

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	583.537	591.424	245.075	7.887	(8.135)	-1,36%	276.452	87,77%	475.089	124,49%	116.335
2	Tabungan	2.242.130	2.422.180	2.388.754	2.383.167	40.155	(5.587)	(39.013)	-1,61%	141.037	6,29%	2.502.873	95,22%	(119.706)
3	Deposito	2.798.677	2.790.913	3.212.817	3.213.165	460.105	348	422.253	15,13%	414.489	14,81%	2.813.322	114,21%	399.843
	Total	5.355.779	5.812.652	6.185.109	6.187.757	745.335	2.648	375.105	6,45%	831.978	15,53%	5.791.284	106,85%	396.473
	CASA	2.557.102	3.021.739	2.972.292	2.974.591	285.230	2.300	(47.148)	-1,56%	417.489	16,33%	2.977.962	99,89%	(3.370)
	(%) CASA	47,74%	51,99%	48,06%	48,07%									
	FDR	47,52%	50,76%	47,61%	47,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	99.740	96.738		(3.003)	(3.669)	-3,65%	(16.919)	-14,89%	148.814	65,01%	(52.076)
2	Giro ISE	31.184	14.307	15.472	16.030		559	1.724	12,05%	(15.153)	-48,59%	52.489	30,54%	(36.458)
3	Tabungan ISE	59.057	66.768	64.936	61.375		(3.561)	(5.393)	-8,08%	2.318	3,92%	63.948	95,98%	(2.573)
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.073	1.150	640	-510	3.840	-1,796	16.863	2.436	233.500	87,83%	(28.427)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	186.927	1.150	640	-510	3.964	-1,796	18.087	2.436	194.408	96,15%	(7.480)
	• Local Champion	162.434	179.355	177.651	1.150	640	-510	4.242	-1,704	15.217	2.344	174.555	101,77%	3.096
	• Value Chain	6.407	9.368	9.277	-	-	-	-277	-91	2.870	91	19.853	46,73%	(10.576)
2	MBG	159.435	191.840	191.483	130	1.200	1.070	1.349	-357	32.048	1.557	205.492	93,18%	(14.010)
	KUR	151.599	182.202	181.733	130	850	720	1.585	-469	30.135	1.319	195.351	93,03%	(13.618)
	Non KUR	7.836	9.637	9.749	-	350	-236	112	1.913	2.38	1.041	10.141	96,14%	(392)
3	PWG	252.400	412.261	417.258	31.324	18.912	-12.412	23.624	4.997	164.858	13.914	431.397	96,72%	(14.139)
	Cilem	111.797	223.573	224.022	15.055	3.671	-11.384	8.750	449	112.225	3.222	256.762	87,25%	(32.740)
	Gadai	140.603	188.688	193.236	16.269	15.241	-1.028	14.874	4.549	52.633	10.692	174.635	110,65%	18.601
4	CFG	1.944.791	2.139.295	2.131.206	12.000	9.147	-2.853	19.378	-8.089	186.415	17.236	2.194.090	97,13%	(62.885)
	CF 1	376.842	385.958	384.857	806	19	-787	235	-1.101	8.015	1.120	418.880	91,88%	(34.023)
	Total Griya	311.852	314.123	313.502	-	-	0	0	-622	1.650	622	332.926	94,17%	(19.424)
	• Total Non Program	308.347	309.901	309.286	-	-	0	-3.862	-615	939	615	317.656	97,37%	(8.370)
	• Program	3.505	4.223	4.215	-	-	0	133	-7	711	7	15.270	27,61%	(11.054)
	Oto	64.990	71.834	71.355	806	19	-787	235	-479	6.365	498	85.954	83,02%	(14.599)
	CF 2	1.567.950	1.753.337	1.746.349	11.194	9.128	-2.066	19.143	-6.988	178.400	16.116	1.757.210	98,37%	(28.861)
	Mitraguna & Others	1.383.782	1.559.560	1.552.971	10.978	7.872	-3.106	18.462	-6.589	169.189	14.461	1.571.846	98,80%	(18.875)
	Pensiun	184.168	193.778	193.378	216	1.256	1.040	681	-400	9.210	1.656	203.365	95,09%	(9.987)
	Total Pembiayaan	2.544.835	2.950.264	2.945.019	44.604	29.899	-14.705	48.191	-5.245	400.184	35.143	3.064.479	96,10%	(119.460)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif		MtD	Net (UG) & DG				Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				MtD	YtD	MtM		%	Penc.	Gap
1	SME	1.267	-	3.204	5.247	0,67%	1,55%	2,56%	2.044	3.980	5.247				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.267	-	3.204	5.118	0,75%	1,70%	2,74%	1.915	3.851	5.118				
	Value Chain	-	-	-	129	0,00%	0,00%	0,07%	129	129	129				
2	MBG	3.453	4.655	4.655	9.192	2,17%	2,43%	4,80%	4.537	5.739	4.537				
	KUR	2.876	4.305	4.305	8.698	1,90%	2,36%	4,79%	4.394	5.822	4.394				
	Non KUR	577	350	350	494	7,36%	3,63%	5,06%	144	144	144				
3	PWG	-	26	26	10.980	0,00%	0,01%	2,63%	10.954	10.980	10.954				
	Cilem	-	26	26	7.349	0,00%	0,00%	3,28%	7.349	7.349	7.349				
	Gadai	-	-	-	3.631	0,00%	0,01%	1,88%	3.605	3.631	3.605				
4	CFG	19.268	23.212	25.105	49.862	0,99%	1,17%	2,34%	24.758	30.595	26.651				
	CF 1	8.041	9.455	13.170	23.947	2,13%	3,41%	6,22%	10.777	15.907	14.493				
	Total Griya	6.972	7.025	10.986	14.477	2,24%	3,50%	4,62%	3.491	7.505	7.452				
	Oto	1.069	2.430	2.184	9.470	1,64%	3,04%	13,27%	7.286	8.401	7.041				
	CF 2	11.227	13.757	11.934	25.915	0,72%	0,68%	1,48%	13.981	14.688	12.158				
	Mitraguna & Others	11.107	13.302	11.331	22.966	0,80%	0,73%	1,48%	11.635	11.859	9.663				
	Pensiun	120	458	595	595	0,01%	0,10%	1,10%	-	277	136				
	Total Pembiayaan	30.008	30.694	33.313	33.871	1,18%	1,13%	1,15%	559	3.863	3.177	0,94%	18,33%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Target Nov'25		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25		Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	4.145.414	4										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	62.509	62.809	21.784	300	(16.956)	-21,26%	(17.354)	-21,65%	99.791	62,94%	(36.981)
2	Tabungan	392.786	392.341	385.893	385.157	(277)	(736)	(7.184)	-1,83%	(7.629)	-1,94%	424.694	90,69%	(39.537)
3	Deposito	233.260	195.103	201.069	201.570	(41.404)	501	6.467	3,31%	(31.690)	-13,59%	235.055	85,75%	(33.486)
	Total	706.209	667.209	649.471	649.536	(19.897)	64	(17.674)	-2,65%	(56.674)	-8,03%	759.540	85,52%	(110.004)
	CASA	472.950	472.106	448.402	447.966	21.506	(436)	(24.140)	-5,11%	(24.984)	-5,28%	524.484	85,41%	(76.518)
	(%) CASA	66,97%	70,76%	69,04%	68,97%									
	FDR	69,41%	78,81%	80,90%	80,89%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	89.596	88.298	-	-	0	-818	-1,298	-5,427	1.298	106.513	82,90%	(18.215)	
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1,161	-	10.091	33,31%	(6.730)	
	Non-Linkage	89.203	86.235	84.937	-	-	0	-696	-1,298	-4,266	1.298	96.422	88,09%	(11.485)	
	• Local Champion	87.849	85.239	83.940	-	-	0	-661	-1,298	-3,909	1.298	91.272	91,97%	(7.331)	
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)	
2	MBG	44.762	41.512	41.243	-	150	150	-765	-269	-3,519	419	46.400	88,89%	(5.157)	
	KUR	42.954	39.297	38.885	-	-	0	-699	-412	-4,069	412	44.605	87,18%	(5.719)	
	Non KUR	1.808	2.214	2.357	-	150	150	-66	143	549	7	1.795	131,30%	562	
3	PWG	25.216	36.316	36.583	3.509	1.593	-1.916	1.748	267	11.367	1.326	43.943	83,25%	(7.360)	
	Cilem	10.119	17.246	17.310	1.273	284	-989	338	64	7.191	220	25.949	66,71%	(8.639)	
	Gadai	15.098	19.070	19.273	2.237	1.309	-928	1.410	203	4.176	1.106	17.994	107,11%	1.279	
4	CFG	326.493	358.409	359.303	2.448	3.448	1.000	2.388	894	32.810	2.554	347.257	103,47%	12.046	
	CF 1	44.529	52.963	52.739	-	-	0	1.197	-224	8.210	224	46.935	112,37%	5.804	
	Total Griya	33.717	42.230	42.086	-	-	0	0	-143	8.369	143	34.266	122,82%	7.820	
	• Total Non Program	33.717	42.230	42.086	-	-	0	0	-645	-143	8.369	143	34.266	122,82%	7.820
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Oto	10.812	10.733	10.652	-	-	0	1.197	-81	-160	81	12.669	84,08%	(2.016)	
	CF 2	281.964	305.446	306.565	2.448	3.448	1.000	1.191	1.118	24.601	2.330	300.322	102,08%	6.243	
	Mitraguna & Others	268.245	288.489	289.620	2.448	3.310	862	1.718	1.131	21.375	2.179	285.267	101,53%	4.353	
	Pensiun	13.719	16.957	16.944	-	138	138	-527	-13	3.225	151	15.055	112,55%	1.889	
	Total Pembiayaan	490.195	525.832	525.427	5.957	5.191	-766	2.553	-405	35.231	5.597	544.113	96,57%	(18.686)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	% Relatif			MtD	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	-	3.204	4.039	0.31%	3,58%	4,57%	835	3.746	4.039	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	293	-	3.204	4.039	0,33%	3,71%	4,76%	835	3.746	4.039	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	550	1.094	1.021	2.070	1,23%	2,46%	5,02%	1.048	1.520	976	-				
	KUR	550	1.094	1.021	2.070	1,28%	2,60%	5,32%	1.048	1.520	976	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	5.180	4.311	4.286	7.353	1,35%	1,18%	1,17%	-	(198)	(3)	-				
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-	-				
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	4.007	4.224	4.220	4.220	1,42%	1,38%	1,38%	-	214	(3)	-				
	Mitraguna & Others	4.007	4.224	4.220	4.220	1,49%	1,46%	1,46%	-	214	(3)	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	5.937	5.465	5.456	5.456	1,21%	1,04%	1,04%	-	(481)	(9)	0,64%	38,00%	-0,4%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	630.795	853.881	687.989	57.194		3.24	3.32	3.34
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%	7	122	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	11.210	11.241	(3.555)	31	756	7,21%	(6.885)	-37,99%	33.616	33,44%	(22.375)
2	Tabungan	237.991	243.202	246.399	246.462	(1.888)	63	3.260	1,34%	8.471	3,56%	263.026	93,70%	(16.564)
3	Deposito	192.383	156.159	154.038	154.038	(51.287)	0	(2.121)	-1,36%	(38.345)	-19,93%	193.802	79,48%	(39.764)
	Total	448.500	409.846	411.647	411.740	(56.729)	93	1.895	0,46%	(36.760)	-8,20%	490.444	83,95%	(78.704)
	CASA	256.117	253.687	257.609	257.702	(5.442)	93	4.015	1,58%	1.585	0,62%	296.642	86,87%	(38.940)
	(%) CASA	57,11%	61,90%	62,58%	62,59%									
	FDR	54,70%	64,09%	63,51%	63,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	9.906	10.307	10.497	190	591	5,97%	(1.141)	-9,81%	-	0,00%	10.497
2	Giro ISE	2.314	454	932	1.089	157	635	139,79%	(1.225)	-52,93%	-	0,00%	1.089
3	Tabungan ISE	1.452	1.580	1.503	1.536	33	(44)	-2,76%	83	5,75%	-	0,00%	1.536
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%	-	0,00%	7.872
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%	-	0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.159	-	-	0	-2.842	-729	-2.420	729	26.993	56,16%	(11.834)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.159	-	-	0	-2.842	-729	-2.420	729	22.893	66,21%	(7.735)
	• Local Champion	16.492	15.487	14.758	-	-	0	-2.842	-729	-1.734	729	19.012	77,63%	(4.254)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.675	-	-	0	-254	-448	405	448	48.666	79,47%	(9.992)
	KUR	37.787	38.582	38.135	-	-	0	-195	-447	347	447	47.501	80,28%	(9.366)
	Non KUR	483	540	540	-	-	0	-59	-0	57	0	1.166	46,33%	(626)
3	PWG	15.859	33.260	34.181	3.168	1.876	-1.292	3.002	921	18.322	954	33.597	101,74%	584
	Cilem	7.657	18.706	18.775	2.052	272	-1.780	2.015	68	11.117	204	21.318	88,07%	(2.544)
	Gadai	8.201	14.554	15.407	1.116	1.603	487	987	853	7.205	750	12.279	125,47%	3.128
4	CFG	173.601	174.409	173.443	710	-	-710	-424	-966	-159	966	191.714	90,47%	(18.271)
	CF 1	81.382	70.149	70.062	-	-	0	-252	-86	-11.320	86	83.440	83,97%	(13.377)
	Total Griya	77.096	66.200	66.156	-	-	0	0	-44	-10.940	44	77.675	85,17%	(11.520)
4	• Total Non Program	77.096	66.200	66.156	-	-	0	0	-44	-10.940	44	77.675	85,17%	(11.520)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.907	-	-	0	-252	-42	-379	42	5.765	67,78%	(1.858)
	CF 2	92.219	104.260	103.380	710	-	-710	-172	-879	11.161	879	108.274	95,48%	(4.894)
	Mitraguna & Others	90.304	99.165	98.312	710	-	-710	-180	-853	8.008	853	104.949	93,68%	(6.637)
	Pensiun	1.915	5.095	5.068	-	-	0	8	-26	3.153	26	3.326	152,40%	1.743
	Total Pembiayaan	245.309	262.678	261.457	3.878	1.876	-2.002	-517	-1.221	16.148	3.097	300.970	86,87%	(39.513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25	9-Nov-25			%	Penc.	Gap	
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	-	-	(210)	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	-	-	(210)	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
2	MBG	1.446	2.248	2.172	3.243	3,78%	5,55%	8,39%	1.071	1.798	995	-	-	-	-	-	
	KUR	1.433	2.078	2.047	3.118	3,79%	5,31%	8,18%	1.071	1.685	1.041	-	-	-	-	-	
	Non KUR	12	170	125	125	2,54%	23,17%	23,13%	(0)	113	(45)	-	-	-	-	-	
3	PWG	-	-	-	1.186	0,00%	0,00%	0,00%	3,47%	1.186	1.186	1.186	-	-	-	-	-
	Cilem	-	-	-	1.057	0,00%	0,00%	0,00%	5,63%	1.057	1.057	1.057	-	-	-	-	-
	Gadai	-	-	-	129	0,00%	0,00%	0,00%	0,84%	129	129	129	-	-	-	-	-
4	CFG	3.497	2.932	3.360	4.742	2,01%	1,93%	2,73%	1.383	1.245	1.811	-	-	-	-	-	-
	CF 1	3.310	2.801	3.079	3.917	4,07%	4,39%	5,59%	838	607	1.116	-	-	-	-	-	-
	Total Griya	3.310	2.698	2.976	3.335	4,29%	4,50%	5,04%	359	25	637	-	-	-	-	-	-
	Oto	-	103	102	582	0,00%	2,59%	14,89%	479	582	478	-	-	-	-	-	-
	CF 2	187	130	281	825	0,20%	0,27%	0,80%	544	638	695	-	-	-	-	-	-
	Mitraguna & Others	187	130	88	632	0,21%	0,09%	0,64%	544	445	502	-	-	-	-	-	-
	Pensiun	-	-	193	193	0,00%	3,78%	3,80%	(0)	193	193	-	-	-	-	-	-
	Total Pembiayaan	3.556	5.273	5.429	5.835	1,45%	2,07%	2,23%	406	2.279	562	0,46%	79,48%	-1,8%	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	-	(991)	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	-	(991)	-	-	-	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	1.337	1.284	(310)	(54)	74	6,11%	(75)	-5,52%	9.983	12,86%	(8.699)
2	Tabungan	139.020	139.895	137.631	136.807	(343)	(824)	(3.088)	-2,21%	(2.213)	-1,59%	153.063	89,38%	(16.257)
3	Deposito	91.332	76.670	76.145	76.161	(2.687)	16	(509)	-0,66%	(15.171)	-16,61%	92.121	82,68%	(15.960)
	Total	231.711	217.775	215.114	214.252	(3.339)	(862)	(3.523)	-1,62%	(17.459)	-7,53%	255.167	83,97%	(40.915)
	CASA	140.379	141.104	138.968	138.090	(653)	(878)	(3.014)	-2,14%	(2.288)	-1,63%	163.046	84,69%	(24.956)
	(%) CASA	60,58%	64,79%	64,60%	64,45%									
	FDR	52,09%	65,09%	65,50%	65,77%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
• Local Champion	1.226	151	151	-	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.986	-	-	0	571	-7	4.986	7	3.617	137,85%	1.369
	KUR	-	4.454	4.451	-	-	0	579	-3	4.451	3	3.445	129,19%	1.006
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	20.023	1.693	1.050	-643	632	349	9.705	701	21.891	91,46%	(1.868)
	Cilem	4.275	11.824	12.175	931	522	-409	619	351	7.900	171	15.011	81,11%	(2.836)
	Gadai	6.043	7.850	7.848	762	528	-234	13	-2	1.805	530	6.881	114,06%	967
4	CFG	108.966	116.775	115.589	600	-	-600	3.254	-1.186	6.623	1.186	126.793	91,16%	(11.204)
	CF 1	22.575	21.821	21.743	-	-	0	-98	-79	-833	79	25.867	84,06%	(4.124)
	Total Griya	18.510	17.085	17.039	-	-	0	0	-46	-1.471	46	20.337	83,78%	(3.298)
• Total Non Program	18.168	16.590	16.544	-	-	-	0	-1.368	-46	-1.625	-	18.849	87,77%	(2.305)
• Program	342	495	495	-	-	-	0	-2	0	154	-	1.489	33,26%	(993)
Oto	4.065	4.736	4.704	-	-	-	0	-98	-32	639	32	5.530	85,06%	(826)
CF 2	86.390	94.953	93.846	600	-	-600	3.352	-1.107	7.456	1.107	-	100.926	92,99%	(7.080)
Mitraguna & Others	53.276	64.119	63.215	600	-	-600	3.603	-905	9.939	905	-	66.415	95,18%	(3.200)
Pensiun	33.115	30.834	30.632	-	-	0	-251	-203	-2.483	203	-	34.511	88,76%	(3.879)
Total Pembiayaan	120.698	141.748	140.904	2.293	1.050	-1.243	4.444	-844	20.206	1.894	-	153.716	91,67%	(12.812)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-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%	0,00%	245	1.22%	245	245	
	Cilem	-	-	-	-	168	0,00%	0,00%	0,00%	168	168	168	168	
	Gadai	-	-	-	-	77	0,00%	0,00%	0,00%	77	77	77	77	
4	CFG	438	2.664	2.333	5.220	0,40%	2,00%	4,52%	2,887	4.781	2.556	438		
	CF 1	438	1.437	1.265	2.252	1,94%	5,80%	10,36%	987	1.814	815	438		
	Total Griya	438	1.286	1.265	1.534	2,37%	7,40%	9,00%	269	1.095	248	438		
Oto	-	151	-	-	719	0,00%	0,00%	0,00%	15,28%	719	719	568		
CF 2	-	1.227	1.068	2.967	0,00%	1,12%	3,16%	1,899	2.967	1.741	-	1.227		
Mitraguna & Others	-	1.227	1.068	1.364	0,00%	1,67%	2,16%	295	1.364	137	-	1.227		
Pensiun	-	108	-	-	1.604	0,00%	0,00%	0,00%	5,24%	1.604	1.604	1.604	-	
Total Pembiayaan	438	784	980	980	0,36%	1,65%	3,88%	(0)	(458)	197	0,24%	65,30%	-0,5%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	330.661	332.858	237.766	2.197	18.171	5,77%	259.877	356,09%	88.241	377,22%	244.618
2	Tabungan	196.862	210.855	211.485	211.238	(607)	(247)	383	0,18%	14.376	7,30%	221.903	95,19%	(10.666)
3	Deposito	1.160.939	1.291.617	1.691.632	1.691.632	570.316	0	400.014	30,97%	530.693	45,71%	1.162.357	145,53%	529.275
	Total	1.430.782	1.817.160	2.233.778	2.235.728	807.475	1.950	418.568	23,03%	804.945	56,26%	1.472.501	151,83%	763.227
	CASA	269.843	525.542	542.146	544.096	237.159	1.950	18.553	3,53%	274.253	101,63%	310.144	175,43%	233.952
	(%) CASA	18,86%	28,92%	24,27%	24,34%									
	FDR	15,38%	14,45%	11,69%	11,68%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	30.920	68,51%	(9.736)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	26.221	80,79%	(5.037)
	• Local Champion	18.621	20.216	19.904	-	-	0	-323	-311	1.283	311	21.509	92,54%	(1.605)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	56.225	100	300	200	940	-113	3.123	413	64.025	87,82%	(7.801)
	KUR	50.813	54.812	54.751	100	300	200	1.010	-61	3.939	361	61.091	89,62%	(6.340)
	Non KUR	2.289	1.525	1.473	-	-	0	-70	-52	-816	52	2.934	50,22%	(1.461)
3	PWG	17.782	25.816	25.846	2.200	789	-1.411	1.961	30	8.064	759	33.143	77,98%	(7.297)
	Cilem	6.518	15.281	15.117	735	103	-631	24	-165	8.599	268	20.343	74,31%	(5.226)
	Gadai	11.264	10.534	10.729	1.465	685	-780	1.937	195	-535	491	12.800	83,82%	(2.071)
4	CFG	129.053	158.843	157.976	1.906	950	-956	3.390	-868	28.923	1.818	158.758	99,51%	(782)
	CF 1	19.758	17.484	17.426	-	-	0	-264	-59	-2.332	59	33.408	52,16%	(15.983)
	Total Griya	14.572	12.909	12.894	-	-	0	0	-16	-1.678	16	26.744	48,21%	(13.850)
4	• Total Non Program	11.408	10.033	10.023	-	-	0	-173	-10	-1.386	10	12.963	77,32%	(2.940)
	• Program	3.163	2.877	2.871	-	-	0	-31	-6	-292	6	13.781	20,83%	(10.910)
	Oto	5.186	4.575	4.532	-	-	0	-264	-43	-654	43	6.665	68,00%	(2.133)
	CF 2	109.295	141.359	140.550	1.906	950	-956	3.654	-809	31.255	1.759	125.350	112,13%	15.200
	Mitraguna & Others	90.925	122.975	122.194	1.906	888	-1.018	3.912	-780	31.270	1.668	105.569	115,75%	16.625
	Pensiun	18.370	18.384	18.356	-	62	62	-257	-29	-15	91	19.780	92,80%	(1.425)
	Total Pembiayaan	220.067	262.492	261.230	4.206	2.039	-2.167	5.930	-1.262	41.164	3.301	286.846	91,07%	(25.616)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (UG) & DG	Run Off Nov'25	Target Nov'25						
		31-Dec-24	30-Sep-25	31-Oct-25	9-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	451	1.624	1.104	2.214	0,85%	1,96%	3,94%	1.110	1.762	589			
	KUR	163	1.506	1.023	2.049	0,32%	1,87%	3,74%	1.026	1.886	543			
	Non KUR	289	118	80	164	12,61%	5,27%	11,16%	84	(124)	46			
3	PWG	-	-	-	-	0,00%	0,00%	0,14%	36	36	36			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,34%	36	36	36			
4	CFG	1.759	541	1.049	1.916	1,36%	0,66%	1,21%	867	157	1.375			
	CF 1	1.212	541	1.049	1.855	6,14%	6,00%	10,65%	806	643	1.314			
	Total Griya	1.052	541	586	873	7,22%	4,54%	6,77%	286	(179)	331			
	Oto	161	-	463	983	3,10%	10,12%	21,68%	520	822	983			
	CF 2	547	-	-	61	0,50%	0,00%	0,04%	61	(486)	61			
	Mitraguna & Others	547	-	-	61	0,60%	0,00%	0,05%	61	(486)	61			
	Pensiun	55	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.449	1.403	1.251	1.428	1,11%	0,48%	0,55%	177	(1.021)	24	1,58%	-189,75%	1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	Run Off Nov'25	Target Nov'25						
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25			MtD	YtD	MtM	%	Penc.	Gap	
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	904	812	910	2,88%	1,44%	1,62%	98	(622)	6			
	KUR	855	460	378	525	1,68%	0,69%	0,96%	147	(330)	65			
	Non KUR	677	444	434	385	29,56%	28,44%	26,12%	(49)	(292)	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	6.501	6.920	(884)	419	57	0,83%	(2.575)	-27,12%	15.938	43,42%	(9.018)
2	Tabungan	99.410	121.220	119.394	119.021	4.389	(373)	(2.199)	-1,81%	19.611	19,73%	109.902	108,30%	9.119
3	Deposito	64.192	61.782	61.715	61.715	415	0	(67)	-0,11%	(2.477)	-3,86%	64.781	95,27%	(3.066)
	Total	173.097	189.865	187.610	187.656	3.920	46	(2.209)	-1,16%	14.559	8,41%	190.622	98,44%	(2.966)
	CASA	108.906	128.083	125.895	125.941	3.505	46	(2.141)	-1,67%	17.036	15,64%	125.841	100,08%	100
	(%) CASA	62,92%	67,46%	67,10%	67,11%									
	FDR	57,60%	62,38%	62,85%	62,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	13.303	11.447	11.055	10.825	(230)	(622)	-5,43%	(2.478)	-18,63%	-	0,00%	10.825	
2	Giro ISE	6.014	2.591	2.242	2.491	249	(100)	-3,85%	(3.522)	-58,57%	-	0,00%	2.491	
3	Tabungan ISE	6.490	8.056	8.013	7.534	(479)	(522)	-6,48%	1.044	16,09%	-	0,00%	7.534	
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800	
5	CIF ISE	44	54	54	54	0	0	0,00%	10	22,73%	-	0,00%	54	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	35.806	3.394	1.523	-1.871	915	148	12.077	1.374	31.275	114,49%	4.531
	Cilem	8.075	16.250	16.093	928	177	-751	562	-157	8.018	334	13.319	120,83%	2.775
	Gadai	15.654	19.408	19.713	2.466	1.346	-1.120	353	305	4.059	1.041	17.956	109,78%	1.757
4	CFG	75.933	76.937	76.271	1.151	50	-1.101	746	-666	338	716	85.579	89,12%	(9.308)
	CF 1	16.979	16.082	16.046	-	-	0	-84	-36	-933	36	18.301	87,68%	(2.255)
	Total Griya	15.306	13.981	13.958	-	-	0	0	-23	-1.349	23	15.789	88,40%	(1.832)
4	• Total Non Program	15.306	13.981	13.958	-	-	0	0	-208	-1.349	23	15.789	88,40%	(1.832)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.088	-	-	0	-84	-13	415	13	2.512	83,14%	(424)
	CF 2	58.954	60.855	60.225	1.151	50	-1.101	830	-630	1.271	680	67.278	89,52%	(7.053)
	Mitraguna & Others	51.295	53.770	53.195	1.151	50	-1.101	630	-575	1.900	625	58.819	90,44%	(5.624)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	Total Pembiayaan	99.702	118.437	117.919	4.545	1.573	-2.972	1.530	-518	18.217	2.091	116.894	100,88%	1.025

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	(40)	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	-	-	(40)	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25	-	-	-			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-	-	-	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25	-	-	-			
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,21%	-	15	25	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	52,79%	-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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	1.967	1.986	(3.083)	19	(485)	-19,63%	(1.523)	-43,40%	8.802	22,56%	(6.816)
2	Tabungan	88.498	84.131	82.524	82.140	103	(384)	(1.991)	-2,37%	(6.358)	-7,18%	97.117	84,58%	(14.977)
3	Deposito	50.176	25.230	22.960	22.960	(1.116)	0	(2.270)	-9,00%	(27.216)	-54,24%	50.660	45,32%	(27.700)
	Total	142.182	111.831	107.451	107.086	(4.096)	(365)	(4.746)	-4,24%	(35.096)	-24,68%	156.578	68,39%	(49.492)
	CASA	92.006	86.602	84.491	84.126	(2.980)	(365)	(2.476)	-2,86%	(7.881)	-8,57%	105.918	79,42%	(21.793)
	(%) CASA	64,71%	77,44%	78,63%	78,56%									
	FDR	46,30%	76,68%	79,82%	80,10%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	4.139	-	-	0	-91	-4	4.139	4	3.633	113,92%	506
	KUR	-	4.055	4.052	-	-	0	-89	-4	4.052	4	3.445	117,60%	606
	Non KUR	-	87	87	-	-	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	5.921	433	51	-382	144	-67	3.571	118	6.181	95,79%	(260)
	Cilem	2.349	5.988	5.921	433	51	-382	144	-67	3.571	118	6.181	95,79%	(260)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.711	155	315	160	307	92	12.225	223	74.615	101,47%	1.096
	CF 1	26.468	28.175	28.128	-	-	0	-88	-48	1.660	48	27.892	100,85%	236
	Total Griya	25.069	24.440	24.412	-	-	0	0	-29	-657	29	25.514	95,68%	(1.103)
4	• Total Non Program	25.069	24.440	24.412	-	-	0	0	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.716	-	-	0	-88	-19	2.317	19	2.377	156,32%	1.339
	CF 2	37.018	47.444	47.583	155	315	160	394	139	10.565	176	46.723	101,84%	860
	Mitraguna & Others	36.826	47.238	47.382	155	315	160	399	144	10.556	171	45.599	103,91%	1.783
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	85.771	588	366	-222	360	21	19.935	346	84.429	101,59%	1.342

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
3	PWG	-	-	-	-	109	0,00%	0,00%	1,84%	109	109	109	109				
	Cilem	-	-	-	-	109	0,00%	0,00%	1,84%	109	109	109	109				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-				
4	CFG	1.097	1.553	1.482	2.692	1.739	1,73%	1.11%	1,96%	3.56%	1.210	1.595	1.139				
	CF 1	1.097	1.183	1.182	2.339	1.415	4,20%	4,20%	8,32%	1.157	1.242	1.156					
	Total Griya	1.097	1.040	1.038	1.967	1.438	4,38%	4,25%	8,06%	929	870	927					
	Oto	-	143	144	372	0,00%	3,85%	10,00%	228	372	229						
	CF 2	-	370	300	353	0,00%	0,63%	0,74%	53	353	(18)						
	Mitraguna & Others	-	370	300	353	0,00%	0,64%	0,74%	53	353	(18)						
	Pensiun	-	-	-	-	0	0,00%	0,00%	0	0	-	-	-				
	Total Pembiayaan	1.097	1.553	1.482	2.801	1.677	1,73%	3,27%	1.319	1.704	1.248	0,42%	87,29%	-2,9%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
4	CFG	1														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.650	3.650	(1.376)	0	298	8,87%	(625)	-14,63%	13.937	26,19%	(10.287)
2	Tabungan	143.334	173.220	168.072	167.097	6.171	(975)	(6.123)	-3,53%	23.763	16,58%	159.063	105,05%	8.035
3	Deposito	111.952	109.799	109.720	109.681	(15.522)	(39)	(117)	-0,11%	(2.271)	-2,03%	112.836	97,20%	(3.155)
	Total	259.563	286.371	281.442	280.429	(10.728)	(1.013)	(5.942)	-2,08%	20.866	8,04%	285.836	98,11%	(5.407)
	CASA	147.610	176.573	171.722	170.748	4.794	(975)	(5.825)	-3,30%	23.137	15,67%	173.000	98,70%	(2.252)
	(%) CASA	56,87%	61,66%	61,02%	60,89%									
	FDR	26,72%	30,26%	30,93%	31,04%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	0,00%	0
2	MBG	194	8.342	8.732	-	400	400	116	390	8.538	10	3.788	230,54%	4.944
	KUR	194	7.561	7.753	-	200	200	140	192	7.560	8	3.600	215,38%	4.154
	Non KUR	-	780	979	-	200	200	24	198	979	2	188	520,95%	791
3	PWG	3.438	5.534	5.515	159	55	-104	-581	-19	2.077	74	9.388	58,75%	(3.872)
	Cilem	3.438	5.534	5.515	159	55	-104	-581	-19	2.077	74	9.388	58,75%	(3.872)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	72.182	72.200	300	128	-172	1.336	18	7.237	110	77.036	93,72%	(4.836)
	CF 1	19.068	19.140	19.120	-	-	0	-69	-20	52	20	20.608	92,78%	(1.487)
	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	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.462	2.453	-	-	0	-69	-10	1.031	10	2.483	98,77%	(31)
	CF 2	45.895	53.042	53.080	300	128	-172	1.405	38	7.185	90	56.429	94,07%	(3.349)
	Mitraguna & Others	40.397	47.281	47.214	300	-	-300	1.432	-67	6.817	67	49.918	94,58%	(2.704)
	Pensiun	5.498	5.761	5.866	-	128	128	-27	106	368	22	6.510	90,11%	(644)
	Total Pembiayaan	69.359	86.651	87.041	459	583	124	871	390	17.682	193	90.976	95,68%	(3.935)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	764	-	-	-		100,00%	0,00%	0,00%		-	(764)	-				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Local Champion	764	-	-	-		100,00%	0,00%	0,00%		-	(764)	-				
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
4	CFG	1.060	1.293	4.096	4.967		1.63%	5.68%	6.88%		870	3.907	3.674				
	CF 1	648	-	3.784	4.601		3.40%	19,77%	24,06%		817	3.952	4.601				
	Total Griya	648	-	3.784	4.151		3.67%	22,69%	24,91%		368	3.503	4.151				
	Oto	-	-	-	449		0,00%	0,00%	0,00%		449	449	449				
	CF 2	-	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	-	315	313	313		0,00%	5,43%	5,33%		-	313	(2)				
	Total Pembiayaan	1.824	1.293	4.096	4.995		2,63%	4,73%	5,74%		899	3.171	3.702		0,54%	90,55%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	100,00%	100,00%		(0)	593	(0)			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	-	593	593	593		0,00%	100,00%	100,00%		(0)	593	(0)			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-</td				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	16.458	16.612	(964)	154	2.534	18,00%	12.795	335,17%	10.173	163,29%	6.439
2	Tabungan	117.085	115.849	114.106	113.666	3.632	(440)	(2.184)	-1,88%	(3.420)	-2,92%	127.435	89,20%	(13.769)
3	Deposito	49.844	47.990	48.239	48.239	(547)	0	250	0,52%	(1.604)	-3,22%	50.425	95,67%	(2.185)
	Total	170.746	177.918	178.803	178.517	2.121	(286)	600	0,34%	7.771	4,55%	188.033	94,94%	(9.516)
	CASA	120.903	129.928	130.564	130.278	2.668	(286)	350	0,27%	9.375	7,75%	137.608	94,67%	(7.330)
	(%) CASA	70,81%	73,03%	73,02%	72,98%									
	FDR	80,42%	77,98%	77,60%	77,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	775	926	151	141	17,95%	(765)	-45,24%	-	0,00%	926	
2	Giro ISE	436	84	85	85	0	0	0,46%	(352)	-80,64%	-	0,00%	85	
3	Tabungan ISE	1.254	701	690	841	151	140	20,04%	(413)	-32,93%	-	0,00%	841	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%	-	0,00%	75	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
3	PWG	13.550	21.994	22.346	1.420	1.254	-166	1.462	353	8.797	901	21.977	101,68%	369	
	Cilem	7.456	11.398	11.444	912	177	-734	655	45	3.988	132	12.976	88,19%	(1.532)	
	Gadai	6.094	10.595	10.903	508	1.076	568	806	308	4.809	769	9.002	121,12%	1.901	
4	CFG	119.321	116.751	116.411	50	648	598	-599	-340	-2.910	988	131.690	88,40%	(15.278)	
	CF 1	15.625	17.890	17.838	-	-	0	-70	-52	2.213	52	17.374	102,67%	463	
	Total Griya	13.902	15.769	15.748	-	-	0	0	-21	1.846	21	14.395	109,40%	1.353	
4	• Total Non Program	13.902	15.769	15.748	-	-	0	0	355	-21	1.846	21	14.395	109,40%	1.353
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.723	2.121	2.089	-	-	0	-70	-31	367	31	2.979	70,14%	(889)	
	CF 2	103.696	98.862	98.574	50	648	598	-529	-288	-5.123	936	114.315	86,23%	(15.742)	
	Mitraguna & Others	94.197	89.050	88.273	50	70	20	-803	-777	-5.924	847	103.618	85,19%	(15.345)	
	Pensiun	9.499	9.812	10.300	-	578	578	275	489	801	89	10.697	96,29%	(397)	
	Total Pembiayaan	137.307	138.745	138.758	1.470	1.902	432	863	13	1.451	1.889	158.103	87,76%	(19.345)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25	9-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%	2,68%	600	600	600	600	600	-	-	
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,82%	323	323	323	323	323	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	2,54%	277	277	277	277	277	-	-	
4	CFG	1.942	2.012	506	2.576	0,28%	0,52%	0,53%	15	286	138	1.942	2.012	506	-	-	
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	0,00%	(300)	-	-	-	-	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-	-	-	-	-	-	-
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138	31	479	602	-	-	-
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138	31	479	602	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-42,76%	0,2%	-	-	-

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	7.357	7.400	(7.910)	43	(5.070)	-40,66%	(6.530)	-46,88%	22.731	32,56%	(15.331)
2	Tabungan	118.671	158.029	155.157	155.194	8.241	36	(2.836)	-1,79%	36.522	30,78%	133.410	116,33%	21.783
3	Deposito	125.329	134.600	149.231	149.191	10.955	(40)	14.591	10,84%	23.862	19,04%	126.098	118,31%	23.093
	Total	257.931	305.100	311.745	311.785	11.286	40	6.685	2,19%	53.854	20,88%	282.239	110,47%	29.546
	CASA	132.602	170.500	162.514	162.594	331	80	(7.906)	-4,64%	29.992	22,62%	156.141	104,13%	6.453
	(%) CASA	51,41%	55,88%	52,13%	52,15%									
	FDR	59,82%	60,13%	58,75%	58,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.198	4.327		128	179	4,32%	789	22,29%	-	0,00%	4.327
2	Giro ISE	1	1	1	1		0	0	0,00%	(0)	-33,65%	0	0,00%	0
3	Tabungan ISE	3.537	4.147	4.198	4.326		128	179	4,32%	789	22,31%	0	0,00%	4.326
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%	0	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	74	-	-	0	24	0	-243	-	317	23,36%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	74	-	-	0	24	0	-243	-	317	23,36%	(243)
3	PWG	17.010	25.951	26.045	1.375	726	-648	2.838	95	9.036	632	22.618	115,15%	3.427
	Cilem	7.758	11.911	11.810	641	40	-600	343	-101	4.052	141	12.110	97,52%	(300)
	Gadai	9.252	14.040	14.236	734	686	-48	2.495	195	4.984	490	10.508	135,47%	3.727
4	CFG	136.962	149.035	148.607	150	1.481	1.331	859	-428	11.645	1.909	151.758	97,92%	(3.151)
	CF 1	16.548	16.454	16.420	-	-	0	158	-33	-128	33	18.143	90,51%	(1.723)
	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	0,00%	0
	Oto	1.532	2.717	2.698	-	-	0	158	-19	1.167	19	2.676	100,82%	22
	CF 2	120.414	132.581	132.187	150	1.481	1.331	701	-395	11.773	1.876	133.615	98,93%	(1.428)
	Mitraguna & Others	110.777	121.822	121.709	150	1.481	1.331	317	-114	10.931	1.595	122.887	99,04%	(1.178)
	Pensiun	9.636	10.759	10.478	-	-	0	384	-281	842	281	10.728	97,67%	(250)
	Total Pembiayaan	154.289	183.469	183.136	2.525	2.207	-317	12.130	-334	28.847	2.541	174.693	104,83%	8.443

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-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	148	50	74	74		46,61%	100,00%	100,00%	-	(74)	24				
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	148	50	74	74		46,61%	100,00%	100,00%	-	(74)	24				
3	PWG	-	-	-	-		435	0,00%	0,00%	1,67%	435	435				
	Cilem	-	-	-	-		243	0,00%	0,00%	2,05%	243	243				
	Gadai	-	-	-	-		192	0,00%	0,00%	1,35%	192	192				
4	CFG	334	1.041	415	1.178		0,24%	0,28%	0,79%	0,86%	763	844	137			
	CF 1	-	569	195	667		0,00%	1,18%	4,06%	0,46%	472	667	98			
	Total Griya	-	569	44	49		0,00%	0,32%	0,36%	5	49	(520)				
	Oto	-	-	151	618		0,00%	5,54%	22,89%	467	618	618				
	CF 2	334	472	220	511		0,28%	0,17%	0,39%	0,91%	290	176	39			
	Mitraguna & Others	334	472	220	511		0,30%	0,18%	0,42%	0,99%	290	176	39			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	863	1.203	1.276	1.276		0,56%	0,70%	0,70%	(0)	413	73		0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	5.660	5.652	(7.020)	(8)	(893)	-13,64%	(2.928)	-34,13%	19.111	29,57%	(13.459)
2	Tabungan	115.717	139.694	136.810	136.218	10.026	(593)	(3.476)	-2,49%	20.501	17,72%	130.187	104,63%	6.030
3	Deposito	158.683	172.137	173.138	173.138	(5.821)	0	1.001	0,58%	14.456	9,11%	159.611	108,48%	13.528
	Total	282.980	318.375	315.608	315.007	(2.815)	(600)	(3.368)	-1,06%	32.028	11,32%	308.909	101,97%	6.098
	CASA	124.297	146.238	142.470	141.869	3.006	(601)	(4.369)	-2,99%	17.572	14,14%	149.298	95,02%	(7.429)
	(%) CASA	43,92%	45,93%	45,14%	45,04%									
	FDR	77,18%	77,84%	78,36%	78,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	8.460	4.895	(3.565)	(3.923)	-44,48%	1.576	47,48%	-	0,00%	4.895	
2	Giro ISE	510	227	268	277	9	50	21,87%	(233)	-45,69%	-	0,00%	277	
3	Tabungan ISE	2.559	8.341	7.942	4.368	(3.574)	(3.972)	-47,62%	70.68%	-	-	0,00%	4.368	
4	Deposito ISE	250	250	250	250	0	0	0,00%	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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	12.049	-	-	0	251	-206	2.137	206	12.148	99,19%	(99)
	KUR	9.027	10.798	10.758	-	-	0	222	-40	1.731	40	11.171	96,30%	(413)
	Non KUR	885	1.456	1.291	-	-	0	28	-165	406	165	977	132,17%	314
3	PWG	13.890	23.684	23.878	1.321	1.123	-197	490	194	9.987	929	26.829	89,00%	(2.952)
	Cilem	5.699	14.241	14.357	319	340	21	-430	115	8.657	225	15.972	89,88%	(1.616)
	Gadai	8.191	9.442	9.521	1.002	783	-219	919	79	1.330	704	10.857	87,70%	(1.336)
4	CFG	190.097	207.781	207.278	541	320	-221	-303	-503	17.181	823	205.092	101,07%	2.186
	CF 1	25.896	28.102	28.060	-	-	0	-122	-42	2.164	42	27.742	101,15%	319
	Total Griya	21.834	24.165	24.141	-	-	0	0	-24	2.308	24	22.354	108,00%	1.788
4	• Total Non Program	21.834	24.165	24.141	-	-	0	0	-202	-24	24	22.354	108,00%	1.788
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.919	-	-	0	-122	-18	-144	18	5.388	72,74%	(1.469)
	CF 2	164.201	179.679	179.218	541	320	-221	-181	-462	15.016	782	177.351	101,05%	1.867
	Mitraguna & Others	145.925	160.670	160.370	325	320	-5	-189	-299	14.445	619	157.811	101,62%	2.559
	Pensiun	18.276	19.010	18.847	216	-	-216	7	-162	572	162	19.540	96,46%	(692)
	Total Pembiayaan	218.409	247.836	247.321	1.862	1.443	-418	314	-515	28.913	1.958	252.063	98,12%	(4.742)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	100	390	2,87%	0,82%	3,24%	290	106	390			
	KUR	284	-	100	390	3,15%	0,93%	3,63%	290	106	390			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	499	0,00%	0,11%	0,09%	473	499	499			
	Cilem	-	-	-	427	0,00%	0,00%	0,29%	427	427	427			
	Gadai	-	-	26	72	0,00%	0,28%	0,76%	46	72	72			
4	CFG	85	484	467	2.321	0,04%	0,22%	0,12%	1.854	2.236	1.837			
	CF 1	52	484	467	708	0,20%	0,16%	0,25%	241	656	223			
	Total Griya	52	48	48	126	0,24%	0,20%	0,52%	78	73	77			
	Oto	-	436	419	582	0,00%	10,65%	14,86%	163	582	146			
	CF 2	33	-	-	1.613	0,02%	0,00%	0,90%	1.613	1.581	1.613			
	Mitraguna & Others	33	-	-	1.613	0,02%	0,00%	1,01%	1.613	1.581	1.613			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	484	593	3.210	0,17%	0,24%	0,130%	2.617	2.841	2.726	0,18%	86,44%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	(4)	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	(4)	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	1.205	515	514	513	0,63%	0,25%	0,25%	(1)	(691)	(1)
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	(485)	-	-
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	(485)	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	CF 2	719	515	514	513	0,44%	0,29%	0,29%	(1)	(206)	(1)
	Mitraguna & Others	719	274	273	272	0,49%	0,17%	0,17%	(1)	(447)	(1)
	Pensiun	-	241	241	241	0,00%	0,10%	0,128%	-	241	(0)
	Total										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.021	3.022	(4.792)	0	(376)	-11,07%	(5.532)	-64,67%	15.576	19,40%	(12.555)
2	Tabungan	104.558	103.775	104.365	103.874	4.473	(491)	99	0,10%	(684)	-0,65%	116.810	88,93%	(12.936)
3	Deposito	118.514	111.806	111.665	111.665	(5.325)	0	(140)	-0,13%	(6.848)	-5,78%	119.096	93,76%	(7.431)
	Total	231.625	218.978	219.052	218.561	(5.644)	(491)	(417)	-0,19%	(13.065)	-5,64%	251.482	86,91%	(32.922)
	CASA	113.112	107.173	107.386	106.895	(319)	(491)	(277)	-0,26%	(6.216)	-5,50%	132.386	80,75%	(25.491)
	(%) CASA	48,83%	48,94%	49,02%	48,91%									
	FDR	61,23%	68,43%	68,28%	68,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Oct25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.456	4.395		(62)	(25)	-0,57%	1.735	65,22%	-	0,00%	4.395
2	Giro ISE	666	1.060	1.055	1.070		15	10	0,94%	404	60,59%		0,00%	1.070
3	Tabungan ISE	1.893	3.259	3.301	3.225		(77)	(35)	-1,07%	1.331	70,30%		0,00%	3.225
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Local Champion	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	25.541	1.142	1.381	238	1.304	525	6.898	856	28.064	91,01%	(2.523)
	Cilem	13.169	14.403	14.377	470	110	-361	-208	-26	1.208	136	18.830	76,35%	(4.453)
	Gadai	5.474	10.614	11.165	672	1.271	599	1.513	551	5.690	720	9.234	120,90%	1.930
4	CFG	123.108	123.055	122.254	105	-	-105	84	-801	-854	801	137.225	89,09%	(14.971)
	CF 1	17.304	13.823	13.741	-	-	0	-191	-82	-3.562	82	19.095	71,96%	(5.353)
	Total Griya	13.206	10.394	10.352	-	-	0	0	-42	-2.854	42	13.694	75,60%	(3.342)
4	• Total Non Program	13.206	10.394	10.352	-	-	0	-787	-42	-2.854	42	13.694	75,60%	(3.342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.390	-	-	0	-191	-40	-708	40	5.401	62,75%	(2.012)
	CF 2	105.804	109.232	108.513	105	-	-105	274	-719	2.709	719	118.130	91,86%	(9.617)
	Mitraguna & Others	72.025	76.346	75.892	105	-	-105	707	-454	3.868	454	83.166	91,25%	(7.274)
	Pensiun	33.780	32.886	32.620	-	-	0	-433	-266	-1.159	266	34.964	93,30%	(2.343)
	Total Pembiayaan	141.827	149.855	149.578	1.247	1.381	133	1.346	-277	7.752	1.658	165.365	90,45%	(15.787)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	546	0,00%	0,00%	2,14%	546	546	546				
	Cilem	-	-	-	-	481	0,00%	0,00%	3,34%	481	481	481				
	Gadai	-	-	-	-	65	0,00%	0,00%	0,58%	65	65	65				
4	CFG	370	965	1.341	625	1.672	0,30%	1,09%	1,37%	331	1.302	707				
	CF 1	206	654	891	718	355	1,19%	6,45%	5,22%	(173)	512	64				
	Total Griya	92	559	798	106	106	0,69%	7,68%	3,43%	(443)	263	(204)				
	Oto	114	95	93	363	2,79%	2,70%	10,71%	2,70%	270	249	268				
	CF 2	164	311	450	519	519	0,15%	0,41%	0,88%	504	790	643				
	Mitraguna & Others	164	311	352	208	303	0,23%	0,46%	0,40%	(145)	44	(103)				
	Pensiun	-	-	98	746	0,00%	0,30%	0,27%	0,66%	648	746	746				
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,42%	0,42%	621	301	1,7%	2,10%	-401,72%	1,7%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	3.806	3.808	(1.230)	1	396	11,61%	2.192	135,73%	6.881	55,34%	(3.073)
2	Tabungan	101.049	104.238	101.174	101.250	(1.606)	75	(2.988)	-2,87%	201	0,20%	109.623	92,36%	(8.373)
3	Deposito	38.774	45.450	50.629	50.639	(520)	10	5.189	11,42%	11.866	30,60%	39.255	129,00%	11.384
	Total	141.438	153.100	155.610	155.697	(3.355)	87	2.597	1,70%	14.259	10,08%	155.759	99,96%	(62)
	CASA	102.664	107.650	104.981	105.057	(2.836)	77	(2.592)	-2,41%	2.393	2,33%	116.504	90,18%	(11.446)
	(%) CASA	72,59%	70,31%	67,46%	67,48%									
	FDR	91,03%	105,36%	103,42%	103,36%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	6.885	-	-	0	331	-13	6.644	13	3.851	178,81%	3.035
	KUR	103	6.283	6.277	-	-	0	349	-6	6.175	6	3.549	176,87%	2.728
	Non KUR	139	616	608	-	-	0	349	-17	8	302	201,59%	306	
3	PWG	20.398	30.373	30.885	2.172	1.528	-644	2.240	513	10.487	1.016	31.029	99,54%	(144)
	Cilem	7.170	12.746	12.828	1.071	304	-767	809	81	5.658	223	15.989	80,23%	(3.161)
	Gadai	13.229	17.627	18.058	1.101	1.224	123	1.431	431	4.829	793	15.404	120,06%	3.018
4	CFG	107.701	103.913	103.042	-	-	0	580	-871	-4.659	871	119.299	86,37%	(16.256)
	CF 1	13.161	13.563	13.529	-	-	0	-83	-34	368	34	14.643	92,39%	(1.114)
	Total Griya	10.223	10.121	10.099	-	-	0	0	-23	-124	23	10.685	94,51%	(586)
	• Total Non Program	10.223	9.949	9.927	-	-	0	-122	-22	-296	22	10.685	92,91%	(758)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.430	-	-	0	-83	-11	492	11	3.958	86,67%	(528)
	CF 2	94.540	90.350	89.514	-	-	0	664	-837	-5.026	837	104.656	85,53%	(15.142)
	Mitraguna & Others	89.171	84.140	83.359	-	-	0	-55	-780	-5.812	780	98.315	84,79%	(14.956)
	Pensiun	5.368	6.211	6.154	-	-	0	719	-56	786	56	6.341	97,06%	(187)
	Total Pembiayaan	128.755	161.305	160.933	2.322	1.528	-794	3.300	-371	32.178	1.900	154.593	104,10%	6.340

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-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	-	-	-	-	508	0,00%	0,00%	7,37%	508	508	508	508				
	KUR	-	-	-	-	508	0,00%	0,00%	8,09%	508	508	508	508				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	1.376	0,00%	0,00%	4,46%	1.376	1.376	1.376	1.376				
	Cilem	-	-	-	-	586	0,00%	0,00%	4,57%	586	586	586	586				
	Gadai	-	-	-	-	790	0,00%	0,00%	4,37%	790	790	790	790				
4	CFG	1.919	960	1.884	2.529	1.783	1,78%	1,81%	1,89%	67	32	991	991				
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	55	-	-	-	-				
	Total Griya	-	78	78	78	0,00%	0,77%	0,77%	78	-	-	-	-				
	Oto	23	-	-	-	0,79%	0,00%	0,00%	(23)	-	-	-	-				
	CF 2	2.482	2.042	2.451	2.451	2.63%	2,71%	2,74%	(0)	(31)	409	409	409				
	Mitraguna & Others	2.482	2.042	2.451	2.451	2.78%	2,91%	2,94%	(0)	(31)	409	409	409				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,57%	(0)	(391)	409	0,00%	100,00%	-1,6%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-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	124	125	(16)	1	15	13,70%	90	255,84%	40	314,89%	85
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	124	125	(16)	1	15	13,70%	90	255,84%	40	314,89%	85
	CASA	35	110	124	125	(16)	1	15	13,70%	90	255,84%	40	314,89%	85
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-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	720	704	75	(16)	11	1,57%	265	60,56%	495	142,08%	208
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.270	1.254	75	(16)	11	0,88%	815	186,04%	495	253,12%	758
	CASA	438	693	720	704	75	(16)	11	1,57%	265	60,56%	495	142,08%	208
(%) CASA	100,00%	55,74%	56,69%	56,13%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	64	64		0	(131)	-67,14%	64	6410,00%	-	0,00%	64
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	195	64	64		0	(131)	-67,14%	64	6410,00%		0,00%	64
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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,0		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	42.681	42.724	5.703	43	(1.691)	-3,81%	21.272	99,16%	31.025	137,71%	11.699
2	Tabungan	103.481	122.013	117.016	117.091	7.231	75	(4.922)	-4,03%	13.610	13,15%	119.071	98,34%	(1.980)
3	Deposito	132.303	85.939	86.538	86.538	(6.648)	0	600	0,70%	(45.764)	-34,59%	133.190	64,97%	(46.652)
	Total	257.235	252.367	246.236	246.354	6.286	118	(6.013)	-2,38%	(10.882)	-4,23%	283.286	86,96%	(36.932)
	CASA	124.933	166.428	159.698	159.815	12.934	118	(6.613)	-3,97%	34.882	27,92%	150.096	106,48%	9.719
	(%) CASA	48,57%	65,95%	64,86%	64,87%									
	FDR	70,83%	83,50%	86,37%	86,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	6.804	6.698	(106)	(1.773)	-20,93%	(1.238)	-15,56%	-	0,00%	6.698	
2	Giro ISE	4.026	3.734	3.641	3.633	(8)	(101)	-2,70%	(393)	-9,76%	-	0,00%	3.633	
3	Tabungan ISE	2.910	4.737	3.163	3.065	(98)	(1.673)	-35,31%	155	5,33%	-	0,00%	3.065	
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0	
5	CIF ISE	62	64	65	65	0	1	1,56%	3	4,84%	-	0,00%	65	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	38.775	39.318	-	640	640	-388	543	-5.917	97	54.048	72,75%	(14.730)	
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)	
	Non-Linkage	30.579	24.148	24.691	-	640	640	-390	543	-5.888	97	35.554	69,45%	(10.863)	
	• Local Champion	28.121	21.313	21.947	-	640	640	-215	634	-6.174	6	30.480	72,00%	(8.533)	
	• Value Chain	2.457	2.835	2.744	-	-	-	-174	-91	286	91	5.074	54,08%	(2.330)	
2	MBG	4.919	2.874	2.861	-	-	0	-219	-12	-2.057	12	4.919	58,17%	(2.057)	
	KUR	4.804	2.874	2.861	-	-	0	-219	-12	-1.943	12	4.804	59,56%	(1.943)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	39.533	40.392	3.967	2.183	-1.784	3.166	859	17.055	1.325	39.389	102,55%	1.003	
	Cilem	6.677	17.447	17.649	1.559	403	-1.156	1.920	202	10.972	201	19.951	88,46%	(2.302)	
	Gadai	16.660	22.086	22.743	2.408	1.780	-628	1.246	656	6.083	1.124	19.438	117,00%	3.304	
4	CFG	108.703	129.533	130.111	960	1.795	835	2.647	578	21.408	1.217	121.184	107,37%	8.926	
	CF 1	24.869	27.555	27.483	-	19	19	-108	-72	2.614	91	26.405	104,08%	1.078	
	Total Griya	19.873	21.431	21.388	-	-	0	0	-43	1.516	43	20.306	105,33%	1.083	
4	• Total Non Program	19.873	21.431	21.388	-	-	0	0	-424	-43	1.516	43	20.306	105,33%	1.083
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	6.124	6.095	-	19	19	-108	-29	1.098	48	6.099	99,93%	(4)	
	CF 2	83.833	101.978	102.627	960	1.776	816	2.755	650	18.794	1.126	94.779	108,28%	7.848	
	Mitraguna & Others	62.328	78.196	78.689	960	1.426	466	2.567	493	16.361	933	72.223	108,95%	6.467	
	Pensiun	21.505	23.782	23.938	-	350	350	189	156	2.433	194	22.557	106,12%	1.381	
	Total Pembiayaan	182.193	210.715	212.682	4.927	4.618	-309	5.206	1.967	30.488	2.651	219.540	96,88%	(6.859)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	1.208	0,00%	0,00%	3,07%	1.208	1.208	1.208			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	1.080	0,00%	0,00%	4,37%	1.080	1.080	1.080			
	Value Chain	-	-	-	-	129	0,00%	0,00%	0,59%	129	129	129			
2	MBG	121	20	32	30	2.466	1,11%	1,04%	(2)	(91)	10				
	KUR	83	20	32	30	1.722	1,11%	1,04%	(2)	(53)	10				
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-				
3	PWG	-	-	-	-	2.314	0,00%	0,00%	5,73%	2.314	2.314	2.314			
	Cilem	-	-	-	-	1.701	0,00%	0,00%	9,64%	1.701	1.701	1.701			
	Gadai	-	-	-	-	613	0,00%	0,00%	2,70%	613	613	613			
4	CFG	330	1.698	1.506	3.983	0,30%	1,16%	0,00%	3,06%	2.476	3.653	2.284			
	CF 1	209	63	-	176	0,84%	0,00%	0,64%	0,00%	176	(33)	113			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	209	63	-	176	4,19%	0,00%	2,89%	0,00%	176	(33)	113			
	CF 2	120	1.635	1.506	3.807	0,14%	1,48%	0,00%	3,71%	2.300	3.686	2.172			
	Mitraguna & Others	-	1.495	1.506	3.713	0,00%	1,93%	0,00%	4,72%	2.207	3.713	2.218			
	Pensiun	120	140	-	94	0,56%	0,00%	0,57%	0,00%	94	(19)	137			
	Total Pembiayaan	8.782	6.428	6.553	6.565	4,82%	3,11%	3,09%	12	(2.217)	137	3,38%	-9,41%	0,3%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-Nov-25				%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,66%	-	430	-	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	24,93%	-	453	-	-			
2	MBG	372	73	-	-	7,57%	0,00%	0,00%	-	(372)	(73)	-			
	KUR	296	73	-	-	6,16%	0,00%	0,00%	-	(296)	(73)	-			
	Non KUR	76</													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	28.657	33.335	16.346	4.678	(6.741)	-16,82%	15.631	88,29%	27.730	120,21%	5.604
2	Tabungan	74.047	76.608	71.927	71.773	1.205	(153)	(4.835)	-6,31%	(2.273)	-3,07%	90.374	79,42%	(18.601)
3	Deposito	177.676	159.231	159.257	159.157	(2.193)	(100)	(75)	-0,05%	(18.519)	-10,42%	178.593	89,12%	(19.437)
	Total	269.427	275.916	259.840	264.265	15.359	4.425	(11.651)	-4,22%	(5.162)	-1,92%	296.698	89,07%	(32.433)
	CASA	91.751	116.684	100.583	105.108	17.551	4.525	(11.576)	-9,92%	13.357	14,56%	118.105	89,00%	(12.996)
	(%) CASA	34,05%	42,29%	38,71%	39,77%									
	FDR	66,93%	75,15%	79,62%	78,29%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	9-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	10.639	30	200	170	214	175	3.139	25	10.279	103,50%	360	
	KUR	5.814	8.922	9.097	30	200	170	252	175	3.283	25	8.593	105,86%	504	
	Non KUR	1.686	1.542	1.542	-	-	0	-38	0	-144	-	1.686	91,45%	(144)	
3	PWG	25.637	37.586	38.436	2.519	2.439	(79)	2.015	850	12.799	1.589	37.092	103,62%	1.344	
	Cilem	7.478	16.013	16.240	1.431	352	(1.079)	1.735	227	8.762	125	17.536	92,61%	(1.296)	
	Gadai	18.160	21.573	22.197	1.088	2.087	999	280	623	4.037	1.464	19.556	113,50%	2.641	
4	CFG	147.202	159.308	157.806	10	12	2	1.851	(1.502)	10.604	1.514	161.418	97,76%	(3.612)	
	CF 1	16.107	19.021	18.978	-	-	0	-201	-43	2.871	43	18.142	104,61%	836	
	Total Griya	8.451	13.214	13.191	-	-	0	0	-23	4.740	23	8.981	146,88%	4.210	
4	• Total Non Program	8.451	13.214	13.191	-	-	0	0	189	-23	4.740	23	8.981	146,88%	4.210
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	7.656	5.807	5.787	-	-	0	-201	-21	-1.869	21	9.161	63,17%	(3.374)	
	CF 2	131.096	140.287	138.828	10	12	2	2.052	(1.458)	7.733	1.470	143.276	96,90%	(4.448)	
	Mitraguna & Others	128.138	136.656	135.225	10	12	2	1.845	(1.431)	7.087	1.443	138.882	97,37%	(3.657)	
	Pensiun	2.957	3.631	3.603	-	-	0	208	-27	646	27	4.394	82,00%	(791)	
	Total Pembiayaan	180.340	207.358	206.881	2.559	2.651	93	4.080	-477	26.542	3.128	208.789	99,09%	(1.908)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-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	453	156	151	408	6,04%	1,44%	3,84%	257	(44)	252			
	KUR	363	83	80	278	6,24%	0,90%	3,06%	197	(85)	195			
	Non KUR	90	73	70	130	5,33%	4,57%	8,46%	60	41	57			
3	PWG	-	-	-	-	1.151	0,00%	0,00%	2.99%	1.151	1.151	1.151		
	Cilem	-	-	-	-	638	0,00%	0,00%	3,93%	638	638	638		
	Gadai	-	-	-	-	513	0,00%	0,00%	2,31%	513	513	513		
4	CFG	537	1.372	1.213	5.924	0,36%	0,76%	3,75%	4.711	5.387	4.552			
	CF 1	200	783	336	2.158	1,24%	1,77%	11,37%	1.821	1.958	1.375			
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Oto	200	783	336	2.158	2,61%	5,79%	37,29%	1.821	1.958	1.375			
	CF 2	337	589	876	3.766	0,26%	0,62%	2,71%	2.889	3.429	3.177			
	Mitraguna & Others	337	589	876	3.766	0,26%	0,64%	2,78%	2.889	3.429	3.177			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.528	1.364	7.483	0,55%	0,66%	3,62%	6.119	6.493	5.955	0,61%	83,16%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-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	70	199	198	198	0,93%	1,90%	1,86%	(0)	128	(0)			
	KUR	-	199	198	198	0	0,00%	2,22%	0,18%	(0)	198	(0)		
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
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	1.150	2.625	2.669	2.669	0,78%	1,68%	1,69%	(0)	1.519	44			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	14.400	14.441	(614)	41	(105)	-0,72%	1.491	11,52%	17.890	80,72%	(3.449)
2	Tabungan	76.505	85.359	86.609	86.217	6.313	(392)	857	1,00%	9.712	12,69%	85.927	100,34%	290
3	Deposito	21.770	21.261	20.990	20.990	72	0	(270)	-1,27%	(780)	-3,58%	22.258	94,30%	(1.268)
	Total	111.225	121.166	121.999	121.648	5.771	(351)	482	0,40%	10.423	9,37%	126.075	96,49%	(4.427)
	CASA	89.454	99.905	101.009	100.658	5.700	(351)	753	0,75%	11.203	12,52%	103.817	96,96%	(3.159)
	(%) CASA	80,43%	82,45%	82,79%	82,74%									
	FDR	45,34%	58,33%	57,19%	57,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.158	1.451	1.481	1.506	25	55	3,78%	348	30,06%	-	0,00%	1.506		
2	Giro ISE	199	118	140	140	1	22	19,03%	(59)	-29,60%	-	0,00%	140		
3	Tabungan ISE	959	1.334	1.342	1.366	24	32	2,43%	407	42,45%	-	0,00%	1.366		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	50	55	55	55	0	0	0,00%	5	10,00%	-	0,00%	55		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.767	4.916	-	150	150	232	149	4.813	1	3.735	131,63%	1.181
	KUR	103	4.563	4.712	-	150	150	234	149	4.609	1	3.547	132,85%	1.165
	Non KUR	-	204	204	-	0	-2	0	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.605	948	797	-151	1.055	275	6.378	522	27.410	67,88%	(8.805)
	Cilem	5.118	10.278	10.220	377	37	-340	284	-58	5.102	96	17.009	60,09%	(6.789)
	Gadai	7.109	8.052	8.385	571	760	189	771	333	1.276	427	10.400	80,62%	(2.016)
4	CFG	38.093	47.576	46.252	523	-	-523	614	-1.324	8.159	1.324	46.389	99,71%	(136)
	CF 1	11.280	11.393	11.226	15	-	-15	-341	-167	-54	167	12.354	90,87%	(1.128)
4	• Total Non Program	5.847	6.704	5.916	-	-	0	0	-111	747	111	6.132	107,52%	461
	• Program	-	678	678	-	-	0	166	-1	678	1	6.132	96,47%	(216)
	Oto	5.433	4.688	4.632	15	-	-15	-341	-56	-801	56	6.221	74,46%	(1.589)
	CF 2	26.814	36.184	35.026	508	-	-508	955	-1.158	8.213	1.158	34.035	102,91%	991
	Mitraguna & Others	24.934	33.989	32.852	508	-	-508	910	-1.137	7.918	1.137	31.461	104,42%	1.391
	Pensiun	1.880	2.195	2.175	-	-	0	45	-21	295	21	2.574	84,48%	(399)
	Total Pembiayaan	50.425	70.675	69.775	1.471	947	-524	1.900	-901	19.350	1.848	77.535	89,99%	(7.760)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	255	0,00%	0,00%	5,19%	255	255	255				
	KUR	-	-	-	-	255	0,00%	0,00%	5,42%	255	255	255				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-				
3	PWG	-	-	-	-	297	0,00%	0,00%	1,60%	297	297	297				
	Cilem	-	-	-	-	291	0,00%	0,00%	2,84%	291	291	291				
	Gadai	-	-	-	-	6	0,00%	0,00%	0,08%	6	6	6				
4	CFG	182	943	361	1.268	683	0,49%	0,76%	2,74%	907	1.086	325				
	CF 1	77	348	272	676	676	0,68%	0,29%	6,02%	404	599	328				
	Total Griya	1	-	-	-	0	0,02%	0,00%	0,00%	-	(1)	-				
	Oto	76	348	272	676	676	1,39%	5,80%	14,59%	404	600	328				
	CF 2	105	595	89	592	592	0,39%	0,25%	1,69%	503	487	(3)				
	Mitraguna & Others	105	595	89	592	592	0,42%	0,26%	1,80%	503	487	(3)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	182	943	361	1.280	685	0,38%	1,43%	0,98%	(324)	494	172	0,00%	100,00%	-1,0%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.155	7.176	199	21	1.810	33,72%	(10.259)	-58,84%	22.385	32,06%	(15.209)
2	Tabungan	88.077	86.195	85.344	85.263	(7.659)	(81)	(932)	-1,08%	(2.814)	-3,19%	97.031	87,87%	(11.768)
3	Deposito	27.462	48.947	48.985	48.985	9.993	0	39	0,08%	21.523	78,37%	27.903	175,55%	21.082
	Total	132.974	140.508	141.484	141.424	2.533	(60)	916	0,65%	8.450	6,35%	147.320	96,00%	(5.895)
	CASA	105.512	91.561	92.499	92.439	(7.460)	(60)	878	0,96%	(13.073)	-12,39%	119.416	77,41%	(26.977)
	(%) CASA	79,35%	65,16%	65,38%	65,36%									
	FDR	8,88%	16,51%	16,39%	16,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	7.799	7.704	7.734	30	(64)	-0,83%	(4.996)	-39,24%		-	0,00%	7.734
2	Giro ISE	9.787	158	296	349	53	191	120,60%	(9.438)	-96,43%			0,00%	349
3	Tabungan ISE	2.943	7.140	6.908	6.885	(23)	(255)	-3,58%	3.942	133,96%			0,00%	6.885
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	5.376	222	11	-211	-32	-9	2.303	20	3.201	167,92%	2.174
	Cilem	3.072	5.385	5.376	222	11	-211	-32	-9	2.303	20	3.201	167,92%	2.174
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	17.811	150	-	-150	973	-9	9.068	9	17.590	101,25%	220
	CF 1	1.694	1.865	1.859	-	-	0	-24	-6	165	6	2.718	68,40%	(859)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	992	-	-	0	-24	-6	-304	6	2.022	49,09%	(1.029)
	CF 2	7.049	15.955	15.951	150	-	-150	997	-3	8.903	3	14.872	107,26%	1.079
	Mitraguna & Others	6.955	15.863	15.860	-	-	-150	997	-3	8.905	3	14.204	111,66%	1.656
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	23.186	372	11	-361	941	-18	11.371	29	20.791	111,52%	2.395

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	25	0,00%	0,00%	0,46%	25	25	25					
	Cilem	-	-	-	-	25	0,00%	0,00%	0,46%	25	25	25					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	-	339	184	184	2,55%	1,90%	1,03%	(155)	(39)	184					
	CF 1	223	-	184	184	184	13,18%	9,86%	9,89%	-	(39)	184					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	184	184	17,22%	18,42%	18,52%	-	(39)	184					
	CF 2	-	-	155	-	155	0,00%	0,97%	0,00%	(155)	-	-					
	Mitraguna & Others	-	-	155	-	155	0,00%	0,98%	0,00%	(155)	-	-					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,99%	155	231	155	5,99%	-502,62%	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 (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.507	36.507	(4.985)	0	87	0,24%	17.482	91,89%	24.527	148,85%	11.980
2	Tabungan	42.453	54.176	51.976	51.823	2.399	(153)	(2.353)	-4,34%	9.370	22,07%	50.594	102,43%	1.229
3	Deposito	43.338	45.527	45.512	45.512	1.425	0	(15)	-0,03%	2.173	5,02%	43.913	103,64%	1.599
	Total	104.817	136.122	133.995	133.842	(1.161)	(153)	(2.280)	-1,68%	29.025	27,69%	119.034	112,44%	14.808
	CASA	61.479	90.595	88.483	88.330	(2.586)	(153)	(2.266)	-2,50%	26.851	43,68%	75.121	117,58%	13.209
	(%) CASA	58,65%	66,55%	66,03%	66,00%									
	FDR	25,79%	41,74%	42,07%	42,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.760	1.752	(9)	69	4,09%	370	26,79%	-	0,00%	1.752	
2	Giro ISE	167	58	59	59	0	0	0,43%	(109)	-64,93%	0	0,00%	59	
3	Tabungan ISE	1.214	1.625	1.702	1.693	(9)	69	4,22%	479	39,44%	0	0,00%	1.693	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	26	33	36	36	0	3	9,09%	10	38,46%	0	0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.618	861	110	-751	358	-251	5.874	361	5.399	196,66%	5.219
	Cilem	4.744	10.868	10.618	861	110	-751	358	-251	5.874	361	5.399	196,66%	5.219
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	45.752	2.241	-	-2.241	1.685	-194	23.465	194	31.309	146,13%	14.443
	CF 1	3.598	7.925	7.906	791	-	-791	906	-19	4.308	19	4.708	167,92%	3.198
	Total Griya	1.186	3.167	3.158	-	-	0	0	-9	1.972	9	1.499	210,70%	1.659
4	• Total Non Program	1.186	3.167	3.158	-	-	0	0	-9	1.972	9	1.499	210,70%	1.659
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.748	791	-	-791	906	-9	2.336	9	3.209	147,94%	1.539
	CF 2	18.689	38.021	37.846	1.450	-	-1.450	779	-175	19.157	175	26.601	142,27%	11.245
	Mitraguna & Others	17.983	37.214	37.043	1.450	-	-1.450	681	-171	19.060	171	25.135	147,38%	11.908
	Pensiun	705	807	803	-	-	0	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	56.369	3.102	110	-2.992	2.043	-444	29.339	555	36.708	153,56%	19.661

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	9-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,82%	87	87	87	87			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,82%	87	87	87	87			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	105.426	104.817	137.283	31.857		2.99	3.26	3.32
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%	240	434	396

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-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	12.029	12.051	(1.709)	22	1.473	13,93%	9.938	470,39%	13.107	91,94%	(1.056)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,13%	52	6,94%	1.367	58,66%	(565)
	Total	2.863	11.693	12.831	12.853	(1.708)	22	1.159	9,91%	9.990	348,97%	21.226	60,55%	(8.373)
	CASA	2.113	10.577	12.029	12.051	(1.709)	22	1.473	13,93%	9.938	470,39%	19.859	60,68%	(7.808)
(%) CASA	73,80%	90,46%	93,75%	93,76%										
FDR	44,75%	142,80%	129,77%	129,55%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	135	86		(49)	(49)	-36,21%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	135	135	86		(49)	(49)	-36,21%	86	#DIV/0!	-	0,00%	86
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	89	3	3	3		0	0	0,00%	(86)	-96,63%	-	0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	11.261	822	422	-400	909	-35	10.060	457	8.970	125,54%	2.291
	Cilem	1.026	8.054	8.201	682	320	-362	195	147	7.175	173	6.281	130,57%	1.920
	Gadai	175	3.242	3.060	140	102	-38	714	-182	2.885	284	2.689	113,79%	371
4	CFG	80	5.403	5.389	-	-	0	-10	-13	5.309	13	9.385	57,42%	(3.996)
	CF 1	-	2.553	2.553	-	-	0	-31	0	2.553	-	1.107	230,60%	1.446
	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
• Total Non Program	-	1.031	1.031	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	839	181,43%	683
Oto	-	1.522	1.522	-	-	-	0	-31	0	1.522	-	8.278	34,26%	(5.442)
CF 2	-	80	2.849	2.836	-	-	0	21	-13	2.756	13	7.607	33,74%	(5.041)
Mitraguna & Others	-	80	2.577	2.567	-	-	0	-27	-11	2.487	11	671	40,21%	(401)
Pensiun	-	-	272	270	-	-	0	48	-2	270	2			
Total Pembiayaan		1.281	16.698	16.650	822	422	-400	899	-48	15.369	470	18.355	90,71%	(1.705)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-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	-	117		0,00%	0,00%	1,04%	117	117	82				
	Cilem	-	-	-	32		0,00%	0,00%	0,40%	32	32	32				
	Gadai	-	35	-	85		0,00%	0,00%	0,00%	85	85	49				
4	CFG	-	-	-	669		0,00%	0,00%	0,00%	669	669	669				
	CF 1	-	-	-	669		0,00%	0,00%	0,00%	669	669	669				
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
Oto	-	-	-	-	669		0,00%	0,00%	0,00%	-	-	-				
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
Total Pembiayaan			35		786		0,00%	0,00%	4,72%	786	786	751	1,20%	74,67%	-3,5%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25		31-Dec-24	31-Oct-25	9-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%	-	-	-	-			