

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	60.573	55.334	(86.238)	(5.238)	(3.715)	-6,29%	(18.835)	-25,39%	212.481	26,04%	(15.147)
2	Tabungan	1.786.724	1.968.204	1.937.818	1.946.561	36.437	8.744	(21.643)	-1,10%	159.837	8,95%	2.010.047	96,79%	(64.486)
3	Deposito	649.060	615.862	627.805	626.737	(36.484)	(1.068)	10.875	1,77%	(22.324)	-3,44%	663.637	94,44%	(36.900)
	Total	2.509.954	2.643.115	2.626.195	2.628.632	(86.285)	2.437	(14.483)	-0,55%	118.678	4,73%	2.887.165	91,05%	(258.533)
	CASA	1.860.893	2.027.253	1.998.390	2.001.896	(49.801)	3.505	(25.358)	-1,25%	141.002	7,58%	2.223.528	90,03%	(221.633)
	(%) CASA	74,14%	76,70%	76,09%	76,16%									
	FDR	125,36%	131,49%	132,72%	132,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	42.839	42.018	42.256	41.992	(264)	(25)	-0,06%	(846)	-1,98%	80.699	52,04%	(38.707)
2	Giro ISE	4.948	4.741	6.321	6.106	(214)	1.365	28,79%	1.158	23,40%	27.894	21,89%	(21.788)
3	Tabungan ISE	31.691	33.067	31.717	31.668	(49)	(1.400)	-4,23%	(23)	-0,07%	36.953	85,70%	(5.285)
4	Deposito ISE	6.200	4.209	4.219	4.219	0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594	0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.550	500	-	-	-500	-5.617	-1,115	56.980	1.115	215.986	111,84%
	Linkage	86.431	111.300	111.300	-	-	-	-	-488	0	24.870	-	100.323	110,94%
	Non-Linkage	98.139	131.365	130.249	500	-	-	-500	-5.130	-1,115	32.110	1.115	115.663	112,61%
	• Local Champion	98.139	131.365	130.249	500	-	-	-500	-5.130	-1,115	32.110	1.115	112.586	115,69%
	• Value Chain	-	-	-	-	-	-	-	0	0	-	-	3.077	0,00%
2	MBG	446.877	444.339	441.493	6.105	4.495	-1.610	-160	-2.846	-5.384	7.341	2.472.864	96,36%	(89.984)
	KUR	419.345	419.362	417.107	6.005	4.495	-1.510	-247	-2.255	-2.238	6.750	495.744	95,25%	(23.523)
3	PWG	258.833	406.261	419.433	67.266	54.773	-12.492	-27.268	13.172	160.600	41.601	432.970	90,78%	(39.918)
	Cilem	127.522	219.691	226.770	20.415	14.933	-5.482	9.355	7.079	99.248	7.855	250.568	90,50%	(23.798)
	Gadai	131.312	186.569	192.663	46.851	39.840	-7.011	17.913	6.093	61.351	33.747	163.864	117,57%	(5.873)
4	CFG	2.256.170	2.382.215	2.382.880	31.108	23.255	-7.854	22.329	665	126.710	22.589	361.858	83,90%	(11.449)
	CF 1	461.418	471.592	472.221	4.252	3.175	-1.077	5.755	628	10.803	2.547	42.902	90,12%	(16.395)
	Total Griya	417.205	393.258	393.052	1.415	788	-627	0	-206	-24.154	994	361.858	92,13%	(28.469)
	• Total Non Program	64.148	59.328	59.662	1.100	510	-590	2.080	334	-4.485	176	71.111	83,90%	(11.449)
	• Program	353.058	333.930	333.389	315	278	-37	-1.789	-540	-19.669	818	361.858	92,13%	(28.469)
	Oto	44.213	78.334	79.169	2.837	2.387	-450	5.755	835	34.957	1.552	62.775	126,12%	(10.322)
	CF 2	1.794.752	1.910.623	1.910.659	26.856	20.079	-6.776	16.573	37	115.908	20.043	1.977.120	96,64%	(66.461)
	Mitraguna & Others	1.323.695	1.431.023	1.433.096	21.271	16.072	-5.199	12.749	2.072	109.400	14.000	1.489.234	96,23%	(56.138)
	Pensiun	471.056	479.599	477.564	5.585	4.007	-1.577	3.824	2.509	6.507	6.043	487.886	97,88%	(10.322)
	Total Pembiayaan	3.146.451	3.475.480	3.485.356	104.979	82.523	-22.456	43.819	9.876	338.905	72.647	3.604.634	96,69%	(119.278)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-18 Oct'25)	% Relatif			MtD	Net (UG) & DG		Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.
1	SME	192	348	475	1.768	0,10%	0,20%	0,73%	1.292	1.576	1.419			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.768	0,20%	0,36%	1,36%	1.292	1.576	1.419			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	37.184	1,09%	1,80%	8,42%	29.184	32.305	29.184			
	KUR	3.627	6.377	6.377	33.652	0,86%	1,52%	8,07%	27.275	30.025	27.275			
	Non KUR	1.252	1.623	1.623	3.532	4,55%	6,50%	14,48%	1.909	2.279	1.909			
3	PWG	275	1	1	13.737	0,11%	0,00%	3,28%	13.736	13.462	13.736			
	Cilem	275	1	1	8.628	0,22%	0,00%	3,80%	8.626	8.352	8.626			
	Gadai	-	-	-	5.109	0,00%	0,00%	2,65%	5.109	5.109	5.109			
4	CFG	67.344	65.418	65.451	105.539	2,98%	2,75%	4,43%	40.089	38.195	40.121			
	CF 1	43.373	41.883	41.926	62.593	9,40%	8,89%	13,26%	20.667	19.220	20.710			
	Total Griya	41.791	40.502	40.088	55.448	10,02%	10,19%	14,11%	15.360	13.657	14.946			
	Oto	1.583	1.381	1.838	7.145	3,58%	2,35%	9,03%	5.307	5.563	5.764			
	CF 2	23.971	23.535	23.525	42.946	1,34%	1,23%	2,25%	19.421	18.976	19.411			
	Mitraguna & Others	22.208	21.338	21.186	38.098	1,68%	1,48%	2,66%	16.912	15.891	16.760			
	Pensiun	1.763	2.197	2.338	1.967	0,11%	0,06%	0,41%	2.509	3.085	2.651			
	Total Pembiayaan	138.673	175.716	177.658	180.646	4,41%	5,11%	5,18%	2.987	41.972	4.930	4,00%	22,84%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

<table border="

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.755	8.006	665	252	1.104	15,99%	6.862	599,59%	10.075	79,47%	(2.069)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.405	10.656	(535)	252	1.104	11,55%	9.512	831,16%	10.358	102,88%	299
	CASA	1.144	6.902	7.755	8.006	665	252	1.104	15,99%	6.862	599,59%	10.075	79,47%	(2.069)
(%) CASA	100,00%	72,26%	74,53%	75,13%										
FDR	0,00%	29,74%	28,87%	28,18%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	147	147		0	(12)	-7,26%	147	#DIV/0!	-	0,00%	147
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	159	147	147		0	(12)	-7,26%	147	#DIV/0!	-	0,00%	147
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!	-	0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	3.003	250	200	-50	505	162	3.003	38	2.152	139,57%	852
	KUR	-	2.601	2.763	250	200	-50	510	162	2.763	38	2.044	135,16%	719
	Non KUR	-	240	240	-	-	0	-5	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	3.003	250	200	-50	505	162	3.003	38	2.152	139,57%	852

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	48	48	0,00%	0,00%	1,60%	48	48	48	48			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	48	48	0,00%	0,00%	19,95%	48	48	48	48			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	9.335	9.374	(414)	38	3.094	49,27%	(2.537)	-21,30%	28.234	33,20%	(18.860)
2	Tabungan	224.769	225.261	216.518	215.544	313	(974)	(9.716)	-4,31%	(9.225)	-4,10%	245.884	87,66%	(30.340)
3	Deposito	43.574	34.515	35.002	35.002	(513)	0	487	1,41%	(8.572)	-19,67%	44.717	78,27%	(9.715)
	Total	280.254	266.055	260.855	259.920	(614)	(935)	(6.135)	-2,31%	(20.334)	-7,26%	318.836	81,52%	(58.915)
	CASA	236.680	231.540	225.853	224.918	(101)	(935)	(6.622)	-2,86%	(11.762)	-4,97%	274.118	82,05%	(49.200)
	(%) CASA	84,45%	87,03%	86,58%	86,53%									
	FDR	105,53%	135,18%	137,54%	138,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.435	7.069	7.099		30	664	10,32%	(1.649)	-18,85%	-	0,00%	7.099
2	Giro ISE	799	1.361	2.661	2.682		21	1.321	97,07%	1.882	235,46%		0,00%	2.682
3	Tabungan ISE	1.949	2.074	1.408	1.417		9	(657)	-31,66%	(531)	-27,27%		0,00%	1.417
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234		0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.688	-	-	0	-4.437	-87	16.780	87	38.880	122,65%	8.808
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.043	-	-	0	-4.278	-87	14.134	87	35.475	126,97%	9.568
	• Local Champion	30.908	45.130	45.043	-	-	0	-4.278	-87	14.134	87	34.449	130,75%	10.593
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	32.951	430	-	-430	104	-819	-2.093	819	38.842	84,83%	(5.891)
	KUR	33.160	32.116	31.311	430	-	-430	135	-805	-1.850	805	36.768	85,16%	(5.457)
	Non KUR	1.883	1.653	1.640	-	-	0	-31	-14	-244	14	2.074	79,06%	(434)
3	PWG	42.057	65.239	64.698	16.974	12.737	-4.237	10.115	-541	22.642	13.278	59.884	108,04%	4.814
	Cilem	12.529	18.095	18.552	2.333	1.264	-1.069	1.230	456	6.022	807	25.249	73,48%	(6.697)
	Gadai	29.527	47.144	46.146	14.642	11.473	-3.169	8.884	-998	16.619	12.470	34.635	133,23%	11.511
4	CFG	187.744	212.874	213.456	6.401	3.312	-3.088	2.858	582	25.712	2.730	209.436	101,92%	4.020
	CF 1	15.514	20.653	21.328	1.126	895	-230	959	675	5.814	221	17.861	119,41%	3.467
	Total Griya	12.407	11.808	11.733	800	-	-800	0	-76	-674	76	12.597	92,18%	(985)
4	• Total Non Program	12.280	11.688	11.612	800	-	-800	843	-76	-668	76	130	92,93%	(9)
	• Program	127	121	121	-	-	0	-1	0	-6	-	5.134	186,91%	4.462
	Oto	3.107	8.845	9.595	326	895	570	959	750	6.488	145	191.575	100,29%	553
	CF 2	172.230	192.221	192.128	5.275	2.417	-2.858	1.900	-93	19.898	2.510	154.181	99,89%	(163)
	Mitraguna & Others	136.376	153.847	154.018	3.910	2.031	-1.879	783	171	17.642	1.860	37.394	101,91%	716
	Pensiun	35.854	38.374	38.110	1.365	386	-979	1.117	-264	2.256	650			
	Total Pembiayaan	295.752	359.658	358.792	23.805	16.049	-7.756	8.640	-865	63.040	16.914	347.042	103,39%	11.750

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	348	351	1.485	0,00%	0,73%	3,11%	1.134	1.485	1.137							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	-	348	351	1.485	0,00%	0,78%	3,30%	1.134	1.485	1.137							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	139	999	1.089	3.264	0,40%	3,23%	9,91%	2.174	3.125	2.264							
	KUR	69	987	1.080	3.176	0,21%	3,36%	10,14%	2.096	3.107	2.189							
	Non KUR	70	13	10	88	3,74%	0,59%	5,38%	78	18	76							
3	PWG	-	-	-	3.922	0,00%	0,00%	6,06%	3.922	3.922	3.922							
	Cilem	-	-	-	1.325	0,00%	0,00%	7,14%	1.325	1.325	1.325							
	Gadai	-	-	-	2.597	0,00%	0,00%	5,63%	2.597	2.597	2.597							
4	CFG	606	1.732	1.400	4.287	0,32%	0,66%	2,01%	2.887	3.681	2.555							
	CF 1	136	431	665	1.860	0,88%	0,88%	8,72%	1.195	1.724	1.429							
	Total Griya	124	291	274	1.095	1,00%	2,32%	9,33%	821	971	805							
	Oto	12	140	391	765	0,39%	4,42%	7,97%	374	753	625							
	CF 2	470	1.301	734	2.427	0,27%	0,38%	1,26%	1.693	1.957	1.126							
	Mitraguna & Others	382	1.301	734	2.080	0,28%	0,48%	1,35%	1.346	1.698	779							
	Pensiun	88	-	-	347	0,24%	0,00%	0,91%	347	259	347							
	Total Pembiayaan	3.769	3.275	3.638	3.938	1,27%	1,01%	1,10%	300	169	663	10,34%	-841,75%	9,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.470	4,43%	2,34%	3,08%	351	101	351						
	Linkage	-	-	-	-	0,00%	0										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	12.491	12.524	7.013	33	(6.503)	-34,18%	1.054	9,19%	28.015	44,70%	(15.492)
2	Tabungan	240.508	310.664	303.695	304.180	14.144	485	(6.484)	-2,09%	63.672	26,47%	261.718	116,22%	42.462
3	Deposito	185.720	180.849	182.271	182.111	3.694	(160)	1.262	0,70%	(3.609)	-1,94%	186.880	97,45%	(4.769)
	Total	437.698	510.540	498.457	498.815	24.852	358	(11.725)	-2,30%	61.117	13,96%	476.614	104,66%	22.201
	CASA	251.978	329.690	316.186	316.704	21.158	518	(12.987)	-3,94%	64.726	25,69%	289.733	109,31%	26.971
	(%) CASA	57,57%	64,58%	63,43%	63,49%									
	FDR	88,88%	83,94%	85,98%	85,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.875	4.896		20	400	8,91%	770	18,68%	-	0,00%	4.896
2	Giro ISE	544	537	412	421		9	(117)	-21,75%	(124)	-22,71%	-	0,00%	421
3	Tabungan ISE	3.581	3.958	4.463	4.475		12	517	13,07%	894	24,96%	-	0,00%	4.475
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%	-	0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	101.657	500	-	-500	-413	-1.000	15.623	1.000	96.228	105,64%	5.429
	Linkage	44.151	42.940	42.940	-	-	-	-198	0	-1.211	-	48.645	88,27%	(5.705)
	Non-Linkage	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	47.582	123,40%	11.134
	• Local Champion	41.883	59.716	58.716	500	-	-500	-215	-1.000	16.833	1.000	46.557	126,12%	12.160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	30.038	710	400	-310	19	19	384	381	33.703	89,12%	(3.665)
	KUR	28.300	29.042	29.066	710	400	-310	34	24	766	376	32.146	90,42%	(3.080)
	Non KUR	1.354	978	972	-	-	0	-15	-6	-382	6	1.557	62,42%	(585)
3	PWG	33.844	46.733	47.589	5.281	4.187	-1.094	1.489	856	13.745	3.331	51.526	92,36%	(3.937)
	Cilem	16.485	25.101	25.821	1.517	1.466	-51	88	720	9.336	746	30.241	85,38%	(4.420)
	Gadai	17.360	21.633	21.768	3.764	2.721	-1.043	1.401	136	4.409	2.585	21.286	102,27%	483
4	CFG	239.485	249.114	249.267	2.737	2.060	-677	1.764	152	9.782	1.908	265.972	93,72%	(16.705)
	CF 1	40.558	43.860	43.874	224	269	45	59	13	3.316	256	43.997	99,72%	(124)
	Total Griya	29.064	28.973	28.907	-	-	0	0	-66	-157	66	30.029	96,26%	(1.122)
	• Total Non Program	12.679	13.575	13.559	-	-	0	-66	-16	880	16	13.236	102,44%	323
	• Program	16.385	15.397	15.348	-	-	0	-90	-49	-1.037	49	16.793	91,39%	(1.445)
	Oto	11.494	14.888	14.967	224	269	45	59	79	3.472	190	13.968	107,15%	999
	CF 2	198.927	205.254	205.393	2.513	1.791	-722	1.705	139	6.467	1.652	221.975	92,53%	(16.581)
	Mitraguna & Others	182.594	188.635	188.825	1.895	1.681	-214	985	190	6.230	1.491	203.670	92,71%	(14.845)
	Pensiun	16.332	16.619	16.569	618	110	-508	720	-50	236	160	18.305	90,51%	(1.736)
	Total Pembiayaan	389.016	428.523	428.550	9.228	6.647	-2.580	2.859	27	39.534	6.621	447.429	95,78%	(18.879)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	97	597	370	2.059	2.059	0,33%	0,23%	1,23%	6,85%	1.689	1.963	1.462				
	KUR	-	597	370	2.059	2.059	0,00%	1,27%	0,708	1.689	2.059	1.462					
	Non KUR	97	-	-	-	-	7,13%	0,00%	0,00%	-	(97)	-	-				
3	PWG	78	-	-	-	-	981	0,23%	0,00%	2,06%	981	903	981				
	Cilem	78	-	-	-	-	503	0,47%	0,00%	1,95%	503	426	503				
	Gadai	-	-	-	-	-	478	0,00%	0,00%	2,20%	478	478	478				
4	CFG	3.097	3.508	3.356	7.524	7.524	1,29%	1,35%	0,90%	3.02%	4.168	4.426	4.015				
	CF 1	2.023	2.551	2.761	6.618	6.618	0,99%	6,30%	0,158%	3.857	4.595	4.067					
	Total Griya	1.062	1.823	2.366	4.533	4.533	3,65%	8,17%	0,1568	2.166	3.470	2.710					
	Oto	961	729	395	2.085	2.085	8,36%	2,65%	0,1393	1.691	1.125	1.357					
	CF 2	1.074	957	595	905	905	0,54%	0,29%	0,044%	311	(168)	(52)					
	Mitraguna & Others	1.074	863	500	811	811	0,59%	0,27%	0,043%	311	(263)	(52)					
	Pensiun	-	94	95	95	95	0,00%	0,057%	0,057%	-	95	1					
	Total Pembiayaan	3.271	4.106	3.726	10.564	10.564	0,84%	0,87%	2,47%	6.838	7.292	6.458	8,46%	-243,02%	6,0%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.829	-	36,10%	30,03%	30,33%	-	(225)	(18)	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	31.055	30.847	30.829	30.829	-	74,15%	51,63%	52,51%	-	(225)	(18)				

Kineria Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.292	3.274	(18)	(109)	-3,23%	(131)	-3,84%	-	0,00%	3.274
2	Giro ISE	179	96	11	14	2	(83)	-85,65%	(165)	-92,27%		0,00%	14
3	Tabungan ISE	3.226	3.287	3.281	3.261	(20)	(27)	-0,81%	35	1,07%		0,00%	3.261
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	370	372	372	0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec'24	31-Oct'25	18-Nov'25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	58.116	83.846	83.822	-	-	0	-581	-24	25.706	24	71.366	117,45%	12.456	
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140	
	Non-Linkage	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	31.654	82,04%	(5.684)	
	• Local Champion	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	30.629	84,79%	(4.659)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)	
2	MBG	42.711	36.650	36.524	265	550	285	-543	-126	-6.187	676	46.747	78,13%	(10.222)	
	KUR	42.080	35.505	35.387	265	550	285	-443	-118	-6.693	668	45.967	76,98%	(10.580)	
	Non KUR	631	1.146	1.137	-	-	0	-100	-8	506	8	780	145,84%	358	
3	PWG	35.041	52.873	55.177	7.903	7.185	-718	1.453	2.304	20.137	4.881	51.704	106,72%	3.473	
	Cilem	13.016	24.784	26.165	2.914	2.221	-693	894	1.381	13.149	840	25.565	102,35%	600	
	Gadai	22.025	28.089	29.013	4.989	4.964	-25	559	924	6.987	4.040	26.139	110,99%	2.873	
4	CFG	379.443	374.521	373.029	1.615	1.773	157	677	-1.492	-6.414	3.265	405.094	92,08%	(32.065)	
	CF 1	241.455	234.709	234.337	435	337	-98	780	-372	-7.119	710	251.717	93,10%	(17.381)	
	Total Griya	235.660	222.320	221.774	-	-	0	0	546	-13.886	546	244.156	90,83%	(22.382)	
	• Total Non Program	5.587	4.812	4.801	-	-	0	-55	-11	-786	11	8.349	57,51%	(3.547)	
	• Program	230.073	217.508	216.972	-	-	0	-1.380	-536	-13.100	536	235.808	92,01%	(18.835)	
	Oto	5.795	12.389	12.563	435	337	-98	780	174	6.767	163	7.561	166,15%	5.002	
	CF 2	137.987	139.812	138.692	1.180	1.435	255	-103	-1.120	705	2.555	153.377	90,43%	(14.685)	
	Mitraguna & Others	90.056	91.160	90.294	644	1.294	650	-247	-867	238	2.161	104.194	86,66%	(13.900)	
	Pensiun	47.932	48.652	48.399	536	141	-395	144	-253	467	394	49.183	98,41%	(784)	
	Total Pembiayaan	515.311	547.891	548.552	9.783	9.508	-276	1.006	662	33.241	8.846		574.911	95,42%	(26.359)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	159	0,33%	0,00%	0,19%	159	(32)	159			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	159	0,79%	0,00%	0,61%	159	(32)	159			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	2.131	2,11%	1,42%	5,83%	1.610	1.228	1.303			
	KUR	903	726	418	2.083	2,15%	1,18%	5,89%	1.666	1.181	1.357			
	Non KUR	-	102	103	48	0,00%	9,01%	4,18%	(56)	48	(54)			
3	PWG	99	-	-	687	0,28%	0,00%	1,24%	687	588	687			
	Cilem	99	-	-	551	0,76%	0,00%	2,11%	551	453	551			
	Gadai	-	-	-	135	0,00%	0,00%	0,47%	135	135	135			
4	CFG	32.852	32.031	30.578	39.036	8,66%	8,16%	10,46%	8.458	6.184	7.005			
	CF 1	31.606	28.171	27.466	34.601	13,09%	11,70%	14,77%	7.135	2.995	6.430			
	Total Griya	31.469	28.057	27.355	34.486	13,35%	12,30%	15,55%	7.131	3.017	6.429			
	Oto	136	114	111	115	2,35%	0,90%	0,91%	4	(22)	1			
	CF 2	1.247	3.861	3.113	4.435	0,90%	2,23%	3,20%	1.323	3.189	575			
	Mitraguna & Others	1.122	3.290	2.540	3.539	1,25%	2,79%	3,92%	999	2.416	249			
	Pensiun	124	571	572	897	0,26%	1,18%	1,85%	324	772	326			
Total Pembiayaan		34.046	32.859	31.099	42.013	6,61%	5,68%	7,66%	10.914	7.967	9.154	0,20%	97,36%	-7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,18%	87	704	181			
	KUR	456	979	1.074	1.057	1,08%	3,02%	2,99%	(17)	601	78			
	Non KUR	-	-	-	103	0,00%	0,00%	9,08%	103	103	103			
	PWG	184	184	184	188	0,53%	0,35%	0,34%	4	4	4			
3	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,63%	-	(0)	-			
	CFG	57.168	73.010	72.616	73.718	15,07%	19,39%	19,76%	1.101	16.550	708			
	CF 1	55.413	70.906	69.760	70.648	22,95%	29,72%	30,15%	888	15.235	(258)			
4	Total Griya	55.413	70.906	69.760	70.648	23,51%	31,38%	31,86%	888	15.235	(258)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,21%	213	1.315	966			
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,21%	215	1.784	970			
5	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	76.002	11,82%	13,65%	13,85%	1.192	15.105	893	0,03%	99,82%	-13,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	240.829	530.211	560.428	319.599	
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,94	2,90	(0,03)	0,20
CIF Payroll	1.935	1.468	1.759	291	(176)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	257	257	61	0	142	124,13%	(1.548)	-85,75%	10.075	2,55%	(9.818)
2	Tabungan	71.593	75.137	73.996	77.951	(749)	3.955	2.814	3,75%	6.358	8,88%	85.988	90,65%	(8.037)
3	Deposito	17.657	22.539	21.903	21.903	205	0	(635)	-2,82%	4.247	24,05%	18.761	116,75%	3.143
	Total	91.055	97.790	96.157	100.111	(482)	3.955	2.321	2,37%	9.057	9,95%	114.824	87,19%	(14.713)
	CASA	73.398	75.251	74.253	78.208	(688)	3.955	2.957	3,93%	4.810	6,55%			
(%) CASA		80,61%	76,95%	77,22%	78,12%									
FDR		229,29%	239,15%	245,68%	235,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.276	1.287		11	218	20,44%	(109)	-7,84%	-	0,00%	1.287
2	Giro ISE	302	89	229	231		2	142	159,07%	(71)	-23,43%	-	0,00%	231
3	Tabungan ISE	1.094	979	1.047	1.056		9	76	7,80%	(39)	-3,54%	-	0,00%	1.056
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%	-	0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.592	300	200	-100	428	-22	534	222	21.789	89,92%	(2.197)
	KUR	17.594	18.056	18.043	300	200	-100	18	-14	449	214	20.162	89,49%	(2.119)
	Non KUR	1.464	1.557	1.549	-	-	0	411	-8	85	8	1.627	95,18%	(78)
3	PWG	15.250	27.102	29.276	5.435	4.459	-976	3.381	2.174	14.026	2.285	28.692	102,04%	584
	Cilem	9.140	15.653	17.032	2.127	2.064	-63	1.650	1.379	7.892	685	19.791	86,06%	(2.759)
	Gadai	6.110	11.449	12.245	3.309	2.395	-913	1.730	795	6.135	1.600	8.901	137,56%	3.343
4	CFG	174.474	187.153	187.367	2.230	1.903	-327	2.430	214	12.893	1.689	189.005	99,13%	(1.639)
	CF 1	2.726	4.142	4.308	300	200	-100	415	166	1.582	34	3.884	110,92%	424
	Total Griya	1.978	1.811	2.005	300	200	-100	0	193	27	7	2.194	91,35%	(190)
• Total Non Program	1.978	1.811	2.005	300	200	-100	266	193	27	7	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	1.689	136,35%	614
Oto	748	2.330	2.303	-	-	0	415	-27	1.556	27	-	185.122	98,89%	(2.063)
CF 2	171.748	183.012	183.059	1.930	1.703	-227	2.014	47	11.311	1.656	-	123.902	95,93%	(5.042)
Mitraguna & Others	111.863	118.616	118.860	1.260	1.367	107	1.001	243	6.996	1.124	-	61.219	104,87%	2.979
Pensiun	59.885	64.395	64.199	670	336	-334	1.013	-196	4.314	532	-			
Total Pembiayaan	208.782	233.869	236.235	7.965	6.562	-1.403	6.239	2.366	27.453	4.196	-	239.487	98,64%	(3.252)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
2	MBG	344	153	36	2.571	1.819	0,18%	13,12%	2.534	2.226	2.417							
	KUR	344	153	36	2.571	1.96%	0,20%	14,25%	2.534	2.226	2.417							
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
3	PWG	-	-	-	-	850	0,00%	0,00%	0,00%	0,00%	2.90%	850	850	850				
	Cilem	-	-	-	-	755	0,00%	0,00%	0,00%	0,00%	4,43%	755	755	755				
	Gadai	-	-	-	-	95	0,00%	0,00%	0,00%	0,00%	0,77%	95	95	95				
4	CFG	621	1.136	471	4.906	0,36%	0,25%	0,25%	0,26%	4.435	4.285	3.770						
	CF 1	122	-	-	-	84	4,46%	0,00%	0,00%	1.95%	84	(38)	84	84				
	Total Griya	-	-	-	-	84	0,00%	0,00%	0,00%	0,00%	-	(122)	-	-				
Oto	122	-	-	-	-	16,27%	0,00%	0,00%	0,00%	0,00%	-	-	-					
CF 2	499	1.136	471	4.822	0,29%	0,26%	0,26%	0,26%	4.351	4.323	3.686							
Mitraguna & Others	499	1.136	471	4.102	0,45%	0,40%	0,40%	0,40%	3.631	3.603	2.966							
Pensiun	-	246	246	246	0,00%	0,00%	0,00%	0,00%	0,11%	0,38%	-	246	(0)					
Total Pembiayaan	150	2.592	2.556	2.591	0,07%	1,09%	1,10%	35	2.441	(2)	1,18%	-7,34%	0,1%					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
Value Chain	-	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	110	332	299	335	0,58%	1,52%</td										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	304	304	145	0	90	42,32%	260	587,83%	7.914	3,84%	(7.611)
2	Tabungan	126.106	141.500	140.537	141.014	6.657	477	(486)	-0,34%	14.909	11,82%	139.914	100,79%	1.101
3	Deposito	46.391	59.763	59.606	59.606	300	0	(157)	-0,26%	13.215	28,49%	47.341	125,91%	12.265
	Total	172.540	201.477	200.446	200.924	7.102	477	(553)	-0,27%	28.383	16,45%	195.169	102,95%	5.755
	CASA	126.150	141.714	140.841	141.318	6.802	477	(396)	-0,28%	15.168	12,02%	147.828	95,60%	(6.510)
	(%) CASA	73,11%	70,34%	70,26%	70,33%									
	FDR	92,15%	82,53%	83,26%	83,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	643	649		5	(30)	-4,45%	47	7,84%	-	0,00%	649
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%	-	0,00%	2
3	Tabungan ISE	593	678	641	646		5	(31)	-4,61%	53	8,94%	-	0,00%	646
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%	-	0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Local Champion	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.918	250	200	-50	315	37	3.390	163	19.794	100,63%	124
	KUR	15.208	18.629	18.678	250	200	-50	411	49	3.470	151	18.312	102,00%	366
	Non KUR	1.319	1.252	1.240	-	-	0	-96	-11	-79	11	1.482	83,67%	(242)
3	PWG	4.082	8.809	8.810	727	279	-448	532	1	4.728	278	8.162	107,93%	647
	Cilem	4.082	8.809	8.810	727	279	-448	532	1	4.728	278	8.162	107,93%	647
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	138.165	2.540	2.135	-405	748	593	-168	1.542	150.832	91,60%	(12.667)
	CF 1	3.556	3.552	3.772	265	278	13	205	220	216	58	4.936	76,41%	(1.164)
	Total Griya	1.390	1.029	1.305	-	278	278	0	275	-85	3	1.602	81,48%	(297)
4	• Total Non Program	1.390	1.029	1.027	-	-	0	-17	-3	-363	3	1.602	64,12%	(575)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.467	265	-	-265	205	-55	302	55	3.334	73,98%	(868)
	CF 2	134.777	134.021	134.394	2.275	1.857	-418	543	373	-384	1.484	145.896	92,12%	(11.502)
	Mitraguna & Others	92.204	94.065	95.172	2.155	1.857	-298	931	1.107	2.968	750	102.238	93,09%	(7.066)
	Pensiun	42.574	39.955	39.222	120	-	-120	-388	-733	-3.352	733	43.658	89,84%	(4.436)
	Total Pembiayaan	158.995	166.269	166.899	3.517	2.614	-903	1.594	630	7.904	1.984	178.841	93,32%	(11.941)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	8	6	6	0,00%	100,00%	100,00%	100,00%	(2)	6	6			
	Linkage	-	-	-	-	6	0,00%	100,00%	100,00%	100,00%	-	-	-			
	Local Champion	-	-	8	6	6	0,00%	100,00%	100,00%	100,00%	(2)	6	6			
	Value Chain	-	-	-	-	6	0,00%	100,00%	100,00%	100,00%	-	-	-			
2	MBG	172	134	136	2.169	53	1,04%	0,68%	10,89%	2.034	1.997	2.035				
	KUR	85	-	-	2.036	53	0,56%	0,00%	10,90%	2.036	1.951	2.036				
	Non KUR	87	134	136	133	53	6,58%	10,84%	10,84%	10,75%	(2)	46	(1)			
3	PWG	-	-	1	73	73	0,00%	0,01%	0,01%	0,83%	72	73	73			
	Cilem	-	-	1	73	73	0,00%	0,01%	0,01%	0,83%	72	73	73			
	Gadai	-	-	-	-	73	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.128	926	1.500	2.268	53	0,22%	0,27%	0,27%	0,27%	(1)	16	(68)			
	CF 1	123	-	-	204	53	3,46%	0,00%	5,41%	204	81	204				
	Total Griya	-	-	-	204	53	5,68%	0,00%	8,27%	204	81	204				
	Oto	30	106	106	106	106	1,39%	4,20%	4,20%	4,29%	-	76	-			
	CF 2	2.696	768	768	948	53	2,00%	0,57%	0,57%	0,71%	180	(1.748)	180			
	Mitraguna & Others	2.696	462	462	643	53	2,92%	0,49%	0,49%	0,68%	180	(2.053)	181			
	Pensiun	-	306	305	305	305	0,00%	0,18%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	1.107	53	1,74%	0,56%	0,66%	179	(1.656)	112	0,60%	8,83%	-0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161.020	172.540	194.375	33.355	
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,93	3,16	3,20	0,04	0,27
CIF Payroll	1.390	1.528	1.528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	470	470	66	(0)	10	2,12%	(2.935)	-86,20%	10.740	4,38%	(10.270)
2	Tabungan	80.230	89.645	88.791	90.107	4.908	1.317	462	0,52%	9.877	12,31%	92.985	96,90%	(2.878)
3	Deposito	12.294	17.359	15.848	15.838	(224)	(10)	(1.521)	-8,76%	3.544	28,83%	12.970	122,11%	2.868
	Total	95.930	107.464	105.109	106.415	4.751	1.306	(1.049)	-0,98%	10.486	10,93%	116.696	91,19%	(10.280)
	CASA	83.636	90.105	89.261	90.577	4.974	1.316	472	0,52%	6.942	8,30%			
	(%) CASA	87,18%	83,85%	84,92%	85,12%							103.725	87,32%	(13.148)
	FDR	162,31%	169,31%	174,20%	172,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	3.034	3.034		0	(35)	-1,14%	1.493	96,85%	-	0,00%	3.034
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	2.060	2.016	2.016		0	(44)	-2,16%	474	30,78%	-	0,00%	2.016
4	Deposito ISE	-	1.009	1.019	1.019		0	9	0,93%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	155	157	157		0	2	1,29%	16	11,35%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Local Champion	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.785	945	445	-500	518	-579	1.972	1.024	59.009	94,54%	(3.224)
	KUR	50.217	53.456	52.945	945	445	-500	634	-511	2.727	956	55.180	95,95%	(2.235)
	Non KUR	3.596	2.908	2.840	-	-	0	-116	-68	-756	68	3.829	74,18%	(989)
3	PWG	27.769	42.250	42.859	6.553	5.421	-1.131	2.087	609	15.090	4.812	39.877	107,48%	2.982
	Cilem	10.764	19.493	20.083	1.085	1.084	-2	669	590	9.319	494	19.655	102,18%	428
	Gadai	17.005	22.756	22.776	5.467	4.338	-1.130	1.418	20	5.771	4.318	20.223	112,63%	2.553
4	CFG	73.851	83.213	84.340	2.785	2.235	-550	1.822	1.127	10.489	1.108	86.117	97,94%	(1.777)
	CF 1	1.222	2.127	2.021	-	-	0	-25	-106	799	106	2.400	84,19%	(379)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.267	-	-	0	-25	-106	983	106	1.315	96,28%	(49)
	CF 2	72.630	81.086	82.319	2.785	2.235	-550	1.848	1.233	9.690	1.002	83.717	98,33%	(1.398)
	Mitraguna & Others	46.537	52.417	52.691	2.260	1.077	-1.183	1.974	275	6.155	802	56.568	93,15%	(3.876)
	Pensiun	26.093	28.670	29.628	525	1.158	633	-126	958	3.535	200	27.149	109,13%	2.479
	Total Pembiayaan	155.700	181.942	183.100	10.283	8.101	-2.181	4.414	1.157	27.399	6.944	185.270	98,83%	(2.171)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	260	837	704	3.807	0,48%	1,25%	6,82%	3.102	3.546	2.969						
	KUR	228	680	545	3.542	0,45%	1,02%	6,69%	2.997	3.315	2.862						
	Non KUR	33	157	159	264	0,91%	5,47%	9,31%	105	232	108						
3	PWG	-	-	-	-	1.647	0,00%	0,00%	3,84%	1.647	1.647	1.647					
	Cilem	-	-	-	-	1.289	0,00%	0,00%	6,42%	1.289	1.289	1.289					
	Gadai	-	-	-	-	357	0,00%	0,00%	1,57%	357	357	357					
4	CFG	61	365	252	975	0,08%	0,30%	1,16%	723	914	610						
	CF 1	-	-	-	-	22	0,00%	0,00%	1,08%	22	22	22					
	Total Griya	-	-	-	-	22	0,00%	0,00%	2,90%	22	22	22					
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-					
	CF 2	61	365	252	953	0,08%	0,31%	1,16%	701	892	588						
	Mitraguna & Others	61	365	208	609	0,13%	0,40%	1,16%	401	548	244						
	Pensiun	-	-	-	-	45	0,00%	0,16%	1,16%	299	344	344					
	Total Pembiayaan	1.115	1.426	1.494	1.657	0,72%	0,82%	0,91%	163	543	232	4,48%	-395,12%	3,6%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	477	503	546	705	0,89%	0,97%	1,26%	159	228	202						
	KUR	257	313	388	388	0,51%	0,73%	0,73%	-	131	75						
	Non KUR	220	190	159	318</												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	6.685	2.649	(4.461)	(4.036)	(2.474)	-48,28%	(12.032)	-81,95%	25.531	10,38%	(22.882)
2	Tabungan	126.637	122.811	120.439	120.772	717	333	(2.039)	-1,66%	(5.865)	-4,63%	139.975	86,28%	(19.203)
3	Deposito	60.864	56.161	56.474	56.474	(34.263)	0	313	0,56%	(4.390)	-7,21%	62.098	90,94%	(5.624)
	Total	202.183	184.094	183.598	179.896	(38.007)	(3.702)	(4.199)	-2,28%	(22.287)	-11,02%	227.605	79,04%	(47.709)
	CASA	141.318	127.934	127.124	123.422	(3.744)	(3.702)	(4.512)	-3,53%	(17.897)	-12,66%	165.507	74,57%	(42.085)
	(%) CASA	69,90%	69,49%	69,24%	68,61%									
	FDR	127,02%	132,24%	132,11%	134,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.580	3.519	(61)	(85)	-2,37%	100	2,94%	-	-	0,00%	3.519
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.380	3.319	(61)	(85)	-2,51%	100	3,12%	-	-	0,00%	3.319
4	Deposito ISE	200	200	200	200	0	0	0,00%	0	0,00%	-	-	0,00%	200
5	CIF ISE	220	231	232	232	0	1	0,43%	12	5,45%	-	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	130	-	-	0	-23	-1	-111	1	241	54,02%	(111)
	Linkage	46	37	37	-	-	-	-1	0	-8	-	46	81,53%	(8)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
• Local Champion	195	94	93	-	-	-	0	-22	-1	-102	1	195	47,54%	(102)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.859	-	-	0	-991	-322	-5.630	322	30.742	71,10%	(8.883)
	KUR	24.649	20.271	20.004	-	-	0	-933	-267	-4.645	267	27.715	72,18%	(7.711)
	Non KUR	2.840	1.910	1.855	-	-	0	-58	-55	-985	55	3.027	61,28%	(1.172)
3	PWG	10.361	9.808	9.634	262	261	-1	-424	-175	-727	435	18.333	52,55%	(8.700)
	Cilem	10.361	9.808	9.634	262	261	-1	-424	-175	-727	435	18.333	52,55%	(8.700)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.923	1.038	1.450	412	-762	-403	-7.800	1.853	234.495	89,95%	(23.572)
	CF 1	7.216	7.476	7.713	315	310	-5	-93	237	497	73	8.917	86,49%	(1.204)
	Total Griya	3.957	4.107	4.395	315	310	-5	0	287	437	23	4.267	103,00%	128
• Total Non Program	3.667	3.325	3.615	-	310	-	-315	335	290	-52	20	3.968	91,09%	(354)
• Program	291	782	780	315	-	-	0	-93	-51	60	51	298	261,56%	482
Oto	3.258	3.369	3.318	-	-	-	0	-97	142	175	139	4.650	71,35%	(1.332)
CF 2	211.508	203.851	203.211	723	1.140	417	-669	-640	-8.297	1.780	-	225.578	90,08%	(22.367)
Mitraguna & Others	176.747	172.435	172.328	723	1.140	417	-289	-107	-4.419	1.247	-	189.546	90,92%	(17.218)
Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	-	36.032	85,71%	(5.150)
Total Pembiayaan	256.814	243.448	242.546	1.300	1.711	410	-2.201	-902	-14.268	2.613	-	283.811	85,46%	(41.265)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,10%	-	-	42	42	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	-	42	42	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
2	MBG	154	1.080	707	1.963	0,56%	3,19%	8,98%	1.255	1.809	883	883	-	-	-	-	
	KUR	154	796	428	1.621	0,62%	2,11%	8,10%	1.193	1.467	825	825	-	-	-	-	
	Non KUR	-	-	284	279	0,00%	14,61%	18,43%	63	342	58	58	-	-	-	-	
3	PWG	25	-	-	421	0,24%	0,00%	4,37%	421	396	421	421	-	-	-	-	
	Cilem	25	-	-	421	0,24%	0,00%	4,37%	421	396	421	421	-	-	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
4	CFG	14.908	9.439	10.054	12.583	6,82%	4,76%	5,97%	2.529	(2.324)	3.144	3.144	-	-	-	-	
	CF 1	-	36	33	175	0,00%	0,44%	2,26%	142	175	139	139	-	-	-	-	
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
Oto	-	36	33	175	216	0,00%	0,97%	5,26%	142	175	139	139	-	-	-	-	
CF 2	14.908	9.403	10.021	12.408	7.05%	4,92%	6,11%	2.388	(2.499)	3.005	3.005	-	-	-	-		
Mitraguna & Others	14.471	9.292	9.714	12.102	3,60%	5,63%	7,02%	2.388	(2.370)	2.810	2.810	-	-	-	-		
Pensiun	454	437	437	437	0,18%	0,18%	1,41%	(17)	(0)	195	195	-	-	-	-		
Total Pembiayaan	8.238	22.559	23.033	23.294	3,21%	9,46%	9,60%	261	15.057	735	735	1,09%	88,61%	-8,5%	-	-	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)		2.57	2.89	2.77
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%	(0,12)	(0,12)	0,21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	8.261	7.897	(6.474)	(364)	1.545	24,33%	383	5,10%	19.190	41,15%	(11.293)
2	Tabungan	148.174	174.962	172.896	173.590	7.558	694	(1.372)	-0,78%	25.416	17,15%	162.362	106,92%	11.228
3	Deposito	29.593	37.313	38.396	37.896	(2.366)	(500)	583	1,56%	8.303	28,06%	30.657	123,61%	7.240
	Total	185.281	218.626	219.552	219.383	(1.281)	(170)	757	0,35%	34.102	18,41%	212.208	103,38%	7.175
	CASA	155.687	181.313	181.156	181.486	1.084	330	173	0,10%	25.799	16,57%	181.551	99,96%	(65)
	(%) CASA	84,03%	82,93%	82,51%	82,73%									
	FDR	129,17%	128,36%	129,06%	129,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	6.321	6.193	(128)	(992)	-13,81%	(2.168)	-25,93%	-	0,00%	6.193	
2	Giro ISE	1.674	1.419	1.943	1.693	(250)	274	19,27%	19	1,11%	-	0,00%	1.693	
3	Tabungan ISE	6.686	5.766	4.378	4.500	122	(1.266)	-21,95%	(2.186)	-32,70%	-	0,00%	4.500	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	188	206	208	208	0	2	0,97%	20	10,64%	-	0,00%	208	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	46.391	47.549	47.726	625	1.050	425	-2	178	1.336	872	50.997	93,59%	(3.271)	
	KUR	42.708	43.748	44.246	525	1.050	525	157	498	1.538	552	47.111	93,92%	(2.865)	
	Non KUR	3.682	3.801	3.480	100	-	-100	-158	-321	3.886	89,55%	(406)	3.886	124,14%	5.584
3	PWG	25.907	46.459	49.306	8.255	8.144	-111	3.011	2.847	23.398	5.297	42.215	116,80%	7.091	
	Cilem	11.633	27.453	28.720	3.436	3.069	-367	1.712	1.268	17.088	1.801	23.136	124,14%		
	Gadai	14.275	19.006	20.585	4.819	5.075	256	1.299	1.579	6.311	3.496	19.078	107,90%	1.507	
4	CFG	167.028	186.627	186.313	2.855	942	-1.893	3.377	-315	19.284	1.257	183.810	101,36%	2.503	
	CF 1	10.804	14.864	14.777	885	49	-836	834	-88	3.973	137	12.832	115,15%	1.944	
	Total Griya	4.197	5.432	5.423	-	-	0	0	-9	1.226	9	4.477	121,12%	946	
1	• Total Non Program	4.197	5.278	5.269	-	-	0	1.339	-9	1.072	9	4.477	117,69%	792	
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154	
	Oto	6.607	9.432	9.354	885	49	-836	834	-79	2.747	128	8.355	111,95%	999	
	CF 2	156.224	171.763	171.536	1.950	893	-1.057	2.544	-227	15.312	1.120	170.978	100,33%	558	
	Mitraguna & Others	100.077	114.328	114.425	1.755	663	-1.092	1.808	98	14.349	565	113.332	100,96%	1.093	
	Pensiun	56.148	57.435	57.110	195	230	35	735	-325	963	555	57.645	99,07%	(535)	
	Total Pembiayaan	239.326	280.635	283.345	11.715	10.137	-1.578	6.387	2.710	44.019	7.426	277.021	102,28%	6.323	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	198	395	322	6.285	0,43%	0,68%	13,17%	5.963	6.087	5.890	-	-	-			
	KUR	198	317	249	5.132	0,46%	0,57%	11,60%	4.883	4.934	4.815	-	-	-			
	Non KUR	-	78	74	1.153	0,00%	1,94%	33,14%	1.079	1.153	1.075	-	-	-			
3	PWG	-	-	-	-	1.456	0,00%	0,00%	2.95%	1.456	1.456	-	-	-			
	Cilem	-	-	-	-	947	0,00%	0,00%	3.30%	947	947	-	-	-			
	Gadai	-	-	-	-	509	0,00%	0,00%	2,47%	509	509	-	-	-			
4	CFG	1.021	478	788	3.072	0,61%	0,42%	15,77%	2.283	2.051	2.593	-	-	-			
	CF 1	202	15	371	2.331	1,87%	2,50%	15,77%	1.960	2.129	2.316	-	-	-			
	Total Griya	-	-	212	899	0,00%	3,90%	16,58%	687	899	899	-	-	-			
	Oto	202	15	160	1.432	3,06%	1,69%	15,31%	1.272	1.230	1.417	-	-	-			
	CF 2	819	464	417	741	0,52%	0,24%	0,43%	324	(78)	277	-	-	-			
	Mitraguna & Others	819	220	161	168	0,82%	0,14%	0,15%	7	(651)	(52)	-	-	-			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329	-	-	-			
	Total Pembiayaan	3.109	1.683	1.832	1.829	1,30%	0,65%	(4)	(1.280)	145	1.80%	-179,68%	1,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	902	899	(208)	(3)	(69)	-7,15%	(463)	-34,01%	7.960	11,30%	(7.061)
2	Tabungan	77.945	97.520	96.630	97.176	5.916	545	(344)	-0,35%	19.231	24,67%	89.603	108,45%	7.572
3	Deposito	9.935	9.827	10.251	10.251	0	0	424	4,31%	315	3,18%	10.552	97,15%	(301)
	Total	89.243	108.315	107.783	108.326	5.707	543	10	0,01%	19.083	21,38%	108.115	100,19%	210
	CASA	79.307	98.488	97.532	98.075	5.707	543	(413)	-0,42%	18.768	23,66%			
(%) CASA		88,87%	90,93%	90,49%	90,54%									
FDR		131,75%	136,37%	137,48%	136,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.303	2.286		(18)	(186)	-7,54%	(510)	-18,25%	-	0,00%	2.286
2	Giro ISE	1.018	624	529	529		0	(95)	-15,23%	(489)	-48,05%	0	0,00%	529
3	Tabungan ISE	1.778	1.848	1.774	1.757		(18)	(91)	-4,94%	(21)	-1,18%	0	0,00%	1.757
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%	0	0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
• Local Champion	97	-	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.295	250	70	-180	1.103	-182	3.889	252	22.512	103,48%	783
	KUR	19.311	22.464	22.293	250	70	-180	913	-171	2.982	241	22.260	100,15%	33
	Non KUR	95	1.013	1.002	-	-	0	189	-11	907	11	252	397,15%	750
3	PWG	2.291	6.594	6.422	584	182	-403	549	-172	4.131	354	5.977	107,45%	445
	Cilem	2.291	6.594	6.422	584	182	-403	549	-172	4.131	354	5.977	107,45%	445
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	118.467	1.837	1.891	54	3.574	832	22.682	1.059	105.810	111,96%	12.657
	CF 1	18.535	22.310	22.798	152	594	442	730	487	4.263	107	20.118	113,32%	2.679
	Total Griya	17.245	16.195	16.180	-	-	0	0	-14	-1.064	14	17.963	90,07%	(1.783)
• Total Non Program	1.070	701	694	-	-	-	0	-10	-7	-376	7	1.386	50,11%	(691)
• Program	16.174	15.493	15.486	-	-	-	0	-74	-7	-688	7	16.578	93,42%	(1.092)
Oto	1.291	6.116	6.617	152	594	442	730	502	5.327	93	2.155	307,07%	4.462	
CF 2	77.250	95.325	95.669	1.685	1.297	-388	2.844	345	18.419	952	85.692	111,64%	9.978	
Mitraguna & Others	58.013	77.042	77.527	1.685	1.297	-388	3.384	485	19.514	812	65.673	118,05%	11.854	
Pensiun	19.237	18.282	18.142	-	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)	
Total Pembiayaan	117.580	147.707	148.185	2.671	2.143	-528	5.148	478	30.605	1.665	134.397	110,26%	13.788	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	-	-		
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-		
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	-	-		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-		
2	MBG	167	518	622	769	0	0,86%	2,65%	3,30%	148	602	251	
	KUR	167	518	622	769	0	0,87%	2,77%	3,45%	148	602	251	
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	-	-	-	
3	PWG	-	-	-	-	154	0,00%	0,00%	0,00%	154	154	154	
	Cilem	-	-	-	-	154	0,00%	0,00%	0,00%	154	154	154	
	Gadai	-	-	-	-	0	0,00%	0	0,00%	-	-	-	
4	CFG	2.572	1.606	2.138	1.901	0	2,69%	1,82%	1,61%	(236)	(670)	295	
	CF 1	1.875	1.449	1.540	1.266	0	10,12%	6,90%	5,55%	(274)	(609)	(183)	
	Total Griya	1.875	1.449	1.449	1.055	0	10,87%	8,95%	6,52%	(394)	(820)	(394)	
Oto	-	-	-	91	211	0	0,00%	1,48%	3,19%	120	211	211	
CF 2	697	157	598	635	0	0,90%	0,63%	0,66%	0,38	(61)	478		
Mitraguna & Others	583	157	598	635	0	1,01%	0,78%	0,82%	0,38	52	478		
Pensiun	113	-	-	-	0	0,00%	0	0,00%	-	(113)	-		
Total Pembiayaan	4.935	5.309	5.422	5.678	5,15%	4,61%	4,79%	256	743	369	1,87%	56,72%	-2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114.806	119.588	146.239	31.433	
2	Contribution Margin	3.119	4.675	2.966	(153)	4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,29	3,15	(0,14)	0,20
CIF Payroll	767	676	815	139	48

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	104.070	104.463	(3.868)	393	1.392	1,35%	(7.644)	-6,82%	125.573	83,19%	(21.110)
3	Deposito	7.734	12.256	13.303	13.304	(179)	0	1.047	8,54%	5.570	72,01%	8.692	153,05%	4.611
	Total	120.003	115.432	117.463	117.856	(4.076)	393	2.424	2,10%	(2.147)	-1,79%	141.418	83,34%	(23.562)
	CASA	112.269	103.176	104.159	104.552	(3.897)	393	1.377	1,33%	(7.716)	-6,87%	132.726	78,77%	(28.173)
	(%) CASA	93,56%	89,38%	88,67%	88,71%									
	FDR	119,28%	129,39%	127,52%	127,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.854	1.789	(65)	63	3,67%	241	15,55%	-	0,00%	1.789	
2	Giro ISE	6	7	7	7	0	0	0,00%	1	14,51%	-	0,00%	7	
3	Tabungan ISE	1.542	1.719	1.847	1.782	(65)	63	3,68%	240	15,56%	-	0,00%	1.782	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	142	157	158	158	0	1	0,64%	16	11,27%	-	0,00%	158	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Local Champion	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.805	530	350	-180	-257	121	-2.706	229	21.218	74,49%	(5.413)
	KUR	17.071	14.238	14.363	530	350	-180	-215	126	-2.708	224	19.621	73,20%	(5.258)
	Non KUR	1.440	1.446	1.441	-	-	0	-42	-4	1	4	1.597	90,24%	(156)
3	PWG	10.369	17.014	17.824	2.312	1.618	-694	1.061	810	7.455	808	20.168	88,38%	(2.344)
	Cilem	7.309	11.443	11.425	845	393	-452	401	-18	4.116	410	14.834	77,02%	(3.409)
	Gadai	3.060	5.572	6.399	1.468	1.225	-242	660	827	3.339	398	5.334	119,96%	1.065
4	CFG	114.187	116.613	116.112	630	844	214	-558	-501	1.926	1.345	125.036	92,86%	(8.924)
	CF 1	709	1.874	1.845	83	-	83	45	-29	1.136	29	1.870	98,65%	(25)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.600	83	-	83	45	-29	1.169	29	1.446	110,63%	154
	CF 2	113.478	114.740	114.267	547	844	297	-603	-472	789	1.316	123.166	92,78%	(8.899)
	Mitraguna & Others	95.023	97.439	96.935	405	544	139	-556	-504	1.912	1.048	103.942	93,26%	(7.007)
	Pensiun	18.455	17.301	17.332	142	300	158	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	937	149.363	149.793	3.473	2.812	-661	244	430	6.658	2.382	166.490	89,97%	(16.697)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	%				%	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	321	757	728	1.765	1.73%	4,64%	11,17%	1.037	1.444	1.008	-	-	-			
	KUR	302	757	728	1.648	1.77%	5,11%	11,47%	920	1.346	891	-	-	-			
	Non KUR	19	-	-	117	1,33%	0,00%	8,12%	117	98	117	-	-	-			
3	PWG	-	-	-	416	0,00%	0,00%	2,34%	416	416	416	-	-	-			
	Cilem	-	-	-	370	0,00%	0,00%	3,24%	370	370	370	-	-	-			
	Gadai	-	-	-	47	0,00%	0,00%	0,73%	47	47	47	-	-	-			
4	CFG	617	1.089	842	2.270	0,54%	0,72%	1,96%	1.428	1.654	1.182	-	-	-			
	CF 1	-	-	-	14	0,00%	0,00%	0,73%	14	14	14	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	14	0,00%	0,00%	0,85%	14	14	14	-	-	-			
	CF 2	617	1.089	842	2.257	0,54%	0,73%	1,97%	1.415	1.640	1.168	-	-	-			
	Mitraguna & Others	617	1.089	842	2.257	0,65%	0,86%	2,33%	1.415	1.640	1.168	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	2.540	3.024	3.059	2.919	1,77%	2,05%	1,95%	(140)	379	(105)	7,85%	-303,06%	5,9%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144.199	147.619	153.173	8.974	
2	Contribution Margin	5.784	7.943	5.521	(263)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	3,26	3,26	0,00	0,26
CIF Payroll	1.413	1.495	1.132	(363)	(281)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	902	847	(52)	(55)	(32)	-3,66%	(2.158)	-71,82%	11.516	7,35%	(10.670)
2	Tabungan	56.317	63.776	58.667	58.067	(6.667)	(600)	(5.709)	-8,95%	1.750	3,11%	69.723	83,28%	(11.656)
3	Deposito	45.220	63.030	62.047	62.047	1.196	0	(983)	-1,56%	16.826	37,21%	46.360	133,84%	15.687
	Total	104.542	127.685	121.616	120.961	(5.523)	(655)	(6.725)	-5,27%	16.418	15,71%	127.600	94,80%	(6.639)
	CASA	59.322	64.655	59.569	58.914	(6.719)	(655)	(5.741)	-8,88%	(408)	-0,69%	81.240	72,52%	(22.326)
	(%) CASA	56,74%	50,64%	48,98%	48,71%									
	FDR	207,64%	186,30%	196,23%	197,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	1.966	1.967		1	(202)	-9,30%	(844)	-30,02%	-	0,00%	1.967
2	Giro ISE	19	499	425	426		0	(73)	-14,70%	406	2123,79%	-	0,00%	426
3	Tabungan ISE	2.791	1.669	1.541	1.541		0	(128)	-7,68%	(1.250)	-44,79%	-	0,00%	1.541
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%	-	0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	8.005	-	-	0	-71	0	-689	-	8.694	92,08%	(689)
	Linkage	8.515	7.826	7.826	-	-	-	-71	0	-689	-	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.406	400	-	-400	-787	-409	-4.169	409	38.354	79,28%	(7.949)
	KUR	29.907	27.114	26.759	400	-	-400	-576	-355	-3.148	355	33.477	79,93%	(6.718)
	Non KUR	4.668	3.700	3.647	-	-	0	-210	-53	-1.022	53	4.877	74,77%	(1.230)
3	PWG	5.791	10.204	10.204	1.650	209	-1.441	1.043	-1	4.412	210	13.904	73,38%	(3.701)
	Cilem	5.791	10.204	10.204	1.650	209	-1.441	1.043	-1	4.412	210	13.904	73,38%	(3.701)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	190.033	1.633	2.778	1.145	3.850	1.174	22.024	1.604	185.426	102,48%	4.607
	CF 1	111.105	105.056	104.883	467	242	-225	1.393	-173	-6.222	416	116.015	90,41%	(11.131)
	Total Griya	105.380	97.030	96.793	-	-	0	0	-237	-8.588	237	108.893	88,89%	(12.100)
	• Total Non Program	15.372	12.556	12.542	-	-	0	-112	-14	-2.830	14	16.641	75,37%	(4.099)
	• Program	90.009	84.475	84.251	-	-	0	-579	-224	-5.758	224	92.252	91,33%	(8.001)
	Oto	5.724	8.026	8.090	467	242	-225	1.393	64	2.366	178	7.122	113,60%	969
	CF 2	56.904	83.802	85.150	1.166	2.536	1.370	2.457	1.348	28.246	1.188	69.411	122,67%	15.738
	Mitraguna & Others	52.060	72.435	73.587	460	1.435	975	445	1.152	21.528	283	63.278	116,29%	10.309
	Pensiun	4.844	11.367	11.563	706	1.101	395	2.012	195	6.718	906	6.134	188,51%	5.429
	Total Pembiayaan	217.069	237.882	238.647	3.683	2.987	-696	4.035	765	21.578	2.222	246.378	96,86%	(7.731)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.211	1.195	3.023	1.36%	3,88%	9,94%	1.828	2.552	1.812				
	KUR	56	593	592	2.322	0,19%	2,18%	8,68%	1.730	2.265	1.728				
	Non KUR	415	617	603	701	8,89%	16,30%	19,22%	98	286	84				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.032	9.702	17.254	4,36%	5,14%	9,08%	7.552	9.925	8.222				
	CF 1	7.221	9.032	8.741	14.604	6,50%	8,32%	13,92%	5.862	7.383	5.572				
	Total Griya	7.194	8.838	8.389	13.234	6,83%	8,65%	13,67%	4.845	6.039	4.396				
	Oto	26	194	267	1.370	0,46%	4,39%	16,94%	1.018	1.344	1.176				
	CF 2	108	-	960	2.650	0,19%	1,15%	3,11%	1.690	2.542	2.650				
	Mitraguna & Others	-	-	960	2.650	0,00%	1,33%	3,60%	1.690	2.650	2.650				
	Pensiun	108	-	-	-	0	2,23%	0,00%	-	-	-	(108)	-		
	Total Pembiayaan	12.895	15.855	16.634	16.740	5,94%	6,99%	7,01%	106	3.844	884	0,05%	99,35%	-7,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.335	219.091	239.170	23.835	
2	Contribution Margin	230	1.145	2.222	1.992	-866,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1.67	1.85	2.02	0.16	0.35
CIF Payroll	1.638	1.786	2.057	271	419

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	3.630	3.045	97	(586)	1.705	127,23%	(4.036)	-57,00%	14.952	20,36%	(11.908)
2	Tabungan	82.750	88.190	89.497	89.318	(2.093)	(179)	1.127	1,28%	6.568	7,94%	96.168	92,88%	(6.850)
3	Deposito	20.500	30.758	31.026	31.026	1.900	0	268	0,87%	10.526	51,35%	21.133	146,81%	9.893
	Total	110.331	120.289	124.153	123.388	(95)	(764)	3.100	2,58%	13.058	11,83%	132.253	93,30%	(8.865)
	CASA	89.831	89.530	93.127	92.363	(1.996)	(764)	2.832	3,16%	2.532	2,82%			
(%)	CASA	81,42%	74,43%	75,01%	74,86%									
FDR		132,60%	138,95%	135,52%	136,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.772	1.766		(6)	(114)	-6,04%	972	122,35%	-	0,00%	1.766
2	Giro ISE	389	33	28	29		1	(5)	-14,20%	(360)	-92,63%		0,00%	29
3	Tabungan ISE	406	1.846	1.745	1.738		(7)	(109)	-5,89%	1.332	328,46%		0,00%	1.738
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.432	200	410	210	-230	-259	-1.219	669	40.914	89,04%	(4.482)
	KUR	36.457	35.715	35.465	200	410	210	-201	-250	-991	660	39.582	89,60%	(4.117)
	Non KUR	1.194	975	967	-	-	0	-30	-9	-227	9	1.332	72,55%	(366)
3	PWG	14.628	24.979	26.573	4.826	3.617	-1.209	1.867	1.594	11.945	2.024	24.877	106,82%	1.696
	Cilem	6.737	13.467	14.429	1.379	1.203	-176	124	962	7.692	241	13.381	107,83%	1.047
	Gadai	7.891	11.512	12.145	3.447	2.415	-1.033	1.743	632	4.254	1.783	11.496	105,64%	649
4	CFG	94.017	105.470	105.251	1.156	770	-386	1.055	-219	11.234	989	107.669	97,75%	(2.418)
	CF 1	1.650	2.828	2.804	-	-	0	205	-24	1.154	24	2.727	102,81%	77
	Total Griya	348	265	265	-	-	0	0	0	-83	-	495	53,57%	(230)
• Total Non Program	348	265	265	-	-	-	0	-9	0	-83	-	495	53,57%	(230)
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	1.302	2.563	2.539	-	-	0	205	-24	1.237	24	2.232	113,73%	306
CF 2	-	92.366	102.641	102.447	1.156	770	-386	850	-195	10.081	965	104.942	97,62%	(2.495)
Mitraguna & Others	-	54.628	62.993	63.108	608	770	162	326	116	8.480	654	66.021	95,59%	(2.912)
Pensiun	-	37.738	39.649	39.339	548	-	-548	524	-310	1.601	310	38.921	101,07%	418
Total Pembiayaan		146.295	167.140	168.256	6.182	4.797	-1.385	2.692	1.116	21.961	3.682	173.460	97,00%	(5.204)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	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	83	54	54	1.975	0,22%	0,15%	5,42%	1.920	1.891	1.921						
	KUR	-	17	19	1.758	0,00%	0,05%	4,96%	1.739	1.758	1.741						
	Non KUR	83	37	35	217	6,98%	3,62%	22,41%	181	133	180						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	-	723	732	2.754	0,00%	0,69%	2,62%	2.023	2.754	2.031						
	CF 1	-	155	152	434	0,00%	5,93%	17,10%	282	434	280						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Oto	-	155	152	434	434	0,00%	5,93%	17,10%	282	434	280						
CF 2	-	569	580	2.320	2.320	0,00%	0,56%	2,26%	1.741	2.320	1.752						
Mitraguna & Others	-	444	479	2.219	2.219	0,00%	0,76%	3,52%	1.741	2.219	1.775						
Pensiun	-	124	429	550	550	0,00%	0,33%	1,40%	-	550	121						
Total Pembiayaan		116	3.191	3.336	3.336	0,08%	2,00%	1,98%	-	3.220	145	0,71%	64,27%	-1,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142.526	155.632	167.737	25.211	
2	Contribution Margin	6.195	9.101	5.902	(293)	4,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	3,09	3,12	0,03	0,42
CIF Payroll	1.793	1.072	1.150	78	(643)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	877	478	405	(399)	(192)	-28,63%	321	205,42%	6.948	6,88%	(6.470)
2	Tabungan	45.583	48.535	46.257	46.362	946	105	(2.172)	-4,48%	779	1,71%	55.342	83,77%	(8.980)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	53.955	53.661	619	(293)	(2.357)	-4,21%	(20.626)	-27,77%	91.834	58,43%	(38.173)
	CASA	45.740	49.204	47.134	46.840	1.351	(293)	(2.364)	-4,80%	1.100	2,41%	62.290	75,20%	(15.450)
	(%) CASA	61,57%	87,83%	87,36%	87,29%									
	FDR	155,10%	231,36%	239,35%	240,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	1.046	1.049	3	144	15,91%	254	31,95%	-	0,00%	1.049	
2	Giro ISE	7	72	72	72	0	(0)	-0,02%	65	962,04%	-	0,00%	72	
3	Tabungan ISE	788	833	975	977	3	144	17,28%	189	23,99%	-	0,00%	977	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	79	88	88	88	0	0	0,00%	9	11,39%	-	0,00%	88	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	24.147	30.484	30.256	700	320	-380	733	-228	6.109	548	26.876	112,57%	3.380	
	KUR	23.464	29.725	29.501	700	320	-380	782	-224	6.036	544	26.038	113,30%	3.463	
	Non KUR	683	759	755	-	-	0	-49	-3	73	3	838	90,09%	(83)	
3	PWG	2.751	5.831	5.817	747	101	-646	888	-15	3.065	116	6.623	87,83%	(806)	
	Cilem	2.751	5.831	5.817	747	101	-646	888	-15	3.065	116	6.623	87,83%	(806)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	88.322	93.289	93.069	3.104	620	-2.484	1.600	-220	4.747	840	97.005	95,94%	(3.935)	
	CF 1	3.542	3.592	3.576	-	-	0	-15	-16	34	16	4.474	79,92%	(898)	
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)	
4	• Total Non Program	3.385	2.554	2.542	-	-	0	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	158	1.039	1.033	-	-	0	-15	-5	876	5	943	109,61%	91	
	CF 2	84.780	89.697	89.494	3.104	620	-2.484	1.616	-203	4.714	823	92.531	96,72%	(3.037)	
	Mitraguna & Others	72.402	77.501	77.390	3.104	620	-2.484	1.803	-110	4.988	730	79.257	97,64%	(1.867)	
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)	
	Total Pembiayaan	115.220	129.604	129.142	4.551	1.041	-3.510	3.221	-462	13.922	1.503	130.504	98,96%	(1.362)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	261	22	15	1.972	1.08%	0,05%	6.52%	1.957	1.711	1.950	-	-				
	KUR	188	-	-	1.849	0,80%	0,00%	6,27%	1.849	1.661	1.849	-	-				
	Non KUR	73	22	15	123	10,64%	1,96%	16,32%	108	51	101	-	-				
3	PWG	-	-	-	293	0,00%	0,00%	5,04%	293	293	293	-	-				
	Cilem	-	-	-	293	0,00%	0,00%	5,04%	293	293	293	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	563	891	1.072	3.429	0,64%	1,15%	3,68%	2.356	2.866	2.538	-	-				
	CF 1	-	-	-	186	0,00%	0,00%	5,20%	186	186	186	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	18,01%	186	186	186	-	-				
	Oto	-	-	-	186	0,00%	0,00%	18,01%	186	186	186	-	-				
	CF 2	563	891	1.072	3.243	0,66%	1,20%	3,62%	2.170	2.680	2.352	-	-				
	Mitraguna & Others	408	817	998	3.169	0,56%	1,29%	4,09%	2.170	2.760	2.351	-	-				
	Pensiun	155	74	74	62	1,25%	0,61%	0,61%	-	(81)	1	-	-				
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	-	(95)	(64)	1,39%	-60,30%	0,5%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.091	117.396	130.285	13.194	
2	Contribution Margin	3.831	5.086	4.194	363	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,72	3,74	0,02	0,37
CIF Payroll	585	625	627	2	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.343	1.341	424	(3)	(12)	-0,92%	(6.717)	-83,36%	14.967	8,96%	(13.626)
2	Tabungan	114.229	116.866	115.920	116.445	2.472	526	(421)	-0,36%	2.217	1,94%	127.078	91,63%	(10.633)
3	Deposito	24.505	18.203	18.104	17.705	(795)	(399)	(498)	-2,74%	(6.800)	-27,75%	25.528	69,36%	(7.823)
	Total	146.791	136.423	135.367	135.491	2.100	124	(932)	-0,68%	(11.300)	-7,70%	167.573	80,85%	(32.082)
	CASA	122.286	118.220	117.263	117.786	2.895	523	(434)	-0,37%	(4.500)	-3,68%	142.046	82,92%	(24.259)
	(%) CASA	83,31%	86,66%	86,63%	86,93%									
	FDR	111,90%	130,44%	132,86%	132,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	766	769		3	1	0,11%	204	36,19%	-	0,00%	769
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%	1	0,00%	1
3	Tabungan ISE	563	767	765	768		3	1	0,11%	205	36,38%	768	0,00%	768
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%	183	0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)	
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	18.705	17.561	17.438	50	200	150	-426	-123	-1.267	323	21.408	81,46%	(3.969)	
	KUR	17.857	17.017	16.909	50	200	150	-400	-109	-948	309	20.405	82,87%	(3.496)	
	Non KUR	848	544	530	-	-	0	-26	-14	-319	14	1.003	52,80%	(473)	
3	PWG	28.691	42.364	45.244	5.755	6.371	616	217	2.879	16.552	3.492	42.488	106,49%	2.756	
	Cilem	14.633	22.956	23.657	809	1.138	329	-1	702	9.025	436	25.716	92,00%	(2.059)	
	Gadai	14.059	19.408	21.586	4.946	5.233	287	219	2.178	7.527	3.056	16.772	128,70%	4.814	
4	CFG	116.769	117.948	117.088	567	541	-26	-107	-860	319	1.401	127.157	92,08%	(10.069)	
	CF 1	2.827	4.549	4.187	-	-	0	264	-361	1.360	361	3.996	104,80%	192	
	Total Griya	979	734	731	-	-	0	0	-3	-248	3	1.126	64,95%	(395)	
4	• Total Non Program	979	734	731	-	-	0	0	-15	-3	-248	3	1.126	64,95%	(395)
	• Program	-	-	-	-	-	-	0	0	0	0	0	0,00%	0	
	Oto	1.848	3.814	3.456	-	-	0	264	-358	1.608	358	2.870	120,43%	586	
	CF 2	113.942	113.400	112.901	567	541	-26	-371	-499	-1.041	1.040	123.162	91,67%	(10.261)	
	Mitraguna & Others	55.116	58.111	57.935	407	296	-111	402	-176	2.819	472	63.433	91,33%	(5.498)	
	Pensiun	58.827	55.288	54.966	160	245	85	-773	-322	-3.861	567	59.729	92,03%	(4.763)	
	Total Pembiayaan	2.661	2.894	2.969	5.719	1.62%	1,67%	3.18%	2.750	3.058	2.825	0,00%	100,00%	-3,2%	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	75	75	75	0,00%	100,00%	100,00%	-	75	75	75				
	Linkage	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	75	75	75	0,00%	100,00%	100,00%	-	75	75	75				
	Value Chain	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	617	433	326	1.047	1.303	1.86%	6.01%	721	430	615						
	KUR	461	321	291	1.003	2.58%	1.71%	5.93%	713	542	683						
	Non KUR	156	112	35	44	18,40%	6,52%	8,28%	8	(112)	(68)						
3	PWG	74	-	-	1.317	0,26%	0,00%	2,91%	1.317	1.242	1.317						
	Cilem	74	-	-	624	0,51%	0,00%	2,64%	624	549	624						
	Gadai	-	-	-	693	0,00%	0,00%	3,21%	693	693	693						
4	CFG	1.969	2.461	2.567	3.280	1.69%	2,18%	2,80%	713	1.311	819						
	CF 1	66	45	197	195	2,32%	4,32%	4,67%	(1)	130	151						
	Total Griya	66	45	43	41	6,70%	5,83%	5,56%	(2)	(25)	(4)						
	Oto	-	-	154	155	0,00%	4,03%	4,48%	1	155	155						
	CF 2	1.904	2.417	2.371	3.085	1,67%	2,09%	2,73%	714	1.181	668						
	Mitraguna & Others	1.427	1.741	1.787	1.775	2,59%	3,08%	3,06%	(13)	348	34						
	Pensiun	477	676	583	1.310	0,81%	1,06%	2,38%	727	833	634						
	Total Pembiayaan	1.826	2.321	2.095	2.079	1,11%	1,18%	1,16%	(15)	253	(242)	0,00%	100,00%	-1,2%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	229	603	643	633	1.22%	3,66%	3,63%	(10)	404	31					
	KUR	229	569	541	531	1.28%	3,18%	3,14%	(10)	302	(38)					
	Non KUR	-	34	102	102	0,00%	18,82%	19,33%	-	102	68					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	22.883	23.202	338	318	105	0,46%	(1.699)	-6,82%	33.853	68,54%	(10.651)
3	Deposito	2.060	1.857	2.112	2.112	(359)	0	255	13,73%	51	2,50%	2.365	89,28%	(253)
	Total	26.961	24.953	24.995	25.313	(21)	318	360	1,44%	(1.647)	-6,11%	36.218	69,89%	(10.905)
	CASA	24.901	23.096	22.883	23.202	338	318	105	0,46%	(1.699)	-6,82%	33.853	68,54%	(10.651)
(%)	CASA	92,36%	92,56%	91,55%	91,66%									
	FDR	86,03%	83,19%	81,87%	80,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.371	2.330		(41)	286	14,02%	396	20,46%	-	0,00%	2.330
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.371	2.330		(41)	286	14,02%	396	20,46%		0,00%	2.330
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.465	200	100	-100	-650	-295	-2.730	395	26.294	77,83%	(5.829)
	KUR	21.361	19.664	19.375	200	100	-100	-579	-289	-1.986	389	24.306	79,71%	(4.931)
	Non KUR	1.833	1.095	1.090	-	-	0	-70	-6	-743	6	1.988	54,82%	(898)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	23.194	20.760	20.465	200	100	-100	-650	-295	-2.730	395	26.294	77,83%	(5.829)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	692	860	1.173	2.336	2.98%	5,65%	11,42%	1.163	1.644	1.476					
	KUR	472	504	1.000	2.083	2,21%	5,09%	10,75%	1.083	1.611	1.579					
	Non KUR	220	356	173	253	11,98%	15,80%	23,23%	80	34	(103)					
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
Total Pembiayaan	692	860	1.173	2.336	2.98%	5,65%	11,42%	1.163	1.644	1.476	5,88%	48,47%	-5,5%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	721	0,77%	3,61%	3,52%	(28)	543	226				
	KUR	161	401	483	457	0,75%	2,46%	2,36%	(26)	296	57				
	Non KUR	17	94	266	264	0,91%	24,24%	24,18%	(2)	247	169				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	377	376	(17)	(1)	(41)	-9,84%	(512)	-57,68%	888	42,32%	(512)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	377	376	(17)	(1)	(41)	-9,84%	(512)	-57,68%	888	42,32%	(512)
	CASA	888	417	377	376	(17)	(1)	(41)	-9,84%	(512)	-57,68%	888	42,32%	(512)
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	344	345	262	0	9	2,75%	43	14,25%	302	114,25%	43
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	344	345	262	0	9	2,75%	43	14,25%	302	114,25%	43
	CASA	302	335	344	345	262	0	9	2,75%	43	14,25%	302	114,25%	43
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	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.

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	63	61	(758)	(2)	(0)	-0,69%	(3.448)	-98,27%	6.635	0,92%	(6.574)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	63	61	(758)	(2)	(0)	-0,69%	(3.448)	-98,27%	6.748	0,90%	(6.687)
	CASA	3.509	61	63	61	(758)	(2)	(0)	-0,69%	(3.448)	-98,27%	6.635	0,92%	(6.574)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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