0,00%	0,11%	8	8	8			
	Cilem	-	-	-	8	0,00%	0,00%	0,11%	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.030	2.166	2.166	0,82%	1,27%	1,28%	-	807	136			
	CF 1	113	113	249	249	0,75%	1,42%	1,45%	-	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	249	249	0,81%	1,51%	1,53%	-	136	136			
	CF 2	1.246	1.917	1.917	1.917	0,83%	1,25%	1,26%	-	670	(0)			
	Mitraguna & Others	1.125	1.917	1.917	1.917	0,93%	1,57%	1,59%	-	792	(0)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.254	2.351	2.378	0,87%	1,04%	1,06%	27	510	124	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	44	15	(4)	(29)	(23)	-60,58%	(52)	-77,88%	2.150	0,68%	(2.135)
2	Tabungan	73.366	68.177	66.586	66.268	(6.024)	(318)	(1.909)	-2,80%	(7.098)	-9,67%	79.265	83,60%	(12.996)
3	Deposito	13.172	13.658	14.230	14.238	95	9	580	4,25%	1.066	8,09%	14.143	100,68%	96
	Total	86.605	81.873	80.860	80.521	(5.933)	(339)	(1.351)	-1,65%	(6.083)	-7,02%	95.557	84,26%	(15.036)
	CASA	73.432	68.215	66.630	66.283	(6.028)	(347)	(1.932)	-2,83%	(7.150)	-9,74%	81.415	81,41%	(15.132)
	(%) CASA	84,79%	83,32%	82,40%	82,32%									
	FDR	98,27%	111,67%	112,25%	112,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	369	381		12	60	18,65%	32	9,03%	-	0,00%	381
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	321	369	381		12	60	18,65%	32	9,03%		0,00%	381
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.712	812	342	-470	540	303	5.001	39	4.640	144,66%	2.072
	Cilem	1.711	6.408	6.712	812	342	-470	540	303	5.001	39	4.640	144,66%	2.072
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.032	256	300	44	649	-966	666	1.266	91.314	92,02%	(7.282)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.580	256	300	44	652	-966	482	1.266	90.098	92,77%	(6.519)
	Mitraguna & Others	38.271	38.877	38.283	100	300	200	-155	-594	12	894	44.624	85,79%	(6.340)
	Pensiun	44.827	45.668	45.296	156	-	-156	807	-372	470	372	45.475	99,61%	(178)
	Total Pembiayaan	85.106	91.424	90.762	1.068	642	-426	1.189	-662	5.656	1.305	95.983	94,56%	(5.221)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	82	0,00%	0,00%	1,22%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,22%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.739	0,00%	0,46%	2,07%	1.349	1.739	1.370			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	368	389	1.739	0,00%	0,46%	2,08%	1.349	1.739	1.370			
	Mitraguna & Others	-	368	389	625	0,00%	1,00%	1,63%	236	625	257			
	Pensiun	-	-	-	1.113	0,00%	0,00%	2,46%	1.113	1.113	1.113			
	Total Pembiayaan	-	368	389	1.821	0,00%	0,43%	2,01%	1.432	1.821	1.452	0,81%	59,48%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	220	229	224	0,00%	0,27%	0,27%	(5)	224	5			
	Mitraguna & Others	-	220	229	224	0,00%	0,59%	0,59%	(5)	224	5			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,27%	(5)	224	5	0,60%	-126,20%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.802	22.800	(633)	(2)	202	0,90%	11.785	106,99%	15.889	143,49%	6.911
2	Tabungan	115.074	107.804	107.999	108.243	419	244	439	0,41%	(6.831)	-5,94%	123.561	87,60%	(15.318)
3	Deposito	23.779	24.716	24.604	24.605	1.009	0	(111)	-0,45%	825	3,47%	24.502	100,42%	103
	Total	149.869	155.118	155.406	155.648	794	242	530	0,34%	5.779	3,86%	163.952	94,93%	(8.304)
	CASA	126.089	130.402	130.801	131.043	(214)	242	641	0,49%	4.954	3,93%	139.451	93,97%	(8.407)
	(%) CASA	84,13%	84,07%	84,17%	84,19%									
	FDR	105,52%	116,25%	115,07%	114,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.646	6.716	69	343	5,39%	(656)	-8,90%	-	0,00%	6.716	
2	Giro ISE	1.170	339	448	498	51	160	47,08%	(672)	-57,41%		0,00%	498	
3	Tabungan ISE	2.302	1.933	2.099	2.117	19	184	9,51%	(185)	-8,02%		0,00%	2.117	
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%		0,00%	4.100	
5	CIF ISE	69	77	79	79	0	2	2,60%	10	14,49%		0,00%	79	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	• Local Champion	731	484	581	-	100	100	-25	97	-150	3	731	79,45%	(150)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.660	715	200	-515	770	23	6.205	177	18.537	111,45%	2.123
	KUR	11.979	18.507	18.550	715	200	-515	918	43	6.570	157	15.960	116,23%	2.590
	Non KUR	2.475	2.130	2.110	-	-	0	-148	-20	-365	20	2.577	81,87%	(467)
3	PWG	2.088	8.454	8.477	906	125	-781	1.315	23	6.389	102	9.019	93,99%	(542)
	Cilem	1.902	8.217	8.232	812	117	-694	1.265	16	6.331	102	8.833	93,20%	(601)
	Gadai	186	237	245	95	8	-87	50	8	59	0	186	131,49%	59
4	CFG	140.874	149.821	148.181	1.450	1.090	-360	1.766	-1.640	7.307	2.730	153.271	96,68%	(5.090)
	CF 1	3.720	5.476	5.407	-	-	0	-68	-68	1.687	68	5.198	104,03%	209
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.241	-	-	0	-68	-66	943	66	4.396	96,46%	(155)
	CF 2	137.153	144.345	142.774	1.450	1.090	-360	1.834	-1.571	5.620	2.661	148.073	96,42%	(5.299)
	Mitraguna & Others	95.850	101.262	99.534	1.350	440	-910	1.604	-1.728	3.685	2.168	105.758	94,11%	(6.224)
	Pensiun	41.304	43.083	43.239	100	650	550	231	156	1.935	494	42.314	102,19%	925
	Total Pembiayaan	158.147	180.319	178.821	3.071	1.515	-1.556	3.807	-1.497	20.675	3.012	181.558	98,49%	(2.736)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	49	48	48	0,00%	3,41%	3,19%	-	48	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	448	0,16%	0,00%	2,17%	448	424	448			
	KUR	24	-	-	341	0,20%	0,00%	1,84%	341	318	341			
	Non KUR	-	-	-	106	0,00%	0,00%	5,04%	106	106	106			
3	PWG	-	-	-	108	0,00%	0,00%	1,27%	108	108	108			
	Cilem	-	-	-	108	0,00%	0,00%	1,31%	108	108	108			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.014	1.462	2.206	0,45%	0,98%	1,49%	744	1.570	1.193			
	CF 1	195	355	110	205	5,25%	2,02%	3,79%	95	10	(150)			
	Total Griya	-	2	-	-	0,00%	0,00%	0,00%	-	-	(2)			
	Oto	195	353	110	205	5,92%	2,56%	4,84%	95	10	(148)			
	CF 2	441	658	1.352	2.001	0,32%	0,94%	1,40%	649	1.560	1.343			
	Mitraguna & Others	441	486	1.183	1.331	0,46%	1,17%	1,34%	148	890	845			
	Pensiun	-	172	169	670	0,00%	0,39%	1,55%	502	670	498			
	Total Pembiayaan	660	1.063	1.510	2.810	0,42%	0,84%	1,57%	1.300	2.150	1.747	1,37%	12,53%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	221	220	220	1,55%	1,07%	1,06%	-	(4)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	221	220	220	9,04%	10,33%	10,43%	-	(4)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	274	38	38	0,22%	0,03%	0,03%	-	(275)	(236)			
	CF 1	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	173	-	-	0,00%	0,00%	0,00%	-	-	(173)			
	CF 2	313	101	38	38	0,23%	0,03%	0,03%	-	(275)	(63)			
	Mitraguna & Others	313	101	38	38	0,33%	0,04%	0,04%	-	(275)	(63)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	495	258	258	0,34%	0,14%	0,14%	-	(279)	(238)	1,13%	-681,41%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	6.439	7.088	851	649	(1.325)	-15,75%	298	4,39%	12.850	55,16%	(5.762)
2	Tabungan	175.767	193.661	197.107	198.534	9.382	1.427	4.873	2,52%	22.767	12,95%	189.520	104,76%	9.014
3	Deposito	41.842	51.659	50.693	50.693	(1.726)	0	(966)	-1,87%	8.851	21,15%	42.338	119,74%	8.355
	Total	224.399	253.733	254.239	256.315	8.507	2.076	2.582	1,02%	31.916	14,22%	244.707	104,74%	11.608
	CASA	182.557	202.074	203.546	205.622	10.233	2.076	3.548	1,76%	23.065	12,63%	202.369	101,61%	3.252
	(%) CASA	81,35%	79,64%	80,06%	80,22%									
	FDR	108,91%	102,73%	102,53%	101,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.684	6.711		28	464	7,43%	2.628	64,38%	-	0,00%	6.711
2	Giro ISE	1.486	3.408	3.451	3.527		76	118	3,47%	2.041	137,30%		0,00%	3.527
3	Tabungan ISE	2.597	2.839	3.232	3.184		(48)	346	12,18%	588	22,64%		0,00%	3.184
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	154	157	157		0	3	1,95%	19	13,77%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	97.131	805	150	-655	1.094	-711	-602	861	102.758	94,52%	(5.626)
	KUR	92.544	91.691	91.013	805	150	-655	612	-678	-1.531	828	97.133	93,70%	(6.119)
	Non KUR	5.189	6.151	6.118	-	-	0	482	-33	929	33	5.625	108,76%	493
3	PWG	10.721	20.877	21.409	2.092	1.799	-293	1.393	532	10.688	1.267	29.922	71,55%	(8.514)
	Cilem	6.388	12.738	12.970	1.142	486	-656	328	231	6.582	255	19.779	65,57%	(6.809)
	Gadai	4.333	8.138	8.439	950	1.313	364	1.065	301	4.106	1.013	10.144	83,19%	(1.705)
4	CFG	134.342	139.416	139.644	2.123	2.734	611	1.661	228	5.302	2.506	155.663	89,71%	(16.019)
	CF 1	27.563	25.516	25.280	329	-	-329	-74	-236	-2.283	236	31.828	79,43%	(6.549)
	Total Griya	18.820	16.634	16.554	-	-	0	0	-80	-2.266	80	21.370	77,46%	(4.816)
	• Total Non Program	5.808	4.957	4.910	-	-	0	-58	-47	-898	47	6.682	73,48%	(1.772)
	• Program	13.012	11.677	11.644	-	-	0	-170	-33	-1.368	33	14.688	79,27%	(3.044)
	Oto	8.743	8.882	8.726	329	-	-329	-74	-156	-17	156	10.458	83,43%	(1.733)
	CF 2	106.779	113.900	114.364	1.794	2.734	940	1.735	464	7.585	2.270	123.835	92,35%	(9.470)
	Mitraguna & Others	66.464	72.581	73.167	1.794	2.244	450	1.546	586	6.703	1.658	81.941	89,29%	(8.774)
	Pensiun	40.315	41.320	41.197	-	490	490	189	-122	882	612	41.894	98,34%	(696)
	Total Pembiayaan	244.391	260.664	260.668	5.020	4.683	-337	4.474	4	16.277	4.680	289.938	89,90%	(29.270)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	4.336	0,95%	0,97%	4,46%	3.391	3.406	3.229			
	KUR	830	948	846	3.340	0,90%	0,92%	3,67%	2.495	2.511	2.393			
	Non KUR	101	160	100	996	1,95%	1,62%	16,28%	896	895	836			
3	PWG	7	-	-	619	0,06%	0,00%	2,89%	619	613	619			
	Cilem	-	-	-	366	0,00%	0,00%	2,82%	366	366	366			
	Gadai	7	-	-	253	0,15%	0,00%	3,00%	253	247	253			
4	CFG	949	1.528	1.067	7.064	0,71%	0,77%	5,06%	5.998	6.115	5.536			
	CF 1	949	1.114	1.067	3.482	3,44%	4,18%	13,77%	2.415	2.533	2.368			
	Total Griya	745	905	834	2.641	3,96%	5,02%	15,95%	1.806	1.896	1.736			
	Oto	204	209	232	841	2,34%	2,62%	9,64%	609	637	632			
	CF 2	-	414	-	3.582	0,00%	0,00%	3,13%	3.582	3.582	3.168			
	Mitraguna & Others	-	414	-	3.409	0,00%	0,00%	4,66%	3.409	3.409	2.995			
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.969	2.636	2.012	12.020	0,81%	0,77%	4,61%	10.008	10.051	9.384	0,17%	96,33%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	1.015	1,10%	1,03%	1,04%	9	(63)	(114)			
	KUR	744	807	631	640	0,80%	0,69%	0,70%	9	(104)	(167)			
	Non KUR	334	322	375	375	6,43%	6,10%	6,13%	-	41	53			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.956	1.876	1.950	0,59%	1,35%	1,40%	74	1.157	(6)			
	CF 1	666	782	701	775	2,42%	2,75%	3,07%	74	109	(6)			
	Total Griya	558	634	559	645	2,96%	3,36%	3,90%	86	87	11			
	Oto	108	148	142	130	1,24%	1,60%	1,49%	(12)	22	(18)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,03%	1,03%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,62%	1,61%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.092	2.888	2.971	0,79%	1,11%	1,14%	83	1.029	(120)	3,71%	-225,65%	2,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.148	2.170	546	22	(402)	-15,62%	(1.467)	-40,34%	8.432	25,73%	(6.263)
2	Tabungan	133.319	152.840	153.078	153.558	2.858	480	718	0,47%	20.239	15,18%	143.354	107,12%	10.204
3	Deposito	34.970	32.772	32.772	32.903	(564)	131	131	0,40%	(2.067)	-5,91%	35.987	91,43%	(3.084)
	Total	171.926	188.184	187.998	188.630	2.840	632	446	0,24%	16.704	9,72%	187.773	100,46%	857
	CASA	136.957	155.412	155.226	155.728	3.404	502	316	0,20%	18.771	13,71%	151.786	102,60%	3.942
	(%) CASA	79,66%	82,59%	82,57%	82,56%									
	FDR	77,08%	70,23%	69,85%	69,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.237	2.455		218	(324)	-11,67%	421	20,68%	-	0,00%	2.455
2	Giro ISE	95	736	549	549		0	(187)	-25,44%	454	478,76%		0,00%	549
3	Tabungan ISE	1.439	1.543	1.188	1.406		218	(137)	-8,88%	(33)	-2,32%		0,00%	1.406
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	19.668	100	-	-100	15	-186	722	186	21.313	92,28%	(1.645)
	KUR	17.446	18.508	18.331	100	-	-100	32	-177	885	177	19.713	92,99%	(1.383)
	Non KUR	1.500	1.346	1.337	-	-	0	-17	-9	-163	9	1.599	83,61%	(262)
3	PWG	1.695	7.053	7.056	851	97	-753	544	3	5.362	94	5.843	120,77%	1.214
	Cilem	1.695	7.053	7.056	851	97	-753	544	3	5.362	94	5.843	120,77%	1.214
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.600	431	300	-131	128	-657	-7.275	957	115.242	90,77%	(10.642)
	CF 1	3.054	2.857	2.829	96	-	-96	-85	-28	-225	28	3.455	81,87%	(627)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	-6	0	-60	-	1.045	84,39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.947	96	-	-96	-85	-28	-165	28	2.411	80,77%	(464)
	CF 2	108.821	102.400	101.771	335	300	-35	214	-629	-7.050	929	111.787	91,04%	(10.016)
	Mitraguna & Others	34.866	41.533	41.542	335	300	-35	984	9	6.677	291	37.557	110,61%	3.985
	Pensiun	73.955	60.867	60.229	-	-	0	-770	-638	-13.726	638	74.229	81,14%	(14.001)
	Total Pembiayaan	132.514	132.164	131.324	1.382	397	-984	688	-840	-1.191	1.238	142.397	92,22%	(11.073)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	527	530	627	1,59%	2,67%	3,19%	96	325	100			
	KUR	199	527	530	516	1,14%	2,87%	2,81%	(15)	316	(12)			
	Non KUR	102	-	-	111	6,82%	0,00%	8,31%	111	9	111			
3	PWG	-	-	-	215	0,00%	0,00%	3,05%	215	215	215			
	Cilem	-	-	-	215	0,00%	0,00%	3,05%	215	215	215			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.199	1.868	2.860	0,05%	1,78%	2,73%	991	2.801	1.661			
	CF 1	54	34	31	28	1,76%	1,08%	1,00%	(3)	(26)	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	34	31	28	2,55%	1,56%	1,45%	(3)	(26)	(5)			
	CF 2	5	1.165	1.838	2.832	0,00%	1,79%	2,78%	994	2.827	1.666			
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64			
	Pensiun	-	-	80	1.603	0,00%	0,13%	2,66%	1.523	1.603	1.603			
	Total Pembiayaan	360	1.726	2.399	3.702	0,27%	1,81%	2,82%	1.303	3.342	1.976	3,78%	-34,06%	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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	375	328	326	0,37%	1,65%	1,66%	(2)	257	(49)			
	KUR	60	279	232	230	0,34%	1,25%	1,25%	(2)	170	(49)			
	Non KUR	9	96	96	96	0,62%	7,16%	7,21%	-	87	0			
3	PWG	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,16%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.621	2.619	3.768	8,75%	2,49%	3,60%	1.149	(6.021)	1.147			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.621	2.619	3.768	8,99%	2,56%	3,70%	1.149	(6.018)	1.147			
	Mitraguna & Others	915	323	322	1.472	2,62%	0,78%	3,54%	1.150	557	1.149			
	Pensiun	8.871	2.298	2.296	2.296	6,69%	1,74%	3,81%	(1)	(6.575)	(2)			
	Total Pembiayaan	9.858	2.997	2.947	4.105	7,44%	2,23%	3,13%	1.159	(5.752)	1.109	2,09%	33,21%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.442	1.448	455	6	(1.070)	-42,50%	(1.391)	-48,99%	6.559	22,08%	(5.111)
2	Tabungan	118.896	124.754	124.322	126.314	7.185	1.992	1.560	1,25%	7.418	6,24%	130.899	96,50%	(4.585)
3	Deposito	12.522	15.691	15.692	15.674	(1.098)	(17)	(17)	-0,11%	3.152	25,18%	13.179	118,94%	2.496
	Total	134.257	142.963	141.455	143.436	6.542	1.981	473	0,33%	9.179	6,84%	150.636	95,22%	(7.200)
	CASA	121.735	127.272	125.764	127.762	7.640	1.998	490	0,38%	6.027	4,95%	137.458	92,95%	(9.696)
	(%) CASA	90,67%	89,02%	88,91%	89,07%									
	FDR	193,63%	190,58%	192,08%	189,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	2.843	2.847		4	(428)	-13,06%	(1.078)	-27,47%	-	0,00%	2.847
2	Giro ISE	2.210	1.598	974	975		1	(623)	-38,97%	(1.235)	-55,87%		0,00%	975
3	Tabungan ISE	1.714	1.676	1.868	1.871		3	195	11,66%	157	9,15%		0,00%	1.871
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%		0,00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Local Champion	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.430	801	930	129	-324	-233	-5.831	1.163	76.793	91,71%	(6.363)
	KUR	69.790	65.006	64.805	801	930	129	-368	-201	-4.984	1.131	70.193	92,32%	(5.388)
	Non KUR	6.471	5.657	5.624	-	-	0	44	-33	-847	33	6.599	85,23%	(975)
3	PWG	2.698	8.440	8.519	836	121	-715	773	79	5.821	42	10.039	84,86%	(1.520)
	Cilem	2.698	8.440	8.519	836	121	-715	773	79	5.821	42	10.039	84,86%	(1.520)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	192.695	2.618	1.002	-1.616	3.896	-591	11.849	1.593	198.675	96,99%	(5.980)
	CF 1	24.361	31.788	31.587	-	197	197	222	-201	7.225	398	26.529	119,07%	5.058
	Total Griya	4.158	5.341	5.332	-	-	0	0	-9	1.174	9	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	-	0	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.255	-	197	197	222	-192	6.051	389	21.779	120,55%	4.476
	CF 2	156.485	161.498	161.108	2.618	805	-1.813	3.674	-390	4.623	1.195	172.147	93,59%	(11.038)
	Mitraguna & Others	140.742	147.326	147.101	2.618	805	-1.813	3.827	-225	6.360	1.030	154.954	94,93%	(7.853)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	271.705	4.255	2.053	-2.202	4.337	-754	11.745	2.807	285.662	95,11%	(13.956)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	523	439	2.508	0,00%	0,62%	3,56%	2.069	2.508	1.985			
	KUR	-	523	398	2.289	0,00%	0,61%	3,53%	1.891	2.289	1.766			
	Non KUR	-	-	41	219	0,00%	0,73%	3,90%	178	219	219			
3	PWG	-	-	-	94	0,00%	0,00%	1,10%	94	94	94			
	Cilem	-	-	-	94	0,00%	0,00%	1,10%	94	94	94			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	5.530	2,52%	1,11%	2,87%	3.391	967	4.216			
	CF 1	1.171	1.115	1.100	3.552	4,81%	3,46%	11,25%	2.452	2.381	2.438			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	3.531	3,79%	4,16%	13,45%	2.431	2.765	2.416			
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,23%	939	(1.414)	1.779			
	Mitraguna & Others	3.391	198	1.038	1.977	2,41%	0,70%	1,34%	939	(1.414)	1.779			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.836	2.577	8.131	1,76%	0,95%	2,99%	5.554	3.568	6.295	0,32%	89,40%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	522	519	519	0,06%	0,73%	0,74%	-	473	(3)			
	KUR	46	522	519	519	0,07%	0,80%	0,80%	-	473	(3)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.588	2.455	2.455	1,49%	1,27%	1,27%	-	(247)	(134)			
	CF 1	362	843	709	709	1,49%	2,23%	2,24%	-	346	(134)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	843	709	709	1,79%	2,68%	2,70%	-	346	(134)			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,08%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,19%	1,19%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.110	2.973	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-9,65%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-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 (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	KUR	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	203	-	-203	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	110	-	-110	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	110	-	-110	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	738	-	-738	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	4,02%	#DIV/0!	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	741	769	(1.185)	28	400	108,27%	(739)	-49,00%	3.501	21,96%	(2.732)
2	Tabungan	77.097	93.391	93.810	94.002	4.507	192	611	0,65%	16.905	21,93%	81.858	114,83%	12.144
3	Deposito	8.333	13.479	13.475	13.475	826	0	(4)	-0,03%	5.142	61,71%	8.893	151,52%	4.582
	Total	86.937	107.239	108.025	108.246	4.148	220	1.006	0,94%	21.308	24,51%	94.253	114,85%	13.993
	CASA	78.604	93.760	94.550	94.771	3.322	220	1.011	1,08%	16.166	20,57%	85.359	111,03%	9.411
	(%) CASA	90,42%	87,43%	87,53%	87,55%									
	FDR	27,35%	45,52%	45,62%	45,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.690	27.737		47	140	0,51%	3.305	13,53%	-	0,00%	27.737
2	Giro ISE	1.505	366	677	709		32	343	93,69%	(796)	-52,90%		0,00%	709
3	Tabungan ISE	19.127	23.431	23.213	23.229		15	(203)	-0,87%	4.101	21,44%		0,00%	23.229
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	17.315	17.312	300	130	-170	881	-3	9.402	133	16.589	104,36%	723
	KUR	7.722	16.284	16.286	300	130	-170	797	2	8.565	128	16.106	101,12%	181
	Non KUR	188	1.031	1.025	-	-	0	84	-5	837	5	483	212,32%	542
3	PWG	1.199	6.189	6.271	451	135	-316	522	82	5.073	53	6.922	90,60%	(651)
	Cilem	1.199	6.189	6.271	451	135	-316	522	82	5.073	53	6.922	90,60%	(651)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.694	212	549	337	469	383	11.022	166	24.159	106,35%	1.535
	CF 1	4.501	7.972	8.124	172	249	77	3	152	3.623	97	5.632	144,24%	2.492
	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	• Total Non Program	108	79	79	-	-	0	-3	0	-29	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.045	172	249	77	3	152	3.652	97	5.234	153,71%	2.811
	CF 2	10.171	17.339	17.570	40	300	260	466	231	7.399	69	18.527	94,84%	(957)
	Mitraguna & Others	10.171	15.341	15.579	40	300	260	-246	238	5.408	62	17.754	87,75%	(2.175)
	Pensiun	-	1.998	1.991	-	-	0	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	49.277	963	814	-149	1.872	462	25.497	353	47.670	103,37%	1.607

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	-	390	0,00%	0,00%	2,25%	390	390	390			
	KUR	-	-	-	390	0,00%	0,00%	2,39%	390	390	390			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	47	0,00%	0,00%	0,74%	47	47	47			
	Cilem	-	-	-	47	0,00%	0,00%	0,74%	47	47	47			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	785	156	796	0,00%	0,62%	3,10%	640	796	11			
	CF 1	-	370	156	621	0,00%	1,95%	7,64%	465	621	251			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	370	156	621	0,00%	1,97%	7,72%	465	621	251			
	CF 2	-	414	-	175	0,00%	0,00%	0,99%	175	175	(240)			
	Mitraguna & Others	-	414	-	175	0,00%	0,00%	1,12%	175	175	(240)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	785	156	1.232	0,00%	0,32%	2,50%	1.076	1.232	447	0,00%	100,00%	-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	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.265	4.282	2.054	17	(1.358)	-24,07%	(75.757)	-94,65%	90.770	4,72%	(86.488)
2	Tabungan	33.280	43.627	43.702	44.247	3.551	545	619	1,42%	10.966	32,95%	37.508	117,97%	6.739
3	Deposito	18.866	76.625	77.713	77.653	304	(60)	1.029	1,34%	58.787	311,58%	19.646	395,26%	58.007
	Total	132.186	125.892	125.680	126.182	5.908	502	290	0,23%	(6.004)	-4,54%	147.924	85,30%	(21.742)
	CASA	113.319	49.267	47.967	48.529	5.605	562	(738)	-1,50%	(64.791)	-57,18%	128.278	37,83%	(79.749)
	(%) CASA	85,73%	39,13%	38,17%	38,46%									
	FDR	12,66%	24,03%	24,18%	24,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	769	780		12	(23)	-2,88%	196	33,57%	-	0,00%	780
2	Giro ISE	18	33	41	49		8	16	49,20%	32	180,78%		0,00%	49
3	Tabungan ISE	567	771	728	731		4	(39)	-5,12%	164	29,01%		0,00%	731
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	35	36	36		0	1	2,86%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.951	2.969	226	92	-134	139	18	2.241	74	3.418	86,86%	(449)
	Cilem	728	2.951	2.969	226	92	-134	139	18	2.241	74	3.418	86,86%	(449)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	27.418	1.008	295	-713	2.588	117	11.411	178	27.252	100,61%	167
	CF 1	6.128	8.796	8.740	318	-	-318	-59	-56	2.612	56	7.469	117,02%	1.271
	Total Griya	4.538	7.153	7.132	318	-	-318	0	-21	2.594	21	4.882	146,09%	2.250
	• Total Non Program	4.538	6.150	6.130	-	-	0	-35	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.001	318	-	-318	350	-1	1.001	1	0	0,00%	1.001
	Oto	1.591	1.643	1.609	-	-	0	-59	-35	18	35	2.587	62,18%	(978)
	CF 2	9.879	18.505	18.678	690	295	-395	2.647	173	8.799	122	19.783	94,42%	(1.105)
	Mitraguna & Others	9.209	17.588	17.766	690	295	-395	2.652	178	8.557	117	18.196	97,64%	(430)
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	30.387	1.234	387	-847	2.727	135	13.652	252	30.669	99,08%	(282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	-	35	0,00%	0,00%	1,18%	35	35	35			
	Cilem	-	-	-	35	0,00%	0,00%	1,18%	35	35	35			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	260	258	787	0,00%	0,00%	2,87%	529	787	527			
	CF 1	-	-	-	120	0,00%	0,00%	1,37%	120	120	120			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	120	0,00%	0,00%	7,44%	120	120	120			
	CF 2	-	260	258	668	0,00%	1,40%	3,57%	409	668	407			
	Mitraguna & Others	-	260	258	668	0,00%	1,47%	3,76%	409	668	407			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	260	258	822	0,00%	0,85%	2,71%	564	822	562	0,30%	88,79%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	913	813	(1.862)	(100)	(2.272)	-73,65%	(935)	-53,49%	7.308	11,12%	(6.496)
2	Tabungan	52.637	64.541	63.724	64.965	549	1.240	423	0,66%	12.328	23,42%	58.431	111,18%	6.533
3	Deposito	30.502	32.868	33.158	33.158	504	0	291	0,88%	2.656	8,71%	31.306	105,92%	1.852
	Total	84.886	100.494	97.794	98.936	(809)	1.141	(1.558)	-1,55%	14.049	16,55%	97.046	101,95%	1.890
	CASA	54.385	67.626	64.637	65.777	(1.313)	1.141	(1.849)	-2,73%	11.393	20,95%	65.740	100,06%	37
	(%) CASA	64,07%	67,29%	66,09%	66,49%									
	FDR	15,32%	27,91%	28,91%	28,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.582	1.593		11	2	0,14%	(386)	-19,52%	-	0,00%	1.593
2	Giro ISE	1.572	777	757	758		1	(19)	-2,41%	(814)	-51,78%		0,00%	758
3	Tabungan ISE	407	814	825	835		10	21	2,58%	428	105,03%		0,00%	835
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.447	7.414	429	51	-378	38	-32	4.486	84	5.333	139,03%	2.081
	Cilem	2.928	7.447	7.414	429	51	-378	38	-32	4.486	84	5.333	139,03%	2.081
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.859	215	517	302	69	254	10.780	263	18.511	112,68%	2.348
	CF 1	3.825	6.414	6.596	-	247	247	-100	182	2.772	65	4.830	136,57%	1.766
	Total Griya	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
	• Total Non Program	789	1.478	1.476	-	-	0	708	-2	687	2	1.047	141,00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.120	-	247	247	-100	184	2.084	64	3.783	135,35%	1.337
	CF 2	6.254	14.190	14.262	215	270	55	169	72	8.009	198	13.681	104,25%	581
	Mitraguna & Others	5.039	12.776	12.747	200	-	-200	131	-29	7.708	29	11.779	108,22%	968
	Pensiun	1.215	1.414	1.516	15	270	255	38	101	301	169	1.902	79,69%	(386)
	Total Pembiayaan	13.007	28.051	28.273	644	569	-76	107	222	15.266	347	23.843	118,58%	4.429

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-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	-	-	-	77	0,00%	0,00%	1,04%	77	77	77			
	Cilem	-	-	-	77	0,00%	0,00%	1,04%	77	77	77			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	31	326	0,82%	0,15%	1,56%	295	243	294			
	CF 1	83	-	-	295	2,17%	0,00%	4,47%	295	212	295			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	-	295	2,73%	0,00%	5,76%	295	212	295			
	CF 2	-	31	31	31	0,00%	0,22%	0,22%	-	31	(0)			
	Mitraguna & Others	-	31	31	31	0,00%	0,24%	0,24%	-	31	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	31	402	0,64%	0,11%	1,42%	372	320	371	8,45%	-493,87%	7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	14	14	0,00%	0,07%	0,07%	-	14	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	14	14	0,00%	0,10%	0,10%	-	14	-			
	Mitraguna & Others	-	14	14	14	0,00%	0,11%	0,11%	-	14	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	-	14	-	8,12%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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