

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	614.165	586.671	245.075	(27.494)	(12.888)	-2,15%	271.699	86,26%	475.089	123,49%	111.582
2	Tabungan	2.242.130	2.422.180	2.403.294	2.398.024	40.155	(5.270)	(24.156)	-1,00%	155.893	6,95%	2.502.873	95,81%	(104.849)
3	Deposito	2.798.677	2.790.913	2.989.350	2.979.203	460.105	(10.147)	188.290	6,75%	180.526	6,45%	2.813.322	105,90%	165.881
	Total	5.355.779	5.812.652	6.006.808	5.963.897	745.335	(42.911)	151.246	2,60%	608.119	11,35%	5.791.284	102,98%	172.614
	CASA	2.557.102	3.021.739	3.017.459	2.984.695	285.230	(32.764)	(37.044)	-1,23%	427.593	16,72%	2.977.962	100,23%	6.733
	(%) CASA	47,74%	51,99%	50,23%	50,05%									
	FDR	47,52%	50,76%	48,91%	49,26%									

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	113.657	100.407	99.740	96.738		(3.003)	(3.669)	-3,65%	(16.191)	-14,89%	148.814	65,01%	(52.076)
2	Giro ISE	31.184	14.307	15.472	16.030		559	1.724	12,05%	(15.153)	-48,59%	52.489	30,54%	(36.458)
3	Tabungan ISE	59.057	66.768	64.936	61.375		(3.561)	(5.393)	-8,08%	2.318	3,92%	63.948	95,98%	(2.573)
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

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					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.266	150	640	490	3.840	-1.602	17.057	2.242	233.500	87,91%	(28.234)	
	Linkage	19.369	18.145	18.145	-	-	-	-	-124	0	-1.224	39.092	46,42%	(20.947)	
	Non-Linkage	168.841	188.723	187.121	150	640	490	3.964	-1.602	18.280	2.242	194.408	96,25%	(7.287)	
	• Local Champion	162.434	179.355	177.654	150	640	490	4.242	-1.701	15.221	2.341	174.555	101,78%	3.099	
	• Value Chain	6.407	9.368	9.467	-	-	-	-	-277	99	3.060	19.853	47,68%	(10.386)	
2	MBG	159.435	191.840	191.131	100	300	200	1.349	-709	31.696	1.009	205.492	93,01%	(14.361)	
	KUR	151.599	182.202	181.569	100	150	50	1.585	-633	29.971	783	195.351	92,95%	(13.782)	
	Non KUR	7.836	9.637	9.562	-	150	150	-236	-76	1.726	226	10.141	94,28%	(580)	
3	PWG	252.400	412.261	414.938	12.304	11.401	-903	23.624	2.678	162.538	8.724	431.397	96,18%	(16.459)	
	Cilem	111.797	223.573	223.236	6.749	1.985	-4.765	8.750	-337	111.439	2.322	256.762	86,94%	(33.526)	
	Gadai	140.603	188.688	191.702	5.555	9.416	3.862	14.874	3.015	51.099	6.402	174.635	109,77%	17.067	
4	CFG	1.944.791	2.139.295	2.126.464	3.480	3.066	-414	19.378	-12.831	181.673	15.898	2.194.090	96,92%	(67.627)	
	CF 1	376.842	385.958	385.064	785	19	-766	235	-893	8.223	913	418.880	91,93%	(33.816)	
	Total Griya	311.852	314.123	313.532	-	-	0	0	-591	1.680	591	332.926	94,17%	(19.394)	
	• Total Non Program	308.347	309.901	309.313	-	-	0	0	-3.862	-588	966	317.656	97,37%	(8.344)	
	• Program	3.505	4.223	4.219	-	-	0	133	-3	715	3	15.270	27,63%	(11.050)	
	Oto	64.990	71.834	71.532	785	19	-766	235	-302	6.542	321	85.954	83,22%	(14.422)	
	CF 2	1.567.950	1.753.337	1.741.399	2.695	3.047	352	19.143	-11.938	173.450	14.985	1.775.210	98,10%	(33.811)	
	Mitraguna & Others	1.383.782	1.559.560	1.547.878	2.695	1.853	-842	18.462	-11.681	164.097	13.534	1.571.846	98,48%	(23.967)	
	Pensiun	184.168	193.778	193.521	-	1.194	1.194	681	-257	9.353	1.451	203.365	95,16%	(9.844)	
	Total Pembiayaan	2.544.835	2.950.264	2.937.799	16.034	15.407	-627	48.191	-12.465	392.964	27.872	3.064.479	95,87%	(126.680)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YTD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25				%	Penc.	Gap
1	SME	1.267	-	3.204	4.491	0,67%	1.55%	2,19%	1.288	3.224	4.491				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.267	-	3.204	4.463	0,75%	1,70%	2,33%	1.159	3.095	4.363				
	Value Chain	-	-	-	129	0,00%	0,00%	0,07%	129	129	129				
2	MBG	3.453	4.655	4.655	7.548	2,17%	2,43%	3,95%	2.893	4.095	2.893				
	KUR	2.876	4.305	4.305	7.138	1,90%	2,36%	3,93%	2.833	4.262	2.833				
	Non KUR	577	350	350	410	7,36%	3,63%	4,29%	60	(167)	60				
3	PWG	-	26	26	8.373	0,00%	0,01%	2,02%	8.347	8.373	8.347				
	Cilem	-	26	26	2.000	0,00%	0,01%	1,04%	1.974	2.000	1.974				
	Gadai	-	-	-	6.372	0,00%	0,00%	0,00%	-	-	-				
4	CFG	19.268	23.212	25.105	55.925	0,99%	1,17%	2,63%	30.820	36.657	32.714				
	CF 1	8.041	9.455	13.170	25.020	2,13%	3,41%	6,50%	11.850	16.979	15.565				
	Total Griya	6.972	7.025	10.986	15.632	2,24%	3,50%	4,99%	4.646	8.661	8.608				
	Oto	1.069	2.430	2.184	9.387	1,64%	3,04%	13,12%	7.203	8.318	6.958				
	CF 2	11.227	13.757	11.934	30.905	0,72%	0,68%	1,77%	18.971	19.678	17.148				
	Mitraguna & Others	11.107	13.302	11.331	28.004	0,80%	0,73%	1,81%	16.673	16.898	14.702				
	Pensiun	120	455	603	2.901	0,07%	0,31%	1,50%	2.298	2.781	2.447				
	Total Pembiayaan	30.008	30.694	33.313	33.640	1,18%	1,13%	1,15%	327	3.632	2.946	0,94%	17,97%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll				
		Sep-24	Dec-24	Sep-25			Kinerja	Posisi	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	5,9%	PHR	3,04	3,23	0,01	0,20
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%	CIF Payroll	17.616	18.726	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	80.374	58.559	21.784	(21.815)	(21.206)	-26,59%	(21.604)	-26,95%	99.791	58,68%	(41.231)
2	Tabungan	392.786	392.341	387.469	381.078	(277)	(6.391)	(11.262)	-2,87%	(11.708)	-2,98%	424.694	89,73%	(43.615)
3	Deposito	233.260	195.103	195.004	195.021	(41.404)	17	(82)	-0,04%	(38.238)	-16,39%	235.055	82,97%	(40.034)
	Total	706.209	667.209	662.848	634.659	(19.897)	(28.189)	(32.550)	-4,88%	(71.550)	-10,13%	759.540	83,56%	(124.881)
	CASA	472.950	472.106	467.843	439.638	21.506	(28.206)	(32.469)	-6,88%	(33.312)	-7,04%	524.484	83,82%	(84.847)
	(%) CASA	66,97%	70,76%	70,58%	69,27%									
	FDR	69,41%	78,81%	78,84%	82,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	20.922	21.656	22.810	1.154	1.888	9,03%	(3.515)	-13,35%	-	0,00%	22.810	
2	Giro ISE	3.901	3.080	4.056	4.061	6	982	31,88%	161	4,12%	-	0,00%	4.061	
3	Tabungan ISE	13.925	12.342	12.100	13.249	1.149	907	7,34%	(676)	-4,85%	-	0,00%	13.249	
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500	
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%	-	0,00%	137	

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	93.725	89.596	88.298	-	-	0	-818	-1.298	-5.427	1.298	106.513	82,90%	(18.215)
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1.161	-	10.091	33,31%	(6.730)
	Non-Linkage	89.203	86.235	84.937	-	-	0	-696	-1.298	-4.266	1.298	96.422	88,09%	(11.485)
	• Local Champion	87.849	85.239	83.940	-	-	0	-661	-1.298	-3.909	1.298	91.272	91,97%	(7.331)
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)
2	MBG	44.762	41.512	41.592	-	150	150	-765	80	-3.171	70	46.400	89,64%	(4.809)
	KUR	42.954	39.297	39.227	-	-	0	-699	-70	-3.727	70	44.605	87,94%	(5.377)
	Non KUR	1.808	2.214	2.364	-	150	150	-66	150	556	-	1.795	131,68%	569
3	PWG	25.216	36.316	36.593	1.683	1.472	-211	1.748	277	11.377	1.195	43.943	83,27%	(7.350)
	Cilem	10.119	17.246	17.328	812	205	-607	338	82	7.209	123	25.949	66,78%	(8.621)
	Gadai	15.098	19.070	19.265	871	1.267	396	1.410	195	4.167	1.072	17.994	107,07%	1.271
4	CFG	326.493	358.409	356.101	1.150	1.38	-1.012	2.388	-2.307	29.609	2.445	347.257	102,55%	8.845
	CF 1	44.529	52.963	52.758	-	-	0	1.197	-205	8.229	205	46.935	112,41%	5.823
	Total Griya	33.717	42.230	42.089	-	-	0	0	-140	8.372	140	34.266	122,83%	7.823
4	• Total Non Program	33.717	42.230	42.089	-	-	0	0	-645	8.372	140	34.266	122,83%	7.823
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.669	-	-	0	1.197	-64	-143	64	12.669	84,21%	(2.000)
	CF 2	281.964	305.446	303.343	1.150	138	-1.012	1.191	-2.103	21.380	2.241	300.322	101,01%	3.021
	Mitraguna & Others	268.245	288.489	286.399	1.150	-	-1.150	1.718	-2.090	18.154	2.090	285.267	100,40%	1.132
	Pensiun	13.719	16.957	16.944	-	138	138	-527	-	-13	3.225	15.055	112,55%	1.889
	Total Pembiayaan	490.195	525.832	522.584	2.833	1.760	-1.073	2.553	-3.249	32.388	5.009	544.113	96,04%	(21.529)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	293	-	3.204	3.300	0,31%	3,58%	3,74%	97	3.008	3.300	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Local Champion	293	-	3.204	3.300	0,33%	3,71%	3,89%	97	3.008	3.300	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
2	MBG	550	1.094	1.021	1.422	1,23%	2,46%	3,42%	400	871	327	-	-	-	-	
	KUR	550	1.094	1.021	1.422	1,28%	2,60%	3,62%	400	871	327	-	-	-	-	
	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	5.180	4.311	4.286	9.332	1,59%	1,20%	2,62%	5.046	4.152	5.021	-	-	-	-	
	CF 1	174	-	45	42	2,298	0,39%	0,08%	4,36%	2.255	2.124	2.253	-	-	-	-
	Total Griya	174	-	45	42	1.904	0,52%	0,10%	4,52%	1.861	1.730	1.859	-	-	-	-
	Oto	-	-	-	-	394	0,00%	0,00%	3,69%	394	394	394	-	-	-	-
	CF 2	5.006	4.266	4.244	7.035	1,78%	1,39%	2,32%	2.791	2.028	2.768	-	-	-	-	
	Mitraguna & Others	5.006	4.266	4.244	7.035	1,87%	1,47%	2,46%	2.791	2.028	2.768	-	-	-	-	
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
	Total Pembiayaan	5.937	5.465	5.456	5.456	1,21%	1,04%	1,04%	-	(481)	(9)	0,64%	38,33%	-0,4%	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	Asset (Retail) T	819	1.066	1.066	1.066	0,87%	1,19%	1,21%	-	-247	0	-	-	-	-	-
	Contribution Margin	21.469	30.075	21.993	524	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-
	Asset (Retail) T	630.795	853.881	687.9												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	10.774	11.408	(3.555)	633	923	8,80%	(6.718)	-37,06%	33.616	33,94%	(22.208)
2	Tabungan	237.991	243.202	246.760	246.897	(1.888)	136	3.695	1,52%	8.906	3,74%	263.026	93,87%	(16.129)
3	Deposito	192.383	156.159	154.023	154.025	(51.287)	3	(2.133)	-1,37%	(38.358)	-19,94%	193.802	79,48%	(39.777)
	Total	448.500	409.846	411.557	412.330	(56.729)	773	2.484	0,61%	(36.170)	-8,06%	490.444	84,07%	(78.114)
	CASA	256.117	253.687	257.535	258.305	(5.442)	770	4.618	1,82%	2.188	0,85%	296.642	87,08%	(38.338)
	(%) CASA	57,11%	61,90%	62,58%	62,65%									
	FDR	54,70%	64,09%	63,50%	63,38%									

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	11.639	9.906	10.307	10.497		190	591	5,97%	(1.141)	-9,81%	-	0,00%	10.497
2	Giro ISE	2.314	454	932	1.089		157	635	139,79%	(1.225)	-52,93%	-	0,00%	1.089
3	Tabungan ISE	1.452	1.580	1.503	1.536		33	(44)	-2,76%	83	5,75%	-	0,00%	1.536
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%	-	0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%	-	0,00%	289

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	17.579	15.887	15.163	-	-	0	-2.842	-725	-2.416	725	26.993	56,17%	(11.831)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.163	-	-	0	-2.842	-725	-2.416	725	22.893	66,23%	(7.731)
	• Local Champion	16.492	15.487	14.762	-	-	0	-2.842	-725	-1.730	725	19.012	77,65%	(4.250)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.725	-	-	0	-254	-397	455	397	48.666	79,57%	(9.941)
	KUR	37.787	38.582	38.185	-	-	0	-195	-397	398	397	47.501	80,39%	(9.316)
	Non KUR	483	540	540	-	-	0	-59	-0	57	0	1.166	46,33%	(626)
3	PWG	15.859	33.260	34.005	1.509	1.162	-346	3.002	745	18.146	417	33.597	101,21%	408
	Cilem	7.657	18.706	18.765	1.220	220	-1.000	2.015	59	11.107	162	21.318	88,02%	(2.554)
	Gadai	8.201	14.554	15.240	289	942	653	987	686	7.039	256	12.279	124,12%	2.961
4	CFG	173.601	174.409	173.450	10	-	-10	-424	-958	-151	958	191.714	90,47%	(18.264)
	CF 1	81.382	70.149	70.070	-	-	0	-252	-79	-11.312	79	83.440	83,98%	(13.370)
	Total Griya	77.096	66.200	66.157	-	-	0	0	-43	-10.939	43	77.675	85,17%	(11.519)
4	• Total Non Program	77.096	66.200	66.157	-	-	0	-1.037	-43	-10.939	43	77.675	85,17%	(11.519)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.913	-	-	0	-252	-36	-373	36	5.765	67,89%	(1.851)
	CF 2	92.219	104.260	103.380	10	-	-10	-172	-879	11.161	879	108.274	95,48%	(4.894)
	Mitraguna & Others	90.304	99.165	98.312	10	-	-10	-180	-853	8.008	853	104.949	93,68%	(6.637)
	Pensiun	1.915	5.095	5.068	-	-	0	8	-26	3.153	26	3.326	152,40%	1.743
	Total Pembiayaan	245.309	262.678	261.343	1.519	1.162	-356	-517	-1.336	16.034	2.498	300.970	86,83%	(39.628)

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	210	-	-	-	210	1,20%	0,00%	0,00%	-	(210)	-	-	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
	Local Champion	210	-	-	-	210	1,20%	0,00%	0,00%	-	(210)	-	-	-	-	-
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
2	MBG	1.446	2.248	2.172	2.627	1.446	3,78%	5,55%	6,78%	455	1.182	379	-	-	-	-
	KUR	1.433	2.078	2.047	2.502	1.433	3,79%	5,31%	6,55%	455	1.069	424	-	-	-	-
	Non KUR	12	170	125	125	12	2,54%	23,17%	23,13%	(0)	113	(45)	-	-	-	-
3	PWG	-	-	-	-	1.033	0,00%	0,00%	0,00%	304	1.033	1.033	1.033	-	-	-
	Cilem	-	-	-	-	1.018	0,00%	0,00%	0,00%	543	1.018	1.018	1.018	-	-	-
	Gadai	-	-	-	-	15	0,00%	0,00%	0,00%	15	15	15	15	-	-	-
4	CFG	3.497	2.932	3.360	4.457	3.497	2,01%	1,93%	2,57%	1.097	960	1.525	-	-	-	-
	CF 1	3.310	2.801	3.079	3.632	3.310	4,07%	4,39%	5,18%	553	322	830	-	-	-	-
	Total Griya	3.310	2.698	2.976	3.344	3.310	4,29%	4,50%	5,05%	367	34	646	-	-	-	-
	Oto	-	103	102	288	-	0,00%	2,59%	7,36%	186	288	185	-	-	-	-
	CF 2	187	130	281	825	187	0,20%	0,27%	0,80%	544	638	695	-	-	-	-
	Mitraguna & Others	187	130	88	632	187	0,21%	0,09%	0,64%	544	445	502	-	-	-	-
	Pensiun	-	-	193	193	-	0,00%	3,78%	3,80%	(0)	193	193	-	-	-	-
	Total Pembiayaan	3.556	5.273	5.429	5.835	3.556	1,45%	2,07%	2,23%	406	2.279	562	0,46%	79,49%	-1,8%	

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	Asset (Retail) T	991	-	-	-	991	5,64%	0,00%	0,00%	-	(991)	-	-	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
	Non-Linkage	991	-	-	-	991	5,64%	0,00%	0,00%	-	(991)	-	-	-	-	-
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
2	MBG	70	345													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	1.164	1.200	(310)	36	(10)	-0,7%	(159)	-11,67%	9.983	12,02%	(8.782)
2	Tabungan	139.020	139.895	140.109	140.491	(343)	382	596	0,43%	1.471	1,06%	153.063	91,79%	(12.573)
3	Deposito	91.332	76.670	76.671	76.195	(2.687)	(476)	(475)	-0,62%	(15.137)	-16,57%	92.121	82,71%	(15.926)
	Total	231.711	217.775	217.943	217.886	(3.339)	(58)	111	0,05%	(13.825)	-5,97%	255.167	85,39%	(37.281)
	CASA	140.379	141.104	141.273	141.691	(653)	418	586	0,42%	1.312	0,93%	163.046	86,90%	(21.355)
	(%) CASA	60,58%	64,79%	64,82%	65,03%									
	FDR	52,09%	65,09%	64,58%	64,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	2.331	2.346		15	(9)	-0,36%	(427)	-15,40%	-	0,00%	2.346
2	Giro ISE	104	103	103	103		0	0	0,00%	(1)	-0,62%	-	0,00%	103
3	Tabungan ISE	2.669	2.251	2.228	2.242		15	(9)	-0,38%	(426)	-15,98%	-	0,00%	2.242
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%	-	0,00%	90

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	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
• Local Champion	1.226	151	151	-	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
• Value Chain	-	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.987	-	-	0	571	-6	4.987	6	3.617	137,89%	1.370
	KUR	-	4.454	4.452	-	-	0	579	-1	4.452	1	3.445	129,23%	1.007
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	19.858	1.032	719	-313	632	184	9.540	535	21.891	90,71%	(2.033)
	Cilem	4.275	11.824	11.972	482	293	-189	619	148	7.697	145	15.011	79,76%	(3.038)
	Gadai	6.043	7.850	7.886	551	426	-125	13	35	1.843	390	6.881	114,61%	1.005
4	CFG	108.966	116.775	115.597	250	-	-250	3.254	-1.178	6.631	1.178	126.793	91,17%	(11.196)
	CF 1	22.575	21.821	21.748	-	-	0	-98	-74	-827	74	25.867	84,08%	(4.119)
	Total Griya	18.510	17.085	17.040	-	-	0	0	-46	-1.470	46	20.337	83,79%	(3.298)
• Total Non Program	18.168	16.590	16.544	-	-	-	0	-1.368	-46	-1.624	46	18.849	87,78%	(2.304)
• Program	342	495	495	-	-	-	0	-2	0	154	-	1.489	33,26%	(993)
Oto	4.065	4.736	4.708	-	-	-	0	-98	-28	643	28	5.530	85,14%	(821)
CF 2	86.390	94.953	93.849	250	-	-250	3.352	-1.104	7.459	1.104	100.926	92,99%	(7.077)	
Mitraguna & Others	53.276	64.119	63.217	250	-	-250	3.603	-902	9.941	902	66.415	95,18%	(3.198)	
Pensiun	33.115	30.834	30.632	-	-	-	0	-251	-202	-2.483	202	34.511	88,76%	(3.879)
Total Pembiayaan	120.698	141.748	140.748	1.282	719	-563	4.444	-1.000	20.050	1.719	153.716	91,56%	(12.967)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	-	-		
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-		
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	-	-		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-		
2	MBG	-	-	-	88	88	0,00%	0,00%	1,76%	88	88	88	88
	KUR	-	-	-	88	88	0,00%	0,00%	1,97%	88	88	88	88
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	-	-	-	-
3	PWG	-	-	-	218	218	0,00%	0,00%	1,10%	218	218	218	218
	Cilem	-	-	-	151	151	0,00%	0,00%	1,26%	151	151	151	151
	Gadai	-	-	-	67	67	0,00%	0,00%	0,84%	67	67	67	67
4	CFG	438	2.664	2.333	6.534	6.534	0,40%	2,00%	0,85%	4.201	6.096	3.871	3.871
	CF 1	438	1.437	1.265	1.610	1.610	1,94%	5,80%	7,40%	345	1.172	173	173
	Total Griya	438	1.286	1.265	1.417	1.417	2,37%	7,40%	8,31%	152	978	131	131
Oto	-	151	-	194	194	0,00%	0,00%	4,11%	194	194	42	42	42
CF 2	-	1.227	1.068	4.924	4.924	0,00%	1,12%	5,25%	3.856	4.924	3.698	3.698	3.698
Mitraguna & Others	-	1.227	1.068	3.417	3.417	0,00%	1,67%	5,40%	2.348	3.417	2.190	2.190	2.190
Pensiun	-	108	-	-	1.508	1.508	0,00%	4,92%	1.508	1.508	1.508	1.508	1.508
Total Pembiayaan	1.438	784	980	980	0,69%	0,69%	0,70%	(0)	(458)	197	0,24%	65,34%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228.311	232.327	221.354	(6.957)	
2	Contribution Margin	6.387	9.061	6.182	(205)	3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,72	2,91	2,89	(0,01)	0,17
CIF Payroll	836	895	908	13	72

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	328.746	331.590	237.766	2.844	16.903	5,37%	258.609	354,35%	88.241	375,78%	243.350
2	Tabungan	196.862	210.855	207.329	209.316	(607)	1.987	(1.539)	-0,73%	12.454	6,33%	221.903	94,33%	(12.587)
3	Deposito	1.160.939	1.291.617	1.491.401	1.491.719	570.316	318	200.102	15,49%	330.780	28,49%	1.162.357	128,34%	329.362
	Total	1.430.782	1.817.160	2.027.476	2.032.625	807.475	5.149	215.465	11,86%	601.843	42,06%	1.472.501	138,04%	560.124
	CASA	269.843	525.542	536.075	540.906	237.159	4.831	15.364	2,92%	271.063	100,45%	310.144	174,40%	230.762
	(%) CASA	18,86%	28,92%	26,44%	26,61%									
	FDR	15,38%	14,45%	12,89%	12,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.542	10.375		(167)	55	0,54%	1.297	14,28%	-	0,00%	10.375
2	Giro ISE	2.308	2.000	2.003	2.048		45	47	2,37%	(260)	-11,27%	-	0,00%	2.048
3	Tabungan ISE	1.370	4.019	4.239	4.027		(212)	8	0,20%	2.657	193,85%	-	0,00%	4.027
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300
5	CIF ISE	58	67	68	68		0	1	1,49%	10	17,24%	-	0,00%	68

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	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	30.920	68,51%	(9.736)	
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)	
	Non-Linkage	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	26.221	80,79%	(5.037)	
	• Local Champion	18.621	20.216	19.904	-	-	0	-323	-311	1.283	311	21.509	92,54%	(1.605)	
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)	
2	MBG	53.102	56.338	56.169	100	150	50	940	-169	3.067	319	64.025	87,73%	(7.857)	
	KUR	50.813	54.812	54.690	100	150	50	1.010	-122	3.877	272	61.091	89,52%	(6.401)	
	Non KUR	2.289	1.525	1.479	-	-	0	-70	-47	-810	47	2.934	50,40%	(1.455)	
3	PWG	17.782	25.816	26.167	562	609	47	1.961	351	8.385	258	33.143	78,95%	(6.976)	
	Cilem	6.518	15.281	15.181	214	48	-165	24	-100	8.663	149	20.343	74,63%	(5.162)	
	Gadai	11.264	10.534	10.986	349	561	212	1.937	452	-278	110	12.800	85,83%	(1.814)	
4	CFG	129.053	158.843	157.750	992	50	-942	3.390	-1.094	28.697	1.144	158.758	99,36%	(1.008)	
	CF 1	19.758	17.484	17.446	-	-	0	-264	-38	-2.312	38	33.408	52,22%	(15.962)	
	Total Griya	14.572	12.909	12.899	-	-	0	0	-11	-1.673	11	26.744	48,23%	(13.845)	
4	• Total Non Program	11.408	10.033	10.024	-	-	0	-173	-9	-1.384	9	12.963	77,33%	(2.939)	
	• Program	3.163	2.877	2.875	-	-	0	-31	-2	-288	2	13.781	20,86%	(10.906)	
	Oto	5.186	4.575	4.547	-	-	0	-264	-28	-639	28	6.665	68,23%	(2.117)	
	CF 2	109.295	141.359	140.304	992	50	-942	3.654	-1.056	31.009	1.106	125.350	111,93%	14.954	
	Mitraguna & Others	90.925	122.975	122.010	-	-	0	-942	3.912	-965	31.085	1.015	105.569	115,57%	16.440
	Pensiun	18.370	18.384	18.294	-	-	0	-257	-91	-77	91	19.780	92,48%	(1.487)	
	Total Pembiayaan	220.067	262.492	261.270	1.654	809	-845	5.930	-1.223	41.203	2.032	286.846	91,08%	(25.577)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	451	1.624	1.104	2.410	0	0,85%	0	1,96%	4,29%	1.306	1.959	786			
	KUR	163	1.506	1.023	2.330	0	0,32%	0	1,87%	4,26%	1.306	2.167	823			
	Non KUR	289	118	80	80	0	12,61%	0	5,27%	5,44%	-	(208)	(38)			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0,75%	196	196	196			
	Cilem	-	-	-	-	0	102	0	0,00%	0,68%	102	102	102			
	Gadai	-	-	-	-	0	94	0	0,00%	0,85%	94	94	94			
4	CFG	1.759	541	1.049	1.677	0	1,36%	0	0,66%	1,06%	628	(82)	1.136			
	CF 1	1.212	541	1.049	1.677	0	6,14%	0	6,00%	9,61%	628	465	1.136			
	Total Griya	321	480	419	419	0	7,22%	0	4,54%	7,02%	320	(146)	365			
	Oto	-	-	463	772	0	3,10%	0	10,12%	16,97%	309	611	772			
	CF 2	547	-	-	-	0	0,50%	0	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0	0,60%	0	0,00%	0,00%	-	(547)	-			
	Pensiun	55	-	-	-	0	0,00%	0	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.403	1.251	1.351	0	1,11%	0	0,48%	0,52%	100	(1.097)	(52)	1,58%	-206,23%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	156	-	-	-	0	0,77%	0	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0	0,77%	0	0,00%	0,00%	-	(156)	-			
</td																

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	6.646	5.907	(884)	(739)	(956)	-13,92%	(3.588)	-37,78%	15.938	37,06%	(10.031)
2	Tabungan	99.410	121.220	121.220	120.920	4.389	(300)	(300)	-0,25%	21.510	21,64%	109.902	110,02%	11.018
3	Deposito	64.192	61.782	61.783	61.784	415	1	2	0,00%	(2.407)	-3,75%	64.781	95,37%	(2.997)
	Total	173.097	189.865	189.649	188.612	3.920	(1.038)	(1.253)	-0,66%	15.514	8,96%	190.622	98,95%	(2.010)
	CASA	108.906	128.083	127.866	126.827	3.505	(1.039)	(1.255)	-0,98%	17.922	16,46%	125.841	100,78%	987
	(%) CASA	62,92%	67,46%	67,42%	67,24%									
	FDR	57,60%	62,38%	61,98%	62,32%									

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	13.303	11.447	11.055	10.825	(230)	(622)	-5,43%	(2.478)	-18,63%	-	0,00%	10.825	
2	Giro ISE	6.014	2.591	2.242	2.491	249	(100)	-3,85%	(3.522)	-58,57%	-	0,00%	2.491	
3	Tabungan ISE	6.490	8.056	8.013	7.534	(479)	(522)	-6,48%	1.044	16,09%	-	0,00%	7.534	
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800	
5	CIF ISE	44	54	54	54	0	0	0,00%	10	22,73%	-	0,00%	54	

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	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842
	• Local Champion	-	1.986	1.986	-	-	0	-102	0	1.986	-	0	0,00%	1.986
	• Value Chain	-	3.856	3.856	-	-	-	-29	0	3.856	-	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	35.405	1.291	720	-572	915	-253	11.676	973	31.275	113,21%	4.130
	Cilem	8.075	16.250	16.087	314	112	-203	562	-163	8.012	275	13.319	120,78%	2.768
	Gadai	15.654	19.408	19.319	977	608	-369	353	-90	3.664	698	17.956	107,59%	1.362
4	CFG	75.933	76.937	76.290	-	50	50	746	-647	357	697	85.579	89,15%	(9.289)
	CF 1	16.979	16.082	16.058	-	-	0	-84	-24	-921	24	18.301	87,74%	(2.243)
	Total Griya	15.306	13.981	13.961	-	-	0	0	-20	-1.345	20	15.789	88,42%	(1.828)
4	• Total Non Program	15.306	13.981	13.961	-	-	0	0	-208	-1.345	20	15.789	88,42%	(1.828)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.097	-	-	0	-84	-4	424	4	2.512	83,48%	(415)
	CF 2	58.954	60.855	60.232	-	50	50	830	-623	1.278	673	67.278	89,53%	(7.046)
	Mitraguna & Others	51.295	53.770	53.202	-	50	50	630	-568	1.907	618	58.819	90,45%	(5.617)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	117.537	1.291	770	-522	1.530	-900	17.835	1.670	116.894	100,55%	643

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	(40)	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	-	-	(40)	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25						
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-						
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25						
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,21%	-	15	25						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	52,95%	-0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	2.504	959	(3.083)	(1.545)	(1.512)	-61,19%	(2.549)	-72,67%	8.802	10,90%	(7.843)
2	Tabungan	88.498	84.131	80.564	81.965	103	1.401	(2.166)	-2,57%	(6.532)	-7,38%	97.117	84,40%	(15.151)
3	Deposito	50.176	25.230	25.379	25.080	(1.116)	(299)	(150)	-0,59%	(25.095)	-50,02%	50.660	49,51%	(25.579)
	Total	142.182	111.831	108.447	108.004	(4.096)	(443)	(3.827)	-3,42%	(34.177)	-24,04%	156.578	68,98%	(48.573)
	CASA	92.006	86.602	83.068	82.924	(2.980)	(144)	(3.677)	-4,25%	(9.082)	-9,87%	105.918	78,29%	(22.994)
	(%) CASA	64,71%	77,44%	76,60%	76,78%									
	FDR	46,30%	76,68%	79,12%	79,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	681	683	2	27	4,06%	(2.574)	-79,03%	-	0,00%	683
2	Giro ISE	705	158	165	169	4	11	6,81%	(536)	-76,06%	-	0,00%	169
3	Tabungan ISE	2.552	498	516	514	(2)	16	3,19%	(2.038)	-79,85%	-	0,00%	514
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	154	154	154	0	0	0,00%	7	4,76%	-	0,00%	154

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	-	4.142	4.142	-	-	0	-91	0	4.142	-	3.633	114,02%	509
	KUR	-	4.055	4.055	-	-	0	-89	0	4.055	-	3.445	117,71%	610
	Non KUR	-	87	87	-	-	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	5.971	232	37	-195	144	-17	3.621	54	6.181	96,60%	(210)
	Cilem	2.349	5.988	5.971	232	37	-195	144	-17	3.621	54	6.181	96,60%	(210)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.686	-	280	280	307	66	12.200	214	74.615	101,44%	1.071
	CF 1	26.468	28.175	28.137	-	-	0	-88	39	1.668	39	27.892	100,88%	245
	Total Griya	25.069	24.440	24.412	-	-	0	0	-29	-657	29	25.514	95,68%	(1.103)
4	• Total Non Program	25.069	24.440	24.412	-	-	0	0	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.725	-	-	0	-88	-10	2.326	10	2.377	156,69%	1.348
	CF 2	37.018	47.444	47.549	-	280	280	394	105	10.531	175	46.723	101,77%	826
	Mitraguna & Others	36.826	47.238	47.348	-	280	280	399	110	10.522	170	45.599	103,84%	1.749
	Pensiun	-	192	206	202	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	85.799	232	317	85	360	49	19.964	268	84.429	101,62%	1.370

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
3	PWG	-	-	-	-	45	0,00%	0	0,00%	0,75%	45	45	45			
	Cilem	-	-	-	-	45	0,00%	0	0,00%	0,75%	45	45	45			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
4	CFG	1.097	1.553	1.482	2.127	0	1,73%	0	1,96%	2,81%	644	1.029	573			
	CF 1	1.097	1.183	1.182	1.774	0	4,15%	0	4,20%	6,30%	592	677	591			
	Total Griya	1.097	1.040	1.038	1.218	0	4,38%	0	4,25%	4,99%	180	121	178			
	Oto	-	143	144	556	0	0,00%	0	3,85%	14,93%	412	556	414			
	CF 2	-	370	300	353	0	0,00%	0	0,63%	0,74%	53	353	(18)			
	Mitraguna & Others	-	370	300	353	0	0,00%	0	0,64%	0,74%	53	353	(18)			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Total Pembiayaan	1.097	1.553	1.482	2.172	0	1,67%	0	1,73%	2,53%	689	1.074	618	0,42%	83,60%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
4	CFG	120	840	840	840	0	0,19%</									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.410	3.412	(1.376)	2	59	1,75%	(864)	-20,21%	13.937	24,48%	(10.526)
2	Tabungan	143.334	173.220	167.966	168.174	6.171	208	(5.046)	-2,91%	24.839	17,33%	159.063	105,73%	9.111
3	Deposito	111.952	109.799	109.751	109.651	(15.522)	(100)	(147)	-0,13%	(2.301)	-2,06%	112.836	97,18%	(3.185)
	Total	259.563	286.371	281.127	281.237	(10.728)	109	(5.135)	-1,79%	21.674	8,35%	285.836	98,39%	(4.599)
	CASA	147.610	176.573	171.376	171.585	4.794	209	(4.987)	-2,82%	23.975	16,24%	173.000	99,18%	(1.415)
	(%) CASA	56,87%	61,66%	60,96%	61,01%									
	FDR	26,72%	30,26%	30,81%	30,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	1.952	2.009	57	(246)	-10,93%	(329)	-14,06%	-	0,00%	2.009	
2	Giro ISE	22	24	24	24	0	(0)	-0,04%	3	11,63%		0,00%	24	
3	Tabungan ISE	2.316	2.231	1.928	1.985	57	(246)	-11,05%	(331)	-14,30%		0,00%	1.985	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	107	113	116	116	0	3	2,65%	9	8,41%		0,00%	116	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.342	8.338	-	-	0	116	-4	8.144	4	3.788	220,13%	4.550
	KUR	194	7.561	7.559	-	-	0	140	-3	7.365	3	3.600	209,98%	3.959
	Non KUR	-	780	779	-	-	0	-24	-2	779	2	188	414,50%	591
3	PWG	3.438	5.534	5.481	46	11	-35	-581	53	2.043	64	9.388	58,39%	(3.907)
	Cilem	3.438	5.534	5.481	46	11	-35	-581	-53	2.043	64	9.388	58,39%	(3.907)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	72.207	-	128	128	1.336	25	7.244	103	77.036	93,73%	(4.829)
	CF 1	19.068	19.140	19.127	-	-	0	-69	-14	59	14	20.608	92,81%	(1.481)
	Total Griya	17.646	16.678	16.667	-	-	0	0	-11	-979	11	18.124	91,96%	(1.457)
4	• Total Non Program	17.646	16.678	16.667	-	-	0	-106	-11	-979	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.459	-	-	0	-69	-3	1.037	3	2.483	99,03%	(24)
	CF 2	45.895	53.042	53.080	-	128	128	1.405	39	7.186	89	56.429	94,07%	(3.348)
	Mitraguna & Others	40.397	47.281	47.214	-	-	0	1.432	-67	6.817	67	49.918	94,58%	(2.704)
	Pensiun	5.498	5.761	5.866	-	128	128	-27	106	368	22	6.510	90,11%	(644)
	Total Pembiayaan	69.359	86.651	86.619	46	139	93	871	-32	17.261	172	90.976	95,21%	(4.356)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-	-	-				
	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	-	-	-	-	21	0,00%	0,00%	0,39%	21	21	21	21				
	Cilem	-	-	-	-	21	0,00%	0,00%	0,39%	21	21	21	21				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	1.060	1.293	4.096	4.553	1,63%	5,68%	6,30%	456	3.493	3.260						
	CF 1	648	-	3.784	4.186	3,40%	19,77%	21,89%	403	3.538	4.186						
	Total Griya	648	-	3.784	4.151	3,67%	22,69%	24,91%	368	3.503	4.151						
	Oto	-	-	-	35	0,00%	0,00%	1,42%	35	35	35						
	CF 2	-	365	1.318	1.318	0,00%	0,59%	0,69%	53	(45)	(927)						
	Mitraguna & Others	-	365	1.318	1.318	0,00%	0,00%	0,11%	53	(358)	(925)						
	Pensiun	-	-	-	-	0,00%	5,43%	5,33%	-	313	(2)						
	Total Pembiayaan	1.824	1.293	4.096	4.574	2,63%	4,73%	5,28%	478	2.750	3.281	0,54%	89,73%	-4,7%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	100,00%	100,00%	(0)	593	(0)	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	593	593	593	0,00%	100,00%	100,00%	(0)	593	(0)	-	-				
	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	-	-</td														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	14.556	14.866	(964)	310	788	5,59%	11.049	289,43%	10.173	146,13%	4.693
2	Tabungan	117.085	115.849	116.427	115.404	3.632	(1.023)	(446)	-0,38%	(1.682)	-1,44%	127.435	90,56%	(12.031)
3	Deposito	49.844	47.990	47.990	47.990	(547)	0	1	0,00%	(1.853)	-3,72%	50.425	95,17%	(2.434)
	Total	170.746	177.918	178.973	178.260	2.121	(713)	343	0,19%	7.514	4,40%	188.033	94,80%	(9.773)
	CASA	120.903	129.928	130.982	130.270	2.668	(713)	342	0,26%	9.367	7,75%	137.608	94,67%	(7.338)
	(%) CASA	70,81%	73,03%	73,19%	73,08%									
	FDR	80,42%	77,98%	77,50%	77,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	775	926	151	141	17,95%	(765)	-45,24%	-	0,00%	926	
2	Giro ISE	436	84	85	85	0	0	0,46%	(352)	-80,64%	-	0,00%	85	
3	Tabungan ISE	1.254	701	690	841	151	140	20,04%	(413)	-32,93%	-	0,00%	841	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%	-	0,00%	75	

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	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
3	PWG	13.550	21.994	22.229	497	790	293	1.462	235	8.679	555	21.977	101,15%	252	
	Cilem	7.456	11.398	11.324	222	11	-211	655	-74	3.868	86	12.976	87,27%	(1.652)	
	Gadai	6.094	10.595	10.905	275	779	504	806	310	4.811	469	9.002	121,15%	1.903	
4	CFG	119.321	116.751	116.483	-	578	578	-599	-268	-2.888	846	131.690	88,45%	(15.206)	
	CF 1	15.625	17.890	17.858	-	-	0	-70	-31	2.233	31	17.374	102,79%	484	
	Total Griya	13.902	15.769	15.748	-	-	0	0	-21	1.846	21	14.395	109,40%	1.353	
4	• Total Non Program	13.902	15.769	15.748	-	-	0	0	355	-21	1.846	21	14.395	109,40%	1.353
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.723	2.121	2.110	-	-	0	-70	-11	388	11	2.979	70,84%	(869)	
	CF 2	103.696	98.862	98.625	-	578	578	-529	-237	-5.072	815	114.315	86,27%	(15.691)	
	Mitraguna & Others	94.197	89.050	88.324	-	-	0	-803	-726	-5.873	726	103.618	85,24%	(15.294)	
	Pensiun	9.499	9.812	10.300	-	578	578	275	489	801	89	10.697	96,29%	(397)	
	Total Pembiayaan	137.307	138.745	138.712	497	1.368	871	863	-33	1.405	1.401	158.103	87,74%	(19.391)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	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%	2,26%	503	503	503					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,48%	281	281	281					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	2,04%	222	222	222					
4	CFG	1.942	2.012	506	3.766	0,28%	0,52%	0,53%	15	286	138						
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	0,00%	(300)	-	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Oto	300	-	-	-	17,42%	0,00%	0,00%	0,00%	(300)	-	-					
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138						
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-42,71%	0,2%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	11.530	10.072	(7.910)	(1.458)	(2.398)	-19,23%	(3.858)	-27,70%	22.731	44,31%	(12.659)
2	Tabungan	118.671	158.029	158.461	159.658	8.241	1.197	1.629	1,03%	40.987	34,54%	133.410	119,67%	26.248
3	Deposito	125.329	134.600	134.475	124.988	10.955	(9.487)	(9.612)	-7,14%	(341)	-0,27%	126.098	99,12%	(1.110)
	Total	257.931	305.100	304.466	294.719	11.286	(9.748)	(10.381)	-3,40%	36.788	14,26%	282.239	104,42%	12.480
	CASA	132.602	170.500	169.991	169.730	331	(261)	(769)	-0,45%	37.128	28,00%	156.141	108,70%	13.589
	(%) CASA	51,41%	55,88%	55,83%	57,59%									
	FDR	59,82%	60,13%	59,70%	61,67%									

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	3.538	4.148	4.198	4.327		128	179	4,32%	789	22,29%	-	0,00%	4.327
2	Giro ISE	1	1	1	1		0	0	0,00%	(0)	-33,65%	0	0,00%	0
3	Tabungan ISE	3.537	4.147	4.198	4.326		128	179	4,32%	789	22,31%	0	0,00%	4.326
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%	0	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	8.409	8.409	-	-	0	8.409	0	8.409	-	0	0,00%	8.409	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	8.409	8.409	-	-	0	8.409	0	8.409	-	0	0,00%	8.409	
	• Local Champion	-	8.409	8.409	-	-	0	8.409	0	8.409	-	0	0,00%	8.409	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	317	74	74	-	-	0	24	0	-243	-	317	23,36%	(243)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	317	74	74	-	-	0	24	0	-243	-	317	23,36%	(243)	
3	PWG	17.010	25.951	25.908	570	300	-270	2.838	-43	8.899	342	22.618	114,55%	3.290	
	Cilem	7.758	11.911	11.811	253	13	-239	343	-100	4.052	114	12.110	97,53%	(299)	
	Gadai	9.252	14.040	14.098	317	286	-31	2.495	58	4.846	229	10.508	134,16%	3.589	
4	CFG	136.962	149.035	147.375	150	35	-115	859	-1.660	10.413	1.695	151.758	97,11%	(4.382)	
	CF 1	16.548	16.454	16.429	-	-	0	158	-24	-119	24	18.143	90,56%	(1.713)	
	Total Griya	15.017	13.737	13.724	-	-	0	0	-12	-1.293	12	15.466	88,74%	(1.742)	
4	• Total Non Program	15.017	13.737	13.724	-	-	0	0	-118	-12	-1.293	12	15.466	88,74%	(1.742)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.532	2.717	2.705	-	-	0	158	-12	1.174	12	2.676	101,07%	29	
	CF 2	120.414	132.581	130.946	150	35	-115	701	-1.636	10.532	1.671	133.615	98,00%	(2.669)	
	Mitraguna & Others	110.777	121.822	120.264	150	35	-115	317	-1.559	9.487	1.594	122.887	97,87%	(2.623)	
	Pensiun	9.636	10.759	10.682	-	-	0	384	-77	1.046	77	10.728	99,57%	(46)	
	Total Pembiayaan	482	1.090	489	1.672	0,31	0,27	0,92%	1.183	1.190	581	0,15%	83,80%	-0,8%	

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	148	50	74	74	46,61%	100,00%	100,00%	100,00%	-	(74)	24				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	148	50	74	74	46,61%	100,00%	100,00%	100,00%	-	(74)	24				
3	PWG	-	-	-	-	381	0,00%	0,00%	0,00%	1,47%	381	381	381			
	Cilem	-	-	-	-	194	0,00%	0,00%	0,00%	1,64%	194	194	194			
	Gadai	-	-	-	-	186	0,00%	0,00%	0,00%	1,32%	186	186	186			
4	CFG	334	1.041	415	1.217	0,24%	0,28%	0,83%	0,83%	802	883	176				
	CF 1	-	569	195	679	0,00%	0,00%	0,00%	0,00%	1,18%	484	679	110			
	Total Griya	-	569	44	168	0,00%	0,00%	0,32%	0,23%	124	168	(401)				
	Oto	-	-	151	511	0,00%	0,00%	0,54%	0,18%	360	511	511				
	CF 2	334	472	220	538	0,28%	0,17%	0,41%	0,17%	318	204	66				
	Mitraguna & Others	334	472	220	538	0,30%	0,18%	0,45%	0,18%	318	204	66				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.276	0,56	0,70	0,70%	0,70%	(0)	413	73	0,00%	100,00%	-0,7%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	9.245	6.297	(7.020)	(2.948)	(247)	-3,78%	(2.283)	-26,61%	19.111	32,95%	(12.814)
2	Tabungan	115.717	139.694	136.638	135.372	10.026	(1.265)	(4.321)	-3,09%	19.656	16,99%	130.187	103,98%	5.185
3	Deposito	158.683	172.137	173.259	173.134	(5.821)	(125)	997	0,58%	14.451	9,11%	159.611	108,47%	13.523
	Total	282.980	318.375	319.142	314.804	(2.815)	(4.338)	(3.572)	-1,12%	31.824	11,25%	308.909	101,91%	5.894
	CASA	124.297	146.238	145.883	141.669	3.006	(4.213)	(4.569)	-3,12%	17.373	13,98%	149.298	94,89%	(7.629)
	(%) CASA	43,92%	45,93%	45,71%	45,00%									
	FDR	77,18%	77,84%	77,33%	78,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	8.460	4.895	(3.565)	(3.923)	-44,48%	1.576	47,48%	-	0,00%	4.895	
2	Giro ISE	510	227	268	277	9	50	21,87%	(233)	-45,69%	-	0,00%	277	
3	Tabungan ISE	2.559	8.341	7.942	4.368	(3.574)	(3.972)	-47,62%	70.68%	-	-	0,00%	4.368	
4	Deposito ISE	250	250	250	250	0	0	0,00%	1.809	-	-	0,00%	250	
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	0,00%	56	

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	4.509	4.117	4.117	-	-	0	-124	0	-392	-	7.994	51,50%	(3.877)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)
	Non-Linkage	4.509	4.117	4.117	-	-	0	-124	0	-392	-	6.476	63,56%	(2.360)
	• Local Champion	4.509	4.117	4.117	-	-	0	-124	0	-392	-	5.442	75,65%	(1.325)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)
2	MBG	9.912	12.255	12.068	-	-	0	251	-186	2.156	186	12.148	99,35%	(79)
	KUR	9.027	10.798	10.777	-	-	0	222	-21	1.750	21	11.171	96,48%	(394)
	Non KUR	885	1.456	1.291	-	-	0	28	-165	406	165	977	132,17%	314
3	PWG	13.890	23.684	23.645	382	419	38	490	-39	9.755	458	26.829	88,13%	(3.184)
	Cilem	5.699	14.241	14.164	239	22	-217	-430	-78	8.465	100	15.972	88,68%	(1.808)
	Gadai	8.191	9.442	9.481	142	397	255	919	39	1.290	358	10.857	87,33%	(1.376)
4	CFG	190.097	207.781	206.971	25	-	-25	-303	-810	16.874	810	205.092	100,92%	1.879
	CF 1	25.896	28.102	28.074	-	-	0	-122	-28	2.178	28	27.742	101,20%	332
	Total Griya	21.834	24.165	24.141	-	-	0	0	-24	2.308	24	22.354	108,00%	1.788
4	• Total Non Program	21.834	24.165	24.141	-	-	0	-202	-24	2.308	24	22.354	108,00%	1.788
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.932	-	-	0	-122	-4	-130	4	5.388	72,98%	(1.456)
	CF 2	164.201	179.679	178.898	25	-	-25	-181	-782	14.696	782	177.351	100,87%	1.547
	Mitraguna & Others	145.925	160.670	160.050	25	-	-25	-189	-619	14.125	619	157.811	101,42%	2.239
	Pensiun	18.276	19.010	18.847	-	-	0	7	-162	572	162	19.540	96,46%	(692)
	Total Pembiayaan	218.409	247.836	246.801	407	419	13	314	-1.035	28.392	1.454	252.063	97,91%	(5.262)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				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	284	-	100	316	2,87%	0,82%	2,62%	216	32	316			
	KUR	284	-	100	316	3,15%	0,93%	2,94%	216	32	316			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	484	0,00%	0,11%	0,05%	458	484	484			
	Cilem	-	-	-	443	0,00%	0,00%	0,13%	443	443	443			
	Gadai	-	-	26	41	0,00%	0,28%	0,43%	15	41	41			
4	CFG	85	484	467	2.830	0,04%	0,22%	1,37%	2.364	2.746	2.346			
	CF 1	52	484	467	1.217	0,20%	1,66%	4,34%	750	1.165	733			
	Total Griya	52	48	48	126	0,24%	0,20%	0,52%	78	73	77			
	Oto	-	436	419	1.092	0,00%	10,65%	27,76%	672	1.092	655			
	CF 2	33	-	-	1.613	0,02%	0,00%	0,90%	1.613	1.581	1.613			
	Mitraguna & Others	33	-	-	1.613	0,02%	0,00%	1,01%	1.613	1.581	1.613			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	369	484	593	3.631	0,17%	0,24%	0,147%	3.037	3.261	3.146	0,18%	88,03%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				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	4	-	-	-	0,04%	0,00%	0,00%	(4)	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	(4)	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	1.205	515	514	513	0,63%	0,25%	0,25%	(1)	(691)	(1)
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	(485)	-	-
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	(485)	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	CF 2	719	515	514	513	0,44%	0,29%	0,29%	(1)	(206)	(1)
	Mitraguna & Others	719	274	273	272	0,49%	0,17%	0,17%	(1)	(447)	(1)
	Pensiun	-	241	241	241	0,00%	0,10%	0,128%	-	241	(0)
	Total Pembiayaan	1.20									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.453	3.484	(4.792)	30	86	2,53%	(5.070)	-59,27%	15.576	22,37%	(12.093)
2	Tabungan	104.558	103.775	104.687	104.508	4.473	(178)	733	0,71%	(49)	-0,05%	116.810	89,47%	(12.301)
3	Deposito	118.514	111.806	111.787	111.665	(5.325)	(122)	(141)	-0,13%	(6.849)	-5,78%	119.096	93,76%	(7.431)
	Total	231.625	218.978	219.927	219.657	(5.644)	(270)	679	0,31%	(11.968)	-5,17%	251.482	87,34%	(31.825)
	CASA	113.112	107.173	108.140	107.992	(319)	(148)	819	0,76%	(5.120)	-4,53%	132.386	81,57%	(24.394)
	(%) CASA	48,83%	48,94%	49,17%	49,16%									
	FDR	61,23%	68,43%	67,86%	67,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.456	4.395	(62)	(25)	-0,57%	1.735	65,22%	-	0,00%	4.395
2	Giro ISE	666	1.060	1.055	1.070	15	10	0,94%	404	60,59%	-	0,00%	1.070
3	Tabungan ISE	1.893	3.259	3.301	3.225	(77)	(35)	-1,07%	1.331	70,30%	-	0,00%	3.225
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	-	0,00%	78

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	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Local Champion	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	25.184	427	675	248	1.304	167	6.541	508	28.064	89,74%	(2.881)
	Cilem	13.169	14.403	14.282	278	-	-278	-208	-121	1.113	121	18.830	75,85%	(4.548)
	Gadai	5.474	10.614	10.902	149	675	526	1.513	288	5.427	387	9.234	118,06%	1.668
4	CFG	123.108	123.055	122.266	-	-	0	84	-789	-842	789	137.225	89,10%	(14.959)
	CF 1	17.304	13.823	13.744	-	-	0	-191	-79	-3.559	79	19.095	71,98%	(5.350)
	Total Griya	13.206	10.394	10.352	-	-	0	0	-42	-2.854	42	13.694	75,60%	(3.342)
4	• Total Non Program	13.206	10.394	10.352	-	-	0	-787	-42	-2.854	42	13.694	75,60%	(3.342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.393	-	-	0	-191	-37	-705	37	5.401	62,81%	(2.009)
	CF 2	105.804	109.232	108.522	-	-	0	274	-711	2.717	711	118.130	91,87%	(9.608)
	Mitraguna & Others	72.025	76.346	75.900	-	-	0	707	-446	3.876	446	83.166	91,26%	(7.266)
	Pensiun	33.780	32.886	32.621	-	-	0	-433	-265	-1.158	265	34.964	93,30%	(2.342)
	Total Pembiayaan	141.827	149.855	149.233	427	675	248	1.346	-622	7.406	1.297	165.365	90,24%	(16.132)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	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%	2,36%	595	595	595	595			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	3,84%	548	548	548	548			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,44%	47	47	47	47			
4	CFG	370	965	1.341	3.357	0,00%	0,30%	1,09%	2,75%	2.016	2.987	2.392				
	CF 1	206	654	891	862	1,19%	6,45%	6,27%	(29)	656	209					
	Total Griya	92	559	798	770	0,69%	7,68%	7,44%	(29)	678	211					
	Oto	114	95	93	93	2,79%	2,70%	2,73%	-	(22)	(2)					
	CF 2	164	311	450	2.494	0,15%	0,41%	0,20%	2.044	2.331	2.183					
	Mitraguna & Others	164	311	352	1.700	0,23%	0,46%	0,24%	1.348	1.537	1.389					
	Pensiun	-	-	98	217	0,00%	0,30%	0,24%	696	794	794					
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,42%	621	301	2.10%	-400,57%	1,7%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	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															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	3.373	3.321	(1.230)	(53)	(91)	-2,66%	1.706	105,59%	6.881	48,26%	(3.560)
2	Tabungan	101.049	104.238	104.493	103.302	(1.606)	(1.191)	(936)	-0,90%	2.253	2,23%	109.623	94,23%	(6.321)
3	Deposito	38.774	45.451	45.461	45.251	(520)	(210)	(199)	-0,44%	6.477	16,71%	39.255	115,27%	5.996
	Total	141.438	153.100	153.327	151.874	(3.355)	(1.454)	(1.226)	-0,80%	10.436	7,38%	155.759	97,51%	(3.885)
	CASA	102.664	107.650	107.866	106.623	(2.836)	(1.244)	(1.027)	-0,95%	3.958	3,86%	116.504	91,52%	(9.881)
	(%) CASA	72,59%	70,31%	70,35%	70,20%									
	FDR	91,03%	105,36%	104,96%	105,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	3.418	2.864	(554)	(84)	-2,86%	(434)	-13,15%	-	0,00%	2.864
2	Giro ISE	186	257	153	178	25	(79)	-30,82%	(8)	-4,26%	-	0,00%	178
3	Tabungan ISE	2.913	2.682	3.256	2.677	(579)	(5)	-0,20%	(236)	-8,10%	-	0,00%	2.677
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%	-	0,00%	10
5	CIF ISE	94	102	103	103	0	1	0,98%	9	9,57%	-	0,00%	103

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	415	20.120	20.120	150	-	-150	148	0	19.705	-	415	4848,45%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.120	150	-	-150	148	0	19.705	-	415	4848,45%	19.705
	• Local Champion	415	20.120	20.120	150	-	-150	148	0	19.705	-	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.888	-	-	0	331	-10	6.647	10	3.851	178,89%	3.038
	KUR	103	6.283	6.280	-	-	0	349	-3	6.178	3	3.549	176,96%	2.731
	Non KUR	139	616	608	-	-	0	349	-17	469	8	302	201,59%	306
3	PWG	20.398	30.373	30.860	441	1.016	575	2.240	487	10.462	529	31.029	99,45%	(169)
	Cilem	7.170	12.746	12.803	169	277	109	809	57	5.634	220	15.989	80,08%	(3.186)
	Gadai	13.229	17.627	18.056	272	739	466	1.431	430	4.828	309	15.040	120,06%	3.016
4	CFG	107.701	103.913	103.058	-	-	0	580	-855	-4.643	855	119.299	86,39%	(16.241)
	CF 1	13.161	13.563	13.543	-	-	0	-83	-19	382	19	14.643	92,49%	(1.099)
	Total Griya	10.223	10.121	10.104	-	-	0	0	-17	-119	17	10.685	94,57%	(580)
4	• Total Non Program	10.223	9.949	9.933	-	-	0	-122	-16	-290	16	10.685	92,96%	(752)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.439	-	-	0	-83	-2	501	2	3.958	86,89%	(519)
	CF 2	94.540	90.350	89.514	-	-	0	664	-836	-5.026	836	104.656	85,53%	(15.142)
	Mitraguna & Others	89.171	84.140	83.360	-	-	0	-55	-780	-5.811	780	98.315	84,79%	(14.955)
	Pensiun	5.368	6.211	6.154	-	-	0	719	-56	786	56	6.341	97,06%	(187)
	Total Pembiayaan	128.755	161.305	160.926	591	1.016	425	3.300	-379	32.171	1.395	154.593	104,10%	6.333

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	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	2.505	2.121	2.530	2.530	2,33%	2,43%	2,45%	-	24	409	-	-				
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	-	55	-	-	-				
	Total Griya	-	78	78	78	0,00%	0,77%	0,77%	-	78	-	-	-				
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-	-	-				
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,74%	-	(31)	409	-	-				
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,94%	-	(31)	409	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	2.920	2.121	2.530	2.530	2,27%	1,57%	1,57%	-	(391)	409	0,00%	100,00%	-1,6%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	110	118	119	(16)	1	9	8,15%	84	238,46%	40	299,51%	79
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	118	119	(16)	1	9	8,15%	84	238,46%	40	299,51%	79
	CASA	35	110	118	119	(16)	1	9	8,15%	84	238,46%	40	299,51%	79
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	693	572	572	75	(0)	(121)	-17,45%	134	30,49%	495	115,47%	77
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.122	1.122	75	(0)	(121)	-9,73%	684	155,98%	495	226,52%	627
	CASA	438	693	572	572	75	(0)	(121)	-17,45%	134	30,49%	495	115,47%	77
	(%) CASA	100,00%	55,74%	50,99%	50,98%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	64	64		0	(131)	-67,14%	64	6410,00%	-	0,00%	64
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	195	64	64		0	(131)	-67,14%	64	6410,00%	0	0,00%	64
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
Sep-24	Dec-24	Sep-25				

<tbl_r cells="5" ix="1" max

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	41.298	40.328	5.703	(970)	(4.087)	-9,20%	18.876	87,99%	31.025	129,98%	9.303
2	Tabungan	103.481	122.013	118.687	119.394	7.231	708	(2.619)	-2,15%	15.914	15,38%	119.071	100,27%	324
3	Deposito	132.303	85.939	86.644	86.645	(6.648)	1	707	0,82%	(45.657)	-34,51%	133.190	65,05%	(46.545)
	Total	257.235	252.367	246.629	246.368	6.286	(261)	(5.999)	-2,38%	(10.868)	-4,22%	283.286	86,97%	(36.918)
	CASA	124.933	166.428	159.985	159.722	12.934	(262)	(6.706)	-4,03%	34.790	27,85%	150.096	106,41%	9.627
	(%) CASA	48,57%	65,95%	64,87%	64,83%									
	FDR	70,83%	83,50%	86,05%	86,14%									

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	7.936	8.471	6.804	6.698	(106)	(1.773)	-20,93%	(1.238)	-15,60%	-	0,00%	6.698	
2	Giro ISE	4.026	3.734	3.641	3.633	(8)	(101)	-2,70%	(393)	-9,76%	-	0,00%	3.633	
3	Tabungan ISE	2.910	4.737	3.163	3.065	(98)	(1.673)	-35,31%	155	5,33%	-	0,00%	3.065	
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0	
5	CIF ISE	62	64	65	65	0	1	1,56%	3	4,84%	-	0,00%	65	

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	45.235	38.775	39.508	-	640	640	-388	733	-5,727	(93)	54.048	73,10%	(14.540)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.881	-	640	640	-390	733	-5,698	(93)	35.554	69,98%	(10.673)
	• Local Champion	28.121	21.313	21.947	-	640	640	-215	634	-6,174	6	30.480	72,00%	(8.533)
	• Value Chain	2.457	2.835	2.934	-	-	-	-174	99	476	(99)	5.074	57,82%	(2.140)
2	MBG	4.919	2.874	2.869	-	-	0	-219	-4	-2.049	4	4.919	58,33%	(2.049)
	KUR	4.804	2.874	2.869	-	-	0	-219	-4	-1.935	4	4.804	59,73%	(1.935)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	39.707	1.362	1.386	24	3.166	174	16.371	1.212	39.389	100,81%	319
	Cilem	6.677	17.447	17.411	929	148	(782)	1.920	-36	10.734	184	19.951	87,27%	(2.540)
	Gadai	16.660	22.086	22.297	433	1.238	805	1.246	210	5.637	1.028	19.438	114,71%	2.858
4	CFG	108.703	129.533	130.141	-	1.795	1.795	2.647	609	21.439	1.186	121.184	107,39%	8.957
	CF 1	24.869	27.555	27.513	-	19	19	-108	-42	2.644	61	26.405	104,20%	1.108
	Total Griya	19.873	21.431	21.391	-	-	0	0	-41	1.518	41	20.306	105,34%	1.085
4	• Total Non Program	19.873	21.431	21.391	-	-	0	0	-41	1.518	41	20.306	105,34%	1.085
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	6.123	-	19	19	-108	-1	1.126	20	6.099	100,38%	23
	CF 2	83.833	101.978	102.628	-	1.776	1.776	2.755	651	18.795	1.125	94.779	108,28%	7.849
	Mitraguna & Others	62.328	78.196	78.690	-	1.426	1.426	2.567	494	16.362	932	72.223	108,96%	6.468
	Pensiun	21.505	23.782	23.938	-	350	350	189	156	2.433	194	22.557	106,12%	1.381
	Total Pembiayaan	182.193	210.715	212.226	1.362	3.821	2.459	5.206	1.512	30.033	2.310	219.540	96,67%	(7.314)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	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	-	-	-	1.191	1.191	0,00%	0,00%	3,01%	1.191	1.191	1.191	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	1.062	1.062	0,00%	0,00%	4,27%	1.062	1.062	1.062	-			
	Value Chain	-	-	-	129	129	0,00%	0,00%	0,59%	129	129	129	-			
2	MBG	121	20	32	63	63	2,46%	1,11%	2,19%	31	(58)	43	-			
	KUR	83	20	32	63	63	1,72%	1,11%	2,19%	31	(20)	43	-			
	Non KUR	38	-	-	-	-	33,52%	0,00%	0,00%	-	(38)	-	-			
3	PWG	-	-	-	1.467	1.467	0,00%	0,00%	3,70%	1.467	1.467	1.467	-			
	Cilem	-	-	-	1.157	1.157	0,00%	0,00%	6,65%	1.157	1.157	1.157	-			
	Gadai	-	-	-	310	310	0,00%	0,00%	1,39%	310	310	310	-			
4	CFG	330	1.698	1.506	3.702	3.702	0,30%	1,16%	2,84%	1.296	3.373	2.004	-			
	CF 1	209	63	-	926	926	0,84%	0,00%	3,37%	926	717	863	-			
	Total Griya	-	-	-	322	322	0,00%	0,00%	1,50%	322	322	322	-			
	Oto	107	199	261	261	261	4,19%	0,00%	9,87%	604	395	541	-			
	CF 2	2.577	-	137	148	148	3,07%	0,13%	0,14%	12	(2.429)	148	-			
	Mitraguna & Others	2.422	-	-	12	12	3,89%	0,00%	0,01%	12	(2.410)	12	-			
	Pensiun	155	-	137	137	137	0,09%	0,06%	0,57%	-	(19)	137	-			
	Total Pembiayaan	8.782	6.428	6.553	6.565	4.822	3,11%	3,09%	12	(2.217)	137	3,38%	-9,17%	0,3%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtD	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	5.726	6.156	6.156	6.156	6.156	12,66%	15,88%	15,58%	-	430	-	-			
	Linkage	23	-	-	-	-	0,15%	0,00%	0,00%	-	(23)	-	-			
	Non-Linkage	5.703	6.156	6.156	6.156	6.156	18,65%	25,49%	24,74%	-	453	-	-			
2	MBG	372	73	-	-	-	7,57%	0,00%	0,00%	-	(372)	(73)	-			
	KUR	296	73	-	-	-	6,16%	0,00%	0,00%							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	40.391	38.395	16.346	(1.996)	(1.681)	-4,20%	20.691	116,87%	27.730	138,46%	10.664
2	Tabungan	74.047	76.608	74.925	74.226	1.205	(699)	(2.382)	-3,11%	179	0,24%	90.374	82,13%	(16.148)
3	Deposito	177.676	159.231	159.331		(2.193)	200	100	0,06%	(18.345)	-10,32%	178.593	89,21%	(19.262)
	Total	269.427	275.916	274.448	271.952	15.359	(2.496)	(3.963)	-1,44%	2.525	0,94%	296.698	91,66%	(24.745)
	CASA	91.751	116.684	115.316	112.621	17.551	(2.696)	(4.063)	-3,48%	20.870	22,75%	118.105	95,36%	(5.484)
	(%) CASA	34,05%	42,29%	42,02%	41,41%									
	FDR	66,93%	75,15%	75,12%	75,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.699	1.827	2.094	2.031	(64)	203	11,13%	(1.668)	-45,10%	-	0,00%	2.031	
2	Giro ISE	1.245	198	250	253	3	55	27,95%	(992)	-79,66%	-	0,00%	253	
3	Tabungan ISE	2.454	1.630	1.845	1.778	(67)	148	9,09%	(677)	-27,57%	-	0,00%	1.778	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%	-	0,00%	84	

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	7.500	10.464	10.453	-	-	0	214	-11	2.953	11	10.279	101,69%	174
	KUR	5.814	8.922	8.912	-	-	0	252	-11	3.097	11	8.593	103,70%	318
	Non KUR	1.686	1.542	1.542	-	-	0	-38	0	-144	-	1.686	91,45%	(144)
3	PWG	25.637	37.586	37.906	1.305	1.283	-22	2.015	320	12.269	963	37.092	102,20%	814
	Cilem	7.478	16.013	16.224	648	314	-335	1.735	211	8.747	102	17.536	92,52%	(1.312)
	Gadai	18.160	21.573	21.682	657	970	313	280	109	3.522	861	19.556	110,87%	2.126
4	CFG	147.202	159.308	157.817	10	12	2	1.851	-1.491	10.615	1.503	161.418	97,77%	(3.601)
	CF 1	16.107	19.021	18.985	-	-	0	-201	-36	2.878	36	18.142	104,64%	842
	Total Griya	8.451	13.214	13.191	-	-	0	0	-23	4.740	23	8.981	146,88%	4.210
4	• Total Non Program	8.451	13.214	13.191	-	-	0	189	-23	4.740	23	8.981	146,88%	4.210
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.794	-	-	0	-201	-14	-1.862	14	9.161	63,24%	(3.368)
	CF 2	131.096	140.287	138.832	10	12	2	2.052	-1.455	7.736	1.467	143.276	96,90%	(4.444)
	Mitraguna & Others	128.138	136.656	135.229	10	12	2	1.845	-1.427	7.091	1.439	138.882	97,37%	(3.653)
	Pensiun	2.957	3.631	3.603	-	-	0	208	-27	646	27	4.394	82,00%	(791)
	Total Pembiayaan	180.340	207.358	206.176	1.315	1.295	-20	4.080	-1.182	25.837	2.477	208.789	98,75%	(2.613)

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	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	453	156	151	293	6,04%	1,44%	2,80%	142	(160)	136	-	-	-				
	KUR	363	83	80	162	6,24%	0,90%	1,82%	82	(201)	79	-	-	-				
	Non KUR	90	73	70	130	5,33%	4,57%	8,46%	60	41	57	-	-	-				
3	PWG	-	-	-	-	782	0,00%	0,00%	782	782	782	-	-	-				
	Cilem	-	-	-	-	598	0,00%	0,00%	598	598	598	-	-	-				
	Gadai	-	-	-	-	184	0,00%	0,00%	184	184	184	-	-	-				
4	CFG	537	1.372	1.213	5.149	0,36%	0,76%	3,26%	3.936	4.612	3.777	-	-	-				
	CF 1	200	783	336	1.644	1,24%	1,77%	8,66%	1.308	1.444	861	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Oto	200	783	336	1.644	2,61%	5,79%	28,38%	1.308	1.444	861	-	-	-				
	CF 2	337	589	876	3.505	0,26%	0,62%	2,52%	2.628	3.167	2.916	-	-	-				
	Mitraguna & Others	337	589	876	3.505	0,26%	0,64%	2,59%	2.628	3.167	2.916	-	-	-				
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Total Pembiayaan	990	1.528	1.364	6.224	0,55%	0,66%	3,02%	4.860	5.234	4.695	0,61%	79,82%	-2,4%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	70	199	198	198	0,93%	1,90%	1,90%	128	(0)	(0)	-	-	-			
	KUR	-	199	198	198	0,00%	2,22%	2,23%	198	(0)	(0)	-	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	14.538	14.604	(614)	66	59	0,40%	1.654	12,78%	17.890	81,63%	(3.286)
2	Tabungan	76.505	85.359	86.780	87.253	6.313	473	1.893	2,22%	10.748	14,05%	85.927	101,54%	1.326
3	Deposito	21.770	21.261	20.763	20.863	72	100	(398)	-1,87%	(907)	-4,17%	22.258	93,73%	(1.395)
	Total	111.225	121.166	122.081	122.720	5.771	639	1.555	1,28%	11.496	10,34%	126.075	97,34%	(3.355)
	CASA	89.454	99.905	101.318	101.857	5.700	539	1.952	1,95%	12.403	13,86%	103.817	98,11%	(1.960)
	(%) CASA	80,43%	82,45%	82,99%	83,00%									
	FDR	45,34%	58,33%	57,07%	56,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.481	1.506	25	55	3,78%	348	30,06%	-	0,00%	1.506	
2	Giro ISE	199	118	140	140	1	22	19,03%	(59)	-29,60%	-	0,00%	140	
3	Tabungan ISE	959	1.334	1.342	1.366	24	32	2,43%	407	42,45%	-	0,00%	1.366	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	50	55	55	55	0	0	0,00%	5	10,00%	-	0,00%	55	

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	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	103	4.767	4.766	-	-	0	232	-1	4.663	1	3.735	127,61%	1.031
	KUR	103	4.563	4.562	-	-	0	234	-1	4.459	1	3.547	128,62%	1.015
	Non KUR	-	204	204	-	-	0	-2	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.612	325	539	213	1.055	282	6.385	256	27.410	67,90%	(8.797)
	Cilem	5.118	10.278	10.226	104	15	-89	284	-52	5.108	67	17.009	60,12%	(6.783)
	Gadai	7.109	8.052	8.386	221	524	303	771	335	1.278	189	10.400	80,63%	(2.014)
4	CFG	38.093	47.576	46.290	123	-	-123	614	-1.286	8.197	1.286	46.389	99,79%	(99)
	CF 1	11.280	11.393	11.250	15	-	-15	-341	-143	-30	143	12.354	91,06%	(1.104)
1	• Total Non Program	5.847	6.704	6.600	-	-	0	0	-104	754	104	6.132	107,63%	468
	• Program	-	678	678	-	-	0	166	-1	678	1	6.132	96,58%	(210)
	Oto	5.433	4.688	4.650	15	-	-15	-341	-39	-783	39	6.221	74,74%	(1.572)
	CF 2	26.814	36.184	35.040	108	-	-108	955	-1.144	8.226	1.144	34.035	102,95%	1.005
	Mitraguna & Others	24.934	33.989	32.865	108	-	-108	910	-1.123	7.932	1.123	31.461	104,46%	1.405
	Pensiun	1.880	2.195	2.175	-	-	0	45	-21	295	21	2.574	84,48%	(399)
	Total Pembiayaan	50.425	70.675	69.670	448	539	90	1.900	-1.006	19.245	1.544	77.535	89,86%	(7.865)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	-	-	-	-	255	0,00%	0,00%	5,36%	255	255	255						
	KUR	-	-	-	-	255	0,00%	0,00%	5,60%	255	255	255						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
3	PWG	-	-	-	-	325	0,00%	0,00%	1,75%	325	325	325						
	Cilem	-	-	-	-	307	0,00%	0,00%	3,00%	307	307	307						
	Gadai	-	-	-	-	19	0,00%	0,00%	0,22%	19	19	19						
4	CFG	182	943	361	2.034	0,49%	0,48%	2,12%	1,48%	(324)	494	172						
	CF 1	182	115	115	115	1,61%	1,01%	1,02%	-	(66)	-	-						
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-	-						
	Oto	115	115	115	115	2,12%	2,46%	2,48%	-	-	-	-						
	CF 2	7	396	891	568	0,03%	2,46%	1,62%	(324)	561	172							
	Mitraguna & Others	7	396	891	568	0,03%	2,62%	1,73%	(324)	561	172							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,98%	(324)	494	172	0,00%	100,00%	-1,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	5.727	5.826	199	99	460	8,57%	(11.608)	-66,58%	22.385	26,03%	(16.559)
2	Tabungan	88.077	86.195	85.686	85.457	(7.659)	(229)	(738)	-0,86%	(2.620)	-2,97%	97.031	88,07%	(11.574)
3	Deposito	27.462	48.947	48.979	48.979	9.993	31	32	0,07%	21.516	78,35%	27.903	175,53%	21.075
	Total	132.974	140.508	140.361	140.262	2.533	(99)	(246)	-0,18%	7.288	5,48%	147.320	95,21%	(7.058)
	CASA	105.512	91.561	91.413	91.283	(7.460)	(130)	(278)	-0,30%	(14.229)	-13,49%	119.416	76,44%	(28.133)
	(%) CASA	79,35%	65,16%	65,13%	65,08%									
	FDR	8,88%	16,51%	16,52%	16,53%									

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	12.730	7.799	7.704	7.734	30	(64)	-0,83%	(4.996)	-39,24%		-	0,00%	7.734
2	Giro ISE	9.787	158	296	349	53	191	120,60%	(9.438)	-96,43%			0,00%	349
3	Tabungan ISE	2.943	7.140	6.908	6.885	(23)	(255)	-3,58%	3.942	133,96%			0,00%	6.885
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			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	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.385	5.375	22	-	-22	-32	-10	2.303	10	3.201	167,89%	2.173
	Cilem	3.072	5.385	5.375	22	-	-22	-32	-10	2.303	10	3.201	167,89%	2.173
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	17.812	-	-	0	973	-7	9.070	7	17.590	101,26%	222
	CF 1	1.694	1.865	1.860	-	-	0	-24	-5	166	5	2.718	68,45%	(858)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
4	• Total Non Program	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	994	-	-	0	-24	-5	-303	5	2.022	49,14%	(1.028)
	CF 2	7.049	15.955	15.952	-	-	0	997	-3	8.904	3	14.872	107,26%	1.080
	Mitraguna & Others	6.955	15.863	15.861	-	-	0	997	-2	8.906	2	14.204	111,66%	1.657
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	23.187	22	-	-22	941	-17	11.372	17	20.791	111,52%	2.396

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	25	0,00%	0,00%	0,46%	25	25	25					
	Cilem	-	-	-	-	25	0,00%	0,00%	0,46%	25	25	25					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	-	339	359	25	0,00%	0,00%	1,90%	20	136	359					
	CF 1	223	-	184	204	13,18%	10,96%	10,96%	20	(19)	204						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	204	17,22%	18,42%	20,52%	20	(19)	204						
	CF 2	-	-	155	155	0,00%	0,97%	0,97%	-	155	155						
	Mitraguna & Others	-	-	155	155	0,00%	0,98%	0,98%	-	155	155						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	76	76	0,00%	0,33%	0,33%	76	-	-	5,99%	#####	5,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.975	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.434	36.443	(4.985)	9	23	0,06%	17.417	91,55%	24.527	148,58%	11.916
2	Tabungan	42.453	54.176	53.409	52.778	2.399	(631)	(1.398)	-2,58%	10.324	24,32%	50.594	104,32%	2.183
3	Deposito	43.338	45.527	45.527	45.527	1.425	0	0	0,00%	2.188	5,05%	43.913	103,67%	1.613
	Total	104.817	136.122	135.370	134.747	(1.161)	(623)	(1.375)	-1,01%	29.930	28,55%	119.034	113,20%	15.713
	CASA	61.479	90.595	89.843	89.220	(2.586)	(623)	(1.375)	-1,52%	27.742	45,12%	75.121	118,77%	14.099
	(%) CASA	58,65%	66,55%	66,37%	66,21%									
	FDR	25,79%	41,74%	41,80%	41,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.382	1.683	1.760	1.752	(9)	69	4,09%	370	26,79%	-	0,00%	1.752	
2	Giro ISE	167	58	59	59	0	0	0,43%	(109)	-64,93%	0	0,00%	59	
3	Tabungan ISE	1.214	1.625	1.702	1.693	(9)	69	4,22%	479	39,44%	0	0,00%	1.693	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	26	33	36	36	0	3	9,09%	10	38,46%	0	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	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
3	PWG	4.744	10.868	10.803	247	110	-137	358	-65	6.060	175	5.399	200,11%	5.405	
	Cilem	4.744	10.868	10.803	247	110	-137	358	-65	6.060	175	5.399	200,11%	5.405	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	22.287	45.946	45.779	770	-	-770	1.685	-167	23.492	167	31.309	146,22%	14.470	
	CF 1	3.598	7.925	7.911	770	-	-770	906	-14	4.312	14	4.708	168,02%	3.202	
	Total Griya	1.186	3.167	3.158	-	-	0	0	-9	1.972	9	1.499	210,70%	1.659	
4	• Total Non Program	1.186	3.167	3.158	-	-	0	0	555	-9	1.972	9	1.499	210,70%	1.659
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	2.412	4.758	4.753	770	-	-770	906	-5	2.340	5	3.209	148,09%	1.543	
	CF 2	18.689	38.021	37.868	-	-	0	779	-153	19.180	153	26.601	142,36%	11.267	
	Mitraguna & Others	17.983	37.214	37.066	-	-	0	681	-148	19.082	148	25.135	147,47%	11.931	
	Pensiun	705	807	803	-	-	0	99	-4	97	4	1.466	54,75%	(663)	
	Total Pembiayaan	27.031	56.814	56.582	1.018	110	-907	2.043	-231	29.552	342	36.708	154,14%	19.874	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	210	0,00%	0,00%	1,94%	210	210	210	210			
	Cilem	-	-	-	-	210	0,00%	0,00%	1,94%	210	210	210	210			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	487	0,00%	0,00%	1,06%	487	487	487	487			
	CF 1	-	-	-	-	261	0,00%	0,00%	3,30%	261	261	261	261			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	261	0,00%	0,00%	5,49%	261	261	261	261			
	CF 2	-	-	-	-	226	0,00%	0,00%	0,60%	226	226	226	226			
	Mitraguna & Others	-	-	-	-	226	0,00%	0,00%	0,61%	226	226	226	226			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	10.994	11.140	(1.709)	145	562	5,32%	9.027	427,28%	13.107	84,99%	(1.967)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,13%	52	6,94%	1.367	58,66%	(565)
	Total	2.863	11.693	11.796	11.942	(1.708)	146	248	2,12%	9.079	317,16%	21.226	56,26%	(9.284)
	CASA	2.113	10.577	10.994	11.140	(1.709)	145	562	5,32%	9.027	427,28%	19.859	56,10%	(8.719)
	(%) CASA	73,80%	90,46%	93,20%	93,28%									
	FDR	44,75%	142,80%	140,88%	139,16%									

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	-	135	135	86		(49)	(49)	-36,21%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	135	135	86		(49)	(49)	-36,21%	86	#DIV/0!		0,00%	86
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3		0	0	0,00%	(86)	-96,63%		0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	11.296	11.229	369	153	-217	909	-67	10.028	220	8.970	125,18%	2.259
	Cilem	1.026	8.054	8.029	317	148	-169	195	-25	7.003	172	6.281	127,84%	1.748
	Gadai	175	3.242	3.200	53	5	-48	714	-42	3.024	47	2.689	118,99%	511
4	CFG	80	5.403	5.389	-	-	0	-10	-13	5.309	13	9.385	57,42%	(3.996)
	CF 1	-	2.553	2.553	-	-	0	-31	0	2.553	-	1.107	230,60%	1.446
	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Total Non Program	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.522	-	-	0	-31	0	1.522	-	839	181,43%	683
	CF 2	80	2.849	2.836	-	-	0	21	-13	2.756	13	8.278	34,26%	(5.442)
	Mitraguna & Others	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
	Pensiun	-	272	270	-	-	0	48	-2	270	2	671	40,21%	(401)
	Total Pembiayaan	1.281	16.698	16.618	369	153	-217	899	-80	15.337	233	18.355	90,54%	(1.737)

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	-	35	-	67		0,00%	0,00%	0,60%		67	67	32			
	Cilem	-	-	-	67		0,00%	0,00%	0,84%		67	67	67			
	Gadai	-	35	-	-		0,00%	0,00%	0,00%		-	-	(35)			
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%		-	-	-			

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%		-	-	-		</	