

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,111,061	1,511,279	1,512,430	1,506,015	79,856	(6,415)	(5,264)	-0.35%	394,953	35.55%	1,359,521	110.78%	146,494
2	Tabungan	4,778,169	5,117,615	5,080,399	5,105,088	111,728	24,689	(12,527)	-0.24%	326,919	6.84%	5,138,860	99.34%	(33,772)
3	Deposito	1,667,902	1,697,645	1,684,908	1,686,422	(31,178)	1,514	(11,224)	-0.66%	18,520	1.11%	1,690,130	99.78%	(3,709)
	Total	7,557,133	8,326,539	8,277,737	8,297,525	160,406	19,788	(29,014)	-0.35%	740,392	9.80%	8,188,511	101.33%	109,014
	CASA	5,889,231	6,628,894	6,592,829	6,611,103	191,584	18,274	(17,791)	-0.27%	721,872	12.26%	6,498,380	101.73%	112,722
	(%) CASA	77.93%	79.61%	79.65%	79.68%									
	FDR	79.28%	78.62%	78.72%	78.53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-5 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	304,377	344,571	351,541	345,892	(5,649)	1,320	0.38%	41,514	13.64%	392,287	88.17%	(46,395)	
2	Giro ISE	93,275	83,083	79,256	79,171	(85)	(3,912)	-4.71%	(14,104)	-15.12%	146,711	53.96%	(67,540)	
3	Tabungan ISE	174,173	207,373	218,134	212,511	(5,623)	5,138	2.48%	38,338	22.01%	186,170	114.15%	26,341	
4	Deposito ISE	36,929	54,116	54,151	54,210	59	94	0.17%	17,281	46.79%	59,406	91.25%	(5,196)	
5	CIF ISE	3,133	3,630	3,662	3,662	0	32	0.88%	529	16.88%		0.00%	3,662	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	824,608	794,625	793,859	500	1,600	1,100	(22,040)	(766)	(30,749)	2,366	886,402	89.56%	(92,543)
	Linkage	583,855	548,341	548,341	-	-	-	(4,965)	0	(35,514)	-	610,555	89.81%	(62,213)
	Non-Linkage	240,753	246,284	245,518	500	1,600	1,100	(17,075)	(766)	4,765	2,366	275,847	89.00%	(30,330)
	• Local Champion	177,655	176,981	176,215	-	1,600	1,600	(18,124)	(766)	(1,439)	-	188,154	93.65%	(11,939)
	• Value Chain	63,098	69,302	69,302	500	-	(500)	1,049	0	6,205	-	87,693	79.03%	(18,391)
2	MBG	1,025,144	1,050,210	1,048,171	1,550	1,620	70	4,277	(2,039)	23,026	3,659	1,127,564	92.96%	(79,394)
	KUR	965,396	990,622	988,690	1,550	1,620	70	4,147	(1,932)	23,294	3,552	1,062,689	93.04%	(73,999)
	Non KUR	59,748	59,587	59,481	-	-	0	130	(107)	(267)	107	64,875	91.68%	(5,394)
3	PWG	255,819	508,340	509,482	18,115	10,716	(7,399)	31,058	1,142	253,663	9,574	563,574	90.40%	(54,092)
	Cilem	149,863	346,578	346,284	10,079	2,849	(7,230)	16,151	(294)	196,420	3,143	399,246	86.73%	(52,963)
	Gadai	105,956	161,762	163,198	8,036	7,867	(169)	14,906	1,436	57,242	6,431	164,327	99.31%	(1,129)
4	CFG	3,885,901	4,193,178	4,164,799	8,281	6,789	(1,491)	38,816	(28,379)	278,897	35,168	4,332,277	96.13%	(167,478)
	CF 1	838,535	901,570	898,375	4,356	1,549	(2,807)	2,382	(3,195)	59,840	4,744	913,053	98.39%	(14,678)
	Total Griya	595,912	605,944	602,959	2,201	-	(2,201)	4,223	(2,716)	18,563	2,716	633,024	95.25%	(30,065)
	• Total Non Program	435,065	456,344	453,627	2,201	-	(2,201)	0	(2,986)	7,046	2,986	280,029	105.49%	15,387
	• Program	160,848	149,601	149,331	-	-	0	(929)	(270)	(11,517)	270	181,566	82.25%	(32,234)
	Oto	242,622	295,625	295,416	2,155	1,549	(606)	2,382	(209)	52,793	1,758	2,835,118	95.57%	(125,472)
	CF 2	3,047,367	3,291,608	3,266,424	3,925	5,241	1,316	36,434	(25,184)	219,058	30,425	3,419,224	95.53%	(152,800)
	Mitraguna & Others	2,497,673	2,730,485	2,709,646	3,925	3,822	(103)	33,809	(20,839)	211,973	24,661	2,644,015	95.32%	(27,327)
	Pensiun	549,694	561,123	556,778	-	1,419	1,419	2,625	(4,344)	7,084	5,763	584,105	95.32%	(27,327)
	Total Pembiayaan	5,991,472	6,546,353	6,516,310	28,446	20,725	(7,720)	52,110	(30,042)	524,838	50,768	6,909,817	94.31%	(393,507)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD	YtD	MtM	Net (UG) & DG			Target Nov'25
		31-Dec-24	30-Sep-25	31-Oct-25				MtD	YtD	MtM	
1	SME	1,291	250	188	194	0.16%	0.02%	0.02%	6	(1,097)	55
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
	Local Champion	1,291	250	188	194	0.54%	0.08%	0.08%	6	(1,097)	(56)
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-
2	MBG	11,476	19,520	19,520	31,151	1.12%	1.86%	2.97%	11,632	19,676	11,632
	KUR	9,838	16,517	16,517	26,872	1.02%	1.67%	2.72%	10,355	17,034	10,355
	Non KUR	1,638	3,003	3,003	4,279	2.74%	5.04%	7.19%	1,276	2,642	1,276
3	PWG	124	-	-	6,698	0.05%	0.00%	1.31%	6,698	6,574	6,698
	Cilem	118	-	-	6,341	0.08%	0.00%	1.83%	6,341	6,223	6,341
	Gadai	7	-	-	357	0.01%	0.00%	0.22%	357	350	357
4	CFG	59,411	71,220	72,096	175,430	1.53%	1.72%	4.21%	103,334	116,019	104,210
	CF 1	35,165	42,144	39,232	73,018	4.19%	4.35%	8.13%	33,786	37,854	30,874
	Total Griya	29,490	31,633	30,424	40,904	4.95%	5.02%	6.78%	10,479	11,414	9,270
	Oto	5,675	10,511	8,808	32,115	2.34%	2.98%	10.87%	23,307	26,440	21,604
	CF 2	24,246	29,076	32,864	102,412	0.80%	1.00%	1.34%	69,548	78,165	73,336
	Mitraguna & Others	22,605	26,760	29,933	84,801	0.91%	1.10%	3.13%	54,869	62,196	58,041
	Pensiun	1,642	2,316	2,931	17,610	0.30%	0.52%	3.16%	14,679	15,969	15,295
	Total Pembiayaan	71,311	95,261	96,779	97,780	1.19%	1.48%	1.50%	1,001	26,469	2,519

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7,368,354	7,559,654	8,193,145	824,791	-6.9%
2	Contribution Margin	241,520	342,067	258,273	16,753	

Kinerja

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,977	14,367	14,441	14,581	(1,199)	141	214	1.49%	5,604	62.43%	19,787	73.69%	(5,206)
2	Tabungan	318,561	346,534	342,501	342,358	10,467	(143)	(4,175)	-1.20%	23,797	7.47%	337,516	101.43%	4,843
3	Deposito	104,995	107,552	108,866	108,776	1,995	(90)	1,224	1.14%	3,781	3.60%	105,614	102.99%	3,162
	Total	432,533	468,453	465,808	465,716	11,262	(92)	(2,737)	-0.58%	33,183	7.67%	462,917	100.60%	2,799
	CASA	327,538	360,901	356,942	356,939	9,268	(3)	(3,961)	-1.10%	29,401	8.98%	357,303	99.90%	(363)
	(%) CASA	75.73%	77.04%	76.63%	76.64%									
	FDR	79.97%	80.19%	80.23%	80.24%									

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	10,306	13,580	13,691	13,733	42	152	1.12%	3,427	33.25%	-	0.00%	13,733	
2	Giro ISE	2,678	2,101	2,118	2,122	4	21	0.99%	(556)	-20.76%	-	0.00%	2,122	
3	Tabungan ISE	7,628	8,479	8,573	8,611	38	132	1.55%	983	12.88%	-	0.00%	8,611	
4	Deposito ISE	-	3,000	3,000	3,000	0	0	0.00%	3,000	#DIV/0!	-	0.00%	3,000	
5	CIF ISE	166	171	172	172	0	1	0.58%	6	3.61%	-	0.00%	172	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	23,176	19,933	19,933	-	-	0	877	0	(3,243)	(0)	29,456	67.67%	(9,523)	
	Linkage	-	-	-	-	-	-	0	0	0	-	2,796	0.00%	(2,796)	
	Non-Linkage	23,176	19,933	19,933	-	-	0	877	0	(3,243)	(0)	26,660	74.77%	(6,727)	
	• Local Champion	13,476	11,872	11,872	-	-	0	894	0	(1,604)	(0)	14,575	81.45%	(2,703)	
	• Value Chain	9,700	8,061	8,061	-	-	-	(18)	0	(1,639)	-	12,085	66.70%	(4,024)	
2	MBG	32,111	33,287	33,325	100	100	0	(907)	38	1,214	62	36,590	91.08%	(3,265)	
	KUR	29,277	30,780	30,824	100	100	0	(777)	45	1,547	55	33,660	91.58%	(2,836)	
	Non KUR	2,834	2,508	2,501	-	-	0	(130)	(7)	(333)	7	2,930	85.34%	(430)	
3	PWG	33,786	47,138	47,337	1,488	1,024	(464)	1,845	199	13,551	825	39,995	118.36%	7,342	
	Cilem	19,457	28,926	29,014	875	491	(384)	(672)	88	9,557	403	22,115	131.20%	6,899	
	Gadai	14,329	18,212	18,323	612	533	(79)	2,518	111	3,994	422	17,880	102.48%	443	
4	CFG	256,811	275,303	273,112	678	-	(678)	5,079	(2,191)	16,301	2,191	270,459	100.98%	2,653	
	CF 1	12,729	15,086	15,029	78	-	(78)	(469)	(57)	2,300	57	14,355	104.69%	673	
	Total Griya	2,031	4,113	4,110	-	-	0	0	(3)	2,079	3	2,449	167.85%	1,661	
4	• Total Non Program	2,031	4,113	4,110	-	-	0	0	(30)	(3)	2,079	3	2,449	167.85%	1,661
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0	
	Oto	10,697	10,973	10,919	78	-	(78)	(469)	(54)	221	54	11,907	91.70%	(988)	
	CF 2	244,083	260,217	258,083	600	-	(600)	5,548	(2,134)	14,001	2,134	256,104	100.77%	1,980	
	Mitraguna & Others	223,458	237,231	235,287	600	-	(600)	5,341	(1,944)	11,829	1,944	234,367	100.39%	920	
	Pensiun	20,624	22,986	22,796	-	-	0	207	(190)	2,172	190	21,737	104.87%	1,059	
	Total Pembiayaan	345,884	375,661	373,707	2,265	1,124	(1,141)	6,894	(1,954)	27,823	3,078	376,500	99.26%	(2,793)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		%	Penc.	Gap
1	SME	-	20	20	20	0	0.00%	0.10%	0.10%	-	20	0	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Local Champion	-	20	20	20	0	0.00%	0.10%	0.10%	-	20	0	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
2	MBG	230	940	887	1,340	0	0.71%	2.66%	4.02%	454	1,111	400	
	KUR	230	858	808	1,261	0	0.78%	2.62%	4.09%	454	1,032	403	
	Non KUR	-	82	79	79	0	0.00%	3.15%	3.16%	-	79	(3)	
3	PWG	-	-	-	-	530	0.00%	0.00%	0.00%	530	530	530	
	Cilem	-	-	-	-	501	0.00%	0.00%	0.00%	501	501	501	
	Gadai	-	-	-	-	29	0.00%	0.00%	0.16%	29	29	29	
4	CFG	1,832	1,119	1,731	9,690	0	0.71%	0.63%	3.55%	7,960	7,859	8,572	
	CF 1	169	580	232	2,099	0	1.33%	1.54%	13.96%	1,867	1,929	1,519	
	Total Griya	33	19	18	573	0	1.62%	0.43%	13.94%	555	540	554	
	Oto	136	561	214	1,526	0	1.28%	1.95%	13.97%	1,312	1,389	965	
	CF 2	1,662	539	1,499	7,592	0	0.68%	0.58%	2.94%	6,093	5,929	7,053	
	Mitraguna & Others	1,662	539	1,274	6,846	0	0.74%	0.54%	2.91%	5,572	5,184	6,307	
	Pensiun	-	-	-	746	0	0.00%	0.98%	3.27%	520	746	746	
	Total Pembiayaan	2,061	3,625	3,683	3,833	0	0.27%	0.98%	1.03%	150	2,892	208	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% 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		%	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	73	98	164	164	0	0.23%	0.49%	0.49%	91	66		
	KUR	73	98	164	164	0	0.25%	0.53%	0.53%	91	66		
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Cilem	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
4	CFG	868	3,527	3,519	3,670	0	0.34%	1.28%	1.34%	150	2,801	143	
	CF 1	-											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,486	2,599	2,905	3,134	194	229	536	20.62%	1,648	110.92%	7,205	43.51%	(4,070)
2	Tabungan	231,208	242,522	242,582	241,083	(1,686)	(1,499)	(1,439)	-0.59%	9,874	4.27%	247,199	97.53%	(6,116)
3	Deposito	90,995	78,066	78,021	78,008	(2,338)	(13)	(59)	-0.08%	(12,987)	-14.27%	91,717	85.05%	(13,709)
	Total	323,689	323,187	323,508	322,225	(3,830)	(1,283)	(962)	-0.30%	(1,464)	-0.45%	346,121	93.10%	(23,896)
	CASA	232,695	245,121	245,487	244,217	(1,492)	(1,270)	(903)	-0.37%	11,523	4.95%	254,404	96.00%	(10,187)
	(%) CASA	71.89%	75.84%	75.88%	75.79%									
	FDR	38.52%	41.23%	41.02%	41.19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	7,762	8,801	9,074	9,190	115	389	4,42%	1,428	18.40%	-	0.00%	9,190	
2	Giro ISE	590	627	661	762	101	135	21.52%	171	29.03%	-	0.00%	762	
3	Tabungan ISE	7,171	8,174	8,414	8,428	15	254	3.11%	1,257	17.53%	-	0.00%	8,428	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	
5	CIF ISE	82	85	85	85	0	0	0.00%	3	3.66%	-	0.00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	76	-	-	-	-	0	0	0	(76)	-	76	0.00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	(76)	-	76	0.00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	(76)	-	76	0.00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	36,365	29,456	29,361	-	-	0	(684)	(94)	(7,003)	94	42,239	69.51%	(12,877)
	KUR	33,975	26,721	26,636	-	-	0	(917)	(85)	(7,340)	85	39,632	67.21%	(12,996)
	Non KUR	2,390	2,735	2,726	-	-	0	233	(9)	336	9	2,607	104.56%	119
3	PWG	10,065	19,137	19,158	505	522	17	319	20	9,092	502	24,643	77.74%	(5,486)
	Cilem	6,212	12,813	12,913	230	182	(48)	45	100	6,702	82	15,999	80.71%	(3,085)
	Gadai	3,854	6,324	6,244	274	340	66	273	(80)	2,391	420	8,645	72.23%	(2,400)
4	CFG	78,172	84,669	84,194	210	30	(180)	1,321	(475)	6,022	505	93,182	90.35%	(8,988)
	CF 1	15,674	21,094	20,896	-	-	0	717	(198)	5,222	198	17,463	119.66%	3,433
	Total Griya	3,604	3,943	3,936	-	-	0	0	(7)	332	7	4,063	96.86%	(127)
4	• Total Non Program	3,604	3,943	3,936	-	-	0	263	(7)	332	7	4,063	96.86%	(127)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	12,071	17,151	16,961	-	-	0	717	(191)	4,890	191	13,400	126.57%	3,560
	CF 2	62,498	63,575	63,298	210	30	(180)	604	(277)	800	307	75,718	83.60%	(12,420)
	Mitraguna & Others	54,964	56,015	55,808	210	30	(180)	511	(207)	844	237	66,961	83.34%	(11,153)
	Pensiun	7,534	7,559	7,489	-	-	0	93	(70)	(44)	70	8,757	85.52%	(1,268)
	Total Pembiayaan	124,679	133,262	132,713	715	552	(163)	955	(549)	8,034	1,101	160,140	82.87%	(27,427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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	%	Penc.	Gap
1	SME	76	-	-	-	100.00%	0.00%	0.00%	-	-	(76)	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	76	-	-	-	100.00%	0.00%	0.00%	-	-	(76)	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	1,062	2,277	2,283	2,842	2.92%	7.75%	9.68%	559	1,779	564	-		
	KUR	1,062	2,074	2,082	2,594	3.13%	7.79%	9.74%	512	1,531	520	-		
	Non KUR	-	203	201	248	0.00%	7.34%	9.10%	47	248	45	-		
3	PWG	-	-	-	108	0.00%	0.00%	0.56%	108	108	108	-		
	Cilem	-	-	-	95	0.00%	0.00%	0.74%	95	95	95	-		
	Gadai	-	-	-	13	0.00%	0.00%	0.20%	13	13	13	-		
4	CFG	113	586	554	4,186	0.14%	0.65%	4.97%	3,632	4,073	3,600	-		
	CF 1	113	304	272	1,267	0.72%	1.29%	6.06%	995	1,154	963	-		
	Total Griya	-	50	52	52	0.00%	1.31%	1.31%	(0)	52	1	-		
	Oto	113	254	220	1,215	0.93%	1.28%	7.17%	995	1,103	962	-		
	CF 2	-	282	282	2,919	0.00%	0.44%	4.61%	2,637	2,919	2,637	-		
	Mitraguna & Others	-	282	282	2,283	0.00%	0.50%	4.09%	2,002	2,283	2,001	-		
	Pensiun	-	-	-	636	0.00%	0.00%	8.49%	636	636	636	-		
	Total Pembiayaan	1,434	1,297	1,420	1,459	1.15%	1.07%	1.10%	39	25	163	2.83%	-157.33%	1.7%

Asset & Contribution Margin

No.	Neraca	Posisi				% Growth	PHR & Payroll					
		Sep-24	Dec-24	Sep-25	Growth (YoY)		Kinerja	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	330,023	323,821	327,151	(2,872)	-	PHR	3.22	3.63	3.64	0.01	0.41
2	Contribution Margin	9,143	13,391	10,911	1,768	-19.3%	CIF Payroll	988	1,320	1,395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23,891	24,406	25,083	24,572	(604)	(511)	166	0.68%	682	2.85%	33,189	74.04%	(8,617)
2	Tabungan	197,564	211,820	209,406	213,107	2,002	3,701	1,287	0.61%	15,543	7.87%	210,576	101.20%	2,531
3	Deposito	16,291	19,000	18,494	18,494	(667)	0	(506)	-2.66%	2,202	13.52%	16,991	108.84%	1,502
	Total	237,746	255,226	252,982	256,173	731	3,191	947	0.37%	18,427	7.75%	260,756	98.24%	(4,583)
	CASA	221,455	236,226	234,489	237,679	1,398	3,191	1,453	0.62%	16,224	7.33%	243,765	97.50%	(6,086)
	(%) CASA	93.15%	92.56%	92.69%	92.78%									
	FDR	68.74%	65.90%	66.34%	65.51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	30,813	39,757	42,462	36,248	(6,214)	(3,509)	-8.83%	5,435	17.64%	-	-	0.00%	36,248
2	Giro ISE	20,367	22,839	23,207	23,332	125	493	2.16%	2,965	14.56%	-	-	0.00%	23,332
3	Tabungan ISE	10,446	16,918	19,255	12,916	(6,339)	(4,002)	-23.65%	2,470	23.65%	-	-	0.00%	12,916
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	195	218	218	218	0	0	0.00%	23	11.79%	-	-	0.00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	975	850	850	-	-	0	(13)	0	(125)	-	975	87.17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	975	850	850	-	-	0	(13)	0	(125)	-	975	87.17%	(125)
	• Local Champion	975	850	850	-	-	0	(13)	0	(125)	-	975	87.17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	50,182	45,076	44,978	-	-	0	(473)	(98)	(5,204)	98	52,121	86.30%	(7,143)
	KUR	46,016	41,192	41,098	-	-	0	(393)	(94)	(4,918)	94	47,702	86.16%	(6,604)
	Non KUR	4,166	3,884	3,880	-	-	0	(80)	(4)	(286)	4	4,419	87.79%	(540)
3	PWG	5,806	13,609	13,603	498	137	(361)	737	(6)	7,797	143	22,003	61.82%	(8,400)
	Cilem	4,026	10,304	10,209	239	-	(239)	473	(96)	6,182	96	15,084	67.68%	(4,876)
	Gadai	1,780	3,305	3,394	259	137	(122)	265	90	1,614	47	6,919	49.06%	(3,525)
4	CFG	106,465	108,663	108,397	189	10	(179)	116	(266)	1,932	276	117,355	92.37%	(8,959)
	CF 1	51,093	50,248	50,118	189	-	(189)	310	(131)	(975)	131	52,422	95.60%	(2,304)
	Total Griya	39,118	38,064	38,007	-	-	0	0	(57)	(1,111)	57	39,485	96.26%	(1,478)
4	• Total Non Program	38,883	37,836	37,779	-	-	0	0	854	(57)	57	39,220	96.33%	(1,441)
	• Program	235	228	228	-	-	0	0	(1)	0	-	265	86.02%	(37)
	Oto	11,975	12,184	12,111	189	-	(189)	310	(73)	136	73	12,937	93.62%	(826)
	CF 2	55,372	58,414	58,279	-	10	10	(194)	(135)	2,906	145	64,933	89.75%	(6,655)
	Mitraguna & Others	53,214	55,280	55,170	-	10	10	(165)	(110)	1,956	120	61,890	89.14%	(6,720)
	Pensiun	2,158	3,134	3,109	-	-	0	(30)	(26)	950	26	3,043	102.14%	65
	Total Pembiayaan	163,429	168,198	167,828	687	147	(540)	368	(370)	4,399	516	192,455	87.20%	(24,627)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	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	1,207	2,603	2,234	2,771	2.41%	4.96%	6.16%	537	1,564	168			
	KUR	992	1,735	1,476	1,842	2.15%	3.58%	4.48%	366	850	106			
	Non KUR	216	868	758	930	5.18%	19.52%	23.96%	171	714	62			
3	PWG	-	-	-	395	0.00%	0.00%	2.91%	395	395	395			
	Cilem	-	-	-	395	0.00%	0.00%	3.87%	395	395	395			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,664	4,680	4,473	5,524	1.56%	4.12%	5.10%	1,050	3,860	844			
	CF 1	1,143	3,118	2,927	3,898	2.24%	5.82%	7.78%	971	2,755	781			
	Total Griya	959	3,039	2,602	3,515	2.45%	6.83%	9.25%	914	2,557	477			
	Oto	185	79	325	383	1.54%	2.67%	3.16%	58	198	304			
	CF 2	521	1,562	1,547	1,626	0.94%	2.65%	2.79%	79	1,105	64			
	Mitraguna & Others	521	1,562	1,547	1,626	0.98%	2.80%	2.95%	79	1,105	64			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	3,589	2,847	3,052	2,897	2.20%	1.81%	1.73%	(154)	(692)	51	2.97%	-72.01%	1.2%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25			Kinerja	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	233,412	237,820	254,568	21,156	1.2%		PHR	3.37	3.47	3.48
2	Contribution Margin	9,408	13,411	9,299	(109)	1.2%		CIF Payroll	2,062	2,147	2,166

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22,127	25,443	35,505	42,669	796	7,164	17,226	67.70%	20,542	92.84%	34,828	122.51%	7,841
2	Tabungan	184,167	200,287	203,670	203,926	7,746	256	3,639	1.82%	19,759	10.73%	204,994	99.48%	(1,068)
3	Deposito	54,206	49,892	48,891	48,570	(1,040)	(321)	(1,323)	-2.65%	(5,637)	-10.40%	54,721	88.76%	(6,151)
	Total	260,500	275,622	288,066	295,165	7,503	7,098	19,542	7.09%	34,664	13.31%	294,543	100.21%	621
	CASA	206,294	225,730	239,175	246,595	8,542	7,419	20,865	9.24%	40,301	19.54%	239,823	102.82%	6,772
	(%) CASA	79.19%	81.90%	83.03%	83.54%									
	FDR	138.97%	147.36%	140.93%	137.54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	8,500	6,395	6,347	6,541	194	147	2.29%	(1,959)	-23.04%	-	-	0.00%	6,541
2	Giro ISE	2,572	861	568	650	81	(212)	-24.58%	(1,922)	-74.75%	-	-	0.00%	650
3	Tabungan ISE	5,928	5,534	5,779	5,892	113	358	6.48%	(36)	-0.61%	-	-	0.00%	5,892
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	132	157	158	158	0	1	0.64%	26	19.70%	-	-	0.00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	21,688	16,085	16,085	-	-	0	(753)	0	(5,602)	-	28,342	56.75%	(12,257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2,950	0.00%	(2,950)
	Non-Linkage	21,688	16,085	16,085	-	-	0	(753)	0	(5,602)	-	25,392	63.35%	(9,307)
	• Local Champion	15,491	11,950	11,950	-	-	0	(184)	0	(3,541)	-	16,651	71.76%	(4,701)
	• Value Chain	6,197	4,136	4,136	-	-	(569)	0	(2,061)	-	-	8,741	47.31%	(4,605)
2	MBG	56,291	51,195	51,011	-	-	0	(1,155)	(185)	(5,281)	185	57,659	88.47%	(6,648)
	KUR	53,330	48,684	48,501	-	-	0	(1,075)	(184)	(4,829)	184	54,496	89.00%	(5,995)
	Non KUR	2,961	2,511	2,510	-	-	0	(80)	(1)	(452)	1	3,163	79.36%	(653)
3	PWG	18,519	31,863	32,154	728	1,582	854	2,832	291	13,635	1,291	33,191	96.87%	(1,037)
	Cilem	7,342	15,594	15,592	580	184	(397)	621	(2)	8,250	185	19,269	80.92%	(3,677)
	Gadai	11,177	16,269	16,562	148	1,399	1,251	2,211	293	5,385	1,106	13,922	118.96%	2,640
4	CFG	265,530	307,027	306,729	-	1,190	1,190	5,515	(298)	41,199	1,488	293,965	104.34%	12,764
	CF 1	155,192	153,232	152,904	-	-	0	291	(328)	(2,288)	328	174,164	87.79%	(21,261)
	Total Griya	146,765	138,976	138,711	-	-	0	0	(265)	(8,054)	265	164,786	84.18%	(26,075)
	• Total Non Program	29,135	31,228	31,131	-	-	0	450	(97)	1,996	97	32,004	97.27%	(874)
	• Program	117,630	107,748	107,581	-	-	0	(1,065)	(168)	(10,050)	168	132,782	81.02%	(25,201)
	Oto	8,426	14,256	14,193	-	-	0	291	(64)	5,766	64	9,378	151.33%	4,814
	CF 2	110,338	153,794	153,825	-	1,190	1,190	5,224	31	43,487	1,159	119,801	128.40%	34,024
	Mitraguna & Others	99,558	141,966	142,074	-	1,190	1,190	5,057	109	42,517	1,081	108,145	131.37%	33,930
	Pensiun	10,780	11,829	11,751	-	-	0	168	(78)	970	78	11,656	100.81%	94
	Total Pembiayaan	362,027	406,170	405,978	728	2,772	2,044	6,439	(191)	43,951	2,964	413,157	98.26%	(7,178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (UG & DG)	% 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	%
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	781	1,894	2,060	2,301	1,39%	4.02%	4.51%	242	1,520	407			
	KUR	645	1,569	1,815	2,058	1.21%	3.73%	4.24%	242	1,413	489			
	Non KUR	137	325	245	244	4.62%	9.74%	9.71%	(1)	107	(81)			
3	PWG	-	-	-	428	0.00%	0.00%	1.33%	428	428	428			
	Cilem	-	-	-	367	0.00%	0.00%	2.36%	367	367	367			
	Gadai	-	-	-	61	0.00%	0.00%	0.37%	61	61	61			
4	CFG	18,567	17,925	18,075	21,446	6.99%	5.89%	6.99%	3,371	2,879	3,521			
	CF 1	18,567	16,344	16,819	17,887	11.96%	10.98%	11.70%	1,068	(681)	1,542			
	Total Griya	18,403	16,099	16,440	15,954	12.54%	11.83%	11.50%	(485)	(2,449)	(144)			
	Oto	164	246	379	1,932	1.95%	2.66%	13.62%	1,553	1,768	1,687			
	CF 2	-	1,581	1,256	3,560	0.00%	0.82%	2.31%	2,304	3,560	1,979			
	Mitraguna & Others	-	1,399	1,072	3,376	0.00%	0.76%	2.38%	2,304	3,376	1,977			
	Pensiun	-	182	184	184	0.00%	1.56%	1.57%	-	184	2			
	Total Pembiayaan	5,957	13,223	13,315	12,775	1.65%	3.28%	3.15%	(540)	6,818	(447)	0.67%	78.82%	-2.5%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25	Growth (Yoy)		
1	Asset (Retail) T	379,510	400,234	436,244	56,734		
2	Contribution Margin	14,324	19,581	14,663	339	-2.4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3.07	3.08	0.01	0.31
CIF Payroll	1,430	1,442	1,472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16,610	45,476	51,589	45,780	(2,132)	(5,809)	303	0.67%	29,170	175.62%	26,400	173.41%	19,380
2	Tabungan	236,060	259,836	256,404	257,216	997	813	(2,620)	-1.01%	21,156	8.96%	255,646	100.61%	1,570
3	Deposito	132,723	131,768	132,018	133,482	92	1,464	1,714	1.30%	760	0.57%	133,615	99.90%	(133)
	Total	385,393	437,081	440,011	436,478	(1,042)	(3,533)	(603)	-0.14%	51,086	13.26%	415,661	105.01%	20,817
	CASA	252,670	305,313	307,993	302,996	(1,134)	(4,997)	(2,317)	-0.76%	50,326	19.92%	282,046	107.43%	20,950
	(%) CASA	65.56%	69.85%	70.00%	69.42%									
	FDR	115.76%	106.74%	105.10%	105.95%									

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	41,542	56,007	52,887	53,586	699	(2,421)	-4.32%	12,044	28.99%	-	0.00%	53,586	
2	Giro ISE	8,627	7,158	4,510	4,970	460	(2,187)	-30.56%	(3,657)	-42.38%	-	0.00%	4,970	
3	Tabungan ISE	5,900	12,647	12,140	12,320	180	(327)	-2.59%	6,420	108.81%	-	0.00%	12,320	
4	Deposito ISE	27,015	36,202	36,237	36,296	59	94	0.26%	9,281	34.35%	-	0.00%	36,296	
5	CIF ISE	181	208	210	210	0	2	0.96%	29	16.02%	-	0.00%	210	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	184,395	173,047	173,016	500	-	(500)	(1,833)	(31)	(11,379)	31	189,850	91.13%	(16,834)
	Linkage	161,832	152,493	152,493	-	-	-	(1,215)	0	(9,339)	-	164,288	92.82%	(11,796)
	Non-Linkage	22,563	20,554	20,523	500	-	(500)	(618)	(31)	(2,039)	31	25,562	80.29%	(5,038)
	• Local Champion	13,053	14,147	14,117	-	-	0	182	(31)	1,064	31	14,019	100.70%	98
	• Value Chain	9,510	6,407	6,407	500	-	(500)	(800)	0	(3,103)	-	11,543	55.50%	(5,136)
2	MBG	15,807	19,999	19,920	-	-	0	273	(79)	4,114	79	20,959	95.05%	(1,039)
	KUR	15,684	19,482	19,405	-	-	0	279	(77)	3,720	77	20,693	93.77%	(1,288)
	Non KUR	123	517	516	-	-	0	(6)	(1)	393	1	266	193.89%	250
3	PWG	19,902	31,366	31,205	901	736	(164)	2,474	(160)	11,303	897	34,321	90.92%	(3,116)
	Cilem	10,166	17,192	17,222	433	251	(181)	952	30	7,056	221	20,372	84.53%	(3,151)
	Gadai	9,737	14,174	13,983	468	485	17	1,523	(191)	4,247	675	13,949	100.25%	35
4	CFG	226,020	242,142	238,310	120	50	(70)	(561)	(3,832)	12,290	3,882	249,319	95.58%	(11,009)
	CF 1	15,856	21,584	21,359	-	-	0	323	(225)	5,503	225	18,634	114.63%	2,725
	Total Griya	12,125	17,731	17,534	-	-	0	0	(198)	5,408	198	12,838	136.57%	4,695
	• Total Non Program	12,125	17,731	17,534	-	-	0	834	(198)	5,408	198	12,838	136.57%	4,695
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,731	3,853	3,825	-	-	0	323	(28)	95	28	5,795	66.01%	(1,970)
	CF 2	210,163	220,557	216,951	120	50	(70)	(884)	(3,607)	6,787	3,657	230,685	94.05%	(13,734)
	Mitraguna & Others	179,175	184,198	181,194	-	50	(70)	(1,298)	(3,004)	2,019	3,054	197,798	91.61%	(16,604)
	Pensiun	30,988	36,360	35,757	-	-	0	413	(602)	4,769	602	32,888	108.73%	2,870
	Total Pembiayaan	446,124	466,553	462,451	1,521	786	(734)	354	(4,102)	16,328	4,888	494,449	93.53%	(31,997)

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	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-	-	-
2	MBG	417	262	254	1,332	2,64%	1.27%	6.69%	1,078	915	1,070	-	-	-	-	-	-
	KUR	294	262	254	1,332	1.87%	1.31%	6.86%	1,078	1,038	1,070	-	-	-	-	-	-
	Non KUR	123	-	-	-	100.00%	0.00%	0.00%	-	-	-	(123)	-	-	-	-	-
3	PWG	-	-	-	-	358	0.00%	0.00%	1.15%	358	358	358	-	-	-	-	-
	Cilem	-	-	-	-	352	0.00%	0.00%	2.04%	352	352	352	-	-	-	-	-
	Gadai	-	-	-	-	6	0.00%	0.00%	0.04%	6	6	6	-	-	-	-	-
4	CFG	3,141	3,045	2,689	6,556	1.39%	1.11%	2.75%	3,867	3,415	3,511	-	-	-	-	-	-
	CF 1	52	42	41	624	0.33%	0.19%	2.92%	583	572	582	-	-	-	-	-	-
	Total Griya	52	42	41	52	0.43%	0.23%	0.29%	10	(0)	9	-	-	-	-	-	-
	Oto	-	-	-	573	0.00%	0.00%	14.97%	573	573	573	-	-	-	-	-	-
	CF 2	3,089	3,002	2,648	5,932	1.47%	1.20%	2.19%	3,284	2,842	2,930	-	-	-	-	-	-
	Mitraguna & Others	2,920	3,002	2,648	5,052	1.63%	1.44%	2.79%	2,404	2,132	2,050	-	-	-	-	-	-
	Pensiun	170	-	-	880	0.55%	0.00%	2.46%	880	710	880	-	-	-	-	-	-
	Total Pembiayaan	4,675	4,773	5,136	4,842	1.05%	1.10%	1.05%	(295)	166	69	1.06%	-1.56%	0.0%	-	-	-

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	434,207	453,809	476,460	42,253	-	-	Kinerja	3.15	3.38	3.38
2	Contribution Margin	15,592	22,485	17,848	2,256	-14.5%	-	PHR	-	-	0.00
								CIF Payroll	2,600	3,500	3,360
									(140)	-	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628,971	691,775	688,147	680,890	63,236	(7,257)	(10,884)	-1.57%	51,920	8.25%	693,972	98.12%	(13,081)
2	Tabungan	522,123	534,304	525,720	526,442	3,787	722	(7,862)	-1.47%	4,319	0.83%	551,051	95.53%	(24,609)
3	Deposito	264,012	243,573	238,538	239,025	(48,159)	488	(4,547)	-1.87%	(24,987)	-9.46%	264,501	90.37%	(25,475)
	Total	1,415,106	1,469,651	1,452,404	1,446,358	18,864	(6,046)	(23,293)	-1.58%	31,251	2.21%	1,509,524	95.82%	(63,166)
	CASA	1,151,094	1,226,078	1,213,867	1,207,332	67,022	(6,534)	(18,746)	-1.53%	56,238	4.89%	1,245,023	96.97%	(37,691)
	(%) CASA	81.34%	83.43%	83.58%	83.47%									
	FDR	55.59%	56.36%	56.87%	57.11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	39,608	43,070	42,265	42,121		(144)	(949)	-2.20%	2,513	6.34%	-	0.00%	42,121
2	Giro ISE	24,819	22,409	21,551	21,552		1	(857)	-3.82%	(3,267)	-13.16%		0.00%	21,552
3	Tabungan ISE	14,728	18,600	18,653	18,508		(145)	(92)	-0.50%	3,780	25.67%		0.00%	18,508
4	Deposito ISE	61	2,061	2,061	2,061		0	0	0.00%	2,000	3278.69%		0.00%	2,061
5	CIF ISE	155	170	172	172		0	2	1.18%	17	10.97%		0.00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	493,137	495,806	495,454	-	1,500	1,500	(21,604)	(352)	2,317	1,852	517,914	95.66%	(22,461)
	Linkage	388,874	365,922	365,922	-	-	-	(3,423)	0	(22,952)	-	399,283	91.64%	(33,361)
	Non-Linkage	104,263	129,884	129,532	-	1,500	1,500	(18,181)	(352)	25,269	1,852	118,632	109.19%	10,900
	• Local Champion	71,739	83,729	83,377	-	1,500	1,500	(18,650)	(352)	11,638	1,852	75,832	109.95%	7,545
	• Value Chain	32,524	46,155	46,155	-	-	-	470	0	13,631	-	42,800	107.84%	3,356
2	MBG	11,179	16,236	16,194	-	-	0	411	(42)	5,015	42	15,280	105.98%	914
	KUR	10,795	15,959	15,917	-	-	0	418	(42)	5,123	42	14,788	107.64%	1,130
	Non KUR	384	277	277	-	-	0	(6)	0	(107)	-	493	56.23%	(216)
3	PWG	42,303	64,433	65,099	3,764	1,812	(1,952)	1,867	666	22,796	1,146	61,895	105.18%	3,204
	Cilem	16,301	29,399	29,288	656	258	(398)	661	(11)	12,987	369	34,450	85.02%	(5,162)
	Gadai	26,001	35,034	35,811	3,108	1,554	(1,554)	1,206	777	9,810	777	27,446	130.48%	8,365
4	CFG	239,992	251,812	249,205	1,194	105	(1,089)	2,678	(2,607)	9,213	2,712	266,504	93.51%	(17,300)
	CF 1	49,326	55,945	55,224	1,159	105	(1,054)	284	(721)	5,898	826	52,487	105.22%	2,737
	Total Griya	38,490	43,371	42,602	400	-	(400)	287	(769)	4,112	769	39,301	108.40%	3,301
	• Total Non Program	38,490	43,371	42,602	400	-	(400)	0	0	0	0	39,301	108.40%	3,301
	• Program	-	-	-	-	-	0	0	0	0	0	0	0.00%	0
	Oto	10,837	12,574	12,622	759	105	(654)	284	48	1,786	57	13,186	95.73%	(564)
	CF 2	190,665	195,867	193,981	35	-	(35)	2,394	(1,886)	3,315	1,886	214,018	90.64%	(20,037)
	Mitraguna & Others	156,155	163,708	162,141	35	-	(35)	2,610	(1,566)	5,986	1,566	177,346	91.43%	(15,205)
	Pensiun	34,510	32,159	31,839	-	-	0	(216)	(320)	(2,671)	320	36,671	86.82%	(4,832)
	Total Pembiayaan	786,611	828,287	825,952	4,958	3,418	(1,541)	(16,648)	(2,335)	39,341	5,753	861,595	95.86%	(35,643)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (UG) & DG	Net (UG) & DG	Target Nov'25						
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25			% Relatif	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,445	2,456	2,548	9,398	0.60%	1.01%	3.77%	6,850	7,953	6,942			
	CF 1	161	866	732	1,971	0.33%	1.31%	3.57%	1,239	1,810	1,105			
	Total Griya	152	752	572	734	0.39%	1.32%	1.72%	162	582	(18)			
	Oto	9	114	160	1,237	0.08%	1.27%	9.80%	1,077	1,228	1,123			
	CF 2	1,284	1,591	1,816	7,427	0.67%	0.93%	3.83%	5,611	6,143	5,836			
	Mitraguna & Others	1,284	1,591	1,448	6,666	0.82%	0.88%	4.11%	5,218	5,382	5,075			
	Pensiun	-	-	-	761	0.00%	1.14%	2.39%	393	761	761			
	Total Pembiayaan	4,879	3,635	4,149	4,149	0.62%	0.50%	0.50%	(730)	514	514	0.12%	76.15%	-0.4%

Asset & Contribution Margin

No.	Neraca	Posisi				% Growth	PHR & Payroll					
		Sep-24	Dec-24	Sep-25	Growth (YoY)		Kinerja	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	1,491,506	1,415,515	1,456,150	(35,356)		PHR	2.85	3.29	3.29	0.00	0.44
2	Contribution Margin	61,248	81,475	53,696	(7,552)	12.3%	CIF Payroll	2,555	2,385	2,488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28,143	37,911	26,600	26,039	10,992	(561)	(11,872)	-31.32%	(2,105)	-7.48%	36,896	70.57%	(10,857)
2	Tabungan	312,220	335,124	336,449	336,528	(188)	79	1,404	0.42%	24,308	7.79%	332,127	101.33%	4,401
3	Deposito	88,440	70,337	70,149	70,150	(3,043)	1	(187)	-0.27%	(18,290)	-20.68%	89,197	78.65%	(19,047)
	Total	428,803	443,371	433,198	432,717	7,762	(481)	(10,655)	-2.40%	3,913	0.91%	458,220	94.43%	(25,503)
	CASA	340,363	373,034	363,049	362,567	10,805	(482)	(10,468)	-2.81%	22,204	6.52%	369,023	98.25%	(6,456)
	(%) CASA	79.38%	84.14%	83.81%	83.79%									
	FDR	84.89%	89.24%	91.03%	91.13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	40,281	43,138	43,112	43,343	232	205	0.48%	3,062	7.60%	-	-	0.00%	43,343
2	Giro ISE	7,566	5,315	5,270	5,295	25	(20)	-0.38%	(2,271)	-30.02%	-	-	0.00%	5,295
3	Tabungan ISE	32,715	37,823	37,841	38,048	207	225	0.60%	5,333	16.30%	-	-	0.00%	38,048
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	182	205	206	206	0	1	0.49%	24	13.19%	-	-	0.00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	57,968	53,767	53,767	-	-	0	1,203	0	(4,202)	-	70,444	76.32%	(16,678)
	Linkage	31,740	28,923	28,923	-	-	-	(287)	0	(2,817)	-	37,085	77.99%	(8,163)
	Non-Linkage	26,229	24,844	24,844	-	-	0	1,490	0	(1,385)	-	33,359	74.47%	(8,515)
	• Local Champion	25,361	22,121	22,121	-	-	0	(495)	0	(3,240)	-	27,464	80.55%	(5,343)
	• Value Chain	867	2,723	2,723	-	-	-	1,985	0	1,855	-	5,895	46.19%	(3,172)
2	MBG	34,002	30,679	30,531	-	-	0	(278)	(148)	(3,471)	148	35,532	85.92%	(5,001)
	KUR	32,921	29,430	29,282	-	-	0	(254)	(148)	(3,639)	148	34,322	85.32%	(5,040)
	Non KUR	1,081	1,249	1,249	-	-	0	(24)	0	168	-	1,210	103.15%	38
3	PWG	9,475	19,384	19,557	322	436	115	354	173	10,082	263	27,736	70.51%	(8,179)
	Cilem	5,148	12,299	12,410	106	184	78	(31)	111	7,262	74	18,193	68.21%	(5,783)
	Gadai	4,327	7,084	7,147	215	252	37	385	63	2,820	189	9,544	74.89%	(2,397)
4	CFG	262,577	291,842	290,469	2,271	170	(2,101)	1,389	(1,373)	27,892	1,543	285,363	101.79%	5,106
	CF 1	159,367	169,715	169,155	1,801	-	(1,801)	(296)	(560)	9,788	560	162,083	104.36%	7,072
	Total Griya	139,426	145,942	145,493	1,801	-	(1,801)	0	(449)	6,068	449	140,123	103.83%	5,370
	• Total Non Program	139,426	145,942	145,493	1,801	-	(1,801)	1,520	(449)	6,068	449	140,123	103.83%	5,370
	• Program	-	-	-	-	-	0	0	0	0	0	0	0.00%	0
	Oto	19,941	23,773	23,662	-	-	0	(296)	(111)	3,721	111	21,960	107.75%	1,702
	CF 2	103,210	122,126	121,314	470	170	(300)	1,685	(813)	18,104	983	123,280	98.40%	(1,966)
	Mitraguna & Others	99,172	116,810	116,053	470	170	(300)	1,323	(758)	16,881	928	117,385	98.87%	(1,332)
	Pensiun	4,038	5,316	5,261	-	-	0	363	(55)	1,223	55	5,895	89.24%	(634)
	Total Pembiayaan	364,023	395,671	394,323	2,593	606	(1,986)	2,669	(1,347)	30,301	1,954	419,076	94.09%	(24,753)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		%	Penc.	Gap	
1	SME	-	30	30	30	0	0.00%	0.06%	0.06%	-	30	0		
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
	Local Champion	-	30	30	30	0	0.00%	0.12%	0.12%	-	30	0		
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
2	MBG	872	1,889	1,641	1,836	1,537	5.35%	6.01%	6.01%	195	964	(53)		
	KUR	703	1,737	1,487	1,682	1,541	2.14%	5.05%	5.74%	195	979	(55)		
	Non KUR	169	152	154	154	154	15.61%	12.34%	12.34%	-	(15)	2		
3	PWG	-	-	-	221	221	0.00%	0.00%	0.00%	221	221	221		
	Cilem	-	-	-	208	208	0.00%	0.00%	0.00%	208	208	208		
	Gadai	-	-	-	14	14	0.00%	0.19%	0.19%	14	14	14		
4	CFG	4,689	3,435	3,445	13,047	1,790	1.79%	1.18%	4.49%	9,602	8,358	9,612		
	CF 1	4,583	3,018	2,690	8,956	2,886	2.88%	1.58%	5.29%	6,266	4,373	5,938		
	Total Griya	3,651	1,927	1,566	5,736	2,622	2.62%	1.07%	3.94%	4,170	2,085	3,809		
	Oto	932	1,091	1,124	3,220	4,671	4.67%	4.73%	13.61%	2,096	2,288	2,129		
	CF 2	106	417	755	4,091	0.10%	0.62%	0.37%	3.35%	3,355	3,985	3,674		
	Mitraguna & Others	106	417	755	4,091	0.11%	0.65%	0.32%	3.35%	3,355	3,985	3,674		
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
	Total Pembiayaan	3,318	8,522	8,754	8,851	0.91%	2.21%	2.24%	97	5,533	329	0.00%	100.00%	-2.2%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	434,888	431,152	437,306	2,418			Kinerja	3.31	3.45	3.50
2	Contribution Margin	19,640	28,098	21,216	1,576	-8.0%		PHR			0.05
								CIF Payroll	1,298	1,823	1,730
									(93)		432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	54	54	11	0	6	13.25%	(164)	-75.37%	4,691	1.14%	(4,637)
2	Tabungan	144,169	162,597	163,351	162,846	5,538	(504)	250	0.15%	18,677	12.96%	154,911	105.12%	7,935
3	Deposito	10,918	20,142	20,160	20,190	(2,548)	30	48	0.24%	9,272	84.93%	11,483	175.83%	8,707
	Total	155,304	182,786	183,564	183,090	3,001	(474)	304	0.17%	27,786	17.89%	171,085	107.02%	12,005
	CASA	144,386	162,644	163,404	162,900	5,549	(504)	256	0.16%	18,514	12.82%	159,602	102.07%	3,298
	(%) CASA	92.97%	88.98%	89.02%	88.97%									
	FDR	134.72%	124.25%	123.56%	123.88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	1,260	1,235	1,148	1,163	15	(72)	-5.82%	(97)	-7.71%	-	-	0.00%	1,163
2	Giro ISE	0	0	0	0	0	0	0.00%	(0)	-72.46%	-	-	0.00%	0
3	Tabungan ISE	1,260	1,235	1,148	1,163	15	(72)	-5.82%	(97)	-7.69%	-	-	0.00%	1,163
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	71	83	85	85	0	2	2.41%	14	19.72%	-	-	0.00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	2,258	1,872	1,872	-	-	0	(15)	0	(386)	-	2,258	82.90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	2,258	1,872	1,872	-	-	0	(15)	0	(386)	-	2,258	82.90%	(386)
	• Local Champion	2,258	1,872	1,872	-	-	0	(15)	0	(386)	-	2,258	82.90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	54,913	60,007	59,892	-	-	0	955	(115)	4,978	115	60,630	98.78%	(738)
	KUR	53,824	58,670	58,565	-	-	0	988	(105)	4,741	105	59,174	98.97%	(609)
	Non KUR	1,089	1,337	1,326	-	-	0	(33)	(10)	237	10	1,456	91.12%	(129)
3	PWG	2,063	7,765	7,744	22	-	(22)	346	(22)	5,680	22	9,875	78.41%	(2,132)
	Cilem	2,063	7,765	7,744	22	-	(22)	346	(22)	5,680	22	9,875	78.41%	(2,132)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	149,998	157,466	157,300	-	30	30	340	(166)	7,302	196	160,804	97.82%	(3,503)
	CF 1	15,162	17,472	17,440	-	30	30	(45)	(32)	2,278	62	16,494	105.73%	946
	Total Griya	4,320	3,831	3,831	-	-	0	0	0	(489)	-	4,700	81.51%	(869)
	• Total Non Program	3,984	3,516	3,516	-	-	0	(39)	0	(468)	-	4,321	81.38%	(805)
	• Program	336	315	315	-	-	0	(2)	0	(21)	-	379	82.99%	(65)
	Oto	10,841	13,641	13,609	-	30	30	(45)	(32)	2,768	62	11,794	115.39%	1,815
	CF 2	134,836	139,994	139,860	-	-	0	385	(134)	5,024	134	144,309	96.92%	(4,449)
	Mitraguna & Others	130,780	136,039	135,918	-	-	0	408	(121)	5,138	121	139,377	97.52%	(3,459)
	Pensiun	4,056	3,955	3,942	-	-	0	(23)	(13)	(114)	13	4,933	79.92%	(990)
	Total Pembiayaan	209,233	227,110	226,808	22	30	8	1,627	(302)	17,574	332	233,567	97.11%	(6,760)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	6	0.00%	0.00%	0.00%	0.34%	6	6	6		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
	Local Champion	-	-	-	6	0.00%	0.00%	0.00%	0.34%	6	6	6		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
2	MBG	-	57	53	417	0.00%	0.09%	0.70%	364	417	360			
	KUR	-	-	-	364	0.00%	0.00%	0.62%	364	364	364			
	Non KUR	-	57	53	53	0.00%	3.99%	4.02%	-	53	(3)			
3	PWG	-	-	-	8	0.00%	0.00%	0.11%	8	8	8			
	Cilem	-	-	-	8	0.00%	0.00%	0.11%	8	8	8			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,077	1,464	2,605	5,366	0.72%	1.65%	3.41%	2,761	4,289	3,902			
	CF 1	278	521	426	1,611	1.83%	2.44%	9.24%	1,185	1,334	1,090			
	Total Griya	278	253	253	253	6.43%	6.61%	6.61%	-	(25)	(0)			
	Oto	-	268	173	1,358	0.00%	1.27%	9.98%	1,185	1,358	1,090			
	CF 2	799	942	2,179	3,754	0.59%	1.56%	2.68%	1,576	2,955	2,812			
	Mitraguna & Others	799	942	2,179	3,173	0.61%	1.60%	2.33%	995	2,375	2,231			
	Pensiun	-	-	-	581	0.00%	0.00%	14.73%	581	581	581			
	Total Pembiayaan	1,077	1,520	2,658	5,797	0.51%	1.17%	2.56%	3,139	4,721	4,277	0.45%	82.21%	-2.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% 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		%	Penc.	Gap
1	SME	-	750	750	750	0.00%	40.07%	40.07%	750	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	
	Non-Linkage	-	750	750	750	0.00%	40.07%	40.07%	750	-	-	-	
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	144	9	8	8	0.26%	0.01%	0.01%	-	(136)	(2)		
	KUR	103	-	-	-	0.19%	0.00%	0.00%	-	(103)	-		
	Non KUR	40	9	8	8	3.71%	0.58%	0.58%	-	(33)	(2)		
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-		
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-		
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-		
4	CFG	810	1,390	1,064	1,064	0.54%	0.68%	0.68%	-	254	(326)		
	CF 1	140	132	132	132	0.92%	0.75%	0.75%	-	(8)	-		
	Total Griya	8	-	-	-	0.19%	0.00%	0.00%	-	(8)	-		
	Oto	132	132	132	132	1.21%	0.96%	0.97%	-	-	-		
	CF 2	670	1,258	933	933	0.50%	0.67%	0.67					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2,232	2,240	2,242	(61)	2	11	0.47%	2,004	843.13%	4,605	48.69%	(2,363)
2	Tabungan	85,480	94,164	94,301	94,079	1,838	(222)	(85)	-0.09%	8,599	10.06%	94,734	99.31%	(656)
3	Deposito	55,765	41,891	41,891	41,891	(347)	0	0	0.00%	(13,874)	-24.88%	56,483	74.17%	(14,592)
	Total	141,483	138,286	138,432	138,212	1,430	(220)	(74)	-0.05%	(3,271)	-2.31%	155,822	88.70%	(17,611)
	CASA	85,718	96,395	96,541	96,321	1,778	(220)	(74)	-0.08%	10,603	12.37%	99,340	96.96%	(3,019)
	(%) CASA	60.59%	69.71%	69.74%	69.69%									
	FDR	57.51%	64.07%	63.59%	63.70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	337	2,361	2,368	2,365	(3)	4	0.17%	2,028	601.62%	-	0.00%	2,365		
2	Giro ISE	44	2,017	2,017	2,016	(1)	(1)	-0.04%	1,972	4434.20%		0.00%	2,016		
3	Tabungan ISE	293	343	351	348	(2)	5	1.43%	56	19.06%		0.00%	348		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0.00%	0		
5	CIF ISE	90	96	98	98	0	2	2.08%	8	8.89%		0.00%	98		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	28,590	26,219	26,160	-	-	0	310	(59)	(2,430)	59	29,132	89.80%	(2,972)
	KUR	28,019	25,667	25,609	-	-	0	330	(58)	(2,409)	58	28,422	90.10%	(2,813)
	Non KUR	572	552	551	-	-	0	(20)	(1)	(21)	1	710	77.63%	(159)
3	PWG	2,056	6,337	6,300	295	-	(295)	268	(37)	4,244	37	7,548	83.46%	(1,248)
	Cilem	2,056	6,337	6,300	295	-	(295)	268	(37)	4,244	37	7,548	83.46%	(1,248)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	50,725	56,049	55,575	-	-	0	(7)	(474)	4,850	474	59,421	93.53%	(3,846)
	CF 1	3,683	6,435	6,414	-	-	0	39	(20)	2,731	20	4,720	135.90%	1,695
	Total Griya	695	358	356	-	-	0	0	(2)	(339)	2	961	37.02%	(605)
	• Total Non Program	695	358	356	-	-	0	(5)	(2)	(339)	2	961	37.02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,988	6,077	6,058	-	-	0	39	(19)	3,070	19	3,758	161.19%	2,300
	CF 2	47,042	49,615	49,161	-	-	0	(47)	(454)	2,119	454	54,701	89.87%	(5,540)
	Mitraguna & Others	38,019	39,728	39,338	-	-	0	25	(390)	1,319	390	44,970	87.48%	(5,632)
	Pensiun	9,023	9,887	9,823	-	-	0	(72)	(64)	800	64	9,732	100.94%	92
	Total Pembiayaan	81,372	88,606	88,035	295	-	(295)	571	(570)	6,664	570	96,101	91.61%	(8,066)

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					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	574	689	300	763	2.01%	1.15%	2.92%	462	189	74			
	KUR	574	632	300	763	2.05%	1.17%	2.98%	462	189	131			
	Non KUR	-	57	-	-	0.00%	0.00%	0.00%	-	-	(57)			
3	PWG	-	-	-	181	0.00%	0.00%	2.88%	181	181	181			
	Cilem	-	-	-	181	0.00%	0.00%	2.88%	181	181	181			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	234	2,457	933	6,488	0.46%	1.66%	11.67%	5,555	6,254	4,031			
	CF 1	134	106	320	701	3.65%	4.97%	10.93%	381	567	595			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	134	106	320	701	4.50%	5.27%	11.57%	381	567	595			
	CF 2	100	2,351	613	5,787	0.21%	1.24%	11.77%	5,174	5,687	3,436			
	Mitraguna & Others	-	1,360	201	4,454	0.00%	0.51%	11.32%	4,253	4,454	3,095			
	Pensiun	100	992	412	1,333	1.10%	4.16%	13.57%	921	1,233	341			
	Total Pembiayaan	315	629	742	740	0.39%	0.84%	0.84%	(1)	425	111	0.04%	95.35%	-0.8%

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					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	315	431	544	542	1.10%	2.07%	2.07%	(1)	227	111			
	KUR	178	266	329	329	0.63%	1.28%	1.28%	-	151	62			
	Non KUR	138	165	215	214	24.08%	38.92%	38.79%	(1)	76	49			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	198	198	198	0.00%	0.35%	0.36%	-	198	0			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	198	198	198	0.00%	0.40%	0.40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0.00%	0.50%	0.50%	-	198	0			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	315	629	742	740	0.39%	0.							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20,173	45,153	46,439	46,099	7,495	(341)	946	2.10%	25,926	128.52%	25,794	178.72%	20,305
2	Tabungan	135,101	145,614	144,279	144,467	1,016	188	(1,147)	-0.79%	9,366	6.93%	145,809	99.08%	(1,342)
3	Deposito	28,599	26,205	26,255	26,255	229	0	50	0.19%	(2,345)	-8.20%	29,125	90.14%	(2,870)
	Total	183,873	216,972	216,973	216,821	8,741	(152)	(151)	-0.07%	32,948	17.92%	200,728	108.02%	16,093
	CASA	155,274	190,767	190,718	190,566	8,511	(152)	(201)	-0.11%	35,292	22.73%	171,603	111.05%	18,963
	(%) CASA	84.45%	87.92%	87.90%	87.89%									
	FDR	85.47%	90.55%	90.11%	90.17%									

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	8,669	12,845	12,893	12,922	29	77	0.60%	4,254	49.07%	-	-	0.00%	12,922
2	Giro ISE	6,094	227	242	198	(44)	(29)	-12.89%	(5,896)	-96.76%			0.00%	198
3	Tabungan ISE	2,575	10,818	10,851	10,925	73	107	0.99%	8,350	324.27%			0.00%	10,925
4	Deposito ISE	-	1,800	1,800	1,800	0	0	0.00%	1,800	#DIV/0!			0.00%	1,800
5	CIF ISE	121	138	140	140	0	2	1.45%	19	15.70%			0.00%	140

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	38	-	-	-	-	0	0	0	(38)	-	38	0.00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	(38)	-	38	0.00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	(38)	-	38	0.00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	29,889	35,950	35,876	-	-	0	(169)	(74)	5,987	74	34,210	104.87%	1,667
	KUR	29,147	35,000	34,926	-	-	0	(304)	(74)	5,778	74	33,229	105.11%	1,697
	Non KUR	742	950	950	-	-	0	135	0	209	-	981	96.88%	(31)
3	PWG	5,787	17,774	17,691	230	249	19	1,145	(82)	11,904	331	20,542	86.12%	(2,851)
	Cilem	4,662	13,788	13,930	149	174	26	132	142	9,269	32	15,567	89.49%	(1,636)
	Gadai	1,126	3,985	3,761	81	74	(6)	1,013	(224)	2,636	298	4,976	75.59%	(1,214)
4	CFG	121,436	142,740	141,945	-	50	50	3,425	(795)	20,509	845	131,655	107.82%	10,289
	CF 1	20,925	20,764	20,703	-	-	0	454	(60)	(222)	60	22,143	93.50%	(1,440)
	Total Griya	15,996	15,276	15,255	-	-	0	0	(21)	(741)	21	16,308	93.54%	(1,053)
	• Total Non Program	15,996	15,276	15,255	-	-	0	(73)	(21)	(741)	21	16,308	93.54%	(1,053)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,930	5,487	5,448	-	-	0	454	(39)	519	39	5,835	93.37%	(387)
	CF 2	100,511	121,976	121,241	-	50	50	2,970	(735)	20,731	785	109,512	110.71%	11,729
	Mitraguna & Others	63,905	80,135	79,630	-	-	0	2,780	(505)	15,725	505	72,073	110.48%	7,555
	Pensiun	36,606	41,841	41,611	-	50	50	190	(230)	5,006	280	37,439	111.15%	4,173
	Total Pembiayaan	157,150	196,464	195,512	230	299	69	4,400	(951)	38,362	1,250	186,445	104.86%	9,067

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%
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	179	182	179	1,013	0.60%	0.50%	0.40%	2.82%	834	834	831		
	KUR	179	128	124	958	0.61%	0.35%	0.24%	834	779	830			
	Non KUR	-	54	55	55	0.00%	5.79%	5.79%	-	55	1			
3	PWG	74	-	-	66	1.27%	0.00%	0.37%	66	(8)	66			
	Cilem	74	-	-	66	1.58%	0.00%	0.47%	66	(8)	66			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,115	1,652	2,206	8,766	0.92%	1.55%	6.18%	6,561	7,652	7,114			
	CF 1	120	248	73	1,326	0.57%	0.35%	0.41%	1,253	1,206	1,078			
	Total Griya	-	170	-	967	0.00%	0.00%	6.34%	967	967	797			
	Oto	120	78	73	359	2.43%	1.33%	6.60%	286	239	281			
	CF 2	995	1,404	2,132	7,440	0.99%	1.75%	6.14%	5,308	6,446	6,036			
	Mitraguna & Others	254	1,081	1,562	2,647	0.40%	1.95%	3.32%	1,085	2,393	1,566			
	Pensiun	740	324	570	4,793	2.02%	1.36%	11.52%	4,223	4,053	4,470			
	Total Pembiayaan	35	1,245	1,476	1,698	0.02%	0.75%	0.87%	221	1,663	452	0.06%	93.21%	-0.8%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	167,599	185,470	211,409	43,810	-5.7%		PHR	2.80	3.04
2	Contribution Margin	6,897	9,852	7,291	394			CIF Payroll	1,532	1,444

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	146	170	(243)	25	41	31.69%	(290)	-63.00%	4,702	3.62%	(4,531)
2	Tabungan	104,069	105,674	104,072	103,274	97	(798)	(2,400)	-2.27%	(795)	-0.76%	113,215	91.22%	(9,941)
3	Deposito	24,703	24,658	24,658	24,658	(322)	0	1	0.00%	(45)	-0.18%	25,371	97.19%	(712)
	Total	129,233	130,461	128,876	128,103	(467)	(773)	(2,358)	-1.81%	(1,130)	-0.87%	143,287	89.40%	(15,184)
	CASA	104,530	105,804	104,218	103,445	(145)	(773)	(2,359)	-2.23%	(1,085)	-1.04%	117,917	87.73%	(14,472)
	(%) CASA	80.88%	81.10%	80.87%	80.75%									
	FDR	125.49%	144.15%	144.21%	145.08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	4,034	2,267	2,244	2,211	(33)	(56)	-2.47%	(1,822)	-45.18%	-	0.00%	2,211	
2	Giro ISE	415	60	99	67	(32)	8	12.76%	(348)	-83.77%	-	0.00%	67	
3	Tabungan ISE	3,618	2,207	2,144	2,144	(1)	(64)	-2.88%	(1,474)	-40.75%	-	0.00%	2,144	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	
5	CIF ISE	119	142	144	144	0	2	1.41%	25	21.01%	-	0.00%	144	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	22,894	22,522	22,477	-	-	0	145	(45)	(417)	45	24,787	90.68%	(2,310)
	KUR	22,067	21,522	21,478	-	-	0	(16)	(45)	(589)	45	23,833	90.12%	(2,355)
	Non KUR	827	999	999	-	-	0	161	(0)	172	0	954	104.75%	45
3	PWG	1,733	7,288	7,156	273	12	(261)	930	(132)	5,424	143	10,247	69.84%	(3,090)
	Cilem	1,733	7,288	7,156	273	12	(261)	930	(132)	5,424	143	10,247	69.84%	(3,090)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	137,551	158,244	156,223	-	302	302	470	(2,022)	18,672	2,323	158,700	98.44%	(2,477)
	CF 1	5,904	8,009	8,159	-	187	187	75	150	2,255	37	8,425	96.84%	(266)
	Total Griya	1,926	1,748	1,743	-	-	0	0	(5)	(183)	5	2,573	67.74%	(830)
	• Total Non Program	1,926	1,748	1,743	-	-	0	(18)	(5)	(183)	5	2,573	67.74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,978	6,261	6,416	-	187	187	75	155	2,437	32	5,852	109.63%	564
	CF 2	131,647	150,235	148,064	-	115	115	395	(2,171)	16,417	2,286	150,275	98.53%	(2,211)
	Mitraguna & Others	65,693	81,700	80,382	-	115	115	31	(1,318)	14,689	1,433	82,597	97.32%	(2,216)
	Pensiun	65,954	68,535	67,682	-	-	0	364	(853)	1,728	853	67,677	100.01%	5
	Total Pembiayaan	162,178	188,054	185,856	273	314	41	1,545	(2,198)	23,678	2,511	193,734	95.93%	(7,878)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Target Nov'25	%	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	640	560	514	766	2.80%	2.28%	3.41%	252	126	205	-		
	KUR	508	507	460	699	2.30%	2.14%	3.25%	239	190	192	-		
	Non KUR	132	53	54	67	15.90%	5.37%	6.67%	13	(65)	14	-		
3	PWG	-	-	-	186	0.00%	0.00%	0.00%	186	186	186	-		
	Cilem	-	-	-	186	0.00%	0.00%	0.00%	186	186	186	-		
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
4	CFG	1,035	709	272	3,595	0.75%	0.17%	2.30%	3,323	2,561	2,886	-		
	CF 1	-	-	-	194	0.00%	0.00%	0.00%	194	194	194	-		
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Oto	-	-	-	194	0.00%	0.00%	0.00%	194	194	194	-		
	CF 2	1,035	709	272	3,401	0.79%	0.18%	2.30%	3,129	2,366	2,692	-		
	Mitraguna & Others	403	63	-	1,916	0.61%	0.00%	0.38%	1,916	1,513	1,853	-		
	Pensiun	632	646	272	1,485	0.96%	0.40%	2.19%	1,212	853	839	-		
	Total Pembiayaan	306	295	314	557	0.19%	0.17%	0.30%	243	252	262	0.87%	-188.43%	0.6%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	159,109	165,916	190,801	31,692	31,692	31.69%	PHR	2.55	2.86
2	Contribution Margin	5,395	7,913	7,711	2,316	-42.9%	-42.9%	CIF Payroll	942	1,375

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161,481	517,787	520,031	519,642	197	(390)	1,854	0.36%	358,161	221.80%	168,496	308.40%	351,146
2	Tabungan	199,929	216,938	216,509	216,310	(488)	(199)	(627)	-0.29%	16,381	8.19%	215,790	100.24%	521
3	Deposito	133,285	90,671	90,540	90,993	(964)	453	322	0.36%	(42,292)	-31.73%	135,065	67.37%	(44,072)
	Total	494,695	825,396	827,081	826,945	(1,255)	(136)	1,550	0.19%	332,250	67.16%	519,351	159.23%	307,595
	CASA	361,410	734,725	736,541	735,952	(291)	(588)	1,227	0.17%	374,542	103.63%	384,286	191.51%	351,667
	(%) CASA	73.06%	89.01%	89.05%	89.00%									
	FDR	29.29%	21.46%	21.33%	21.33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	1,866	10,479	19,756	19,769	13	9,289	88.64%	17,903	959.53%	-	-	0.00%	19,769
2	Giro ISE	28	25	29	30	0	4	16.63%	1	4.15%			0.00%	30
3	Tabungan ISE	1,837	8,854	18,127	18,139	12	9,285	104.87%	16,302	887.22%			0.00%	18,139
4	Deposito ISE	-	1,600	1,600	1,600	0	0	0.00%	1,600	#DIV/0!			0.00%	1,600
5	CIF ISE	40	76	77	77	0	1	1.32%	37	92.50%			0.00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	1,656	1,210	1,210	-	-	0	(41)	0	(446)	-	1,656	73.08%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	1,656	1,210	1,210	-	-	0	(41)	0	(446)	-	1,656	73.08%	(446)
	• Local Champion	1,656	1,210	1,210	-	-	0	(41)	0	(446)	-	1,656	73.08%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	57,809	59,982	59,591	100	-	(100)	(1,439)	(391)	1,782	391	63,575	93.73%	(3,984)
	KUR	55,256	56,602	56,220	100	-	(100)	(1,419)	(382)	964	382	60,661	92.68%	(4,441)
	Non KUR	2,553	3,380	3,371	-	-	0	(20)	(10)	818	10	2,914	115.68%	457
3	PWG	4,560	19,634	19,773	32	233	201	1,055	139	15,213	94	16,305	121.27%	3,468
	Cilem	4,560	19,634	19,773	32	233	201	1,055	139	15,213	94	16,305	121.27%	3,468
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	80,862	96,309	95,827	171	-	(171)	290	(482)	14,965	482	92,602	103.48%	3,225
	CF 1	35,630	44,820	44,403	171	-	(171)	558	(416)	8,774	416	37,699	117.78%	6,704
	Total Griya	16,876	22,526	22,286	-	-	0	0	(240)	5,410	240	17,973	124.00%	4,313
	• Total Non Program	11,817	17,790	17,552	-	-	0	1,032	(238)	5,735	238	12,262	143.14%	5,289
	• Program	5,059	4,736	4,734	-	-	0	(38)	(2)	(325)	2	5,710	82.90%	(976)
	Oto	18,754	22,294	22,118	171	-	(171)	558	(176)	3,364	176	19,727	112.12%	2,391
	CF 2	45,232	51,489	51,423	-	-	0	(268)	(66)	6,191	66	54,903	93.66%	(3,479)
	Mitraguna & Others	44,353	50,559	50,514	-	-	0	(172)	(45)	6,161	45	53,128	95.08%	(2,614)
	Pensiun	880	930	909	-	-	0	(96)	(20)	30	20	1,774	51.24%	(865)
	Total Pembiayaan	144,886	177,135	176,401	303	233	(70)	(134)	(734)	31,514	967	174,138	101.30%	2,263

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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	%	Penc.	Gap
1	SME	1,132	-	-	-	68.36%	0.00%	0.00%	-	-	(1,132)	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	1,132	-	-	-	68.36%	0.00%	0.00%	-	-	(1,132)	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	16	1,016	876	1,702	0.03%	1.46%	2.86%	827	1,687	687			
	KUR	16	857	781	1,567	0.03%	1.38%	2.79%	785	1,551	710			
	Non KUR	-	159	94	136	0.00%	2.79%	4.03%	42	136	(23)			
3	PWG	36	-	-	406	0.78%	0.00%	2.05%	406	371	406			
	Cilem	36	-	-	406	0.78%	0.00%	2.05%	406	371	406			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
4	CFG	1,001	1,350	1,606	2,490	1.24%	1.67%	2.60%	884	1,488	1,140			
	CF 1	1,001	1,350	1,606	2,490	2.81%	3.58%	5.61%	884	1,488	1,140			
	Total Griya	582	659	882	1,027	3.45%	3.92%	4.61%	145	445	369			
	Oto	419	691	724	1,462	2.23%	3.25%	6.61%	739	1,043	771			
	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	2,184	2,365	2,481	4,598	1.51%	1.40%	2.61%	2,117	2,414	2,233	0.56%	78.46%	-2.0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	278	12	-	-	0.48%	0.00%	0.00%	-	-	(278)	(12)		
	KUR	271	12	-	-	0.49%	0.00%	0.00%	-	-	(271)	(12)		
	Non KUR	8	-	-	-	0.30%	0.00%	0.00%	-	-	(8)	-		
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
4	CFG	1,388	1,754	1,745	1,745	1.72%	1.81%	1.82%	-	-	357	(8)		
	CF 1	693	743	742	742	1.94%	1.66%	1.67%	-	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	235	285	68	50	14	5.33%	253	769.98%	6,167	4.63%	(5,882)
2	Tabungan	95,230	98,857	96,867	96,832	5,380	(35)	(2,024)	-2.05%	1,603	1.68%	104,027	93.08%	(7,195)
3	Deposito	25,200	24,733	24,683	24,683	561	0	(50)	-0.20%	(517)	-2.05%	25,946	95.13%	(1,263)
	Total	120,463	123,860	121,786	121,801	6,009	15	(2,060)	-1.66%	1,338	1.11%	136,140	89.47%	(14,339)
	CASA	95,263	99,128	97,103	97,118	5,448	15	(2,010)	-2.03%	1,855	1.95%	110,195	88.13%	(13,077)
	(%) CASA	79.08%	80.03%	79.73%	79.73%									
	FDR	167.21%	170.63%	172.18%	172.16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	1,016	1,585	1,588	1,578		(10)	(7)	-0.42%	562	55.28%	-	0.00%	1,578
2	Giro ISE	1	12	25	5		(19)	(7)	-56.93%	5	938.34%		0.00%	5
3	Tabungan ISE	1,016	1,572	1,564	1,573		9	0	0.02%	557	54.83%		0.00%	1,573
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	59	70	71	71		0	1	1.43%	12	20.34%		0.00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	58,418	61,137	60,836	250	-	(250)	53	(301)	2,417	301	59,037	103.05%	1,798
	KUR	53,406	57,301	57,002	250	-	(250)	177	(299)	3,596	299	53,872	105.81%	3,130
	Non KUR	5,013	3,836	3,834	-	-	0	(124)	(2)	(1,179)	2	5,166	74.22%	(1,332)
3	PWG	7,973	12,362	12,218	155	5	(150)	572	(144)	4,245	149	15,411	79.28%	(3,193)
	Cilem	7,973	12,362	12,218	155	5	(150)	572	(144)	4,245	149	15,411	79.28%	(3,193)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	135,040	137,846	136,640	1,000	421	(579)	977	(1,205)	1,600	1,627	161,244	84.74%	(24,603)
	CF 1	25,995	30,473	30,570	-	221	221	(139)	97	4,575	124	29,119	104.99%	1,452
	Total Griya	13,277	16,154	16,134	-	-	0	0	(20)	2,857	20	14,079	114.59%	2,055
	• Total Non Program	13,277	16,154	16,134	-	-	0	(18)	(20)	2,857	20	14,079	114.59%	2,055
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	12,718	14,319	14,436	-	221	221	(139)	117	1,719	104	15,039	95.99%	(603)
	CF 2	109,045	107,372	106,070	1,000	200	(800)	1,116	(1,302)	(2,975)	1,502	132,125	80.28%	(26,055)
	Mitraguna & Others	98,253	97,006	95,564	1,000	-	(1,000)	964	(1,442)	(2,689)	1,442	119,197	80.17%	(23,633)
	Pensiun	10,792	10,366	10,506	-	200	200	153	140	(286)	60	12,928	81.26%	(2,422)
	Total Pembiayaan	201,431	211,344	209,694	1,405	426	(979)	1,602	(1,650)	8,263	2,077	235,692	88.97%	(25,998)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Target Nov'25	%	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	1,180	1,895	1,618	2,040	2.02%	2.65%	3.35%	422	860	145			
	KUR	896	1,456	1,153	1,501	1.68%	2.01%	2.63%	348	605	44			
	Non KUR	284	439	465	540	5.67%	12.11%	14.07%	75	255	101			
3	PWG	-	-	-	34	0.00%	0.00%	0.28%	34	34	34			
	Cilem	-	-	-	34	0.00%	0.00%	0.28%	34	34	34			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	795	2,089	1,639	5,623	0.59%	1.19%	4.11%	3,984	4,828	3,534			
	CF 1	92	281	107	1,583	0.35%	0.35%	5.18%	1,476	1,492	1,303			
	Total Griya	-	-	-	6	0.00%	0.00%	0.04%	6	6	6			
	Oto	92	281	107	1,577	0.72%	0.75%	10.92%	1,470	1,486	1,297			
	CF 2	704	1,808	1,532	4,040	0.65%	1.43%	3.81%	2,508	3,336	2,232			
	Mitraguna & Others	704	1,808	1,532	3,759	0.72%	1.58%	3.93%	2,227	3,055	1,951			
	Pensiun	-	-	-	281	0.00%	0.00%	2.67%	281	281	281			
	Total Pembiayaan	1,975	3,984	3,256	7,697	0.98%	1.54%	3.67%	4,440	5,722	3,713	0.88%	75.93%	-2.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Target Nov'25	%	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	695	785	764	763	1.19%	1.25%	1.25%	(1)	68	(22)			
	KUR	639	624	605	605	1.20%	1.06%	1.06%	(1)	(34)	(19)			
	Non KUR	56	161	159	159	1.12%	4.13%	4.14%	(0)	103	(3)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,105	1,129	1,241	1,241	0.82%	0.90%	0.91%	-	136	112			
	CF 1	-	136	227	227	0.00%	0.75%	0.74%	-	227	91			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	136	227	227	0.00%	1.59%	1.						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,175	255	236	298	105	62	43	16.83%	(877)	-74.62%	4,251	7.02%	(3,953)
2	Tabungan	91,378	105,830	104,948	105,509	2,521	561	(321)	-0.30%	14,131	15.46%	98,420	107.20%	7,089
3	Deposito	20,885	17,098	17,098	17,119	127	22	22	0.13%	(3,766)	-18.03%	21,483	79.69%	(4,364)
	Total	113,438	123,183	122,282	122,926	2,753	644	(256)	-0.21%	9,488	8.36%	124,155	99.01%	(1,229)
	CASA	92,553	106,085	105,184	105,807	2,626	623	(278)	-0.26%	13,254	14.32%	102,671	103.05%	3,136
	(%) CASA	81.59%	86.12%	86.02%	86.07%									
	FDR	111.58%	120.59%	121.64%	121.00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	1,413	1,353	1,229	1,347	118	(6)	-0.45%	(67)	-4.71%	-	-	0.00%	1,347
2	Giro ISE	4	52	35	49	14	(3)	-5.90%	45	1031.50%	-	-	0.00%	49
3	Tabungan ISE	1,409	1,301	1,193	1,298	105	(3)	-0.23%	(111)	-7.90%	-	-	0.00%	1,298
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	95	99	99	99	0	0	0.00%	4	4.21%	-	-	0.00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	55	-	-	-	-	0	0	0	(55)	-	55	0.00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	(55)	-	55	0.00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	(55)	-	55	0.00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	58,188	60,441	60,285	100	-	(100)	948	(156)	2,096	156	66,098	91.21%	(5,813)
	KUR	54,166	55,978	55,826	100	-	(100)	1,078	(153)	1,659	153	61,794	90.34%	(5,969)
	Non KUR	4,022	4,462	4,459	-	-	0	(131)	(3)	437	3	4,304	103.61%	155
3	PWG	2,382	9,408	9,458	612	80	(532)	1,362	50	7,075	30	9,949	95.06%	(492)
	Cilem	2,382	9,408	9,458	612	80	(532)	1,362	50	7,075	30	9,949	95.06%	(492)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	65,943	78,700	78,996	300	350	50	2,504	296	13,053	54	73,797	107.04%	5,199
	CF 1	8,522	7,920	7,913	100	-	(100)	36	(7)	(610)	7	9,459	83.66%	(1,546)
	Total Griya	5,933	5,560	5,560	-	-	0	0	(0)	(374)	0	6,174	90.06%	(614)
	• Total Non Program	5,933	5,560	5,560	-	-	0	(34)	(0)	(374)	0	6,174	90.06%	(614)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,589	2,360	2,353	100	-	(100)	36	(7)	(236)	7	3,285	71.63%	(932)
	CF 2	57,421	70,780	71,083	200	350	150	2,469	303	13,662	47	64,338	110.48%	6,745
	Mitraguna & Others	56,582	69,407	69,717	200	350	150	2,440	310	13,135	40	62,860	110.91%	6,857
	Pensiun	838	1,373	1,366	-	-	0	28	(7)	527	7	1,479	92.37%	(113)
	Total Pembiayaan	126,569	148,548	148,738	1,012	430	(582)	4,814	190	22,169	240	149,899	99.23%	(1,161)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	31-Sep-25	31-Oct-25	5-Nov-25					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	130	576	560	1,105	0.22%	0.93%	1.83%	545	976	530	-		
	KUR	123	204	305	617	0.23%	0.54%	1.11%	312	494	413	-		
	Non KUR	6	372	255	488	0.16%	5.72%	10.95%	233	482	116	-		
3	PWG	-	-	-	241	0.00%	0.00%	2.55%	241	241	241	-		
	Cilem	-	-	-	241	0.00%	0.00%	2.55%	241	241	241	-		
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
4	CFG	447	597	635	1,263	0.68%	0.81%	1.60%	629	816	666	-		
	CF 1	217	497	533	1,162	2.55%	6.73%	14.68%	629	945	665	-		
	Total Griya	-	497	533	426	0.00%	9.59%	7.67%	(107)	426	(71)	-		
	Oto	217	-	-	735	8.39%	0.00%	31.26%	735	518	735	-		
	CF 2	230	100	101	101	0.40%	0.14%	0.14%	-	(129)	1	-		
	Mitraguna & Others	230	100	101	101	0.41%	0.15%	0.15%	-	(129)	1	-		
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Total Pembiayaan	47	202	201	276	0.04%	0.14%	0.19%	76	230	74	0.47%	-151.78%	0.3%

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					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	47	116	114	190	0.08%	0.19%	0.31%	76	143	74	-		
	KUR	-	38	36	112	0.00%	0.06%	0.20%	76	112	74	-		
	Non KUR	47	78	78	78	1.16%	1.74%	1.74%	-	31	(0)	-		
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
4	CFG	-	87	87	87	0.00%	0.11%	0.11%	-	87	-	-		
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	CF 2	-	87	87	87	0.00%	0.12%	0.12%	-	87	-	-		
	Mitraguna & Others	-	87	87	87	0.00%	0.12%	0.12%	-	87	-	-		
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Total Pembiayaan	47	202	201	276	0.04%	0.14%	0.19%	76	230	74	0.47%	-151.78%	0.3%

Asset & Contribution Margin

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,878	3,276	3,032	3,018	206	(13)	(258)	-7.87%	1,141	60.75%	4,014	75.20%	(996)
2	Tabungan	48,550	58,732	52,433	52,310	591	(124)	(6,422)	-10.93%	3,760	7.74%	55,473	94.30%	(3,163)
3	Deposito	7,602	13,550	13,550	13,550	2,432	0	0	0.00%	5,948	78.25%	8,347	162.33%	5,203
	Total	58,030	75,559	69,016	68,879	3,229	(137)	(6,680)	-8.84%	10,849	18.69%	67,834	101.54%	1,044
	CASA	50,428	62,009	55,465	55,328	797	(137)	(6,680)	-10.77%	4,900	9.72%	59,487	93.01%	(4,159)
	(%) CASA	86.90%	82.07%	80.37%	80.33%									
	FDR	148.42%	129.65%	141.79%	142.07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	458	858	545	539		(6)	(319)	-37.15%	81	17.69%	-	0.00%	539
2	Giro ISE	360	412	160	166		5	(246)	-59.76%	(194)	-53.91%		0.00%	166
3	Tabungan ISE	99	446	385	374		(11)	(73)	-16.29%	275	278.91%		0.00%	374
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	26	34	34	34		0	0	0.00%	8	30.77%		0.00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	45,037	49,029	48,879	-	100	100	214	(151)	3,841	251	52,201	93.64%	(3,323)
	KUR	43,986	47,512	47,361	-	100	100	47	(151)	3,375	251	50,816	93.20%	(3,455)
	Non KUR	1,052	1,518	1,518	-	-	0	167	0	466	-	1,385	109.56%	132
3	PWG	3,221	8,523	8,476	305	-	(305)	148	(47)	5,255	47	8,452	100.29%	24
	Cilem	3,221	8,523	8,476	305	-	(305)	148	(47)	5,255	47	8,452	100.29%	24
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	37,871	40,407	40,500	-	253	253	411	93	2,629	160	44,221	91.59%	(3,721)
	CF 1	26,387	25,292	25,413	-	253	253	(326)	121	(974)	132	27,144	93.62%	(1,731)
	Total Griya	5,331	5,308	5,292	-	-	0	0	(17)	(39)	17	5,525	95.78%	(233)
	• Total Non Program	5,331	4,976	4,961	-	-	0	(57)	(16)	(370)	16	5,525	89.79%	(564)
	• Program	-	332	331	-	-	0	(2)	(1)	331	1	0	0.00%	331
	Oto	21,057	19,984	20,121	-	253	253	(326)	137	(936)	116	21,619	93.07%	(1,498)
	CF 2	11,484	15,115	15,087	-	-	0	737	(27)	3,603	27	17,077	88.35%	(1,990)
	Mitraguna & Others	8,469	10,554	10,548	-	-	0	574	(6)	2,080	6	13,545	77.88%	(2,996)
	Pensiun	3,015	4,560	4,539	-	-	0	164	(22)	1,524	22	3,532	128.49%	1,006
	Total Pembiayaan	86,130	97,959	97,855	305	353	48	774	(104)	11,725	457	104,874	93.31%	(7,019)

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		%	Penc.	Gap	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	409	352	293	742	0.91%	0.60%	1.52%	448	333	390	
	KUR	384	352	293	742	0.87%	0.62%	1.57%	448	357	390	
	Non KUR	25	-	-	-	2.33%	0.00%	0.00%	-	(25)	-	
3	PWG	6	-	-	167	0.18%	0.00%	1.97%	167	161	167	
	Cilem	6	-	-	167	0.18%	0.00%	1.97%	167	161	167	
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
4	CFG	1,220	1,865	2,133	3,780	3.22%	5.28%	9.33%	1,647	2,560	1,915	
	CF 1	985	1,084	1,070	2,357	3.73%	4.23%	9.28%	1,287	1,373	1,274	
	Total Griya	-	64	63	-	0.00%	1.19%	0.00%	(63)	-	(64)	
	Oto	985	1,020	1,007	2,357	4.68%	5.04%	11.72%	1,350	1,373	1,338	
	CF 2	235	781	1,063	1,422	2.05%	7.03%	9.43%	360	1,187	641	
	Mitraguna & Others	235	781	799	799	2.78%	7.57%	7.58%	-	564	18	
	Pensiun	-	-	264	623	0.00%	5.78%	13.73%	360	623	623	
	Total Pembiayaan	1,635	2,217	2,426	4,688	1.90%	2.48%	4.79%	2,262	3,053	2,471	3.35% 30.11% -1.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		%	Penc.	Gap	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	324	275	291	291	0.72%	0.59%	0.59%	-	(33)	16	
	KUR	102	192	208	208	0.23%	0.44%	0.44%	-	106	16	
	Non KUR	222	83	83	83	21.14%	5.44%	5.44%	-	(140)	-	
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
4	CFG	338	648	647	647	0.89%	1.60%	1.60%	-	309	(1)	
	CF 1	338	648	647	647	1.28%	2.56%	2.55%	-	309	(1)	
	Total Griya	-	131	130	130	0.00%	2.46%	2.47%	-	130	(1)	
	Oto	338	517	517	517	1.61%	2.59%	2.57%	-	179	-	
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
	Total Pembiayaan	662	923	938	938	0.77%	0.96%	0.96%	-	276	16	3.56% -270.94% 2.6%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth</th

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28,187	21,511	21,430	21,097	170	(333)	(414)	-1.92%	(7,090)	-25.15%	34,516	61.12%	(13,419)
2	Tabungan	231,223	240,889	238,915	238,649	14,289	(267)	(2,240)	-0.93%	7,425	3.21%	244,274	97.70%	(5,625)
3	Deposito	34,752	39,554	33,766	33,496	241	(270)	(6,057)	-15.31%	(1,255)	-3.61%	34,797	96.26%	(1,301)
	Total	294,162	301,953	294,111	293,242	14,700	(869)	(8,711)	-2.88%	(920)	-0.31%	313,587	93.51%	(20,345)
	CASA	259,410	262,400	260,345	259,746	14,459	(600)	(2,654)	-1.01%	335	0.13%	278,789	93.17%	(19,044)
	(%) CASA	88.19%	86.90%	88.52%	88.58%									
	FDR	81.90%	86.52%	87.96%	88.22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	4,487	5,185	5,252	5,266	14	81	1.56%	778	17.34%	-	-	0.00%	5,266
2	Giro ISE	733	668	717	715	(2)	47	7.07%	(19)	-2.53%	-	-	0.00%	715
3	Tabungan ISE	3,754	4,517	4,535	4,551	16	34	0.74%	797	21.23%	-	-	0.00%	4,551
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	101	111	111	111	0	0	0.00%	10	9.90%	-	-	0.00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	3,242	1,700	1,700	-	-	0	(54)	0	(1,542)	-	3,242	52.45%	(1,542)
	Linkage	1,406	1,004	1,004	-	-	-	(40)	0	(402)	-	1,406	71.43%	(402)
	Non-Linkage	1,836	696	696	-	-	0	(13)	0	(1,140)	-	1,836	37.92%	(1,140)
	• Local Champion	1,836	696	696	-	-	0	(13)	0	(1,140)	-	1,836	37.92%	(1,140)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	72,473	72,161	71,986	-	-	0	907	(174)	(487)	174	73,798	97.55%	(1,811)
	KUR	67,505	67,768	67,601	-	-	0	1,053	(167)	96	167	68,672	98.44%	(1,071)
	Non KUR	4,969	4,393	4,385	-	-	0	(146)	(7)	(583)	7	5,125	85.56%	(740)
3	PWG	12,827	24,750	24,759	1,567	603	(964)	2,521	10	11,933	594	28,848	85.83%	(4,089)
	Cilem	7,700	16,834	16,900	887	214	(673)	2,212	66	9,201	149	19,756	85.55%	(2,855)
	Gadai	5,127	7,915	7,859	680	389	(291)	310	(56)	2,732	445	9,092	86.44%	(1,233)
4	CFG	152,377	162,630	160,245	846	210	(636)	1,569	(2,384)	7,868	2,594	174,288	91.94%	(14,043)
	CF 1	49,433	46,521	46,374	505	-	(505)	329	(146)	(3,058)	146	55,198	84.01%	(8,824)
	Total Griya	45,444	40,929	40,807	-	-	0	0	(121)	(4,637)	121	49,586	82.30%	(8,778)
4	• Total Non Program	21,636	18,086	18,051	-	-	0	(385)	(34)	(3,585)	34	22,711	79.48%	(4,660)
	• Program	23,808	22,843	22,756	-	-	0	3	(87)	(1,052)	87	26,875	84.67%	(4,119)
	Oto	3,989	5,592	5,567	505	-	(505)	329	(25)	1,578	25	5,613	99.19%	(46)
	CF 2	102,945	116,109	113,871	341	210	(131)	1,240	(2,238)	10,926	2,448	119,090	95.62%	(5,219)
	Mitraguna & Others	90,697	101,889	99,734	341	210	(131)	1,240	(2,155)	9,038	2,365	105,348	94.67%	(5,613)
	Pensiun	12,248	14,220	14,137	-	-	0	1	(83)	1,889	83	13,742	102.87%	395
	Total Pembiayaan	240,919	261,240	258,691	2,413	813	(1,600)	4,944	(2,549)	17,772	3,362	280,176	92.33%	(21,485)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Target Nov'25	%	Gap
1	SME	-	57	-	-	0	0.00%	0	0.00%	0	0.00%	(57)		
	Linkage	-	-	-	-	0	0.00%	0	0.00%	0	0.00%	-		
	Local Champion	-	57	-	-	0	0.00%	0	0.00%	0	0.00%	(57)		
	Value Chain	-	-	-	-	0	0.00%	0	0.00%	0	0.00%	-		
2	MBG	190	908	935	2,126	0.26%	1.30%	2.95%	1,190	1,936	1,217			
	KUR	190	310	589	2,028	0.28%	0.87%	3.00%	1,439	1,838	1,718			
	Non KUR	-	598	346	97	0.00%	7.88%	2.22%	(249)	97	(501)			
3	PWG	-	-	-	345	0.00%	0.00%	1.39%	345	345	345			
	Cilem	-	-	-	330	0.00%	0.00%	1.95%	330	330	330			
	Gadai	-	-	-	15	0.00%	0.00%	0.19%	15	15	15			
4	CFG	3,319	4,884	4,033	10,362	2.18%	2.48%	6.47%	6,329	7,043	5,479			
	CF 1	1,762	3,615	3,096	3,647	3.57%	6.66%	7.86%	551	1,884	32			
	Total Griya	1,762	3,343	2,831	3,083	3.88%	6.92%	7.56%	252	1,321	(260)			
	Oto	-	272	265	564	0.00%	4.74%	10.12%	299	564	292			
	CF 2	1,556	1,269	937	6,715	1.51%	0.81%	5.90%	5,778	5,159	5,446			
	Mitraguna & Others	1,556	1,269	937	6,715	1.72%	0.92%	6.73%	5,778	5,159	5,446			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	3,509	5,081	5,426	5,217	2.22%	2.08%	2.02%	(209)	(140)	136	2.32%	-14.95%	0.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Target Nov'25	%	Gap
1	SME	368	-	55	55	11.36%	3.23%	3.23%	-	(313)	55			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	368	-	55	55	20.07%	7.90%	7.90%	-	(313)	55			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	194	292	314	314	0.27%	0.44%	0.44%	-	120	22			
	KUR	3	193	222	222	0.00%	0.33%	0.33%	-	219	28			
	Non KUR	191	98	92	92	3.84%	2.10%	2.10%	-	(99)	(6)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	4,795	4,790	5,057	4,848	3.15%	3.11%	3.03%	-</td					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14,345	9,986	8,922	8,358	(376)	(563)	(1,628)	-16.30%	(5,987)	-41.73%	21,691	38.53%	(13,333)
2	Tabungan	145,625	195,327	193,917	214,040	52,003	20,123	18,713	9.58%	68,415	46.98%	159,881	133.87%	54,159
3	Deposito	70,189	86,483	86,261	86,059	(2,627)	(202)	(424)	-0.49%	15,871	22.61%	70,942	121.31%	15,117
	Total	230,159	291,796	289,100	308,458	49,000	19,358	16,661	5.71%	78,299	34.02%	252,514	122.15%	55,944
	CASA	159,970	205,313	202,839	222,399	51,627	19,560	17,085	8.32%	62,428	39.02%	181,572	122.49%	40,827
	(%) CASA	69.50%	70.36%	70.16%	72.10%									
	FDR	49.05%	42.16%	42.45%	39.79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	12,643	15,535	15,591	14,603	(988)	(932)	-6.00%	1,959	15.50%	-	-	0.00%	14,603
2	Giro ISE	2,499	3,292	3,292	2,189	(1,103)	(1,103)	-33.51%	(310)	-12.39%	-	-	0.00%	2,189
3	Tabungan ISE	9,095	11,192	11,249	11,364	115	171	1.53%	2,269	24.95%	-	-	0.00%	11,364
4	Deposito ISE	1,050	1,050	1,050	1,050	0	0	0.00%	0	0.00%	-	-	0.00%	1,050
5	CIF ISE	89	112	113	113	0	1	0.89%	24	26.97%	-	-	0.00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	37	-	-	-	-	0	0	0	(37)	-	37	0.00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	(37)	-	37	0.00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	(37)	-	37	0.00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	19,248	14,960	14,922	-	-	0	(539)	(39)	(4,327)	39	21,048	70.89%	(6,126)
	KUR	17,796	13,578	13,539	-	-	0	(533)	(39)	(4,258)	39	19,513	69.38%	(5,974)
	Non KUR	1,452	1,383	1,383	-	-	0	(6)	0	(69)	-	1,535	90.12%	(152)
3	PWG	5,178	11,964	11,923	242	99	(143)	325	(41)	6,745	140	20,379	58.51%	(8,456)
	Cilem	3,578	8,774	8,707	216	-	(216)	436	(67)	5,129	67	13,704	63.54%	(4,997)
	Gadai	1,600	3,189	3,216	26	99	73	(111)	26	1,615	73	6,675	48.17%	(3,460)
4	CFG	88,436	96,089	95,881	-	-	0	(1,046)	(208)	7,445	208	111,775	85.78%	(18,894)
	CF 1	19,579	25,210	25,132	-	-	0	524	(78)	5,552	78	22,421	112.09%	2,710
	Total Griya	14,822	14,728	14,702	-	-	0	0	(25)	(120)	25	15,602	94.23%	(900)
4	• Total Non Program	14,371	14,302	14,277	-	-	0	(133)	(25)	(94)	25	15,093	94.59%	(816)
	• Program	451	425	425	-	-	0	(3)	0	(26)	-	510	83.45%	(84)
	Oto	4,757	10,482	10,429	-	-	0	524	(52)	5,673	52	6,819	152.95%	3,611
	CF 2	68,857	70,879	70,749	-	-	0	(1,570)	(130)	1,892	130	89,354	79.18%	(18,604)
	Mitraguna & Others	68,359	70,001	69,878	-	-	0	(1,564)	(124)	1,518	124	86,959	80.36%	(17,081)
	Pensiun	498	878	872	-	-	0	(6)	(6)	374	6	2,394	36.41%	(1,523)
	Total Pembiayaan	112,901	123,013	122,726	242	99	(143)	(1,261)	(287)	9,825	386	153,239	80.09%	(30,513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	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	1,267	772	789	1,112	5.68%	5.27%	7.45%	323	(155)	340			
	KUR	1,267	772	789	1,112	7.12%	5.81%	8.21%	323	(155)	340			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	431	0.00%	0.00%	3.62%	431	431	431		
	Cilem	-	-	-	-	431	0.00%	0.00%	4.95%	431	431	431		
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,470	1,479	1,419	3,160	1.66%	1.48%	3.30%	1,740	1,690	1,681			
	CF 1	117	973	626	2,368	0.60%	2.48%	9.42%	1,742	2,251	1,395			
	Total Griya	-	469	232	1,369	0.00%	1.58%	9.31%	1,136	1,369	899			
	Oto	117	504	393	999	2.46%	3.75%	9.58%	606	882	496			
	CF 2	1,353	506	794	792	1.96%	1.12%	1.12%	(2)	(561)	286			
	Mitraguna & Others	1,353	506	794	792	1.98%	1.13%	1.13%	(2)	(561)	286			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	11,065	11,329	11,382	11,581	9.80%	9.25%	9.44%	199	516	252	1.44%	84.75%	-8.0%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	229,090	230,159	242,796	13,706	13,706	13.0%	PHR	3.14	3.45
2	Contribution Margin	3,533	4,982	(701)	(4,234)	119.8%		CIF Payroll	1,031	700

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	14,103	8,994	9,184	9,521	338	527	5.86%	(4,582)	-32.49%	-	0.00%	9,521
2	Giro ISE	4,458	4,210	4,519	4,715	196	505	11.99%	256	5.75%		0.00%	4,715
3	Tabungan ISE	9,645	4,784	4,665	4,807	142	22	0.47%	(4,838)	-50.16%		0.00%	4,807
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	100	104	105	105	0	1	0.96%	5	5.00%		0.00%	105

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	16,150	18,771	18,946	-	200	200	1,590	175	2,796	25	21,415	88.47%	(2,469)
	KUR	14,812	17,642	17,823	-	200	200	1,629	181	3,011	19	19,912	89.51%	(2,089)
	Non KUR	1,337	1,128	1,122	-	-	0	(39)	(6)	(215)	6	1,502	74.71%	(380)
3	PWG	15,238	29,524	29,811	1,403	588	(815)	3,614	287	14,573	302	30,096	99.05%	(286)
	Cilem	3,814	12,037	12,142	369	161	(209)	1,174	105	8,328	55	15,630	77.68%	(3,488)
	Gadai	11,423	17,487	17,669	1,034	428	(606)	2,440	181	6,245	247	14,466	122.14%	3,203
4	CFG	135,343	144,690	144,149	272	138	(135)	(1,102)	(541)	8,806	679	159,190	90.55%	(15,041)
	CF 1	16,023	18,100	18,152	257	138	(120)	(25)	52	2,129	86	18,866	96.22%	(713)
	Total Griya	9,034	10,590	10,559	-	-	0	0	(32)	1,524	32	9,764	108.14%	798
1	• Total Non Program	9,034	10,590	10,559	-	-	0	396	(32)	1,524	32	9,764	108.14%	798
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	6,989	7,510	7,594	257	138	(120)	(25)	84	605	54	9,102	83.43%	(1,508)
	CF 2	119,320	126,590	125,997	15	-	(15)	(1,077)	(593)	6,677	593	140,324	89.79%	(14,328)
	Mitraguna & Others	104,787	113,008	112,737	15	-	(15)	(919)	(270)	7,951	270	123,847	91.03%	(11,110)
	Pensiun	14,533	13,582	13,259	-	-	0	(158)	(323)	(1,274)	323	16,477	80.47%	(3,218)
	Total Pembiayaan	166,730	192,985	192,906	1,676	926	(750)	4,102	(79)	26,175	1,005	210,701	91.55%	(17,795)

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	46	543	460	601	0.29%	2.45%	3.17%	142	555	59			
	KUR	-	459	460	601	0.00%	2.61%	3.37%	142	601	142			
	Non KUR	46	83	-	-	3.44%	0.00%	0.00%	-	(46)	(83)			
3	PWG	-	146	-	546	0.00%	0.00%	1.83%	546	546	401			
	Cilem	-	-	-	534	0.00%	0.00%	4.40%	534	534	534			
	Gadai	-	146	-	12	0.00%	0.00%	0.07%	12	12	(134)			
4	CFG	993	410	406	2,845	0.73%	0.28%	1.97%	2,439	1,852	2,435			
	CF 1	153	410	406	2,111	0.95%	2.24%	11.63%	1,705	1,958	1,701			
	Total Griya	15	341	339	339	0.16%	3.20%	3.21%	-	324	(2)			
	Oto	138	69	67	1,772	1.98%	0.90%	23.33%	1,705	1,634	1,703			
	CF 2	840	-	-	735	0.70%	0.00%	0.58%	735	(105)	735			
	Mitraguna & Others	840	-	-	338	0.80%	0.00%	0.30%	338	(502)	338			
	Pensiun	-	-	-	396	0.00%	0.00%	2.99%	396	396	396			
	Total Pembiayaan	1,039	1,099	866	3,993	0.62%	0.45%	2.07%	3,127	2,954	2,895	2.88%	-38.91%	0.8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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%	-	-	-			
	Non-Linkage	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Value Chain	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
2	MBG	261	402	481	481	● 1.61%	● 2.56%	● 2.54%	-	220	79			
	KUR	204	183	182	182	● 1.38%	● 1.03%	● 1.02%	-	(22)	(0)			
	Non KUR	57	219	298	298	● 4.24%	● 26.44%	● 26.59%	-	242	79			
3	PWG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Cilem	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	2,157	3,271	2,483	2,483	● 1.59%	● 1.72%	● 1.72%	-	327	(787)			
	CF 1	22	11	1	1	● 0.14%	● 0.01%	● 0.01%	-	(21)	(9)			
	Total Griya	22	11	1	1	● 0.25%	● 0.01%	● 0.01%	-	(21)	(9)			
	Oto	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	CF 2	2,134	3,260	2,482	2,482	● 1.79%	● 1.96%	● 1.97%	-	348	(778)			
	Mitraguna & Others	1,368	3,260	2,482	2,482	● 1.31%	● 2.20%	● 2.20%	-	1,114	(778)			
	Pensiun	766	-	-	-	● 0.46%	● 0.00%	● 0.00%	-	(766)	-			
	Total Pembiayaan	2,417	3,673	2,964	2,964	● 1.45%	● 1.54%	● 1.54%	-	547	(708)	1.46%	4.95%	-0.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168,249	191,374	193,609	25,360	
2	Contribution Margin	6,577	9,292	6,852	275	-4.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.14	3.35	3.37	0.02	0.23
CIF Payroll	1,094	1,140	1,192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,687	8,643	8,286	8,355	253	69	(288)	-3.34%	(332)	-3.83%	19,049	43.86%	(10,694)
2	Tabungan	252,421	261,827	262,488	264,062	3,583	1,574	2,235	0.85%	11,641	4.61%	268,613	98.31%	(4,552)
3	Deposito	76,726	72,505	72,506	72,481	(1,073)	(25)	(24)	-0.03%	(4,245)	-5.53%	77,795	93.17%	(5,314)
	Total	337,834	342,975	343,280	344,897	2,763	1,617	1,923	0.56%	7,064	2.09%	365,457	94.37%	(20,560)
	CASA	261,108	270,470	270,774	272,416	3,836	1,642	1,946	0.72%	11,308	4.33%	287,662	94.70%	(15,246)
	(%) CASA	77.29%	78.86%	78.88%	78.98%									
	FDR	106.55%	109.87%	108.84%	108.33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	8,448	11,910	11,722	11,658	(64)	(251)	-2.11%	3,210	38.00%	-	-	0.00%	11,658
2	Giro ISE	1,077	1,065	1,083	1,099	17	35	3.25%	22	2.08%	-	-	0.00%	1,099
3	Tabungan ISE	7,371	10,845	10,640	10,559	(81)	(286)	-2.63%	3,188	43.25%	-	-	0.00%	10,559
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	163	187	188	188	0	1	0.53%	25	15.34%	-	-	0.00%	188

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	33,407	26,331	25,893	-	-	0	(82)	(438)	(7,514)	438	39,559	65.45%	(13,666)
	Linkage	4	-	-	-	-	-	0	0	(4)	-	2,747	0.00%	(2,747)
	Non-Linkage	33,404	26,331	25,893	-	-	0	(82)	(438)	(7,511)	438	36,812	70.34%	(10,919)
	• Local Champion	29,104	25,433	24,995	-	-	0	(82)	(438)	(4,109)	438	30,183	82.81%	(5,188)
	• Value Chain	4,299	898	898	-	-	-	0	(3,401)	-	-	6,629	13.55%	(5,731)
2	MBG	23,844	26,425	26,350	-	-	0	1,120	(75)	2,505	75	27,707	95.10%	(1,357)
	KUR	21,881	24,372	24,301	-	-	0	1,186	(71)	2,420	71	25,636	94.79%	(1,336)
	Non KUR	1,963	2,053	2,049	-	-	0	(65)	(4)	86	4	2,070	98.96%	(22)
3	PWG	18,313	34,800	34,773	1,062	1,175	113	1,901	(27)	16,460	1,201	32,103	108.32%	2,671
	Cilem	9,363	18,475	18,310	416	80	(336)	454	(165)	8,947	245	19,896	92.03%	(1,586)
	Gadai	8,950	16,326	16,464	646	1,095	449	1,447	138	7,513	957	12,207	134.87%	4,257
4	CFG	284,398	289,261	286,610	12	19	7	3,514	(2,651)	2,211	2,670	293,503	97.65%	(6,893)
	CF 1	38,670	35,743	35,094	-	19	19	215	(649)	(3,576)	668	39,755	88.28%	(4,661)
	Total Griya	32,928	30,140	29,482	-	-	0	0	(659)	(3,446)	659	33,207	88.78%	(3,725)
	• Total Non Program	32,928	30,140	29,482	-	-	0	(623)	(659)	(3,446)	659	33,207	88.78%	(3,725)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	5,742	5,602	5,612	-	19	19	215	10	(130)	9	6,549	85.70%	(936)
	CF 2	245,728	253,518	251,516	12	-	(12)	3,299	(2,002)	5,787	2,002	253,748	99.12%	(2,232)
	Mitraguna & Others	226,104	235,833	233,979	12	-	(12)	3,374	(1,854)	7,875	1,854	233,381	100.26%	598
	Pensiun	19,624	17,685	17,536	-	-	0	(74)	(149)	(2,088)	149	20,366	86.11%	(2,830)
	Total Pembiayaan	359,963	376,817	373,626	1,074	1,194	120	6,454	(3,191)	13,663	4,385	392,871	95.10%	(19,246)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Gap		
1	SME	-	95	90	90	0.00%	0.34%	0.35%	(0)	90	(5)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	95	90	90	0.00%	0.34%	0.35%	(0)	90	(5)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	314	238	167	263	1.32%	0.63%	1.00%	96	(51)	25			
	KUR	205	191	122	183	0.94%	0.50%	0.75%	61	(23)	(9)			
	Non KUR	109	47	45	81	5.56%	2.19%	3.93%	36	(29)	33			
3	PWG	-	-	-	447	0.00%	0.00%	1.28%	447	447	447			
	Cilem	-	-	-	435	0.00%	0.00%	2.37%	435	435	435			
	Gadai	-	-	-	12	0.00%	0.00%	0.07%	12	12	12			
4	CFG	4,834	7,506	8,636	17,542	1.70%	2.99%	6.12%	8,907	12,709	10,036			
	CF 1	1,936	3,401	3,537	5,594	5.01%	9.89%	15.94%	2,057	3,657	2,193			
	Total Griya	1,859	3,002	3,167	4,084	5.65%	10.51%	13.85%	917	2,225	1,082			
	Oto	77	399	370	1,510	1.35%	6.61%	26.90%	1,140	1,433	1,111			
	CF 2	2,897	4,105	5,099	11,949	1.18%	2.01%	4.75%	6,850	9,051	7,843			
	Mitraguna & Others	2,897	4,105	5,099	11,949	1.28%	2.16%	5.11%	6,850	9,051	7,843			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,880	12,691	12,832	12,844	0.80%	3.41%	3.44%	13	9,965	153	3.06%	10.95%	-0.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	112	582	635	660	0.47%	2.40%	2.51%	26	549	78			
	KUR	77	342	397	461	0.35%	1.63%	1.90%	64	383	119			
	Non KUR	34	240	237	199	1.74%	11.56%	9.73%	(38)	165	(41)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	2,768	12,109	12,197	12,184	0.97%	4.22%	4.25%</td						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7,604	6,029	6,092	6,672	(487)	580	643	10.66%	(932)	-12.25%	17,630	37.84%	(10,958)
2	Tabungan	169,083	168,290	167,840	168,629	2,671	789	339	0.20%	(454)	-0.27%	182,857	92.22%	(14,228)
3	Deposito	159,534	168,281	168,308	168,318	2,495	10	37	0.02%	8,785	5.51%	160,953	104.58%	7,366
	Total	336,221	342,600	342,240	343,619	4,679	1,379	1,019	0.30%	7,399	2.20%	361,440	95.07%	(17,820)
	CASA	176,687	174,319	173,932	175,301	2,184	1,369	982	0.56%	(1,386)	-0.78%	200,487	87.44%	(25,186)
	(%) CASA	52.55%	50.88%	50.82%	51.02%									
	FDR	59.93%	62.03%	61.89%	61.64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	11,173	7,839	7,625	7,697	73	(141)	130	-1.80%	(3,476)	-31.11%	-	0.00%	7,697
2	Giro ISE	2,226	2,414	2,537	2,544	7	130	130	5.39%	318	14.28%	-	0.00%	2,544
3	Tabungan ISE	8,944	5,421	5,084	5,150	66	(271)	130	-5.00%	(3,794)	-42.42%	-	0.00%	5,150
4	Deposito ISE	3	3	3	3	0	0	0	0.00%	0	0.00%	-	0.00%	3
5	CIF ISE	82	90	92	92	0	2	2	2.22%	10	12.20%	-	0.00%	92

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	40,703	41,198	41,114	-	100	100	(539)	(84)	411	184	47,062	87.36%	(5,948)
	KUR	38,741	39,533	39,452	-	100	100	(486)	(82)	711	182	44,874	87.92%	(5,422)
	Non KUR	1,963	1,665	1,663	-	-	0	(54)	(2)	(300)	2	2,189	75.96%	(526)
3	PWG	8,703	16,596	16,520	507	250	(258)	645	(75)	7,817	325	26,230	62.98%	(9,709)
	Cilem	6,698	12,513	12,374	194	42	(152)	333	(138)	5,676	181	17,952	68.93%	(5,578)
	Gadai	2,005	4,083	4,146	313	207	(106)	312	63	2,141	144	8,277	50.09%	(4,132)
4	CFG	152,101	154,707	154,168	30	200	170	141	(538)	2,068	738	177,569	86.82%	(23,401)
	CF 1	24,823	21,116	21,055	-	-	0	(326)	(60)	(3,767)	60	27,859	75.58%	(6,803)
	Total Griya	16,607	12,664	12,637	-	-	0	0	(26)	(3,970)	26	17,386	72.69%	(4,749)
4	• Total Non Program	16,607	12,664	12,637	-	-	0	(124)	(26)	(3,970)	26	17,386	72.69%	(4,749)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	8,216	8,452	8,418	-	-	0	(326)	(34)	202	34	10,472	80.38%	(2,054)
	CF 2	127,278	133,591	133,113	30	200	170	467	(478)	5,835	678	149,711	88.91%	(16,598)
	Mitraguna & Others	115,000	120,148	119,792	30	200	170	283	(355)	4,793	555	135,356	88.50%	(15,564)
	Pensiun	12,278	13,443	13,321	-	-	0	184	(122)	1,042	122	14,354	92.80%	(1,034)
	Total Pembiayaan	201,507	212,500	211,803	537	550	12	246	(697)	10,296	1,247	250,861	84.43%	(39,058)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
2	MBG	377	817	866	643	0.93%	2.10%	1.56%	(223)	266	(173)	-	-	-
	KUR	327	781	833	610	0.84%	2.11%	1.55%	(223)	282	(171)	-	-	-
	Non KUR	50	36	34	34	2.53%	2.02%	2.02%	-	(16)	(2)	-	-	-
3	PWG	-	-	-	341	0.00%	0.00%	2.06%	341	341	341	-	-	-
	Cilem	-	-	-	312	0.00%	0.00%	2.52%	312	312	312	-	-	-
	Gadai	-	-	-	28	0.00%	0.00%	0.68%	28	28	28	-	-	-
4	CFG	2,744	3,370	3,268	6,596	1.80%	2.11%	4.28%	3,328	3,852	3,225	-	-	-
	CF 1	932	1,034	577	1,567	3.75%	2.73%	7.44%	990	635	532	-	-	-
	Total Griya	594	-	-	456	3.58%	0.00%	3.61%	456	(139)	456	-	-	-
	Oto	337	1,034	577	1,111	4.11%	6.82%	13.20%	534	774	77	-	-	-
	CF 2	1,812	2,336	2,691	5,029	1.42%	2.01%	3.78%	2,338	3,217	2,693	-	-	-
	Mitraguna & Others	1,812	2,336	2,691	4,809	1.58%	2.24%	4.01%	2,118	2,997	2,473	-	-	-
	Pensiun	-	-	-	219	0.00%	0.00%	1.65%	219	219	219	-	-	-
	Total Pembiayaan	3,121	4,187	4,134	7,579	1.55%	1.95%	3.58%	3,445	4,459	3,392	2.66%	25.76%	-0.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
2	MBG	499	294	395	480	1.23%	0.96%	1.17%	85	(19)	186	-	-	-
	KUR	125	164	265	350	0.32%	0.67%	0.89%	85	225	186	-	-	-
	Non KUR	374	130	130	130	19.05%	7.81%	7.82%	-	(244)	(0)	-	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	1,545	2,949	3,350	3,350	1.02%	2.17%	2.1						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13,185	2,291	3,516	3,477	299	(40)	1,186	51.77%	(9,709)	-73.63%	18,701	18.59%	(15,224)
2	Tabungan	147,923	138,652	141,212	138,610	(21,267)	(2,603)	(42)	-0.03%	(9,313)	-6.30%	158,452	87.48%	(19,843)
3	Deposito	54,920	82,610	81,257	81,258	23,934	1	(1,352)	-1.64%	26,337	47.96%	55,870	145.44%	25,387
	Total	216,028	223,553	225,985	223,344	2,966	(2,641)	(209)	-0.09%	7,316	3.39%	233,023	95.85%	(9,679)
	CASA	161,108	140,943	144,729	142,086	(20,968)	(2,642)	1,144	0.81%	(19,021)	-11.81%	177,153	80.21%	(35,067)
	(%) CASA	74.58%	63.05%	64.04%	63.62%									
	FDR	99.10%	101.37%	99.69%	100.87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	2,590	2,393	2,507	2,490	(17)	98	4.08%	(100)	-3.84%	-	-	0.00%	2,490
2	Giro ISE	59	60	94	151	57	91	150.11%	92	156.86%	-	-	0.00%	151
3	Tabungan ISE	2,531	2,332	2,413	2,339	(74)	7	0.30%	(192)	-7.58%	-	-	0.00%	2,339
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	90	114	115	115	0	1	0.88%	25	27.78%	-	-	0.00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	45,734	49,169	49,415	400	450	50	1,099	246	3,681	204	50,486	97.88%	(1,070)
	KUR	43,301	47,233	47,479	400	450	50	1,146	246	4,178	204	47,872	99.18%	(393)
	Non KUR	2,433	1,937	1,936	-	-	0	(47)	(0)	(497)	0	2,613	74.10%	(677)
3	PWG	2,160	6,868	6,849	259	-	(259)	532	(19)	4,689	19	8,667	79.03%	(1,818)
	Cilem	2,160	6,868	6,849	259	-	(259)	532	(19)	4,689	19	8,667	79.03%	(1,818)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	166,191	170,589	169,030	-	509	509	566	(1,559)	2,839	2,068	173,274	97.55%	(4,243)
	CF 1	15,140	17,519	17,400	-	-	0	18	(119)	2,260	119	15,984	108.86%	1,416
	Total Griya	1,118	1,004	1,004	-	-	0	0	0	(114)	-	1,335	75.21%	(331)
	• Total Non Program	1,118	1,004	1,004	-	-	0	(12)	0	(114)	-	1,335	75.21%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	14,021	16,515	16,396	-	-	0	18	(119)	2,375	119	14,649	111.93%	1,747
	CF 2	151,051	153,070	151,630	-	509	509	548	(1,440)	578	1,949	157,289	96.40%	(5,660)
	Mitraguna & Others	120,364	121,985	120,469	-	-	0	624	(1,516)	105	1,516	126,025	95.59%	(5,556)
	Pensiun	30,687	31,084	31,161	-	509	509	(75)	77	474	432	31,265	99.67%	(104)
	Total Pembiayaan	214,086	226,626	225,294	659	959	300	2,197	(1,332)	11,209	2,291	232,426	96.93%	(7,131)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
2	MBG	330	820	635	1,359	0.72%	1.29%	2.75%	723	1,029	539	-	-	-
	KUR	190	795	611	1,095	0.44%	1.29%	2.31%	484	905	301	-	-	-
	Non KUR	139	25	24	263	0.572%	1.25%	1.360%	239	124	239	-	-	-
3	PWG	3	-	-	168	0.14%	0.00%	2.45%	168	165	168	-	-	-
	Cilem	3	-	-	168	0.14%	0.00%	2.45%	168	165	168	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	1,389	1,645	1,421	3,922	0.84%	0.83%	2.32%	2,501	2,533	2,277	-	-	-
	CF 1	197	1,365	679	1,395	1.30%	3.88%	8.01%	716	1,197	30	-	-	-
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Oto	197	1,365	679	1,395	1.41%	4.11%	8.51%	716	1,197	30	-	-	-
	CF 2	1,192	280	742	2,527	0.79%	0.48%	1.67%	1,785	1,336	2,247	-	-	-
	Mitraguna & Others	1,192	280	354	2,135	0.99%	0.29%	1.77%	1,781	943	1,855	-	-	-
	Pensiun	-	-	388	393	0.00%	1.25%	1.26%	4	393	393	-	-	-
	Total Pembiayaan	1,868	2,254	2,351	2,348	0.87%	1.04%	(3)	480	94	0.00%	100.00%	-1.0%	-

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	31-Oct-25	31-Oct-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	224,152	222,162	238,524	14,372	14,372	14,372	Kinerja	2.58	2.85
2	Contribution Margin	7,266	10,417	8,868	1,602	-22.0%	-22.0%	PHR	2.88	2.88
								CIF Payroll	1,501	1,501

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	81	47	(4)	(34)	10	26.47%	(19)	-29.02%	2,150	2.19%	(2,103)
2	Tabungan	73,366	68,177	66,163	66,026	(6,024)	(137)	(2,151)	-3.15%	(7,340)	-10.00%	79,265	83.30%	(13,238)
3	Deposito	13,172	13,658	13,658	13,658	95	0	0	0.00%	486	3.69%	14,143	96.57%	(484)
	Total	86,605	81,873	79,902	79,732	(5,933)	(170)	(2,141)	-2.61%	(6,873)	-7.94%	95,557	83.44%	(15,826)
	CASA	73,432	68,215	66,244	66,073	(6,028)	(170)	(2,141)	-3.14%	(7,359)	-10.02%	81,415	81.16%	(15,341)
	(%) CASA	84.79%	83.32%	82.91%	82.87%									
	FDR	98.27%	111.67%	112.80%	113.04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	349	321	341	341		0	20	6.29%	(8)	-2.32%	-	0.00%	341
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
3	Tabungan ISE	349	321	341	341		0	20	6.29%	(8)	-2.32%		0.00%	341
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	164	172	172	172		0	0	0.00%	8	4.88%		0.00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	18	18	18	-	-	0	0	0	0	-	18	100.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100.00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	11	-	-	-	-	0	0	0	(11)	-	11	0.00%	(11)
	KUR	11	-	-	-	-	0	0	0	(11)	-	11	0.00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	1,711	6,408	6,379	344	-	(344)	540	(29)	4,668	29	4,640	137.49%	1,739
	Cilem	1,711	6,408	6,379	344	-	(344)	540	(29)	4,668	29	4,640	137.49%	1,739
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	83,367	84,998	83,734	-	-	0	649	(1,264)	368	1,264	91,314	91.70%	(7,580)
	CF 1	269	452	452	-	-	0	(3)	0	184	-	1,216	37.20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	(16)	-	512	49.34%	(259)
	• Total Non Program	269	253	253	-	-	0	(2)	0	(16)	-	512	49.34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	200	200	-	-	0	(3)	0	200	-	704	28.38%	(504)
	CF 2	83,098	84,545	83,282	-	-	0	652	(1,264)	184	1,264	90,098	92.43%	(6,817)
	Mitraguna & Others	38,271	38,877	37,985	-	-	0	(155)	(892)	(286)	892	44,624	85.12%	(6,638)
	Pensiun	44,827	45,668	45,296	-	-	0	807	(372)	470	372	45,475	99.61%	(178)
	Total Pembiayaan	85,106	91,424	90,131	344	-	(344)	1,189	(1,293)	5,025	1,293	95,983	93.90%	(5,852)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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	%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0	0.00%	0.00%	0.00%	-	-	-
	Linkage	-	-	-	-	0	0.00%	0	0.00%	0.00%	0.00%	-	-	-
	Local Champion	-	-	-	-	0	0.00%	0	0.00%	0.00%	0.00%	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0	0.00%	0.00%	0.00%	-	-	-
2	MBG	-	-	-	-	0	0.00%	0	0.00%	0.00%	0.00%	-	-	-
	KUR	-	-	-	-	0	0.00%	0	0.00%	0.00%	0.00%	-	-	-
	Non KUR	-	-	-	-	0	0.00%	0	0.00%	0.00%	0.00%	-	-	-
3	PWG	-	-	-	-	87	0.00%	0.00%	1.36%	87	87	87	87	87
	Cilem	-	-	-	-	87	0.00%	0.00%	1.36%	87	87	87	87	87
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	0	0	-	-	-
4	CFG	-	368	389	1,942	368	0.00%	0.46%	2.32%	1,553	1,942	1,574	-	-
	CF 1	-	-	-	-	0	0.00%	0.00%	0.00%	0	0	-	-	-
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	0	0	-	-	-
	Oto	-	-	-	-	0	0.00%	0.00%	0.00%	0	0	-	-	-
	CF 2	-	220	229	224	220	0.00%	0.27%	0.27%	(5)	224	5	0.81%	63.90%
	Mitraguna & Others	-	220	229	224	220	0.00%	0.59%	0.59%	(5)	224	5	-	-
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	0	0	-	-	-
	Total Pembiayaan	18	238	247	242	22	0.02%	0.27%	0.27%	(5)	224	5	0.60%	-124.62%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	81,328	89,188	93,750	12,422	-	PHR	2.68	2.85
2	Contribution Margin	2,872	4,188	3,962	1,090	-38.0%	CIF Payroll	752	669

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11,015	22,598	22,498	22,534	(633)	36	(64)	-0.28%	11,519	104.57%	15,889	141.82%	6,645
2	Tabungan	115,074	107,804	102,415	102,937	419	522	(4,868)	-4.52%	(12,138)	-10.55%	123,561	83.31%	(20,625)
3	Deposito	23,779	24,716	24,604	24,604	1,009	0	(112)	-0.45%	825	3.47%	24,502	100.42%	102
	Total	149,869	155,118	149,517	150,075	794	558	(5,043)	-3.25%	206	0.14%	163,952	91.54%	(13,877)
	CASA	126,089	130,402	124,913	125,471	(214)	558	(4,931)	-3.78%	(618)	-0.49%	139,451	89.98%	(13,980)
	(%) CASA	84.13%	84.07%	83.54%	83.61%									
	FDR	105.52%	116.25%	119.41%	118.97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	7,372	6,372	6,336	6,398	62	25	0.40%	(974)	-13.22%		-	0.00%	6,398
2	Giro ISE	1,170	339	339	372	34	33	9.87%	(798)	-68.18%			0.00%	372
3	Tabungan ISE	2,302	1,933	1,897	1,925	28	(8)	-0.42%	(377)	-16.36%			0.00%	1,925
4	Deposito ISE	3,900	4,100	4,100	4,100	0	0	0.00%	200	5.13%			0.00%	4,100
5	CIF ISE	69	77	79	79	0	2	2.60%	10	14.49%			0.00%	79

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	731	1,407	1,507	-	100	100	(45)	100	776	-	731	206.18%	776
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	731	1,407	1,507	-	100	100	(45)	100	776	-	731	206.18%	776
	• Local Champion	731	484	584	-	100	100	(25)	100	(147)	-	731	79.90%	(147)
	• Value Chain	-	923	923	-	-	-	(19)	0	923	-	0	0.00%	923
2	MBG	14,454	20,637	20,587	-	-	0	770	(50)	6,132	50	18,537	111.06%	2,050
	KUR	11,979	18,507	18,464	-	-	0	918	(43)	6,485	43	15,960	115.69%	2,504
	Non KUR	2,475	2,130	2,123	-	-	0	(148)	(7)	(352)	7	2,577	82.37%	(454)
3	PWG	2,088	8,454	8,409	304	14	(290)	1,315	(45)	6,321	59	9,019	93.23%	(611)
	Cilem	1,902	8,217	8,172	224	14	(210)	1,265	(45)	6,270	59	8,833	92.51%	(662)
	Gadai	186	237	237	80	-	(80)	50	0	51	-	186	127.40%	51
4	CFG	140,874	149,821	148,036	500	-	(500)	1,766	(1,784)	7,163	1,784	153,271	96.58%	(5,234)
	CF 1	3,720	5,476	5,444	-	-	0	(68)	(32)	1,723	32	5,198	104.72%	246
	Total Griya	422	1,169	1,167	-	-	0	0	(2)	744	2	802	145.49%	365
	• Total Non Program	422	1,169	1,167	-	-	0	(8)	(2)	744	2	802	145.49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,298	4,307	4,277	-	-	0	(68)	(30)	979	30	4,396	97.29%	(119)
	CF 2	137,153	144,345	142,593	500	-	(500)	1,834	(1,752)	5,439	1,752	148,073	96.30%	(5,480)
	Mitraguna & Others	95,850	101,262	99,770	500	-	(500)	1,604	(1,492)	3,921	1,492	105,758	94.34%	(5,988)
	Pensiun	41,304	43,083	42,823	-	-	0	231	(260)	1,519	260	42,314	101.20%	508
	Total Pembiayaan	158,147	180,319	178,539	804	114	(690)	3,807	(1,780)	20,392	1,894	181,558	98.34%	(3,019)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Target Nov'25	%	Gap
1	SME	-	49	48	48	0.00%	3.41%	3.18%	-	48	(1)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	49	48	48	0.00%	3.41%	3.18%	-	48	(1)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	24	-	-	67	0.16%	0.00%	0.33%	67	44	67			
	KUR	24	-	-	-	0.20%	0.00%	0.00%	-	(24)	-			
	Non KUR	-	-	-	67	0.00%	0.00%	0.37%	67	67	67			
3	PWG	-	-	-	40	0.00%	0.00%	0.48%	40	40	40			
	Cilem	-	-	-	40	0.00%	0.00%	0.49%	40	40	40			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	636	1,014	1,462	4,288	0.45%	0.98%	2.90%	2,826	3,652	3,275			
	CF 1	195	355	110	538	5.25%	2.02%	9.89%	428	343	183			
	Total Griya	-	2	-	-	0.00%	0.00%	0.00%	-	-	(2)			
	Oto	195	353	110	538	5.92%	2.56%	12.59%	428	343	185			
	CF 2	441	658	1,352	3,750	0.32%	0.94%	2.63%	2,398	3,309	3,092			
	Mitraguna & Others	441	486	1,183	2,707	0.46%	1.17%	2.71%	1,524	2,266	2,221			
	Pensiun	-	172	169	1,043	0.00%	0.39%	2.44%	874	1,043	871			
	Total Pembiayaan	537	495	258	258	0.34%	0.14%	0.14%	-	(279)	(238)	1.13%	-680.18%	1.0%

Asset & Contribution Margin

No.	Neraca	Posisi				% Growth	PHR & Payroll					
		Sep-24	Dec-24	Sep-25	Growth (YoY)		Kinerja	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	192,100	162,108	181,740	(10,360)		PHR	2.69	3.37	3.39	0.02	0.70
2	Contribution Margin	7,193	10,133	7,051	(142)	2.0%	CIF Payroll	2,203	1,014	1,039	25	(1,164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6,790	8,413	6,734	6,071	851	(663)	(2,341)	-27.83%	(719)	-10.58%	12,850	47.25%	(6,778)
2	Tabungan	175,767	193,661	195,232	195,368	9,382	136	1,707	0.88%	19,601	11.15%	189,520	103.09%	5,848
3	Deposito	41,842	51,659	50,660	50,660	(1,726)	0	(99)	-1.93%	8,818	21.08%	42,338	119.66%	8,323
	Total	224,399	253,733	252,627	252,100	8,507	(527)	(1,633)	-0.64%	27,700	12.34%	244,707	103.02%	7,392
	CASA	182,557	202,074	201,966	201,439	10,233	(527)	(635)	-0.31%	18,882	10.34%	202,369	99.54%	(930)
	(%) CASA	81.35%	79.64%	79.95%	79.90%									
	FDR	108.91%	102.73%	102.87%	103.08%									

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	4,083	6,247	5,944	5,974	31	(273)	(4,377)	-4.37%	1,892	46.33%	-	0.00%	5,974
2	Giro ISE	1,486	3,408	3,180	3,168	(12)	(240)	(2,408)	-7.04%	1,682	113.20%	-	0.00%	3,168
3	Tabungan ISE	2,597	2,839	2,763	2,806	42	(33)	(3,333)	-1.15%	209	8.06%	-	0.00%	2,806
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	#DIV/0!	0	#DIV/0!	-	0.00%	0
5	CIF ISE	138	154	157	157	0	3	1.95%	19	13.77%	-	-	0.00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	1,595	2,529	2,484	-	-	0	326	(45)	889	45	1,595	155.77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	1,595	2,529	2,484	-	-	0	326	(45)	889	45	1,595	155.77%	889
	• Local Champion	1,595	2,529	2,484	-	-	0	326	(45)	889	45	1,595	155.77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	97,733	97,843	97,468	-	-	0	1,094	(374)	(265)	374	102,758	94.85%	(5,289)
	KUR	92,544	91,691	91,336	-	-	0	612	(356)	(1,209)	356	97,133	94.03%	(5,797)
	Non KUR	5,189	6,151	6,133	-	-	0	482	(19)	944	19	5,625	109.02%	508
3	PWG	10,721	20,877	21,137	892	1,028	135	1,393	261	10,416	767	29,922	70.64%	(8,785)
	Cilem	6,388	12,738	12,755	801	152	(648)	328	17	6,367	135	19,779	64.49%	(7,023)
	Gadai	4,333	8,138	8,382	92	875	784	1,065	244	4,049	632	10,144	82.63%	(1,762)
4	CFG	134,342	139,416	138,775	92	1,254	1,162	1,661	(641)	4,433	1,895	155,663	89.15%	(16,888)
	CF 1	27,563	25,516	25,418	-	-	0	(74)	(98)	(2,145)	98	31,828	79.86%	(6,410)
	Total Griya	18,820	16,634	16,598	-	-	0	0	(37)	(2,223)	37	21,370	77.67%	(4,772)
	• Total Non Program	5,808	4,957	4,933	-	-	0	(58)	(24)	(875)	24	6,682	73.82%	(1,749)
	• Program	13,012	11,677	11,665	-	-	0	(170)	(12)	(1,347)	12	14,688	79.42%	(3,023)
	Oto	8,743	8,882	8,820	-	-	0	(74)	(61)	78	61	10,458	84.34%	(1,638)
	CF 2	106,779	113,900	113,357	92	1,254	1,162	1,735	(543)	6,578	1,797	123,835	91.54%	(10,478)
	Mitraguna & Others	66,464	72,581	72,257	92	864	772	1,546	(324)	5,793	1,188	81,941	88.18%	(9,684)
	Pensiun	40,315	41,320	41,100	-	390	390	189	(220)	785	610	41,894	98.11%	(794)
	Total Pembiayaan	244,391	260,664	259,865	984	2,282	1,297	4,474	(799)	15,474	3,081	289,938	89.63%	(30,073)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		%	Penc.	Gap	
1	SME	83	-	-	-	51.19%	0.00%	0.00%	0.00%	-	(83)	-	-	
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	83	-	-	-	51.19%	0.00%	0.00%	0.00%	-	(83)	-	-	
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	931	1,108	946	1,801	0.95%	0.97%	1.85%	856	871	694	-	-	-
	KUR	830	948	846	1,333	0.90%	0.92%	1.46%	487	503	385	-	-	-
	Non KUR	101	160	100	468	1.95%	1.62%	7.64%	369	367	309	-	-	-
3	PWG	7	-	-	90	0.06%	0.00%	0.43%	90	84	90	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Gadai	7	-	-	90	0.15%	0.00%	1.07%	90	84	90	-	-	-
4	CFG	949	1,528	1,067	7,906	0.71%	0.77%	5.70%	6,839	6,957	6,378	-	-	-
	CF 1	949	1,114	1,067	3,366	3.44%	4.18%	13.24%	2,299	2,417	2,252	-	-	-
	Total Griya	745	905	834	2,257	3.96%	5.02%	13.60%	1,423	1,513	1,352	-	-	-
	Oto	204	209	232	1,109	2.34%	2.62%	12.57%	877	905	900	-	-	-
	CF 2	-	414	-	4,540	0.00%	0.00%	4.00%	4,540	4,540	4,126	-	-	-
	Mitraguna & Others	-	414	-	4,367	0.00%	0.00%	6.04%	4,367	4,367	3,953	-	-	-
	Pensiun	-	-	-	173	0.00%	0.00%	0.42%	173	173	173	-	-	-
	Total Pembiayaan	1,942	3,092	2,888	2,876	0.79%	1.11%	1.11%	(12)	934	(216)	3.71%	-235.43%	2.6%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (YoY)			Kinerja	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	238,797	251,305	262,140	23,343	-	-	PHR	2.75	2.95	3.00
2	Contribution Margin	8,675	12,827	11,488	2,813	-32.4%	-	CIF Payroll	1,255	1,469	1,587

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,637	2,572	2,414	2,277	546	(137)	(294)	-11.44%	(1,360)	-37.39%	8,432	27.01%	(6,155)
2	Tabungan	133,319	152,840	151,854	152,410	2,858	556	(430)	-0.28%	19,091	14.32%	143,354	106.32%	9,057
3	Deposito	34,970	32,772	32,772	32,772	(564)	0	0	0.00%	(2,198)	-6.28%	35,987	91.07%	(3,215)
	Total	171,926	188,184	187,040	187,460	2,840	420	(724)	-0.38%	15,534	9.04%	187,773	99.83%	(313)
	CASA	136,957	155,412	154,268	154,688	3,404	420	(724)	-0.47%	17,731	12.95%	151,786	101.91%	2,902
	(%) CASA	79.66%	82.59%	82.48%	82.52%									
	FDR	77.08%	70.23%	70.32%	70.16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	2,034	2,779	2,570	2,522	(48)	(257)	-9.25%	488	23.98%	-	0	0.00%	2,522
2	Giro ISE	95	736	637	597	(40)	(139)	-18.87%	502	529.71%	-	0	0.00%	597
3	Tabungan ISE	1,439	1,543	1,433	1,425	(8)	(118)	-7.66%	(15)	-1.01%	-	0	0.00%	1,425
4	Deposito ISE	500	500	500	500	0	0	0.00%	0	0.00%	-	0	0.00%	500
5	CIF ISE	176	227	228	228	0	1	0.44%	52	29.55%	-	0	0.00%	228

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	18,945	19,854	19,805	100	-	(100)	15	(49)	859	49	21,313	92.93%	(1,508)
	KUR	17,446	18,508	18,465	100	-	(100)	32	(43)	1,019	43	19,713	93.67%	(1,249)
	Non KUR	1,500	1,346	1,340	-	-	0	(17)	(6)	(160)	6	1,599	83.80%	(259)
3	PWG	1,695	7,053	7,022	405	52	(352)	544	(31)	5,328	83	5,843	120.19%	1,180
	Cilem	1,695	7,053	7,022	405	52	(352)	544	(31)	5,328	83	5,843	120.19%	1,180
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	111,874	105,257	104,700	96	130	34	128	(557)	(7,174)	687	115,242	90.85%	(10,542)
	CF 1	3,054	2,857	2,846	96	-	(96)	(85)	(11)	(208)	11	3,455	82.36%	(610)
	Total Griya	942	882	882	-	-	0	0	0	(60)	-	1,045	84.39%	(163)
	• Total Non Program	942	882	882	-	-	0	0	(6)	0	-	1,045	84.39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,112	1,975	1,964	96	-	(96)	(85)	(11)	(148)	11	2,411	81.48%	(447)
	CF 2	108,821	102,400	101,855	-	130	130	214	(546)	(6,966)	676	111,787	91.12%	(9,932)
	Mitraguna & Others	34,866	41,533	41,387	-	130	130	984	(147)	6,521	277	37,557	110.20%	3,829
	Pensiun	73,955	60,867	60,468	-	-	0	(770)	(399)	(13,487)	399	74,229	81.46%	(13,761)
	Total Pembiayaan	132,514	132,164	131,528	601	182	(418)	688	(637)	(987)	819	142,397	92.37%	(10,870)

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					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0	0	0	-	-	-		
	Linkage	-	-	-	-	0.00%	0	0	0	-	-	-		
	Local Champion	-	-	-	-	0.00%	0	0	0	-	-	-		
	Value Chain	-	-	-	-	0.00%	0	0	0	-	-	-		
2	MBG	302	527	530	571	1.59%	2.67%	2.88%	40	269	44			
	KUR	199	527	530	520	1.14%	2.87%	2.81%	(11)	320	(7)			
	Non KUR	102	-	-	51	6.82%	0.00%	3.81%	51	(51)	51			
3	PWG	-	-	-	195	0.00%	0.00%	0.16%	195	195	195			
	Cilem	-	-	-	195	0.00%	0.00%	0.16%	195	195	195			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	58	1,199	1,868	3,656	0.05%	1.78%	3.49%	1,788	3,598	2,457			
	CF 1	54	34	31	386	1.76%	1.08%	13.57%	355	332	353			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	54	34	31	386	2.55%	1.56%	19.66%	355	332	353			
	CF 2	5	1,165	1,838	3,270	0.00%	1.79%	3.21%	1,432	3,265	2,105			
	Mitraguna & Others	5	1,165	1,758	1,334	0.01%	4.23%	3.22%	(424)	1,330	169			
	Pensiun	-	-	80	1,936	0.00%	0.13%	3.20%	1,856	1,936	1,936			
	Total Pembiayaan	360	1,726	2,399	4,422	0.27%	1.81%	3.36%	2,023	4,062	2,696	3.78%	-12.41%	0.4%

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					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0	0	0	-	-	-		
	Linkage	-	-	-	-	0.00%	0	0	0	-	-	-		
	Non-Linkage	-	-	-	-	0.00%	0	0	0	-	-	-		
	Value Chain	-	-	-	-	0.00%	0	0	0	-	-	-		
2	MBG	69	375	328	265	0.37%	1.65%	1.34%	(63)	196	(110)			
	KUR	60	279	232	169	0.34%	1.25%	0.91%	(63)	109	(110)			
	Non KUR	9	96	96	96	0.62%	7.16%	7.19%	-	87	0			
3	PWG	-	-	-	11	0.00%	0.00%	0.16%	11	11	11			
	Cilem	-	-	-	11	0.00%	0.00%	0.16%	11	11	11			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	9,789	2,621	2,619	3,768	8.75%	2.49%	3.60%	1,149	(6,021)	1,147			
	CF 1	3	-	-	-	0.10%	0.00%	0.00%	-	(3)	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	3	-	-	-	0.14%	0.00%	0.00%	-	(3)	-			
	CF 2	9,786	2,621	2,619	3,768	8.99%	2.56%	3.70%	1,149	(6,018)	1,147			
	Mitraguna & Others	915	323	322	1,472	2.62%	0.78%	3.56%	1,150	557	1,149			
	Pensiun													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,839	2,519	1,869	1,646	455	(223)	(872)	-34.63%	(1,192)	-42.00%	6,559	25.10%	(4,913)
2	Tabungan	118,896	124,754	123,460	122,884	7,185	(576)	(1,870)	-1.50%	3,988	3.35%	130,899	93.88%	(8,015)
3	Deposito	12,522	15,691	15,691	15,692	(1,098)	0	1	0.00%	3,170	25.31%	13,179	119.07%	2,513
	Total	134,257	142,963	141,020	140,222	6,542	(798)	(2,742)	-1.92%	5,965	4.44%	150,636	93.09%	(10,414)
	CASA	121,735	127,272	125,329	124,530	7,640	(798)	(2,742)	-2.15%	2,795	2.30%	137,458	90.60%	(12,927)
	(%) CASA	90.67%	89.02%	88.87%	88.81%									
	FDR	193.63%	190.58%	192.91%	194.00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	3,925	3,274	2,648	2,641		(7)	(634)	-19.35%	(1,284)	-32.72%	-	0.00%	2,641
2	Giro ISE	2,210	1,598	1,096	1,102		6	(496)	-31.05%	(1,108)	-50.14%	-	0.00%	1,102
3	Tabungan ISE	1,714	1,676	1,552	1,539		(13)	(137)	-8.19%	(176)	-10.25%	-	0.00%	1,539
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
5	CIF ISE	108	142	143	143		0	1	0.70%	35	32.41%	-	0.00%	143

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	155	70	70	-	-	0	(9)	0	(85)	-	155	45.18%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	155	70	70	-	-	0	(9)	0	(85)	-	155	45.18%	(85)
	• Local Champion	155	70	70	-	-	0	(9)	0	(85)	-	155	45.18%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	76,261	70,663	70,972	500	670	170	(324)	309	(5,289)	361	76,793	92.42%	(5,821)
	KUR	69,790	65,006	65,321	500	670	170	(368)	314	(4,469)	356	70,193	93.06%	(4,873)
	Non KUR	6,471	5,657	5,651	-	-	0	44	(6)	(820)	6	6,599	85.63%	(948)
3	PWG	2,698	8,440	8,451	361	45	(316)	773	11	5,753	34	10,039	84.18%	(1,588)
	Cilem	2,698	8,440	8,451	361	45	(316)	773	11	5,753	34	10,039	84.18%	(1,588)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	180,846	193,286	192,543	-	602	602	3,896	(743)	11,697	1,345	198,675	96.91%	(6,133)
	CF 1	24,361	31,788	31,723	-	99	99	222	(65)	7,361	164	26,529	119.58%	5,194
	Total Griya	4,158	5,341	5,332	-	0	0	(9)	1,174	9	4,750	112.26%	582	
	• Total Non Program	3,841	5,047	5,038	-	0	0	(460)	9,196	9	4,392	114.70%	645	
	• Program	317	294	294	-	0	0	(2)	0	(22)	-	357	82.35%	(63)
	Oto	20,203	26,447	26,391	-	99	99	222	(56)	6,187	155	21,779	121.18%	4,612
	CF 2	156,485	161,498	160,820	-	503	503	3,674	(678)	4,335	1,181	172,147	93.42%	(11,327)
	Mitraguna & Others	140,742	147,326	146,813	-	503	503	3,827	(513)	6,071	1,016	154,954	94.75%	(8,141)
	Pensiun	15,743	14,171	14,007	-	0	(153)	(165)	(1,736)	165	17,192	81.47%	(3,186)	
	Total Pembiayaan	259,960	272,459	272,036	861	1,316	455	4,337	(424)	12,075	1,740	285,662	95.23%	(13,626)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	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	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
2	MBG	-	523	439	1,380	0.00%	0.62%	1.94%	940	1,380	857	-	-	-
	KUR	-	523	398	1,155	0.00%	0.61%	1.77%	757	1,155	632	-	-	-
	Non KUR	-	-	41	225	0.00%	0.73%	3.98%	183	225	225	-	-	-
3	PWG	-	-	-	68	0.00%	0.00%	0.80%	68	68	68	-	-	-
	Cilem	-	-	-	68	0.00%	0.00%	0.80%	68	68	68	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	4,563	1,313	2,138	4,364	2.52%	1.11%	2.27%	2,226	(199)	3,051	-	-	-
	CF 1	1,171	1,115	1,100	3,026	4.81%	3.46%	9.54%	1,925	1,854	1,911	-	-	-
	Total Griya	405	-	-	21	9.74%	0.00%	0.40%	21	(384)	21	-	-	-
	Oto	766	1,115	1,100	3,004	3.79%	4.16%	11.38%	1,904	2,238	1,890	-	-	-
	CF 2	3,391	198	1,038	1,338	2.17%	0.64%	0.83%	300	(2,053)	1,140	-	-	-
	Mitraguna & Others	3,391	198	1,038	1,338	2.41%	0.70%	0.91%	300	(2,053)	1,140	-	-	-
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Total Pembiayaan	2,747	3,110	2,973	2,973	1.06%	1.09%	1.09%	226	(137)	1,20%	-9.79%	0.1%	-

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	31-Oct-25	31-Oct-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	259,177	264,312	275,722	16,545	16,545	0.00%	PHR	2.74	3.22
2	Contribution Margin	6,882	9,653	9,202	2,320	-33.7%	-33.7%	CIF Payroll	631	1,520

Kinerja Pendanaan

Kinerja ISE

No.	Segment/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	8,308	-	-	-	0	0	#DIV/0!	(8,308)	-100.00%	-	0.00%	C
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	C
3	Tabungan ISE	7,708	-	-	-	0	0	#DIV/0!	(7,708)	-100.00%	-	0.00%	C
4	Deposito ISE	600	-	-	-	0	0	#DIV/0!	(600)	-100.00%	-	0.00%	C
5	CIF ISE	27	-	-	-	0	0	#DIV/0!	(27)	-100.00%	-	0.00%	C

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	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	-	-	-	354	-	(354)	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	354	-	(354)	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
1	• 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	-	-	-	354	-	(354)	0	0	0	-	0	0.00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Non KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
3	PWG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Cilem	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	CF 1	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Total Griya	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Oto	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	CF 2	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Pensiun	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-	5.31%	#DIV/0!	5.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	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%	-	-	-			
	Non-Linkage	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Value Chain	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
2	MBG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Non KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
3	PWG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Cilem	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	CF 1	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Total Griya	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Oto	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	CF 2	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Pensiun	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-	4.02%	#DIV/0!	4.0%

Asset & Contribution Margin

Asset & Contribution Margin						
No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202,766	349,157	680,846	478,080	
2	Contribution Margin	3,215	4,424	3,608	393	-12.2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.18	3.46	3.64	0.18	0.46
CIF Payroll	208	943	668	(275)	460

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,507	369	487	515	(1,185)	28	146	39.61%	(992)	-65.82%	3,501	14.72%	(2,986)
2	Tabungan	77,097	93,391	93,734	94,590	4,507	855	1,199	1.28%	17,493	22.69%	81,858	115.55%	12,731
3	Deposito	8,333	13,479	13,509	13,509	826	0	30	0.22%	5,176	62.12%	8,893	151.90%	4,616
	Total	86,937	107,239	107,731	108,614	4,148	883	1,375	1.28%	21,677	24.93%	94,253	115.24%	14,362
	CASA	78,604	93,760	94,222	95,105	3,322	883	1,345	1.43%	16,501	20.99%	85,359	111.42%	9,746
	(%) CASA	90.42%	87.43%	87.46%	87.56%									
	FDR	27.35%	45.52%	45.42%	45.05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	24,432	27,597	27,836	27,833	(3)	236	0.85%	3,401	13.92%	-	-	0.00%	27,833
2	Giro ISE	1,505	366	451	484	34	118	32.32%	(1,021)	-67.82%	-	-	0.00%	484
3	Tabungan ISE	19,127	23,431	23,586	23,549	(37)	118	0.50%	4,422	23.12%	-	-	0.00%	23,549
4	Deposito ISE	3,800	3,800	3,800	3,800	0	0	0.00%	0	0.00%	-	-	0.00%	3,800
5	CIF ISE	46	106	107	107	0	1	0.94%	61	132.61%	-	-	0.00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	7,909	17,315	17,290	-	-	0	881	(25)	9,381	25	16,589	104.23%	701
	KUR	7,722	16,284	16,260	-	-	0	797	(24)	8,539	24	16,106	100.96%	155
	Non KUR	188	1,031	1,029	-	-	0	84	(1)	842	1	483	213.22%	547
3	PWG	1,199	6,189	6,179	47	22	(24)	522	(10)	4,980	33	6,922	89.26%	(743)
	Cilem	1,199	6,189	6,179	47	22	(24)	522	(10)	4,980	33	6,922	89.26%	(743)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	14,673	25,311	25,463	-	249	249	469	152	10,790	98	24,159	105.40%	1,304
	CF 1	4,501	7,972	8,185	-	249	249	3	213	3,684	36	5,632	145.33%	2,553
	Total Griya	108	79	79	-	-	0	0	0	(29)	-	398	19.82%	(319)
	• Total Non Program	108	79	79	-	-	0	0	(3)	0	-	398	19.82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	4,393	7,893	8,106	-	249	249	3	213	3,713	36	5,234	154.89%	2,873
	CF 2	10,171	17,339	17,278	-	-	0	466	(62)	7,106	62	18,527	93.26%	(1,249)
	Mitraguna & Others	10,171	15,341	15,286	-	-	0	(246)	(55)	5,115	55	17,754	86.10%	(2,468)
	Pensiun	-	1,998	1,991	-	-	0	712	(7)	1,991	7	773	257.54%	1,218
	Total Pembiayaan	23,780	48,815	48,932	47	272	225	1,872	117	25,151	155	47,670	102.65%	1,262

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	31-Oct-25	5-Nov-25	31-Dec-24					%	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%	0.41%	25	25	25	-	-	-	
	Cilem	-	-	-	0.00%	0.00%	0.41%	25	25	25	-	-	-	
	Gadai	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
4	CFG	-	785	156	656	0.00%	0.62%	2.58%	501	656	(128)	-	-	-
	CF 1	-	370	156	656	0.00%	1.95%	8.02%	501	656	286	-	-	-
	Total Griya	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Oto	-	370	156	656	0.00%	1.97%	8.10%	501	656	286	-	-	-
	CF 2	-	414	-	-	0.00%	0.00%	0.00%	-	-	(414)	-	-	-
	Mitraguna & Others	-	414	-	-	0.00%	0.00%	0.00%	-	-	(414)	-	-	-
	Pensiun	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
	Total Pembiayaan	-	-	-	0.00%	0.00%	0.00%	-	-	-	0.02%	#DIV/0!	0.0%	-

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	78,826	86,938	104,096	25,270	-	PHR	2.98	3.47
2	Contribution Margin	469	842	1,315	846	-180.4%	CIF Payroll	626	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80,039	5,640	5,813	5,814	2,054	2	174	3.09%	(74,225)	-92.74%	90,770	6.41%	(84,956)
2	Tabungan	33,280	43,627	43,294	43,752	3,551	458	125	0.29%	10,472	31.47%	37,508	116.65%	6,244
3	Deposito	18,866	76,625	77,748	77,711	304	(37)	1,087	1.42%	58,845	311.90%	19,646	395.56%	58,065
	Total	132,186	125,892	126,854	127,277	5,908	423	1,385	1.10%	(4,909)	-3.71%	147,924	86.04%	(20,647)
	CASA	113,319	49,267	49,107	49,566	5,605	459	299	0.61%	(63,753)	-56.26%	128,278	38.64%	(78,712)
	(%) CASA	85.73%	39.13%	38.71%	38.94%									
	FDR	12.66%	24.03%	23.70%	23.62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'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	584	804	817	799		(18)	(5)	-0.60%	215	36.71%	-	0.00%	799
2	Giro ISE	18	33	38	38		0	5	15.92%	21	118.16%		0.00%	38
3	Tabungan ISE	567	771	779	760		(18)	(10)	-1.31%	194	34.19%		0.00%	760
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	30	35	36	36		0	1	2.86%	6	20.00%		0.00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	728	2,951	2,921	76	12	(65)	139	(30)	2,193	42	3,418	85.46%	(497)
	Cilem	728	2,951	2,921	76	12	(65)	139	(30)	2,193	42	3,418	85.46%	(497)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	16,008	27,302	27,140	300	-	(300)	2,588	(162)	11,132	162	27,252	99.59%	(112)
	CF 1	6,128	8,796	8,757	-	-	0	(59)	(40)	2,628	40	7,469	117.24%	1,288
	Total Griya	4,538	7,153	7,133	-	-	0	0	(20)	2,595	20	4,882	146.12%	2,251
	• Total Non Program	4,538	6,150	6,130	-	-	0	(35)	(20)	1,593	20	4,882	125.58%	1,249
	• Program	-	1,003	1,003	-	-	0	350	0	1,003	-	0	0.00%	1,003
	Oto	1,591	1,643	1,624	-	-	0	(59)	(20)	33	20	2,587	62.76%	(963)
	CF 2	9,879	18,505	18,383	300	-	(300)	2,647	(122)	8,504	122	19,783	92.93%	(1,400)
	Mitraguna & Others	9,209	17,588	17,471	300	-	(300)	2,652	(117)	8,262	117	18,196	96.02%	(725)
	Pensiun	671	918	912	-	-	0	(5)	(5)	242	5	1,587	57.48%	(675)
	Total Pembiayaan	16,736	30,252	30,061	376	12	(365)	2,727	(192)	13,325	203	30,669	98.02%	(609)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
3	PWG	-	-	-	-	59	0.00%	0.00%	0.00%	2.01%	59	59	59	
	Cilem	-	-	-	-	59	0.00%	0.00%	0.00%	2.01%	59	59	59	
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
4	CFG	-	260	258	784	0	0.00%	0.95%	2.89%	526	784	524		
	CF 1	-	-	-	-	117	0.00%	0.00%	0.00%	1.33%	117	117	117	
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Oto	-	-	-	-	117	0.00%	0.00%	0.00%	7.19%	117	117	117	
	CF 2	-	260	258	668	0	0.00%	0.00%	1.40%	3.63%	409	668	407	
	Mitraguna & Others	-	260	258	668	0	0.00%	0.00%	1.47%	3.82%	409	668	407	
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Total Pembiayaan	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% 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	%
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Cilem	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
4	CFG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	CF 1	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Oto	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	CF 2	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Mitraguna & Others	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Total Pembiayaan	-	-	-	-	0</td								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,748	3,085	830	850	(1,862)	19	(2,235)	-72.46%	(898)	-51.39%	7,308	11.62%	(6,459)
2	Tabungan	52,637	64,541	63,330	63,289	549	(41)	(1,252)	-1.94%	10,652	20.24%	58,431	108.31%	4,858
3	Deposito	30,502	32,868	32,368	32,368	504	0	(500)	-1.52%	1,866	6.12%	31,306	103.39%	1,062
	Total	84,886	100,494	96,528	96,506	(809)	(21)	(3,988)	-3.97%	11,620	13.69%	97,046	99.44%	(539)
	CASA	54,385	67,626	64,160	64,139	(1,313)	(21)	(3,488)	-5.16%	9,754	17.94%	65,740	97.56%	(1,601)
	(%) CASA	64.07%	67.29%	66.47%	66.46%									
	FDR	15.32%	27.91%	29.34%	29.35%									

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	1,979	1,591	1,559	1,490		(69)	(100)	-6.31%	(489)	-24.70%	-	0.00%	1,490
2	Giro ISE	1,572	777	779	780		1	4	0.49%	(791)	-50.35%	-	0.00%	780
3	Tabungan ISE	407	814	780	710		(70)	(104)	-12.79%	303	74.31%	-	0.00%	710
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
5	CIF ISE	36	47	47	47		0	0	0.00%	11	30.56%	-	0.00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 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	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	2,928	7,447	7,419	163	-	(163)	38	(28)	4,490	28	5,333	139.12%	2,086
	Cilem	2,928	7,447	7,419	163	-	(163)	38	(28)	4,490	28	5,333	139.12%	2,086
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	10,078	20,605	20,903	-	517	517	69	298	10,825	219	18,511	112.92%	2,392
	CF 1	3,825	6,414	6,641	-	247	247	(100)	227	2,816	21	4,830	137.49%	1,811
	Total Griya	789	1,478	1,476	-	-	0	0	(2)	687	2	1,047	141.00%	429
	• Total Non Program	789	1,478	1,476	-	-	0	0	(2)	687	2	1,047	141.00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,036	4,937	5,165	-	247	247	(100)	228	2,129	19	3,783	136.52%	1,382
	CF 2	6,254	14,190	14,262	-	270	270	169	72	8,009	198	13,681	104.25%	581
	Mitraguna & Others	5,039	12,776	12,747	-	-	0	131	(29)	7,708	29	11,779	108.22%	968
	Pensiun	1,215	1,414	1,516	-	270	270	38	101	301	169	1,902	79.69%	(386)
	Total Pembiayaan	13,007	28,051	28,322	163	517	354	107	271	15,315	247	23,843	118.78%	4,478

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	0.00%	0.00%	0.00%	-	-	-	-				
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-				
2	MBG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-				
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-				
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-				
3	PWG	-	-	-	-	6	0.00%	0.00%	0.08%	6	6	6					
	Cilem	-	-	-	-	6	0.00%	0.00%	0.08%	6	6	6					
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-					
4	CFG	83	31	31	189	0.82%	0.15%	0.90%	158	106	157						
	CF 1	83	-	-	122	2.17%	0.00%	1.84%	122	39	122						
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-					
	Oto	83	-	-	122	2.73%	0.00%	2.37%	122	39	122						
	CF 2	-	31	31	66	0.00%	0.22%	0.46%	35	66	35						
	Mitraguna & Others	-	31	31	31	0.00%	0.24%	0.24%	-	31	(0)						
	Pensiun	-	-	-	35	0.00%	0.00%	2.34%	35	35	35						
	Total Pembiayaan	-	14	14	14	0.00%	0.05%	0.05%	-	14	-				8.12%	#####	8.1%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	73,327	86,720	102,593	29,266			Kinerja	3.29	3.46	3.49
2	Contribution Margin	849	1,421	1,472	623	-73.4%		PHR	477	546	557
								CIF Payroll	11	80	