

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	314.972	599.559	727.741	722.037	245.075	(5.703)	122.478	20,43%	407.066	129,24%	475.089	151,98%	246.948
2	Tabungan	2.242.130	2.422.180	2.405.871	2.413.625	40.155	7.754	(8.555)	-0,35%	171.494	7,65%	2.502.873	96,43%	(89.248)
3	Deposito	2.798.677	2.790.913	3.167.282	3.161.876	460.105	(5.406)	370.964	13,29%	363.200	12,98%	2.813.322	112,39%	348.554
	Total	5.355.779	5.812.652	6.300.894	6.297.538	745.335	(3.356)	484.887	8,34%	941.760	17,58%	5.791.284	108,74%	506.255
	CASA	2.557.102	3.021.739	3.133.612	3.135.662	285.230	2.050	113.923	3,77%	578.560	22,63%	2.977.962	105,30%	157.700
	(%) CASA	47,74%	51,99%	49,73%	49,79%									
	FDR	47,52%	50,76%	47,27%	47,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	105.078	104.212		(866)	3.805	3,79%	(9.445)	-8,31%	148.814	70,03%	(44.602)
2	Giro ISE	31.184	14.307	17.416	17.931		515	3.625	25,34%	(13.253)	-42,50%	52.489	34,16%	(34.558)
3	Tabungan ISE	59.057	66.768	68.330	66.949		(1.381)	181	0,27%	7.891	13,36%	63.948	104,69%	3.001
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	206.868	206.844	1.150	2.830	1.680	3.840	-25	18.634	2.855	233.500	88,58%	(26.656)
	Linkage	19.369	18.145	18.145	-	-	-	-	-124	0	-1.224	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.698	1.150	2.830	1.680	3.964	-25	19.858	2.855	194.408	97,06%	(5.710)
	• Local Champion	162.434	179.355	179.523	1.150	2.830	1.680	4.242	168	17.089	2.662	174.555	102,85%	4.968
	• Value Chain	6.407	9.368	9.175	-	-	-	-	-277	-192	2.769	19.853	46,22%	(10.677)
2	MBG	159.435	191.840	191.490	230	2.655	2.425	1.349	-350	32.055	3.005	205.492	93,19%	(14.002)
	KUR	151.599	182.202	181.806	230	2.305	2.075	1.585	-396	30.208	2.701	195.351	93,07%	(13.544)
	Non KUR	7.836	9.637	9.683	-	350	350	-236	46	1.847	304	10.141	95,49%	(458)
3	PWG	252.400	412.261	428.919	57.731	50.644	(7.087)	23.624	16.659	176.519	33.985	431.397	99,43%	(2.477)
	Cilem	111.797	223.573	232.953	21.303	16.328	(4.975)	8.750	9.380	121.156	6.948	256.762	90,73%	(23.809)
	Gadai	140.603	188.688	195.966	36.428	34.316	(2.112)	14.874	7.729	55.363	27.037	174.635	112,21%	21.331
4	CFG	1.944.791	2.139.295	2.151.128	27.423	37.968	10.545	19.378	11.832	206.336	26.135	2.194.090	98,04%	(42.963)
	CF 1	376.842	385.958	384.769	1.803	1.477	(326)	235	-1.189	7.927	2.665	418.880	91,86%	(34.111)
	Total Griya	311.852	314.123	314.346	681	1.290	609	0	223	2.494	1.067	332.926	94,42%	(18.580)
	• Total Non Program	308.347	309.901	310.136	681	1.290	609	(3.862)	235	1.789	1.055	317.656	97,63%	(7.520)
	• Program	3.505	4.223	4.210	-	-	-	0	133	-12	706	15.270	27,57%	(11.059)
	Oto	64.990	71.834	70.423	1.122	187	(935)	235	-1.411	5.433	1.598	85.954	81,93%	(15.531)
	CF 2	1.567.950	1.753.337	1.766.358	25.620	36.491	10.871	19.143	13.021	198.409	23.470	1.775.210	99,50%	(8.852)
	Mitraguna & Others	1.383.782	1.559.560	1.571.245	24.252	32.969	8.717	18.462	11.685	187.463	21.284	1.571.846	99,96%	(601)
	Pensiun	184.168	193.778	195.114	1.368	3.522	2.154	681	1.336	10.946	2.186	203.365	95,94%	(8.251)
	Total Pembiayaan	2.544.835	2.950.264	2.978.380	86.534	94.097	7.563	48.191	28.117	433.545	65.980	3.064.479	97,19%	(86.099)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi							% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YTD		%	Penc.	Gap			
1	SME	1.267	-	3.204	5.089	0,67%	1,55%	2,46%	1.885	3.822	5.089						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	1.267	-	3.204	4.969	0,75%	1,70%	2,63%	1.765	3.702	4.969						
2	MBG	3.453	4.655	4.655	18.574	2,17%	2,43%	9,70%	13.919	15.121	13.919						
	KUR	2.876	4.305	4.305	17.160	1,90%	2,36%	9,44%	12.855	14.284	12.855						
	Non KUR	577	350	350	1.414	7,36%	3,63%	14,60%	1.064	837	1.064						
3	PWG	-	26	26	13.603	0,00%	0,01%	0,17%	13.577	13.603	13.577						
	Cilem	-	-	-	8.544	0,00%	0,00%	0,00%	2.588	5.039	8.544						
	Gadai	-	-	-	5.059	0,00%	0,01%	0,00%	5.038	5.039	5.038						
4	CFG	19.268	23.212	25.105	45.335	0,99%	1,17%	2,11%	20.230	26.067	22.123						
	CF 1	8.041	9.455	13.170	21.401	2,13%	3,41%	5,56%	8.231	13.360	11.946						
	Total Griya	6.972	7.025	10.986	17.231	2,24%	3,50%	5,48%	6.245	10.259	10.206						
	Oto	1.069	2.430	2.184	4.170	1,64%	3,04%	5,92%	1.986	3.101	1.740						
	CF 2	11.227	13.757	11.934	23.933	0,72%	0,68%	1,35%	11.999	12.706	10.177						
	Mitraguna & Others	11.107	13.302	11.331	21.595	0,80%	0,73%	1,37%	10.264	10.488	8.293						
	Pensiun	120	455	603	2.339	0,07%	0,31%	1,20%	-	277	136						
	Total Pembiayaan	30.008	30.694	33.313	35.830	1,18%	1,13%	1,20%	2.517	5.821	5.135	0,94%	21,92%	-0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
		Sep													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	80.164	79.766	76.848	74.044	21.784	(2.804)	(5.722)	-7,17%	(6.120)	-7,63%	99.791	74,20%	(25.747)
2	Tabungan	392.786	392.341	394.139	389.904	(277)	(4.235)	(2.437)	-0,62%	(2.882)	-0,73%	424.694	91,81%	(34.790)
3	Deposito	233.260	195.103	200.462	200.783	(41.404)	321	5.680	2,91%	(32.477)	-13,92%	235.055	85,42%	(34.272)
	Total	706.209	667.209	671.448	664.730	(19.897)	(6.718)	(2.479)	-0,37%	(41.479)	-5,87%	759.540	87,52%	(94.809)
	CASA	472.950	472.106	470.986	463.947	21.506	(7.039)	(8.159)	-1,73%	(9.002)	-1,90%	524.484	88,46%	(60.537)
	(%) CASA	66,97%	70,76%	70,14%	69,79%									
	FDR	69,41%	78,81%	78,60%	79,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	26.326	20.922	21.889	22.126	237	1.204	5,75%	(4.200)	-15,95%	-	0,00%	22.126		
2	Giro ISE	3.901	3.080	3.083	3.127	44	47	1,54%	(773)	-19,83%	-	0,00%	3.127		
3	Tabungan ISE	13.925	12.342	13.306	13.499	193	1.156	9,37%	(426)	-3,06%	-	0,00%	13.499		
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	88.466	-	190	190	-818	-1.130	-5.259	1.320	106.513	83,06%	(18.047)
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1.161	-	10.091	33,31%	(6.730)
	Non-Linkage	89.203	86.235	85.105	-	190	190	-696	-1.130	-4.098	1.320	96.422	88,26%	(11.317)
	• Local Champion	87.849	85.239	84.108	-	190	190	-661	-1.130	-3.741	1.320	91.272	92,15%	(7.163)
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)
2	MBG	44.762	41.512	40.975	-	255	255	-765	-537	-3.788	792	46.400	88,31%	(5.426)
	KUR	42.954	39.297	38.627	-	105	105	-699	-670	-4.327	775	44.605	86,60%	(5.978)
	Non KUR	1.808	2.214	2.348	-	150	150	-66	133	540	17	1.795	130,75%	552
3	PWG	25.216	36.316	37.192	5.394	4.144	-1.249	1.748	876	11.976	3.268	43.943	84,64%	(6.751)
	Cilem	10.119	17.246	17.713	1.601	1.069	-531	338	467	7.594	602	25.949	68,26%	(8.236)
	Gadai	15.098	19.070	19.479	3.793	3.075	-718	1.410	409	4.381	2.666	17.994	108,25%	1.485
4	CFG	326.493	358.409	361.145	5.925	8.121	2.196	2.388	2.737	34.653	5.384	347.257	104,00%	13.889
	CF 1	44.529	52.963	52.449	16	-	-16	1.197	-514	7.920	514	46.935	111,75%	5.514
	Total Griya	33.717	42.230	41.900	-	-	0	0	-330	8.183	330	34.266	122,28%	7.634
	• Total Non Program	33.717	42.230	41.900	-	-	0	0	-330	8.183	330	34.266	122,28%	7.634
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	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	308.696	5.909	8.121	2.212	1.191	3.250	26.732	4.871	300.322	102,79%	8.374
	Mitraguna & Others	268.245	288.489	290.982	5.909	7.115	1.206	1.718	2.493	22.737	4.622	285.267	102,00%	5.714
	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	527.777	11.318	12.710	1.392	2.553	1.945	37.582	10.765	544.113	97,00%	(16.335)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	293	-	3.204	3.942	● 0,31%	● 3,58%	● 4,46%	738	3.649	3.942	-	-	-	-	-	
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	-	
	Local Champion	293	-	3.204	3.942	● 0,33%	● 3,71%	● 4,63%	738	3.649	3.942	-	-	-	-	-	
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	-	
2	MBG	550	1.094	1.021	5.073	● 1,23%	● 2,46%	● 12,38%	4.052	4.523	3.979	89	(441)	84	-	-	
	KUR	550	1.094	1.021	4.710	● 1,28%	● 2,60%	● 12,19%	3.689	4.160	3.616	89	(350)	84	-	-	
	Non KUR	-	-	-	363	● 0,00%	● 0,00%	● 0,00%	363	363	363	363	-	-	-	-	
3	PWG	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	1.411	3.79%	1.411	1.411	-	-	-	-	
	Cilem	-	-	-	714	● 0,00%	● 0,00%	● 0,00%	714	714	714	714	-	-	-	-	
	Gadai	-	-	-	696	● 0,00%	● 0,00%	● 0,00%	696	696	696	696	-	-	-	-	
4	CFG	5.180	4.311	4.286	6.873	● 1,59%	● 1,20%	● 1,90%	2.586	1.692	2.561	1.383	(412)	1.379	-	-	
	CF 1	174	45	42	2.030	● 0,39%	● 0,08%	● 3,87%	1.988	1.856	1.985	1.988	-	-	-	-	
	Total Griya	412	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	-	
	Oto	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	-	
	CF 2	4.007	4.224	4.220	5.603	● 1,42%	● 1,38%	● 1,82%	1.383	1.596	1.379	1.383	(412)	1.379	-	-	
	Mitraguna & Others	4.007	4.224	4.220	5.603	● 1,49%	● 1,46%	● 1,93%	1.383	1.596	1.379	1.383	-	-	-	-	
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	-	
	Total Pembiayaan	5.937	5.465	5.456	6.927	● 1,21%	● 1,04%	● 1,31%	1.472	990	1.463	0,64%	50,95%	-0,7%	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25</th											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	18.126	10.485	6.374	6.009	(3.555)	(365)	(4.476)	-42,69%	(12.117)	-66,85%	33.616	17,88%	(27.607)
2	Tabungan	237.991	243.202	247.012	249.893	(1.888)	2.881	6.692	2,75%	11.902	5,00%	263.026	95,01%	(13.133)
3	Deposito	192.383	156.159	154.097	154.091	(51.287)	(6)	(2.068)	-1,32%	(38.293)	-19,90%	193.802	79,51%	(39.711)
	Total	448.500	409.846	407.483	409.993	(56.729)	2.510	148	0,04%	(38.507)	-8,59%	490.444	83,60%	(80.451)
	CASA	256.117	253.687	253.386	255.903	(5.442)	2.516	2.216	0,87%	(214)	-0,08%	296.642	86,27%	(40.739)
	(%) CASA	57,11%	61,90%	62,18%	62,42%									
	FDR	54,70%	64,09%	64,79%	64,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	9.906	10.321	10.251	(70)	345	3,48%	(1.388)	-11,92%		-	0,00%	10.251
2	Giro ISE	2.314	454	845	818	(27)	364	80,14%	(1.496)	-64,64%			0,00%	818
3	Tabungan ISE	1.452	1.580	1.604	1.561	(43)	(19)	-1,20%	108	7,44%			0,00%	1.561
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.087	-	-	0	-2.842	-800	-2.492	800	26.993	55,89%	(11.906)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.087	-	-	0	-2.842	-800	-2.492	800	22.893	65,90%	(7.806)
	• Local Champion	16.492	15.487	14.687	-	-	0	-2.842	-800	-1.805	800	19.012	77,25%	(4.325)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.307	-	-	0	-254	-815	37	815	48.666	78,71%	(10.359)
	KUR	37.787	38.582	37.776	-	-	0	-195	-806	-11	806	47.501	79,53%	(9.724)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,53%	(635)
3	PWG	15.859	33.260	35.676	5.709	5.042	-667	3.002	2.416	19.817	2.626	33.597	106,19%	2.079
	Cilem	7.657	18.706	19.583	3.276	1.227	-2.049	2.015	877	11.925	351	21.318	91,86%	(1.736)
	Gadai	8.201	14.554	16.094	2.433	3.815	1.381	987	1.540	7.892	2.275	12.279	131,07%	3.815
4	CFG	173.601	174.409	174.929	1.655	2.150	495	-424	521	1.328	1.629	191.714	91,24%	(16.785)
	CF 1	81.382	70.149	69.958	-	-	0	-252	-191	-11.424	191	83.440	83,84%	(13.482)
	Total Griya	77.096	66.200	66.087	-	-	0	0	-113	-11.009	113	77.675	85,08%	(11.588)
4	• Total Non Program	77.096	66.200	66.087	-	-	0	-1.037	-113	-11.009	113	77.675	85,08%	(11.588)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.871	-	-	0	-252	-78	-416	78	5.765	67,14%	(1.894)
	CF 2	92.219	104.260	104.972	1.655	2.150	495	-172	712	12.753	1.438	108.274	96,95%	(3.303)
	Mitraguna & Others	90.304	99.165	99.654	1.655	1.900	245	-180	488	9.350	1.412	104.949	94,95%	(5.295)
	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	264.000	7.364	7.192	-172	-517	1.322	18.691	5.870	300.970	87,72%	(36.970)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25				%	Penc.	Gap
1	SME	210	-	-	-	(1)	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	(1)	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	(1)	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	(1)	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	4.137	(3)	3,78%	5,55%	10,80%	24	299	24	1.889		
	KUR	1.433	2.078	2.047	4.012	(3)	3,79%	5,31%	10,62%	24	299	24	1.934		
	Non KUR	12	170	125	125	(3)	2,54%	23,17%	23,52%	(0)	113	113	(45)		
3	PWG	-	-	-	1.609	(3)	0,00%	0,00%	0,00%	1.609	1.609	1.609	1.609		
	Cilem	-	-	-	1.303	(3)	0,00%	0,00%	0,00%	1.303	1.303	1.303	1.303		
	Gadai	-	-	-	306	(3)	0,00%	0,00%	0,00%	306	306	306	306		
4	CFG	3.497	2.932	3.360	3.953	(4)	2,01%	1,93%	2,26%	41	455	41	1.021		
	CF 1	3.310	2.801	3.079	3.130	(4)	4,07%	4,39%	4,47%	52	(180)	52	329		
	Total Griya	3.310	2.698	2.976	2.824	(4)	4,29%	4,50%	4,27%	(152)	(486)	126			
	Oto	-	103	102	306	(4)	0,00%	2,59%	7,91%	204	306	204	203		
	CF 2	187	130	281	822	(4)	0,20%	0,27%	0,78%	541	635	541	692		
	Mitraguna & Others	187	130	88	629	(4)	0,21%	0,09%	0,63%	541	442	541	499		
	Pensiun	-	-	193	193	(4)	0,00%	3,78%	3,62%	(0)	193	193	193		
	Total Pembiayaan	3.556	5.273	5.429	5.494	(4)	1,45%	2,07%	2,08%	65	1.937	220	0,46%	77,99%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	1.359	1.210	911	902	(310)	(9)	(308)	-25,48%	(457)	-33,65%	9.983	9,03%	(9.081)
2	Tabungan	139.020	139.895	144.052	143.508	(343)	(544)	3.614	2,58%	4.488	3,23%	153.063	93,76%	(9.555)
3	Deposito	91.332	76.670	77.223	77.235	(2.687)	11	565	0,74%	(14.097)	-15,44%	92.121	83,84%	(14.886)
	Total	231.711	217.775	222.187	221.645	(3.339)	(542)	3.870	1,78%	(10.066)	-4,34%	255.167	86,86%	(33.522)
	CASA	140.379	141.104	144.963	144.410	(653)	(553)	3.305	2,34%	4.031	2,87%	163.046	88,57%	(18.636)
	(%) CASA	60,58%	64,79%	65,24%	65,15%									
	FDR	52,09%	65,09%	64,44%	64,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	6.513	6.612	99	4.258	180,89%	3.840	138,48%	-	-	0,00%	6.612
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,65%	-	-	0,00%	103
3	Tabungan ISE	2.669	2.251	6.410	6.509	99	4.258	189,20%	3.840	143,91%	-	-	0,00%	6.509
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Local Champion	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.960	-	-	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	21.465	2.962	3.150	188	632	1.791	11.147	1.359	21.891	98,05%	(426)
	Cilem	4.275	11.824	12.866	1.154	1.305	151	619	1.042	8.591	263	15.011	85,71%	(2.145)
	Gadai	6.043	7.850	8.599	1.808	1.845	37	13	749	2.557	1.096	6.881	124,98%	1.719
4	CFG	108.966	116.775	116.450	1.451	935	-516	3.254	-325	7.484	1.260	126.793	91,84%	(10.344)
	CF 1	22.575	21.821	21.676	16	-	-16	-98	-146	-899	146	25.867	83,80%	(4.191)
	Total Griya	18.510	17.085	17.017	-	-	0	0	-68	-1.493	68	20.337	83,67%	(3.320)
4	• Total Non Program	18.168	16.590	16.522	-	-	0	-1.368	-68	-1.646	68	18.849	87,66%	(2.326)
	• Program	342	495	495	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
	Oto	4.065	4.736	4.659	16	-	-16	-98	-77	594	77	5.530	84,25%	(871)
	CF 2	86.390	94.953	94.774	1.435	935	-500	3.352	-180	8.383	1.115	100.926	93,90%	(6.153)
	Mitraguna & Others	53.276	64.119	64.144	1.435	935	-500	3.603	24	10.868	911	66.415	96,58%	(2.272)
	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	143.180	4.413	4.085	-328	4.444	1.432	22.482	2.653	153.716	93,15%	(10.536)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-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	-	-	-	-	124	0,00%	0,00%	0,00%	0,58%	124	124	124		
	Cilem	-	-	-	-	69	0,00%	0,00%	0,00%	0,53%	69	69	69		
	Gadai	-	-	-	-	55	0,00%	0,00%	0,00%	0,64%	55	55	55		
4	CFG	438	2.664	2.333	3.717	0	0,40%	2,00%	3,19%	1.384	3.278	1.053			
	CF 1	438	1.437	1.265	1.189	1.94%	1.94%	5,80%	5,49%	(76)	751	(248)			
	Total Griya	438	1.286	1.265	968	2,37%	7,40%	5,69%	(297)	530	(318)				
	Oto	-	151	-	221	0,00%	0,00%	0,00%	4,75%	221	221	70			
	CF 2	-	1.227	1.068	2.528	0,00%	1,12%	2,67%	0,46%	1.460	2.528	1.301			
	Mitraguna & Others	-	1.227	1.068	1.361	0,00%	1,67%	2,12%	0,68%	293	1.361	134			
	Pensiun	-	-	-	1.167	0,00%	0,00%	3,81%	0,00%	1.167	1.167	1.167			
	Total Pembiayaan	438	2.664	2.333	3.841	0,36%	1,65%	0,69%	1,17%	691	3.402	1.177	0,24%	79,31%	-0,9%

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 (1-19 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	Giro	72.981	314.688	446.683	449.251	237.766	2.568	134.563	42,76%	376.270	515,57%	88.241	509,12%	361.010
2	Tabungan	196.862	210.855	211.195	213.207	(607)	2.011	2.352	1,12%	16.345	8,30%	221.903	96,08%	(8,697)
3	Deposito	1.160.939	1.291.617	1.691.009	1.690.662	570.316	(347)	399.045	30,89%	529.723	45,63%	1.162.357	145,45%	528.305
	Total	1.430.782	1.817.160	2.348.887	2.353.120	807.475	4.233	535.960	29,49%	922.338	64,46%	1.472.501	159,80%	880.619
	CASA	269.843	525.542	657.878	662.458	237.159	4.580	136.915	26,05%	392.614	145,50%	310.144	213,60%	352.314
	(%) CASA	18,86%	28,92%	28,01%	28,15%									
	FDR	15,38%	14,45%	11,27%	11,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.441	10.475	34	155	1,51%	1.397	15,39%	-	0,00%	10.475	
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	4.094	4.129	34	109	2,72%	2.758	201,25%	-	0,00%	4.129	
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	30.920	68,48%	(9.747)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	26.221	80,75%	(5.048)
	• Local Champion	18.621	20.216	19.894	-	-	0	-323	-322	1.272	322	21.509	92,49%	(1.615)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	55.868	100	300	200	940	-469	2.767	769	64.025	87,26%	(8.157)
	KUR	50.813	54.812	54.406	100	300	200	1.010	-407	3.593	707	61.091	89,06%	(6.686)
	Non KUR	2.289	1.525	1.463	-	-	0	-70	-63	-826	63	2.934	49,86%	(1.471)
3	PWG	17.782	25.816	26.738	4.500	3.342	-1.157	1.961	922	8.956	2.420	33.143	80,67%	(6.405)
	Cilem	6.518	15.281	15.925	1.353	1.341	-12	24	644	9.408	696	20.343	78,29%	(4.417)
	Gadai	11.264	10.534	10.812	3.147	2.002	-1.145	1.937	278	-452	1.724	12.800	84,47%	(1.988)
4	CFG	129.053	158.843	160.987	5.078	4.477	-601	3.390	2.143	31.934	2.334	158.758	101,40%	2.229
	CF 1	19.758	17.484	17.321	-	-	0	-264	-163	-2.437	163	33.408	51,85%	(16.087)
	Total Griya	14.572	12.909	12.839	-	-	0	0	-70	-1.732	70	26.744	48,01%	(13.904)
4	• Total Non Program	11.408	10.033	9.972	-	-	0	-173	-61	-1.436	61	12.963	76,93%	(2.990)
	• Program	3.163	2.877	2.867	-	-	0	-31	-10	-296	10	13.781	20,80%	(10.914)
	Oto	5.186	4.575	4.482	-	-	0	-264	-93	-704	93	6.665	67,25%	(2.183)
	CF 2	109.295	141.359	143.665	5.078	4.477	-601	3.654	2.306	34.371	2.171	125.350	114,61%	18.316
	Mitraguna & Others	90.925	122.975	125.222	5.078	4.320	-758	3.912	2.248	34.298	2.072	105.569	118,62%	19.653
	Pensiun	18.370	18.384	18.443	-	157	157	-257	59	73	98	19.780	93,24%	(1.337)
	Total Pembiayaan	220.067	262.492	264.766	9.678	8.119	-1.558	5.930	2.274	44.700	5.845	286.846	92,30%	(22.080)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25	19-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	451	1.624	1.104	5.474	0,85%	1,96%	9,80%	4.371	5.023	3.850	4.371	5.023	3.850	5	5	5	
	KUR	163	1.506	1.023	5.281	0,32%	1,87%	9,71%	4.258	5.118	3.775	4.258	5.118	3.775	65	65	65	
	Non KUR	289	118	80	193	12,61%	5,27%	13,19%	113	(96)	75	113	(96)	75	75	75	75	
3	PWG	-	-	-	-	468	0,00%	0,00%	1,75%	468	468	468	468	468	468	468	468	
	Cilem	-	-	-	-	468	0,00%	0,00%	2,94%	468	468	468	468	468	468	468	468	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	-	-	-	-	-	-	
4	CFG	1.759	541	1.049	1.178	1,36%	0,66%	0,73%	129	(581)	637	129	(581)	637	84	84	84	
	CF 1	1.212	541	1.049	1.178	6,14%	6,00%	6,00%	129	(35)	637	129	(35)	637	637	637	637	
	Total Griya	321	480	419	564	2,20%	3,25%	4,39%	144	(292)	(60)	144	(292)	(60)	60	60	60	
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-	-	-	-	
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	0,01%	(421)	-	421	(421)	-	-	-	-	-
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	0,02%	(366)	-	(366)	(366)	-	-	-	-	-
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	0,00%	(55)	-	(55)	(55)	-	-	-	-	-
	Total Pembiayaan	2.449	1.403	1.251	1.493	1,11%	0,48%	0,56%	242	(956)	89	1,58%	-180,89%	1,0%	1,58%	-180,89%	1,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	9.495	6.863	7.440	7.661	(884)	220	798	11,62%	(1.835)	-19,32%	15.938	48,06%	(8.278)
2	Tabungan	99.410	121.220	125.856	126.587	4.389	731	5.367	4,43%	27.177	27,34%	109.902	115,18%	16.685
3	Deposito	64.192	61.782	62.632	62.131	415	(501)	349	0,56%	(2.061)	-3,21%	64.781	95,91%	(2.650)
	Total	173.097	189.865	195.928	196.379	3.920	450	6.514	3,43%	23.281	13,45%	190.622	103,02%	5.757
	CASA	108.906	128.083	133.296	134.248	3.505	952	6.165	4,81%	25.342	23,27%	125.841	106,68%	8.407
	(%) CASA	62,92%	67,46%	68,03%	68,36%									
	FDR	57,60%	62,38%	60,09%	59,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-18 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	13.353	13.465	112	2.018	17,63%	162	1,21%	-	0,00%	13.465
2	Giro ISE	6.014	2.591	4.466	4.582	116	1.991	76,83%	(1.431)	-23,80%	-	0,00%	4.582
3	Tabungan ISE	6.490	8.056	8.087	8.083	(4)	27	0,33%	1.593	24,55%	-	0,00%	8.083
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842	
	• Local Champion	-	1.986	1.986	-	-	0	-102	0	1.986	-	0	0,00%	1.986	
	• Value Chain	-	3.856	3.856	-	-	-	-29	0	3.856	-	0	0,00%	3.856	
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
3	PWG	23.729	35.658	35.661	5.662	3.067	-2.595	915	3	11.932	3.064	31.275	114,02%	4.386	
	Cilem	8.075	16.250	16.187	1.625	802	-823	562	-63	8.112	865	13.319	121,54%	2.868	
	Gadai	15.654	19.408	19.475	4.037	2.266	-1.772	353	66	3.820	2.199	17.956	108,45%	1.518	
4	CFG	75.933	76.937	76.235	1.161	100	-1.061	746	-702	302	802	85.579	89,08%	(9.344)	
	CF 1	16.979	16.082	16.002	-	-	0	-84	-80	-977	80	18.301	87,44%	(2.299)	
	Total Griya	15.306	13.981	13.941	-	-	0	0	-40	-1.365	40	15.789	88,29%	(1.848)	
4	• Total Non Program	15.306	13.981	13.941	-	-	0	0	-208	-40	-1.365	40	15.789	88,29%	(1.848)
	• 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	60.233	1.161	100	-1.061	830	-622	1.279	722	67.278	89,53%	(7.045)	
	Mitraguna & Others	51.295	53.770	53.203	1.161	100	-1.061	630	-567	1.908	667	58.819	90,45%	(5.616)	
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)	
	Total Pembiayaan	99.702	118.437	117.738	6.823	3.167	-3.656	1.530	-699	18.036	3.866	116.894	100,72%	844	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-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	-	-	-	-	100,00%	0,00%	0,00%	-	-	(40)	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	-	(40)	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25	-	-	-				
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-	-	-	-				
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25	-	-	-				
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,21%	-	15	25	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	52,87%	-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 (1-19 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	Giro	3.508	2.471	2.859	2.647	(3.083)	(212)	176	7,12%	(862)	-24,56%	8.802	30,07%	(6.155)
2	Tabungan	88.498	84.131	82.050	82.281	103	231	(1.850)	-2,20%	(6.217)	-7,02%	97.117	84,72%	(14.835)
3	Deposito	50.176	25.230	22.801	22.801	(1.116)	(0)	(2.429)	-9,63%	(27.375)	-54,56%	50.660	45,01%	(27.859)
	Total	142.182	111.831	107.710	107.729	(4.096)	19	(4.103)	-3,67%	(34.453)	-24,23%	156.578	68,80%	(48.849)
	CASA	92.006	86.602	84.909	84.928	(2.980)	19	(1.674)	-1,93%	(7.078)	-7,69%	105.918	80,18%	(20.990)
	(%) CASA	64,71%	77,44%	78,83%	78,83%									
	FDR	46,30%	76,68%	80,55%	80,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	665	663		(2)	7	1,05%	(2.593)	-79,64%	-	0,00%	663
2	Giro ISE	705	158	164	161		(3)	3	1,78%	(544)	-77,19%	-	0,00%	161
3	Tabungan ISE	2.552	498	501	502		1	4	0,82%	(2.049)	-80,31%	-	0,00%	502
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	4.428	-	300	300	-91	286	4.428	14	3.633	121,89%	795
	KUR	-	4.055	4.341	-	300	300	-89	286	4.341	14	3.445	126,00%	896
	Non KUR	-	87	87	-	0	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	6.345	489	486	-4	144	357	3.996	128	6.181	102,66%	164
	Cilem	2.349	5.988	6.345	489	486	-4	144	357	3.996	128	6.181	102,66%	164
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.988	468	624	156	307	368	12.502	256	74.615	101,84%	1.373
	CF 1	26.468	28.175	28.164	220	49	-171	-88	-12	1.695	61	27.892	100,98%	272
	Total Griya	25.069	24.440	24.412	220	-	-220	0	-29	-657	29	25.514	95,68%	(1.103)
4	• Total Non Program	25.069	24.440	24.412	220	-	-220	326	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.752	-	49	49	-88	17	2.353	32	2.377	157,82%	1.375
	CF 2	37.018	47.444	47.824	248	575	327	394	380	10.806	195	46.723	102,36%	1.101
	Mitraguna & Others	36.826	47.238	47.622	248	575	327	399	385	10.797	190	45.599	104,44%	2.024
	Pensiun	192	206	202	-	0	-5	-5	10	5	-	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	86.761	957	1.410	452	360	1.011	20.926	399	84.429	102,76%	2.332

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	-	-	-	-	318	0,00%	0,00%	7,19%	318	318	318					
	KUR	-	-	-	-	318	0,00%	0,00%	7,33%	318	318	318					
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	42	0,00%	0,00%	0,00%	42	42	42					
	Cilem	-	-	-	-	42	0,00%	0,00%	0,00%	42	42	42					
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
4	CFG	1.097	1.553	1.482	840	2.750	0,19%	1,11%	1,11%	1,11%	1,11%	720	0				
	CF 1	1.097	1.183	1.182	821	821	0,00%	2,91%	2,91%	2,92%	821	-					
	Total Griya	-	821	821	821	821	0,00%	3,36%	3,36%	3,36%	821	-					
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	CF 2	120	19	19	19	19	0,32%	0,04%	0,04%	0,04%	(101)	0					
	Mitraguna & Others	120	19	19	19	19	0,33%	0,04%	0,04%	0,04%	(101)	0					
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Pembiayaan	120	840	840	840	840	0,18%	0,98%	0,97%	0,97%	720	0	0,94%	2,73%	0,0%	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 (1-19 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	Giro	4.276	3.353	3.709	3.739	(1.376)	30	386	11,52%	(537)	-12,55%	13.937	26,83%	(10.198)
2	Tabungan	143.334	173.220	168.769	170.114	6.171	1.346	(3.106)	-1,79%	26.780	18,68%	159.063	106,95%	11.052
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	281.660	283.035	(10.728)	1.376	(3.336)	-1,17%	23.472	9,04%	285.836	99,02%	(2.801)
	CASA	147.610	176.573	172.478	173.853	4.794	1.376	(2.719)	-1,54%	26.243	17,78%	173.000	100,49%	853
	(%) CASA	56,87%	61,66%	61,24%	61,42%									
	FDR	26,72%	30,26%	31,17%	31,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.250	2.280	29	24	1,08%	(58)	-2,47%	-	0,00%	2.280	
2	Giro ISE	22	24	24	24	0	(0)	-0,02%	3	11,65%	-	0,00%	24	
3	Tabungan ISE	2.316	2.231	2.226	2.255	29	24	1,09%	(60)	-2,60%	-	0,00%	2.255	
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-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	9.226	100	950	850	116	885	9.033	65	3.788	243,59%	5.439	
	KUR	194	7.561	8.256	100	750	650	140	695	8.062	55	3.600	229,35%	4.656	
	Non KUR	-	780	970	-	200	200	-24	190	970	10	188	516,42%	782	
3	PWG	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	139	9.388	58,85%	(3.863)	
	Cilem	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	139	9.388	58,85%	(3.863)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	72.182	72.452	500	442	-58	1.336	270	7.489	172	77.036	94,05%	(4.584)	
	CF 1	19.068	19.140	19.075	-	-	0	-69	-66	7	66	20.608	92,56%	(1.533)	
	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	2.407	-	-	0	-69	-55	985	55	2.483	96,94%	(76)	
	CF 2	45.895	53.042	53.377	500	442	-58	1.405	335	7.482	107	56.429	94,59%	(3.051)	
	Mitraguna & Others	40.397	47.281	47.497	500	300	-200	1.432	216	7.100	84	49.918	95,15%	(2.421)	
	Pensiun	5.498	5.761	5.880	-	142	142	-27	120	382	22	6.510	90,32%	(630)	
	Total Pembiayaan	69.359	86.651	87.796	771	1.522	751	871	1.145	18.438	377	90.976	96,51%	(3.179)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25	19-Nov-25			%	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	-	-	-	-	174	0,00%	0,00%	1,88%	174	174	174						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non KUR	-	-	-	-	174	0,00%	0,00%	17,89%	174	174	174						
3	PWG	-	-	-	-	28	0,00%	0,00%	0,50%	28	28	28						
	Cilem	-	-	-	-	28	0,00%	0,00%	0,50%	28	28	28						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	1.060	1.293	4.096	4.929	1.633	5,68%	6,80%	832	3.869	3.636							
	CF 1	648	-	3.784	4.562	3,40%	19,77%	23,92%	779	3.914	4.562							
	Total Griya	648	-	3.784	4.313	3,67%	22,69%	25,88%	529	3.664	4.313							
	Oto	-	-	-	250	0,00%	0,00%	10,37%	250	250	250							
	CF 2	412	1.293	313	366	0,90%	0,59%	0,69%	53	(45)	(927)							
	Mitraguna & Others	412	978	-	53	1,02%	0,00%	0,11%	53	(358)	(925)							
	Pensiun	-	-	313	313	0,00%	5,43%	5,32%	-	313	(2)							
	Total Pembiayaan	267	1.828	2.661	2.779	0,39%	3,07%	3,17%	119	2.512	952	2,15%	32,20%	-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 (1-19 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	Giro	3.817	14.078	15.970	15.911	(964)	(59)	1.833	13,02%	12.094	316,80%	10.173	156,40%	5.738
2	Tabungan	117.085	115.849	113.529	113.508	3.632	(20)	(2.341)	-2,02%	(3.577)	-3,06%	127.435	89,07%	(13.927)
3	Deposito	49.844	47.990	47.893	47.493	(547)	(400)	(497)	-1,03%	(2.351)	-4,72%	50.425	94,19%	(2.932)
	Total	170.746	177.918	177.391	176.912	2.121	(479)	(1.005)	-0,56%	6.166	3,61%	188.033	94,09%	(11.121)
	CASA	120.903	129.928	129.498	129.419	2.668	(79)	(508)	-0,39%	8.517	7,04%	137.608	94,05%	(8.189)
	(%) CASA	70,81%	73,03%	73,00%	73,15%									
	FDR	80,42%	77,98%	78,98%	79,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	985	986		2	201	25,65%	(705)	-41,67%	-	0,00%	986
2	Giro ISE	436	84	72	72		0	(12)	-13,83%	(364)	-83,39%	-	0,00%	72
3	Tabungan ISE	1.254	701	912	914		2	213	30,39%	(341)	-27,15%	-	0,00%	914
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	23.055	3.593	2.630	-963	1.462	1.062	9.506	1.568	21.977	104,91%	1.078
	Cilem	7.456	11.398	11.949	1.287	776	-511	655	551	4.493	225	12.976	92,09%	(1.027)
	Gadai	6.094	10.595	11.106	2.306	1.854	-452	806	511	5.013	1.342	9.002	123,38%	2.105
4	CFG	119.321	116.751	117.050	1.111	1.723	612	-599	299	-2.272	1.424	131.690	88,88%	(14.640)
	CF 1	15.625	17.890	17.809	461	-	-461	-70	-81	2.184	81	17.374	102,50%	434
	Total Griya	13.902	15.769	15.733	461	-	-461	0	-36	1.830	36	14.395	109,29%	1.337
4	• Total Non Program	13.902	15.769	15.733	461	-	-461	355	-36	1.830	36	14.395	109,29%	1.337
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.076	-	-	0	-70	-45	353	45	2.979	69,69%	(903)
	CF 2	103.696	98.862	99.241	650	1.723	1.073	-529	380	-4.455	1.343	114.315	86,81%	(15.074)
	Mitraguna & Others	94.197	89.050	89.166	170	1.145	975	-803	116	-5.031	1.029	103.618	86,05%	(14.453)
	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	140.105	4.704	4.353	-351	863	1.360	2.798	2.992	158.103	88,62%	(17.998)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-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	-	-	-	-	327	0,00%	0,00%	1,42%	327	327	327				
	Cilem	-	-	-	-	167	0,00%	0,00%	1,40%	167	167	167				
	Gadai	-	-	-	-	159	0,00%	0,00%	1,44%	159	159	159				
4	CFG	1.942	2.012	506	2.717	1.611	1,63%	0,43%	0,53%	2.211	776	705				
	CF 1	86	209	-	164	0.55%	0,00%	0,92%	164	78	(45)					
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	86	209	-	164	4,99%	0,00%	7,89%	164	78	(45)					
	CF 2	1.856	1.803	506	2.553	1.794	0,51%	0,27%	2.047	698	750					
	Mitraguna & Others	1.856	1.803	506	2.553	1.973	0,57%	0,28%	2.047	698	750					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.942	2.012	506	3.044	1,41%	0,36%	0,21%	15	286	138	0,63%	-44,14%	0,2%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-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</															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	13.930	12.470	8.795	8.626	(7.910)	(169)	(3.844)	-30,83%	(5.304)	-38,08%	22.731	37,95%	(14.105)
2	Tabungan	118.671	158.029	153.576	153.076	8.241	(500)	(4.954)	-3,13%	34.404	28,99%	133.410	114,74%	19.665
3	Deposito	125.329	134.600	110.726	110.726	10.955	(0)	(23.874)	-17,74%	(14.603)	-11,65%	126.098	87,81%	(15.372)
	Total	257.931	305.100	273.097	272.427	11.286	(669)	(32.672)	-10,71%	14.497	5,62%	282.239	96,52%	(9.811)
	CASA	132.602	170.500	162.371	161.702	331	(669)	(8.798)	-5,16%	29.100	21,95%	156.141	103,56%	5.561
	(%) CASA	51,41%	55,88%	59,46%	59,36%									
	FDR	59,82%	60,13%	68,12%	68,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.613	4.614	2	467	11,25%	1.076	30,42%	-	-	0,00%	4.614
2	Giro ISE	1	1	1	1	0	(0)	-2,12%	(0)	-35,06%	-	-	0,00%	1
3	Tabungan ISE	3.537	4.147	4.612	4.614	2	467	11,26%	1.077	30,44%	-	-	0,00%	4.614
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	• Local Champion	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0	0,00%	8.409
	• 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	27.236	2.303	2.829	526	2.838	1.285	10.226	1.545	22.618	120,41%	4.617
	Cilem	7.758	11.911	12.530	707	961	253	343	619	4.772	341	12.110	103,47%	420
	Gadai	9.252	14.040	14.706	1.596	1.869	273	2.495	666	5.454	1.203	10.508	139,94%	4.197
4	CFG	136.962	149.035	150.302	1.622	3.273	1.651	859	1.267	13.340	2.006	151.758	99,04%	(1.455)
	CF 1	16.548	16.454	16.386	257	-	-257	158	-67	-162	67	18.143	90,32%	(1.757)
	Total Griya	15.017	13.737	13.722	-	-	0	0	-15	-1.295	15	15.466	88,72%	(1.744)
4	• Total Non Program	15.017	13.737	13.722	-	-	0	0	-118	-1.295	15	15.466	88,72%	(1.744)
	• Program	-	-	-	-	-	-	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	133.916	1.365	3.273	1.908	701	1.335	13.502	1.938	133.615	100,23%	301
	Mitraguna & Others	110.777	121.822	123.116	900	2.951	2.051	317	1.293	12.338	1.658	122.887	100,19%	229
	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	186.020	4.925	6.102	1.177	12.130	2.551	31.731	3.552	174.693	106,48%	11.327

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	148	50	74	-	46,61%	100,00%	0	0,00%	(74)	(148)	(50)					
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-				
	Non KUR	148	50	74	-	46,61%	100,00%	0	0,00%	(74)	(148)	(50)					
3	PWG	-	-	-	-	491	0,00%	0,00%	0,00%	1,80%	491	491	491				
	Cilem	-	-	-	-	191	0,00%	0,00%	0,00%	1,52%	191	191	191				
	Gadai	-	-	-	-	300	0,00%	0,00%	0,00%	2,04%	300	300	300				
4	CFG	334	1.041	1.276	1.276	0,24%	0,28%	0,28%	0,85%	1.629	1.710	1.003					
	CF 1	-	-	569	195	200	0,00%	0,00%	1,18%	5	200	(369)					
	Total Griya	-	-	569	44	49	0,00%	0,00%	0,32%	5	49	(520)					
	Oto	-	-	151	151	151	0,00%	0,00%	5,54%	5,65%	-	151	151				
	CF 2	334	472	220	1.844	0,28%	0,17%	0,17%	1,38%	1.624	1.510	1.372					
	Mitraguna & Others	334	472	220	1.844	0,30%	0,18%	0,18%	1,50%	1.624	1.510	1.372					
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-					
	Total Pembiayaan	863	1.203	1.276	1.348	0,56%	0,70%	0,72%	0,85%	72	486	145	0,00%	100,00%	-0,7%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	76	-	-	73	24,03%	0,00%	0,00%	100,00%	73	(3)	73				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	8.580	6.544	10.901	6.156	(7.020)	(4.744)	(388)	-5,93%	(2.424)	-28,25%	19.111	32,21%	(12.955)
2	Tabungan	115.717	139.694	134.538	140.639	10.026	6.101	946	0,68%	24.922	21,54%	130.187	108,03%	10.452
3	Deposito	158.683	172.137	172.390	167.525	(5.821)	(4.865)	(4.612)	-2,68%	8.842	5,57%	159.611	104,96%	7.914
	Total	282.980	318.375	317.829	314.321	(2.815)	(3.508)	(4.055)	-1,27%	31.341	11,08%	308.909	101,75%	5.411
	CASA	124.297	146.238	145.439	146.796	3.006	1.357	558	0,38%	22.499	18,10%	149.298	98,32%	(2.503)
	(%) CASA	43,92%	45,93%	45,76%	46,70%									
	FDR	77,18%	77,84%	79,33%	80,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	5.798	5.824		26	(2.993)	-33,95%	2.505	75,48%	-	0,00%	5.824
2	Giro ISE	510	227	428	444		16	217	95,44%	(66)	-12,91%	-	0,00%	444
3	Tabungan ISE	2.559	8.341	5.120	5.130		10	(3.210)	-38,49%	2.571	100,45%	-	0,00%	5.130
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.509	4.117	4.117	-	-	0	-124	0	-392	-	7.994	51,50%	(3.877)	
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)	
	Non-Linkage	4.509	4.117	4.117	-	-	0	-124	0	-392	-	6.476	63,56%	(2.360)	
	• Local Champion	4.509	4.117	4.117	-	-	0	-124	0	-392	-	5.442	75,65%	(1.325)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)	
2	MBG	9.912	12.255	12.079	-	150	150	251	-176	2.166	326	12.148	99,43%	(69)	
	KUR	9.027	10.798	10.799	-	150	150	222	0	1.771	150	11.171	96,67%	(372)	
	Non KUR	885	1.456	1.280	-	-	0	28	-176	395	176	977	131,08%	304	
3	PWG	13.890	23.684	24.311	1.978	2.617	639	490	628	10.421	1.989	26.829	90,61%	(2.518)	
	Cilem	5.699	14.241	14.867	525	1.160	635	-430	626	9.168	534	15.972	93,08%	(1.105)	
	Gadai	8.191	9.442	9.444	1.453	1.456	3	919	2	1.253	1.455	10.857	86,98%	(1.413)	
4	CFG	190.097	207.781	211.612	1.941	5.799	3.858	-303	3.831	21.515	1.968	205.092	103,18%	6.519	
	CF 1	25.896	28.102	27.610	-	-	0	-122	-491	1.714	491	27.742	99,53%	(131)	
	Total Griya	21.834	24.165	24.120	-	-	0	0	-45	2.286	45	22.354	107,90%	1.766	
4	• Total Non Program	21.834	24.165	24.120	-	-	0	0	-202	-45	2.286	45	22.354	107,90%	1.766
	• Program	-	-	-	-	-	-	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	184.001	1.941	5.799	3.858	-181	4.322	19.800	1.477	177.351	103,75%	6.651	
	Mitraguna & Others	145.925	160.670	165.122	1.655	5.767	4.112	-189	4.452	19.197	1.315	157.811	104,63%	7.311	
	Pensiun	18.276	19.010	18.879	-	286	32	-254	7	-130	604	19.540	96,62%	(660)	
	Total Pembiayaan	218.409	247.836	252.118	3.919	8.566	4.647	314	4.282	33.710	4.283	252.063	100,02%	55	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-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	454	284	2,87%	0,82%	3,76%	353	169	454			
	KUR	284	-	100	454	31,15%	0,93%	4,20%	353	169	454				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	341	0	0,00%	0,11%	1,40%	315	341	341			
	Cilem	-	-	-	307	0	0,00%	0,00%	2,07%	307	307	307			
	Gadai	-	-	26	33	0	0,00%	0,28%	0,35%	7	33	33			
4	CFG	85	484	467	5.609	0,04%	0,22%	0,26%	5,142	5.524	5.124				
	CF 1	52	484	467	3.646	0,20%	1,66%	13,21%	3.179	3.594	3.161				
	Total Griya	52	48	48	3.238	0,24%	0,20%	13,43%	3.191	3.186	3.190				
	Oto	-	436	419	408	0,00%	10,65%	11,68%	(12)	408	(29)				
	CF 2	33	-	-	1.963	0,02%	0,00%	1,07%	1.963	1.930	1.963				
	Mitraguna & Others	33	-	-	1.963	0,02%	0,00%	1,19%	1.963	1.930	1.963				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.209	515	514	513	0,55%	0,21%	0,20%	(1)	(696)	(1)	0,00%	98,98%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	8.554	3.398	3.001	3.006	(4.792)	5	(392)	-11,52%	(5.548)	-64,85%	15.576	19,30%	(12.570)
2	Tabungan	104.558	103.775	101.698	101.066	4.473	(632)	(2.709)	-2,61%	(3.491)	-3,34%	116.810	86,52%	(15.744)
3	Deposito	118.514	111.806	111.836	111.636	(5.325)	(200)	(169)	-0,15%	(6.878)	-5,80%	119.096	93,74%	(7.460)
	Total	231.625	218.978	216.535	215.709	(5.644)	(827)	(3.269)	-1,49%	(15.917)	-6,87%	251.482	85,77%	(35.774)
	CASA	113.112	107.173	104.699	104.073	(319)	(627)	(3.100)	-2,89%	(9.039)	-7,99%	132.386	78,61%	(28.314)
	(%) CASA	48,83%	48,94%	48,35%	48,25%									
	FDR	61,23%	68,43%	69,74%	70,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.660	4.420	4.555	4.528	(28)	108	2,44%	1.868	70,22%	-	0,00%	4.528		
2	Giro ISE	666	1.060	1.099	1.074	(25)	14	1,36%	408	61,26%	-	0,00%	1.074		
3	Tabungan ISE	1.893	3.259	3.356	3.353	(3)	94	2,87%	1.460	77,08%	-	0,00%	3.353		
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	-	0,00%	100		
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	-	0,00%	78		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Local Champion	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	26.138	2.080	2.927	846	1.304	1.121	7.495	1.805	28.064	93,14%	(1.926)
	Cilem	13.169	14.403	14.923	628	863	235	-208	520	1.755	343	18.830	79,25%	(3.907)
	Gadai	5.474	10.614	11.215	1.453	2.064	611	1.513	601	5.740	1.463	9.234	121,45%	1.981
4	CFG	123.108	123.055	123.089	345	995	650	84	33	-19	962	137.225	89,70%	(14.136)
	CF 1	17.304	13.823	13.690	-	-	0	-191	-133	-3.614	133	19.095	71,70%	(5.405)
	Total Griya	13.206	10.394	10.341	-	-	0	0	-53	-2.865	53	13.694	75,52%	(3.353)
4	• Total Non Program	13.206	10.394	10.341	-	-	0	-787	-53	-2.865	53	13.694	75,52%	(3.353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.349	-	-	0	-191	-80	-749	80	5.401	62,00%	(2.052)
	CF 2	105.804	109.232	109.399	345	995	650	274	166	3.594	829	118.130	92,61%	(8.731)
	Mitraguna & Others	72.025	76.346	76.879	-	-	650	707	533	4.854	462	83.166	92,44%	(6.287)
	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	151.009	2.425	3.922	1.496	1.346	1.155	9.183	2.767	165.365	91,32%	(14.355)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	19-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	-	-	-	-	970	0,00%	0,00%	3,71%	970	970	970						
	Cilem	-	-	-	-	690	0,00%	0,00%	4,62%	690	690	690						
	Gadai	-	-	-	-	280	0,00%	0,00%	2,50%	280	280	280						
4	CFG	370	965	1.341	1.291	0,30%	1,09%	1,05%	(50)	921	326							
	CF 1	206	654	891	647	1,19%	6,45%	4,72%	(244)	441	(7)							
	Total Griya	92	559	798	551	0,69%	7,68%	5,33%	(248)	459	(8)							
	Oto	114	95	93	96	2,79%	2,70%	2,86%	3	(19)	1							
	CF 2	164	311	450	644	0,15%	0,41%	0,59%	194	481	333							
	Mitraguna & Others	164	311	352	277	0,23%	0,46%	0,36%	(75)	113	(34)							
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367							
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,41%	621	301	1,7%	2,10%	-406,53%	1,7%				

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	1.615	3.412	3.923	5.968	(1.230)	2.046	2.557	74,95%	4.353	269,50%	6.881	86,74%	(912)
2	Tabungan	101.049	104.238	102.258	101.935	(1.606)	(323)	(2.303)	-2,21%	886	0,88%	109.623	92,99%	(7.688)
3	Deposito	38.774	45.450	47.431	47.431	(520)	0	1.981	4,36%	8.658	22,33%	39.255	120,83%	8.176
	Total	141.438	153.100	153.612	155.335	(3.355)	1.723	2.235	1,46%	13.897	9,83%	155.759	99,73%	(424)
	CASA	102.664	107.650	106.181	107.904	(2.836)	1.723	254	0,24%	5.239	5,10%	116.504	92,62%	(8.600)
	(%) CASA	72,59%	70,31%	69,12%	69,47%									
	FDR	91,03%	105,36%	105,09%	103,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	2.663	2.656	(7)	(293)	-9,94%	(642)	-19,48%		-	0,00%	2.656
2	Giro ISE	186	257	154	254	100	(2)	-0,94%	69	37,09%			0,00%	254
3	Tabungan ISE	2.913	2.682	2.499	2.391	(107)	(291)	-10,84%	(521)	-17,90%			0,00%	2.391
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	6.848	-	-	0	331	-51	6.607	51	3.851	177,84%	2.997
	KUR	103	6.283	6.242	-	-	0	349	-41	6.140	41	3.549	175,89%	2.693
	Non KUR	139	616	606	-	-	0	349	-17	467	10	3.02	200,78%	304
3	PWG	20.398	30.373	31.171	4.947	3.534	-1.413	2.240	798	10.773	2.735	31.029	100,46%	142
	Cilem	7.170	12.746	13.141	1.579	872	-706	809	395	5.971	478	15.989	82,19%	(2.848)
	Gadai	13.229	17.627	18.030	3.368	2.661	-707	1.431	403	4.802	2.258	15.040	119,88%	2.990
4	CFG	107.701	103.913	103.289	170	389	219	580	-624	-4.412	1.012	119.299	86,58%	(16.009)
	CF 1	13.161	13.563	13.623	-	119	119	-83	60	462	58	14.643	93,04%	(1.020)
	Total Griya	10.223	10.121	10.094	-	-	0	0	-27	-128	27	10.685	94,48%	(590)
	• Total Non Program	10.223	9.949	9.923	-	-	0	0	-122	-26	26	10.685	92,87%	(762)
	• Program	-	172	172	-	-	0	0	-1	-1	1	0	0,00%	172
	Oto	2.938	3.442	3.529	-	119	119	-83	87	590	32	3.958	89,15%	(429)
	CF 2	94.540	90.350	89.666	170	270	100	664	-684	-4.873	954	104.656	85,68%	(14.990)
	Mitraguna & Others	89.171	84.140	83.420	170	80	-90	-55	-720	-5.751	800	98.315	84,85%	(14.895)
	Pensiun	5.368	6.211	6.246	-	190	190	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	161.428	5.267	3.922	-1.344	3.300	124	32.673	3.799	154.593	104,42%	6.835

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	19-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	-	-	-	-	651	0,00%	9,50%	651	651	651		
	KUR	-	-	-	-	570	0,00%	9,13%	570	570	570		
	Non KUR	-	-	-	-	81	0,00%	13,30%	81	81	81		
3	PWG	-	-	-	-	2.140	0,00%	6,86%	2.140	2.140	2.140		
	Cilem	-	-	-	-	867	0,00%	6,60%	867	867	867		
	Gadai	-	-	-	-	1.272	0,00%	7,06%	1.272	1.272	1.272		
4	CFG	1.919	960	1.884	4.376	1.586	1,78%	1,81%	1.54%	(299)	(333)	626	
	CF 1	107	77	167	404	0,81%	1,23%	2,96%	237	297	327		
	Total Griya	107	-	167	106	1,04%	1,65%	1,05%	(61)	(1)	106		
	Oto	-	77	-	298	0,00%	0,00%	8,44%	298	298	221		
	CF 2	1.812	883	1.717	2.451	1.182	1,92%	1,90%	1.32%	(535)	(630)	299	
	Mitraguna & Others	1.812	883	1.717	2.451	1.204	2,03%	2,04%	1.42%	(535)	(630)	299	
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	2.920	2.121	2.530	2.529	2.27%	1,57%	2.457	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	Aug-25	Sep-25
1	Asset (Retail) T	125.537	141.438	161.771	36.234		PHR	2,95	3,17
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%	CIF Payroll	762	785

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	110	123	126	(16)	3	16	15,02%	91	259,97%	40	318,54%	87
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	123	126	(16)	3	16	15,02%	91	259,97%	40	318,54%	87
	CASA	35	110	123	126	(16)	3	16	15,02%	91	259,97%	40	318,54%	87
	(%) 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 (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-		</	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	693	619	625	75	7	(67)	-9,74%	187	42,68%	495	126,26%	130
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.169	1.175	75	7	(67)	-5,43%	737	168,17%	495	237,30%	680
	CASA	438	693	619	625	75	7	(67)	-9,74%	187	42,68%	495	126,26%	130
	(%) CASA	100,00%	55,74%	52,94%	53,20%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25	19-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				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				31-Dec-24	31-Oct-25	19-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%	-	-	-	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	21.452	44.415	50.181	49.134	5.703	(1.047)	4.719	10,63%	27.682	129,04%	31.025	158,37%	18.109
2	Tabungan	103.481	122.013	116.826	117.040	7.231	213	(4.973)	-4,08%	13.559	13,10%	119.071	98,29%	(2.031)
3	Deposito	132.303	85.939	85.011	85.014	(6.648)	3	(925)	-1,08%	(47.289)	-35,74%	133.190	63,83%	(48.176)
	Total	257.235	252.367	252.019	251.188	6.286	(831)	(1.179)	-0,47%	(6.047)	-2,35%	283.286	88,67%	(32.098)
	CASA	124.933	166.428	167.007	166.174	12.934	(833)	(254)	-0,15%	41.241	33,01%	150.096	110,71%	16.078
	(%) CASA	48,57%	65,95%	66,27%	66,16%									
	FDR	70,83%	83,50%	85,40%	85,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	8.699	7.350	(1.349)	(1.121)	-13,23%	(585)	-7,38%	-	0,00%	7.350	
2	Giro ISE	4.026	3.734	3.521	3.753	232	19	0,50%	(273)	-6,78%	-	0,00%	3.753	
3	Tabungan ISE	2.910	4.737	5.178	3.598	(1.580)	(1.140)	-24,06%	688	23,64%	-	0,00%	3.598	
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	39.003	-	640	640	-388	228	-6.232	412	54.048	72,16%	(15.045)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.376	-	640	640	-390	228	-6.203	412	35.554	68,56%	(11.178)
	• Local Champion	28.121	21.313	21.733	-	640	640	-215	420	-6.388	220	30.480	71,30%	(8.747)
	• Value Chain	2.457	2.835	2.643	-	-	-	-174	-192	185	192	5.074	52,08%	(2.431)
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	42.173	7.780	5.918	-1.862	3.166	2.640	18.836	3.278	39.389	107,07%	2.784
	Cilem	6.677	17.447	18.372	2.373	1.335	-1.037	1.920	925	11.695	410	19.951	92,09%	(1.579)
	Gadai	16.660	22.086	23.801	5.407	4.583	-825	1.246	1.715	7.141	2.868	19.438	122,44%	4.363
4	CFG	108.703	129.533	131.194	1.877	3.295	1.418	2.647	1.662	22.492	1.634	121.184	108,26%	10.010
	CF 1	24.869	27.555	27.430	27	19	-8	-108	-125	2.561	144	26.405	103,88%	1.025
	Total Griya	19.873	21.431	21.377	-	-	0	0	-54	1.504	54	20.306	105,28%	1.071
	• Total Non Program	19.873	21.431	21.377	-	-	0	0	-54	1.504	54	20.306	105,28%	1.071
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	6.053	27	19	-8	-108	-71	1.057	90	6.099	99,25%	(46)
	CF 2	83.833	101.978	103.764	1.850	3.276	1.426	2.755	1.787	19.931	1.489	94.779	109,48%	8.985
	Mitraguna & Others	62.328	78.196	79.406	1.850	2.506	656	2.567	1.210	17.078	1.296	72.223	109,95%	7.184
	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	215.220	9.657	9.853	196	5.206	4.505	33.026	5.348	219.540	98,03%	(4.321)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD				Posisi	Penc.	Gap	
1	SME	-	-	-	1.147	0,00%	0,00%	2,94%	1.147	1.147	1.147	1.147	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	1.027	0,00%	0,00%	4,21%	1.027	1.027	1.027	1.027	-				
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120	120	-				
2	MBG	121	20	32	98	2,46%	1,11%	3,43%	66	(23)	77	77	-				
	KUR	83	20	32	98	1,72%	1,11%	3,43%	66	15	77	77	-				
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-	-	-				
3	PWG	-	-	-	2.552	0,00%	0,00%	6,05%	2.552	2.552	2.552	2.552	-				
	Cilem	-	-	-	1.576	0,00%	0,00%	8,58%	1.576	1.576	1.576	1.576	-				
	Gadai	-	-	-	975	0,00%	0,00%	4,10%	975	975	975	975	-				
4	CFG	330	1.698	1.506	3.379	0,30%	1,16%	2,58%	1.873	3.049	1.681	1.681	-				
	CF 1	209	63	-	273	0,84%	0,00%	1,00%	273	64	210	210	-				
	Total Griya	-	-	-	273	0,00%	0,00%	1,28%	273	273	273	273	-				
	Oto	107	199	261	261	4,19%	0,00%	0,00%	-	(209)	(63)	-	-				
	CF 2	2.577	-	137	148	3,07%	0,13%	0,14%	12	(2.429)	148	148	-				
	Mitraguna & Others	2.422	-	-	12	3,89%	0,00%	0,01%	12	(2.410)	12	12	-				
	Pensiun	155	-	137	137	0,09%	0,06%	0,56%	-	(19)	137	137	-				
	Total Pembiayaan	8.782	6.428	6.553	6.565	4,82%	3,11%	3,05%	12	(2.217)	137	137	3,38%	-10,71%	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

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	17.704	40.076	30.037	29.565	16.346	(472)	(10.511)	-26,23%	11.861	67,00%	27.730	106,62%	1.835
2	Tabungan	74.047	76.608	78.520	78.150	1.205	(370)	1.542	2,01%	4.104	5,54%	90.374	86,47%	(12.224)
3	Deposito	177.676	159.231	157.057	157.057	(2.193)	0	(2.174)	-1,37%	(20.619)	-11,60%	178.593	87,94%	(21.536)
	Total	269.427	275.916	265.614	264.773	15.359	(842)	(11.143)	-4,04%	(4.654)	-1,73%	296.698	89,24%	(31.925)
	CASA	91.751	116.684	108.557	107.716	17.551	(842)	(8.969)	-7,69%	15.965	17,40%	118.105	91,20%	(10.389)
	(%) CASA	34,05%	42,29%	40,87%	40,68%									
	FDR	66,93%	75,15%	78,77%	79,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.827	2.051	2.028	(23)	201	10,98%	(1.671)	-45,17%	-	0,00%	2.028	
2	Giro ISE	1.245	198	352	357	5	159	80,34%	(888)	-71,33%	-	0,00%	357	
3	Tabungan ISE	2.454	1.630	1.699	1.671	(28)	42	2,55%	(783)	-31,91%	-	0,00%	1.671	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%	-	0,00%	84	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	10.561	30	200	170	214	97	3.061	103	10.279	102,74%	282
	KUR	5.814	8.922	9.030	30	200	170	252	108	3.216	92	8.593	105,08%	437
	Non KUR	1.686	1.542	1.531	-	-	0	38	-11	-155	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	39.053	4.963	6.253	1.290	2.015	1.466	13.415	4.786	37.092	105,29%	1.961
	Cilem	7.478	16.013	16.988	1.734	1.372	-362	1.735	975	9.511	396	17.536	96,88%	(548)
	Gadai	18.160	21.573	22.064	3.229	4.881	1.652	280	491	3.905	4.390	19.556	112,83%	2.508
4	CFG	147.202	159.308	159.617	433	2.772	2.339	1.851	310	12.415	2.462	161.418	98,88%	(1.801)
	CF 1	16.107	19.021	20.189	-	1.290	1.290	-201	1.168	4.082	122	18.142	111,28%	2.047
	Total Griya	8.451	13.214	14.477	-	1.290	1.290	0	1.263	6.026	27	8.981	161,20%	5.496
4	• Total Non Program	8.451	13.214	14.477	-	1.290	1.290	189	1.263	6.026	27	-	0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	9.161	62,35%	(3.450)
	Oto	7.656	5.807	5.712	-	-	0	-201	-96	-1.944	96	143.276	97,31%	(3.847)
	CF 2	131.096	140.287	139.429	433	1.482	1.049	2.052	-858	8.333	2.340	138.882	97,77%	(3.091)
	Mitraguna & Others	128.138	136.656	135.790	433	1.447	1.014	1.845	-866	7.652	2.313	4.394	82,80%	(756)
	Pensiun	2.957	3.631	3.638	-	35	35	208	8	681	27	-	-	-
	Total Pembiayaan	180.340	207.358	209.231	5.426	9.225	3.799	4.080	1.873	28.892	7.352	208.789	100,21%	442

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-	
2	MBG	453	156	151	1.235	6,04%	1.44%	11,70%	1.084	783	1.079	-	-	-	-	-	-	
	KUR	363	83	80	960	6,24%	0,90%	10,63%	880	597	877	-	-	-	-	-	-	
	Non KUR	90	73	70	275	5,33%	4,57%	17,98%	205	185	202	-	-	-	-	-	-	
3	PWG	-	-	-	-	1.057	0,00%	0,00%	2,71%	1.057	1.057	1.057	-	-	-	-	-	-
	Cilem	-	-	-	-	644	0,00%	0,00%	3,79%	644	644	644	-	-	-	-	-	-
	Gadai	-	-	-	-	414	0,00%	0,00%	1,87%	414	414	414	-	-	-	-	-	-
4	CFG	537	1.372	1.213	3.690	0,36%	0,76%	2,31%	2.477	3.153	2.318	-	-	-	-	-	-	
	CF 1	200	783	336	1.240	1,24%	1,77%	6,14%	903	1.040	457	-	-	-	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-	
	Oto	200	783	336	1.240	2,61%	5,79%	21,71%	903	1.040	457	-	-	-	-	-	-	
	CF 2	337	589	876	2.450	0,26%	0,62%	1,76%	1.573	2.113	1.861	-	-	-	-	-	-	
	Mitraguna & Others	337	589	876	2.450	0,26%	0,64%	1,80%	1.573	2.113	1.861	-	-	-	-	-	-	
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-	
	Total Pembiayaan	1.219	2.824	2.867	2.867	0,68%	1,38%	1,37%	(0)	1.648	43	0,06%	95,31%	-1,3%	-	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	12.950	14.546	14.969	14.873	(614)	(96)	327	2,25%	1.923	14,85%	17.890	83,13%	(3.018)
2	Tabungan	76.505	85.359	86.549	86.858	6.313	309	1.499	1,76%	10.354	13,53%	85.927	101,08%	931
3	Deposito	21.770	21.261	20.791	20.771	72	(20)	(490)	-2,31%	(1.000)	-4,59%	22.258	93,32%	(1.487)
	Total	111.225	121.166	122.309	122.501	5.771	193	1.336	1,10%	11.277	10,14%	126.075	97,17%	(3.574)
	CASA	89.454	99.905	101.518	101.731	5.700	213	1.826	1,83%	12.276	13,72%	103.817	97,99%	(2.086)
	(%) CASA	80,43%	82,45%	83,00%	83,04%									
	FDR	45,34%	58,33%	57,95%	57,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.456	1.464		8	13	0,89%	306	26,44%	-	0,00%	1.464
2	Giro ISE	199	118	140	140		1	22	18,86%	(59)	-29,70%		0,00%	140
3	Tabungan ISE	959	1.334	1.317	1.324		7	(9)	-0,69%	365	38,11%		0,00%	1.324
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-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	5.257	-	500	500	232	490	5.155	10	3.735	140,77%	1.523	
	KUR	103	4.563	5.053	-	500	500	234	490	4.951	10	3.547	142,48%	1.507	
	Non KUR	-	204	204	-	0	0	-2	0	204	-	188	108,59%	16	
3	PWG	12.227	18.330	18.930	2.595	2.445	-150	1.055	600	6.703	1.845	27.410	69,06%	(8.479)	
	Cilem	5.118	10.278	11.020	577	1.011	435	284	742	5.902	269	17.009	64,79%	(5.989)	
	Gadai	7.109	8.052	7.910	2.018	1.434	-584	771	-142	801	1.575	10.400	76,06%	(2.490)	
4	CFG	38.093	47.576	46.689	723	570	-153	614	-888	8.595	1.458	46.389	100,65%	300	
	CF 1	11.280	11.393	11.140	15	-	-15	-341	-253	-140	253	12.354	90,17%	(1.214)	
4	• Total Non Program	5.847	6.026	5.915	-	-	0	0	-84	-111	68	6.132	107,49%	459	
	• Program	-	678	677	-	-	0	166	-1	677	1	6.221	73,10%	(1.673)	
	Oto	5.433	4.688	4.548	15	-	-15	-341	-140	-885	140	34.035	104,45%	1.514	
	CF 2	26.814	36.184	35.549	708	570	-138	955	-635	8.735	1.205	31.461	105,96%	1.874	
	Mitraguna & Others	24.934	33.989	33.334	708	530	-178	910	-654	8.401	1.184	2.574	86,04%	(359)	
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	77.535	91,41%	(6.657)	
	Total Pembiayaan	50.425	70.675	70.878	3.318	3.515	197	1.900	203	20.453	3.312				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-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	-	-	-	-	961	0,00%	0,00%	18,27%	961	961	961					
	KUR	-	-	-	-	757	0,00%	0,00%	14,97%	757	757	757					
	Non KUR	-	-	-	-	204	0,00%	0,00%	100,00%	204	204	204					
3	PWG	-	-	-	-	311	0,00%	0,00%	1,64%	311	311	311					
	Cilem	-	-	-	-	166	0,00%	0,00%	1,51%	166	166	166					
	Gadai	-	-	-	-	144	0,00%	0,00%	1,83%	144	144	144					
4	CFG	182	943	361	760	0,49%	0,48%	0,76%	1,46%	(324)	494	172					
	CF 1	182	115	115	115	1,61%	1,01%	0,00%	1,03%	-	(66)	-					
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	0,00%	-	(66)	-					
	Oto	115	115	115	115	2,12%	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%	0,00%	-	-	-					
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,97%	(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 (1-19 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	Giro	17.434	5.366	8.082	7.710	199	(372)	2.344	43,67%	(9.725)	-55,78%	22.385	34,44%	(14.675)
2	Tabungan	88.077	86.195	80.573	81.206	(7.659)	633	(4.990)	-5,79%	(6.872)	-7,80%	97.031	83,69%	(15.826)
3	Deposito	27.462	48.947	48.881	49.480	9.993	599	533	1,09%	22.017	80,17%	27.903	177,33%	21.576
	Total	132.974	140.508	137.536	138.395	2.533	859	(2.113)	-1,50%	5.421	4,08%	147.320	93,94%	(8.925)
	CASA	105.512	91.561	88.655	88.915	(7.460)	261	(2.646)	-2,89%	(16.596)	-15,73%	119.416	74,46%	(30.501)
	(%) CASA	79,35%	65,16%	64,46%	64,25%									
	FDR	8,88%	16,51%	17,56%	17,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-18 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	7.799	6.914	6.967	53	(831)	-10,66%	(5.763)	-45,27%	-	0,00%	6.967
2	Giro ISE	9.787	158	857	913	56	755	477,05%	(8.874)	-90,67%	-	0,00%	913
3	Tabungan ISE	2.943	7.140	5.556	5.554	(2)	(1.586)	-22,22%	2.611	88,73%	-	0,00%	5.554
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	5.526	291	197	-94	-32	141	2.453	56	3.201	172,61%	2.324
	Cilem	3.072	5.385	5.526	291	197	-94	-32	141	2.453	56	3.201	172,61%	2.324
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	18.623	220	825	605	973	803	9.880	22	17.590	105,87%	1.032
	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	16.768	220	825	605	997	814	9.720	11	14.872	112,75%	1.896
	Mitraguna & Others	6.955	15.863	16.677	220	825	605	997	814	9.722	11	14.204	117,41%	2.473
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	24.148	511	1.022	511	941	944	12.333	78	20.791	116,14%	3.357

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	19-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-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	-	-	-	-	34	0,00%	0,00%	0,61%	34	34	34					
	Cilem	-	-	-	-	34	0,00%	0,00%	0,61%	34	34	34					
	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	13,18%	9,86%	9,91%	-	(39)	184						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	184	17,22%	18,42%	18,61%	-	(39)	184						
	CF 2	-	-	155	-	0,00%	0,97%	0,00%	(155)	-	-						
	Mitraguna & Others	-	-	155	-	0,00%	0,98%	0,00%	(155)	-	-						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,95%	155	231	155	5,99%	-527,63%	5,0%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	19.025	36.420	37.059	36.836	(4.985)	(223)	416	1,14%	17.810	93,61%	24.527	150,19%	12.309
2	Tabungan	42.453	54.176	52.233	52.289	2.399	56	(1.887)	-3,48%	9.836	23,17%	50.594	103,35%	1.695
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	135.799	135.632	(1.161)	(167)	(490)	-0,36%	30.815	29,40%	119.034	113,94%	16.598
	CASA	61.479	90.595	89.292	89.125	(2.586)	(167)	(1.471)	-1,62%	27.646	44,97%	75.121	118,64%	14.004
	(%) CASA	58,65%	66,55%	65,75%	65,71%									
	FDR	25,79%	41,74%	43,37%	43,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.382	1.683	1.913	1.921	9	238	14,16%	540	39,07%	-	0,00%	1.921
2	Giro ISE	167	58	59	60	0	1	2,08%	(108)	-64,35%	-	0,00%	60
3	Tabungan ISE	1.214	1.625	1.853	1.862	9	237	14,60%	647	53,32%	-	0,00%	1.862
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	10.794	1.105	416	-689	358	-74	6.050	490	5.399	199,92%	5.395
	Cilem	4.744	10.868	10.794	1.105	416	-689	358	-74	6.050	490	5.399	199,92%	5.395
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	46.106	2.693	1.478	-1.215	1.685	160	23.819	1.318	31.309	147,26%	14.797
	CF 1	3.598	7.925	7.859	791	-	-791	906	-66	4.260	66	4.708	166,91%	3.150
	Total Griya	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
	• 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	0,00%	0
	Oto	2.412	4.758	4.729	791	-	-791	906	-29	2.316	29	3.209	147,34%	1.519
	CF 2	18.689	38.021	38.247	1.902	1.478	-424	779	226	19.558	1.252	26.601	143,78%	11.646
	Mitraguna & Others	17.983	37.214	37.445	1.815	1.478	-337	681	231	19.461	1.247	25.135	148,97%	12.310
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.899	3.798	3.894	96	2.043	2.086	31.869	1.808	36.708	160,45%	22.191

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-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%	2,58%	279	279	279	279
	Cilem	-	-	-	-	0	0,00%	0,00%	2,58%	279	279	279	279
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
4	CFG	-	-	-	-	7	0,00%	0,00%	0,00%	7	7	7	7
	CF 1	-	-	-	-	7	0,00%	0,00%	0,09%	7	7	7	7
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Oto	-	-	-	-	7	0,00%	0,00%	0,15%	7	7	7	7
	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 (1-19 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-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	0,00%	0,00%	0,00%	-</td			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	11.755	11.611	(1.709)	(145)	1.033	9,77%	9.498	449,56%	13.107	88,58%	(1.496)
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	12.558	12.413	(1.708)	(145)	719	6,15%	9.550	333,60%	21.226	58,48%	(8.813)
	CASA	2.113	10.577	11.755	11.611	(1.709)	(145)	1.033	9,77%	9.498	449,56%	19.859	58,47%	(8.248)
(%) CASA	73,80%	90,46%	93,61%	93,54%										
FDR	44,75%	142,80%	137,79%	139,40%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-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	11.931	1.209	1.518	309	909	636	10.730	882	8.970	133,02%	2.962
	Cilem	1.026	8.054	8.700	830	1.006	176	195	647	7.675	359	6.281	138,53%	2.420
	Gadai	175	3.242	3.231	379	512	133	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	17.303	1.259	1.518	259	899	605	16.022	913	18.355	94,27%	(1.052)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-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	-	35		0,00%	0,00%	0,30%	35	35	0				
	Cilem	-	-	29	29		0,00%	0,00%	0,33%	29	29	29				
	Gadai	-	35	-	7		0,00%	0,00%	0,00%	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							0,00%	0,00%	0,00%		-	-	-	1,22%	#DIV/0!	1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
Value Chain	-	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
Mitraguna & Others																