

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	60.550	60.110	(86.238)	(440)	1.061	1,80%	(14.060)	-18,96%	212.481	28,29%	(15.371)
2	Tabungan	1.786.724	1.968.204	1.950.187	1.944.558	36.437	(5.629)	(23.647)	-1,20%	157.834	8,83%	2.011.047	96,69%	(66.490)
3	Deposito	649.060	615.862	617.477	618.040	(36.484)	563	2.178	0,35%	(31.020)	-4,78%	663.637	93,13%	(45.597)
	Total	2.509.954	2.643.115	2.628.214	2.622.708	(86.285)	(5.506)	(20.407)	-0,77%	112.754	4,49%	2.887.165	90,84%	(264.457)
	CASA	1.860.893	2.027.253	2.010.736	2.004.668	(49.801)	(6.069)	(22.586)	-1,11%	143.774	7,73%	2.223.528	90,16%	(218.861)
	(%) CASA	74,14%	76,70%	76,51%	76,44%									
	FDR	125,36%	131,49%	131,73%	132,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.978	41.879		(99)	(139)	-0,33%	(960)	-2,24%	80.699	51,90%	(38.820)
2	Giro ISE	4.948	4.741	4.013	4.306		294	(435)	-9,17%	(642)	-12,97%	27.894	15,44%	(23.588)
3	Tabungan ISE	31.691	33.067	33.756	33.363		(393)	296	0,89%	1.672	5,28%	36.953	90,29%	(3.589)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.852	26,55%	(11.643)
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.618	-	-	0	-5.617	-1,047	57.048	1.047	215.986	111,87%	25.632
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.318	-	-	0	-5.130	-1,047	32.178	1.047	115.663	112,67%	14.655
	• Local Champion	98.139	131.365	130.318	-	-	0	-5.130	-1,047	32.178	1.047	112.586	115,75%	17.731
	• Value Chain	-	-	-	-	-	-	0	0	-	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.727	350	400	50	-160	-1,612	4.150	2.012	501.352	88,31%	(58.624)
	KUR	419.345	419.362	418.152	350	400	50	247	-1,210	-1,193	1.610	471.093	88,76%	(52.941)
	Non KUR	27.532	24.977	24.575	-	-	0	-407	-402	-2,957	402	30.259	81,22%	(5.684)
3	PWG	258.833	406.261	408.142	15.334	12.351	-2.984	22.268	1.881	149.309	10.470	414.433	98,48%	(6.290)
	Cilem	127.522	219.691	220.788	5.595	3.621	-1.974	9.355	1.096	93.266	2.525	250.568	88,11%	(29.780)
	Gadai	131.312	186.569	187.354	9.739	8.730	-1.009	17.913	785	56.043	7.945	163.864	114,33%	23.490
4	CFG	2.256.170	2.382.215	2.369.660	6.042	2.534	-3.508	22.329	-12,555	113.490	15.090	2.472.864	95,83%	(103.205)
	CF 1	461.418	471.592	472.347	1.070	1.363	293	5.755	755	10.929	608	495.744	95,28%	(23.397)
	Total Griya	417.205	393.258	393.158	-	200	200	0	-99	-24.047	299	432.970	90,81%	(39.811)
	• Total Non Program	64.148	59.328	59.398	-	200	200	2.080	70	-4.750	130	71.111	83,53%	(11.713)
	• Program	353.058	333.930	333.760	-	-	0	-1.789	-169	-19.297	169	361.858	92,24%	(28.098)
	Oto	44.213	78.334	79.189	1.070	1.163	93	5.755	854	34.976	309	62.775	126,15%	16.414
	CF 2	1.794.752	1.910.623	1.897.312	4.972	1.171	-3.801	16.573	-13.310	102.561	14.481	1.977.120	95,96%	(79.808)
	Mitraguna & Others	1.323.695	1.431.023	1.422.003	4.037	871	-3.166	12.749	-9.020	98.308	9.891	1.489.234	95,49%	(67.230)
	Pensiun	471.056	479.599	475.309	935	300	-635	3.824	-4.290	4.253	4.590	487.886	97,42%	(12.577)
	Total Pembiayaan	3.146.451	3.475.480	3.462.147	21.726	15.285	-6.441	43.819	-13.333	315.696	28.618	3.604.634	96,05%	(142.487)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YTD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	5-Nov-25				%	Penc.	Gap
1	SME	192	348	475	1.045	0,10%	0,20%	0,43%	569	853	697			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.045	0,20%	0,36%	0,80%	569	853	697			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	13.823	1,09%	1,80%	3,12%	5.823	8.944	5.823			
	KUR	3.627	6.377	6.377	11.820	0,86%	1,52%	2,83%	5.444	8.194	5.444			
	Non KUR	1.252	1.623	1.623	2.002	4,55%	6,50%	8,15%	380	750	380			
3	PWG	275	1	1	8.745	0,11%	0,00%	2,14%	8.744	8.470	8.744			
	Cilem	275	1	1	6.731	0,22%	0,00%	3,05%	6.729	6.455	6.729			
	Gadai	-	-	-	2.015	0,00%	0,00%	1,08%	2.015	2.015	2.015			
4	CFG	67.344	65.418	65.451	110.766	2,98%	2,75%	4,67%	45.315	43.422	45.348			
	CF 1	43.373	41.883	41.926	54.806	9,40%	8,89%	11,60%	12.880	11.433	12.923			
	Total Griya	41.791	40.502	40.088	44.286	10,02%	10,19%	11,26%	12.880	11.433	12.923			
	Oto	1.583	1.381	1.838	10.520	3,58%	2,35%	13,28%	8.682	8.938	9.139			
	CF 2	23.971	23.535	23.525	55.959	1,34%	1,23%	2,95%	32.435	31.989	32.425			
	Mitraguna & Others	22.208	21.338	21.186	51.127	1,68%	1,48%	3,60%	29.941	28.919	29.789			
	Pensiun	1.763	2.197	2.338	4.832	0,37%	0,49%	1,02%	2.494	3.069	2.636			
	Total Pembiayaan	138.673	175.716	177.658	178.084	4,41%	5,11%	5,14%	425	39.410	2.368	4,00%	22,25%	-1,1%

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

Kinerja	Pos
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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	7.508	7.798	665	290	896	12,98%	6.654	581,41%	10.075	77,40%	(2.277)
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	10.158	10.448	(535)	290	896	9,38%	9.304	812,97%	10.358	100,87%	90
	CASA	1.144	6.902	7.508	7.798	665	290	896	12,98%	6.654	581,41%	10.075	77,40%	(2.277)
(%) CASA	100,00%	72,26%	73,91%	74,64%										
FDR	0,00%	29,74%	27,90%	27,13%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	175	145		(30)	(13)	-8,45%	145	#DIV/0!	-	0,00%	145
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	159	175	145		(30)	(13)	-8,45%	145	#DIV/0!	-	0,00%	145
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	2.834	-	-	0	505	-7	2.834	7	2.152	131,72%	683
	KUR	-	2.601	2.594	-	-	0	510	-7	2.594	7	2.044	126,89%	550
	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	2.834	-	-	0	505	-7	2.834	7	2.152	131,72%	683	

Kualitas Pembiayaan (Kol 2)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	6.232	6.451	(414)	219	172	2,74%	(5.459)	-45,84%	28.234	22,85%	(21.783)
2	Tabungan	224.769	225.261	223.378	221.581	313	(1.796)	(3.679)	-1,63%	(3.188)	-1,42%	245.884	90,12%	(24.303)
3	Deposito	43.574	34.515	34.988	34.989	(513)	1	474	1,37%	(8.585)	-19,70%	44.717	78,24%	(9.729)
	Total	280.254	266.055	264.598	263.022	(614)	(1.576)	(3.033)	-1,14%	(17.233)	-6,15%	318.836	82,49%	(55.814)
	CASA	236.680	231.540	229.610	228.033	(101)	(1.577)	(3.507)	-1,51%	(8.647)	-3,65%	274.118	83,19%	(46.085)
	(%) CASA	84,45%	87,03%	86,78%	86,70%									
	FDR	105,53%	135,18%	135,55%	136,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.435	6.817	6.938	120	503	7,82%	(1.810)	-20,69%	-	0,00%	6.938
2	Giro ISE	799	1.361	1.696	1.810	114	450	33,03%	1.011	126,46%	-	0,00%	1.810
3	Tabungan ISE	1.949	2.074	2.121	2.127	6	53	2,58%	179	9,18%	-	0,00%	2.127
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.730	-	-	0	-4.437	-45	16.822	45	38.880	122,76%	8.850
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.085	-	-	0	-4.278	-45	14.177	45	35.475	120,09%	9.610
	• Local Champion	30.908	45.130	45.085	-	-	0	-4.278	-45	14.177	45	34.449	130,87%	10.635
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.689	-	-	0	104	-81	-1.355	81	38.842	86,73%	(5.153)
	KUR	33.160	32.116	32.038	-	-	0	135	-78	-1.123	78	36.768	87,14%	(4.730)
	Non KUR	1.883	1.653	1.651	-	-	0	-31	-2	-0.232	2	2.074	79,60%	(423)
3	PWG	42.057	65.239	65.586	2.822	2.543	-279	10.115	347	23.530	2.196	59.884	109,52%	5.702
	Cilem	12.529	18.095	18.307	427	411	-16	1.230	212	5.778	199	25.249	72,51%	(6.942)
	Gadai	29.527	47.144	47.279	2.395	2.132	-263	8.884	135	17.752	1.997	34.635	136,51%	12.644
4	CFG	187.744	212.874	211.652	1.431	659	-772	2.858	-1.222	23.908	1.880	209.436	101,06%	2.216
	CF 1	15.514	20.653	21.218	186	659	473	959	565	5.704	94	17.861	118,80%	3.358
	Total Griya	12.407	11.808	11.747	-	-	0	0	-61	-660	61	12.727	92,30%	(980)
	• Total Non Program	12.280	11.688	11.627	-	-	0	0	843	-61	61	12.597	92,29%	(971)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.471	186	659	473	959	626	6.364	33	5.134	184,49%	4.337
	CF 2	172.230	192.221	190.434	1.245	-	-1.245	1.900	-1.787	18.204	1.787	191.575	99,40%	(1.141)
	Mitraguna & Others	136.376	153.847	152.619	510	-	-510	783	-1.228	16.243	1.228	154.181	98,99%	(1.562)
	Pensiun	35.854	38.374	37.815	735	-	-735	1.117	-558	1.961	558	37.394	101,13%	421
	Total Pembiayaan	295.752	359.658	358.657	4.253	3.202	-1.051	8.640	-1.001	62.905	4.203	347.042	103,35%	11.615

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	348	351	920	0,00%	0,73%	1,93%	569	920	572						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	348	351	920	0,00%	0,78%	2,04%	569	920	572						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	139	999	1.089	1.440	0,40%	2,33%	4,27%	350	1.301	440						
	KUR	69	987	1.080	1.430	0,21%	3,36%	4,46%	350	1.361	443						
	Non KUR	70	13	10	10	3,74%	0,59%	0,59%	-	(61)	(3)						
3	PWG	-	-	-	-	1.700	0,00%	0,00%	1.700	1.700	1.700						
	Cilem	-	-	-	-	932	0,00%	0,00%	932	932	932						
	Gadai	-	-	-	-	768	0,00%	0,00%	768	768	768						
4	CFG	606	1.732	1.400	9.697	0,32%	0,66%	4,58%	8.297	9.091	7.964						
	CF 1	136	431	665	5.473	0,88%	3,22%	25,79%	4.808	5.337	5.042						
	Total Griya	124	291	274	3.128	1,00%	2,32%	26,62%	2.853	3.004	2.837						
	Oto	12	140	391	2.346	0,39%	4,42%	24,77%	1.954	2.333	2.205						
	CF 2	470	1.301	734	4.224	0,27%	0,38%	2,22%	3.489	3.753	2.922						
	Mitraguna & Others	382	1.301	734	4.082	0,28%	0,48%	2,67%	3.348	3.700	2.781						
	Pensiun	88	-	-	142	0,24%	0,00%	0,37%	142	54	142						
	Total Pembiayaan	3.769	3.275	3.638	3.512	1,27%	1,01%	0,98%	(126)	(257)	237	10,34%	-955,56%	9,4%			

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	291.672	311.873	363.312	71.640		2,79	3,03	2,99
2	Contribution Margin	6.735	8.183	16.883	10.148	-150,7%	(0,03)	(0,20)	(42)
							2.500	2.694	2.652

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.681	4.458	(224)	(38)	-0,84%	333	8,06%	-	0,00%	4.458
2	Giro ISE	544	537	298	330	32	(208)	-38,66%	(214)	-39,41%	0,00%	0,00%	330
3	Tabungan ISE	3.581	3.958	4.384	4.128	(255)	170	4,30%	547	15,27%	0,00%	0,00%	4.128
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0,00%	0,00%	0
5	CIF ISE	233	253	255	255	0	2	0,79%	22	9,44%	0,00%	0,00%	255

Kinerja Pembinaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	101.657	-	-	0	-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	-	-	0	-215	-1.000	16.833	1.000	47.582	123.40%	11.134
	• Local Champion	41.883	59.716	58.716	-	-	0	-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	30.240	-	300	300	19	221	587	79	33.703	89.73%	(3.463)
	KUR	28.300	29.042	29.263	-	300	300	34	221	963	79	32.146	91.03%	(2.883)
	Non KUR	1.354	978	978	-	-	0	-15	0	-376	-	1.557	62.79%	(579)
3	PWG	33.844	46.733	46.748	1.528	792	-735	1.489	15	12.903	778	51.526	90.73%	(4.779)
	Cilem	16.485	25.101	25.013	686	354	-332	88	-87	8.529	442	30.241	82.71%	(5.227)
	Gadai	17.360	21.633	21.734	842	438	-404	1.401	102	4.375	336	21.286	102.11%	449
4	CFG	239.485	249.114	247.999	1.150	13	-1.137	1.764	-1.115	8.514	1.128	265.972	93.24%	(17.973)
	CF 1	40.558	43.860	43.775	-	-	0	59	-85	3.217	85	43.997	99.50%	(222)
	Total Griya	29.064	28.973	28.954	-	-	0	0	-19	-110	19	30.029	96.42%	(1.075)
1	• Total Non Program	12.679	13.575	13.562	-	-	0	-66	-13	883	13	13.236	102.46%	326
	• Program	16.385	15.397	15.392	-	-	0	-90	-6	-993	6	16.793	91.66%	(1.401)
	Oto	11.494	14.888	14.821	-	-	0	59	-67	3.327	67	13.968	106.11%	853
	CF 2	198.927	205.254	204.224	1.150	13	-1.137	1.705	-1.030	5.297	1.043	221.975	92.00%	(17.751)
	Mitraguna & Others	182.594	188.635	187.766	950	13	-937	985	-869	5.171	882	203.670	92.19%	(15.904)
	Pensiun	16.332	16.619	16.459	200	-	-200	720	-160	126	160	18.305	89.91%	(1.846)
	Total Pembiayaan	389.016	428.523	426.644	2.678	1.105	-1.572	2.859	-1.879	37.628	2.985	447.429	95.35%	(20.785)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	1.573	0,33%	1,23%	5,20%	1.203	1.476	975			
	KUR	-	597	370	1.573	0,00%	1,27%	5,37%	1.203	1.573	975			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
	PWG	78	-	-	1.238	0,23%	0,00%	2,65%	1.238	1.160	1.238			
3	Cilem	78	-	-	977	0,47%	0,00%	3,91%	977	899	977			
	Gadai	-	-	-	261	0,00%	0,00%	1,20%	261	261	261			
	CFG	3.097	3.508	3.356	7.106	1,29%	1,35%	2,87%	3.750	4.009	3.598			
4	CF 1	2.023	2.551	2.761	5.485	4,99%	6,30%	12,53%	2.724	3.462	2.934			
	Total Griya	1.062	1.823	2.366	3.378	3,65%	8,17%	11,67%	1.011	2.316	1.555			
	Oto	961	729	395	2.107	8,36%	2,65%	14,22%	1.712	1.146	1.378			
	CF 2	1.074	957	595	1.621	0,54%	0,29%	0,79%	1.026	547	664			
Mitraguna & Others		1.074	863	500	1.506	0,59%	0,27%	0,80%	1.006	432	643			
Pensiun		-	94	95	115	0,00%	0,57%	0,70%	20	115	21			
Total Pembiayaan		3.271	4.106	3.726	9.916	0,84%	0,87%	2,32%	6.191	6.645	5.811	8,46%	-263,78%	6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	27,73%	27,73%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.001	5.191	5.584	1,53%	2,08%	2,25%	393	1.926	584			
	CF 1	2.180	2.624	2.673	3.071	5,37%	6,10%	7,02%	397	891	447			
	Total Griya	1.878	2.048	2.047	2.444	6,46%	7,07%	8,44%	397	566	397			
	Oto	302	576	627	627	2,62%	4,21%	4,23%	-	325	50			
	CF 2	1.479	2.376	2.517	2.513	0,74%	1,23%	1,23%	(4)	1.035	137			
	Mitraguna & Others	1.217	2.376	2.517	2.513	0,67%	1,33%	1,34%	(4)	1.296	137			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.119	36.291	36.685	8,98%	8,47%	8,60%	393	1.754	565	13,77%	-60,12%	5,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	401.918	437.801	485.717	83.799	
2	Contribution Margin	7.153	9.961	15.519	8.366	-117,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,40	2,67	2,67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kineria Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.385	3.377	(9)	(7)	-0,21%	(29)	-0,84%	-	0,00%	3.377
2	Giro ISE	179	96	37	37	0	(60)	-61,79%	(142)	-79,43%	-	0,00%	37
3	Tabungan ISE	3.226	3.287	3.348	3.340	(9)	52	1,59%	114	3,52%	-	0,00%	3.340
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	58.116	83.846	83.846	-	-	0	-581	0	25.730	-	71.366	117,49%	12.480	
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140	
	Non-Linkage	24.397	25.994	25.994	-	-	0	-522	0	1.598	-	31.654	82,12%	(5.660)	
	• Local Champion	24.397	25.994	25.994	-	-	0	-522	0	1.598	-	30.629	84,87%	(4.634)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)	
2	MBG	42.711	36.650	36.478	-	-	0	-543	-173	-6.234	173	46.747	78,03%	(10.269)	
	KUR	42.080	35.505	35.332	-	-	0	-443	-173	-6.748	173	45.967	76,86%	(10.635)	
	Non KUR	631	1.146	1.146	-	-	0	-100	0	514	-	780	146,89%	366	
3	PWG	35.041	52.873	52.827	2.078	1.591	-487	1.453	-46	17.786	1.637	51.704	102,17%	1.122	
	Cilem	13.016	24.784	24.758	939	315	-624	894	-26	11.743	341	25.565	96,84%	(807)	
	Gadai	22.025	28.089	28.068	1.139	1.276	137	559	-21	6.043	1.297	26.139	107,38%	1.929	
4	CFG	379.443	374.521	372.670	118	44	-74	677	-1.851	-6.773	1.895	405.094	92,00%	(32.424)	
	CF 1	241.455	234.709	234.540	-	-	0	780	-169	-6.915	169	251.717	93,18%	(17.177)	
	Total Griya	235.660	222.320	222.193	-	-	0	0	-127	-13.467	127	244.156	91,00%	(21.963)	
	• Total Non Program	5.587	4.812	4.806	-	-	0	-55	-6	-781	6	8.349	57,57%	(3.542)	
	• Program	230.073	217.508	217.387	-	-	0	-1.380	-121	-12.686	121	235.808	92,19%	(18.421)	
	Oto	5.795	12.389	12.347	-	-	0	780	-42	6.552	42	7.561	163,30%	4.786	
	CF 2	137.987	139.812	138.130	118	44	-74	-103	-1.682	143	1.726	153.377	90,06%	(15.247)	
	Mitraguna & Others	90.056	91.160	89.872	118	44	-74	-247	-1.288	-183	1.332	104.194	86,26%	(14.321)	
	Pensiun	47.932	48.652	48.257	-	-	0	144	-394	326	394	49.183	98,12%	(925)	
	Total Pembiayaan	515.311	547.891	545.820	2.196	1.635	-561	1.006	-2.070	30.509	3.705		574.911	94,94%	(29.091)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	828	521	687	2,11%	1,42%	1,88%	166	(215)	(141)			
	KUR	903	726	418	687	2,15%	1,18%	1,95%	270	(215)	(39)			
	Non KUR	-	102	103	-	0,00%	9,01%	0,00%	(103)	-	(102)			
3	PWG	99	-	-	585	0,28%	0,00%	1,11%	585	486	585			
	Cilem	99	-	-	432	0,76%	0,00%	1,75%	432	334	432			
	Gadai	-	-	-	153	0,00%	0,00%	0,54%	153	153	153			
4	CFG	32.852	32.031	30.578	32.908	8,66%	8,16%	8,83%	2.330	56	877			
	CF 1	31.606	28.171	27.466	27.680	13,09%	11,70%	11,80%	214	(3.926)	(491)			
	Total Griya	31.469	28.057	27.355	26.648	13,35%	12,30%	11,99%	(707)	(4.822)	(1.409)			
	Oto	136	114	111	1.032	2,35%	0,90%	8,36%	921	896	919			
	CF 2	1.247	3.861	3.113	5.228	0,90%	2,23%	3,79%	2.116	3.982	1.368			
	Mitraguna & Others	1.122	3.290	2.540	4.267	1,25%	2,79%	4,75%	1.726	3.144	977			
	Pensiun	124	571	572	962	0,26%	1,18%	1,99%	389	838	391			
	Total Pembiayaan	34.046	32.859	31.099	34.181	6,61%	5,68%	6,26%	3.082	135	1.322	0,20%	96,77%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	1.177	1,07%	2,93%	3,23%	103	720	198			
	KUR	456	979	1.074	1.074	1,08%	3,02%	3,04%	(0)	617	94			
	Non KUR	-	-	-	103	0,00%	0,00%	9,01%	103	103	103			
3	PWG	184	184	184	188	0,53%	0,35%	0,36%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,66%	0,66%	-	(0)	-			
4	CFG	57.168	73.010	72.616	72.792	15,07%	19,39%	19,53%	175	15.624	(218)			
	CF 1	55.413	70.906	69.760	69.534	22,95%	29,72%	29,65%	(226)	14.121	(1.372)			
	Total Griya	55.413	70.906	69.760	69.534	23,51%	31,38%	31,29%	(226)	14.121	(1.372)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.104	2.856	3.258	1,27%	2,04%	2,36%	401	1.503	1.154			
	Mitraguna & Others	1.113	1.927	2.681	3.084	1,24%	2,94%	3,43%	403	1.972	1.158			
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)			
	Total Pembiayaan	60.897	75.108	74.810	75.092	11,82%	13,65%	13,76%	283	14.196	(16)	0,03%	99,81%	-13,7%

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	123	90	61	(33)	(25)	-21,60%	(1.715)	-95,02%	10.075	0,89%	(9.985)
2	Tabungan	71.593	75.137	75.456	73.746	(749)	(1.709)	(1.390)	-1,85%	2.153	3,01%	85.988	85,76%	(12.242)
3	Deposito	17.657	22.539	22.503	22.503	205	0	(35)	-0,16%	4.846	27,45%	18.761	119,95%	3.742
	Total	91.055	97.790	98.082	96.340	(482)	(1.742)	(1.450)	-1,48%	5.285	5,80%	114.824	83,90%	(18.484)
	CASA	73.398	75.251	75.579	73.836	(688)	(1.742)	(1.415)	-1,88%	438	0,60%			
	(%) CASA	80,61%	76,95%	77,06%	76,64%									
	FDR	229,29%	239,15%	237,61%	241,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.143	1.121	(22)	52	4,90%	(276)	-19,73%		-	0,00%	1.121
2	Giro ISE	302	89	97	64	(33)	(25)	-27,78%	(238)	-78,66%			0,00%	64
3	Tabungan ISE	1.094	979	1.046	1.056	11	77	7,87%	(38)	-3,47%			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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	19.594	-	-	0	428	-20	536	20	21.789	89,92%	(2.195)
	KUR	17.594	18.056	18.037	-	-	0	18	-20	443	20	20.162	89,46%	(2.125)
	Non KUR	1.464	1.557	1.557	-	-	0	411	0	93	-	1.627	95,68%	(70)
3	PWG	15.250	27.102	27.454	1.400	1.002	-398	3.381	352	12.204	650	28.692	95,68%	(1.238)
	Cilem	9.140	15.653	16.032	600	590	-10	1.650	379	6.892	211	19.791	81,01%	(3.758)
	Gadai	6.110	11.449	11.422	799	412	-388	1.730	-28	5.312	440	8.901	128,31%	2.520
4	CFG	174.474	187.153	186.004	746	200	-546	2.430	-1.149	11.530	1.349	189.005	98,41%	(3.001)
	CF 1	2.726	4.142	4.325	-	200	200	415	184	1.600	16	3.884	111,36%	441
	Total Griya	1.978	1.811	2.005	-	200	200	0	193	27	7	2.194	91,35%	(190)
4	• Total Non Program	1.978	1.811	2.005	-	200	200	266	193	27	7	2.194	91,35%	(190)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.321	-	-	0	415	-10	1.573	10	1.689	137,36%	631
	CF 2	171.748	183.012	181.679	746	-	-746	2.014	-1.333	9.931	1.333	185.122	98,14%	(3.443)
	Mitraguna & Others	111.863	118.616	117.691	746	-	-746	1.001	-926	5.827	926	123.902	94,99%	(6.212)
	Pensiun	59.885	64.395	63.988	-	-	0	1.013	-407	4.103	407	61.219	104,52%	2.769
	Total Pembiayaan	208.782	233.869	233.052	2.146	1.202	-944	6.239	-817	24.270	2.019	239.487	97,31%	(6.435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	344	153	36	600	1.81%	0,18%	3.06%	564	256	447							
	KUR	344	153	36	600	1.96%	0,20%	3,33%	564	256	447							
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
3	PWG	-	-	-	-	796	0,00%	0,00%	796	796	796							
	Cilem	-	-	-	-	685	0,00%	0,00%	685	685	685							
	Gadai	-	-	-	-	111	0,00%	0,00%	0,97%	111	111	111						
4	CFG	621	1.136	471	5.006	0,36%	0,25%	2,69%	4.535	4.385	3.870							
	CF 1	122	-	-	-	84	4,46%	0,00%	1.94%	84	(38)	84						
	Total Griya	-	-	-	-	84	0,00%	0,00%	4,18%	84	84	84						
	Oto	122	-	-	-	16,27%	0,00%	0,00%	0,00%	-	(122)	-						
	CF 2	499	1.136	471	4.922	0,29%	0,26%	2,71%	4.451	4.423	3.786							
	Mitraguna & Others	499	1.136	471	4.353	0,45%	0,40%	3,70%	3.883	3.854	3.217							
	Pensiun	-	-	-	-	569	0,00%	0,00%	0,89%	569	569	569						
	Total Pembiayaan	965	1.289	507	6.402	0,46%	0,22%	2,75%	5.895	5.437	5.113	0,61%	77,66%	-2,1%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	110	332	299	299	0,58%	1,52%	1,53%	(0)	189	(33)						
	KUR	66	332	299	299	0,37%	1,66%	1,66%	(0)	233	(33)						
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-						
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	506	459	145	(47)	246	115,12%	415	939,64%	7.914	5,80%	(7.455)
2	Tabungan	126.106	141.500	142.198	140.718	6.657	(1.481)	(783)	-0,55%	14.612	11,59%	139.914	100,57%	804
3	Deposito	46.391	59.763	59.763	59.763	300	0	(0)	-0,00%	13.372	28,83%	47.341	126,24%	12.422
	Total	172.540	201.477	202.467	200.940	7.102	(1.527)	(537)	-0,27%	28.399	16,46%	195.169	102,96%	5.771
	CASA	126.150	141.714	142.704	141.177	6.802	(1.527)	(537)	-0,38%	15.027	11,91%	147.828	95,50%	(6.651)
	(%) CASA	73,11%	70,34%	70,48%	70,26%									
	FDR	92,15%	82,53%	81,80%	82,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	644	646	2	(33)	-4,91%	44	7,32%		-	0,00%	646
2	Giro ISE	8	1	2	2	0	1	67,66%	(6)	-72,79%		0	0,00%	2
3	Tabungan ISE	593	678	642	643	1	(34)	-5,06%	50	8,43%		52	0,00%	643
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0	0,00%	0
5	CIF ISE	185	194	196	196	0	2	1,03%	11	5,95%		0	0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Local Champion	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.871	-	-	0	315	-10	3.344	10	19.794	100,39%	77
	KUR	15.208	18.629	18.622	-	-	0	411	-7	3.414	7	18.312	101,70%	311
	Non KUR	1.319	1.252	1.249	-	-	0	-96	-2	-70	2	1.482	84,26%	(233)
3	PWG	4.082	8.809	8.896	229	135	-94	532	87	4.814	48	8.162	108,98%	733
	Cilem	4.082	8.809	8.896	229	135	-94	532	87	4.814	48	8.162	108,98%	733
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	136.845	765	67	-698	748	-727	-1.488	794	150.832	90,73%	(13.987)
	CF 1	3.556	3.552	3.541	265	-	-265	205	-10	-14	10	4.936	71,74%	(1.395)
	Total Griya	1.390	1.029	1.028	-	-	0	0	-2	-362	2	1.602	64,18%	(574)
4	• Total Non Program	1.390	1.029	1.028	-	-	0	0	-17	-2	2	1.602	64,18%	(574)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.522	2.513	265	-	-265	205	-9	348	9	3.334	75,37%	(821)
	CF 2	134.777	134.021	133.304	500	67	-433	543	-717	-1.474	784	145.896	91,37%	(12.592)
	Mitraguna & Others	92.204	94.065	93.699	500	67	-433	931	-366	1.496	433	102.238	91,65%	(8.538)
	Pensiun	42.574	39.955	39.604	-	-	0	-388	-351	-2.969	351	43.658	90,72%	(4.054)
	Total Pembiayaan	158.995	166.269	165.620	994	202	-792	1.594	-649	6.625	851	178.841	92,61%	(13.221)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%	Penc.	Gap		
1	SME	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	8	0,00%	100,00%	100,00%	(0)	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	524	1,04%	0,68%	3,64%	588	552	590			
	KUR	85	-	-	590	0,56%	0,00%	3,17%	590	505	590			
	Non KUR	87	134	136	133	6,58%	10,84%	10,67%	(2)	46	(1)			
3	PWG	-	-	1	351	0,00%	0,01%	3,94%	350	351	351			
	Cilem	-	-	1	351	0,00%	0,01%	3,94%	350	351	351			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	926	1.500	4.908	0,82%	1,09%	3,59%	3.408	3.780	3.981			
	CF 1	123	-	-	526	3,46%	0,00%	14,84%	526	403	526			
	Total Griya	-	-	-	42	0,00%	0,00%	4,06%	42	42	42			
	Oto	123	-	-	484	5,68%	0,00%	19,25%	484	361	484			
	CF 2	1.005	926	1.500	4.382	0,75%	1,12%	3,29%	2.882	3.377	3.456			
	Mitraguna & Others	743	623	1.195	4.077	0,81%	1,27%	4,35%	2.882	3.334	3.454			
	Pensiun	-	306	305	305	0,62%	0,76%	0,77%	-	43	2			
	Total Pembiayaan	2.762	995	927	927	1,74%	0,56%	0,56%	(0)	(1.836)	(68)	0,60%	-8,01%	0,0%

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	464	546	66	82	86	18,73%	(2.859)	-83,96%	10.740	5,09%	(10.193)
2	Tabungan	80.230	89.645	88.522	88.740	4.908	218	(905)	-1,01%	8.510	10,61%	92.985	95,43%	(4.245)
3	Deposito	12.294	17.359	17.269	17.029	(224)	(241)	(330)	-1,90%	4.735	38,51%	12.970	131,29%	4.058
	Total	95.930	107.464	106.256	106.315	4.751	59	(1.149)	-1,07%	10.385	10,83%	116.696	91,10%	(10.380)
	CASA	83.636	90.105	88.986	89.286	4.974	300	(819)	-0,91%	5.651	6,76%	103.725	86,08%	(14.439)
	(%) CASA	87,18%	83,85%	83,75%	83,98%									
	FDR	162,31%	169,31%	169,84%	169,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.997	2.999	2	(71)	-2,31%	1.457	94,53%		-	0,00%	2.999
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
3	Tabungan ISE	1.541	2.060	1.988	1.989	2	(71)	-3,44%	448	29,06%			0,00%	1.989
4	Deposito ISE	-	1.009	1.009	1.009	0	0	0,00%	1.009	#DIV/0!			0,00%	1.009
5	CIF ISE	141	155	157	157	0	2	1,29%	16	11,35%			0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	55.886	350	-	-350	518	-478	2.072	478	59.009	94,71%	(3.123)
	KUR	50.217	53.456	53.007	350	-	-350	634	-449	2.790	449	55.180	96,06%	(2.173)
	Non KUR	3.596	2.908	2.879	-	-	0	-116	-29	-717	29	3.829	75,19%	(950)
3	PWG	27.769	42.250	41.963	1.919	1.470	-449	2.087	-287	14.194	1.757	39.877	105,23%	2.085
	Cilem	10.764	19.493	19.586	351	240	-111	669	92	8.821	147	19.655	99,65%	(69)
	Gadai	17.005	22.756	22.377	1.568	1.230	-338	1.418	-379	5.372	1.609	20.223	110,65%	2.154
4	CFG	73.851	83.213	82.505	445	270	-175	1.822	-708	8.654	978	86.117	95,81%	(3.612)
	CF 1	1.222	2.127	2.117	-	-	0	-25	-10	895	10	2.400	88,20%	(283)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.363	-	-	0	-25	-10	1.079	10	1.315	103,61%	47
	CF 2	72.630	81.086	80.388	445	270	-175	1.848	-698	7.759	968	83.717	96,02%	(3.329)
	Mitraguna & Others	46.537	52.417	51.918	445	270	-175	1.974	-498	5.381	768	56.568	91,78%	(4.649)
	Pensiun	26.093	28.670	28.470	-	-	0	-126	-200	2.377	200	27.149	104,86%	1.321
	Total Pembiayaan	155.700	181.942	180.469	2.714	1.740	-974	4.414	-1.473	24.769	3.213	185.270	97,41%	(4.801)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25				%	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	260	837	704	1.248	0,48%	1,25%	2,23%	544	988	411	-	-	-				
	KUR	228	680	545	951	0,45%	1,02%	1,79%	406	724	271	-	-	-				
	Non KUR	33	157	159	297	0,91%	5,47%	10,32%	138	264	140	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	1,26%	528	528	528	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,16%	423	423	423	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,47%	105	105	105	-	-	-			
4	CFG	61	365	252	1.405	0,08%	0,30%	1,70%	1.153	1.344	1.041	-	-	-				
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	3,82%	81	81	81	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	2,90%	22	22	22	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	4,34%	59	59	59	-	-	-			
	CF 2	61	365	252	1.324	0,08%	0,31%	1,68%	1.072	1.263	960	-	-	-				
	Mitraguna & Others	61	365	208	980	0,13%	0,40%	1,89%	773	919	616	-	-	-				
	Pensiun	292	-	-	-	0,00%	0,00%	0,00%	1,21%	299	344	344	-	-	-			
	Total Pembiayaan	1.115	1.426	1.494	1.494	0,72%	0,82%	0,83%	-	379	68	4,48%	-441,39%	3,7%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25				%	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	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	477	503	546	546	0,89%	0,97%	0,98%	-	69	43						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	8.707	7.842	(4.461)	(865)	2.719	53,08%	(6.839)	-46,58%	25.531	30,72%	(17.689)
2	Tabungan	126.637	122.811	121.428	121.675	717	246	(1.136)	-0,93%	(4.963)	-3,92%	139.975	86,93%	(18.301)
3	Deposito	60.864	56.161	56.289	56.289	(34.263)	0	128	0,23%	(4.575)	-7,52%	62.098	90,65%	(5.809)
	Total	202.183	184.094	186.424	185.806	(38.007)	(619)	1.711	0,93%	(16.377)	-8,10%	227.605	81,64%	(41.799)
	CASA	141.318	127.934	130.135	129.517	(3.744)	(619)	1.583	1,24%	(11.802)	-8,35%	165.507	78,25%	(35.990)
	(%) CASA	69,90%	69,49%	69,81%	69,71%									
	FDR	127,02%	132,24%	129,70%	130,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.547	3.558	11	(46)	-1,28%	140	4,09%	-	0,00%	3.558
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.347	3.358	11	(46)	-1,35%	140	4,34%	-	0,00%	3.358
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	0,00%	0
2	MBG	27.490	22.182	22.104	-	-	0	-991	-78	-5.386	78	30.742	71,90%	(8.638)
	KUR	24.649	20.271	20.226	-	-	0	-933	-45	-4.423	45	27.715	72,98%	(7.489)
	Non KUR	2.840	1.910	1.877	-	-	0	-58	-33	-963	33	3.027	62,02%	(1.150)
3	PWG	10.361	9.808	9.533	80	14	-66	-424	-275	-827	289	18.333	52,00%	(8.800)
	Cilem	10.361	9.808	9.533	80	14	-66	-424	-275	-827	289	18.333	52,00%	(8.800)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.028	70	100	30	-762	-1.299	-8.696	1.399	234.495	89,57%	(24.467)
	CF 1	7.216	7.476	7.438	-	-	0	-93	-38	223	38	8.917	83,42%	(1.479)
	Total Griya	3.957	4.107	4.086	-	-	0	0	-21	129	21	4.267	95,77%	(181)
	• Total Non Program	3.667	3.325	3.305	-	-	0	-43	-20	-362	20	3.968	83,27%	(664)
	• Program	291	782	781	-	-	0	335	-1	490	1	298	262,07%	483
	Oto	3.258	3.369	3.352	-	-	0	-93	-17	94	17	4.650	72,08%	(1.298)
	CF 2	211.508	203.851	202.590	70	100	30	-669	-1.261	-8.918	1.361	225.578	89,81%	(22.989)
	Mitraguna & Others	176.747	172.435	171.707	70	100	30	-289	-728	-5.040	828	189.546	90,59%	(17.839)
	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	241.795	150	114	-36	-2.201	-1.653	-15.020	1.767	283.811	85,20%	(42.017)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	42	42	0,00%	31,76%	32,10%	-	-	42	42	42					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	-	42	42	42					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	154	1.080	707	905	0,56%	3,19%	4,09%	198	751	(175)							
	KUR	154	796	428	595	0,62%	2,11%	2,94%	167	442	(200)							
	Non KUR	-	284	279	309	0,00%	14,61%	16,48%	30	309	25							
3	PWG	25	-	-	386	0,24%	0,00%	4,05%	386	362	386							
	Cilem	25	-	-	386	0,24%	0,00%	4,05%	386	362	386							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	14.908	9.439	10.054	16.396	6,82%	4,76%	7,81%	274	1.488	6.957							
	CF 1	-	36	33	98	0,00%	0,44%	1,31%	65	98	62							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Oto	-	36	33	98	0,00%	0,97%	2,91%	65	98	62							
	CF 2	14.908	9.403	10.021	16.298	7,05%	4,92%	8,04%	274	1.391	6.895							
	Mitraguna & Others	14.471	9.292	9.714	15.991	8,19%	5,63%	9,31%	274	1.520	6.700							
	Pensiun	436	111	437	437	1,25%	0,98%	0,99%	(0)	(129)	195							
	Total Pembiayaan	8.238	22.559	23.033	23.316	3,21%	9,46%	9,64%	283	15.079	758	1,09%	88,66%	-8,5%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)	
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,57	2,89	2,77	(0,12)	0,21
CIF Payroll	3.324	2.077	2.582	505	(742)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	6.092	6.632	(6.474)	539	280	4,42%	(882)	-11,73%	19.190	34,56%	(12.558)
2	Tabungan	148.174	174.962	173.046	174.231	7.558	1.186	(731)	-0,42%	26.057	17,59%	162.362	107,31%	11.870
3	Deposito	29.593	37.313	37.385	37.385	(2.366)	0	72	0,19%	7.792	26,33%	30.657	121,95%	6.729
	Total	185.281	218.626	216.523	218.248	(1.281)	1.725	(378)	-0,17%	32.968	17,79%	212.208	102,85%	6.040
	CASA	155.687	181.313	179.138	180.863	1.084	1.725	(450)	-0,25%	25.176	16,17%	181.551	99,62%	(688)
	(%) CASA	84,03%	82,93%	82,73%	82,87%									
	FDR	129,17%	128,36%	129,01%	127,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.361	7.185	6.924	7.272	348	87	1,20%	(1.089)	-13,03%	-	0,00%	7.272	
2	Giro ISE	1.674	1.419	1.046	1.196	150	(223)	-15,74%	(478)	-28,57%	-	0,00%	1.196	
3	Tabungan ISE	6.686	5.766	5.878	6.076	197	310	5,38%	(611)	-9,13%	-	0,00%	6.076	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	47.130	-	-	0	-2	-418	740	418	50.997	92,42%	(3.867)
	KUR	42.708	43.748	43.636	-	-	0	157	-112	928	112	47.111	92,62%	(3.475)
	Non KUR	3.682	3.801	3.494	-	-	0	-158	-307	-188	307	3.886	89,92%	(392)
3	PWG	25.907	46.459	46.677	1.883	1.347	-536	3.011	218	20.769	1.129	42.215	110,57%	4.462
	Cilem	11.633	27.453	27.640	1.062	554	-508	1.712	187	16.007	366	23.136	119,47%	4.504
	Gadai	14.275	19.006	19.037	821	793	-28	1.299	31	4.762	763	19.078	99,78%	(41)
4	CFG	167.028	186.627	185.540	-	50	50	3.377	-1.087	18.512	1.137	183.810	100,94%	1.730
	CF 1	10.804	14.864	14.828	-	-	0	834	-36	4.024	36	12.832	115,56%	1.996
	Total Griya	4.197	5.432	5.429	-	-	0	0	-3	1.232	3	4.477	121,26%	952
4	• Total Non Program	4.197	5.278	5.275	-	-	0	1.339	-3	1.078	3	4.477	117,83%	798
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.399	-	-	0	834	-33	2.793	33	8.355	112,50%	1.044
	CF 2	156.224	171.763	170.712	-	50	50	2.544	-1.051	14.488	1.101	170.978	99,84%	(266)
	Mitraguna & Others	100.077	114.328	113.831	-	50	50	1.808	-496	13.755	546	113.332	100,44%	499
	Pensiun	56.148	57.435	56.880	-	-	0	735	-555	733	555	57.645	98,67%	(765)
	Total Pembiayaan	239.326	280.635	279.347	1.883	1.397	-486	6.387	-1.288	40.021	2.684	277.021	100,84%	2.326

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	198	395	322	1.685	0,43%	0,68%	3,58%	1.363	1.487	1.290	-	-	-			
	KUR	198	317	249	1.436	0,46%	0,57%	3,29%	1.187	1.238	1.119	-	-	-			
	Non KUR	-	78	74	249	0,00%	1,94%	7,13%	175	249	171	-	-	-			
3	PWG	-	-	-	705	0,00%	0,00%	1,51%	705	705	705	-	-	-			
	Cilem	-	-	-	446	0,00%	0,00%	1,62%	446	446	446	-	-	-			
	Gadai	-	-	-	259	0,00%	0,00%	1,36%	259	259	259	-	-	-			
4	CFG	1.021	478	788	3.255	0,61%	0,42%	1,75%	2.466	2.233	2.776	-	-	-			
	CF 1	202	15	371	1.969	1,87%	2,50%	13,28%	1.598	1.767	1.955	-	-	-			
	Total Griya	-	-	212	-	0,00%	3,90%	0,00%	(212)	-	-	-	-	-			
	Oto	202	15	160	1.969	3,06%	1,69%	20,95%	1.810	1.767	1.955	-	-	-			
	CF 2	819	464	417	1.285	0,52%	0,24%	0,75%	868	466	821	-	-	-			
	Mitraguna & Others	819	220	161	712	0,82%	0,14%	0,63%	551	(107)	492	-	-	-			
	Pensiun	-	243	256	573	0,00%	0,45%	1,01%	317	573	329	-	-	-			
	Total Pembiayaan	3.109	1.683	1.832	1.832	1,30%	0,65%	0,66%	- (1.277)	149	1.80%	-175,18%	1,1%	-			

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	235.260	242.722	276.897	41.637		2,67	2,75	2,76
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%	0,01	0,09	0,09

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	697	700	(208)	3	(268)	-27,68%	(662)	-48,60%	7.960	8,80%	(7.260)
2	Tabungan	77.945	97.520	97.104	97.036	5.916	(68)	(484)	-0,50%	19.092	24,49%	89.603	108,30%	7.433
3	Deposito	9.935	9.827	9.830	10.030	0	200	203	2,06%	94	0,95%	10.552	95,05%	(522)
	Total	89.243	108.315	107.631	107.766	5.707	135	(549)	-0,51%	18.524	20,76%	108.115	99,68%	(349)
	CASA	79.307	98.488	97.801	97.737	5.707	(65)	(752)	-0,76%	18.429	23,24%	97.563	100,18%	173
	(%) CASA	88,87%	90,93%	90,87%	90,69%									
	FDR	131,75%	136,37%	137,22%	137,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.796	2.472	2.182	2.204	22	(268)	-10,85%	(592)	-21,17%	-	0,00%	2.204	
2	Giro ISE	1.018	624	361	361	0	(263)	-42,11%	(657)	-64,52%	0	0,00%	361	
3	Tabungan ISE	1.778	1.848	1.821	1.843	22	(5)	-0,29%	65	3,65%	97	0,00%	1.843	
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%	97	0,00%	97	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	0,00%	0
2	MBG	19.406	23.477	23.432	-	-	0	1.103	-46	4.026	46	22.512	104,08%	919
	KUR	19.311	22.464	22.418	-	-	0	913	-46	3.108	46	22.260	100,71%	158
	Non KUR	95	1.013	1.013	-	-	0	189	0	918	-	252	401,54%	761
3	PWG	2.291	6.594	6.613	219	56	-164	549	19	4.322	36	5.977	110,64%	636
	Cilem	2.291	6.594	6.613	219	56	-164	549	19	4.322	36	5.977	110,64%	636
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	117.642	152	505	353	3.574	8	21.857	497	105.810	111,18%	11.832
	CF 1	18.535	22.310	22.774	152	505	353	730	463	4.239	41	20.118	113,20%	2.655
	Total Griya	17.245	16.195	16.192	-	-	0	0	-2	-1.052	2	17.963	90,14%	(1.771)
	• Total Non Program	1.070	701	701	-	-	0	-10	0	-369	-	1.386	50,59%	(685)
	• Program	16.174	15.493	15.491	-	-	0	-74	-2	-683	2	16.578	93,45%	(1.086)
	Oto	1.291	6.116	6.581	152	505	353	730	466	5.291	39	2.155	305,40%	4.426
	CF 2	77.250	95.325	94.869	-	-	0	2.844	-456	17.618	456	85.692	110,71%	9.177
	Mitraguna & Others	58.013	77.042	76.727	-	-	0	3.384	-316	18.713	316	65.673	116,83%	11.053
	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	147.688	371	560	189	5.148	-19	30.108	579	134.397	109,89%	13.291

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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	167	518	622	548	0	0,86%	0	2,65%	0	2,34%	(74)	381	30			
	KUR	167	518	622	548	0	0,87%	0	2,77%	0	2,44%	(74)	381	30			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	5	0,00%	0	0,00%	0,07%	0	5	5	5			
	Cilem	-	-	-	-	5	0,00%	0	0,00%	0,07%	0	5	5	5			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
4	CFG	2.572	1.606	2.138	4.603	0	2,69%	0	1,82%	0	3,91%	2.465	2.031	2.997			
	CF 1	1.875	1.449	1.540	2.148	0	10,12%	0	6,90%	0	9,43%	608	273	699			
	Total Griya	1.875	1.449	1.449	1.790	0	10,87%	0	8,95%	0	11,06%	341	(85)	341			
	Oto	-	-	91	358	0	0,00%	0	1,48%	0	5,43%	267	358	358			
	CF 2	697	157	598	2.455	0	0,90%	0	0,63%	0	2,59%	1.857	1.758	2.298			
	Mitraguna & Others	583	157	598	2.455	0	1,01%	0	0,78%	0	3,20%	1.857	1.872	2.298			
	Pensiun	113	-	-	-	0	0,00%	0	0,00%	-	-	(113)	-	-			
	Total Pembiayaan	4.935	5.309	5.422	5.298	0	5,15%	0	4,61%	0	4,50%	(123)	364	(10)	1,87%	54,15%	-2,2%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25	Growth (YoY)		
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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	107	107	(29)	0	2	2,02%	(54)	-33,73%	7.153	1,50%	(7.046)
2	Tabungan	112.107	103.071	101.257	101.313	(3.868)	56	(1.758)	-1,71%	(10.794)	-9,63%	125.573	80,68%	(24.260)
3	Deposito	7.734	12.256	12.257	12.257	(179)	0	1	0,01%	4.523	58,48%	8.692	141,01%	3.565
	Total	120.003	115.432	113.621	113.677	(4.076)	56	(1.755)	-1,52%	(6.325)	-5,27%	141.418	80,38%	(27.741)
	CASA	112.269	103.176	101.364	101.420	(3.897)	56	(1.756)	-1,70%	(10.849)	-9,66%	132.726	76,41%	(31.306)
	(%) CASA	93,56%	89,38%	89,21%	89,22%									
	FDR	119,28%	129,39%	130,78%	130,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.835	1.833		(2)	107	6,22%	285	18,40%	-	0,00%	1.833
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%	-	0,00%	7
3	Tabungan ISE	1.542	1.719	1.828	1.826		(2)	107	6,24%	284	18,41%	-	0,00%	1.826
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	15.596	-	-	0	-257	-87	-2.915	87	21.218	73,50%	(5.622)
	KUR	17.071	14.238	14.150	-	-	0	-215	-87	-2.920	87	19.621	72,12%	(5.470)
	Non KUR	1.440	1.446	1.446	-	-	0	-42	0	5	-	1.597	90,52%	(151)
3	PWG	10.369	17.014	17.050	635	185	-450	1.061	35	6.681	150	20.168	84,54%	(3.119)
	Cilem	7.309	11.443	11.377	125	42	-83	401	-66	4.068	108	14.834	76,69%	(3.457)
	Gadai	3.060	5.572	5.673	509	143	-366	660	101	2.613	42	5.334	106,35%	339
4	CFG	114.187	116.613	115.891	100	344	244	-558	-723	1.704	1.067	125.036	92,69%	(9.145)
	CF 1	709	1.874	1.871	-	-	0	45	-3	1.162	3	1.870	100,03%	1
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
4	• 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	1.626	-	-	0	45	-3	1.194	3	1.446	112,41%	179
	CF 2	113.478	114.740	114.020	100	344	244	-603	-720	542	1.064	123.166	92,57%	(9.146)
	Mitraguna & Others	95.023	97.439	96.688	100	44	-56	-556	-751	1.665	795	103.942	93,02%	(7.254)
	Pensiun	18.455	17.301	17.332	-	300	300	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	937	149.363	148.588	735	529	-206	244	-775	5.454	1.304	166.490	89,25%	(17.902)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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	321	757	728	658	1,73%	4,64%	4,22%	(70)	338	(99)	415	7,79%	41			
	KUR	302	757	728	658	1,77%	5,11%	4,65%	(70)	357	(99)	236	6,84%	42			
	Non KUR	19	-	-	-	1,33%	0,00%	0,00%	-	-	(19)	179	12,41%	(1)			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	579	3,40%	579	579		
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	567	4,99%	567	567		
	Gadai	-	-	-	-	12	0,00%	0,00%	0,00%	0,21%	-	12	12	12	12		
4	CFG	617	1.089	842	3.105	0,54%	0,72%	0,268%	2.263	2.488	2.016	617	0,00%	-	-	-	
	CF 1	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
	Oto	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-	-	-	-	
	CF 2	2.125	2.000	1.994	1.992	1,87%	1,74%	1,75%	(2)	(133)	(8)	2.125	1,74%	(2)	158	(8)	
	Mitraguna & Others	1.814	1.980	1.975	1.973	1,91%	2,03%	2,04%	(2)	158	(8)	1.814	2,04%	(2)	158	(8)	
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)	311	0,11%	-	(291)	(0)	
	Total Pembiayaan	2.540	3.024	3.059	3.057	1,77%	2,05%	2,06%	(2)	517	33	7,85%	-281,77%	5,8%	7,85%	-281,77%	5,8%

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	889	850	(52)	(40)	(29)	-3,34%	(2.155)	-71,73%	11.516	7,38%	(10.667)
2	Tabungan	56.317	63.776	63.773	63.766	(6.667)	(6)	(10)	-0,02%	7.449	13,23%	69.723	91,46%	(5.957)
3	Deposito	45.220	63.030	63.020	63.020	1.196	0	(10)	-0,02%	17.800	39,36%	46.360	135,94%	16.660
	Total	104.542	127.685	127.682	127.636	(5.523)	(45)	(49)	-0,04%	23.094	22,09%	127.600	100,03%	37
	CASA	59.322	64.655	64.662	64.616	(6.719)	(46)	(39)	-0,06%	5.294	8,92%	81.240	79,54%	(16.624)
	(%) CASA	56,74%	50,64%	50,64%	50,63%									
	FDR	207,64%	186,30%	186,14%	186,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.810	2.168	2.068	2.076	8	(92)	-4,23%	(734)	-26,11%	-	0,00%	2.076	
2	Giro ISE	19	499	361	371	10	(128)	-25,57%	352	1840,33%	-	0,00%	371	
3	Tabungan ISE	2.791	1.669	1.707	1.705	(2)	36	2,14%	(1.086)	-38,91%	-	0,00%	1.705	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	30.756	-	-	0	-787	-58	-3.819	58	38.354	80,19%	(7.598)
	KUR	29.907	27.114	27.072	-	-	0	-576	-42	-2.835	42	33.477	80,87%	(6.405)
	Non KUR	4.668	3.700	3.683	-	-	0	-210	-17	-985	17	4.877	75,53%	(1.193)
3	PWG	5.791	10.204	10.158	138	22	-116	1.043	-46	4.367	69	13.904	73,06%	(3.746)
	Cilem	5.791	10.204	10.158	138	22	-116	1.043	-46	4.367	69	13.904	73,06%	(3.746)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	188.748	467	268	-199	3.850	-111	20.739	379	185.426	101,79%	3.322
	CF 1	111.105	105.056	104.981	467	-	-467	1.393	-75	-6.124	75	116.015	90,49%	(11.033)
	Total Griya	105.380	97.030	96.983	-	-	0	0	-47	-8.397	47	108.893	89,06%	(11.910)
4	• Total Non Program	15.372	12.556	12.548	-	-	0	-112	-7	-2.824	7	16.641	75,41%	(4.093)
	• Program	90.009	84.475	84.435	-	-	0	-579	-40	-5.573	40	92.252	91,53%	(7.817)
	Oto	5.724	8.026	7.998	467	-	-467	1.393	-28	2.273	28	7.122	112,30%	876
	CF 2	56.904	83.802	83.767	-	268	268	2.457	-35	26.863	303	69.411	120,68%	14.355
	Mitraguna & Others	52.060	72.435	72.454	-	268	268	445	19	20.395	249	63.278	114,50%	9.176
	Pensiun	4.844	11.367	11.313	-	-	0	2.012	-55	6.468	55	6.134	184,44%	5.179
	Total Pembiayaan	217.069	237.882	237.667	605	290	-315	4.035	-215	20.598	506	246.378	96,46%	(8.712)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	471	1.211	1.195	1.588	1,36%	3,88%	5,16%	393	1.117	378							
	KUR	56	593	592	903	0,19%	2,18%	3,34%	312	847	310							
	Non KUR	415	617	603	685	8,89%	16,30%	18,60%	82	270	68							
3	PWG	-	-	-	380	0,00%	0,00%	0,00%	380	380	380							
	Cilem	-	-	-	380	0,00%	0,00%	0,00%	380	380	380							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	7.329	9.032	9.702	13.478	4,36%	5,14%	7,14%	3.776	6.149	4.446							
	CF 1	7.221	9.032	8.741	10.944	6,50%	8,32%	10,42%	2.203	3.723	1.913							
	Total Griya	7.194	8.838	8.389	9.134	6,83%	8,65%	9,42%	745	1.940	297							
	Oto	26	194	267	1.810	0,46%	4,39%	22,63%	1.458	1.783	1.616							
	CF 2	108	-	960	2.534	0,19%	1,15%	3,02%	1.574	2.426	2.534							
	Mitraguna & Others	-	-	960	2.534	0,00%	1,33%	3,50%	1.574	2.534	2.534							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	12.895	15.855	16.634	16.371	5,94%	6,99%	6,89%	(263)	3.475	516	0,05%	99,34%	-6,8%				

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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	1.217	1.243	97	26	(97)	-7,23%	(5.838)	-82,45%	14.952	8,31%	(13.709)
2	Tabungan	82.750	88.190	86.116	85.359	(2.093)	(757)	(2.832)	-3,21%	2.609	3,15%	96.168	88,76%	(10.809)
3	Deposito	20.500	30.758	31.224	31.224	1.900	0	465	1,51%	10.724	52,31%	21.133	147,75%	10.091
	Total	110.331	120.289	118.557	117.826	(95)	(732)	(2.463)	-2,05%	7.495	6,79%	132.253	89,09%	(14.427)
	CASA	89.831	89.530	87.334	86.602	(1.996)	(732)	(2.928)	-3,27%	(3.229)	-3,59%	111.120	77,94%	(24.518)
	(%) CASA	81,42%	74,43%	73,66%	73,50%									
	FDR	132,60%	138,95%	140,83%	141,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.831	1.699	(133)	(181)	-9,63%	904	113,85%	-	0,00%	1.699	
2	Giro ISE	389	33	34	54	20	21	61,35%	(335)	-86,13%	-	0,00%	54	
3	Tabungan ISE	406	1.846	1.797	1.645	(152)	(202)	-10,92%	1.239	305,58%	-	0,00%	1.645	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	36.565	-	-	0	-230	-126	-1.085	126	40.914	89,37%	(4.349)
	KUR	36.457	35.715	35.591	-	-	0	-201	-125	-866	125	39.582	89,92%	(3.991)
	Non KUR	1.194	975	974	-	-	0	-30	-1	-219	1	1.332	73,13%	(358)
3	PWG	14.628	24.979	25.897	747	1.591	844	1.867	918	11.270	673	24.877	104,10%	1.020
	Cilem	6.737	13.467	14.147	331	764	433	124	680	7.410	84	13.381	105,72%	766
	Gadai	7.891	11.512	11.750	416	828	411	1.743	238	3.859	590	11.496	102,21%	254
4	CFG	94.017	105.470	104.505	41	-	-41	1.055	-965	10.488	965	107.669	97,06%	(3.164)
	CF 1	1.650	2.828	2.822	-	-	0	205	-6	1.172	6	2.727	103,48%	95
	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	2.557	-	-	0	205	-6	1.255	6	2.232	114,54%	325
	CF 2	92.366	102.641	101.683	41	-	-41	850	-958	9.317	958	104.942	96,89%	(3.259)
	Mitraguna & Others	54.628	62.993	62.344	41	-	-41	326	-648	7.716	648	66.021	94,43%	(3.676)
	Pensiun	37.738	39.649	39.339	-	-	0	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	166.968	788	1.591	803	2.692	-172	20.673	1.764	173.460	96,26%	(6.493)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	83	54	54	208	0,22%	0,15%	0,57%	154	125	154	-	(0)				
	KUR	-	17	19	173	0,00%	0,05%	0,49%	154	173	156	-	(0)				
	Non KUR	83	37	35	35	6,98%	3,62%	3,62%	-	(48)	(2)	-					
3	PWG	-	-	-	510	0,00%	0,00%	1,97%	510	510	510	-					
	Cilem	-	-	-	403	0,00%	0,00%	2,85%	403	403	403	-					
	Gadai	-	-	-	107	0,00%	0,00%	0,91%	107	107	107	-					
4	CFG	-	723	732	2.679	0,00%	0,69%	2,56%	1.947	2.679	1.955	-					
	CF 1	-	155	152	258	0,00%	5,93%	9,14%	106	258	103	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Oto	-	155	152	258	0,00%	5,93%	10,09%	106	258	103	-					
	CF 2	-	569	580	2.421	0,00%	0,56%	2,38%	1.841	2.421	1.852	-					
	Mitraguna & Others	-	444	479	2.320	0,00%	0,76%	3,72%	1.841	2.320	1.876	-					
	Pensiun	-	124	101	101	0,00%	0,25%	1,40%	(0)	101	(23)	-					
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	2,00%	3.220	145	145	0,71%	64,54%	-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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	698	451	405	(247)	(218)	-32,60%	295	188,42%	6.948	6,50%	(6.497)
2	Tabungan	45.583	48.535	47.550	46.056	946	(1.495)	(2.479)	-5,11%	472	1,04%	55.342	83,22%	(9.286)
3	Deposito	28.548	6.815	6.815	6.815	(732)	0	0	0,00%	(21.733)	-76,13%	29.544	23,07%	(22.729)
	Total	74.288	56.019	55.063	53.322	619	(1.741)	(2.697)	-4,81%	(20.966)	-28,22%	91.834	58,06%	(38.512)
	CASA	45.740	49.204	48.248	46.507	1.351	(1.741)	(2.697)	-5,48%	767	1,68%	62.290	74,66%	(15.783)
	(%) CASA	61,57%	87,83%	87,62%	87,22%									
	FDR	155,10%	231,36%	233,87%	241,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	947	861	(85)	(44)	-4,85%	66	8,31%	-	0,00%	861	
2	Giro ISE	7	72	72	72	0	0	0,00%	65	962,27%	-	0,00%	72	
3	Tabungan ISE	788	833	875	789	(85)	(44)	-5,27%	1	0,15%	-	0,00%	789	
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	5-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	30.284	-	-	0	733	-200	6.137	200	26.876	112,68%	3.407	
	KUR	23.464	29.725	29.528	-	-	0	782	-197	6.064	197	26.038	113,40%	3.490	
	Non KUR	683	759	756	-	-	0	49	-3	73	3	838	90,16%	(83)	
3	PWG	2.751	5.831	5.798	270	-	-270	888	-33	3.047	33	6.623	87,55%	(825)	
	Cilem	2.751	5.831	5.798	270	-	-270	888	-33	3.047	33	6.623	87,55%	(825)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	88.322	93.289	92.697	500	-	-500	1.600	-592	4.375	592	97.005	95,56%	(4.307)	
	CF 1	3.542	3.592	3.580	-	-	0	-15	-12	38	12	4.474	80,02%	(894)	
	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	1.038	-	-	0	-15	-1	880	1	943	110,09%	95	
	CF 2	84.780	89.697	89.117	500	-	-500	1.616	-580	4.337	580	92.531	96,31%	(3.414)	
	Mitraguna & Others	72.402	77.501	77.014	500	-	-500	1.803	-487	4.612	487	79.257	97,17%	(2.243)	
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)	
	Total Pembiayaan	115.220	129.604	128.779	770	-	-770	3.221	-825	13.559	825	130.504	98,68%	(1.725)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	261	22	15	201	1,08%	0,05%	0,66%	186	(60)	179	-	-				
	KUR	188	-	-	186	0,80%	0,00%	0,63%	186	(2)	186	-	-				
	Non KUR	73	22	15	15	10,64%	1,96%	1,97%	-	(58)	(7)	-	-				
3	PWG	-	-	-	195	0,00%	0,00%	0,37%	195	195	195	-	-				
	Cilem	-	-	-	195	0,00%	0,00%	0,37%	195	195	195	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	563	891	1.072	3.350	0,64%	1,15%	3,61%	2.278	2.787	2.459	-	-				
	CF 1	-	-	-	3.350	0,66%	1,20%	3,76%	2.278	2.787	2.459	-	-				
	Total Griya	-	-	-	3.20	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	1.187	630	628	628	1,40%	0,70%	0,71%	-	(559)	(2)	-	-				
	Mitraguna & Others	1.187	567	566	566	1,64%	0,73%	0,73%	-	(621)	(1)	-	-				
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)	-	-				
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	-	(95)	(64)	1,39%	-59,85%	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 (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.331	1.190	424	(141)	(163)	-12,08%	(6.868)	-85,23%	14.967	7,95%	(13.777)
2	Tabungan	114.229	116.866	116.206	115.909	2.472	(297)	(958)	-0,82%	1.680	1,47%	127.078	91,21%	(11.170)
3	Deposito	24.505	18.203	18.203	18.204	(795)	0	1	0,00%	(6.301)	-25,71%	25.528	71,31%	(7.324)
	Total	146.791	136.423	135.740	135.302	2.100	(438)	(1.121)	-0,82%	(11.489)	-7,83%	167.573	80,74%	(32.271)
	CASA	122.286	118.220	117.537	117.098	2.895	(438)	(1.121)	-0,95%	(5.188)	-4,24%	142.046	82,44%	(24.947)
	(%) CASA	83,31%	86,66%	86,59%	86,55%									
	FDR	111,90%	130,44%	130,75%	131,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	824	726		(97)	(42)	-5,48%	162	28,60%	-	0,00%	726
2	Giro ISE	2	1	1	1		0	0	0,00%	(0)	-21,73%	-	0,00%	1
3	Tabungan ISE	563	767	822	725		(97)	(42)	-5,49%	162	28,76%	-	0,00%	725
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%	-	0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	17.529	-	-	0	-426	-32	-1.176	32	21.408	81,88%	(3.878)
	KUR	17.857	17.017	16.993	-	-	0	-400	-24	-864	24	20.405	83,28%	(3.411)
	Non KUR	848	544	536	-	-	0	-26	-8	-313	8	1.003	53,41%	(467)
3	PWG	28.691	42.364	42.943	1.386	1.603	216	217	578	14.251	1.024	42.488	101,07%	455
	Cilem	14.633	22.956	22.929	137	125	-12	-1	-27	8.296	152	25.716	89,16%	(2.787)
	Gadai	14.059	19.408	20.014	1.250	1.478	228	219	606	5.955	872	16.772	119,33%	3.242
4	CFG	116.769	117.948	116.933	57	15	-42	-107	-1.015	163	1.030	127.157	91,96%	(10.225)
	CF 1	2.827	4.549	4.536	-	-	0	264	-12	1.709	12	3.996	113,53%	541
	Total Griya	979	734	734	-	-	0	0	0	-245	-	1.126	65,21%	(392)
	• Total Non Program	979	734	734	-	-	0	0	0	-245	-	1.126	65,21%	(392)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.802	-	-	0	264	-12	1.954	12	2.870	132,48%	932
	CF 2	113.942	113.400	112.397	57	15	-42	-371	-1.003	-1.545	1.018	123.162	91,26%	(10.765)
	Mitraguna & Others	55.116	58.111	57.673	57	15	-42	402	-438	2.558	453	63.433	90,92%	(5.760)
	Pensiun	58.827	55.288	54.723	-	-	0	-773	-565	-4.103	565	59.729	91,62%	(5.005)
	Total Pembiayaan	2.661	2.894	2.969	4.173	1.618	174	-314	-469	13.220	2.086	191.147	92,85%	(13.667)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	75	75	0,00%	100,00%	100,00%	-	-	75	75	75				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	75	75	0,00%	100,00%	100,00%	-	-	75	75	75				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	617	433	326	440	3,30%	1,86%	2,51%	114	(178)	7						
	KUR	461	321	291	404	2,58%	1,71%	2,38%	114	(57)	84						
	Non KUR	156	112	35	35	18,40%	6,52%	6,62%	-	(121)	(77)						
3	PWG	74	-	-	787	0,26%	0,00%	1,83%	787	713	787						
	Cilem	74	-	-	547	0,51%	0,00%	2,39%	547	473	547						
	Gadai	-	-	-	239	0,00%	0,00%	1,20%	239	239	239						
4	CFG	1.969	2.461	2.567	2.871	1,69%	2,18%	2,46%	304	902	410						
	CF 1	66	45	197	61	6,70%	5,83%	8,31%	(136)	(5)	16						
	Total Griya	66	45	43	61	0,00%	4,03%	0,00%	(154)	-	-						
	Oto	-	-	154	-	0,00%	4,04%	4,05%	-	154	(5)						
	CF 2	1.904	2.417	2.371	2.810	1,67%	2,09%	2,50%	439	907	394						
	Mitraguna & Others	1.427	1.741	1.787	1.732	2,59%	3,08%	3,00%	(55)	305	(8)						
	Pensiun	477	676	583	1.078	0,81%	1,06%	1,97%	494	601	402						
	Total Pembiayaan	1.826	2.321	2.095	2.094	1,11%	1,18%	1,18%	(1)	268	(228)	0,00%	100,00%	-1,2%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.764	167.709	183.004	15.240	
2	Contribution Margin	8.174	11.234	10.742	2.568	-31,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1.81	1.98	2.05	0,07	0,24
CIF Payroll	1.647	1.557	1.729	172	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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	23.190	22.914	338	(276)	(182)	-0,79%	(1.986)	-7,98%	33.853	67,69%	(10.939)
3	Deposito	2.060	1.857	1.857	1.857	(359)	0	0	0,00%	(204)	-9,88%	2.365	78,50%	(508)
	Total	26.961	24.953	25.047	24.771	(21)	(276)	(182)	-0,73%	(2.190)	-8,12%	36.218	68,39%	(11.447)
	CASA	24.901	23.096	23.190	22.914	338	(276)	(182)	-0,79%	(1.986)	-7,98%	33.853	67,69%	(10.939)
(%)	CASA	92,36%	92,56%	92,59%	92,50%									
	FDR	86,03%	83,19%	82,80%	83,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.018	2.026		9	(17)	-0,83%	92	4,77%	-	0,00%	2.026
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.043	2.018	2.026		9	(17)	-0,83%	92	4,77%		0,00%	2.026
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	20.739	-	100	100	-650	-21	-2.455	121	26.294	78,87%	(5.555)
	KUR	21.361	19.664	19.643	-	100	100	-579	-21	-1.717	121	24.306	80,82%	(4.662)
	Non KUR	1.833	1.095	1.095	-	0	0	-70	0	-738	-	1.988	55,10%	(893)
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	20.739	-	100	100	-650	-21	-2.455	121	26.294	78,87%	(5.555)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-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	1.318	2.98%	5,65%	6,35%	145	626	458					
	KUR	472	504	1.000	1.085	2,21%	5,09%	5,52%	85	612	581					
	Non KUR	220	356	173	233	11,98%	15,80%	21,28%	60	13	(123)					
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	1.318	2,98%	5,65%	6,35%	145	626	458	5,88%	7,42%	-0,5%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-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	662	0,77%	3,61%	3,19%	(86)	485	168				
	KUR	161	401	483	397	0,75%	2,46%	2,02%	(86)	236	(4)				
	Non KUR	17	94	266	266	0,91%	24,24%	24,24%	-	249	171				
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	178	495	749	662 </td											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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	414	403	(17)	(10)	(14)	-3,25%	(485)	-54,59%	888	45,41%	(485)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	414	403	(17)	(10)	(14)	-3,25%	(485)	-54,59%	888	45,41%	(485)
	CASA	888	417	414	403	(17)	(10)	(14)	-3,25%	(485)	-54,59%	888	45,41%	(485)
(%) 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 (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	-	-	-	-	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	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-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%	-	-	-	-	-			
	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%

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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	336	337	262	1	1	0,36%	35	11,59%	302	111,59%	35
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	336	337	262	1	1	0,36%	35	11,59%	302	111,59%	35
	CASA	302	335	336	337	262	1	1	0,36%	35	11,59%	302	111,59%	35
(%) 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 (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	-	-	-	-	0,00%	0,00%									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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	61	58	(758)	(4)	(3)	-5,64%	(3.451)	-98,35%	6.635	0,87%	(6.577)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	61	58	(758)	(4)	(3)	-5,64%	(3.451)	-98,35%	6.748	0,86%	(6.690)
	CASA	3.509	61	61	58	(758)	(4)	(3)	-5,64%	(3.451)	-98,35%	6.635	0,87%	(6.577)
	(%) 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 (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-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	-	-	-	-	0,0										