

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	722.037	700.250	245.075	(21.787)	100.691	16,79%	385.279	122,32%	475.089	147,39%	225.162
2	Tabungan	2.242.130	2.422.180	2.413.625	2.404.442	40.155	(9.183)	106.311	7,24%	2.502.873	96,07%	2.813.322	114,17%	398.621
3	Deposito	2.798.677	2.790.913	3.161.876	3.211.943	460.105	50.066	421.030	15,09%	413.266	14,77%	5.791.284	109,07%	525.351
	Total	5.355.779	5.812.652	6.297.538	6.316.635	745.335	19.096	503.983	8,67%	960.856	17,94%	5.977.962	104,26%	126.730
	CASA	2.557.102	3.021.739	3.135.662	3.104.692	285.230	(30.970)	82.953	2,75%	547.590	21,41%			
	(%) CASA	47,74%	51,99%	49,79%	49,15%									
	FDR	47,52%	50,76%	47,30%	47,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-19 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap	
1	DPK ISE	113.657	100.407	104.212	104.324		112	3,917	3,90%	(9.332)	-8,21%	148.814	70,10%	(44.489)
2	Giro ISE	31.184	14.307	17.931	18.248		317	3,942	27,55%	(12.936)	-41,48%	52.489	34,77%	(34.241)
3	Tabungan ISE	59.057	66.768	66.949	66.744		(205)	(24)	-0,04%	7.687	13,02%	63.948	104,37%	2,796
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.513	4.150	2.830	-1.320	3.840	-1.356	17.303	4.186	233.500	88,01%	(27.988)
	Linkage	19.369	18.145	18.022	-	-	-	-	-124	-123	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	187.490	4.150	2.830	-1.320	3.964	-1.232	18.650	4.062	194.408	96,44%	(6.917)
	• Local Champion	162.434	179.355	178.544	4.150	2.830	-1.320	4.242	-811	16.110	3.641	174.555	102,29%	3.999
	• Value Chain	6.407	9.368	8.946	-	-	-	-	-277	-421	421	19.853	45,06%	(10.906)
2	MBG	159.435	191.840	191.996	730	3.350	2.620	1.349	156	32.561	3.194	205.492	93,43%	(13.496)
	KUR	151.599	182.202	182.323	730	3.000	2.270	1.585	121	30.725	2.879	195.351	93,33%	(13.027)
3	PWG	252.400	412.261	429.945	64.710	54.744	-9.966	23.624	17.685	177.545	37.059	431.397	99,66%	(1.451)
	Cilem	111.797	223.573	233.062	22.147	17.279	-4.868	8.750	9.489	121.265	7.790	256.762	90,77%	(23.700)
	Gadai	140.603	188.688	196.883	42.563	37.465	-5.098	14.874	8.196	56.280	29.270	174.635	112,74%	22.248
4	CFG	1.944.791	2.139.295	2.151.066	29.748	39.903	10.155	19.378	11.771	206.275	28.132	2.194.090	98,04%	(43.025)
	CF 1	376.842	385.958	384.664	1.803	1.727	-76	235	-1.293	7.823	3.020	418.880	91,83%	(34.216)
	Total Griya	311.852	314.123	314.390	681	1.540	859	0	266	2.538	1.274	332.926	94,43%	(18.536)
	• Total Non Program	308.347	309.901	310.180	681	1.540	859	-3.862	279	1.833	1.261	317.656	97,65%	(7.476)
	• Program	3.505	4.223	4.209	-	-	-	0	133	-13	13	15.270	27,57%	(11.060)
	Oto	64.990	71.834	70.275	1.122	187	-935	235	-1.560	5.285	1.746	85.954	81,76%	(15.679)
	CF 2	1.567.950	1.753.337	1.766.402	27.945	38.176	10.231	19.143	13.064	198.452	25.112	1.755.210	99,50%	(8.809)
	Mitraguna & Others	1.383.782	1.559.560	1.571.289	26.457	34.654	8.197	18.462	11.729	187.507	22.925	1.571.846	99,96%	(557)
	Pensiun	184.168	193.778	195.113	1.488	3.522	2.034	681	1.335	10.945	2.187	203.365	95,94%	(8.252)
	Total Pembiayaan	2.544.835	2.950.264	2.978.519	99.338	100.827	1.489	48.191	28.256	433.684	72.571	3.064.479	97,19%	(85.960)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	31-Oct-25	20-Nov-25	MtD (1-20 Oct'25)	% Relatif		MtD	YTD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YTD				%	Penc.	Gap	
1	SME	1.267	-	3.204	17.282	0,67%	1,55%	8,41%	14.079	16.015	17.282						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	1.267	-	3.204	14.886	0,75%	1,70%	7,94%	11.683	13.619	14.886						
	Value Chain	-	-	-	2.396	0,00%	1,34%	0,00%	-	-	-						
2	MBG	3.453	4.655	4.655	19.948	2,17%	2,43%	10,39%	15.293	16.495	15.293						
	KUR	2.876	4.305	4.305	18.465	1,90%	2,36%	10,13%	14.160	15.589	14.160						
	Non KUR	577	350	350	1.483	7,36%	3,63%	15,33%	1.133	906	1.133						
3	PWG	-	26	26	16.345	0,00%	0,01%	3,80%	16.319	16.345	16.319						
	Cilem	-	26	26	11.368	0,00%	0,00%	0,00%	11.368	11.368	11.368						
	Gadai	-	-	-	4.977	0,00%	0,01%	2,53%	4.951	4.977	4.951						
4	CFG	19.268	23.212	25.105	50.407	0,99%	1,17%	2,34%	25.302	31.139	27.195						
	CF 1	8.041	9.455	13.170	24.017	2,13%	3,41%	6,24%	10.847	15.976	14.562						
	Total Griya	6.972	7.025	10.986	20.730	2,24%	3,50%	6,59%	9.744	13.758	13.705						
	Oto	1.069	2.430	2.184	3.287	1,64%	3,04%	4,68%	1.103	2.218	857						
	CF 2	11.227	13.757	11.934	26.390	0,72%	0,68%	1,49%	14.456	15.163	12.633						
	Mitraguna & Others	11.107	13.302	11.331	24.051	0,80%	0,73%	1,53%	12.720	12.945	10.749						
	Pensiun	120	455	603	2.339	0,07%	0,31%	1,20%	-	277	136						
	Total Pembiayaan	30.008	30.694	33.313	39.969	1,18%	1,13%	1,34%	6.657	9.961	9.275	0,94%	30,00%	-0,4%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	5,9%
2	Contribution Margin	108.606	158.691	102.148	(6.458)	

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	74.044	74.370	21.784	327	(5.395)	-6,76%	(5.794)	-7,23%	99.791	74,53%	(25.420)
2	Tabungan	392.786	392.341	389.904	384.743	(277)	(5.161)	(7.598)	-1,94%	(8.043)	-2,05%	424.694	90,59%	(39.951)
3	Deposito	233.260	195.103	200.783	200.799	(41.404)	16	5.696	2,92%	(32.461)	-13,92%	235.055	85,43%	(34.257)
	Total	706.209	667.209	664.730	659.911	(19.897)	(4.819)	(7.298)	-1,09%	(46.298)	-6,56%	759.540	86,88%	(99.628)
	CASA	472.950	472.106	463.947	459.113	21.506	(4.835)	(12.993)	-2,75%	(13.837)	-2,93%	524.484	87,54%	(65.371)
	(%) CASA	66,97%	70,76%	69,79%	69,57%									
	FDR	69,41%	78,81%	79,44%	80,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	20.922	22.126	22.297	171	1.374	6,57%	(4.029)	-15,30%		-	0,00%	22.297
2	Giro ISE	3.901	3.080	3.127	3.230	103	150	4,87%	(671)	-17,20%			0,00%	3.230
3	Tabungan ISE	13.925	12.342	13.499	13.567	68	1.224	9,92%	(358)	-2,57%			0,00%	13.567
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	89.596	87.924	3.000	190	-2.810	-818	-1,673	-5.801	1.863	106.513	82,55%	(18.589)	
	Linkage	4.522	3.361	3.238	-	-	-	-122	-123	-1.284	123	10.091	32,08%	(6.853)	
	Non-Linkage	89.203	86.235	84.686	3.000	190	-2.810	-696	-1,549	-4.517	1.739	96.422	87,83%	(11.736)	
	• Local Champion	87.849	85.239	83.690	3.000	190	-2.810	-661	-1,549	-4.159	1.739	91.272	91,69%	(7.582)	
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)	
2	MBG	44.762	41.512	40.947	-	255	255	-765	-565	-3.815	820	46.400	88,25%	(5.453)	
	KUR	42.954	39.297	38.604	-	105	105	-699	-694	-4.351	799	44.605	86,55%	(6.001)	
	Non KUR	1.808	2.214	2.343	-	150	150	-66	129	535	21	1.795	130,51%	548	
3	PWG	25.216	36.316	37.234	5.753	4.648	-1.105	1.748	918	12.018	3.730	43.943	84,73%	(6.709)	
	Cilem	10.119	17.246	17.680	1.601	1.069	-531	338	434	7.561	636	25.949	68,13%	(8.270)	
	Gadai	15.098	19.070	19.554	4.153	3.579	-574	1.410	484	4.457	3.095	17.994	108,67%	1.561	
4	CFG	326.493	358.409	361.932	6.490	9.071	2.581	2.388	3.524	35.440	5.547	347.257	104,23%	14.676	
	CF 1	44.529	52.963	52.430	16	-	-16	1.197	-533	7.901	533	46.935	111,71%	5.495	
	Total Griya	33.717	42.230	41.880	-	-	0	0	-349	8.163	349	34.266	122,22%	7.614	
4	• Total Non Program	33.717	42.230	41.880	-	-	0	0	-645	-349	8.163	349	34.266	122,22%	7.614
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	0
	Oto	10.812	10.733	10.549	16	-	-16	1.197	-183	-262	183	12.669	83,27%	(2.119)	
	CF 2	281.964	305.446	309.502	6.474	9.071	2.597	1.191	4.056	27.539	5.015	300.322	103,06%	9.180	
	Mitraguna & Others	268.245	288.489	291.788	6.474	8.065	1.591	1.718	3.299	23.543	4.766	285.267	102,29%	6.521	
	Pensiun	13.719	16.957	17.714	-	1.006	1.006	-527	757	3.996	249	15.055	117,67%	2.660	
	Total Pembiayaan	490.195	525.832	528.037	15.243	14.164	-1.079	2.553	2.204	37.841	11.960	544.113	97,05%	(16.076)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			MtD	Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	293	-	3.204	10.879	● 0,31%	● 3,58%	● 12,37%	● 12,37%	7.676	10.586	10.879					
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-					
	Local Champion	293	-	3.204	9.883	● 0,33%	● 3,71%	● 11,67%	● 11,67%	6.679	9.590	9.883					
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 1,19%	● 1,19%	996	996	996					
2	MBG	550	1.094	1.021	5.069	● 1,23%	● 2,46%	● 12,38%	● 12,38%	4.047	4.518	3.974					
	KUR	550	1.094	1.021	4.706	● 1,28%	● 2,60%	● 12,19%	● 12,19%	3.685	4.156	3.612					
	Non KUR	-	-	-	-	363	● 0,00%	● 0,00%	● 0,00%	● 15,47%	363	363	363				
3	PWG	-	-	-	-	1.305	● 0,00%	● 0,00%	● 3,51%	● 3,51%	1.305	1.305	1.305				
	Cilem	-	-	-	-	919	● 0,00%	● 0,00%	● 5,20%	● 5,20%	919	919	919				
	Gadai	-	-	-	-	386	● 0,00%	● 0,00%	● 1,97%	● 1,97%	386	386	386				
4	CFG	5.180	4.311	4.286	8.520	● 1,59%	● 1,20%	● 2,35%	● 1,55%	4.234	3.340	4.209					
	CF 1	174	45	42	2.966	● 0,39%	● 0,08%	● 5,66%	● 5,66%	2.923	2.792	2.921					
	Total Griya	412	-	-	-	402	● 0,00%	● 0,00%	● 3,81%	● 3,81%	402	402	402				
	CF 2	5.006	4.266	4.244	5.554	● 1,78%	● 1,39%	● 1,79%	● 1,81%	1.311	548	1.288					
	Mitraguna & Others	5.006	4.266	4.244	5.554	● 1,49%	● 1,46%	● 1,90%	● 1,92%	1.311	548	1.288					
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-					
	Total Pembiayaan	5.937	5.465	5.456	10.131	● 1,21%	● 1,04%	● 1,92%	● 4,675	4.194	4.666	0,64%	66,44%	-1,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi	
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	6.009	5.951	(3.555)	(58)	(4.534)	-43,24%	(12.175)	-67,17%	33.616	17,70%	(27.665)
2	Tabungan	237.991	243.202	249.893	247.330	(1.888)	(2.564)	4.128	1,70%	9.339	3,92%	263.026	94,03%	(15.696)
3	Deposito	192.383	156.159	154.091	153.782	(51.287)	(308)	(2.376)	-1,52%	(38.601)	-20,06%	193.802	79,35%	(40.020)
	Total	448.500	409.846	409.993	407.063	(56.729)	(2.930)	(2.783)	-0,68%	(41.437)	-9,24%	490.444	83,00%	(83.381)
	CASA	256.117	253.687	255.903	253.281	(5.442)	(2.622)	(406)	-0,16%	(2.836)	-1,11%	296.642	85,38%	(43.361)
	(%) CASA	57,11%	61,90%	62,42%	62,22%									
	FDR	54,70%	64,09%	64,38%	64,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	9.906	10.251	10.321		70	415	4,19%	(1.317)	-11,32%	-	0,00%	10.321
2	Giro ISE	2.314	454	818	836		18	382	84,13%	(1.478)	-63,86%		0,00%	836
3	Tabungan ISE	1.452	1.580	1.561	1.613		52	33	2,10%	160	11,04%		0,00%	1.613
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	14.997	-	-	0	-2.842	-890	-2.582	890	26.993	55,56%	(11.996)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	14.997	-	-	0	-2.842	-890	-2.582	890	22.893	65,51%	(7.896)
	• Local Champion	16.492	15.487	14.596	-	-	0	-2.842	-890	-1.896	890	19.012	76,78%	(4.415)
	• Value Chain	1.087	401	401	-	-	-	0	-0	-686	0	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.359	-	95	95	-254	-763	89	858	48.666	78,82%	(10.307)
	KUR	37.787	38.582	37.829	-	95	95	-195	-753	41	848	47.501	79,64%	(9.672)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,53%	(635)
3	PWG	15.859	33.260	35.928	6.299	5.475	-823	3.002	2.668	20.069	2.807	33.597	106,94%	2.331
	Cilem	7.657	18.706	19.499	3.473	1.264	-2.209	2.015	793	11.842	471	21.318	91,47%	(1.819)
	Gadai	8.201	14.554	16.429	2.825	4.211	1.386	987	1.875	8.228	2.336	12.279	133,80%	4.150
4	CFG	173.601	174.409	174.686	1.655	2.150	495	-424	278	1.085	1.872	191.714	91,12%	(17.028)
	CF 1	81.382	70.149	69.956	-	-	0	-252	-193	-11.426	193	83.440	83,84%	(13.484)
	Total Griya	77.096	66.200	66.086	-	-	0	0	-114	-11.010	114	77.675	85,08%	(11.590)
4	• Total Non Program	77.096	66.200	66.086	-	-	0	-1.037	-114	-11.010	114	77.675	85,08%	(11.590)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.870	-	-	0	-252	-79	-416	79	5.765	67,14%	(1.894)
	CF 2	92.219	104.260	104.731	1.655	2.150	495	-172	471	12.511	1.679	108.274	96,73%	(3.544)
	Mitraguna & Others	90.304	99.165	99.412	1.655	1.900	245	-180	247	9.108	1.653	104.949	94,72%	(5.536)
	Pensiun	1.915	5.095	5.318	-	250	250	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	263.971	7.954	7.720	-233	-517	1.292	18.662	6.428	300.970	87,71%	(37.000)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap		
1	SME	210	-	-	500	500	1,20%	0,00%	3,33%	500	290	500			
	Linkage	-	-	-	-	500	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	500	500	1,20%	0,00%	3,33%	500	290	500			
	Value Chain	-	-	-	-	500	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	4.684	4.684	3,78%	5,55%	12,21%	2.512	3.239	2.436			
	KUR	1.433	2.078	2.047	4.559	4.559	3,79%	5,31%	12,05%	2.512	3.126	2.481			
	Non KUR	12	170	125	125	125	2,54%	23,17%	23,52%	(0)	113	(45)			
3	PWG	-	-	-	1.741	1.741	0,00%	0,00%	4,85%	1.741	1.741	1.741			
	Cilem	-	-	-	1.499	1.499	0,00%	0,00%	7,69%	1.499	1.499	1.499			
	Gadai	-	-	-	242	242	0,00%	0,00%	1,47%	242	242	242			
4	CFG	3.497	2.932	3.360	4.024	4.024	2,01%	1,93%	2,30%	664	526	1.092			
	CF 1	3.310	2.801	3.079	3.202	3.202	4,07%	4,39%	4,58%	123	(108)	400			
	Total Griya	3.310	2.698	2.976	2.824	2.824	4,29%	4,50%	4,27%	(152)	(486)	126			
	Oto	-	103	102	378	378	0,00%	2,59%	9,76%	275	378	274			
	CF 2	187	130	281	822	822	0,20%	0,27%	0,78%	541	635	692			
	Mitraguna & Others	187	130	88	629	629	0,21%	0,09%	0,63%	541	442	499			
	Pensiun	-	-	193	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	Total Pembiayaan	3.556	5.273	5.429	5.494	5.494	1,45%	2,07%	2,08%	65	1.937	220	0,46%	77,99%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap
1	SME	991	-	-	-	991	5,64%	0,00%	0,00%	-	(991)	-	
	Linkage	-	-	-	-	991	5,64%	0,00%	0,00%	-	(991)	-	
	Non-Linkage	991	-	-	-	991	5,64%	0,00%	0,00%	-	(991)	-	
	Value Chain	-	-	-	-	991	0,00%	0,00%	0,00%	-	-	-	
2	MBG	70	345	345	369	369	0,18%	0,88%	0,96%	24	299	24	
	KUR	-	275	275	299	299	0,00%	0,71%	0,79%	24	299	24	
	Non KUR	70	70	70	70</								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	902	898	(310)	(3)	(312)	-25,75%	(461)	-33,89%	9.983	9,00%	(9.084)
2	Tabungan	139.020	139.895	143.508	143.752	(343)	243	3.857	2,76%	4.732	3,40%	153.063	93,92%	(9.312)
3	Deposito	91.332	76.670	77.235	77.235	(2.687)	0	565	0,74%	(14.097)	-15,43%	92.121	83,84%	(14.886)
	Total	231.711	217.775	221.645	221.885	(3.339)	240	4.110	1,89%	(9.826)	-4,24%	255.167	86,96%	(33.282)
	CASA	140.379	141.104	144.410	144.650	(653)	240	3.545	2,51%	4.271	3,04%	163.046	88,72%	(18.396)
	(%) CASA	60,58%	64,79%	65,15%	65,19%									
	FDR	52,09%	65,09%	64,58%	64,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	6.612	6.132	(481)	3.778	160,47%	3.359	121,15%	-	-	0,00%	6.132
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,65%	-	-	0,00%	103
3	Tabungan ISE	2.669	2.251	6.509	6.028	(481)	3.778	167,85%	3.360	125,90%	-	-	0,00%	6.028
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	0,00%	0
2	MBG	-	4.993	4.960	-	-	0	571	-33	4.960	33	3.617	137,13%	1.343
	KUR	-	4.454	4.427	-	-	0	579	-27	4.427	27	3.445	128,49%	982
	Non KUR	-	539	533	-	-	0	-8	-7	533	7	172	310,43%	361
3	PWG	10.318	19.674	21.587	4.225	3.304	-921	632	1.913	11.269	1.391	21.891	98,61%	(304)
	Cilem	4.275	11.824	12.847	1.154	1.318	165	619	1.023	8.572	296	15.011	85,59%	(2.164)
	Gadai	6.043	7.850	8.740	3.072	1.986	-1.086	13	890	2.697	1.096	6.881	127,02%	1.859
4	CFG	108.966	116.775	116.295	1.811	935	-876	3.254	-480	7.329	1.415	126.793	91,72%	(10.498)
	CF 1	22.575	21.821	21.651	16	-	-16	-98	-170	-924	170	25.867	83,70%	(4.215)
	Total Griya	18.510	17.085	16.998	-	-	0	0	-87	-1.512	87	20.337	83,58%	(3.339)
• Total Non Program	18.168	16.590	16.504	-	-	-	0	-1.368	-86	-1.665	86	18.849	87,56%	(2.345)
• Program	342	495	495	-	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
Oto	4.065	4.736	4.653	16	-	-	-16	-98	-83	588	83	5.530	84,15%	(876)
CF 2	86.390	94.953	94.643	1.795	935	-860	3.352	-310	8.253	1.245	-	100.926	93,77%	(6.283)
Mitraguna & Others	53.276	64.119	64.013	1.795	935	-860	3.603	-106	10.738	1.041	-	66.415	96,38%	(2.402)
Pensiun	33.115	30.834	30.630	-	-	0	-251	-204	-2.485	204	-	34.511	88,75%	(3.881)
Total Pembiayaan	120.698	141.748	143.148	6.036	4.239	-1.797	4.444	1.399	22.450	2.840	-	153.716	93,12%	(10.568)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	151	151	0,00%	0,00%	49,29%	151	151	151	-	-	-
	Linkage	-	-	-	-	151	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	151	151	0,00%	0,00%	100,00%	151	151	151	-	-	-
Value Chain	-	-	-	-	-	151	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	-	-	-	-	151	0,00%	0,00%	0,00%	-	-	-	-	-	-
	KUR	-	-	-	-	151	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non KUR	-	-	-	-	151	0,00%	0,00%	0,00%	-	-	-	-	-	-
3	PWG	-	-	-	-	151	0,00%	0,00%	0,99%	213	213	213	-	-	-
	Cilem	-	-	-	-	151	0,00%	0,00%	1,23%	158	158	158	-	-	-
	Gadai	-	-	-	-	151	0,00%	0,00%	0,63%	55	55	55	-	-	-
4	CFG	438	2.664	2.333	4.266	4.266	0,40%	2,00%	3,67%	1.933	3.828	1.602	-	-	-
	CF 1	438	1.437	1.265	1.006	1.006	1,94%	5,80%	4,65%	(259)	568	(431)	-	-	-
	Total Griya	438	1.286	1.265	991	991	2,37%	7,40%	5,83%	(274)	553	(295)	-	-	-
Oto	-	151	-	-	15	15	0,00%	0,00%	0,32%	15	15	(136)	-	-	-
CF 2	-	1.227	1.068	3.260	3.260	3.260	0,00%	1,12%	3,44%	2.192	3.260	2.033	-	-	-
Mitraguna & Others	-	1.227	1.068	2.093	2.093	2.093	0,00%	1,67%	3,27%	1.025	2.093	866	-	-	-
Pensiun	-	-	-	1.167	1.167	1.167	0,00%	0,00%	3,81%	1.167	1.167	1.167	-	-	-
Total Pembiayaan	1.438	784	980	1.830	1.19%	0,69%	1,28%	850	392	1.046	0,24%	81,12%	-1,0%	-	-

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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	449.251	449.865	237.766	614	135.177	42,96%	376.884	516,41%	88.241	509,82%	361.624
2	Tabungan	196.862	210.855	213.207	213.838	(607)	632	2.983	1,41%	16.976	8,62%	221.903	96,37%	(8.065)
3	Deposito	1.160.939	1.291.617	1.690.662	1.685.779	570.316	(4.883)	394.162	30,52%	524.840	45,21%	1.162.357	145,03%	523.423
	Total	1.430.782	1.817.160	2.353.120	2.349.483	807.475	(3.637)	532.323	29,29%	918.701	64,21%	1.472.501	159,56%	876.982
	CASA	269.843	525.542	662.458	663.703	237.159	1.246	138.161	26,29%	393.860	145,96%	310.144	214,00%	353.559
	(%) CASA	18,86%	28,92%	28,15%	28,25%									
	FDR	15,38%	14,45%	11,26%	11,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.475	10.686	211	367	3,55%	1.608	17,71%	-	0,00%	10.686	
2	Giro ISE	2.308	2.000	2.046	2.046	0	46	2,30%	(261)	-11,32%	-	0,00%	2.046	
3	Tabungan ISE	1.370	4.019	4.129	4.340	211	321	7,97%	2.969	216,66%	-	0,00%	4.340	
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	20.975	-	-	0	-361	-521	844	521	30.920	67,84%	(9.945)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	20.975	-	-	0	-361	-521	844	521	26.221	79,99%	(5.247)
	• Local Champion	18.621	20.216	19.695	-	-	0	-323	-521	1.074	521	21.509	91,57%	(1.814)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	56.239	100	700	600	940	-99	3.138	799	64.025	87,84%	(7.786)
	KUR	50.813	54.812	54.779	100	700	600	1.010	-34	3.966	734	61.091	89,67%	(6.313)
	Non KUR	2.289	1.525	1.461	-	-	0	-70	-65	-828	65	2.934	49,78%	(1.473)
3	PWG	17.782	25.816	26.471	5.067	3.469	-1.598	1.961	655	8.689	2.814	33.143	79,87%	(6.672)
	Cilem	6.518	15.281	15.837	1.353	1.352	-1	24	556	9.319	796	20.343	77,85%	(4.506)
	Gadai	11.264	10.534	10.634	3.714	2.117	-1.597	1.937	99	-630	2.018	12.800	83,08%	(2.166)
4	CFG	129.053	158.843	161.341	5.698	4.857	-841	3.390	2.497	32.288	2.360	158.758	101,63%	2.583
	CF 1	19.758	17.484	17.563	-	250	250	-264	78	-2.195	172	33.408	52,57%	(15.846)
	Total Griya	14.572	12.909	13.085	-	250	250	0	176	-1.487	74	26.744	48,93%	(13.659)
4	• Total Non Program	11.408	10.033	10.218	-	250	250	-173	185	-1.190	65	12.963	78,83%	(2.745)
	• Program	3.163	2.877	2.867	-	-	0	-31	-10	-296	10	13.781	20,80%	(10.914)
	Oto	5.186	4.575	4.478	-	-	0	-264	-97	-709	97	6.665	67,19%	(2.187)
	CF 2	109.295	141.359	143.778	5.698	4.607	-1.091	3.654	2.419	34.483	2.188	125.350	114,70%	18.428
	Mitraguna & Others	90.925	122.975	125.336	5.578	4.450	-1.128	3.912	2.361	34.411	2.089	105.569	118,72%	19.766
	Pensiun	18.370	18.384	18.442	120	157	37	-257	58	72	99	19.780	93,24%	(1.338)
	Total Pembiayaan	220.067	262.492	265.025	10.865	9.026	-1.839	5.930	2.533	44.959	6.493	286.846	92,39%	(21.821)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	2.237	0,00%	0,00%	10,67%	2.237	2.237	2.237	-	(156)	-		
	Linkage	-	-	-	-	957	0,00%	0,00%	4,56%	957	957	957	-	-	-		
	Local Champion	-	-	-	-	957	0,00%	0,00%	6,50%	1.280	1.280	1.280	-	(156)	-		
	Value Chain	-	-	-	-	1.280	0,00%	0,00%	12,61%	1.280	1.280	1.280	-	-	-		
2	MBG	451	1.624	1.104	5.301	0,85%	1,96%	9,43%	4.198	4.850	3.677	4.085	4.946	80	4.946	3.602	
	KUR	163	1.506	1.023	5.108	0,32%	1,87%	9,33%	4.085	4.946	3.677	4.085	4.946	140	4.946	3.602	
	Non KUR	289	118	80	193	12,61%	5,27%	13,21%	113	(96)	75	113	(96)	75	75	75	
3	PWG	-	-	-	-	577	0,00%	0,00%	2,18%	577	577	577	-	-	-		
	Cilem	-	-	-	-	573	0,00%	0,00%	3,62%	573	573	573	-	-	-		
	Gadai	-	-	-	-	4	0,00%	0,00%	0,04%	4	4	4	-	-	-		
4	CFG	1.759	541	1.049	988	1,36%	0,66%	0,61%	0,36%	144	(772)	447	144	(772)	447	447	
	CF 1	1.212	541	1.049	988	6,14%	6,00%	5,62%	5,62%	(61)	(225)	447	144	(225)	447	447	
	Total Griya	321	480	419	564	2,20%	3,25%	4,31%	144	(411)	-	379	(86)	424	424		
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	0,01%	-	-	(421)	-	-	-		
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	0,02%	-	-	(366)	-	-	-		
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	0,00%	-	-	(55)	-	-	-		
	Total Pembiayaan	2.449	1.403	1.251	1.568	1,11%	0,48%	0,59%	316	(881)	164	1.58%	-167,73%	1,0%	1.58%	-167,73%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174		3,02	3,25	3,30
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%	1.901	2.145	2.009

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	7.661	6.890	(884)	(770)	27	0,40%	(2.605)	-27,43%	15.938	43,23%	(9.048)
2	Tabungan	99.410	121.220	126.587	126.848	4.389	261	5.628	4,64%	27.437	27,60%	109.902	115,42%	16.945
3	Deposito	64.192	61.782	62.131	62.132	415	1	350	0,57%	(2.060)	-3,21%	64.781	95,91%	(2.649)
	Total	173.097	189.865	196.379	195.870	3.920	(509)	6.005	3,16%	22.773	13,16%	190.622	102,75%	5.248
	CASA	108.906	128.083	134.248	133.738	3.505	(509)	5.655	4,42%	24.833	22,80%	125.841	106,28%	7.897
	(%) CASA	62,92%	67,46%	68,36%	68,28%									
	FDR	57,60%	62,38%	59,51%	59,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	13.465	13.664	198	2.216	19,36%	360	2,71%	-	0,00%	13.664
2	Giro ISE	6.014	2.591	4.582	4.719	137	2.128	82,11%	(1.295)	-21,53%	-	0,00%	4.719
3	Tabungan ISE	6.490	8.056	8.083	8.145	62	88	1,10%	1.655	25,49%	-	0,00%	8.145
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	5.842	5.797	-	-	0	-131	-45	5.797	45	0	0,00%	5.797	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	5.842	5.797	-	-	0	-131	-45	5.797	45	0	0,00%	5.797	
	• Local Champion	-	1.986	1.970	-	-	0	-102	-16	1.970	16	0	0,00%	1.970	
	• Value Chain	-	3.856	3.827	-	-	-	-29	-29	3.827	29	0	0,00%	3.827	
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	34.927	6.061	3.243	-2.818	915	-731	11.198	3.974	31.275	111,68%	3.652	
	Cilem	8.075	16.250	16.126	1.625	802	-823	562	-123	8.051	925	13.319	121,08%	2.808	
	Gadai	15.654	19.408	18.801	4.436	2.441	-1.995	353	-607	3.147	3.048	17.956	104,70%	844	
4	CFG	75.933	76.937	76.138	1.161	100	-1.061	746	-799	205	899	85.579	88,97%	(9.441)	
	CF 1	16.979	16.082	15.991	-	-	0	-84	-91	-988	91	18.301	87,38%	(2.310)	
	Total Griya	15.306	13.981	13.930	-	-	0	0	-51	-1.376	51	15.789	88,23%	(1.859)	
4	• Total Non Program	15.306	13.981	13.930	-	-	0	0	-208	-51	-1.376	51	15.789	88,23%	(1.859)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.673	2.101	2.061	-	-	0	-84	-40	388	40	2.512	82,04%	(451)	
	CF 2	58.954	60.855	60.147	1.161	100	-1.061	830	-708	1.193	808	67.278	89,40%	(7.131)	
	Mitraguna & Others	51.295	53.770	53.117	1.161	100	-1.061	630	-653	1.821	753	58.819	90,31%	(5.702)	
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)	
	Total Pembiayaan	99.702	118.437	116.862	7.222	3.343	-3.879	1.530	-1.575	17.160	4.918	116.894	99,97%	(31)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	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%	53,22%	-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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	2.647	2.799	(3.083)	152	328	13,29%	(709)	-20,22%	8.802	31,80%	(6.002)
2	Tabungan	88.498	84.131	82.281	82.569	103	288	(1.562)	-1,86%	(5.929)	-6,70%	97.117	85,02%	(14.548)
3	Deposito	50.176	25.230	22.801	22.801	(1.116)	0	(2.428)	-9,63%	(27.374)	-54,56%	50.660	45,01%	(27.858)
	Total	142.182	111.831	107.729	108.169	(4.096)	441	(3.662)	-3,27%	(34.012)	-23,92%	156.578	69,08%	(48.408)
	CASA	92.006	86.602	84.928	85.368	(2.980)	440	(1.234)	-1,42%	(6.638)	-7,21%			
(%) CASA		64,71%	77,44%	78,83%	78,92%									
FDR		46,30%	76,68%	80,79%	80,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	663	673		10	17	2,52%	(2.584)	-79,34%	-	0,00%	673
2	Giro ISE	705	158	161	164		3	6	3,62%	(541)	-76,78%	-	0,00%	164
3	Tabungan ISE	2.552	498	502	509		7	11	2,17%	(2.043)	-80,05%	-	0,00%	509
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	4.620	-	500	500	-91	477	4.620	23	3.633	127,15%	987
	KUR	-	4.055	4.532	-	500	500	-89	477	4.532	23	3.445	131,56%	1.087
	Non KUR	-	87	87	-	0	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	6.444	489	584	95	144	456	4.094	129	6.181	104,25%	263
	Cilem	2.349	5.988	6.444	489	584	95	144	456	4.094	129	6.181	104,25%	263
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.967	468	624	156	307	347	12.481	277	74.615	101,81%	1.352
	CF 1	26.468	28.175	28.161	220	49	-171	-88	-15	1.692	64	27.892	100,96%	269
	Total Griya	25.069	24.440	24.411	220	-	-220	0	-30	-658	30	25.514	95,67%	(1.104)
4	• Total Non Program	25.069	24.440	24.411	220	-	-220	326	-30	-658	30	25.514	95,67%	(1.104)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.750	-	49	49	-88	15	2.350	34	2.377	157,73%	1.372
	CF 2	37.018	47.444	47.806	248	575	327	394	362	10.788	213	46.723	102,32%	1.083
	Mitraguna & Others	36.826	47.238	47.605	248	575	327	399	367	10.779	208	45.599	104,40%	2.006
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	87.030	957	1.708	751	360	1.280	21.194	429	84.429	103,08%	2.601

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		MtD	YtD	MtM	%	
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	-	-	-	-	427	0,00%	0,00%	9,24%	427	427	427			
	KUR	-	-	-	-	427	0,00%	0,00%	9,41%	427	427	427			
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
3	PWG	-	-	-	-	94	0,00%	0,00%	0,00%	94	94	94			
	Cilem	-	-	-	-	94	0,00%	0,00%	0,00%	94	94	94			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
4	CFG	1.097	1.553	1.482	2.614	120	1,73%	1,96%	3,44%	1.132	1.517	1.061			
	CF 1	1.097	1.183	1.182	2.206	821	4,15%	4,20%	7,83%	1.024	1.109	1.023			
	Total Griya	1.097	1.040	1.038	1.967	821	4,38%	4,25%	8,06%	929	870	927			
	Oto	-	143	144	239	821	0,00%	3,85%	6,37%	95	239	96			
	CF 2	-	370	300	408	821	0,00%	0,63%	0,85%	108	408	37			
	Mitraguna & Others	-	370	300	408	821	0,00%	0,64%	0,86%	108	408	37			
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Total Pembiayaan	120	840	840	840	120	0,18%	0,98%	0,96%	720	0	0	0,94%	2,43%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.739	3.786	(1.376)	47	433	12,92%	(490)	-11,46%	13.937	27,16%	(10.151)
2	Tabungan	143.334	173.220	170.114	169.793	6.171	(321)	(3.427)	-1,98%	26.459	18,46%	159.063	106,75%	10.730
3	Deposito	111.952	109.799	109.182	109.182	(15.522)	0	(617)	-0,56%	(2.771)	-2,47%	112.836	96,76%	(3.654)
	Total	259.563	286.371	283.035	282.761	(10.728)	(274)	(3.611)	-1,26%	23.198	8,94%	285.836	98,92%	(3.075)
	CASA	147.610	176.573	173.853	173.579	4.794	(274)	(2.994)	-1,70%	25.969	17,59%	173.000	100,33%	579
	(%) CASA	56,87%	61,66%	61,42%	61,39%									
	FDR	26,72%	30,26%	31,06%	31,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.280	2.267	(13)	11	0,50%	(71)	-3,03%	-	0,00%	2.267	
2	Giro ISE	22	24	24	24	0	(0)	-0,02%	3	11,65%	-	0,00%	24	
3	Tabungan ISE	2.316	2.231	2.255	2.242	(13)	11	0,51%	(73)	-3,16%	-	0,00%	2.242	
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-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	9.201	200	950	750	116	860	9.008	90	3.788	242,93%	5.414	
	KUR	194	7.561	8.231	200	750	550	140	670	8.038	80	3.600	228,66%	4.631	
	Non KUR	-	780	970	-	200	200	-24	190	970	10	188	516,42%	782	
3	PWG	3.438	5.534	5.517	171	130	-41	-581	-17	2.079	147	9.388	58,77%	(3.871)	
	Cilem	3.438	5.534	5.517	171	130	-41	-581	-17	2.079	147	9.388	58,77%	(3.871)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	72.182	72.599	500	642	142	1.336	417	7.636	225	77.036	94,24%	(4.437)	
	CF 1	19.068	19.140	19.070	-	-	0	-69	-70	3	70	20.608	92,54%	(1.537)	
	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	0	-106	-111	-979	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.462	2.403	-	-	0	-69	-59	981	59	2.483	96,77%	(80)	
	CF 2	45.895	53.042	53.529	500	642	142	1.405	487	7.634	155	56.429	94,86%	(2.900)	
	Mitraguna & Others	40.397	47.281	47.648	500	500	0	1.432	367	7.251	133	49.918	95,45%	(2.270)	
	Pensiun	5.498	5.761	5.880	-	142	142	-27	120	382	22	6.510	90,32%	(630)	
	Total Pembiayaan	69.359	86.651	87.911	871	1.722	851	871	1.260	18.552	462	90.976	96,63%	(3.065)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25						
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	MtM	%	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	-	-	-	-	712	0,00%	0,00%	712	712	712	712	712	712	
	KUR	-	-	-	-	470	0,00%	0,00%	470	470	470	470	470	470	
	Non KUR	-	-	-	-	243	0,00%	0,00%	243	243	243	243	243	243	
3	PWG	-	-	-	-	66	0,00%	0,00%	66	66	66	66	66	66	
	Cilem	-	-	-	-	66	0,00%	0,00%	66	66	66	66	66	66	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	1.060	1.293	4.096	4.679	1.63%	5,68%	6,45%	583	3.619	3.386	583	3.619	3.386	
	CF 1	648	-	3.784	4.313	3,40%	19,77%	22,61%	529	3.664	4.313	529	3.664	4.313	
	Total Griya	648	-	3.784	4.313	3,67%	22,69%	25,88%	529	3.664	4.313	529	3.664	4.313	
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,46%	-	1.318	953	1.318	953	1.318	953
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,77%	-	1.318	953	1.318	953	1.318	953
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Total Pembiayaan	267	1.828	2.661	2.779	0,39%	3,07%	3,16%	119	2.512	952	2,15%	32,11%	-1,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	15.911	14.482	(964)	(1.429)	403	2,86%	10.664	279,36%	10.173	142,35%	4.308
2	Tabungan	117.085	115.849	113.508	113.655	3.632	147	(2.194)	-1,89%	(3.430)	-2,93%	127.435	89,19%	(13.780)
3	Deposito	49.844	47.990	47.493	47.478	(547)	(15)	(512)	-1,07%	(2.366)	-4,75%	50.425	94,16%	(2.947)
	Total	170.746	177.918	176.912	175.615	2.121	(1.298)	(2.303)	-1,29%	4.868	2,85%	188.033	93,40%	(12.418)
	CASA	120.903	129.928	129.419	128.137	2.668	(1.283)	(1.791)	-1,38%	7.234	5,98%	137.608	93,12%	(9.471)
	(%) CASA	70,81%	73,03%	73,15%	72,96%									
	FDR	80,42%	77,98%	79,15%	79,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-19 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	986	788	(199)	3	0,35%	(903)	-53,41%	-	0,00%	788
2	Giro ISE	436	84	72	72	0	(12)	-13,83%	(364)	-83,39%	-	0,00%	72
3	Tabungan ISE	1.254	701	914	715	(199)	14	2,06%	(539)	-42,98%	-	0,00%	715
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	23.045	4.221	2.687	-1.533	1.462	1.052	9.496	1.635	21.977	104,86%	1.068
	Cilem	7.456	11.398	11.941	1.287	834	-453	655	543	4.485	291	12.976	92,03%	(1.035)
	Gadai	6.094	10.595	11.104	2.934	1.854	-1.080	806	509	5.011	1.344	9.002	123,36%	2.103
4	CFG	119.321	116.751	116.978	1.121	1.723	602	-599	227	-2.343	1.496	131.690	88,83%	(14.712)
	CF 1	15.625	17.890	17.802	461	-	-461	-70	-88	2.177	88	17.374	102,46%	428
	Total Griya	13.902	15.769	15.731	461	-	-461	0	-37	1.829	37	14.395	109,28%	1.336
4	• Total Non Program	13.902	15.769	15.731	461	-	-461	355	-37	1.829	37	14.395	109,28%	1.336
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.071	-	-	0	-70	-50	348	50	2.979	69,52%	(908)
	CF 2	103.696	98.862	99.176	660	1.723	1.063	-529	314	-4.520	1.409	114.315	86,76%	(15.140)
	Mitraguna & Others	94.197	89.050	89.100	180	1.145	965	-803	50	-5.097	1.095	103.618	85,99%	(14.518)
	Pensiun	9.499	9.812	10.076	480	578	98	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	140.023	5.342	4.410	-931	863	1.279	2.716	3.132	158.103	88,56%	(18.080)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	MtM	%	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	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	461	461	461				
	Cilem	-	-	-	-	194	0,00%	194	0,00%	194	0,00%	194	194	194				
	Gadai	-	-	-	-	266	0,00%	266	0,00%	266	0,00%	266	266	266				
4	CFG	1.942	2.012	506	3.389	1.633	0,43%	1.923	0,43%	2.90%	2.883	1.448	1.377					
	CF 1	86	209	-	37	0,55%	0,00%	0,21%	0,21%	37	(49)	(171)						
	Total Griya	-	-	-	37	0,00%	0,00%	0,24%	0,24%	37	37	37						
	Oto	86	209	-	4,99%	0,00%	0,00%	0,00%	0,00%	(86)	(209)							
	CF 2	1.856	1.803	506	3.352	1.799	0,51%	3.38%	0,62%	15	15	1.496	1.549					
	Mitraguna & Others	1.856	1.803	506	3.352	1.979	0,57%	3.76%	0,69%	15	15	1.496	1.549					
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-	-					
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-44,06%	0,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	MtM	%	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	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.626	8.872	(7.910)	246	(3.598)	-28,85%	(5.058)	-36,31%	22.731	39,03%	(13.858)
2	Tabungan	118.671	158.029	153.076	156.789	8.241	3.713	(1.240)	-0,78%	38.118	32,12%	133.410	117,52%	23.379
3	Deposito	125.329	134.600	110.726	110.729	10.955	3	(23.871)	-17,73%	(14.600)	-11,65%	126.098	87,81%	(15.369)
	Total	257.931	305.100	272.427	276.390	11.286	3.963	(28.709)	-9,41%	18.460	7,16%	282.239	97,93%	(5.848)
	CASA	132.602	170.500	161.702	165.661	331	3.960	(4.838)	-2,84%	33.060	24,93%	156.141	106,10%	9.520
	(%) CASA	51,41%	55,88%	59,36%	59,94%									
	FDR	59,82%	60,13%	68,29%	67,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.614	4.619		5	472	11,38%	1.081	30,56%	-	0,00%	4.619
2	Giro ISE	1	1	1	1		0	(0)	-2,12%	(0)	-35,06%	0	0,00%	1
3	Tabungan ISE	3.537	4.147	4.614	4.619		5	472	11,38%	1.082	30,58%	0	0,00%	4.619
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%	49	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358	
	• Local Champion	-	8.409	8.358	1.000	-	-1.000	8.409	-51	8.358	51	0	0,00%	8.358	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	317	74	73	-	-	0	24	-1	-244	1	317	22,94%	(244)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	317	74	73	-	-	0	24	-1	-244	1	317	22,94%	(244)	
3	PWG	17.010	25.951	27.185	2.357	2.905	549	2.838	1.234	10.176	1.671	22.618	120,19%	4.567	
	Cilem	7.758	11.911	12.490	707	984	276	343	580	4.732	404	12.110	103,14%	380	
	Gadai	9.252	14.040	14.695	1.649	1.922	272	2.495	655	5.444	1.267	10.508	139,84%	4.187	
4	CFG	136.962	149.035	150.430	1.742	3.473	1.731	859	1.395	13.468	2.078	151.758	99,13%	(1.327)	
	CF 1	16.548	16.454	16.378	257	-	-257	158	-76	-170	76	18.143	90,27%	(1.765)	
	Total Griya	15.017	13.737	13.714	-	-	0	0	-23	-1.303	23	15.466	88,67%	(1.753)	
4	• Total Non Program	15.017	13.737	13.714	-	-	0	0	-118	-23	-1.303	23	15.466	88,67%	(1.753)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.532	2.717	2.664	257	-	-257	158	-53	1.133	53	2.676	99,55%	(12)	
	CF 2	120.414	132.581	134.052	1.485	3.473	1.988	701	1.471	13.639	2.002	133.615	100,33%	438	
	Mitraguna & Others	110.777	121.822	123.252	1.020	3.151	2.131	317	1.430	12.475	1.721	122.887	100,30%	366	
	Pensiun	9.636	10.759	10.800	465	322	-143	384	41	1.164	281	10.728	100,67%	72	
	Total Pembiayaan	154.289	183.469	186.047	5.099	6.378	1.280	12.130	2.578	31.758	3.801	174.693	106,50%	11.354	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-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	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)				
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)				
3	PWG	-	-	-	-	606	0,00%	0,00%	0,00%	223%	606	606	606		
	Cilem	-	-	-	-	359	0,00%	0,00%	0,00%	288%	359	359	359		
	Gadai	-	-	-	-	247	0,00%	0,00%	0,00%	1,68%	247	247	247		
4	CFG	334	1.041	1.276	1.400	0,57%	0,86%	0,93%	124	613	197				
	CF 1	645	-	74	73	3,90%	0,45%	0,45%	(0)	(571)	73				
	Total Griya	645	-	74	-	4,29%	0,54%	0,54%	(0)	(571)	73				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	142	1.203	1.203	1.326	0,12%	0,91%	0,99%	124	1.184	123				
	Mitraguna & Others	142	1.203	1.203	1.326	0,13%	0,99%	1,08%	124	1.184	123				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	863	1.203	1.276	1.472	0,56%	0,70%	0,79%	196	610	269	0,00%	100,00%	-0,8%	

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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	6.156	7.314	(7.020)	1.157	770	11,76%	(1.266)	-14,76%	19.111	38,27%	(11.797)
2	Tabungan	115.717	139.694	140.639	139.655	10.026	(984)	(39)	-0,03%	23.938	20,69%	130.187	107,27%	9.468
3	Deposito	158.683	172.137	167.525	167.525	(5.821)	0	(4.612)	-2,68%	8.842	5,57%	159.611	104,96%	7.914
	Total	282.980	318.375	314.321	314.494	(2.815)	174	(3.881)	-1,22%	31.515	11,14%	308.909	101,81%	5.585
	CASA	124.297	146.238	146.796	146.969	3.006	173	731	0,50%	22.672	18,24%	149.298	98,44%	(2.329)
	(%) CASA	43,92%	45,93%	46,70%	46,73%									
	FDR	77,18%	77,84%	80,06%	80,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	5.824	6.063		239	(2.755)	-31,24%	2.744	82,66%	-	0,00%	6.063
2	Giro ISE	510	227	444	462		18	234	103,22%	(48)	-9,44%	-	0,00%	462
3	Tabungan ISE	2.559	8.341	5.130	5.351		221	(2.989)	-35,84%	2.792	109,08%	-	0,00%	5.351
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%	-	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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	7.994	50,11%	(3.988)	
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)	
	Non-Linkage	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	6.476	61,85%	(2.470)	
	• Local Champion	4.509	4.117	4.006	-	-	0	-124	-111	-503	111	5.442	73,61%	(1.436)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)	
2	MBG	9.912	12.255	12.047	200	150	-50	251	-207	2.135	357	12.148	99,17%	(100)	
	KUR	9.027	10.798	10.771	200	150	-50	222	-27	1.744	177	11.171	96,42%	(400)	
	Non KUR	885	1.456	1.276	-	-	0	28	-180	391	180	977	130,63%	299	
3	PWG	13.890	23.684	24.392	2.084	2.738	654	490	709	10.502	2.030	26.829	90,92%	(2.437)	
	Cilem	5.699	14.241	14.962	557	1.280	724	-430	720	9.263	560	15.972	93,67%	(1.010)	
	Gadai	8.191	9.442	9.430	1.528	1.458	-70	919	-12	1.239	1.470	10.857	86,86%	(1.427)	
4	CFG	190.097	207.781	211.184	1.941	6.004	4.063	-303	3.403	21.087	2.601	205.092	102,97%	6.092	
	CF 1	25.896	28.102	27.549	-	-	0	-122	-553	1.653	553	27.742	99,31%	(192)	
	Total Griya	21.834	24.165	24.059	-	-	0	0	-106	2.225	106	22.354	107,63%	1.705	
4	• Total Non Program	21.834	24.165	24.059	-	-	0	0	-202	-106	2.225	106	22.354	107,63%	1.705
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.062	3.936	3.490	-	-	0	-122	-446	-572	446	5.388	64,78%	(1.897)	
	CF 2	164.201	179.679	183.635	1.941	6.004	4.063	-181	3.956	19.434	2.048	177.351	103,54%	6.284	
	Mitraguna & Others	145.925	160.670	164.756	1.655	5.972	4.317	-189	4.086	18.830	1.886	157.811	104,40%	6.945	
	Pensiun	18.276	19.010	18.879	286	32	-254	7	-130	604	162	19.540	96,62%	(660)	
	Total Pembiayaan	218.409	247.836	251.630	4.225	8.892	4.667	314	3.794	33.221	5.099	252.063	99,83%	(433)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	284	-	100	693	284	2,87%	0,82%	5,76%	593	409	693	-	-
	KUR	284	-	100	693	31,15%	0,93%	6,44%	593	409	693	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
3	PWG	-	-	26	352	0	0,00%	0,11%	1,44%	326	352	352	-	-
	Cilem	-	-	-	318	0	0,00%	0,00%	2,13%	318	318	318	-	-
	Gadai	-	-	26	33	0	0,00%	0,28%	0,35%	7	33	33	-	-
4	CFG	85	484	467	7.589	0	0,4%	0,22%	3,59%	7.122	7.504	7.105	-	-
	CF 1	52	484	467	5.003	0	0,20%	1,66%	18,16%	4.536	4.951	4.519	-	-
	Total Griya	52	48	48	4.530	0	0,24%	0,20%	18,83%	4.482	4.477	4.481	-	-
	Oto	-	436	419	473	0	0,00%	10,65%	13,56%	54	473	37	-	-
	CF 2	33	-	-	2.586	0	0,02%	0,00%	1,41%	2.586	2.554	2.586	-	-
	Mitraguna & Others	33	-	-	2.586	0	0,02%	0,00%	1,57%	2.586	2.554	2.586	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Total Pembiayaan	369	484	593	8.634	0,17	0,24	3,43%	8.041	8.265	8.150	0,18%	94,87%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	4	-	-	-	0	0,4%	0,00%	0,00%	(4)	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	4	-	-	-	0	0,50%	0,00%	0,00%	(4)	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.006	3.040	(4.792)	34	(358)	-10,53%	(5.514)	-64,46%	15.576	19,52%	(12.536)
2	Tabungan	104.558	103.775	101.066	100.382	4.473	(684)	(3.393)	-3,27%	(4.175)	-3,99%	116.810	85,94%	(16.427)
3	Deposito	118.514	111.806	111.636	111.636	(5.325)	0	(169)	-0,15%	(6.878)	-5,80%	119.096	93,74%	(7.460)
	Total	231.625	218.978	215.709	215.059	(5.644)	(650)	(3.919)	-1,79%	(16.567)	-7,15%	251.482	85,52%	(36.424)
	CASA	113.112	107.173	104.073	103.423	(319)	(650)	(3.750)	-3,50%	(9.689)	-8,57%	132.386	78,12%	(28.964)
	(%) CASA	48,83%	48,94%	48,25%	48,09%									
	FDR	61,23%	68,43%	69,97%	70,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.528	4.659		132	240	5,43%	2.000	75,18%	-	0,00%	4.659
2	Giro ISE	666	1.060	1.074	1.074	(0)	14	1.33%	408	61,22%	0	0,00%	1.074	0
3	Tabungan ISE	1.893	3.259	3.353	3.485	132	226	6,93%	1.592	84,07%	0	0,00%	3.485	100
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	0	0,00%	0	0,00%
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	0	0,00%	78	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	• Local Champion	-	1.724	1.687	-	-	0	-40	-37	1.687	37	0	0,00%	1.687
	• 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	26.140	2.121	2.998	877	1.304	1.123	7.497	1.875	28.064	93,14%	(1.925)
	Cilem	13.169	14.403	14.936	628	920	293	-208	533	1.767	388	18.830	79,32%	(3.894)
	Gadai	5.474	10.614	11.204	1.493	2.077	584	1.513	590	5.729	1.487	9.234	121,33%	1.970
4	CFG	123.108	123.055	123.036	945	995	50	84	-19	-71	1.014	137.225	89,66%	(14.188)
	CF 1	17.304	13.823	13.671	-	-	0	-191	-152	-3.633	152	19.095	71,59%	(5.424)
	Total Griya	13.206	10.394	10.325	-	-	0	0	-69	-2.881	69	13.694	75,40%	(3.369)
4	• Total Non Program	13.206	10.394	10.325	-	-	0	-787	-69	-2.881	69	13.694	75,40%	(3.369)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.346	-	-	0	-191	-84	-752	84	5.401	61,94%	(2.055)
	CF 2	105.804	109.232	109.366	945	995	50	274	134	3.561	861	118.130	92,58%	(8.764)
	Mitraguna & Others	72.025	76.346	76.846	945	995	50	707	500	4.821	495	83.166	92,40%	(6.320)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	150.922	3.066	3.993	927	1.346	1.067	9.096	2.925	165.365	91,27%	(14.443)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	514	0,00%	0,00%	30,47%	514	514	514	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Local Champion	-	-	-	-	514	0,00%	0,00%	30,47%	514	514	514	
	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	-	-	-	-	1.248	0,00%	0,00%	4,78%	1.248	1.248	1.248	
	Cilem	-	-	-	-	968	0,00%	0,00%	6,48%	968	968	968	
	Gadai	-	-	-	-	280	0,00%	0,00%	2,50%	280	280	280	
4	CFG	370	965	1.341	625	1.239	0,30%	1,09%	1,01%	(102)	870	275	
	CF 1	206	654	891	595	595	1,19%	6,45%	4,35%	(296)	389	(59)	
	Total Griya	92	559	798	595	595	0,69%	7,68%	5,76%	(203)	503	36	
	Oto	114	95	93	-	-	2,79%	2,70%	0,00%	(93)	(114)	(95)	
	CF 2	164	311	450	644	644	0,15%	0,41%	0,59%	194	481	333	
	Mitraguna & Others	164	311	352	277	277	0,23%	0,46%	0,36%	(75)	113	(34)	
	Pensiun	-	-	98	367	367	0,00%	0,30%	1,13%	270	367	367	
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,41%	621	301	2.10%	-406,23%	1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Non-Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
2	MBG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
4	CFG	5	325	625	625	625	0,00%	0,51%	0,51%	-	621	301	
	CF 1	5	108	106	106	106	0,03%	0,77%	0,77%	-	101	(2)	</

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	5.968	5.127	(1.230)	(842)	1.715	50,28%	3.511	217,39%	6.881	74,51%	(1.754)
2	Tabungan	101.049	104.238	101.935	101.398	(1.606)	(538)	(2.840)	-2,72%	348	0,34%	109.623	92,50%	(8.225)
3	Deposito	38.774	45.450	47.431	47.931	(520)	500	2.481	5,46%	9.158	23,62%	39.255	122,10%	8.676
	Total	141.438	153.100	155.335	154.456	(3.355)	(879)	1.356	0,89%	13.018	9,20%	155.759	99,16%	(1.303)
	CASA	102.664	107.650	107.904	106.524	(2.836)	(1.379)	(1.125)	-1,05%	3.860	3,76%	116.504	91,43%	(9.979)
	(%) CASA	72,59%	70,31%	69,47%	68,97%									
	FDR	91,03%	105,36%	104,14%	104,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	2.656	2.573		(83)	(376)	-12,76%	(726)	-22,00%	-	0,00%	2.573
2	Giro ISE	186	257	254	355		100	98	38,11%	169	91,13%	-	0,00%	355
3	Tabungan ISE	2.913	2.682	2.391	2.208		(183)	(474)	-17,68%	(705)	-24,19%	-	0,00%	2.208
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	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	(0)	415	4848,45%	19.705
	• Local Champion	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.836	200	-	-200	331	-62	6.595	62	3.851	177,54%	2.986
	KUR	103	6.283	6.231	200	-	-200	349	-52	6.128	52	3.549	175,56%	2.682
	Non KUR	139	616	606	-	-	0	-17	-10	467	10	302	200,78%	304
3	PWG	20.398	30.373	31.561	5.363	4.108	-1.255	2.240	1.188	11.163	2.920	31.029	101,71%	532
	Cilem	7.170	12.746	13.228	1.747	1.056	-691	809	482	6.059	574	15.989	82,73%	(2.761)
	Gadai	13.229	17.627	18.333	3.616	3.052	-564	1.431	706	5.104	2.346	15.040	121,89%	3.293
4	CFG	107.701	103.913	103.243	170	389	219	580	-670	-4.458	1.059	119.299	86,54%	(16.056)
	CF 1	13.161	13.563	13.587	-	119	119	-83	24	425	95	14.643	92,79%	(1.056)
	Total Griya	10.223	10.121	10.065	-	-	0	0	-56	-158	56	10.685	94,20%	(619)
	• Total Non Program	10.223	9.949	9.894	-	-	0	-122	-55	-329	55	10.685	92,60%	(791)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.521	-	119	119	-83	80	583	39	3.958	88,97%	(437)
	CF 2	94.540	90.350	89.656	170	270	100	664	-694	-4.883	964	104.656	85,67%	(15.000)
	Mitraguna & Others	89.171	84.140	83.410	170	80	-90	-55	-730	-5.761	810	98.315	84,84%	(14.905)
	Pensiun	5.368	6.211	6.246	-	190	190	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	161.760	5.883	4.496	-1.386	3.300	456	33.005	4.041	154.593	104,64%	7.167

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	148	0,00%	0,00%	0,74%	148	148	148	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	148	0,00%	0,00%	0,74%	148	148	148	-	-	-
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	-	-	-	-	651	0,00%	0,00%	9,52%	651	651	651	-	-	-
	KUR	-	-	-	-	570	0,00%	0,00%	9,15%	570	570	570	-	-	-
	Non KUR	-	-	-	-	81	0,00%	0,00%	13,30%	81	81	81	-	-	-
3	PWG	-	-	-	-	2.033	0,00%	0,00%	6,44%	2.033	2.033	2.033	-	-	-
	Cilem	-	-	-	-	813	0,00%	0,00%	6,15%	813	813	813	-	-	-
	Gadai	-	-	-	-	1.220	0,00%	0,00%	6,65%	1.220	1.220	1.220	-	-	-
4	CFG	2.505	2.121	2.530	2.529	2.233	0,23%	0,243%	2,45%	(0)	24	409	-	-	-
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	0,78%	-	55	-	-	-	-
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	0,98%	-	78	-	-	-	-
	Oto	23	-	-	-	0,79%	0,00%	0,00%	0,00%	-	(23)	-	-	-	-
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,73%	(0)	(31)	409	-	-	-	-
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,94%	(0)	(31)	409	-	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,56%	(0)	(391)	409	0,00%	100,00%	-1,6%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	125.537	141.438	161.771	36.234		2.95	3,17	3,18
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%	762	785	788

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-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	126	128	(16)	2	19	17,00%	93	266,15%	40	324,01%	89
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	126	128	(16)	2	19	17,00%	93	266,15%	40	324,01%	89
	CASA	35	110	126	128	(16)	2	19	17,00%	93	266,15%	40	324,01%	89
	(%) 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 (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-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	625	585	75	(41)	(108)	-15,61%	146	33,40%	495	118,05%	89
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.175	1.135	75	(41)	(108)	-8,70%	696	158,89%	495	229,09%	639
	CASA	438	693	625	585	75	(41)	(108)	-15,61%	146	33,40%	495	118,05%	89
(%) CASA	100,00%	55,74%	53,20%	51,53%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0	0	0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	195	0	0	0	0	(195)	-99,95%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	49.134	38.164	5.703	(10.971)	(6.251)	-14,07%	16.711	77,90%	31.025	123,01%	7.138
2	Tabungan	103.481	122.013	117.040	115.832	7.231	(1.207)	(6.181)	-5,07%	12.352	11,94%	119.071	97,28%	(3.238)
3	Deposito	132.303	85.939	85.014	109.764	(6.648)	24.750	23.825	27,72%	(22.539)	-17,04%	133.190	82,41%	(23.426)
	Total	257.235	252.367	251.188	263.760	6.286	12.572	11.393	4,51%	6.525	2,54%	283.286	93,11%	(19.526)
	CASA	124.933	166.428	166.174	153.996	12.934	(12.178)	(12.432)	-7,47%	29.063	23,26%	150.096	102,60%	3.900
	(%) CASA	48,57%	65,95%	66,16%	58,38%									
	FDR	70,83%	83,50%	85,58%	81,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.350	7.221		(130)	(1.251)	-14,76%	(715)	-9,01%	-	0,00%	7.221
2	Giro ISE	4.026	3.734	3.753	3.598		(155)	(136)	-3,64%	(428)	-10,63%	-	0,00%	3.598
3	Tabungan ISE	2.910	4.737	3.598	3.623		25	(1.115)	-23,53%	713	24,50%	-	0,00%	3.623
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	38.775	38.746	-	640	640	-388	-29	-6.488	669	54.048	71,69%	(15.302)	
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)	
	Non-Linkage	30.579	24.148	24.119	-	640	640	-390	-29	-6.460	669	35.554	67,84%	(11.435)	
	• Local Champion	28.121	21.313	21.676	-	640	640	-215	363	-6.445	277	30.480	71,12%	(8.804)	
	• Value Chain	2.457	2.835	2.443	-	-	-	-174	-392	-15	392	5.074	48,14%	(2.631)	
2	MBG	4.919	2.874	2.849	-	-	0	-219	-24	-2.069	24	4.919	57,93%	(2.069)	
	KUR	4.804	2.874	2.849	-	-	0	-219	-24	-1.955	24	4.804	59,31%	(1.955)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	39.533	42.341	8.973	6.374	-2.599	3.166	2.808	19.004	3.567	39.389	107,49%	2.952	
	Cilem	6.677	17.447	18.399	2.761	1.412	-1.349	1.920	953	11.722	459	19.951	92,22%	(1.551)	
	Gadai	16.660	22.086	23.941	6.212	4.962	-1.250	1.246	1.855	7.282	3.107	19.438	123,17%	4.503	
4	CFG	108.703	129.533	131.042	1.877	3.295	1.418	2.647	1.509	22.339	1.786	121.184	108,13%	9.858	
	CF 1	24.869	27.555	27.320	27	19	-8	-108	-235	2.451	254	26.405	103,47%	915	
	Total Griya	19.873	21.431	21.357	-	-	0	0	-74	1.485	74	20.306	105,18%	1.052	
4	• Total Non Program	19.873	21.431	21.357	-	-	0	0	-424	-74	1.485	74	20.306	105,18%	1.052
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	6.124	5.963	27	19	-8	-108	-161	966	181	6.099	97,76%	(137)	
	CF 2	83.833	101.978	103.722	1.850	3.276	1.426	2.755	1.744	19.889	1.532	94.779	109,44%	8.943	
	Mitraguna & Others	62.328	78.196	79.364	1.850	2.506	656	2.567	1.168	17.036	1.338	72.223	109,89%	7.141	
	Pensiun	21.505	23.782	24.358	-	770	770	189	576	2.853	194	22.557	107,99%	1.801	
	Total Pembiayaan	182.193	210.715	214.978	10.850	10.309	-541	5.206	4.263	32.785	6.046	219.540	97,92%	(4.562)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	2.853	0,00%	0,00%	7,36%	2.853	2.853	2.853			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	2.733	0,00%	0,00%	11,33%	2.733	2.733	2.733			
	Value Chain	-	-	-	-	120	0,00%	0,00%	0,55%	120	120	120			
2	MBG	121	20	32	98	98	2,46%	1,11%	3,43%	66	(23)	77			
	KUR	83	20	32	98	98	1,72%	1,11%	3,43%	66	15	77			
	Non KUR	38	-	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	-	2.588	0,00%	0,00%	6,11%	2.588	2.588	2.588			
	Cilem	-	-	-	-	1.594	0,00%	0,00%	8,66%	1.594	1.594	1.594			
	Gadai	-	-	-	-	994	0,00%	0,00%	4,15%	994	994	994			
4	CFG	330	1.698	1.506	3.935	3.935	0,30%	1,16%	3,00%	12	(2.276)	210			
	CF 1	209	63	-	-	829	0,84%	0,00%	3,03%	829	620	765			
	Total Griya	-	-	-	-	463	0,00%	0,00%	2,17%	463	463	463			
	Oto	209	63	-	-	365	4,19%	0,00%	6,13%	365	156	302			
	CF 2	120	1.635	1.506	3.106	3.106	0,14%	1,48%	2,99%	12	(2.429)	148			
	Mitraguna & Others	-	1.495	1.506	2.807	2.807	0,00%	1,93%	3,54%	12	(2.410)	12			
	Pensiun	120	140	-	-	299	0,56%	0,00%	1,23%	299	178	159			
	Total Pembiayaan	8.782	6.428	6.553	6.565	4.82%	3,11%	3,05%	12	(2.217)	137	3,38%	-10,59%	0,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	247.014	257.235	246.081	(933)	
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF Payroll	650	671	674	3	24

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-19 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.827	2.028	1.918	(110)	90	4,95%	(1.781)	-48,15%	-	0,00%	1.918
2	Giro ISE	1.245	198	357	409	52	211	106,71%	(836)	-67,14%	0,00%	0,00%	409
3	Tabungan ISE	2.454	1.630	1.671	1.509	(162)	(121)	-7,41%	(945)	-38,52%	0,00%	0,00%	1.509
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0,00%	0,00%	0
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%	0,00%	0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	10.556	30	200	170	214	92	3.056	108	10.279	102,69%	276
	KUR	5.814	8.922	9.025	30	200	170	252	103	3.211	97	8.593	105,02%	431
	Non KUR	1.686	1.542	1.531	-	-	0	-38	-11	-155	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	39.425	6.098	6.736	637	2.015	1.838	13.787	4.898	37.092	106,29%	2.333
	Cilem	7.478	16.013	17.042	1.765	1.484	-281	1.735	1.029	9.565	454	17.536	97,19%	(494)
	Gadai	18.160	21.573	22.382	4.333	5.252	919	280	809	4.223	4.443	19.556	114,45%	2.826
4	CFG	147.202	159.308	159.513	433	2.772	2.339	1.851	205	12.311	2.567	161.418	98,82%	(1.905)
	CF 1	16.107	19.021	20.162	-	1.290	1.290	-201	1.141	4.056	149	18.142	111,14%	2.020
	Total Griya	8.451	13.214	14.471	-	1.290	1.290	0	1.257	6.020	33	8.981	161,13%	5.490
	• Total Non Program	8.451	13.214	14.471	-	1.290	1.290	189	1.257	6.020	33	8.981	161,13%	5.490
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.692	-	-	0	-201	-116	-1.964	116	9.161	62,13%	(3.470)
	CF 2	131.096	140.287	139.350	433	1.482	1.049	2.052	-936	8.255	2.418	143.276	97,26%	(3.926)
	Mitraguna & Others	128.138	136.656	135.712	433	1.447	1.014	1.845	-944	7.574	2.391	138.882	97,72%	(3.170)
	Pensiun	2.957	3.631	3.638	-	35	35	208	8	681	27	4.394	82,79%	(756)
	Total Pembiayaan	180.340	207.358	209.493	6.561	9.708	3.146	4.080	2.135	29.153	7.573	208.789	100,34%	704

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	453	156	151	1.352	6,04%	1,44%	12,81%	1.201	900	1.196			
	KUR	363	83	80	1.077	6,24%	0,90%	11,93%	997	714	994			
	Non KUR	90	73	70	275	5,33%	4,57%	17,98%	205	185	202			
3	PWG	-	-	-	1.797	0,00%	0,00%	4,56%	1.797	1.797	1.797			
	Cilem	-	-	-	1.270	0,00%	0,00%	7,45%	1.270	1.270	1.270			
	Gadai	-	-	-	527	0,00%	0,00%	2,36%	527	527	527			
4	CFG	537	1.372	1.213	3.244	0,36%	0,76%	2,03%	2.031	2.707	1.873			
	CF 1	200	783	336	984	1,24%	1,77%	4,88%	648	785	201			
	Total Griya	-	-	-	226	0,00%	0,00%	1,56%	226	226	226			
	Oto	200	783	336	758	2,61%	5,79%	13,33%	422	559	(25)			
	CF 2	337	589	876	2.260	0,26%	0,62%	1,62%	1.384	1.923	1.671			
	Mitraguna & Others	337	589	876	2.260	0,26%	0,64%	1,67%	1.384	1.923	1.671			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.528	1.364	6.394	0,55%	0,66%	3,05%	5.030	5.404	4.866	0,61%	80,05%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-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	70	199	198	198	0,93%	1,90%	1,88%	(0)	128	(0)			
	KUR	-	199	198	198	0,00%	2,22%	2,20%	(0)	198	(0)			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.625	2.669	2.669	0,78%	1,68%	1,67%	(0)	1.519	44			
	CF 1	107	35	35	35	0,67%	0,18%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,26%	0,24%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.590	2.634	2.634	0,80%	1,88%	1,89%	(0)	1.592	44			
	Mitraguna & Others	1.042	2.590	2.634	2.634	0,81%	1,93%	1,94%	(0)	1.592	44			
Pensiun		-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		1.219	2.824	2.867	2.867	0,68%	1,38%	1,37%	(0)	1.648	43	0,06%	95,30%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	14.873	14.626	(614)	(247)	80	0,55%	1.676	12,94%	17.890	81,75%	(3.265)
2	Tabungan	76.505	85.359	86.858	84.765	6.313	(2.093)	(594)	-0,70%	8.261	10,80%	85.927	98,65%	(1.162)
3	Deposito	21.770	21.261	20.771	20.771	72	0	(490)	-2,30%	(999)	-4,59%	22.258	93,32%	(1.487)
	Total	111.225	121.166	122.501	120.162	5.771	(2.340)	(1.004)	-0,83%	8.937	8,03%	126.075	95,31%	(5.914)
	CASA	89.454	99.905	101.731	99.391	5.700	(2.340)	(514)	-0,51%	9.936	11,11%	103.817	95,74%	(4.427)
	(%) CASA	80,43%	82,45%	83,04%	82,71%									
	FDR	45,34%	58,33%	58,34%	59,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.464	1.474		10	22	1,55%	316	27,26%	-	0,00%	1.474
2	Giro ISE	199	118	140	140		0	22	18,86%	(59)	-29,70%		0,00%	140
3	Tabungan ISE	959	1.334	1.324	1.334		10	0	0,02%	375	39,10%		0,00%	1.334
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	20-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	0,00%	0	
2	MBG	103	4.767	5.250	-	500	500	232	483	5.147	17	3.735	140,58%	1.515	
	KUR	103	4.563	5.046	-	500	500	234	483	4.943	17	3.547	142,27%	1.499	
	Non KUR	-	204	204	-	0	0	-2	0	204	-	188	108,59%	16	
3	PWG	12.227	18.330	19.559	2.763	3.190	427	1.055	1.229	7.332	1.961	27.410	71,36%	(7.851)	
	Cilem	5.118	10.278	11.155	577	1.148	571	284	877	6.037	271	17.009	65,58%	(5.854)	
	Gadai	7.109	8.052	8.404	2.186	2.042	(143)	771	352	1.295	1.690	10.400	80,80%	(1.997)	
4	CFG	38.093	47.576	46.656	723	570	(153)	614	(920)	8.563	1.490	46.389	100,58%	268	
	CF 1	11.280	11.393	11.130	15	-	(15)	(341)	(262)	(149)	262	12.354	90,10%	(1.224)	
	Total Griya	5.847	6.704	6.582	-	-	0	0	(122)	735	122	6.132	107,33%	(226)	
	• Total Non Program	5.847	6.026	5.906	-	-	0	0	(84)	226	59	0	0,00%	676	
	• Program	-	678	676	-	-	0	0	(15)	(341)	676	6.221	73,10%	(1.673)	
	Oto	5.433	4.688	4.548	15	-	(15)	(341)	(140)	(885)	140	34.035	104,38%	1.491	
	CF 2	26.814	36.184	35.526	708	570	(138)	955	(658)	8.713	1.228	31.461	105,88%	1.851	
	Mitraguna & Others	24.934	33.989	33.312	708	530	(178)	910	(677)	8.378	1.207	2.574	86,04%	(359)	
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	77.535	92,17%	(6.068)	
	Total Pembiayaan	50.425	70.675	71.467	3.486	4.260	774	1.900	792	21.042	3.468				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-						
2	MBG	-	-	-	-	961	0,00%	0,00%	18,30%	961	961	961								
	KUR	-	-	-	-	757	0,00%	0,00%	14,99%	757	757	757								
	Non KUR	-	-	-	-	204	0,00%	0,00%	100,00%	204	204	204								
3	PWG	-	-	-	-	329	0,00%	0,00%	0,00%	329	329	329								
	Cilem	-	-	-	-	184	0,00%	0,00%	1,65%	184	184	184								
	Gadai	-	-	-	-	144	0,00%	0,00%	1,72%	144	144	144								
4	CFG	182	943	361	683	0,49%	2,12%	1,46%	(324)	494	172									
	CF 1	182	115	115	115	1,61%	1,01%	1,04%	-	(66)	-									
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	-	-									
	Oto	115	115	115	115	2,12%	2,46%	2,53%	-	-	-									
	CF 2	7	396	891	568	0,03%	2,46%	1,60%	(324)	561	172									
	Mitraguna & Others	7	396	891	568	0,03%	2,62%	1,70%	(324)	561	172									
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-									
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,96%	(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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.710	8.135	199	426	2.769	51,61%	(9.299)	-53,34%	22.385	36,34%	(14.250)
2	Tabungan	88.077	86.195	81.206	80.278	(7.659)	(927)	(5.917)	-6,86%	(7.799)	-8,85%	97.031	82,73%	(16.753)
3	Deposito	27.462	48.947	49.480	49.481	9.993	1	534	1,09%	22.018	80,18%	27.903	177,33%	21.577
	Total	132.974	140.508	138.395	137.895	2.533	(500)	(2.613)	-1,86%	4.921	3,70%	147.320	93,60%	(9.425)
	CASA	105.512	91.561	88.915	88.414	(7.460)	(501)	(3.147)	-3,44%	(17.098)	-16,20%	119.416	74,04%	(31.003)
	(%) CASA	79,35%	65,16%	64,25%	64,12%									
	FDR	8,88%	16,51%	17,41%	17,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	7.799	6.967	7.032	65	(767)	-9,83%	(5.698)	-44,76%		-	0,00%	7.032
2	Giro ISE	9.787	158	913	954	41	796	503,05%	(8.833)	-90,25%			0,00%	954
3	Tabungan ISE	2.943	7.140	5.554	5.577	23	(1.563)	-21,89%	2.634	89,52%			0,00%	5.577
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	5.509	291	197	-94	-32	125	2.437	72	3.201	172,10%	2.308
	Cilem	3.072	5.385	5.509	291	197	-94	-32	125	2.437	72	3.201	172,10%	2.308
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	18.592	270	825	555	973	772	9.849	53	17.590	105,69%	1.002
	CF 1	1.694	1.865	1.854	-	-	0	-24	-11	160	11	2.718	68,22%	(864)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	-3	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	988	-	-	0	-24	-11	-309	11	2.022	48,84%	(1.034)
	CF 2	7.049	15.955	16.738	270	825	555	997	783	9.689	42	14.872	112,54%	1.865
	Mitraguna & Others	6.955	15.863	16.646	270	825	555	997	783	9.691	42	14.204	117,19%	2.442
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	24.101	561	1.022	461	941	897	12.287	125	20.791	115,92%	3.310

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	20-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	20-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	-	-	-	-	65	0,00%	0,00%	1,18%	65	65	65					
	Cilem	-	-	-	-	65	0,00%	0,00%	1,18%	65	65	65					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	-	339	184	184	2,55%	1,90%	0,99%	(155)	(39)	184					
	CF 1	223	-	184	184	184	13,18%	9,86%	9,91%	-	(39)	184					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	184	184	17,22%	18,42%	18,61%	-	(39)	184					
	CF 2	-	-	155	-	155	0,00%	0,97%	0,00%	(155)	-	-					
	Mitraguna & Others	-	-	155	-	155	0,00%	0,98%	0,00%	(155)	-	-					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,96%	155	231	155	5,99%	-526,41%	5,0%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	137.177	132.974	137.975	798		2,90	3,15	3,16
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%	250	268	278

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.836	36.841	(4.985)	6	422	1,16%	17.816	93,64%	24.527	150,21%	12.315
2	Tabungan	42.453	54.176	52.289	52.793	2.399	504	(1.383)	-2,55%	10.339	24,35%	50.594	104,34%	2.198
3	Deposito	43.338	45.527	46.507	46.507	1.425	0	981	2,15%	3.169	7,31%	43.913	105,91%	2.594
	Total	104.817	136.122	135.632	136.141	(1.161)	509	19	0,01%	31.324	29,88%	119.034	114,37%	17.107
	CASA	61.479	90.595	89.125	89.634	(2.586)	509	(961)	-1,06%	28.155	45,80%	75.121	119,32%	14.513
	(%) CASA	58,65%	66,55%	65,71%	65,84%									
	FDR	25,79%	41,74%	43,34%	43,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.921	1.939		18	256	15,21%	557	40,34%	-	0,00%	1.939
2	Giro ISE	167	58	60	60		0	1	2,43%	(108)	-64,23%		0,00%	60
3	Tabungan ISE	1.214	1.625	1.862	1.879		17	255	15,67%	665	54,75%		0,00%	1.879
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	36	36		0	3	9,09%	10	38,46%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.727	1.133	416	-717	358	-141	5.984	556	5.399	198,69%	5.328
	Cilem	4.744	10.868	10.727	1.133	416	-717	358	-141	5.984	556	5.399	198,69%	5.328
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	46.061	2.693	1.478	-1.215	1.685	116	23.774	1.362	31.309	147,12%	14.752
	CF 1	3.598	7.925	7.854	791	-	-791	906	-71	4.255	71	4.708	166,81%	3.145
	Total Griya	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
4	• Total Non Program	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.724	791	-	-791	906	-34	2.311	34	3.209	147,18%	1.514
	CF 2	18.689	38.021	38.208	1.902	1.478	-424	779	187	19.519	1.291	26.601	143,63%	11.607
	Mitraguna & Others	17.983	37.214	37.405	1.815	1.478	-337	681	191	19.422	1.287	25.135	148,82%	12.270
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.789	3.826	3.894	68	2.043	1.975	31.758	1.919	36.708	160,15%	22.081

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	2,80%	300	300	300	300
	Cilem	-	-	-	-	0	0,00%	0,00%	2,80%	300	300	300	300
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	-	-	-	-	2	0,00%	0,00%	0,01%	2	2	2	2
	CF 1	-	-	-	-	2	0,00%	0,00%	0,03%	2	2	2	2
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	-	-	-	2	0,00%	0,00%	0,05%	2	2	2	2
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Mitraguna & Others	-	-	-	-	0	0						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-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	11.611	11.677	(1.709)	67	1.100	10,40%	9.565	452,72%	13.107	89,09%	(1.430)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	Total	2.863	11.693	12.413	12.479	(1.708)	67	786	6,72%	9.617	335,93%	21.226	58,79%	(8.747)
	CASA	2.113	10.577	11.611	11.677	(1.709)	67	1.100	10,40%	9.565	452,72%	19.859	58,80%	(8.181)
(%) CASA	73,80%	90,46%	93,54%	93,57%										
FDR	44,75%	142,80%	139,58%	138,83%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	86	86		0	(49)	-36,38%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	135	86	86		0	(49)	-36,38%	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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-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	11.953	1.242	1.541	299	909	658	10.752	883	8.970	133,26%	2.983
	Cilem	1.026	8.054	8.722	830	1.029	199	195	669	7.697	360	6.281	138,87%	2.442
	Gadai	175	3.242	3.231	412	512	100	714	11	3.056	523	2.689	120,15%	542
4	CFG	80	5.403	5.372	50	-	-50	-10	-31	5.292	31	9.385	57,24%	(4.014)
	CF 1	-	2.553	2.535	-	-	0	-31	-18	2.535	18	1.107	229,02%	1.428
4	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	1.505	-	-	-	0	-31	-18	1.505	18	839	179,33%	666
CF 2	-	80	2.849	2.836	50	-	-50	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	50	-	-50	48	-2	270	2	671	40,21%	(401)
Total Pembiayaan		1.281	16.698	17.325	1.292	1.541	249	899	627	16.044	914	18.355	94,39%	(1.030)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-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	-	92		0,00%	0,00%	0,77%	92	92	92	57			
	Cilem	-	-	86	86		0,00%	0,00%	0,98%	86	86	86	86			
	Gadai	-	35	-	7		0,00%	0,00%	0,00%	7	7	7	(28)			
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			-	35	-	92	0,00%	0,00%	0,53%	92	92	92	57	1,20%	-124,38%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25		31-Dec-24	31-Oct-25	20-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								