

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	443.964	447.751	(2.867)	3.788	206.278	85,42%	209.454	87,90%	384.203	116,54%	63.549
2	Tabungan	1.732.891	1.859.030	1.842.449	1.862.415	56.174	19.966	3.385	0,18%	129.524	7,47%	1.972.158	94,44%	(109.743)
3	Deposito	877.742	1.006.845	986.435	980.814	27.995	(5.621)	(26.031)	-2,59%	103.072	11,74%	892.777	109,86%	88.037
	Total	2.848.930	3.107.348	3.272.848	3.290.980	81.302	18.132	183.632	5,91%	442.050	15,52%	3.249.137	101,29%	41.843
	CASA	1.971.188	2.100.503	2.286.413	2.310.166	53.307	23.753	209.663	9,98%	338.978	17,20%	2.356.360	98,04%	(46.194)
	(%) CASA	69,19%	67,60%	69,86%	70,20%									
	FDR	84,13%	87,07%	82,13%	81,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	79.410	83.911	85.290	86.091	802	2.180	2,60%	6.681	8,41%	115.376	74,62%	(29.284)
2	Giro ISE	37.094	35.641	37.277	37.689	411	2.048	5,75%	595	1,60%	58.873	64,02%	(21.184)
3	Tabungan ISE	39.484	45.872	45.590	45.980	390	108	0,23%	6.496	16,45%	44.492	103,34%	1.488
4	Deposito ISE	2.833	2.398	2.423	2.423	0	25	1,04%	(410)	-14,48%	12.011	20,17%	(9.588)
5	CIF ISE	2.097	2.253	2.267	2.267	0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	122.962	125.291	123.079	1.335	500	-835	-6.011	-2.212	117	2.712	154.342	79,74%	(31.263)
	Linkage	22.750	26.138	26.133	-	-	-	10	-5	3.383	5	36.415	71,76%	(10.282)
	Non-Linkage	100.212	99.154	96.947	1.335	500	-835	-6.021	-2.207	-3.266	2.707	117.927	82,21%	(20.980)
	• Local Champion	83.501	67.399	67.366	1.335	500	-835	-11.270	-33	-16.135	533	91.899	73,30%	(24.533)
	• Value Chain	16.712	31.755	29.580	-	-	-	5.249	-1.275	12.869	2.175	26.028	113,65%	3.553
2	MBG	310.816	324.540	323.126	2.015	1.035	-980	3.904	-1.414	12.310	2.449	356.921	90,53%	(33.796)
	KUR	291.370	304.664	303.414	1.815	1.035	-780	3.340	-1.250	12.044	2.285	335.168	90,53%	(31.754)
	Non KUR	19.446	19.876	19.712	200	-	-200	564	-164	266	164	21.753	90,62%	(2.041)
3	PWG	193.140	311.736	310.444	27.864	10.401	-17.463	11.829	-1.293	117.303	11.693	344.208	90,19%	(33.764)
	Cilem	122.752	210.728	208.828	14.238	2.532	-11.706	4.926	-1.901	86.076	4.433	246.061	84,87%	(37.233)
	Gadai	70.389	101.008	101.616	13.626	7.869	-5.757	6.902	608	31.227	7.261	98.147	103,53%	3.469
4	CFG	1.770.026	1.944.093	1.931.383	13.907	4.970	-8.937	12.103	-12.710	161.357	17.680	1.992.000	96,96%	(60.617)
	CF 1	463.002	518.559	515.732	5.172	1.050	-4.122	-305	-2.827	52.730	3.877	500.470	103,05%	15.262
	Total Griya	392.209	435.699	433.297	4.669	430	-4.239	0	-2.402	41.089	2.832	410.944	105,44%	22.353
	• Total Non Program	388.279	424.552	421.993	4.170	263	-3.907	6.848	-2.560	33.714	2.823	396.555	106,41%	25.437
	• Program	3.930	11.147	11.305	499	167	-332	1.756	158	7.375	9	14.389	78,56%	(3.084)
	Oto	70.793	82.860	82.435	503	620	117	-305	-425	11.642	1.045	89.526	92,08%	(7.091)
	CF 2	1.307.024	1.425.534	1.415.651	8.735	3.920	-4.815	12.408	-9.883	108.627	13.803	1.491.530	94,91%	(75.879)
	Mitraguna & Others	1.211.757	1.326.190	1.317.449	8.119	3.844	-4.275	11.344	-8.741	105.692	12.585	1.379.110	95,53%	(61.662)
	Pensiun	95.268	99.344	98.202	616	76	-540	1.064	-1.141	2.935	1.217	112.420	87,35%	(14.218)
	Total Pembiayaan	2.396.945	2.705.661	2.688.032	45.121	16.906	-28.215	21.824	-17.629	291.087	34.535	2.847.472	94,40%	(159.440)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-10 Oct'25)	% Relatif			MtD	YTD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	508	6	6	145	0,41%	0,00%	0,12%	139	(363)	139			
	Linkage	43	6	6	145	0,19%	0,02%	0,55%	139	101	139			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	17.443	1.43%	1.92%	5,40%	11.210	13.002	11.210			
	KUR	3.770	4.834	4.834	15.477	1.29%	1.59%	5,10%	10.643	11.707	10.643			
	Non KUR	671	1.399	1.399	1.966	3,45%	7,04%	9,97%	567	567	567			
3	PWG	155	2	2	8.835	0,08%	0,00%	2,85%	8.833	8.680	8.833			
	Cilem	155	2	2	7.668	0,13%	0,00%	3,67%	7.666	7.513	7.666			
	Gadai	-	-	-	1.167	0,00%	0,00%	1.167	-1.167	-1.167	-1.167			
4	CFG	19.018	30.183	28.147	81.222	1.07%	1.45%	4,21%	53.075	62.205	51.039			
	CF 1	8.456	11.874	11.479	23.753	1.83%	2,21%	4,61%	12.274	15.297	11.878			
	Total Griya	6.832	10.848	10.463	14.194	1.74%	2,40%	3,28%	3.731	7.361	3.346			
	Oto	1.624	1.027	1.016	9.559	2,29%	1,23%	11,60%	8.543	7.935	8.532			
	CF 2	10.562	18.309	16.669	57.470	0,81%	1,17%	4,06%	40.801	46.908	39.161			
	Mitraguna & Others	10.315	17.929	16.481	54.727	0,85%	1,24%	4,15%	38.246	44.412	36.798			
	Pensiun	247	379	188	2.743	0,26%	0,19%	2,79%	2.555	2.496	2.363			
	Total Pembiayaan	38.001	54.235	34.188	35.473	1,59%	1,26%	1,32%	1.285	(2.528)	1.238	1.42%	-7,85%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Sep-24	Aug-25	Sep-25			

<tbl_r cells="4" ix="1" maxcspan="3" maxr

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	24.765	25.094	(4.264)	329	(301)	-1,18%	(4.442)	-15,04%	42.826	58,59%	(17.733)
2	Tabungan	75.287	92.481	89.643	91.269	2.646	1.626	(1.212)	-1,31%	15.982	21,23%	93.900	97,20%	(2.631)
3	Deposito	166.481	142.703	142.409	142.399	9.873	(10)	(304)	-0,21%	(24.082)	-14,47%	167.973	84,77%	(25.574)
	Total	271.304	260.579	256.817	258.762	8.255	1.945	(1.817)	-0,70%	(12.542)	-4,62%	304.699	84,92%	(45.937)
	CASA	104.823	117.876	114.408	116.363	(1.618)	1.955	(1.513)	-1,28%	11.540	11,01%	136.726	85,11%	(20.363)
	(%) CASA	38,64%	45,24%	44,55%	44,97%									
	FDR	71,62%	78,78%	79,09%	78,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.959	20.026		67	(502)	-2,45%	3.761	23,12%	-	0,00%	20.026
2	Giro ISE	12.924	10.625	10.686	10.748		62	123	1,16%	(2.176)	-16,84%	-	0,00%	10.748
3	Tabungan ISE	1.712	8.249	7.594	7.599		5	(650)	-7,88%	5.887	343,93%	-	0,00%	7.599
4	Deposito ISE	1.628	1.654	1.679	1.679		0	25	1,51%	50	3,08%	-	0,00%	1.679
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%	-	0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	9.891	14.664	14.663	-	-	0	2.462	-1	4.772	1	17.901	81,91%	(3.237)	
	Linkage	1.111	822	822	-	-	-	-	-17	0	-290	-	4.599	17,86%	(3.778)
	Non-Linkage	8.780	13.842	13.842	-	-	0	2.478	-1	5.062	1	13.301	104,06%	540	
	• Local Champion	6.630	9.192	9.192	-	-	0	2.478	-1	2.562	1	8.773	104,77%	418	
	• Value Chain	2.150	4.650	4.650	-	-	-	-	-0	0	2.500	-	4.528	102,69%	122
2	MBG	65.409	60.423	59.991	575	150	(425)	944	-432	-5.418	582	69.529	86,28%	(9.538)	
	KUR	63.164	57.622	57.252	375	150	(225)	251	-370	-5.912	520	67.096	85,33%	(9.844)	
	Non KUR	2.245	2.800	2.738	200	-	(200)	693	-62	494	62	2.433	112,56%	306	
3	PWG	10.519	14.446	14.308	1.124	185	(939)	152	-138	3.790	323	17.123	83,56%	(2.815)	
	Cilem	10.519	14.446	14.308	1.124	185	(939)	152	-138	3.790	323	17.123	83,56%	(2.815)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	108.478	115.743	114.161	1.318	120	(-1.198)	245	-1.582	5.684	1.702	133.187	85,72%	(19.026)	
	CF 1	58.498	62.301	61.603	933	120	(-813)	89	-698	3.106	818	60.283	102,19%	1.320	
	Total Griya	56.812	59.489	58.827	933	120	(-813)	0	-661	2.015	781	56.786	103,60%	2.041	
4	• Total Non Program	55.952	58.671	58.011	933	120	(-813)	2.044	-660	2.059	780	53.636	108,16%	4.375	
	• Program	860	817	816	-	-	0	-3	-1	-44	1	3.149	25,91%	(2.333)	
	Oto	1.686	2.813	2.776	-	-	0	89	-36	1.091	36	3.498	79,38%	(721)	
	CF 2	49.980	53.442	52.558	385	-	(-385)	155	-884	2.578	884	72.903	72,09%	(20.346)	
	Mitraguna & Others	49.699	53.170	52.287	385	-	(-385)	162	-883	2.588	883	71.970	72,65%	(19.683)	
	Pensiun	281	272	271	-	-	0	-6	-2	-10	2	934	28,99%	(663)	
	Total Pembiayaan	194.296	205.276	203.123	3.017	455	-2.562	3.802	-2.153	8.827	2.608	237.739	85,44%	(34.616)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		%	Penc.	Gap	
1	SME	-	6	6	-	0	0,00%	0,04%	0,00%	(6)	-	(6)		
	Linkage	-	6	6	-	0	0,00%	0,74%	0,00%	(6)	-	(6)		
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
2	MBG	1.071	1.487	1.504	4.379	1.64%	2,49%	7,30%	2.875	3.308	2.892	-		
	KUR	1.022	1.291	1.029	3.562	1.62%	1,79%	6,22%	2.533	2.540	2.271	-		
	Non KUR	49	196	475	816	2,19%	16,97%	29,81%	341	767	621	-		
3	PWG	95	-	-	448	0,91%	0,00%	3,13%	448	353	448	-		
	Cilem	95	-	-	448	0,91%	0,00%	3,13%	448	353	448	-		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
4	CFG	1.865	2.551	2.403	4.774	1,72%	2,08%	4,18%	2.371	2.909	2.222	-		
	CF 1	1.284	1.536	1.880	3.218	2,19%	3,02%	5,22%	1.338	1.934	1.682	-		
	Total Griya	1.284	1.536	1.880	2.971	2,26%	3,16%	5,05%	1.090	1.687	1.435	-		
	Oto	-	-	-	248	0,00%	0,00%	8,92%	248	248	248	-		
	CF 2	581	1.015	522	1.556	1,16%	0,98%	2,96%	1.033	975	540	-		
	Mitraguna & Others	581	1.015	522	1.556	1,17%	0,98%	2,97%	1.033	975	540	-		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Total Pembiayaan	2.972	1.320	1.482	2.155	1,53%	0,72%	1,06%	673	(817)	835	0,34%	68,19%	-0,7%

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	262.994	271.304	252.324	(10.670)		2.98	2.84	2.86
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%	1.306	1.933	1.950

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	22.769	23.032	(4.874)	263	988	4,48%	(1.730)	-6,98%	37.820	60,90%	(14.788)
2	Tabungan	139.675	136.927	135.782	135.913	3.770	131	(1.014)	-0,74%	(3.762)	-2,69%	158.244	85,89%	(22.331)
3	Deposito	81.953	78.771	79.180	79.054	(1.465)	(126)	282	0,36%	(2.900)	-3,54%	83.187	95,03%	(4.133)
	Total	246.389	237.742	237.731	237.998	(2.570)	267	256	0,11%	(8.391)	-3,41%	279.251	85,23%	(41.253)
	CASA	164.436	158.971	158.551	158.944	(1.105)	393	(26)	-0,02%	(5.492)	-3,34%	196.064	81,07%	(37.119)
	(%) CASA	66,74%	66,87%	66,69%	66,78%									
	FDR	63,49%	72,37%	71,51%	71,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	10.910	10.781	11.512	11.621	109	840	7,79%	711	6,52%	-	0,00%	11.621		
2	Giro ISE	6.429	7.250	7.566	7.659	93	409	5,65%	1.229	19,12%	-	0,00%	7.659		
3	Tabungan ISE	3.915	3.531	3.946	3.962	16	431	12,21%	47	1,20%	-	0,00%	3.962		
4	Deposito ISE	565	-	-	-	0	0	#DIV/0!	(565)	-100,00%	-	0,00%	0		
5	CIF ISE	134	146	146	146	0	0	0,00%	12	8,96%	-	0,00%	146		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.995	-	-	0	-168	-1.200	-1.054	1.200	24.988	72,01%	(6.993)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.587	0,00%	(2.587)
	Non-Linkage	19.048	19.195	17.995	-	-	0	-168	-1.200	-1.054	1.200	22.401	80,33%	(4.407)
	• Local Champion	15.448	17.449	17.449	-	-	0	-1.27	0	2.000	-	17.038	102,41%	411
	• Value Chain	3.600	1.746	546	-	-	-	959	-1.200	-3.054	1.200	5.363	10,18%	(4.817)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	9.688	912	22	-890	540	-97	3.850	119	12.717	76,18%	(3.029)
	Cilem	5.838	9.785	9.688	912	22	-890	540	-97	3.850	119	12.717	76,18%	(3.029)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	142.311	1.703	325	-1.378	1.001	-764	10.768	1.089	151.764	93,77%	(9.453)
	CF 1	81.145	75.863	75.144	483	-	-483	166	-720	-6.002	720	80.866	92,92%	(5.722)
	Total Griya	74.220	69.714	69.085	326	-	-326	0	-629	-5.135	629	72.806	94,89%	(3.721)
4	• Total Non Program	73.552	69.083	68.455	326	-	-326	213	-628	-5.097	628	70.358	97,30%	(1.903)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.059	157	-	-157	166	-91	-866	91	8.060	75,17%	(2.001)
	CF 2	50.397	67.212	67.167	1.220	325	-895	835	-44	16.770	369	70.899	94,74%	(3.731)
	Mitraguna & Others	49.913	66.240	66.205	1.220	325	-895	731	-35	16.292	360	69.624	95,09%	(3.419)
	Pensiun	-	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	Total Pembiayaan	156.429	172.055	169.994	2.615	347	-2.268	1.373	-2.061	13.565	2.408	189.488	89,71%	(19.495)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	-	-	-	-	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	11	-	-	-	79	0,19%	0,00%	0,81%	79	67	79		
	Cilem	11	-	-	-	79	0,19%	0,00%	0,81%	79	67	79		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.162	1.509	1.437	2.586	0.88%	1,00%	1,82%	1.149	1.424	1.076			
	CF 1	1.162	1.459	1.383	1.935	1,43%	1,82%	2,57%	551	773	476			
	Total Griya	1.162	1.459	1.383	1.301	1,57%	1,98%	1,88%	(82)	140	(157)			
	Oto	-	-	-	-	634	0,00%	0,00%	10,46%	634	634	634		
	CF 2	-	51	54	651	0,00%	0,08%	0,97%	597	651	600			
	Mitraguna & Others	-	51	54	651	0,00%	0,08%	0,98%	597	651	600			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.309	1.299	1.252	0,50%	0,75%	0,74%	(47)	474	(57)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.392	3.662	270	312	9,32%	(269)	-6,83%	-	0,00%	3.662
2	Giro ISE	1.420	1.401	1.396	1.451	55	50	3,56%	31	2,17%		0,00%	1.451
3	Tabungan ISE	2.001	1.335	1.381	1.597	216	262	19,64%	(404)	-20,19%		0,00%	1.597
4	Deposito ISE	510	614	614	614	0	0	0,00%	105	20,53%		0,00%	614
5	CIF ISE	179	187	189	189	0	2	1,07%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	82.985	87.575	86.063	1.335	-	-1.335	-9.025	-1.512	3.079	1.512	100.415	85,71%	(14.352)	
	Linkage	21.612	25.302	25.297	-	-	-	28	-5	3.685	5	29.203	86,63%	(3.906)	
	Non-Linkage	61.373	62.273	60.766	1.335	-	-1.335	-9.053	-1.507	-606	1.507	71.212	85,33%	(10.446)	
	• Local Champion	55.173	37.334	36.802	1.335	-	-1.335	-13.343	-532	-18.371	532	59.838	61,50%	(23.036)	
	• Value Chain	6.200	24.939	23.965	-	-	-	4.291	-975	17.765	975	11.375	210,68%	12.590	
2	MBG	43.181	43.262	43.499	100	400	300	264	237	318	163	46.510	93,53%	(3.010)	
	KUR	40.519	41.115	41.365	100	400	300	439	250	845	150	43.648	94,77%	(2.283)	
	Non KUR	2.662	2.147	2.135	-	-	0	-175	-12	-527	12	2.862	74,60%	(727)	
3	PWG	26.463	43.181	42.766	4.763	1.032	-3.731	2.081	-414	16.303	1.446	37.150	115,12%	5.617	
	Cilem	12.356	24.198	23.916	2.652	239	-2.413	1.790	-282	11.561	521	17.679	135,28%	6.237	
	Gadai	14.108	18.982	18.850	2.111	793	-1.318	291	-132	4.743	925	19.471	96,81%	(620)	
4	CFG	179.631	208.442	207.228	810	-	-810	-700	-1.214	27.597	1.214	198.860	104,21%	8.369	
	CF 1	55.651	68.195	67.792	-	-	0	207	-403	12.141	403	59.549	113,84%	8.243	
	Total Griya	50.392	59.584	59.256	-	-	0	0	-328	8.864	328	52.444	112,99%	6.812	
1	• Total Non Program	50.392	59.584	59.256	-	-	0	1.188	-328	8.864	328	52.444	112,99%	6.812	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	5.260	8.611	8.536	-	-	0	207	-75	3.276	75	7.105	120,14%	1.431	
	CF 2	123.980	140.247	139.436	810	-	-810	-907	-810	15.457	810	139.310	100,09%	126	
	Mitraguna & Others	122.658	138.841	138.037	810	-	-810	-970	-803	15.379	803	137.009	100,75%	1.028	
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)	
	Total Pembiayaan	332.261	382.460	379.558	7.008	1.432	-5.576	-7.381	-2.902	47.297	4.334		382.934	99,12%	(3.376)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	145	● 0,61%	● 0,00%	● 0,17%	145	(363)	145			
	Linkage	43	-	-	145	● 0,20%	● 0,00%	● 0,57%	145	101	145			
	Local Champion	465	-	-	-	● 0,76%	● 0,00%	● 0,00%	-	(465)	-			
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
2	MBG	409	968	740	1.821	● 0,95%	● 1,71%	● 4,19%	1.082	1.412	853			
	KUR	305	765	686	1.742	● 0,75%	● 1,67%	● 4,21%	1.056	1.437	977			
	Non KUR	104	203	53	79	● 3,92%	● 2,47%	● 3,70%	26	(25)	(124)			
3	PWG	-	-	-	3.062	● 0,00%	● 0,00%	● 7,16%	3.062	3.062	3.062			
	Cilem	-	-	-	2.836	● 0,00%	● 0,00%	● 11,86%	2.836	2.836	2.836			
	Gadai	-	-	-	226	● 0,00%	● 0,00%	● 1,20%	226	226	226			
4	CFG	673	1.272	1.279	3.185	● 0,37%	● 0,61%	● 1,54%	1.906	2.511	1.912			
	CF 1	295	265	196	855	● 0,53%	● 0,29%	● 1,26%	659	561	591			
	Total Griya	295	-	-	380	● 0,58%	● 0,00%	● 0,64%	380	85	380			
	Oto	-	265	196	475	● 0,00%	● 2,28%	● 5,57%	279	475	210			
	CF 2	379	1.007	1.083	2.329	● 0,31%	● 0,77%	● 1,67%	1.247	1.951	1.322			
	Mitraguna & Others	379	1.007	1.083	2.329	● 0,31%	● 0,78%	● 1,69%	1.247	1.951	1.322			
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
Total Pembiayaan		1.590	2.241	2.018	8.213	● 0,48%	● 0,53%	● 2,16%	6.195	6.622	5.972	0,69%	68,09%	-1,5%

Kualitas Pembiayaan (NPF)

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.636	22.054	22.141	(211)	86	19.505	739,98%	2.322	11,71%	31.713	69,82%	(9.572)
2	Tabungan	188.323	168.806	168.493	166.535	9.458	(1.958)	(2.271)	-1,35%	(21.788)	-11,57%	206.910	80,49%	(40.374)
3	Deposito	54.534	91.558	76.737	76.736	849	(0)	(14.822)	-16,19%	22.202	40,71%	55.746	137,65%	20.990
	Total	262.676	263.000	267.284	265.412	10.096	(1.872)	2.412	0,92%	2.736	1,04%	294.368	90,16%	(28.956)
	CASA	208.142	171.442	190.547	188.676	9.247	(1.871)	17.234	10,05%	(19.466)	-9,35%	238.622	79,07%	(49.946)
	(%) CASA	79,24%	65,19%	71,29%	71,09%									
	FDR	66,71%	76,80%	75,01%	75,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.542	3.625	3.629		4	86	2,43%	(2.558)	-41,35%	-	0,00%	3.629
2	Giro ISE	879	380	326	329		3	(51)	-13,50%	(551)	-62,62%	-	0,00%	329
3	Tabungan ISE	5.307	3.163	3.299	3.300		1	137	4,35%	(2.007)	-37,82%	-	0,00%	3.300
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	215	229	231	231		0	2	0,87%	16	7,44%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	434	434	-	-	0	-1	0	-6.553	-	6.986	6,21%	(6.553)
	Linkage	26	14	14	-	-	-	-1	0	-12	-	26	52,76%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	0	-6.540	-	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	0	-4.342	-	4.762	8,82%	(4.342)
2	MBG	707	9.059	9.003	100	100	0	1.193	-55	8.297	155	5.179	173,84%	3.824
	KUR	498	7.829	7.776	100	100	0	1.132	-53	7.279	153	4.650	167,22%	3.126
	Non KUR	209	1.229	1.227	-	-	0	61	-2	1.018	2	529	232,05%	698
3	PWG	23.244	33.746	34.187	3.336	2.106	-1.230	2.619	441	10.943	1.665	37.119	92,10%	(2.932)
	Cilem	7.809	11.491	11.455	774	192	-582	44	-36	3.646	228	17.547	65,28%	(6.092)
	Gadai	15.435	22.255	22.732	2.561	1.913	-648	2.574	477	7.297	1.436	19.572	116,15%	3.160
4	CFG	144.290	158.744	156.876	-	-	0	797	-1.868	12.585	1.868	165.073	95,03%	(8.197)
	CF 1	8.588	11.624	11.579	-	-	0	-25	-46	2.990	46	11.872	97,53%	(293)
	Total Griya	7.701	10.580	10.550	-	-	0	0	-30	2.849	30	9.914	106,41%	636
	• Total Non Program	7.409	9.962	9.933	-	-	0	305	-29	2.524	29	8.845	112,30%	1.088
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.029	-	-	0	-25	-16	141	16	1.958	52,57%	(929)
	CF 2	135.702	147.119	145.297	-	-	0	822	-1.823	9.595	1.823	153.201	94,84%	(7.905)
	Mitraguna & Others	125.011	133.617	131.926	-	-	0	216	-1.691	6.915	1.691	140.480	93,91%	(8.554)
	Pensiun	10.691	13.503	13.371	-	-	0	606	-131	2.680	131	12.721	105,11%	650
	Total Pembiayaan	175.227	201.982	200.499	3.436	2.206	-1.230	4.608	-1.483	25.272	3.688	214.357	93,54%	(13.858)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	-	-	190	258	0	0,00%	2,09%	2,87%	69	258	258			
	KUR	-	-	-	71	0	0,00%	0,00%	0,91%	71	71	71			
	Non KUR	-	-	190	187	0	0,00%	15,42%	15,26%	(2)	187	187			
3	PWG	-	86	-	1.113	0	0,00%	0,00%	3,26%	1.113	1.113	1.027			
	Cilem	-	-	-	841	0	0,00%	0,00%	7,34%	841	841	841			
	Gadai	-	86	-	272	0	0,00%	0,00%	1,20%	272	272	186			
4	CFG	2.296	3.915	3.664	3.494	0	1,59%	2,31%	2,23%	54	10.798	12.165	10.547		
	CF 1	66	54	33	577	0	0,77%	0,28%	4,98%	544	511	523			
	Total Griya	66	54	33	577	0	0,86%	0,31%	5,47%	544	511	523			
	Oto	-	-	-	0	0	0,00%	0,00%	-	-	-	-			
	CF 2	2.230	3.861	3.631	13.884	0	1,64%	2,47%	9,56%	10.254	11.655	10.024			
	Mitraguna & Others	2.230	3.861	3.631	13.886	0	1,78%	2,72%	10,15%	9.756	11.157	9.526			
	Pensiun	-	-	-	498	0	0,00%	0,00%	3,72%	498	498	498			
	Total Pembiayaan	4.120	3.933	3.440	3.494	0	2,35%	1,70%	1,74%	54	(626)	(439)	5,80%	-232,65%	4,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Nov'25		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	238.125	264.224	255.742	17.617		2.69	3.50	3.15
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%	5.559	2.192	3.752

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	548	477	(151)	(71)	47	10,97%	(1.609)	-77,13%	2.964	16,10%	(2.487)
2	Tabungan	37.117	39.166	38.084	38.791	1.229	707	(374)	-0,96%	1.674	4,51%	42.245	91,82%	(3.454)
3	Deposito	10.740	12.547	12.548	12.548	4	0	1	0,01%	1.809	16,84%	10.810	116,08%	1.738
	Total	49.943	52.143	51.181	51.817	1.082	636	(326)	-0,63%	1.873	3,75%	56.019	92,50%	(4.202)
	CASA	39.204	39.595	38.632	39.268	1.078	636	(327)	-0,83%	65	0,16%	45.208	86,86%	(5.940)
	(%) CASA	78,50%	75,94%	75,48%	75,78%									
	FDR	145,08%	121,45%	121,82%	120,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	581	483	451	451	0	(32)	-6,55%	(130)	-22,31%	-	0,00%	451	0,00%	0
2	Giro ISE	1	1	1	1	0	(0)	-0,89%	0	12,69%	0	0,00%	1	0,00%	0
3	Tabungan ISE	580	482	450	450	0	(32)	-6,56%	(130)	-22,36%	0	0,00%	450	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	0,00%	0
5	CIF ISE	61	64	64	64	0	0	0,00%	3	4,92%	0	0,00%	64	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	1.235	2.874	2.910	169	82	-87	88	35	1.675	46	2.623	110,94%	287
	Cilem	1.235	2.874	2.910	169	82	-87	88	35	1.675	46	2.623	110,94%	287
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.438	250	-	-250	48	-1.015	-11.784	1.015	64.465	92,20%	(5.027)
	CF 1	464	412	412	-	-	0	-2	0	-52	-	458	90,01%	(46)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
4	• Total Non Program	301	272	272	-	-	0	-3	0	-29	-	295	92,39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	139	139	-	-	0	-2	0	-23	-	163	85,70%	(23)
	CF 2	70.758	60.041	59.026	250	-	-250	51	-1.015	-11.732	1.015	64.007	92,22%	(4.981)
	Mitraguna & Others	66.540	55.435	54.570	250	-	-250	87	-865	-11.970	865	57.104	95,56%	(2.534)
	Pensiun	4.218	4.607	4.456	-	-	0	-36	-151	238	151	6.903	64,55%	(2.447)
	Total Pembiayaan	72.457	63.328	62.347	419	82	-337	137	-980	-10.109	1.062	67.087	92,93%	(4.740)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	20	0,00%	0,00%	0,70%	20	20	20					
	Cilem	-	-	-	-	20	0,00%	0,00%	0,70%	20	20	20					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	3.023	2.416	2.337	9.249	17,29%	4,24%	3,87%	15,56%	6.912	6.226	6.833					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	12.313	3.961	4.188	4.188	17,40%	6,98%	7,10%	-	(8.125)	227						
	Mitraguna & Others	11.834	3.785	4.013	4.013	17,79%	7,24%	7,35%	-	(7.822)	227						
	Pensiun	479	175	176	176	0,66%	0,28%	3,94%	-	(303)	0						
	Total Pembiayaan	12.313	3.961	4.188	4.188	16,99%	6,61%	6,72%	-	(8.125)	227	0,00%	100,00%	-6,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	-657,3%	2.28	2.65	2.60
2	Contribution Margin	609	1.330	4.612	4.003		410	328	431

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	210.927	210.613	(3.738)	(314)	184.421	704,11%	151.451	255,99%	68.641	306,83%	141.972
2	Tabungan	111.248	118.802	118.193	118.233	2.322	40	(569)	-0,48%	6.985	6,28%	123.928	95,40%	(5.695)
3	Deposito	16.666	19.370	19.701	19.701	97	0	331	1,71%	3.034	18,21%	17.858	110,32%	1.843
	Total	187.077	164.364	348.822	348.547	(1.320)	(274)	184.183	112,06%	161.471	86,31%	210.427	165,64%	138.120
	CASA	170.411	144.994	329.121	328.847	(1.416)	(274)	183.853	126,80%	158.436	92,97%	192.569	170,77%	136.278
	(%) CASA	91,09%	88,22%	94,35%	94,35%									
	FDR	105,51%	131,77%	62,10%	62,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.810	3.066	3.092		27	283	10,06%	(728)	-19,05%	-	0,00%	3.092
2	Giro ISE	954	1.173	1.401	1.426		25	253	21,54%	472	49,48%	-	0,00%	1.426
3	Tabungan ISE	2.866	1.636	1.665	1.666		1	30	1,83%	(1.200)	-41,86%	-	0,00%	1.666
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	121	126	127	127		0	1	0,79%	6	4,96%	-	0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	• Local Champion	3.301	3.243	3.243	-	-	0	733	0	-58	(0)	3.301	98,25%	(58)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.636	70	225	155	-162	-154	3.538	379	51.469	96,44%	(1.833)
	KUR	42.963	47.332	47.212	70	225	155	-42	-120	4.250	345	48.188	97,98%	(975)
	Non KUR	3.135	2.458	2.423	-	-	0	-120	-34	-711	34	3.281	73,86%	(858)
3	PWG	20.876	31.646	32.015	3.357	2.257	-1.100	1.812	369	11.139	1.888	35.758	89,53%	(3.743)
	Cilem	7.514	12.700	13.012	611	556	-55	479	312	5.497	244	17.033	76,39%	(4.021)
	Gadai	13.361	18.946	19.003	2.746	1.701	-1.045	1.334	57	5.642	1.644	18.725	101,49%	278
4	CFG	127.111	131.908	131.733	3.519	331	-3.187	-1.214	-175	4.622	506	140.053	94,06%	(8.320)
	CF 1	49.510	49.727	49.868	2.469	331	-2.137	-17	141	359	190	51.150	97,49%	(1.282)
	Total Griya	39.898	39.179	39.093	2.358	-	-2.358	0	-85	-805	85	40.753	95,93%	(1.660)
4	• Total Non Program	39.898	39.179	39.093	2.358	-	-2.358	420	-85	-805	85	40.753	95,93%	(1.660)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	10.775	111	331	221	-17	226	1.164	105	10.397	103,64%	378
	CF 2	77.602	82.181	81.865	1.050	-	-1.050	-1.198	-316	4.264	316	88.903	92,08%	(7.038)
	Mitraguna & Others	75.812	80.105	79.810	1.050	-	-1.050	-1.417	-295	3.998	295	86.628	92,13%	(6.818)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	Total Pembiayaan	219.385	216.587	216.627	6.946	2.813	-4.132	1.169	40	19.242	2.773	230.580	93,95%	(13.953)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	124	444	548	1.676	0,27%	1,10%	3,38%	1.128	1.552	1.232				
	KUR	68	332	433	1.523	0,16%	0,92%	3,23%	1.090	1.456	1.192				
	Non KUR	56	112	115	152	1,79%	4,67%	6,28%	37	96	40				
3	PWG	-	-	-	407	0,00%	0,00%	1,27%	407	407	407				
	Cilem	-	-	-	242	0,00%	0,00%	1,86%	242	242	242				
	Gadai	-	-	-	166	0,00%	0,00%	0,87%	166	166	166				
4	CFG	2.018	3.874	4.027	4.962	0,26%	1,59%	3,05%	935	2.943	1.087				
	CF 1	1.770	1.943	1.931	2.400	0,30%	3,58%	3,88%	469	630	457				
	Total Griya	1.463	1.943	1.931	508	0,37%	4,93%	1,30%	(1.423)	(955)	(1.435)				
	Oto	307	-	-	1.892	3,19%	0,00%	17,56%	1.892	1.585	1.892				
	CF 2	248	1.932	2.096	2.562	0,32%	2,55%	3,13%	466	2.314	630				
	Mitraguna & Others	248	1.932	2.096	2.562	0,33%	2,62%	3,21%	466	2.314	630				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	829	4.435	2.695	2.697	0,42%	1,24%	1,25%	3	1.868	(1.738)	0,25%	80,08%	-1,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	194.027	199.917	218.714	24.687		PHR	2,86	3,13
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%	CIF Payroll	707	933

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	7.108	6.820	(2.965)	(288)	5.428	390,13%	4.893	253,87%	10.667	63,94%	(3.847)
2	Tabungan	70.495	82.378	79.807	80.256	2.277	449	(2.122)	-2,58%	9.761	13,85%	84.695	94,76%	(4.439)
3	Deposito	64.264	93.395	92.527	92.697	(11)	170	(698)	-0,75%	28.434	44,25%	65.138	142,31%	27.559
	Total	136.686	177.165	179.442	179.773	(699)	331	2.608	1,47%	43.087	31,52%	160.500	112,01%	19.273
	CASA	72.423	83.770	86.915	87.076	(688)	161	3.306	3,95%	14.653	20,23%	95.362	91,31%	(8.286)
	(%) CASA	52,98%	47,28%	48,44%	48,44%									
	FDR	94,77%	84,93%	83,48%	83,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	3.545	3.952	3.987	34	441	12,44%	2.665	201,54%	-	0,00%	3.987	
2	Giro ISE	771	627	723	725	2	98	15,71%	(46)	-5,95%	-	0,00%	725	
3	Tabungan ISE	551	2.919	3.230	3.261	32	343	11,74%	2.710	491,82%	-	0,00%	3.261	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	65	78	78	78	0	0	0,00%	13	20,00%	-	0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	31.758	35.311	35.042	50	-	(50)	674	-269	3.283	269	36.518	95,96%	(1.476)
	KUR	29.577	32.881	32.615	50	-	(50)	745	-266	3.038	266	34.124	95,58%	(1.509)
	Non KUR	2.181	2.430	2.427	-	-	0	(72)	-3	246	3	2.395	101,34%	32
3	PWG	6.201	8.941	8.944	481	193	(288)	(29)	3	2.743	190	13.514	66,18%	(4.571)
	Cilem	6.201	8.941	8.944	481	193	(288)	(29)	3	2.743	190	13.514	66,18%	(4.571)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	105.811	610	289	(321)	1.471	-404	14.229	693	102.219	103,51%	3.592
	CF 1	23.474	29.546	29.719	-	289	289	(229)	172	6.244	116	26.487	112,20%	3.231
	Total Griya	17.263	19.997	19.950	-	-	0	0	(46)	2.688	46	18.293	109,06%	1.658
4	• Total Non Program	17.263	19.997	19.950	-	-	0	0	172	(46)	46	18.293	109,06%	1.658
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.768	-	289	289	(229)	219	3.557	70	8.195	119,20%	1.574
	CF 2	68.107	76.668	76.092	610	-	(610)	1.700	(576)	7.985	576	75.731	100,48%	360
	Mitraguna & Others	64.272	72.869	72.321	610	-	(610)	1.727	(549)	8.049	549	71.706	100,86%	615
	Pensiun	3.835	3.799	3.771	-	-	0	(27)	(27)	(64)	27	4.025	93,68%	(254)
	Total Pembiayaan	129.541	150.466	149.796	1.141	482	(660)	2.115	(670)	20.255	1.152	152.251	98,39%	(2.455)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	4	3	43	1.411	0,01%	0,12%	4,03%	1.368	1.407	1.408			
	KUR	-	3	43	1.411	0,00%	0,13%	4,33%	1.368	1.411	1.408			
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	(4)	-	-			
3	PWG	48	-	-	333	0,78%	0,00%	3,72%	333	285	333			
	Cilem	48	-	-	333	0,78%	0,00%	3,72%	333	285	333			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.430	1.422	4.979	0,60%	1,34%	4,71%	3.557	4.432	3.549			
	CF 1	172	1.127	1.125	2.516	0,73%	3,81%	8,47%	1.391	2.344	1.389			
	Total Griya	-	1.127	1.125	1.163	0,00%	5,62%	5,83%	38	1.163	36			
	Oto	172	-	-	1.353	2,76%	0,00%	13,85%	1.353	1.181	1.353			
	CF 2	375	304	297	2.463	0,55%	0,39%	3,24%	2.166	2.088	2.159			
	Mitraguna & Others	375	304	297	2.463	0,58%	0,41%	3,41%	2.166	2.088	2.159			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.434	1.465	6.723	0,46%	0,97%	4,49%	5.259	6.123	5.289	0,78%	82,60%	-3,7%

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		Sep-24	Dec-24	Sep-25	Growth (YoY)				Kinerja	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	121.260	136.686	177.864	56.604				PHR	2,92	3,04	3,03	(0,01)	0,11
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%			CIF Payroll	939	923	1.022	99	83

PHR & Payroll

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	5.660	5.117	208	(544)	(1.409)	-21,59%	811	18,84%	13.353	38,32%	(8.237)
2	Tabungan	84.533	89.368	85.682	89.528	3.040	3.846	161	0,18%	4.995	5,91%	97.545	91,78%	(8.017)
3	Deposito	19.903	26.834	26.801	26.834	(1.780)	33	(0)	-0,00%	6.931	34,82%	20.584	130,36%	6.250
	Total	108.741	122.727	118.143	121.478	1.468	3.335	(1.249)	-1,02%	12.737	11,71%	131.482	92,39%	(10.004)
	CASA	88.838	95.893	91.343	94.645	3.248	3.302	(1.248)	-1,30%	5.807	6,54%	110.898	85,34%	(16.253)
	(%) CASA	81,70%	78,14%	77,32%	77,91%									
	FDR	78,57%	82,58%	85,19%	82,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.268	3.279		11	(64)	-1,90%	(637)	-16,26%	-	0,00%	3.279
2	Giro ISE	3.001	2.348	2.277	2.287		10	(61)	-2,59%	(714)	-23,78%	-	0,00%	2.287
3	Tabungan ISE	915	995	991	992		1	(3)	-0,27%	77	8,40%	-	0,00%	992
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%	-	0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	3.069	3.873	3.847	-	-	0	197	-26	779	26	7.157	53,75%	(3.310)
	KUR	2.657	3.623	3.612	-	-	0	202	-11	955	11	6.507	55,51%	(2.895)
	Non KUR	412	251	236	-	-	0	-5	-15	176	15	651	36,22%	(415)
3	PWG	13.521	18.803	18.612	2.314	616	-1.698	156	-191	5.091	807	27.081	68,73%	(8.468)
	Cilem	6.370	9.288	9.005	373	73	-299	-345	-283	2.635	356	16.556	54,39%	(7.551)
	Gadai	7.151	9.515	9.607	1.941	542	-1.398	500	92	2.456	451	10.525	91,28%	(918)
4	CFG	68.150	78.677	78.183	955	150	-805	656	-494	10.034	644	87.246	89,61%	(9.062)
	CF 1	32.030	33.916	33.584	-	-	0	-243	-331	1.554	331	33.647	99,81%	(63)
	Total Griya	25.555	26.419	26.164	-	-	0	0	-255	609	255	25.628	102,09%	536
4	• Total Non Program	25.555	26.419	26.164	-	-	0	0	-217	609	255	25.628	102,09%	536
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.420	-	-	0	-243	-76	945	76	8.019	92,53%	(599)
	CF 2	36.119	44.761	44.599	955	150	-805	898	-162	8.480	312	53.599	83,21%	(9.000)
	Mitraguna & Others	32.486	41.386	41.257	795	150	-645	845	-129	8.771	279	49.893	82,69%	(8.636)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	Total Pembiayaan	85.434	101.353	100.643	3.269	766	-2.503	1.008	-710	15.209	1.476	122.179	82,37%	(21.535)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	-	33	100	100	0	0,00%	2,57%	2,59%	-	100	67				
	KUR	-	33	100	100	0	0,00%	2,75%	2,76%	-	100	67				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	294	0	0,00%	0,00%	1,58%	294	294	294				
	Cilem	-	-	-	229	0	0,00%	0,00%	2,55%	229	229	229				
	Gadai	-	-	-	65	0	0,00%	0,00%	0,67%	65	65	65				
4	CFG	1.050	644	794	3.508	0	1,54%	1,01%	4,49%	2.715	2.458	2.864				
	CF 1	1.050	520	669	2.797	0	3,28%	0,97%	8,33%	2.128	1.747	2.277				
	Total Griya	697	520	669	2.353	0	2,73%	2,53%	8,99%	1.684	1.656	1.832				
	Oto	353	-	-	444	0	5,46%	0,00%	5,99%	444	91	444				
	CF 2	-	124	125	711	0	0,00%	0,28%	1,59%	586	711	587				
	Mitraguna & Others	-	124	125	494	0	0,00%	0,30%	1,20%	369	494	370				
	Pensiun	-	-	-	217	0	0,00%	0,00%	6,51%	217	217	217				
	Total Pembiayaan	1.164	988	979	964	0	1,36%	0,97%	0,96%	(15)	(200)	(24)	4,03%	-320,64%	3,1%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	9.188	9.047	(89)	(141)	(312)	-3,34%	1.366	17,79%	16.238	55,72%	(7.191)
2	Tabungan	96.197	116.467	114.056	115.900	(1.379)	1.844	(566)	-0,49%	19.703	20,48%	111.265	104,17%	4.635
3	Deposito	50.701	45.950	46.005	46.064	614	59	114	0,25%	(4.637)	-9,15%	51.587	89,29%	(5.523)
	Total	154.579	171.777	169.249	171.012	(855)	1.763	(765)	-0,45%	16.432	10,63%	179.091	95,49%	(8.079)
	CASA	103.878	125.827	123.244	124.948	(1.468)	1.703	(879)	-0,70%	21.070	20,28%	127.503	98,00%	(2.556)
	(%) CASA	67,20%	73,25%	72,82%	73,06%									
	FDR	122,53%	118,32%	119,47%	118,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	3.844	3.847		3	(210)	-5,17%	(91)	-2,31%	-	0,00%	3.847
2	Giro ISE	1.498	2.633	2.405	2.410		4	(223)	-8,48%	911	60,82%		0,00%	2.410
3	Tabungan ISE	2.310	1.294	1.309	1.307		(1)	14	1,05%	(1.002)	-43,39%		0,00%	1.307
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	160	162	162		0	2	1,25%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	34.419	35.888	35.660	630	-	-630	73	-227	1.241	227	38.497	92,63%	(2.837)
	KUR	32.500	34.255	34.042	630	-	-630	245	-213	1.542	213	36.366	93,61%	(2.324)
	Non KUR	1.920	1.633	1.618	-	-	0	-172	-14	-301	14	2.131	75,93%	(513)
3	PWG	17.830	30.105	30.268	3.926	2.435	-1.491	2.493	163	12.438	2.272	31.298	96,71%	(1.030)
	Cilem	5.164	10.604	10.722	1.095	400	-695	1.032	118	5.558	282	13.667	78,45%	(2.945)
	Gadai	12.666	19.501	19.546	2.831	2.035	-796	1.461	45	6.880	1.990	17.632	110,86%	1.915
4	CFG	137.158	137.253	136.268	76	561	485	-499	-985	-889	1.546	146.832	92,81%	(10.564)
	CF 1	38.164	40.292	39.975	-	-	0	-181	-317	1.811	317	39.270	101,79%	705
	Total Griya	33.008	34.228	34.162	-	-	0	0	-66	1.154	66	32.691	104,50%	1.471
4	• Total Non Program	33.008	34.228	34.162	-	-	0	0	127	-66	1.154	32.691	104,50%	1.471
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.813	-	-	0	-181	-251	657	251	6.579	88,35%	(767)
	CF 2	98.994	96.961	96.293	76	561	485	-318	-668	-2.700	1.229	107.562	89,52%	(11.269)
	Mitraguna & Others	71.310	70.983	70.545	-	485	485	-155	-437	-765	922	81.314	86,76%	(10.768)
	Pensiun	27.683	25.978	25.748	76	76	0	-163	-230	-1.935	306	26.248	98,09%	(500)
	Total Pembiayaan	189.407	203.246	202.197	4.632	2.996	-1.636	2.067	-1.049	12.789	4.045	216.628	93,34%	(14.431)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	238	721	634	1.793	0,69%	1,77%	5,03%	1.160	1.556	1.073			
	KUR	105	543	522	1.677	0,32%	1,53%	4,93%	1.154	1.572	1.134			
	Non KUR	133	177	111	117	6,92%	6,81%	7,21%	5	(16)	(61)			
3	PWG	-	-	-	-	81	0,00%	0,00%	0,27%	81	81	81		
	Cilem	-	-	-	-	58	0,00%	0,00%	0,54%	58	58	58		
	Gadai	-	-	-	-	23	0,00%	0,00%	0,12%	23	23	23		
4	CFG	1.146	1.668	999	5.720	0,84%	0,73%	4,20%	4.720	4.574	4.052			
	CF 1	198	738	258	1.482	0,52%	0,64%	3,71%	1.224	1.284	744			
	Total Griya	73	609	-	630	0,22%	0,00%	1,84%	630	556	21			
	Oto	125	129	258	852	2,42%	4,26%	14,66%	594	727	723			
	CF 2	948	929	741	4.238	0,96%	0,76%	4,40%	3.497	3.290	3.308			
	Mitraguna & Others	799	691	690	3.214	1,12%	0,97%	4,56%	2.524	2.415	2.523			
	Pensiun	149	238	51	1.024	0,54%	0,20%	3,98%	973	875	785			
	Total Pembiayaan	1.384	2.388	1.633	7.594	0,73%	0,80%	3,76%	5.961	6.210	5.206	1,90%	49,41%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	477	379	318	290	1,39%	0,88%	0,81%	(27)	(187)	(89)			
	KUR	477	248	186	159	1,47%	0,54%	0,47%	(26)	(318)	(88)			
	Non KUR	-	132	132	131	0,00%	8,07%	8,09%	(1)	131	(1)			
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	4.394	2.320	2.										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	10.395	10.150	1.795	(245)	(4.807)	-32,14%	(2.646)	-20,68%	25.453	39,88%	(15.302)
2	Tabungan	133.664	151.079	148.233	152.776	2.349	4.543	1.697	1,12%	19.112	14,30%	153.100	99,79%	(324)
3	Deposito	120.976	138.301	138.211	138.211	(1.570)	(0)	(90)	-0,07%	17.235	14,25%	122.651	112,69%	15.560
	Total	267.435	304.336	296.838	301.136	2.574	4.298	(3.200)	-1,05%	33.701	12,60%	301.204	99,98%	(67)
	CASA	146.460	166.035	158.627	162.926	4.144	4.298	(3.110)	-1,87%	16.466	11,24%	178.552	91,25%	(15.627)
	(%) CASA	54,76%	54,56%	53,44%	54,10%									
	FDR	60,13%	60,32%	61,62%	60,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.582	4.134	4.211	4.237	26	103	2,50%	655	18,29%	-	0,00%	4.237
2	Giro ISE	1.025	1.271	1.433	1.436	4	165	12,97%	411	40,15%	-	0,00%	1.436
3	Tabungan ISE	2.557	2.862	2.778	2.801	22	(62)	-2,15%	244	9,53%	-	0,00%	2.801
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	213	226	228	228	0	2	0,88%	15	7,04%	-	0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	40.652	38.794	38.642	400	160	-240	-288	-153	-2.011	313	44.009	87,80%	(5.368)
	KUR	37.299	36.721	36.582	400	160	-240	-364	-140	-717	300	40.604	90,09%	(4.022)
	Non KUR	3.353	2.073	2.060	-	-	0	76	-13	-1.293	13	3.405	60,49%	(1.345)
3	PWG	6.039	13.363	13.097	772	94	-678	576	-266	7.058	361	14.444	90,67%	(1.347)
	Cilem	6.039	13.363	13.097	772	94	-678	576	-266	7.058	361	14.444	90,67%	(1.347)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	131.181	889	915	26	1.385	-238	17.073	1.153	123.218	106,46%	7.963
	CF 1	24.580	27.681	27.526	219	-	-219	30	-155	2.946	155	27.949	98,49%	(423)
	Total Griya	19.863	21.337	21.273	170	-	-170	0	-64	1.410	64	21.467	99,09%	(195)
4	• Total Non Program	19.863	21.337	21.273	170	-	-170	305	-64	1.410	64	21.467	99,09%	(195)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.253	49	-	-49	30	-91	1.536	91	6.482	96,48%	(228)
	CF 2	89.528	103.738	103.655	670	915	245	1.355	-84	14.127	999	95.269	108,80%	8.386
	Mitraguna & Others	89.444	103.126	103.047	500	915	415	1.153	-79	13.604	994	94.502	109,04%	8.546
	Pensiun	-	-	-	-	170	-170	202	-5	524	5	767	79,20%	(160)
	Total Pembiayaan	160.799	183.577	182.919	2.061	1.169	-892	1.672	-657	22.120	1.827	181.671	100,69%	1.249

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	1.072	1.028	797	2.347	2.64%	2,05%	6,07%	1.550	1.275	1.318	-	-					
	KUR	877	947	705	2.159	2,35%	1,92%	5,90%	1.454	1.282	1.212	-	-					
	Non KUR	194	81	92	188	5,80%	4,42%	9,10%	96	(7)	106	-	-					
3	PWG	-	-	-	-	259	0,00%	0,00%	1,97%	259	259	259	-	-				
	Cilem	-	-	-	-	259	0,00%	0,00%	1,97%	259	259	259	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0	0,00%	0	-	-					
4	CFG	792	342	161	1.935	0,69%	0,12%	1,48%	1.774	1.143	1.593	-	-					
	CF 1	630	216	38	766	2,56%	0,14%	2,78%	728	137	550	-	-					
	Total Griya	568	175	-	164	2,86%	0,00%	0,77%	164	(404)	(11)	-	-					
	Oto	61	41	38	602	1,30%	0,60%	9,63%	564	541	561	-	-					
	CF 2	162	126	123	1.169	0,18%	0,12%	1,13%	1.046	1.007	1.043	-	-					
	Mitraguna & Others	162	126	123	1.169	0,18%	0,12%	1,13%	1.046	1.007	1.043	-	-					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0	0,00%	0	-	-					
	Total Pembiayaan	1.863	1.371	958	4.541	1,16%	0,52%	2,48%	3.583	2.677	3.170	0,41%	83,54%	-2,1%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	931	1.423	1.625	1.805	2,29%	4,19%	4,67%	181	875	382	-	-				
	KUR	399	1.226	1.431	1.612	1,07%	3,90%	4,41%	181	1.213	385	-	-				
	Non KUR																

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.350	71.305	15.451	5.954	6.450	9,94%	32.122	81,98%	50.617	140,87%	20.687
2	Tabungan	123.525	146.373	145.956	145.803	2.331	(153)	(570)	-0,39%	22.279	18,04%	141.561	103,00%	4.242
3	Deposito	68.863	124.306	124.283	124.283	(6.480)	0	(23)	-0,02%	55.420	80,48%	70.099	177,30%	54.184
	Total	231.570	335.534	335.589	341.391	11.302	5.802	5.857	1,75%	109.821	47,42%	262.278	130,16%	79.113
	CASA	162.707	211.228	211.306	217.108	17.782	5.802	5.880	2,78%	54.401	33,43%	192.178	112,97%	24.930
	(%) CASA	70,26%	62,95%	62,97%	63,60%									
	FDR	34,66%	30,51%	30,19%	29,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.079	7.199	120	490	7,30%	1.308	22,20%	-	0,00%	7.199	
2	Giro ISE	3.773	3.799	4.310	4.429	118	630	16,57%	656	17,38%	-	0,00%	4.429	
3	Tabungan ISE	2.118	2.910	2.768	2.770	2	(140)	-4,80%	652	30,78%	-	0,00%	2.770	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	116	125	126	126	0	1	0,80%	10	8,62%	-	0,00%	126	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	6.849	10.591	10.223	552	42	-510	-241	-368	3.373	410	13.211	77,38%	(2.989)
	Cilem	6.849	10.591	10.223	552	42	-510	-241	-368	3.373	410	13.211	77,38%	(2.989)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.105	383	-	-383	628	-668	17.686	668	96.758	94,16%	(5.653)
	CF 1	59.117	72.436	71.900	383	-	-383	391	-535	12.784	535	67.903	105,89%	3.997
	Total Griya	51.507	63.844	63.408	383	-	-383	0	-436	11.900	436	59.124	107,24%	4.283
4	• Total Non Program	49.547	62.004	61.571	383	-	-383	1.421	-433	12.024	433	51.948	118,52%	9.623
	• Program	1.960	1.839	1.836	-	-	0	-13	-3	-124	3	7.176	25,59%	(5.340)
	Oto	7.609	8.592	8.493	-	-	0	391	-99	883	99	8.779	96,74%	(286)
	CF 2	14.303	19.337	19.204	-	-	0	236	-133	4.902	133	28.854	66,56%	(9.650)
	Mitraguna & Others	14.303	19.326	19.193	-	-	0	236	-133	4.890	133	28.572	67,17%	(9.379)
	Pensiun	-	-	12	-	-	0	-0	-0	12	0	283	4,16%	(271)
	Total Pembiayaan	80.269	102.364	101.328	935	42	-893	387	-1.036	21.059	1.078	109.969	92,14%	(8.641)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	177	0,00%	0,00%	1,73%	177	177	177	177				
	Cilem	-	-	-	-	177	0,00%	0,00%	1,73%	177	177	177	177				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	650	3.077	2.768	4.415	0,81%	0,00%	0,00%	0,88%	3,02%	4,65%	1.471	3.588	1.161			
	CF 1	650	3.077	2.768	4.064	0,81%	0,00%	0,00%	1,10%	3,82%	5,65%	1.297	3.415	987			
	Total Griya	404	2.891	2.588	2.896	0,81%	0,00%	0,00%	0,79%	4,05%	4,57%	308	2.492	5			
	Oto	245	187	180	1.168	0,00%	0,00%	0,00%	3,22%	2,09%	13,76%	988	923	982			
	CF 2	-	-	-	-	174	0,00%	0,00%	0,00%	0,90%	0,20%	174	174	174			
	Mitraguna & Others	-	-	-	-	174	0,00%	0,00%	0,00%	0,91%	0,20%	174	174	174			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	800	535	534	534	1,00%	0,52%	0,53%	0,59%	(266)	(1)	0,90%	-70,88%	0,4%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.629	6.648	(1.468)	20	(666)	-9,11%	(2.185)	-24,74%	19.113	34,78%	(12.465)
2	Tabungan	83.648	76.820	76.048	77.127	4.625	1.079	307	0,40%	(6.521)	-7,80%	96.984	79,53%	(19.857)
3	Deposito	21.297	29.103	24.107	24.106	(7)	(1)	(4.998)	-17,17%	2.809	13,19%	21.662	111,28%	2.444
	Total	113.778	113.238	106.784	107.881	3.150	1.098	(5.356)	-4,73%	(5.897)	-5,18%	137.759	78,31%	(29.878)
	CASA	92.481	84.134	82.677	83.776	3.157	1.099	(359)	-0,43%	(8.706)	-9,41%	116.098	72,16%	(32.322)
	(%) CASA	81,28%	74,30%	77,42%	77,66%									
	FDR	151,33%	174,69%	184,12%	182,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	4.432	4.488	57	(1.055)	-19,03%	1.073	31,42%		-	0,00%	4.488
2	Giro ISE	1.685	2.124	1.587	1.611	23	(514)	-24,17%	(75)	-4,43%			0,00%	1.611
3	Tabungan ISE	1.730	3.419	2.845	2.878	33	(541)	-15,83%	1.148	66,35%			0,00%	2.878
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	157	173	173	173	0	0	0,00%	16	10,19%			0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-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	15.500	11.605	11.529	30	-	-30	-468	-76	-3.971	76	17.616	65,45%	(6.087)	
	KUR	13.526	8.643	8.574	30	-	-30	-544	-68	-4.952	68	15.580	55,03%	(7.005)	
	Non KUR	1.974	2.963	2.955	-	-	0	76	-8	980	8	2.036	145,12%	919	
3	PWG	14.491	22.837	22.615	2.064	932	-1.133	1.063	-222	8.124	1.153	29.753	76,01%	(7.138)	
	Cilem	6.823	11.029	10.738	628	48	-580	322	-291	3.915	339	17.530	61,25%	(6.792)	
	Gadai	7.668	11.808	11.877	1.436	884	-552	741	69	4.209	814	12.223	97,17%	(346)	
4	CFG	142.193	163.370	162.461	1.349	630	-719	5.097	-909	20.269	1.539	153.159	106,07%	9.302	
	CF 1	6.747	8.753	8.716	-	-	0	-111	-37	1.968	37	8.711	100,06%	5	
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,01%	430	
4	• Total Non Program	3.465	5.226	5.208	-	-	0	0	-41	-18	1.743	18	4.778	109,01%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.282	3.527	3.508	-	-	0	-111	-20	225	20	3.933	89,19%	(425)	
	CF 2	135.445	154.617	153.745	1.349	630	-719	5.209	-872	18.300	1.502	144.449	106,44%	9.297	
	Mitraguna & Others	125.884	145.797	145.017	1.349	630	-719	5.201	-781	19.132	1.411	134.106	108,14%	10.910	
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)	
	Total Pembiayaan	172.184	197.812	196.605	3.443	1.562	-1.882	5.693	-1.207	24.421	2.768	200.528	98,04%	(3.923)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	-	-	-			
2	MBG	1.372	1.610	1.182	2.082	8.85%	10,18%	18.06%	900	710	472			
	KUR	1.295	1.152	819	1.721	9,57%	9,47%	20,08%	903	427	570			
	Non KUR	77	458	363	360	3,89%	12,25%	12,19%	(3)	283	(98)			
3	PWG	-	-	-	-	1.108	0,00%	0,00%	4,90%	1.108	1.108			
	Cilem	-	-	-	-	692	0,00%	0,00%	6,44%	692	692			
	Gadai	-	-	-	-	417	0,00%	0,00%	3,51%	417	417			
4	CFG	6	577	-	5.342	0,00%	0,00%	0,00%	3,29%	5.342	5.335			
	CF 1	-	-	-	-	854	0,00%	0,00%	0,79%	854	854			
	Total Griya	-	-	-	-	559	0,00%	0,00%	10,74%	559	559			
	Oto	-	-	-	-	294	0,00%	0,00%	8,39%	294	294			
	CF 2	6	577	-	4.488	0,00%	0,00%	0,00%	2,92%	4.488	4.482			
	Mitraguna & Others	-	-	-	-	4.488	0,00%	0,00%	3,09%	4.488	4.488			
	Pensiun	-	-	-	-	0	0,06%	0,00%	-	-	-			
	Total Pembiayaan	971	1.812	1.803	1.822	0,56%	0,91%	0,93%	19	851	10	0,11%	87,93%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	175.005	176.155	201.258	26.253		3.05	3.49	3.52
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%	1.376	1.106	1.114

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	774	805	65	31	(137)	-14,52%	(67)	-7,70%	1.573	51,19%	(768)
2	Tabungan	63.525	62.562	63.604	64.422	2.737	818	1.860	2,97%	897	1,41%	70.512	91,36%	(6.090)
3	Deposito	5.722	7.427	7.430	7.309	(34)	(122)	(118)	-1,59%	1.586	27,72%	5.934	123,17%	1.375
	Total	70.120	70.931	71.809	72.536	2.768	727	1.605	2,26%	2.416	3,45%	78.019	92,97%	(5.483)
	CASA	64.398	63.504	64.379	65.227	2.802	849	1.723	2,71%	830	1,29%	72.085	90,49%	(6.858)
	(%) CASA	91,84%	89,53%	89,65%	89,92%									
	FDR	73,73%	89,64%	88,81%	87,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.459	3.470	11	41	1,19%	(17)	-0,49%	-	0,00%	3.470	
2	Giro ISE	561	443	437	437	0	(6)	-1,32%	(124)	-22,07%	-	0,00%	437	
3	Tabungan ISE	2.926	2.987	3.022	3.033	11	47	1,56%	107	3,65%	-	0,00%	3.033	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	123	128	130	130	0	2	1,56%	7	5,69%	-	0,00%	130	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	2.583	4.934	4.883	272	-	-272	58	51	2.300	51	5.332	91,59%	(449)
	Cilem	2.583	4.934	4.883	272	-	-272	58	51	2.300	51	5.332	91,59%	(449)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.888	320	820	500	1.830	237	9.772	583	58.362	100,90%	526
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	58.651	58.888	320	820	500	1.830	237	9.772	583	58.362	100,90%	526
	Mitraguna & Others	45.066	54.231	54.508	110	820	710	1.663	278	9.442	542	51.071	106,73%	3.437
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	Total Pembiayaan	51.699	63.584	63.771	592	820	228	1.887	186	12.072	634	63.694	100,12%	77

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	112	0,00%	0,00%	2,30%	112	112	112	112				
	Cilem	-	-	-	-	112	0,00%	0,00%	2,30%	112	112	112	112				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	0				
4	CFG	-	-	-	-	567	0,00%	0,00%	0,96%	567	567	567	567				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	0				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	220	209	208	208	0,45%	0,35%	0,35%	-	(12)	(1)	-	-				
	Mitraguna & Others	220	209	208	208	0,45%	0,35%	0,35%	0,35%	-	(12)	(1)	-				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	220	209	208	208	0,43%	0,33%	0,33%	-	(12)	(1)	3,78%	#####	3,4%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.155	2.222	(571)	67	260	13,26%	138	6,60%	6.160	36,07%	(3.938)
2	Tabungan	153.901	146.675	150.280	150.766	4.387	486	4.091	2,79%	(3.135)	-2,04%	168.902	89,26%	(18.136)
3	Deposito	36.197	29.274	28.434	28.434	(1.612)	0	(840)	-2,87%	(7.763)	-21,45%	37.037	76,77%	(8.603)
	Total	192.181	177.911	180.868	181.422	2.204	553	3.511	1,97%	(10.760)	-5,60%	212.099	85,54%	(30.677)
	CASA	155.985	148.637	152.434	152.988	3.816	553	4.351	2,93%	(2.997)	-1,92%	175.061	87,39%	(22.074)
	(%) CASA	81,17%	83,55%	84,28%	84,33%									
	FDR	138,97%	169,15%	164,79%	164,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	2.345	2.358		14	212	9,86%	1.829	345,79%	-	0,00%	2.358
2	Giro ISE	45	763	946	958		12	194	25,44%	912	2021,61%		0,00%	958
3	Tabungan ISE	484	1.383	1.399	1.401		2	17	1,26%	917	189,48%		0,00%	1.401
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	107	107	107		0	0	0,00%	72	205,71%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Local Champion	56	47	47	-	-	0	-1	0	-9	-	56	83,18%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.563	6.544	-	-	0	206	-19	1.463	19	8.513	76,87%	(1.969)
	KUR	4.827	6.313	6.294	-	-	0	152	-19	1.467	19	7.954	79,14%	(1.660)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	47.511	1.857	251	-1.606	895	-524	23.176	775	41.252	115,17%	6.258
	Cilem	24.335	48.034	47.511	1.857	251	-1.606	895	-524	23.176	775	41.252	115,17%	6.258
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	243.943	730	109	-621	1.752	-2.346	6.340	2.455	246.697	98,88%	(2.754)
	CF 1	8.506	8.927	8.860	-	-	0	-73	-67	353	67	10.129	87,47%	(1.269)
	Total Griya	6.805	6.954	6.912	-	-	0	0	-42	107	42	7.236	95,52%	(324)
4	• Total Non Program	6.655	6.810	6.769	-	-	0	318	-41	114	41	6.690	101,18%	79
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.948	-	-	0	-73	-25	246	25	2.893	67,34%	(945)
	CF 2	229.097	237.362	235.084	730	109	-621	1.825	-2.279	5.986	2.388	236.569	99,37%	(1.485)
	Mitraguna & Others	203.836	211.430	209.516	-	-	0	2.038	-1.914	5.680	2.023	207.218	101,11%	2.299
	Pensiun	25.262	25.932	25.568	-	-	0	-213	-364	306	364	29.351	87,11%	(3.783)
	Total Pembiayaan	267.076	300.933	298.045	2.587	360	-2.227	2.852	-2.888	30.969	3.248	296.519	100,51%	1.526

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	-	-	22	52	52	0,00%	0,33%	0,80%	30	52	52	
	KUR	-	-	22	52	52	0,00%	0,35%	0,83%	30	52	52	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	2	585	585	0,00%	0,00%	1,23%	583	585	585	
	Cilem	-	-	2	585	585	0,00%	0,00%	1,23%	583	585	585	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	2.584	3.424	3.719	7.529	7.529	1,09%	1,51%	3,09%	3.810	4.945	4.105	
	CF 1	819	533	854	839	839	9,63%	9,56%	9,47%	(15)	20	305	
	Total Griya	819	533	854	678	678	12,04%	12,28%	9,81%	(176)	(141)	145	
	Oto	-	-	-	161	161	0,00%	0,00%	8,25%	161	161	161	
	CF 2	1.765	2.890	2.865	6.690	6.690	0,77%	1,21%	2,85%	3.825	4.925	3.800	
	Mitraguna & Others	1.765	2.749	2.729	5.923	5.923	0,87%	1,29%	2,83%	3.194	4.158	3.174	
	Pensiun	-	-	141	136	135	0,00%	0,53%	3,00%	631	767	626	
	Total Pembiayaan	3.370	3.535	3.498	3.821	3.821	1,26%	1,24%	2,74%	4.424	5.582	4.743	0,51%
													60,52%
													-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-	0	0	#DIV/0!	(1.501)	-100,00%		-	0,00%	0
2	Giro ISE	851	-	-	-	0	0	#DIV/0!	(851)	-100,00%		0	0,00%	0
3	Tabungan ISE	650	-	-	-	0	0	#DIV/0!	(650)	-100,00%		0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0	0,00%	0
5	CIF ISE	65	-	-	-	0	0	#DIV/0!	(65)	-100,00%		0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	100	-	-100	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	-	-	-	-	100	-	-100	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	1.438	-	-1.438	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25	10-Nov-25			%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	1,38%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25	10-Nov-25			%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	655	675	108	20	(1.137)	-62,74%	80	13,35%	9.865	6,84%	(9.190)
2	Tabungan	46.385	47.950	46.448	47.665	2.551	1.216	(286)	-0,60%	1.279	2,76%	59.043	80,73%	(11.378)
3	Deposito	18.302	47.011	47.011	47.041	24.713	30	31	0,07%	28.740	157,03%	18.943	248,33%	28.098
	Total	65.283	96.773	94.114	95.381	27.371	1.267	(1.392)	-1,44%	30.098	46,10%	87.852	108,57%	7.529
	CASA	46.981	49.762	47.103	48.339	2.658	1.237	(1.422)	-2,86%	1.359	2,89%			
(%) CASA		71,97%	51,42%	50,05%	50,68%									
FDR		134,21%	100,81%	103,37%	102,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	989	996		7	5	0,53%	(402)	-28,74%		0,00%	996
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%		0,00%	1
3	Tabungan ISE	1.358	990	989	995		7	5	0,53%	(363)	-26,74%		0,00%	995
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	94	96	96		0	2	2,13%	9	10,34%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	15.438	16.330	16.125	60	-	-60	557	-204	688	204	17.933	89,92%	(1.807)
	KUR	14.693	15.812	15.607	60	-	-60	581	-204	914	204	17.058	91,50%	(1.451)
	Non KUR	745	518	518	-	0	-24	0	-227	-	-	875	59,23%	(357)
3	PWG	3.211	6.101	6.159	398	126	-272	2	58	2.948	68	7.953	77,44%	(1.795)
	Cilem	3.211	6.101	6.159	398	126	-272	2	58	2.948	68	7.953	77,44%	(1.795)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.004	375	310	-64	-90	-123	6.036	433	77.223	97,13%	(2.218)
	CF 1	2.071	11.185	11.465	164	310	146	-22	280	9.394	31	5.308	216,00%	6.157
	Total Griya	1.516	10.178	10.464	164	310	146	0	286	8.948	24	3.948	265,06%	6.516
• Total Non Program	1.516	4.880	5.000	-	143	143	606	120	3.484	23	3.948	126,66%	1.053	
• Program	-	5.298	5.463	164	167	3	1.060	166	5.463	2	0	0,00%	5.463	
Oto	-	555	1.007	1.001	-	0	-22	-6	446	6	1.360	73,60%	(359)	
CF 2	-	66.897	63.942	63.540	210	-	-210	-68	-402	-3.358	402	71.915	88,35%	(8.375)
Mitraguna & Others	-	64.762	61.118	60.742	210	-	-210	47	-376	-4.020	376	68.632	88,50%	(7.890)
Pensiun	-	2.135	2.824	2.797	-	0	-115	-26	663	26	3.283	85,22%	(485)	
Total Pembiayaan		87.617	97.557	97.288	832	436	-396	469	-269	9.672	705	103.108	94,36%	(5.820)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	151	323	475	988	0,98%	2,91%	6,13%	514	837	665							
	KUR	98	236	475	922	0,67%	3,00%	5,91%	447	824	685							
	Non KUR	53	87	-	67	7,15%	0,00%	12,84%	67	13	(20)							
3	PWG	-	-	-	131	0,00%	0,00%	2,13%	131	131	131							
	Cilem	-	-	-	131	0,00%	0,00%	2,13%	131	131	131							
	Gadai	-	-	-	-	0,00%	0,00%	-	-	-	-							
4	CFG	846	3.078	2.796	6.077	1,23%	3,72%	8,10%	3.281	5.231	2.999							
	CF 1	-	-	-	162	0,00%	0,00%	1,41%	162	162	162							
	Total Griya	-	-	-	13	0,00%	0,00%	0,12%	13	13	13							
Oto	-	-	-	149	0,00%	0,00%	14,87%	149	149	149								
CF 2	-	846	3.078	2.796	5.915	1,26%	4,37%	9,31%	3.119	5.069	2.837							
Mitraguna & Others	-	846	3.078	2.796	5.737	1,31%	4,57%	9,45%	2.941	4.892	2.660							
Pensiun	-	-	-	-	177	0,00%	0,00%	6,34%	177	177	177							
Total Pembiayaan		2.532	4.145	5.780	5.776	2,89%	5,92%	5,94%	(3)	3.245	1.631	3,77%	36,56%	-2,2%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.594	4.602	252	8	1.013	28,24%	(1.275)	-21,69%	14.586	31,55%	(9.984)
2	Tabungan	83.977	92.628	90.412	100.217	4.640	9.805	7.588	8,19%	16.239	19,34%	97.359	102,93%	2.857
3	Deposito	19.184	13.402	13.633	13.633	227	0	231	1,72%	(5.551)	-28,93%	19.853	68,67%	(6.219)
	Total	109.038	109.619	108.639	118.452	5.119	9.813	8.832	8,06%	9.414	8,63%	131.798	89,87%	(13.346)
	CASA	89.854	96.217	95.006	104.819	4.892	9.813	8.602	8,94%	14.965	16,65%	111.945	93,63%	(7.126)
	(%) CASA	82,41%	87,77%	87,45%	88,49%									
	FDR	40,48%	56,65%	57,37%	52,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	9.638	9.682		43	1.223	14,46%	1.101	12,83%	-	0,00%	9.682
2	Giro ISE	1.236	802	1.782	1.782		(0)	980	122,26%	546	44,18%		0,00%	1.782
3	Tabungan ISE	7.345	7.657	7.856	7.900		44	243	3,17%	555	7,56%		0,00%	7.900
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Local Champion	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.607	-	-	0	715	-35	4.103	35	13.973	97,38%	(365)
	KUR	9.147	12.517	12.482	-	-	0	542	-35	3.335	35	13.376	93,32%	(894)
	Non KUR	358	1.125	1.125	-	-	0	173	0	768	-	597	188,59%	529
3	PWG	9.262	11.461	11.382	224	28	-196	-376	-79	2.119	107	16.056	70,89%	(4.674)
	Cilem	9.262	11.461	11.382	224	28	-196	-376	-79	2.119	107	16.056	70,89%	(4.674)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.705	521	410	-111	-365	-161	11.328	571	46.807	78,42%	(10.103)
	CF 1	14.455	17.700	17.589	521	-	-521	-286	-111	3.134	111	16.888	104,15%	701
	Total Griya	3.903	8.700	8.673	335	-	-335	0	-27	4.770	27	4.782	181,39%	3.892
4	• Total Non Program	3.903	6.900	6.874	-	-	0	-12	-26	2.971	26	4.782	143,76%	2.092
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.916	187	-	-187	-286	-84	-1.636	84	12.107	73,65%	(3.191)
	CF 2	10.922	19.166	19.115	-	410	410	-79	-51	8.194	461	29.919	63,89%	(10.804)
	Mitraguna & Others	10.683	18.429	18.381	-	410	410	-283	-48	7.699	458	29.204	62,94%	(10.823)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	Total Pembiayaan	44.143	62.104	62.328	745	938	193	-37	224	18.185	713	76.836	81,12%	(14.508)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	-	-	-	-	535	0,00%	0,00%	3,93%	535	535	535	
	KUR	-	-	-	-	535	0,00%	0,00%	4,29%	535	535	535	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	-	621	0,00%	0,00%	5,46%	621	621	621	
	Cilem	-	-	-	-	621	0,00%	0,00%	5,46%	621	621	621	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	-	170	-	-	0	0,00%	0,00%	0,00%	-	-	(170)	
	CF 1	-	170	-	-	0	0,00%	0,00%	0,00%	-	-	(170)	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	170	-	-	0	0,00%	0,00%	0,00%	-	-	(170)	
	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	-	170	-	-	0	0,00%	0,00%	0,00%	-	-	(170)	1,62%
													#DIV/0!
													1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	724	720	(442)	(4)	(91)	-11,24%	716	20733,39%	6	#####	714
2	Tabungan	34.487	31.138	31.193	31.440	578	248	302	0,97%	(3.047)	-8,84%	39.698	79,20%	(8.258)
3	Deposito	3.517	2.505	2.535	2.435	0	(100)	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	Total	38.008	34.454	34.452	34.595	137	143	141	0,41%	(3.413)	-8,98%	43.281	79,93%	(8.687)
	CASA	34.491	31.949	31.917	32.160	137	243	211	0,66%	(2.331)	-6,76%	39.704	81,00%	(7.544)
	(%) CASA	90,75%	92,73%	92,64%	92,96%									
	FDR	1,90%	2,84%	2,80%	2,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	68	68	0	0	6	9,06%	(91)	-57,39%	-	0,00%	68
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	159	62	68	68	0	0	6	9,06%	(91)	-57,39%	-	0,00%	68
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	44	46	46	46	0	0	0	0,00%	2	4,55%	-	0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	644	889	877	4	-	-4	-60	-12	233	12	1.824	48,07%	(947)
	Cilem	644	889	877	4	-	-4	-60	-12	233	12	1.824	48,07%	(947)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	87	-	-	0	62	-1	8	1	78	110,51%	8
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	88	87	-	-	0	62	-1	8	1	78	110,51%	8
	Mitraguna & Others	78	88	87	-	-	0	62	-1	8	1	78	110,51%	8
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	977	964	4	-	-4	2	-14	241	14	1.903	50,64%	(939)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-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	-	-	-	-	4	0,00%	0,00%	0,00%	0,48%	4	4	4			
	Cilem	-	-	-	-	4	0,00%	0,00%	0,00%	0,48%	4	4	4			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	57,46%	#DIV/0!	57,5%

Asset & Contribution Margin

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

PHR & Payroll

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