

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.522.130	1.512.430	79.856	(9.699)	1.152	0,08%	401.369	36,12%	1.359.521	111,25%	152.910
2	Tabungan	4.778.169	5.117.615	5.113.684	5.080.399	111.728	(33.286)	(37.216)	-0,73%	302.230	6,33%	5.138.860	98,86%	(58.461)
3	Deposito	1.667.902	1.697.645	1.686.831	1.684.908	(31.178)	(1.923)	(12.738)	-0,75%	17.006	1,02%	1.690.130	99,69%	(5.223)
	Total	7.557.133	8.326.539	8.322.645	8.277.737	160.406	(44.908)	(48.802)	-0,59%	720.604	9,54%	8.188.511	101,09%	89.226
	CASA	5.889.231	6.628.894	6.635.814	6.592.829	191.584	(42.985)	(36.064)	-0,54%	703.599	11,95%	6.498.380	101,45%	94.449
	(%) CASA	77,93%	79,61%	79,73%	79,65%									
	FDR	79,28%	78,62%	78,30%	78,72%									

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	304.377	344.571	351.541	345.892		(5.649)	1.320	0,38%	41.514	13,64%	392.287	88,17%	(46.395)
2	Giro ISE	93.275	83.083	79.256	79.171		(85)	(3.912)	-4,71%	(14.104)	-15,12%	146.711	53,96%	(67.540)
3	Tabungan ISE	174.173	207.373	218.134	212.511		(5.623)	5.138	2,48%	38.338	22,01%	186.170	114,15%	26.341
4	Deposito ISE	36.929	54.116	54.151	54.210		59	94	0,17%	17.281	46,79%	59.406	91,25%	(5.196)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi				Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25	MtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	794.625	793.859	500	1.600	1.100	-22.040	-766	-30.749	2.366	886.402	89,56%	(92.543)	
	Linkage	583.855	548.341	548.341	-	-	-	-	-4.965	0	-35.514	610.555	89,81%	(62.213)	
	Non-Linkage	240.753	246.284	245.518	500	1.600	1.100	-17.075	-766	4.765	2.366	275.847	89,00%	(30.330)	
	• Local Champion	177.655	176.981	176.215	-	1.600	1.600	-18.124	-766	-1.439	2.366	188.154	93,65%	(11.939)	
	• Value Chain	63.098	69.302	69.302	500	-	(500)	1.049	0	6.205	-	87.693	79,03%	(18.391)	
2	MBG	1.025.144	1.050.210	1.048.171	1.550	1.620	70	4.277	-2.039	23.026	3.659	1.127.564	92,96%	(79.394)	
	KUR	965.396	990.622	988.690	1.550	1.620	70	4.147	-1.932	23.294	3.552	1.062.689	93,04%	(73.999)	
	Non KUR	59.748	59.587	59.481	-	-	0	130	-107	-267	107	64.875	91,68%	(5.394)	
3	PWG	255.819	508.340	509.482	18.115	10.716	-7.399	31.058	1.142	253.663	9.574	563.574	90,40%	(54.092)	
	Cilem	149.863	346.578	346.284	10.079	2.849	-7.230	16.151	-294	196.420	3.143	399.246	86,73%	(52.963)	
	Gadai	105.956	161.762	163.198	8.036	7.867	-169	14.906	1.436	57.242	6.431	164.327	99,31%	(1.129)	
4	CFG	3.885.901	4.193.178	4.164.799	8.281	6.789	-1.491	38.816	-28.379	278.897	35.168	4.332.277	96,13%	(167.478)	
	CF 1	838.535	901.570	898.375	4.356	1.549	-2.807	2.382	-3.195	59.840	4.744	913.053	98,39%	(14.678)	
	Total Griya	595.912	605.944	602.959	2.201	-	-2.201	0	-2.986	7.046	2.986	633.024	95,25%	(30.065)	
	• Total Non Program	435.065	456.344	453.627	2.201	-	-2.201	4.223	-2.716	18.563	2.716	451.458	100,48%	2.169	
	• Program	160.848	149.601	149.331	-	-	0	-929	-270	-11.517	270	181.566	82,25%	(32.234)	
	Oto	242.622	295.625	295.416	2.155	1.549	-606	2.382	-209	52.793	1.758	280.029	105,49%	15.387	
	CF 2	3.047.367	3.291.608	3.266.424	3.925	5.241	1.316	36.434	-25.184	219.058	30.425	3.419.224	95,53%	(152.800)	
	Mitraguna & Others	2.497.673	2.730.485	2.709.646	3.925	3.822	-103	33.809	-20.839	211.973	24.661	2.835.118	95,57%	(125.472)	
	Pensiun	549.694	561.123	556.778	-	1.419	1.419	2.625	-4.344	7.084	5.763	584.105	95,32%	(27.327)	
	Total Pembiayaan	5.991.472	6.546.353	6.516.310	28.446	20.725	-7.720	52.110	-30.042	524.838	50.768	6.909.817	94,31%	(393.507)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	Net (UG) & DG		Run Off Nov'25	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YTD	MtM	%	Penc.	Gap	
1	SME	1.291	250	188	194	1.291	0,16%	0,02%	0,02%	6	(1.097)	(56)					
	Linkage	-	-	-	-	1.291	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	1.291	250	188	194	1.291	0,54%	0,08%	0,08%	6	(1.097)	(56)					
	Value Chain	-	-	-	-	1.291	0,00%	0,00%	0,00%	-	-	-					
2	MBG	11.476	19.520	19.520	31.151	1.12%	1.86%	2,97%	11.632	19.676	11.632						
	KUR	9.838	16.517	16.517	26.872	1.02%	1.67%	2,72%	10.355	17.034	10.355						
	Non KUR	1.638	3.003	3.003	4.279	2,74%	5,04%	7,19%	1.276	2.642	1.276						
3	PWG	124	-	-	-	6.698	0,05%	0,00%	1,31%	6.698	6.574	6.698					
	Cilem	118	-	-	-	6.341	0,08%	0,00%	1,83%	6.341	6.223	6.341					
	Gadai	7	-	-	-	357	0,01%	0,00%	0,22%	357	350	357					
4	CFG	59.411	71.220	72.096	175.430	1.53%	1,72%	4,21%	103.334	116.019	104.210						
	CF 1	35.165	42.144	39.232	73.018	4,19%	4,35%	8,13%	33.786	37.854	30.874						
	Total Griya	29.490	31.633	30.424	40.904	4,95%	5,02%	6,78%	10.479	11.414	9.270						
	Oto	5.675	10.511	8.808	32.115	2,34%	2,98%	10,87%	23.307	26.440	21.604						
	CF 2	24.246	29.076	32.864	102.412	0,80%	1,00%	3,14%	69.548	78.165	73.336						
	Mitraguna & Others	22.605	26.760	29.933	84.801	0,91%	1,10%	3,13%	54.869	62.196	58.041						
	Pensiun	1.642	2.316	2.931	17.610	0,30%	0,52%	3,16%	14.679	15.969	15.295						
	Total Pembiayaan	72.302	90.990	91.804	213.474	1,21%	1,40%	3,28%	121.670	141.172	122.484	1.25%	61,91%	-2,0%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	Net (UG) & DG		Run Off Nov'25	Target Nov'25		
31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YTD	MtM	%	Penc.	Gap				

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.431	14.441	(1.199)	10	74	0,51%	5.464	60,86%	19.787	72,98%	(5.346)
2	Tabungan	318.561	346.534	345.435	342.501	10.467	(2.933)	(4.032)	-1,16%	23.940	7,52%	337.516	101,48%	4.986
3	Deposito	104.995	107.552	108.250	108.866	1.995	616	1.314	1,22%	3.871	3,69%	105.614	103,08%	3.252
	Total	432.533	468.453	468.115	465.808	11.262	(2.307)	(2.645)	-0,56%	33.275	7,69%	462.917	100,62%	2.891
	CASA	327.538	360.901	359.865	356.942	9.268	(2.923)	(3.959)	-1,10%	29.404	8,98%	357.303	99,90%	(361)
(%) CASA		75,73%	77,04%	76,88%	76,63%									
FDR		79,97%	80,19%	79,83%	80,23%									

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	10.306	13.580	13.691	13.733	42	152	1,12%	3.427	33,25%	-	0,00%	13.733
2	Giro ISE	2.678	2.101	2.118	2.122	4	21	0,99%	(556)	-20,76%	-	0,00%	2.122
3	Tabungan ISE	7.628	8.479	8.573	8.611	38	132	1,55%	983	12,88%	-	0,00%	8.611
4	Deposito ISE	-	3.000	3.000	3.000	0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	172	172	0	1	0,58%	6	3,61%	-	0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
• Local Champion	13.476	11.872	11.872	-	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.325	100	100	0	-907	38	1.214	62	36.590	91,08%	(3.265)
	KUR	29.277	30.780	30.824	100	100	0	-777	45	1.547	55	33.660	91,58%	(2.836)
	Non KUR	2.834	2.508	2.501	-	-	0	-130	-7	-333	7	2.930	85,34%	(430)
3	PWG	33.786	47.138	47.337	1.488	1.024	-464	1.845	199	13.551	825	39.995	118,36%	7.342
	Cilem	19.457	28.926	29.014	875	491	-384	-672	88	9.557	403	22.115	131,20%	6.899
	Gadai	14.329	18.212	18.323	612	533	-79	2.518	111	3.994	422	17.880	102,48%	443
4	CFG	256.811	275.303	273.112	678	-	-678	5.079	-2.191	16.301	2.191	270.459	100,98%	2.653
	CF 1	12.729	15.086	15.029	78	-	-78	-469	-57	2.300	57	14.355	104,69%	673
	Total Griya	2.031	4.113	4.110	-	-	0	0	-3	2.079	3	2.449	167,85%	1.661
• Total Non Program	2.031	4.113	4.110	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	-	-	-	-	-	11.907	91,70%	(988)
Oto	10.697	10.973	10.919	78	-	-78	-469	-54	221	54	-	256.104	100,77%	1.980
CF 2	244.083	260.217	258.083	600	-	-600	5.548	-2.134	14.001	2.134	-	234.367	100,39%	920
Mitraguna & Others	223.458	237.231	235.287	600	-	-600	5.341	-1.944	11.829	1.944	-	21.737	104,87%	1.059
Pensiun	20.624	22.986	22.796	-	-	0	207	-190	2.172	190	-	376.500	99,26%	(2.793)
Total Pembiayaan	345.884	375.661	373.707	2.265	1.124	-1.141	6.894	-1.954	27.823	3.078	-	376.500	99,26%	(2.793)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	20	20	20	0	0,00%	0,10%	0,10%	0,00%	-	20	0			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	20	0	0,00%	0,10%	0,10%	0,00%	-	20	0			
Value Chain	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	230	940	887	1.340	0	0,71%	2,66%	4,02%	454	1.111	400				
	KUR	230	858	808	1.261	0	0,78%	2,62%	4,09%	454	1.032	403				
	Non KUR	-	82	79	79	0	0,00%	3,15%	3,16%	-	79	(3)				
3	PWG	-	-	-	-	530	0,00%	0,00%	0,00%	1.12%	530	530				
	Cilem	-	-	-	-	501	0,00%	0,00%	0,00%	1,73%	501	501				
	Gadai	-	-	-	-	29	0,00%	0,00%	0,00%	0,16%	29	29				
4	CFG	1.832	1.119	1.731	9.690	0	0,71%	0,63%	3,55%	7.960	7.859	8.572				
	CF 1	169	580	232	2.099	0	1,33%	1,54%	13,96%	1.867	1.929	1.519				
	Total Griya	33	19	18	573	0	1,62%	0,43%	13,94%	555	540	554				
Oto	136	561	214	1.526	1,28%	0	1,95%	13,97%	13,97%	1.312	1.389	965				
CF 2	1.662	539	1.499	7.592	0,68%	0	0,58%	2,94%	6.093	5.929	7.053					
Mitraguna & Others	1.662	539	1.274	6.846	0,74%	0	0,54%	2,91%	5.572	5.184	6.307					
Pensiun	-	-	225	746	0,00%	0	0,98%	3,27%	520	746	746					
Total Pembiayaan	941	3.625	3.683	3.833	0,27%	0,98%	1,03%	2,892	208	0,41%	60,14%	-0,6%	0,41%	85,62%	-2,7%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.682	2.905	194	224	307	11,81%	1.419	95,51%	7.205	40,33%	(4.299)
2	Tabungan	231.208	242.522	243.404	242.582	(1.686)	(823)	60	0,02%	11.373	4,92%	247.199	98,13%	(4.617)
3	Deposito	90.995	78.066	78.071	78.021	(2.338)	(50)	(46)	-0,06%	(12.974)	-14,26%	91.717	85,07%	(13.696)
	Total	323.689	323.187	324.157	323.508	(3.830)	(650)	321	0,10%	(181)	-0,06%	346.121	93,47%	(22.613)
	CASA	232.695	245.121	246.086	245.487	(1.492)	(599)	367	0,15%	12.793	5,50%	254.404	96,50%	(8.917)
	(%) CASA	71,89%	75,84%	75,92%	75,88%									
	FDR	38,52%	41,23%	40,94%	41,02%									

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	7.762	8.801	9.074	9.190	115	389	4,42%	1.428	18,40%	-	0,00%	9.190
2	Giro ISE	590	627	661	762	101	135	21,52%	171	29,03%	-	0,00%	762
3	Tabungan ISE	7.171	8.174	8.414	8.428	15	254	3,11%	1.257	17,53%	-	0,00%	8.428
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	-0	-	0	0,00%	0
2	MBG	36.365	29.456	29.361	-	-	0	-684	-94	-7.003	94	42.239	69,51%	(12.877)
	KUR	33.975	26.721	26.636	-	-	0	-917	-85	-7.340	85	39.632	67,21%	(12.996)
	Non KUR	2.390	2.735	2.726	-	-	0	233	-9	336	9	2.607	104,56%	119
3	PWG	10.065	19.137	19.158	505	522	17	319	20	9.092	502	24.643	77,74%	(5.486)
	Cilem	6.212	12.813	12.913	230	182	-48	45	100	6.702	82	15.999	80,71%	(3.085)
	Gadai	3.854	6.324	6.244	274	340	66	273	-80	2.391	420	8.645	72,23%	(2.400)
4	CFG	78.172	84.669	84.194	210	30	-180	1.321	-475	6.022	505	93.182	90,35%	(8.988)
	CF 1	15.674	21.094	20.896	-	-	0	717	-198	5.222	198	17.463	119,66%	3.433
	Total Griya	3.604	3.943	3.936	-	-	0	0	-7	332	7	4.063	96,86%	(127)
1	• Total Non Program	3.604	3.943	3.936	-	-	0	263	-7	332	7	4.063	96,86%	(127)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	16.961	-	-	0	717	-191	4.890	191	13.400	126,57%	3.560
	CF 2	62.498	63.575	63.298	210	30	-180	604	-277	800	307	75.718	83,60%	(12.420)
	Mitraguna & Others	54.964	56.015	55.808	210	30	-180	511	-207	844	237	66.961	83,34%	(11.153)
	Pensiun	7.534	7.559	7.489	-	-	0	93	-70	-44	70	8.757	85,52%	(1.268)
	Total Pembiayaan	124.679	133.262	132.713	715	552	-163	955	-549	8.034	1.101	160.140	82,87%	(27.427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	1.062	2.277	2.283	2.842	2,92%	7,75%	9,68%	76	1.779	564	512	1.531	520			
	KUR	1.062	2.074	2.082	2.594	3,13%	7,79%	9,74%	76	1.531	520	97,4%	1.531	520			
	Non KUR	-	203	201	248	0,00%	0,00%	7,34%	47	248	45	47	248	45			
3	PWG	-	-	-	108	0,00%	0,00%	0,00%	108	108	108	108	108	108			
	Cilem	-	-	-	95	0,00%	0,00%	0,00%	95	95	95	95	95	95			
	Gadai	-	-	-	13	0,00%	0,00%	0,00%	13	13	13	13	13	13			
4	CFG	113	586	554	4.186	0,14%	0,65%	4,97%	3.632	4.073	3.600	995	1.154	963			
	CF 1	113	304	272	1.215	0,72%	1,29%	6,06%	995	1.154	963	995	1.154	963			
	Total Griya	-	50	52	52	0,00%	0,00%	1,31%	(0)	52	1	52	1	52			
	Oto	113	254	220	1.215	0,93%	1,28%	7,17%	995	1.103	962	995	1.103	962			
	CF 2	-	282	282	2.919	0,00%	0,44%	4,61%	2.637	2.919	2.637	2.637	2.919	2.637			
	Mitraguna & Others	-	282	282	2.283	0,00%	0,50%	4,09%	2.002	2.283	2.002	2.002	2.283	2.002			
	Pensiun	-	-	-	636	0,00%	0,00%	8,49%	636	636	636	636	636	636			
	Total Pembiayaan	1.434	1.297	1.420	1.459	1,15%	1,07%	1,10%	39	25	163	2,83%	-157,33%	1,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,63	3,64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	24.650	25.083	(604)	433	677	2,77%	1.192	4,99%	33.189	75,58%	(8.106)
2	Tabungan	197.564	211.820	214.780	209.406	2.002	(5.375)	(2.415)	-1,14%	11.841	5,99%	210.576	99,44%	(1.170)
3	Deposito	16.291	19.000	19.000	18.494	(667)	(506)	(506)	-2,66%	2.202	13,52%	16.991	108,84%	1.502
	Total	237.746	255.226	258.430	252.982	731	(5.448)	(2.244)	-0,88%	15.236	6,41%	260.756	97,02%	(7.774)
	CASA	221.455	236.226	239.430	234.489	1.398	(4.942)	(1.737)	-0,74%	13.034	5,89%	243.765	96,19%	(9.276)
	(%) CASA	93,15%	92,56%	92,65%	92,69%									
	FDR	68,74%	65,90%	64,94%	66,34%									

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	30.813	39.757	42.462	36.248	(6.214)	(3.509)	-8,83%	5.435	17,64%	-	0,00%	36.248
2	Giro ISE	20.367	22.839	23.207	23.332	125	493	2,16%	2.965	14,56%	-	0,00%	23.332
3	Tabungan ISE	10.446	16.918	19.255	12.916	(6.339)	(4.002)	-23,65%	2.470	23,65%	-	0,00%	12.916
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	218	218	218	0	0	0,00%	23	11,79%	-	0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	44.978	-	-	0	-473	-98	-5.204	98	52.121	86,30%	(7.143)
	KUR	46.016	41.192	41.098	-	-	0	-393	-94	-4.918	94	47.702	86,16%	(6.604)
	Non KUR	4.166	3.884	3.880	-	-	0	-80	-4	-286	4	4.419	87,79%	(540)
3	PWG	5.806	13.609	13.603	498	137	-361	737	-6	7.797	143	22.003	61,82%	(8.400)
	Cilem	4.026	10.304	10.209	239	-	-239	473	-96	6.182	96	15.084	67,68%	(4.876)
	Gadai	1.780	3.305	3.394	259	137	-122	265	90	1.614	47	6.919	49,06%	(3.525)
4	CFG	106.465	108.663	108.397	189	10	-179	116	-266	1.932	276	117.355	92,37%	(8.959)
	CF 1	51.093	50.248	50.118	189	-	-189	310	-131	-975	131	52.422	95,60%	(2.304)
	Total Griya	39.118	38.064	38.007	-	-	0	0	-57	-1.111	57	39.485	96,26%	(1.478)
4	• Total Non Program	38.883	37.836	37.779	-	-	0	-1	0	-1.104	57	39.220	96,33%	(1.441)
	• Program	235	228	228	-	-	-	-	-	-	-	265	86,02%	(37)
	Oto	11.975	12.184	12.111	189	-	-189	310	-73	136	73	12.937	93,62%	(826)
	CF 2	55.372	58.414	58.279	-	10	10	-194	-135	2.906	145	64.933	89,75%	(6.655)
	Mitraguna & Others	53.214	55.280	55.170	-	10	10	-165	-110	1.956	120	61.890	89,14%	(6.720)
	Pensiun	2.158	3.134	3.109	-	-	0	-30	-26	950	26	3.043	102,14%	65
	Total Pembiayaan	163.429	168.198	167.828	687	147	-540	368	-370	4.399	516	192.455	87,20%	(24.627)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
2	MBG	1.207	2.603	2.234	2.771	2.419	4,96%	6.16%	537	1.564	168							
	KUR	992	1.735	1.476	1.842	2.15%	3,58%	4,48%	366	850	106							
	Non KUR	216	868	758	930	5,18%	19,52%	23,96%	171	714	62							
3	PWG	-	-	-	-	395	0,00%	0,00%	2.91%	395	395	395						
	Cilem	-	-	-	-	395	0,00%	0,00%	3,87%	395	395	395						
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-							
4	CFG	1.664	4.680	4.473	5.524	1.56%	4,12%	5,10%	1.050	3.860	844							
	CF 1	1.143	3.118	2.927	3.898	2,24%	5,82%	7,78%	971	2.755	781							
	Total Griya	959	3.039	2.602	3.515	2,45%	6,83%	9,25%	914	2.557	477							
	Oto	185	79	325	383	1,54%	2,67%	3,16%	58	198	304							
	CF 2	521	1.562	1.547	1.626	0,94%	2,65%	2,79%	79	1.105	64							
	Mitraguna & Others	521	1.562	1.547	1.626	0,98%	2,80%	2,95%	79	1.105	64							
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-							
	Total Pembiayaan	3.589	2.847	3.052	2.897	2,20%	1,81%	1,73%	(154)	(692)	51	2,97%	-72,01%	1,2%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	233.412	237.820	254.568	21.156	1,2%	3.37	3.47	3.48
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%	2.062	2.147	2.166

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	27.949	35.505	796	7.556	10.062	39,55%	13.378	60,46%	34.828	101,94%	677
2	Tabungan	184.167	200.287	203.036	203.670	7.746	634	3.384	1,69%	19.503	10,59%	204.994	99,35%	(1.324)
3	Deposito	54.206	49.892	48.891	48.891	(1.040)	0	(1.002)	-2,01%	(5.316)	-9,81%	54.721	89,35%	(5.830)
	Total	260.500	275.622	279.876	288.066	7.503	8.190	12.444	4,51%	27.566	10,58%	294.543	79,80%	(6.477)
	CASA	206.294	225.730	230.985	239.175	8.542	8.190	13.446	5,96%	32.882	15,94%	239.823	99,73%	(647)
	(%) CASA	79,19%	81,90%	82,53%	83,03%									
	FDR	138,97%	147,36%	145,06%	140,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	6.347	6.541	194	147	2,29%	(1.959)	-23,04%	-	0,00%	6.541	
2	Giro ISE	2.572	861	568	650	81	(212)	-24,58%	(1.922)	-74,75%	-	0,00%	650	
3	Tabungan ISE	5.928	5.534	5.779	5.892	113	358	6,48%	(36)	-0,61%	-	0,00%	5.892	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	132	157	158	158	0	1	0,64%	26	19,70%	-	0,00%	158	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	28.342	56,75%	(12.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	25.392	63,35%	(9.307)
	• Local Champion	15.491	11.950	11.950	-	-	0	-184	0	-3.541	-	16.651	71,76%	(4.701)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	51.011	-	-	0	-1.155	-185	-5.281	185	57.659	88,47%	(6.648)
	KUR	53.330	48.684	48.501	-	-	0	-1.075	-184	-4.829	184	54.496	89,00%	(5.995)
	Non KUR	2.961	2.511	2.510	-	-	0	-80	-1	-452	1	3.163	79,36%	(563)
3	PWG	18.519	31.863	32.154	728	1.582	854	2.832	291	13.635	1.291	33.191	96,87%	(1.037)
	Cilem	7.342	15.594	15.592	580	184	-397	621	-2	8.250	185	19.269	80,92%	(3.677)
	Gadai	11.177	16.269	16.562	148	1.399	1.251	2.211	293	5.385	1.106	13.922	118,96%	2.640
4	CFG	265.530	307.027	306.729	-	1.190	1.190	5.515	-298	41.199	1.488	293.965	104,34%	12.764
	CF 1	155.192	153.232	152.904	-	-	0	291	-328	-2.288	328	174.164	87,79%	(21.261)
	Total Griya	146.765	138.976	138.711	-	-	0	0	-265	-8.054	265	164.786	84,18%	(26.075)
4	• Total Non Program	29.135	31.228	31.131	-	-	0	450	-97	1.996	97	32.004	97,27%	(874)
	• Program	117.630	107.748	107.581	-	-	0	291	-64	5.766	64	132.782	81,02%	(25.201)
	Oto	8.426	14.256	14.193	-	-	0	291	-1.065	-10.050	168	9.378	151,33%	4.814
	CF 2	110.338	153.794	153.825	-	1.190	1.190	5.224	31	43.487	1.159	119.801	128,40%	34.024
	Mitraguna & Others	99.558	141.966	142.074	-	1.190	1.190	5.057	109	42.517	1.081	108.145	131,37%	33.930
	Pensiun	10.780	11.829	11.751	-	-	0	168	-78	970	78	11.656	100,81%	94
	Total Pembiayaan	362.027	406.170	405.978	728	2.772	2.044	6.439	-191	43.951	2.964	413.157	98,26%	(7.178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	1.894	2.060	2.301	1.39%	4,02%	4,51%	(2.77)	242	1.520	407				
	KUR	645	1.569	1.815	2.058	1.21%	3,73%	4,24%	(3.52)	242	1.413	489				
	Non KUR	137	325	245	244	4,62%	9,74%	9,71%	(16,02%)	(1)	107	(81)				
3	PWG	-	-	-	-	428	0,00%	0,00%	0,00%	1.33%	428	428	428			
	Cilem	-	-	-	-	367	0,00%	0,00%	0,00%	2,36%	367	367	367			
	Gadai	-	-	-	-	61	0,00%	0,00%	0,00%	0,37%	61	61	61			
4	CFG	18.567	17.925	18.075	21.446	6,99%	5,89%	6,99%	(3.70%)	3.371	2.879	3.521				
	CF 1	18.567	16.344	16.819	17.887	11,96%	10,98%	11,70%	(10,98%)	1.068	(681)	1.542				
	Total Griya	18.403	16.099	16.440	15.954	12,54%	11,83%	11,50%	(11,83%)	(485)	(2.449)	(144)				
	Oto	164	246	379	1.932	1,95%	2,66%	13,62%	(2,66%)	1.553	1.768	1.687				
	CF 2	-	1.581	1.256	3.560	0,00%	0,82%	2,31%	(0,82%)	2.304	3.560	1.979				
	Mitraguna & Others	-	1.399	1.072	3.376	0,00%	0,76%	2,38%	(0,76%)	2.304	3.376	1.977				
	Pensiun	-	182	184	184	0,00%	0,00%	1,57%	(0,00%)	-	184	2				
	Total Pembiayaan	5.957	13.223	13.315	12.775	1,65%	3,28%	3,15%	(3,28%)	(540)	6.818	(447)	0,67%	78,82%	-2,5%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	Asset (Retail) T	379.510	400.234	436.244	56.734	-	-	-	-	-	-	-	-			
2	Contribution Margin	14.324	19.581	14.663	339	-	-2,4%	-	-	-	-	-	-			
	Kinerja	Posisi </td														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	51.220	51.589	(2.132)	369	6.113	13,44%	34.979	210,59%	26.400	195,41%	25.189
2	Tabungan	236.060	259.836	258.161	256.404	997	(1.757)	(3.433)	-1,32%	20.344	8,62%	255.646	100,30%	758
3	Deposito	132.723	131.768	132.057	132.018	92	(38)	250	0,19%	(704)	-0,53%	133.615	98,80%	(1.597)
	Total	385.393	437.081	441.437	440.011	(1.042)	(1.426)	2.930	0,67%	54.618	14,17%	415.661	105,86%	24.350
	CASA	252.670	305.313	309.381	307.993	(1.134)	(1.388)	2.680	0,88%	55.323	21,90%	282.046	109,20%	25.947
	(%) CASA	65,56%	69,85%	70,08%	70,00%									
	FDR	115,76%	106,74%	104,76%	105,10%									

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	41.542	56.007	52.887	53.586	699	(2.421)	-4,32%	12.044	28,99%	-	0,00%	53.586	
2	Giro ISE	8.627	7.158	4.510	4.970	460	(2.187)	-30,56%	(3.657)	-42,38%	-	0,00%	4.970	
3	Tabungan ISE	5.900	12.647	12.140	12.320	180	(327)	-2,59%	6.420	108,81%	-	0,00%	12.320	
4	Deposito ISE	27.015	36.202	36.237	36.296	59	94	0,26%	9.281	34,35%	-	0,00%	36.296	
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%	-	0,00%	210	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	173.016	500	-	-500	-1.833	-31	-11.379	31	189.850	91,13%	(16.834)
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)
	Non-Linkage	22.563	20.554	20.523	500	-	-500	-618	-31	-2.039	31	25.562	80,29%	(5.038)
	• Local Champion	13.053	14.147	14.117	-	-	0	182	-31	1.064	31	14.019	100,70%	98
	• Value Chain	9.510	6.407	6.407	500	-	(500)	-800	0	-3.103	-	11.543	55,50%	(5.136)
2	MBG	15.807	19.999	19.920	-	-	0	273	-79	4.114	79	20.959	95,05%	(1.039)
	KUR	15.684	19.482	19.405	-	-	0	279	-77	3.720	77	20.693	93,77%	(1.288)
	Non KUR	123	517	516	-	-	0	-6	-1	393	1	266	193,89%	250
3	PWG	19.902	31.366	31.205	901	736	-164	2.474	-160	11.303	897	34.321	90,92%	(3.116)
	Cilem	10.166	17.192	17.222	433	251	-181	952	30	7.056	221	20.372	84,53%	(3.151)
	Gadai	9.737	14.174	13.983	468	485	17	1.523	-191	4.247	675	13.949	100,25%	35
4	CFG	226.020	242.142	238.310	120	50	-70	-561	-3.832	12.290	3.882	249.319	95,58%	(11.009)
	CF 1	15.856	21.584	21.359	-	-	0	323	-225	5.503	225	18.634	114,63%	2.725
	Total Griya	12.125	17.731	17.534	-	-	0	0	-198	5.408	198	12.838	136,57%	4.695
4	• Total Non Program	12.125	17.731	17.534	-	-	0	0	-198	5.408	198	12.838	136,57%	4.695
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	3.825	-	-	0	323	-28	95	28	5.795	66,01%	(1.970)
	CF 2	210.163	220.557	216.951	120	50	-70	-884	-3.607	6.787	3.657	230.685	94,05%	(13.734)
	Mitraguna & Others	179.175	184.198	181.194	120	50	-70	-1.298	-3.004	2.019	3.054	197.798	91,61%	(16.604)
	Pensiun	30.988	36.360	35.757	-	-	0	413	-602	4.769	602	32.888	108,73%	2.870
	Total Pembiayaan	446.124	466.553	462.451	1.521	786	-734	354	-4.102	16.328	4.888	494.449	93,53%	(31.997)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				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	417	262	254	1.332	2.64%	1.27%	6.69%	1.078	915	1.070						
	KUR	294	262	254	1.332	1.87%	1.31%	6.86%	1.078	1.038	1.070						
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	-	(123)	-					
3	PWG	-	-	-	-	358	0,00%	0,00%	1,15%	358	358	358					
	Cilem	-	-	-	-	352	0,00%	0,00%	2,04%	352	352	352					
	Gadai	-	-	-	-	6	0,00%	0,00%	0,04%	6	6	6					
4	CFG	3.141	3.045	2.689	6.556	1,39%	1,11%	2,75%	3.867	3.415	3.511						
	CF 1	52	42	41	624	0,33%	0,19%	2,92%	583	572	582						
	Total Griya	52	42	41	52	0,43%	0,23%	0,29%	10	(0)	9						
	Oto	-	-	-	573	0,00%	0,00%	14,97%	573	573	573						
	CF 2	3.089	3.002	2.648	5.932	1,47%	1,20%	2,73%	3.284	2.842	2.930						
	Mitraguna & Others	2.920	3.002	2.648	5.052	1,63%	1,44%	2,79%	2.404	2.132	2.050						
	Pensiun	-	-	-	880	0,55%	0,00%	2,46%	880	710	880						
	Total Pembiayaan	4.675	4.773	5.136	4.842	1,05%	1,10%	2,03%	(295)	1.283	69	1,06%	-1,56%	0,0%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	695.611	688.147	63.236	(7.464)	(3.628)	-0,52%	59.176	9,41%	693.972	99,16%	(5.825)
2	Tabungan	522.123	534.304	532.789	525.720	3.787	(7.070)	(8.584)	-1,61%	3.596	0,69%	551.051	95,40%	(25.332)
3	Deposito	264.012	243.573	237.522	238.538	(48.159)	1.015	(5.035)	-2,07%	(25.475)	-9,65%	264.501	90,18%	(25.963)
	Total	1.415.106	1.469.651	1.465.922	1.452.404	18.864	(13.518)	(17.247)	-1,17%	37.298	2,64%	1.509.524	96,22%	(57.120)
	CASA	1.151.094	1.226.078	1.228.400	1.213.867	67.022	(14.533)	(12.212)	-1,00%	62.773	5,45%	1.245.023	97,50%	(31.156)
	(%) CASA	81,34%	83,43%	83,80%	83,58%									
	FDR	55,59%	56,36%	56,34%	56,87%									

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	39.608	43.070	42.265	42.121	(144)	(949)	-2,20%	2.513	6,34%	-	0,00%	42.121	
2	Giro ISE	24.819	22.409	21.551	21.552	1	(857)	-3,82%	(3.267)	-13,16%	-	0,00%	21.552	
3	Tabungan ISE	14.728	18.600	18.653	18.508	(145)	(92)	-0,50%	3.780	25,67%	-	0,00%	18.508	
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%	-	0,00%	2.061	
5	CIF ISE	155	170	172	172	0	2	1,18%	17	10,97%	-	0,00%	172	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	493.137	495.806	495.454	-	1.500	1.500	-21.604	-352	2.317	1.852	517.914	95,66%	(22.461)	
	Linkage	388.874	365.922	365.922	-	-	-	-3.423	0	-22.952	-	399.283	91,64%	(33.361)	
	Non-Linkage	104.263	129.884	129.532	-	1.500	1.500	-18.181	-352	25.269	1.852	118.632	109,19%	10.900	
	• Local Champion	71.739	83.729	83.377	-	1.500	1.500	-18.650	-352	11.638	1.852	75.832	109,95%	7.545	
	• Value Chain	32.524	46.155	46.155	-	-	-	470	0	13.631	-	42.800	107,84%	3.356	
2	MBG	11.179	16.236	16.194	-	-	0	411	-42	5.015	42	15.280	105,98%	914	
	KUR	10.795	15.959	15.917	-	-	0	418	-42	5.123	42	14.788	107,64%	1.130	
	Non KUR	384	277	277	-	-	0	-6	0	-107	-	493	56,23%	(216)	
3	PWG	42.303	64.433	65.099	3.764	1.812	-1.952	1.867	666	22.796	1.146	61.895	105,18%	3.204	
	Cilem	16.301	29.399	29.288	656	258	-398	661	-111	12.987	369	34.450	85,02%	(5.162)	
	Gadai	26.001	35.034	35.811	3.108	1.554	-1.554	1.206	777	9.810	777	27.446	130,48%	8.365	
4	CFG	239.992	251.812	249.205	1.194	105	-1.089	2.678	-2.607	9.213	2.712	266.504	93,51%	(17.300)	
	CF 1	49.326	55.945	55.224	1.159	105	-1.054	284	-721	5.898	826	52.487	105,22%	2.737	
	Total Griya	38.490	43.371	42.602	400	-	-400	0	-769	4.112	769	39.301	108,40%	3.301	
	• Total Non Program	38.490	43.371	42.602	400	-	-400	287	-769	4.112	769	39.301	108,40%	3.301	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	10.837	12.574	12.622	759	105	-654	284	48	1.786	57	13.186	95,73%	(564)	
	CF 2	190.665	195.867	193.981	35	-	-35	2.394	-1.886	3.315	1.886	214.018	90,64%	(20.037)	
	Mitraguna & Others	156.155	163.708	162.141	35	-	-35	2.610	-1.566	5.986	1.566	177.346	91,43%	(15.205)	
	Pensiun	34.510	32.159	31.839	-	-	0	-216	-320	-2.671	320	36.671	86,82%	(4.832)	
	Total Pembiayaan	786.611	828.287	825.952	4.958	3.418	-1.541	-16.648	-2.335	39.341	5.753		861.595	95,86%	(35.643)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	257	0,00%	0,00%	1,59%	257	257	257	257				
	KUR	-	-	-	-	257	0,00%	0,00%	1,62%	257	257	257	257				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	10	-	-	522	0,00%	0,00%	0,80%	522	522	522	512				
	Cilem	-	-	-	-	445	0,00%	0,00%	1,52%	445	445	445	445				
	Gadai	-	10	-	-	77	0,00%	0,00%	0,22%	77	77	77	68				
4	CFG	1.445	2.456	2.548	9.398	0,60%	1,01%	1,65%	3,77%	6.850	7.953	6.942					
	CF 1	161	866	732	1.971	0,33%	1,31%	1,31%	3,57%	1.239	1.810	1.105					
	Total Griya	152	752	572	734	0,39%	1,32%	1,72%	1,62	582		(18)					
	Oto	9	114	160	1.237	0,08%	1,27%	1,27%	9,80%	1.077	1.228	1.123					
	CF 2	1.284	1.591	1.816	7.427	0,67%	0,93%	2,14%	3,83%	5.611	6.143	5.836					
	Mitraguna & Others	1.284	1.591	1.448	6.666	0,82%	0,88%	4,11%	5,218	5.382		5.075					
	Pensiun	28	-	-	761	0,00%	1,14%	2,39%	393	761		761					
	Total Pembiayaan	4.879	3.635	4.149	4.149	0,62%	0,50%	0,50%	(730)	514			0,12%	76,15%	-0,4%		

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	37.256	26.600	10.992	(10.656)	(11.311)	-29,83%	(1.543)	-5,48%	36.896	72,09%	(10.296)
2	Tabungan	312.220	335.124	333.809	336.449	(188)	2.640	1.325	0,40%	24.229	7,76%	332.127	101,30%	4.322
3	Deposito	88.440	70.337	70.840	70.149	(3.043)	(691)	(188)	-0,27%	(18.291)	-20,68%	89.197	78,65%	(19.048)
	Total	428.803	443.371	441.905	433.198	7.762	(8.708)	(10.173)	-2,29%	4.395	1,02%	458.220	94,54%	(25.022)
	CASA	340.363	373.034	371.066	363.049	10.805	(8.017)	(9.985)	-2,68%	22.686	6,67%	369.023	98,38%	(5.974)
	(%) CASA	79,38%	84,14%	83,97%	83,81%									
	FDR	84,89%	89,24%	89,23%	91,03%									

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	40.281	43.138	43.112	43.343		232	205	0,48%	3.062	7,60%	-	0,00%	43.343
2	Giro ISE	7.566	5.315	5.270	5.295		25	(20)	-0,38%	(2.271)	-30,02%		0,00%	5.295
3	Tabungan ISE	32.715	37.823	37.841	38.048		207	225	0,60%	5.333	16,30%		0,00%	38.048
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	-	70.444	76,32%	(16.678)	
	Linkage	31.740	28.923	28.923	-	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	-	33.359	74,47%	(8.515)	
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	-	27.464	80,55%	(5.343)	
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)	
2	MBG	34.002	30.679	30.531	-	-	0	-278	-148	-3.471	148	35.532	85,92%	(5.001)	
	KUR	32.921	29.430	29.282	-	-	0	-254	-148	-3.639	148	34.322	85,32%	(5.040)	
	Non KUR	1.081	1.249	1.249	-	-	0	-24	0	168	-	1.210	103,15%	38	
3	PWG	9.475	19.384	19.557	322	436	115	354	173	10.082	263	27.736	70,51%	(8.179)	
	Cilem	5.148	12.299	12.410	106	184	78	-31	111	7.262	74	18.193	68,21%	(5.783)	
	Gadai	4.327	7.084	7.147	215	252	37	385	63	2.820	189	9.544	74,89%	(2.397)	
4	CFG	262.577	291.842	290.469	2.271	170	-2.101	1.389	-1.373	27.892	1.543	285.363	101,79%	5.106	
	CF 1	159.367	169.715	169.155	1.801	-	-1.801	-296	-560	9.788	560	162.083	104,36%	7.072	
	Total Griya	139.426	145.942	145.493	1.801	-	-1.801	0	-449	6.068	449	140.123	103,83%	5.370	
4	• Total Non Program	139.426	145.942	145.493	1.801	-	-1.801	1.520	-449	6.068	449	140.123	103,83%	5.370	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	19.941	23.773	23.662	-	-	0	-296	-111	3.721	111	21.960	107,75%	1.702	
	CF 2	103.210	122.126	121.314	470	170	-300	1.685	-813	18.104	983	123.280	98,40%	(1.966)	
	Mitraguna & Others	99.172	116.810	116.053	470	170	-300	1.323	-758	16.881	928	117.385	98,87%	(1.332)	
	Pensiun	4.038	5.316	5.261	-	-	0	363	-55	1.223	55	5.895	89,24%	(634)	
	Total Pembiayaan	364.023	395.671	394.323	2.593	606	-1.986	2.669	-1.347	30.301	1.954	419.076	94,09%	(24.753)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	30	30	30	30	0,00%	0,06%	0,06%	-	30	0	0				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	30	30	30	30	0,00%	0,12%	0,12%	-	30	0	0				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	872	1.889	1.641	1.836	1.836	2,57%	5,35%	6,01%	195	964	(53)					
	KUR	703	1.737	1.487	1.682	1.682	2,14%	5,05%	5,74%	195	979	(55)					
	Non KUR	169	152	154	154	154	15,61%	12,34%	12,34%	-	(15)	2					
3	PWG	-	-	-	-	221	0,00%	0,00%	0,00%	1.13%	221	221					
	Cilem	-	-	-	-	208	0,00%	0,00%	0,00%	1.67%	208	208					
	Gadai	-	-	-	-	14	0,00%	0,00%	0,00%	0,19%	14	14					
4	CFG	4.689	3.435	3.445	13.047	13.047	1,79%	1,18%	4,49%	9.602	8.358	9.612					
	CF 1	4.583	3.018	2.690	8.956	8.956	2,88%	1,58%	5,29%	6.266	4.373	5.938					
	Total Griya	3.651	1.927	1.566	5.736	5.736	2,62%	1,07%	3,94%	4.170	2.085	3.809					
	Oto	932	1.091	1.124	3.220	3.220	4,67%	4,73%	13,61%	2.096	2.288	2.129					
	CF 2	106	417	755	4.091	4.091	0,10%	0,62%	3,37%	3.335	3.985	3.674					
	Mitraguna & Others	106	417	755	4.091	4.091	0,11%	0,65%	3,52%	3.335	3.985	3.674					
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	3.318	8.522	8.754	8.851	0,91%	2,21%	2,24%	97	5.533	329	0,00%	100,00%	-2,2%	0,00%	100,00%	-2,2%

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	434.888	431.152	437.306	2.418		3.31	3.45	3.50
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%	1.298	1.823	1.730

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	47	54	11	6	6	13,25%	(164)	-75,37%	4.691	1,14%	(4.637)
2	Tabungan	144.169	162.597	163.943	163.351	5.538	(592)	754	0,46%	19.182	13,31%	154.911	105,45%	8.439
3	Deposito	10.918	20.142	20.152	20.160	(2.548)	8	17	0,09%	9.242	84,65%	11.483	175,56%	8.677
	Total	155.304	182.786	184.142	183.564	3.001	(578)	777	0,43%	28.260	18,20%	171.085	107,29%	12.479
	CASA	144.386	162.644	163.990	163.404	5.549	(586)	760	0,47%	19.018	13,17%	159.602	102,38%	3.802
	(%) CASA	92,97%	88,98%	89,06%	89,02%									
	FDR	134,72%	124,25%	123,17%	123,56%									

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	1.260	1.235	1.148	1.163	15	(72)	-5,82%	(97)	-7,71%	-	0,00%	1.163	
2	Giro ISE	0	0	0	0	0	0	0,00%	(0)	-72,46%	0	0,00%	0	
3	Tabungan ISE	1.260	1.235	1.148	1.163	15	(72)	-5,82%	(97)	-7,69%	0	0,00%	1.163	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	71	83	85	85	0	2	2,41%	14	19,72%	0	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Local Champion	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.892	-	-	0	955	-115	4.978	115	60.630	98,78%	(738)
	KUR	53.824	58.670	58.565	-	-	0	988	-105	4.741	105	59.174	98,97%	(609)
	Non KUR	1.089	1.337	1.326	-	-	0	-33	-10	237	10	1.456	91,12%	(129)
3	PWG	2.063	7.765	7.744	22	-	-22	346	-22	5.680	22	9.875	78,41%	(2.132)
	Cilem	2.063	7.765	7.744	22	-	-22	346	-22	5.680	22	9.875	78,41%	(2.132)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.300	-	30	30	340	-166	7.302	196	160.804	97,82%	(3.503)
	CF 1	15.162	17.472	17.440	-	30	30	-45	-32	2.278	62	16.494	105,73%	946
	Total Griya	4.320	3.831	3.831	-	0	0	0	0	-489	-	4.700	81,51%	(869)
	• Total Non Program	3.984	3.516	3.516	-	0	0	-39	0	-468	-	4.321	81,38%	(805)
	• Program	336	315	315	-	0	0	-2	0	-21	-	379	82,99%	(65)
	Oto	10.841	13.641	13.609	-	30	30	-45	-32	2.768	62	11.794	115,39%	1.815
	CF 2	134.836	139.994	139.860	-	0	0	385	-134	5.024	134	144.309	96,92%	(4.449)
	Mitraguna & Others	130.780	136.039	135.918	-	0	0	408	-121	5.138	121	139.377	97,52%	(3.459)
	Pensiun	4.056	3.955	3.942	-	0	0	-23	-13	-114	13	4.933	79,92%	(990)
	Total Pembiayaan	209.233	227.110	226.808	22	30	8	1.627	-302	17.574	332	233.567	97,11%	(6.760)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	6	0,00%	0,00%	0,34%	6	6	6	6				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	6	0,00%	0,00%	0,34%	6	6	6	6				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	-	57	53	417	0,00%	0,00%	0,70%	364	417	360						
	KUR	-	-	-	364	0,00%	0,00%	0,62%	364	364	364						
	Non KUR	-	57	53	53	0,00%	3,99%	4,02%	-	53	(3)						
3	PWG	-	-	-	-	8	0,00%	0,00%	0,11%	8	8	8	8				
	Cilem	-	-	-	-	8	0,00%	0,00%	0,11%	8	8	8	8				
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-	-					
4	CFG	1.077	1.464	2.605	5.366	0,72%	1.65%	3,41%	2.761	4.289	3.902						
	CF 1	278	521	426	1.611	1,83%	2,44%	9,24%	1.185	1.334	1.090						
	Total Griya	278	253	253	253	6,43%	6,61%	6,61%	-	(25)	(0)						
	Oto	-	268	173	1.358	0,00%	1,27%	9,98%	1.185	1.358	1.090						
	CF 2	799	942	2.179	3.754	0,59%	1,56%	2,68%	1.576	2.955	2.812						
	Mitraguna & Others	799	942	2.179	3.173	0,61%	1,60%	2,33%	995	2.375	2.231						
	Pensiun	-	-	-	581	0,00%	14,73%	581	581	581							
	Total Pembiayaan	954	2.149	1.822	1.822	0,46%	0,80%	0,80%	-869	(327)	0,14%	81,96%	-0,7%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.238	2.240	(61)	2	9	0,39%	2.003	842,36%	4.605	48,65%	(2.365)
2	Tabungan	85.480	94.164	94.178	94.301	1.838	123	137	0,15%	8.821	10,32%	94.734	99,54%	(433)
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	Total	141.483	138.286	138.308	138.432	1.430	125	146	0,11%	(3.050)	-2,16%	155.822	88,84%	(17.390)
	CASA	85.718	96.395	96.417	96.541	1.778	125	146	0,15%	10.824	12,63%	99.340	97,18%	(2.798)
	(%) CASA	60,59%	69,71%	69,71%	69,74%									
	FDR	57,51%	64,07%	63,65%	63,59%									

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	337	2.361	2.368	2.365	(3)	4	0,17%	2.028	601,62%	-	0,00%	2.365		
2	Giro ISE	44	2.017	2.017	2.016	(1)	(1)	-0,04%	1.972	4434,20%	-	0,00%	2.016		
3	Tabungan ISE	293	343	351	348	(2)	5	1,43%	56	19,06%	-	0,00%	348		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	90	96	98	98	0	2	2,08%	8	8,89%	-	0,00%	98		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	26.160	-	-	0	310	-59	-2.430	59	29.132	89,80%	(2.972)
	KUR	28.019	25.667	25.609	-	-	0	330	-58	-2.409	58	28.422	90,10%	(2.813)
	Non KUR	572	552	551	-	-	0	-20	-1	-21	1	710	77,63%	(159)
3	PWG	2.056	6.337	6.300	295	-	-295	268	-37	4.244	37	7.548	83,46%	(1.248)
	Cilem	2.056	6.337	6.300	295	-	-295	268	-37	4.244	37	7.548	83,46%	(1.248)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	55.575	-	-	0	-7	-474	4.850	474	59.421	93,53%	(3.846)
	CF 1	3.683	6.435	6.414	-	-	0	39	-20	2.731	20	4.720	135,90%	1.695
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	0	-5	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.058	-	-	0	39	-19	3.070	19	3.758	161,19%	2.300
	CF 2	47.042	49.615	49.161	-	-	0	-47	-454	2.119	454	54.701	89,87%	(5.540)
	Mitraguna & Others	38.019	39.728	39.338	-	-	0	25	-390	1.319	390	44.970	87,48%	(5.632)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.035	295	-	-295	571	-570	6.664	570	96.101	91,61%	(8.066)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	574	689	300	763	2.019	1.15%	2.92%	462	189	74	574	89,80%	(2.972)			
	KUR	574	632	300	763	2.05%	1.17%	2.98%	462	189	131	574	90,10%	(2.813)			
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	(57)	-	-				
3	PWG	-	-	-	181	0,00%	0,00%	0,00%	181	181	181	181	181				
	Cilem	-	-	-	181	0,00%	0,00%	0,00%	181	181	181	181	181				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	234	2.457	933	6.488	0,46%	1,66%	11,67%	5.555	6.254	4.031	5.555	6.254				
	CF 1	134	106	320	701	3,65%	4,97%	10,93%	381	567	595	381	567				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	134	106	320	701	4,50%	5,27%	11,57%	381	567	595	381	567				
	CF 2	-	2.351	613	5.787	0,21%	1,24%	11,77%	5.174	5.687	3.436	5.174	5.687				
	Mitraguna & Others	-	1.360	201	4.454	0,00%	0,51%	11,32%	4.253	4.454	3.095	4.253	4.454				
	Pensiun	-	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341	921	1.233				
	Total Pembiayaan	315	629	742	740	0,39%	0,84%	0,84%	(1)	425	111	0,04%	95,35%	-0,8%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.101	46.439	7.495	1.339	1.287	2,85%	26.267	130,21%	25.794	180,04%	20.645
2	Tabungan	135.101	145.614	144.866	144.279	1.016	(587)	(1.335)	-0,92%	9.178	6,79%	145.809	98,95%	(1.530)
3	Deposito	28.599	26.205	26.205	26.255	229	50	50	0,19%	(2.345)	-8,20%	29.125	90,14%	(2.870)
	Total	183.873	216.972	216.172	216.973	8.741	801	1	0,00%	33.100	18,00%	200.728	108,09%	16.245
	CASA	155.274	190.767	189.967	190.718	8.511	751	(49)	-0,03%	35.444	22,83%	171.603	111,14%	19.115
	(%) CASA	84,45%	87,92%	87,88%	87,90%									
	FDR	85,47%	90,55%	90,44%	90,11%									

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	8.669	12.845	12.893	12.922	29	77	0,60%	4.254	49,07%	-	0,00%	12.922	
2	Giro ISE	6.094	227	242	198	(44)	(29)	-12,89%	(5.896)	-96,76%	0	0,00%	198	
3	Tabungan ISE	2.575	10.818	10.851	10.925	73	107	0,99%	8.350	324,27%	38	0,00%	10.925	
4	Deposito ISE	-	1.800	1.800	1.800	0	0	0,00%	1.800	#DIV/0!	0	0,00%	1.800	
5	CIF ISE	121	138	140	140	0	2	1,45%	19	15,70%	0	0,00%	140	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	35.950	35.876	-	-	0	-169	-74	5.987	74	34.210	104,87%	1.667
	KUR	29.147	35.000	34.926	-	-	0	-304	-74	5.778	74	33.229	105,11%	1.697
	Non KUR	742	950	950	-	-	0	135	0	209	-	981	96,88%	(31)
3	PWG	5.787	17.774	17.691	230	249	19	1.145	-82	11.904	331	20.542	86,12%	(2.851)
	Cilem	4.662	13.788	13.930	149	174	26	132	142	9.269	32	15.567	89,49%	(1.636)
	Gadai	1.126	3.985	3.761	81	74	-6	1.013	-224	2.636	298	4.976	75,59%	(1.214)
4	CFG	121.436	142.740	141.945	-	50	50	3.425	-795	20.509	845	131.655	107,82%	10.289
	CF 1	20.925	20.764	20.703	-	-	0	454	-60	-222	60	22.143	93,50%	(1.440)
	Total Griya	15.996	15.276	15.255	-	-	0	0	-21	-741	21	16.308	93,54%	(1.053)
4	• Total Non Program	15.996	15.276	15.255	-	-	0	0	-73	-21	21	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	5.835	93,37%	(387)
	Oto	4.930	5.487	5.448	-	-	0	454	-39	519	39	109.512	110,71%	11.729
	CF 2	100.511	121.976	121.241	-	50	50	2.970	-735	20.731	785	72.073	110,48%	7.557
	Mitraguna & Others	63.905	80.135	79.630	-	-	0	2.780	-505	15.725	505	37.439	111,15%	4.173
	Pensiun	36.606	41.841	41.611	-	50	50	190	-230	5.006	280	Total Pembiayaan	186.445	104,86%
	Total Pembiayaan	157.150	196.464	195.512	230	299	69	4.400	-951	38.362	1.250	0,15%	96,97%	-4,9%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	179	182	179	1.013	0,60%	0,50%	2,82%	834	834	831	-						
	KUR	179	128	124	958	0,61%	0,35%	2,74%	834	779	830	-						
	Non KUR	-	54	55	55	0,00%	5,79%	5,79%	-	55	1	-						
3	PWG	74	-	-	66	1,27%	0,00%	0,37%	66	(8)	66	-						
	Cilem	74	-	-	66	1,58%	0,00%	0,47%	66	(8)	66	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	1.115	1.652	2.206	8.766	0,92%	1,55%	6,18%	6.561	7.652	7.114	-						
	CF 1	120	248	73	1.326	0,57%	0,35%	6,41%	1.253	1.206	1.078	-						
	Total Griya	-	170	-	967	0,00%	0,00%	6,34%	967	967	797	-						
	Oto	120	78	73	359	2,43%	1,33%	6,60%	286	239	281	-						
	CF 2	995	1.404	2.132	7.440	0,99%	1,75%	6,14%	5.308	6.446	6.036	-						
	Mitraguna & Others	254	1.081	1.562	2.647	0,40%	1,95%	3,32%	1.085	2.393	1.566	-						
	Pensiun	740	324	275	4.793	2,02%	1,36%	11,52%	4.223	4.053	4.470	-						
	Total Pembiayaan	35	1.245	1.476	1.698	0,02%	0,75%	0,87%	221	1.663	452	0,06%	93,21%	-0,8%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	167.599	185.470	211.409	43.810		2,80	3,04	3,04
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%	(0,01)	1.444	1.536

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	175	146	(243)	(29)	16	12,67%	(315)	-68,34%	4.702	3,10%	(4.556)
2	Tabungan	104.069	105.674	105.048	104.072	97	(976)	(1.602)	-1,52%	3	0,00%	113.215	91,92%	(9.143)
3	Deposito	24.703	24.658	24.658	24.658	(322)	0	1	0,00%	(45)	-0,18%	25.371	97,19%	(712)
	Total	129.233	130.461	129.881	128.876	(467)	(1.005)	(1.585)	-1,22%	(357)	-0,28%	143.287	89,94%	(14.411)
	CASA	104.530	105.804	105.223	104.218	(145)	(1.005)	(1.586)	-1,50%	(312)	-0,30%	117.917	88,38%	(13.699)
	(%) CASA	80,88%	81,10%	81,01%	80,87%									
	FDR	125,49%	144,15%	143,10%	144,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.267	2.244	2.211		(33)	(56)	-2,47%	(1.822)	-45,18%	-	0,00%	2.211
2	Giro ISE	415	60	99	67		(32)	8	12,76%	(348)	-83,77%	-	0,00%	67
3	Tabungan ISE	3.618	2.207	2.144	2.144		(1)	(64)	-2,88%	(1.474)	-40,75%	-	0,00%	2.144
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	142	144	144		0	2	1,41%	25	21,01%	-	0,00%	144

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.522	22.477	-	-	0	145	-45	-417	45	24.787	90,68%	(2.310)
	KUR	22.067	21.522	21.478	-	-	0	-16	-45	-589	45	23.833	90,12%	(2.355)
	Non KUR	827	999	999	-	-	0	161	-0	172	0	954	104,75%	45
3	PWG	1.733	7.288	7.156	273	12	-261	930	-132	5.424	143	10.247	69,84%	(3.090)
	Cilem	1.733	7.288	7.156	273	12	-261	930	-132	5.424	143	10.247	69,84%	(3.090)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	156.223	-	302	302	470	-2.022	18.672	2.323	158.700	98,44%	(2.477)
	CF 1	5.904	8.009	8.159	-	187	187	75	150	2.255	37	8.425	96,84%	(266)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
	• Total Non Program	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.416	-	187	187	75	155	2.437	32	5.852	109,63%	564
	CF 2	131.647	150.235	148.064	-	115	115	395	-1.211	16.417	2.286	150.275	98,53%	(2.211)
	Mitraguna & Others	65.693	81.700	80.382	-	115	115	31	-1.318	14.689	1.433	82.597	97,32%	(2.216)
	Pensiun	65.954	68.535	67.682	-	-	0	364	-853	1.728	853	67.677	100,01%	5
	Total Pembiayaan	162.178	188.054	185.856	273	314	41	1.545	-2.198	23.678	2.511	193.734	95,93%	(7.878)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	640	560	514	766	2.80%	2.28%	3.41%	252	126	205							
	KUR	508	507	460	699	2,30%	2,14%	3,25%	239	190	192							
	Non KUR	132	53	54	67	15,90%	5,37%	6,67%	13	(65)	14							
3	PWG	-	-	-	186	0,00%	0,00%	0,59%	186	186	186							
	Cilem	-	-	-	186	0,00%	0,00%	0,59%	186	186	186							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.035	709	272	3.595	0,75%	0,17%	0,20%	3.323	2.561	2.886							
	CF 1	-	-	-	194	0,00%	0,00%	0,00%	194	194	194							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	-	-	-	194	0,00%	0,00%	0,00%	194	194	194							
	CF 2	-	38	38	310	0,00%	0,03%	0,21%	272	310	272							
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	-	38	(0)							
	Pensiun	-	-	-	272	0,00%	0,00%	0,40%	272	272	272							
	Total Pembiayaan	306	295	314	557	0,19%	0,17%	0,30%	243	252	262	0,87%	-188,43%	0,6%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	520.119	520.031	197	(87)	2.244	0,43%	358.551	222,04%	168.496	308,63%	351.535
2	Tabungan	199.929	216.938	216.579	216.509	(488)	(70)	(429)	-0,20%	16.580	8,29%	215.790	100,33%	720
3	Deposito	133.285	90.671	90.534	90.540	(964)	7	(130)	-0,14%	(42.745)	-32,07%	135.065	67,03%	(44.525)
	Total	494.695	825.396	827.232	827.081	(1.255)	(151)	1.685	0,20%	332.386	67,19%	519.351	159,25%	307.730
	CASA	361.410	734.725	736.698	736.541	(291)	(158)	1.816	0,25%	375.130	103,80%	384.286	191,66%	352.255
	(%) CASA	73,06%	89,01%	89,06%	89,05%									
	FDR	29,29%	21,46%	21,32%	21,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	19.756	19.769	13	9.289	88,64%	17.903	959,53%	-	0,00%	19.769
2	Giro ISE	28	25	29	30	0	4	16,63%	1	4,15%	-	0,00%	30
3	Tabungan ISE	1.837	8.854	18.127	18.139	12	9.285	104,87%	16.302	887,22%	-	0,00%	18.139
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!	-	0,00%	1.600
5	CIF ISE	40	76	77	77	0	1	1,32%	37	92,50%	-	0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Local Champion	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	59.591	100	-	-100	-1.439	-391	1.782	391	63.575	93,73%	(3.984)
	KUR	55.256	56.602	56.220	100	-	-100	-1.419	-382	964	382	60.661	92,68%	(4.441)
	Non KUR	2.553	3.380	3.371	-	-	0	-20	-10	818	10	2.914	115,68%	457
3	PWG	4.560	19.634	19.773	32	233	201	1.055	139	15.213	94	16.305	121,27%	3.468
	Cilem	4.560	19.634	19.773	32	233	201	1.055	139	15.213	94	16.305	121,27%	3.468
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.827	171	-	-171	290	-482	14.965	482	92.602	103,48%	3.225
	CF 1	35.630	44.820	44.403	171	-	-171	558	-416	8.774	416	37.699	117,78%	6.704
	Total Griya	16.876	22.526	22.286	-	-	0	0	-240	5.410	240	17.973	124,00%	4.313
4	• Total Non Program	11.817	17.790	17.552	-	-	0	1.032	-238	5.735	238	12.262	143,14%	5.289
	• Program	5.059	4.736	4.734	-	-	0	-38	-2	-325	2	5.710	82,90%	(976)
	Oto	18.754	22.294	22.118	171	-	-171	558	-176	3.364	176	19.727	112,12%	2.391
	CF 2	45.232	51.489	51.423	-	-	0	-268	-66	6.191	66	54.903	93,66%	(3.479)
	Mitraguna & Others	44.353	50.559	50.514	-	-	0	-172	-45	6.161	45	53.128	95,08%	(2.614)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	176.401	303	233	-70	-134	-734	31.514	967	174.138	101,30%	2.263

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap		
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	0,00%	0,00%	-	(1.132)	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	0,00%	0,00%	-	(1.132)	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	16	1.016	876	1.702	0,03%	1,46%	2,86%	827	1.687	687							
	KUR	16	857	781	1.567	0,03%	1,38%	2,79%	785	1.551	710							
	Non KUR	-	159	94	136	0,00%	2,79%	4,03%	42	136	(23)							
3	PWG	36	-	-	-	406	0,78%	0,00%	2,05%	406	371	406						
	Cilem	36	-	-	-	406	0,78%	0,00%	2,05%	406	371	406						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.001	1.350	1.606	2.490	1,24%	1,67%	2,60%	884	1.488	1.140							
	CF 1	1.001	1.350	1.606	2.490	2,81%	3,58%	5,61%	884	1.488	1.140							
	Total Griya	582	659	882	1.027	3,45%	3,92%	4,61%	145	445	369							
	Oto	419	691	724	1.462	2,23%	3,25%	6,61%	739	1.043	771							
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	1.666	1.766	1.745	1.745	1,15%	0,99%	0,99%	-	79	(20)	0,04%	95,94%	-0,9%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	255	235	68	(19)	(36)	-13,17%	203	617,21%	6.167	3,82%	(5.932)
2	Tabungan	95.230	98.857	98.224	96.867	5.380	(1.357)	(1.989)	-2,01%	1.637	1,72%	104.027	93,12%	(7.160)
3	Deposito	25.200	24.733	24.683	24.683	561	0	(50)	-0,20%	(517)	-2,05%	25.946	95,13%	(1.263)
	Total	120.463	123.860	123.161	121.786	6.009	(1.376)	(2.075)	-1,68%	1.323	1,10%	136.140	89,46%	(14.355)
	CASA	95.263	99.128	98.479	97.103	5.448	(1.376)	(2.025)	-2,04%	1.840	1,93%	110.195	88,12%	(13.092)
	(%) CASA	79,08%	80,03%	79,96%	79,73%									
	FDR	167,21%	170,63%	170,26%	172,18%									

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	1.016	1.585	1.588	1.578		(10)	(7)	-0,42%	562	55,28%	-	0,00%	1.578
2	Giro ISE	1	12	25	5		(19)	(7)	-56,93%	5	938,34%		0,00%	5
3	Tabungan ISE	1.016	1.572	1.564	1.573		9	0	0,02%	557	54,83%		0,00%	1.573
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.137	60.836	250	-	-250	53	-301	2.417	301	59.037	103,05%	1.798
	KUR	53.406	57.301	57.002	250	-	-250	177	-299	3.596	299	53.872	105,81%	3.130
	Non KUR	5.013	3.836	3.834	-	0	0	-124	-2	-1.179	2	5.166	74,22%	(1.332)
3	PWG	7.973	12.362	12.218	155	5	-150	572	-144	4.245	149	15.411	79,28%	(3.193)
	Cilem	7.973	12.362	12.218	155	5	-150	572	-144	4.245	149	15.411	79,28%	(3.193)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.640	1.000	421	-579	977	-1.205	1.600	1.627	161.244	84,74%	(24.603)
	CF 1	25.995	30.473	30.570	-	221	221	-139	97	4.575	124	29.119	104,99%	1.452
	Total Griya	13.277	16.154	16.134	-	0	0	-20	2.857	20	14.079	114,59%	2.055	
4	• Total Non Program	13.277	16.154	16.134	-	0	0	-18	2.857	20	14.079	114,59%	2.055	
	• Program	-	-	-	-	0	0	0	0	0	0	0,00%	0	
	Oto	12.718	14.319	14.436	-	221	221	-139	117	1.719	104	15.039	95,99%	(603)
	CF 2	109.045	107.372	106.070	1.000	200	-800	1.116	-1.302	-2.975	1.502	132.125	80,28%	(26.055)
	Mitraguna & Others	98.253	97.006	95.564	1.000	-	-1.000	964	-1.442	-2.689	1.442	119.197	80,17%	(23.633)
	Pensiun	10.792	10.366	10.506	-	200	200	153	140	-286	60	12.928	81,26%	(2.422)
	Total Pembiayaan	201.431	211.344	209.694	1.405	426	-979	1.602	-1.650	8.263	2.077	235.692	88,97%	(25.998)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	1.180	1.895	1.618	2.040	2.02%	2.65%	3.35%	422	860	145							
	KUR	896	1.456	1.153	1.501	1.68%	2.01%	2.63%	348	605	44							
	Non KUR	284	439	465	540	5.67%	12.11%	14.07%	75	255	101							
3	PWG	-	-	-	-	34	0,00%	0,00%	0,28%	34	34	34						
	Cilem	-	-	-	-	34	0,00%	0,00%	0,28%	34	34	34						
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-							
4	CFG	795	2.089	1.639	5.623	0,59%	1,19%	4,11%	3.984	4.828	3.534							
	CF 1	92	281	107	1.583	0,35%	0,35%	5,18%	1.476	1.492	1.303							
	Total Griya	-	-	-	6	0,00%	0,00%	0,04%	6	6	6							
	Oto	92	281	107	1.577	0,72%	0,75%	10,92%	1.470	1.486	1.297							
	CF 2	704	1.808	1.532	4.040	0,65%	1,43%	3,81%	2.508	3.336	2.232							
	Mitraguna & Others	704	1.808	1.532	3.759	0,72%	1,58%	3,93%	2.227	3.055	1.951							
	Pensiun	-	-	-	281	0,00%	0,00%	2,67%	281	281	281							
	Total Pembiayaan	1.975	3.984	3.256	7.697	0,98%	1,54%	3,67%	4.440	5.722	3.713	0,88%	75,93%	-2,8%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	695	785	764	763	1,19%	1,25%	1,25%	(1)	68	(22)						
	KUR	639	624	605	605	1,20%	1,06%	1,06%	(1)	(34)	(19)						
	Non KUR	56	161	159	159	1,12%	4,13%	4,14%	(0)	103	(3)						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	239	236	105	(3)	(19)	-7,53%	(939)	-79,91%	4.251	5,55%	(4.015)
2	Tabungan	91.378	105.830	104.247	104.948	2.521	701	(882)	-0,83%	13.570	14,85%	98.420	106,63%	6.528
3	Deposito	20.885	17.098	17.098	17.098	0	0	0	0,00%	(3.788)	-18,14%	21.483	79,59%	(4.386)
	Total	113.438	123.183	121.584	122.282	2.753	698	(901)	-0,73%	8.843	7,80%	124.155	98,49%	(1.873)
	CASA	92.553	106.085	104.486	105.184	2.626	698	(901)	-0,85%	12.631	13,65%	102.671	102,45%	2.513
	(%) CASA	81,59%	86,12%	85,94%	86,02%									
	FDR	111,58%	120,59%	122,33%	121,64%									

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	1.413	1.353	1.229	1.347	118	(6)	-0,45%	(67)	-4,71%	-	0,00%	1.347	
2	Giro ISE	4	52	35	49	14	(3)	-5,90%	45	1031,50%	0	0,00%	49	
3	Tabungan ISE	1.409	1.301	1.193	1.298	105	(3)	-0,23%	(111)	-7,90%	0	0,00%	1.298	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%	0	0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	60.285	100	-	-100	948	-156	2.096	156	66.098	91,21%	(5.813)
	KUR	54.166	55.978	55.826	100	-	-100	1.078	-153	1.659	153	61.794	90,34%	(5.969)
	Non KUR	4.022	4.462	4.459	-	0	-131	-3	437	3	4.304	103,61%	155	
3	PWG	2.382	9.408	9.458	612	80	-532	1.362	50	7.075	30	9.949	95,06%	(492)
	Cilem	2.382	9.408	9.458	612	80	-532	1.362	50	7.075	30	9.949	95,06%	(492)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	78.996	300	350	50	2.504	296	13.053	54	73.797	107,04%	5.199
	CF 1	8.522	7.920	7.913	100	-	-100	36	-7	-610	7	9.459	83,66%	(1.546)
	Total Griya	5.933	5.560	5.560	-	0	0	-0	-0	-374	0	6.174	90,06%	(614)
4	• Total Non Program	5.933	5.560	5.560	-	0	0	-34	0	0	0	6.174	90,06%	(614)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.360	2.353	100	-	-100	36	-7	-236	7	3.285	71,63%	(932)
	CF 2	57.421	70.780	71.083	200	350	150	2.469	303	13.662	47	64.338	110,48%	6.745
	Mitraguna & Others	56.582	69.407	69.717	200	350	150	2.440	310	13.135	40	62.860	110,91%	6.857
	Pensiun	838	1.373	1.366	-	0	0	28	-7	527	7	1.479	92,37%	(113)
	Total Pembiayaan	126.569	148.548	148.738	1.012	430	-582	4.814	190	22.169	240	149.899	99,23%	(1.161)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	130	576	560	1.105	0,22%	0,93%	1,83%	545	976	530						
	KUR	123	204	305	617	0,23%	0,54%	1,11%	312	494	413						
	Non KUR	6	372	255	488	0,16%	5,72%	10,95%	233	482	116						
3	PWG	-	-	-	241	0,00%	0,00%	2,55%	241	241	241						
	Cilem	-	-	-	241	0,00%	0,00%	2,55%	241	241	241						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	447	597	635	1.263	0,68%	0,81%	1,60%	629	816	666						
	CF 1	217	497	533	1.162	2,55%	6,73%	14,68%	629	945	665						
	Total Griya	-	497	533	426	0,00%	9,59%	7,67%	(107)	426	(71)						
	Oto	217	-	-	735	8,39%	0,00%	31,26%	735	518	735						
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1						
	Mitraguna & Others	230	100	101	87	0,41%	0,15%	0,15%	-	(129)	1						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	577	1.173	1.195	2.609	0,04%	0,14%	0,19%	76	230	74	0,47%	-151,78%	0,3%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	47	116	114	190	0,08%	0,19%	0,31%	76	143	74					
	KUR	-	38	36	112	0,00%	0,06%	0,20%	76	112	74					
	Non KUR	47	78	78	78	1,16%	1,74%	1,74%	-	31	(0)					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.025	3.032	206	7	(245)	-7,47%	1.154	61,47%	4.014	75,53%	(982)
2	Tabungan	48.550	58.732	58.621	52.433	591	(6.188)	(6.299)	-10,72%	3.883	8,00%	55.473	94,52%	(3.039)
3	Deposito	7.602	13.550	13.550	13.550	2.432	0	0	0,00%	5.948	78,25%	8.347	162,33%	5.203
	Total	58.030	75.559	75.196	69.016	3.229	(6.181)	(6.543)	-8,66%	10.985	18,93%	67.834	101,74%	1.181
	CASA	50.428	62.009	61.646	55.465	797	(6.181)	(6.543)	-10,55%	5.037	9,99%	59.487	93,24%	(4.022)
	(%) CASA	86,90%	82,07%	81,98%	80,37%									
	FDR	148,42%	129,65%	130,13%	141,79%									

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	458	858	545	539		(6)	(319)	-37,15%	81	17,69%	-	0,00%	539
2	Giro ISE	360	412	160	166		5	(246)	-59,76%	(194)	-53,91%	-	0,00%	166
3	Tabungan ISE	99	446	385	374		(11)	(73)	-16,29%	275	278,91%	-	0,00%	374
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%	-	0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.029	48.879	-	100	100	214	-151	3.841	251	52.201	93,64%	(3.323)
	KUR	43.986	47.512	47.361	-	100	100	47	-151	3.375	251	50.816	93,20%	(3.455)
	Non KUR	1.052	1.518	1.518	-	0	167	0	466	-	-	1.385	109,56%	132
3	PWG	3.221	8.523	8.476	305	-	-305	148	-47	5.255	47	8.452	100,29%	24
	Cilem	3.221	8.523	8.476	305	-	-305	148	-47	5.255	47	8.452	100,29%	24
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.500	-	253	253	411	93	2.629	160	44.221	91,59%	(3.721)
	CF 1	26.387	25.292	25.413	-	253	253	-326	121	-974	132	27.144	93,62%	(1.731)
	Total Griya	5.331	5.308	5.292	-	0	0	-57	-17	-39	17	5.525	95,78%	(233)
4	• Total Non Program	5.331	4.976	4.961	-	0	0	-2	-16	-370	16	5.525	89,79%	(564)
	• Program	-	332	331	-	0	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	20.121	-	253	253	-326	137	-936	116	21.619	93,07%	(1.498)
	CF 2	11.484	15.115	15.087	-	0	737	-27	3.603	27	-	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	-	0	574	-6	2.080	6	-	13.545	77,88%	(2.996)
	Pensiun	3.015	4.560	4.539	-	0	164	-22	1.524	22	-	3.532	128,49%	1.006
	Total Pembiayaan	86.130	97.959	97.855	305	353	48	774	-104	11.725	457	104.874	93,31%	(7.019)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
2	MBG	409	352	293	742	0,91%	0,60%	1,52%	448	333	390						
	KUR	384	352	293	742	0,87%	0,62%	1,57%	448	357	390						
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	0	0	(25)	-	-	-	-	-	
3	PWG	6	-	-	167	0,18%	0,00%	1,97%	167	161	167						
	Cilem	6	-	-	167	0,18%	0,00%	1,97%	167	161	167						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0	0	-	-	-	-	-	-	
4	CFG	1.220	1.865	2.133	3.780	3,22%	5,28%	9,33%	1.647	2.560	1.915						
	CF 1	985	1.084	1.070	2.357	3,73%	4,23%	9,28%	1.287	1.373	1.274						
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)	-	-	-	-	-	
	Oto	985	1.020	1.007	2.357	4,68%	5,04%	11,72%	1.350	1.373	1.338						
	CF 2	235	781	1.063	1.422	2,05%	7,03%	9,43%	360	1.187	641						
	Mitraguna & Others	235	781	799	799	2,78%	7,57%	7,58%	-	564	18						
	Pensiun	-	-	264	623	0,00%	5,78%	13,73%	360	623	623						
	Total Pembiayaan	1.635	2.217	2.426	4.688	1,90%	2,48%	4,79%	2.262	3.053	2.471	3,35%	30,11%	-1,4%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	
2	MBG	324	275	291	291	0,72%	0,59%	0,59%	-	-	(33)	16					
	KUR	102	192	208	208	0,23%	0,44%	0,44%	-	106	16						
	Non KUR	222	83	83	83	21,14%	5,44%	5,44%	-	(140)	-						
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-</td	

Kinerja Pendanaan

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	4.487	5.185	5.252	5.266	14	81	1,56%	778	17,34%	-	0,00%	5.266
2	Giro ISE	733	668	717	715	(2)	47	7,07%	(19)	-2,53%		0,00%	715
3	Tabungan ISE	3.754	4.517	4.535	4.551	16	34	0,74%	797	21,23%		0,00%	4.551
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111	0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.700	-	-	0	-54	0	-1.542	-	3.242	52.45%	(1.542)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71.43%	(402)
	Non-Linkage	1.836	696	696	-	-	0	-13	0	-1.140	-	1.836	37.92%	(1.140)
	• Local Champion	1.836	696	696	-	-	0	-13	0	-1.140	-	1.836	37.92%	(1.140)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.986	-	-	0	907	-174	-487	174	73.798	97.55%	(1.811)
	KUR	67.505	67.768	67.601	-	-	0	1.053	-167	96	167	68.672	98.44%	(1.071)
	Non KUR	4.969	4.393	4.385	-	-	0	-146	-7	-583	7	5.125	85.56%	(740)
3	PWG	12.827	24.750	24.759	1.567	603	-964	2.521	10	11.933	594	28.848	85.83%	(4.089)
	Cilem	7.700	16.834	16.900	887	214	-673	2.212	66	9.201	149	19.756	85.55%	(2.855)
	Gadai	5.127	7.915	7.859	680	389	-291	310	-56	2.732	445	9.092	86.44%	(1.233)
4	CFG	152.377	162.630	160.245	846	210	-636	1.569	-2.384	7.868	2.594	174.288	91.94%	(14.043)
	CF 1	49.433	46.521	46.374	505	-	-505	329	-146	-3.058	146	55.198	84.01%	(8.824)
	Total Griya	45.444	40.929	40.807	-	-	0	0	-121	-4.637	121	49.586	82.30%	(8.778)
1	• Total Non Program	21.636	18.086	18.051	-	-	0	-385	-34	-3.585	34	22.711	79.48%	(4.660)
	• Program	23.808	22.843	22.756	-	-	0	3	-87	-1.052	87	26.875	84.67%	(4.119)
	Oto	3.989	5.592	5.567	505	-	-505	329	-25	1.578	25	5.613	99.19%	(46)
	CF 2	102.945	116.109	113.871	341	210	-131	1.240	-2.238	10.926	2.448	119.090	95.62%	(5.219)
	Mitraguna & Others	90.697	101.889	99.734	341	210	-131	1.240	-2.155	9.038	2.365	105.348	94.67%	(5.613)
	Pensiun	12.248	14.220	14.137	-	-	0	1	-83	1.889	83	13.742	102.87%	395
	Total Pembiayaan	240.919	261.240	258.691	2.413	813	-1.600	4.944	-2.549	17.772	3.362	280.176	92.33%	(21.485)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	57	-	-	0,00%	0,00%	0,00%	-	-	-	(57)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	57	-	-	0,00%	0,00%	0,00%	-	-	-	(57)		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	190	908	935	2.126	0,26%	1,30%	2,95%	1.190	1.936	1.217			
	KUR	190	310	589	2.028	0,28%	0,87%	3,00%	1.439	1.838	1.718			
	Non KUR	-	598	346	97	0,00%	7,88%	2,22%	(249)	97	(501)			
	PWG	-	-	-	345	0,00%	0,00%	1,39%	345	345	345			
3	Cilem	-	-	-	330	0,00%	0,00%	1,95%	330	330	330			
	Gadai	-	-	-	15	0,00%	0,00%	0,19%	15	15	15			
	CFG	3.319	4.884	4.033	10.362	2,18%	2,48%	6,47%	6.329	7.043	5.479			
4	CF 1	1.762	3.615	3.096	3.647	3,57%	6,66%	7,86%	551	1.884	32			
	Total Griya	1.762	3.343	2.831	3.083	3,88%	6,92%	7,56%	252	1.321	(260)			
	Oto	-	272	265	564	0,00%	4,74%	10,12%	299	564	292			
	CF 2	1.556	1.269	937	6.715	1,51%	0,81%	5,90%	5.778	5.159	5.446			
	Mitraguna & Others	1.556	1.269	937	6.715	1,72%	0,92%	6,73%	5.778	5.159	5.446			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	5.849	4.968	12.833	1,46%	1,90%	4,96%	7.864	9.324	6.984	8,37%	-68,74%	3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	55	55	11,36%	3,23%	3,23%	-	(313)	55			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	55	20,07%	7,90%	7,90%	-	(313)	55			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	292	314	314	0,27%	0,44%	0,44%	-	120	22			
	KUR	3	193	222	222	0,00%	0,33%	0,33%	-	219	28			
	Non KUR	191	98	92	92	3,84%	2,10%	2,10%	-	(99)	(6)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.790	5.057	4.848	3,15%	3,11%	3,03%	(209)	53	58			
	CF 1	2.642	3.176	3.279	3.160	5,34%	7,05%	6,81%	(119)	518	(17)			
	Total Griya	2.642	3.176	3.279	3.160	5,81%	8,01%	7,74%	(119)	518	(17)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.613	1.778	1.688	2,09%	1,53%	1,48%	(90)	(464)	75			
	Mitraguna & Others	2.153	1.319	1.484	1.394	2,37%	1,46%	1,40%	(90)	(759)	75			
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-			
	Total Pembiayaan	5.357	5.081	5.426	5.217	2,22%	2,08%	2,02%	(209)	(140)	136	2,32%	-14,95%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	9.957	8.922	(376)	(1.036)	(1.064)	-10,66%	(5.423)	-37,81%	21.691	41,13%	(12.769)
2	Tabungan	145.625	195.327	195.921	193.917	52.003	(2.004)	(1.410)	-0,72%	48.292	33,16%	159.881	121,29%	34.036
3	Deposito	70.189	86.483	86.509	86.261	(2.627)	(248)	(222)	-0,26%	16.072	22,90%	70.942	121,59%	15.319
	Total	230.159	291.796	292.387	289.100	49.000	(3.288)	(2.697)	-0,92%	58.940	25,61%	252.514	114,49%	36.586
	CASA	159.970	205.313	205.878	202.839	51.627	(3.040)	(2.475)	-1,21%	42.868	26,80%	181.572	111,71%	21.267
	(%) CASA	69,50%	70,36%	70,41%	70,16%									
	FDR	49,05%	42,16%	41,97%	42,45%									

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	12.643	15.535	15.591	14.603	(988)	(932)	-6,00%	1.959	15,50%	-	0,00%	14.603
2	Giro ISE	2.499	3.292	3.292	2.189	(1.103)	(1.103)	-33,51%	(310)	-12,39%	-	0,00%	2.189
3	Tabungan ISE	9.095	11.192	11.249	11.364	115	171	1,53%	2.269	24,95%	-	0,00%	11.364
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%	-	0,00%	1.050
5	CIF ISE	89	112	113	113	0	1	0,89%	24	26,97%	-	0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	19.248	14.960	14.922	-	-	0	-539	-39	-4.327	39	21.048	70,89%	(6.126)
	KUR	17.796	13.578	13.539	-	-	0	-533	-39	-4.258	39	19.513	69,38%	(5.974)
	Non KUR	1.452	1.383	1.383	-	-	0	-6	0	-69	-	1.535	90,12%	(152)
3	PWG	5.178	11.964	11.923	242	99	-143	325	-41	6.745	140	20.379	58,51%	(8.456)
	Cilem	3.578	8.774	8.707	216	-	-216	436	-67	5.129	67	13.704	63,54%	(4.997)
	Gadai	1.600	3.189	3.216	26	99	73	-111	26	1.615	73	6.675	48,17%	(3.460)
4	CFG	88.436	96.089	95.881	-	-	0	-1.046	-208	7.445	208	111.775	85,78%	(18.894)
	CF 1	19.579	25.210	25.132	-	-	0	524	-78	5.552	78	22.421	112,09%	2.710
	Total Griya	14.822	14.728	14.702	-	-	0	0	-25	-120	25	15.602	94,23%	(900)
4	• Total Non Program	14.371	14.302	14.277	-	-	0	-133	-25	-94	25	15.093	94,59%	(816)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.429	-	-	0	524	-52	5.673	52	6.819	152,95%	3.611
	CF 2	68.857	70.879	70.749	-	-	0	-1.570	-130	1.892	130	89.354	79,18%	(18.604)
	Mitraguna & Others	68.359	70.001	69.878	-	-	0	-1.564	-124	1.518	124	86.959	80,36%	(17.081)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	Total Pembiayaan	112.901	123.013	122.726	242	99	-143	-1.261	-287	9.825	386	153.239	80,09%	(30.513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	1.267	772	789	1.112	6,58%	5,27%	7,45%	323	(155)	340							
	KUR	1.267	772	789	1.112	7,12%	5,81%	8,21%	323	(155)	340							
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
3	PWG	-	-	-	-	431	0,00%	0,00%	3,62%	431	431	431						
	Cilem	-	-	-	-	431	0,00%	0,00%	4,95%	431	431	431						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	1.470	1.479	1.419	3.160	1,66%	1,48%	3,30%	1.740	1.690	1.681							
	CF 1	117	973	626	2.368	0,60%	2,48%	9,42%	1.742	2.251	1.395							
	Total Griya	-	469	232	1.369	0,00%	1,58%	9,31%	1.136	1.369	899							
	Oto	117	504	393	999	2,46%	3,75%	9,58%	606	882	496							
	CF 2	1.353	506	794	792	1,96%	1,12%	1,12%	(2)	(561)	286							
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,13%	(2)	(561)	286							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Total Pembiayaan	11.065	11.329	11.382	11.581	9,80%	9,25%	9,44%	199	516	252	1,44%	84,75%	-8,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	6.719	6.773	714	55	314	4,86%	(8.779)	-56,45%	25.477	26,59%	(18.704)
2	Tabungan	146.646	145.002	143.311	143.053	(1.597)	(258)	(1.949)	-1,34%	(3.593)	-2,45%	158.899	90,03%	(15.846)
3	Deposito	29.176	27.609	27.812	27.989	495	177	380	1,38%	(1.186)	-4,07%	30.121	92,92%	(2.131)
	Total	191.374	179.071	177.842	177.816	(388)	(26)	(1.255)	-0,70%	(13.559)	-7,08%	214.497	82,90%	(36.681)
	CASA	162.198	151.462	150.029	149.826	(883)	(203)	(1.635)	-1,08%	(12.372)	-7,63%	184.376	81,26%	(34.550)
	(%) CASA	84,75%	84,58%	84,36%	84,26%									
	FDR	87,12%	107,77%	108,47%	108,49%									

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	14.103	8.994	9.184	9.521	338	527	5,86%	(4.582)	-32,49%	-	0,00%	9.521	
2	Giro ISE	4.458	4.210	4.519	4.715	196	505	11,99%	256	5,75%	-	0,00%	4.715	
3	Tabungan ISE	9.645	4.784	4.665	4.807	142	22	0,47%	(4.838)	-50,16%	-	0,00%	4.807	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	100	104	105	105	0	1	0,96%	5	5,00%	-	0,00%	105	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	16.150	18.771	18.946	-	200	200	1.590	175	2.796	25	21.415	88,47%	(2.469)	
	KUR	14.812	17.642	17.823	-	200	200	1.629	181	3.011	19	19.912	89,51%	(2.089)	
	Non KUR	1.337	1.128	1.122	-	0	-39	-6	-215	6	-	1.502	74,71%	(380)	
3	PWG	15.238	29.524	29.811	1.403	588	-815	3.614	287	14.573	302	30.096	99,05%	(286)	
	Cilem	3.814	12.037	12.142	369	161	-209	1.174	105	8.328	55	15.630	77,68%	(3.488)	
	Gadai	11.423	17.487	17.669	1.034	428	-606	2.440	181	6.245	247	14.466	122,14%	3.203	
4	CFG	135.343	144.690	144.149	272	138	-135	-1.102	-541	8.806	679	159.190	90,55%	(15.041)	
	CF 1	16.023	18.100	18.152	257	138	-120	-25	52	2.129	86	18.866	96,22%	(713)	
	Total Griya	9.034	10.590	10.559	-	0	0	-32	1.524	32	-	9.764	108,14%	795	
4	• Total Non Program	9.034	10.590	10.559	-	0	0	0	0	0	-	0	0,00%	0	
	• Program	-	-	-	-	0	0	0	0	0	-	9.102	83,43%	(1.508)	
	Oto	6.989	7.510	7.594	257	138	-120	-25	84	605	54	140.324	89,79%	(14.328)	
	CF 2	119.320	126.590	125.997	15	-	-15	-1.077	-593	6.677	593	123.847	91,03%	(11.110)	
	Mitraguna & Others	104.787	113.008	112.737	15	-	-15	-919	-270	7.951	270	16.477	80,47%	(3.218)	
	Pensiun	14.533	13.582	13.259	-	0	-158	-323	-1.274	323	-	210.701	91,55%	(17.795)	
	Total Pembiayaan	166.730	192.985	192.906	1.676	926	-750	4.102	-79	26.175	1.005	-	-	-	-

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-
2	MBG	46	543	460	601	0,29%	2,45%	3,17%	142	555	59	-	-	-	-	-
	KUR	-	459	460	601	0,00%	2,61%	3,37%	142	601	142	-	-	-	-	-
	Non KUR	46	83	-	-	3,44%	0,00%	0,00%	-	-	(83)	46	-	-	-	-
3	PWG	-	146	-	546	0,00%	0,00%	0,00%	1,83%	546	546	401	-	-	-	-
	Cilem	-	-	-	534	0,00%	0,00%	0,00%	4,40%	534	534	534	-	-	-	-
	Gadai	-	146	-	12	0,00%	0,00%	0,00%	0,07%	12	12	(134)	-	-	-	-
4	CFG	993	410	406	2.845	0,73%	0,28%	0,19%	2.439	1.852	2.435	-	-	-	-	-
	CF 1	153	410	406	2.111	0,95%	2,24%	11,63%	1.705	1.958	1.701	-	-	-	-	-
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	-	(2)	-	-	-	-	-
	Oto	138	69	67	1.772	1,98%	0,90%	23,33%	1.705	1.634	1.703	-	-	-	-	-
	CF 2	840	-	-	735	0,70%	0,00%	0,58%	735	(105)	735	-	-	-	-	-
	Mitraguna & Others	840	-	-	338	0,80%	0,00%	0,30%	338	(502)	338	-	-	-	-	-
	Pensiun	-	-	-	396	0,00%	0,00%	2,99%	396	396	396	-	-	-	-	-
	Total Pembiayaan	2.417	3.673	2.964	2.964	1,45%	1,54%	1,54%	-547	(708)	-	1,46%	4,95%	-0,1%	-	-

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168.249	191.374	193.609	25.360	
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,35	3,37	0,02	0,23
CIF Payroll	1.094	1.140	1.192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	8.302	8.286	253	(16)	(357)	-4,13%	(401)	-4,62%	19.049	43,50%	(10.763)
2	Tabungan	252.421	261.827	262.998	262.488	3.583	(510)	661	0,25%	10.067	3,99%	268.613	97,72%	(6.125)
3	Deposito	76.726	72.505	72.502	72.506	(1.073)	4	1	0,00%	(4.220)	-5,50%	77.795	93,20%	(5.290)
	Total	337.834	342.975	343.802	343.280	2.763	(522)	305	0,09%	5.446	1,61%	365.457	93,93%	(22.177)
	CASA	261.108	270.470	271.300	270.774	3.836	(526)	304	0,11%	9.666	3,70%	287.662	94,13%	(16.888)
	(%) CASA	77,29%	78,86%	78,91%	78,88%									
	FDR	106,55%	109,87%	108,67%	108,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.448	11.910	11.722	11.658	(64)	(251)	-2,11%	3.210	38,00%	-	0,00%	11.658		
2	Giro ISE	1.077	1.065	1.083	1.099	17	35	3,25%	22	2,08%	-	0,00%	1.099		
3	Tabungan ISE	7.371	10.845	10.640	10.559	(81)	(286)	-2,63%	3.188	43,25%	-	0,00%	10.559		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	163	187	188	188	0	1	0,53%	25	15,34%	-	0,00%	188		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	25.893	-	-	0	-82	-438	-7.514	438	39.559	65,45%	(13.666)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	25.893	-	-	0	-82	-438	-7.511	438	36.812	70,34%	(10.919)
	• Local Champion	29.104	25.433	24.995	-	-	0	-82	-438	-4.109	438	30.183	82,81%	(5.188)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.350	-	-	0	1.120	-75	2.505	75	27.707	95,10%	(1.357)
	KUR	21.881	24.372	24.301	-	-	0	1.186	-71	2.420	71	25.636	94,79%	(1.336)
	Non KUR	1.963	2.053	2.049	-	-	0	-65	-4	86	4	2.070	98,96%	(22)
3	PWG	18.313	34.800	34.773	1.062	1.175	113	1.901	-27	16.460	1.201	32.103	108,32%	2.671
	Cilem	9.363	18.475	18.310	416	80	-336	454	-165	8.947	245	19.896	92,03%	(1.586)
	Gadai	8.950	16.326	16.464	646	1.095	449	1.447	138	7.513	957	12.207	134,87%	4.257
4	CFG	284.398	289.261	286.610	12	19	7	3.514	-2.651	2.211	2.670	293.503	97,65%	(6.893)
	CF 1	38.670	35.743	35.094	-	19	19	215	-649	-3.576	668	39.755	88,28%	(4.661)
	Total Griya	32.928	30.140	29.482	-	-	0	0	-659	-3.446	659	33.207	88,78%	(3.725)
	• Total Non Program	32.928	30.140	29.482	-	-	0	0	-623	-3.446	659	33.207	88,78%	(3.725)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.612	-	19	19	215	10	-130	9	6.549	85,70%	(936)
	CF 2	245.728	253.518	251.516	12	-	-12	3.299	-2.002	5.787	2.002	253.748	99,12%	(2.232)
	Mitraguna & Others	226.104	235.833	233.979	12	-	-12	3.374	-1.854	7.875	1.854	233.381	100,26%	598
	Pensiun	19.624	17.685	17.536	-	-	0	-74	-149	-2.088	149	20.366	86,11%	(2.830)
	Total Pembiayaan	359.963	376.817	373.626	1.074	1.194	120	6.454	-3.191	13.663	4.385	392.871	95,10%	(19.246)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	95	90	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	95	90	90	90	0,00%	0,34%	0,35%	(0)	90	(5)			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	238	167	263	263	1,32%	0,63%	1,00%	96	(51)	25			
	KUR	205	191	122	183	183	0,94%	0,50%	0,75%	61	(23)	(9)			
	Non KUR	109	47	45	81	81	5,56%	2,19%	3,93%	36	(29)	33			
3	PWG	-	-	-	447	447	0,00%	0,00%	1,28%	447	447	447			
	Cilem	-	-	-	435	435	0,00%	0,00%	2,37%	435	435	435			
	Gadai	-	-	-	12	12	0,00%	0,00%	0,07%	12	12	12			
4	CFG	4.834	7.506	8.636	17.542	17.542	1,70%	2,99%	6,12%	8.907	12.709	10.036			
	CF 1	1.936	3.401	3.537	5.594	5.594	5,01%	9,89%	15,94%	2.057	3.657	2.193			
	Total Griya	1.859	3.002	3.167	4.084	4.084	5,65%	10,51%	13,85%	917	2.225	1.082			
	Oto	77	399	370	1.510	1.510	1,35%	6,61%	26,90%	1.140	1.433	1.111			
	CF 2	2.897	4.105	5.099	11.949	11.949	1,18%	2,01%	4,75%	6.850	9.051	7.843			
	Mitraguna & Others	2.897	4.105	5.099	11.949	11.949	0,65%	2,16%	5,11%	6.850	9.051	7.843			
	Pensiun	-	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.880	12.691	12.832	12.844	12.844	0,80%	3,41%	3,44%	13	9.965	153	3,06%	10,95%	-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	345.941	364.485	375.413	29.472		3.19	3.26	3.27
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%	1.936	2.537	2.616

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	6.257	6.092	(487)	(165)	63	1,04%	(1.512)	-19,88%	17.630	34,55%	(11.538)
2	Tabungan	169.083	168.290	168.784	167.840	2.671	(943)	(450)	-0,27%	(1.243)	-0,74%	182.857	91,79%	(15.017)
3	Deposito	159.534	168.281	168.306	168.308	2.495	2	27	0,02%	8.774	5,50%	160.953	104,57%	7.355
	Total	336.221	342.600	343.347	342.240	4.679	(1.107)	(360)	-0,11%	6.019	1,79%	361.440	94,69%	(19.200)
	CASA	176.687	174.319	175.041	173.932	2.184	(1.109)	(387)	-0,22%	(2.755)	-1,56%	200.487	86,75%	(26.555)
	(%) CASA	52,55%	50,88%	50,98%	50,82%									
	FDR	59,93%	62,03%	61,69%	61,89%									

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	11.173	7.839	7.625	7.697	73	(141)	-1,80%	(3.476)	-31,11%	-	0,00%	7.697	
2	Giro ISE	2.226	2.414	2.537	2.544	7	130	5,39%	318	14,28%	-	0,00%	2.544	
3	Tabungan ISE	8.944	5.421	5.084	5.150	66	(271)	-5,00%	(3.794)	-42,42%	-	0,00%	5.150	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%	-	0,00%	3	
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%	-	0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.198	41.114	-	100	100	-539	-84	411	184	47.062	87,36%	(5.948)
	KUR	38.741	39.533	39.452	-	100	100	-486	-82	711	182	44.874	87,92%	(5.422)
	Non KUR	1.963	1.665	1.663	-	0	-54	-2	-300	2	-	2.189	75,96%	(526)
3	PWG	8.703	16.596	16.520	507	250	-258	645	-75	7.817	325	26.230	62,98%	(9.709)
	Cilem	6.698	12.513	12.374	194	42	-152	333	-138	5.676	181	17.952	68,93%	(5.578)
	Gadai	2.005	4.083	4.146	313	207	-106	312	63	2.141	144	8.277	50,09%	(4.132)
4	CFG	152.101	154.707	154.168	30	200	170	141	-538	2.068	738	177.569	86,82%	(23.401)
	CF 1	24.823	21.116	21.055	-	0	-326	-60	-3.767	60	-	27.859	75,58%	(6.803)
	Total Griya	16.607	12.664	12.637	-	0	0	-26	-3.970	26	-	17.386	72,69%	(4.749)
4	• Total Non Program	16.607	12.664	12.637	-	0	-124	-26	-3.970	26	-	17.386	72,69%	(4.749)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.418	-	0	-326	-34	202	34	-	10.472	80,38%	(2.054)
	CF 2	127.278	133.591	133.113	30	200	170	467	-478	5.835	678	149.711	88,91%	(16.598)
	Mitraguna & Others	115.000	120.148	119.792	30	200	170	283	-355	4.793	555	135.356	88,50%	(15.564)
	Pensiun	12.278	13.443	13.321	-	0	184	-122	1.042	122	-	14.354	92,80%	(1.034)
	Total Pembiayaan	201.507	212.500	211.803	537	550	12	246	-697	10.296	1.247	250.861	84,43%	(39.058)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	377	817	866	643	0,93%	2,10%	1,56%	(223)	266	(173)	-	-	-			
	KUR	327	781	833	610	0,84%	2,11%	1,55%	(223)	282	(171)	-	-	-			
	Non KUR	50	36	34	34	2,53%	2,02%	2,02%	-	(16)	(2)	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,06%	341	341	341	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	312	312	312	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	28	28	28	-	-	-			
4	CFG	2.744	3.370	3.268	6.596	1,80%	2,11%	4,28%	3.328	3.852	3.225	-	-	-			
	CF 1	932	1.034	577	1.567	3,75%	2,73%	7,44%	990	635	532	-	-	-			
	Total Griya	594	-	-	-	456	3,58%	0,00%	456	(139)	456	-	-	-			
	Oto	337	1.034	577	1.111	4,11%	6,82%	13,20%	534	774	77	-	-	-			
	CF 2	1.812	2.336	2.691	5.029	1,42%	2,01%	3,78%	2.338	3.217	2.693	-	-	-			
	Mitraguna & Others	1.812	2.336	2.691	4.809	1,58%	2,24%	4,01%	2.118	2.997	2.473	-	-	-			
	Pensiun	43	-	-	-	0,00%	0,00%	0,00%	219	219	219	-	-	-			
	Total Pembiayaan	2.045	3.243	3.745	3.830	1,01%	1,76%	1,81%	85	1.786	587	1,42%	21,68%	-0,4%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	Posisi				%	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	499	294	395	480	1,23%	0,96%	1,17%	85	(19)	186	-	-	-			
	KUR	125	164	265	350	0,32%	0,67%	0,89%	85								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	4.056	3.516	299	(539)	1.226	53,50%	(9.669)	-73,33%	18.701	18,80%	(15.184)
2	Tabungan	147.923	138.652	138.710	141.212	(21.267)	2.502	2.560	1,85%	(6.710)	-4,54%	158.452	89,12%	(17.240)
3	Deposito	54.920	82.610	82.734	81.257	23.934	(1.478)	(1.353)	-1,64%	26.337	47,95%	55.870	145,44%	25.387
	Total	216.028	223.553	225.500	225.985	2.966	485	2.433	1,09%	9.957	4,61%	233.023	96,98%	(7.038)
	CASA	161.108	140.943	142.766	144.729	(20.968)	1.963	3.786	2,69%	(16.379)	-10,17%	177.153	81,70%	(32.424)
	(%) CASA	74,58%	63,05%	63,31%	64,04%									
	FDR	99,10%	101,37%	99,91%	99,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.507	2.490	(17)	98	4,08%	(100)	-3,84%	-	0,00%	2.490
2	Giro ISE	59	60	94	151	57	91	150,11%	92	156,86%	-	0,00%	151
3	Tabungan ISE	2.531	2.332	2.413	2.339	(74)	7	0,30%	(192)	-7,58%	-	0,00%	2.339
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	90	114	115	115	0	1	0,88%	25	27,78%	-	0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.169	49.415	400	450	50	1.099	246	3.681	204	50.486	97,88%	(1.070)
	KUR	43.301	47.233	47.479	400	450	50	1.146	246	4.178	204	47.872	99,18%	(393)
	Non KUR	2.433	1.937	1.936	-	-	0	-47	-0	-497	0	2.613	74,10%	(677)
3	PWG	2.160	6.868	6.849	259	-	-259	532	-19	4.689	19	8.667	79,03%	(1.818)
	Cilem	2.160	6.868	6.849	259	-	-259	532	-19	4.689	19	8.667	79,03%	(1.818)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.589	169.030	-	509	509	566	-1.559	2.839	2.068	173.274	97,55%	(4.243)
	CF 1	15.140	17.519	17.400	-	-	0	18	-119	2.260	119	15.984	108,86%	1.416
	Total Griya	1.118	1.004	1.004	-	-	0	0	0	-114	-	1.335	75,21%	(331)
	• Total Non Program	1.118	1.004	1.004	-	-	0	0	-12	0	-	1.335	75,21%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.515	16.396	-	-	0	18	-119	2.375	119	14.649	111,93%	1.747
	CF 2	151.051	153.070	151.630	-	509	509	548	-1.440	578	1.949	157.289	96,40%	(5.660)
	Mitraguna & Others	120.364	121.985	120.469	-	-	0	624	-1.516	105	1.516	126.025	95,59%	(5.556)
	Pensiun	30.687	31.084	31.161	-	509	509	-75	77	474	432	31.265	99,67%	(104)
	Total Pembiayaan	214.086	226.626	225.294	659	959	300	2.197	-1.332	11.209	2.291	232.426	96,93%	(7.131)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	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	330	820	635	1.359	0,72%	1,29%	2,75%	723	1.029	539							
	KUR	190	795	611	1.095	0,44%	1,29%	2,31%	484	905	301							
	Non KUR	139	25	24	263	5,72%	1,25%	13,60%	239	124	239							
3	PWG	3	-	-	168	0,14%	0,00%	2,45%	168	165	168							
	Cilem	3	-	-	168	0,14%	0,00%	2,45%	168	165	168							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.389	1.645	1.421	3.922	0,84%	0,83%	2,32%	2.501	2.533	2.277							
	CF 1	197	1.365	679	1.395	1,30%	3,88%	8,01%	716	1.197	30							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	197	1.365	679	1.395	1,41%	4,11%	8,51%	716	1.197	30							
	CF 2	1.192	280	742	2.527	0,79%	0,48%	1,67%	1.785	1.336	2.247							
	Mitraguna & Others	1.192	280	354	2.135	0,99%	0,29%	1,77%	1.781	943	1.855							
	Pensiun	121	-	-	388	0,06%	0,00%	1,25%	4	393	393							
	Total Pembiayaan	1.868	2.254	2.351	2.348	0,87%	1,04%	(3)	480	94	0,00%	100,00%	-1,0%					

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	508	224	185	182	1,11%	0,38%	0,37%	(3)	(327)	(42)						
	KUR	409	99	147	144	0,94%	0,31%	0,30%	(3)	(265)	45						
	Non KUR	100	125	38	38	4,09%	1,96%	1,96%	-	(62)	(87)						
3	PWG	-	-	-	-	0,00%	0,0										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	67	81	(4)	13	43	116,94%	14	21,75%	2.150	3,75%	(2.069)
2	Tabungan	73.366	68.177	66.401	66.163	(6.024)	(238)	(2.014)	-2,95%	(7.203)	-9,82%	79.265	83,47%	(13.101)
3	Deposito	13.172	13.658	13.658	13.658	95	0	0	0,00%	486	3,69%	14.143	96,57%	(484)
	Total	86.605	81.873	80.127	79.902	(5.933)	(224)	(1.970)	-2,41%	(6.702)	-7,74%	95.557	83,62%	(15.655)
	CASA	73.432	68.215	66.468	66.244	(6.028)	(224)	(1.971)	-2,89%	(7.189)	-9,79%			
(%) CASA		84,79%	83,32%	82,95%	82,91%									
FDR		98,27%	111,67%	112,49%	112,80%									

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	349	321	341	341	0	20	6,29%	(8)	-2,32%		-	0,00%	341
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
3	Tabungan ISE	349	321	341	341	0	20	6,29%	(8)	-2,32%			0,00%	341
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	164	172	172	172	0	0	0,00%	8	4,88%			0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
• Local Champion	18	18	18	-	-	-	0	0	0	0	-	18	100,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.379	344	-	-344	540	-29	4.668	29	4.640	137,49%	1.739
	Cilem	1.711	6.408	6.379	344	-	-344	540	-29	4.668	29	4.640	137,49%	1.739
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	83.734	-	-	0	649	-1.264	368	1.264	91.314	91,70%	(7.580)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
• Total Non Program	269	253	253	-	-	-	0	-2	0	-16	-	512	49,34%	(259)
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	200	200	-	-	-	0	-3	0	200	-	704	28,38%	(504)
CF 2	-	83.098	84.545	83.282	-	-	0	652	-1.264	184	1.264	90.098	92,43%	(6.817)
Mitraguna & Others	-	38.271	38.877	37.985	-	-	0	-155	-892	-286	892	44.624	85,12%	(6.638)
Pensiun	-	44.827	45.668	45.296	-	-	0	807	-372	470	372	45.475	99,61%	(178)
Total Pembiayaan		85.106	91.424	90.131	344	-	-344	1.189	-1.293	5.025	1.293	95.983	93,90%	(5.852)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	87	0,00%	0,00%	0,00%	1,36%	87	87	87			
	Cilem	-	-	-	-	87	0,00%	0,00%	0,00%	1,36%	87	87	87			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	368	389	1.942	0	0,00%	0,46%	0,46%	2,32%	1.553	1.942	1.574			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
CF 2	-	220	229	224	224	0	0,00%	0,27%	0,27%	0,27%	(5)	224	5			
Mitraguna & Others	-	220	229	224	224	0	0,00%	0,59%	0,59%	0,59%	(5)	224	5			
Pensiun	-	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		18	238	247	242	0,02%	0,27%	0,27%	0,27%	0,27%	(5)	224	5	0,60%	-124,62%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.547	22.498	(633)	(49)	(100)	-0,44%	11.483	104,25%	15.889	141,59%	6.609
2	Tabungan	115.074	107.804	106.326	102.415	419	(3.911)	(5.389)	-5,00%	(12.659)	-11,00%	123.561	82,89%	(21.146)
3	Deposito	23.779	24.716	24.615	24.604	1.009	(11)	(112)	-0,45%	825	3,47%	24.502	100,42%	102
	Total	149.869	155.118	153.488	149.517	794	(3.971)	(5.601)	-3,61%	(351)	-0,23%	163.952	91,20%	(14.435)
	CASA	126.089	130.402	128.873	124.913	(214)	(3.959)	(5.489)	-4,21%	(1.176)	-0,93%	139.451	89,58%	(14.537)
	(%) CASA	84,13%	84,07%	83,96%	83,54%									
	FDR	105,52%	116,25%	116,32%	119,41%									

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	7.372	6.372	6.336	6.398	62	25	0,40%	(974)	-13,22%	-	0,00%	6.398
2	Giro ISE	1.170	339	339	372	34	33	9,87%	(798)	-68,18%	-	0,00%	372
3	Tabungan ISE	2.302	1.933	1.897	1.925	28	(8)	-0,42%	(377)	-16,36%	-	0,00%	1.925
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%	-	0,00%	4.100
5	CIF ISE	69	77	79	79	0	2	2,60%	10	14,49%	-	0,00%	79

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.507	-	100	100	-45	100	776	-	731	206,18%	776
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.507	-	100	100	-45	100	776	-	731	206,18%	776
	• Local Champion	731	484	584	-	100	100	-25	100	-147	-	731	79,90%	(147)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.587	-	-	0	770	-50	6.132	50	18.537	111,06%	2.050
	KUR	11.979	18.507	18.464	-	-	0	918	-43	6.485	43	15.960	115,69%	2.504
	Non KUR	2.475	2.130	2.123	-	-	0	-148	-7	-352	7	2.577	82,37%	(454)
3	PWG	2.088	8.454	8.409	304	14	-290	1.315	-45	6.321	59	9.019	93,23%	(611)
	Cilem	1.902	8.217	8.172	224	14	-210	1.265	-45	6.270	59	8.833	92,51%	(662)
	Gadai	186	237	237	80	-	-80	50	0	51	-	186	127,40%	51
4	CFG	140.874	149.821	148.036	500	-	-500	1.766	-1.784	7.163	1.784	153.271	96,58%	(5.234)
	CF 1	3.720	5.476	5.444	-	-	0	-68	-32	1.723	32	5.198	104,72%	246
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.277	-	-	0	-68	-30	979	30	4.396	97,29%	(119)
	CF 2	137.153	144.345	142.593	500	-	-500	1.834	-1.752	5.439	1.752	148.073	96,30%	(5.480)
	Mitraguna & Others	95.850	101.262	99.770	500	-	-500	1.604	-1.492	3.921	1.492	105.758	94,34%	(5.988)
	Pensiun	41.304	43.083	42.823	-	-	0	231	-260	1.519	260	42.314	101,20%	508
	Total Pembiayaan	158.147	180.319	178.539	804	114	-690	3.807	-1.780	20.392	1.894	181.558	98,34%	(3.019)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	49	48	48	48	0,00%	3,41%	3,18%	-	48	(1)				
	Linkage	-	-	-	-	48	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	49	48	48	48	0,00%	3,41%	3,18%	-	48	(1)				
	Value Chain	-	-	-	-	48	0,00%	0,00%	0,00%	-	-	-				
2	MBG	24	-	-	-	67	0,16%	0,00%	0,33%	67	44	67				
	KUR	24	-	-	-	67	0,20%	0,00%	0,00%	-	-	(24)				
	Non KUR	-	-	-	-	67	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	40	0,00%	0,00%	0,48%	40	40	40				
	Cilem	-	-	-	-	40	0,00%	0,00%	0,49%	40	40	40				
	Gadai	-	-	-	-	40	0,00%	0,00%	0,00%	-	-	-				
4	CFG	636	1.014	1.462	4.288	4.288	0,45%	0,98%	2,90%	2.826	3.652	3.275				
	CF 1	195	355	110	538	538	5,25%	0,20%	0,20%	9,89%	428	343	183			
	Total Griya	-	2	-	-	538	0,00%	0,00%	0,00%	-	-	-	(2)			
	Oto	195	353	110	538	538	5,92%	2,56%	12,59%	428	343	185				
	CF 2	441	658	1.352	3.750	3.750	0,32%	0,94%	2,63%	2.398	3.309	3.092				
	Mitraguna & Others	441	486	1.183	2.707	2.707	0,46%	1,17%	2,71%	1.524	2.266	2.221				
	Pensiun	-	172	169	1.043	1.043	0,00%	0,39%	0,24%	874	1.043	871				
	Total Pembiayaan	537	495	258	258	258	0,34%	0,14%	0,14%	(279)	(238)	1,13%	-680,18%	1,0%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)	
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	6.407	6.734	851	328	(1.678)	-19,95%	(55)	-0,81%	12.850	52,41%	(6.115)
2	Tabungan	175.767	193.661	193.519	195.232	9.382	1.713	1.571	0,81%	19.465	11,07%	189.520	103,01%	5.712
3	Deposito	41.842	51.659	51.660	(1.726)	(1.000)	(999)	(999)	-1,93%	8.818	21,08%	42.338	119,66%	8.323
	Total	224.399	253.733	251.586	252.627	8.507	1.041	(1.106)	-0,44%	28.228	12,58%	244.707	103,24%	7.920
	CASA	182.557	202.074	199.926	201.966	10.233	2.041	(107)	-0,05%	19.409	10,63%	202.369	99,80%	(403)
	(%) CASA	81,35%	79,64%	79,47%	79,95%									
	FDR	108,91%	102,73%	103,29%	102,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	5.944	5.974	31	(273)	(437)	1.892	46,33%	-	0,00%	5.974	
2	Giro ISE	1.486	3.408	3.180	3.168	(12)	(240)	(704)	1.682	113,20%	-	0,00%	3.168	
3	Tabungan ISE	2.597	2.839	2.763	2.806	42	(33)	(115)	209	8,06%	-	0,00%	2.806	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	138	154	157	157	0	3	1,95%	19	13,77%	-	0,00%	157	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	97.468	-	-	0	1.094	-374	-265	374	102.758	94,85%	(5.289)
	KUR	92.544	91.691	91.336	-	-	0	612	-356	-1.209	356	97.133	94,03%	(5.797)
	Non KUR	5.189	6.151	6.133	-	-	0	482	-19	944	19	5.625	109,02%	508
3	PWG	10.721	20.877	21.137	892	1.028	135	1.393	261	10.416	767	29.922	70,64%	(8.785)
	Cilem	6.388	12.738	12.755	801	152	-648	328	17	6.367	135	19.779	64,49%	(7.023)
	Gadai	4.333	8.138	8.382	92	875	784	1.065	244	4.049	632	10.144	82,63%	(1.762)
4	CFG	134.342	139.416	138.775	92	1.254	1.162	1.661	-641	4.433	1.895	155.663	89,15%	(16.888)
	CF 1	27.563	25.516	25.418	-	-	0	-74	-98	-2.145	98	31.828	79,86%	(6.410)
	Total Griya	18.820	16.634	16.598	-	-	0	0	-37	-2.223	37	21.370	77,67%	(4.772)
4	• Total Non Program	5.808	4.957	4.933	-	-	0	-58	-24	-875	24	6.682	73,82%	(1.749)
	• Program	13.012	11.677	11.665	-	-	0	-170	-12	-1.347	12	14.688	79,42%	(3.023)
	Oto	8.743	8.882	8.820	-	-	0	-74	-61	78	61	10.458	84,34%	(1.638)
	CF 2	106.779	113.900	113.357	92	1.254	1.162	1.735	-543	6.578	1.797	123.835	91,54%	(10.478)
	Mitraguna & Others	66.464	72.581	72.257	92	864	772	1.546	-324	5.793	1.188	81.941	88,18%	(9.684)
	Pensiun	40.315	41.320	41.100	-	390	390	189	-220	785	610	41.894	98,11%	(794)
	Total Pembiayaan	244.391	260.664	259.865	984	2.282	1.297	4.474	-799	15.474	3.081	289.938	89,63%	(30.073)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	83	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	83	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	1.801	0	0,95%	0,97%	1.85%	856	871	694			
	KUR	830	948	846	1.333	0	0,90%	0,92%	1,46%	487	503	385			
	Non KUR	101	160	100	468	0	1,95%	1,62%	7,64%	369	367	309			
3	PWG	7	-	-	90	0	0,06%	0,00%	0,43%	90	84	90			
	Cilem	-	-	-	90	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	7	-	-	90	0	0,15%	0,00%	1,07%	90	84	90			
4	CFG	949	1.528	1.067	7.906	0	0,71%	0,77%	5,70%	6.839	6.957	6.378			
	CF 1	949	1.114	1.067	3.366	0	3,44%	4,18%	13,24%	2.299	2.417	2.252			
	Total Griya	745	905	834	2.257	0	3,96%	5,02%	13,60%	1.423	1.513	1.352			
	Oto	204	209	232	1.109	0	2,34%	2,62%	12,57%	877	905	900			
	CF 2	-	414	-	4.540	0	0,00%	0,00%	4,00%	4.540	4.540	4.126			
	Mitraguna & Others	-	414	-	4.367	0	0,00%	0,00%	6,04%	4.367	4.367	3.953			
	Pensiun	-	-	-	173	0	0,00%	0,00%	0,42%	173	173	173			
	Total Pembiayaan	1.942	3.092	2.888	2.876	0,79%	1,11%	1,11%	(12)	934	(216)	3,71%	-235,43%	2,6%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	238.797	251.305	262.140	23.343		PHR	2,75	2,95
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%	CIF Payroll	1.255	1.469

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.469	2.414	546	(55)	(158)	-6,13%	(1.223)	-33,63%	8.432	28,63%	(6.018)
2	Tabungan	133.319	152.840	151.752	151.854	2.858	102	(986)	-0,65%	18.535	13,90%	143.354	105,93%	8.500
3	Deposito	34.970	32.772	32.772	32.772	(564)	0	0	0,00%	(2.198)	-6,28%	35.987	91,07%	(3.215)
	Total	171.926	188.184	186.993	187.040	2.840	48	(1.144)	-0,61%	15.114	8,79%	187.773	99,61%	(733)
	CASA	136.957	155.412	154.220	154.268	3.404	48	(1.144)	-0,74%	17.311	12,64%	151.786	101,64%	2.482
	(%) CASA	79,66%	82,59%	82,47%	82,48%									
	FDR	77,08%	70,23%	70,34%	70,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.570	2.522		(48)	(257)	-9,25%	488	23,98%	-	0,00%	2.522
2	Giro ISE	95	736	637	597		(40)	(139)	-18,87%	502	529,71%	-	0,00%	597
3	Tabungan ISE	1.439	1.543	1.433	1.425		(8)	(118)	-7,66%	(15)	-1,01%	-	0,00%	1.425
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	227	228	228		0	1	0,44%	52	29,55%	-	0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	19.805	100	-	-100	15	-49	859	49	21.313	92,93%	(1.508)
	KUR	17.446	18.508	18.465	100	-	-100	32	-43	1.019	43	19.713	93,67%	(1.249)
	Non KUR	1.500	1.346	1.340	-	0	-17	-6	-160	6	-	1.599	83,80%	(259)
3	PWG	1.695	7.053	7.022	405	52	-352	544	-31	5.328	83	5.843	120,19%	1.180
	Cilem	1.695	7.053	7.022	405	52	-352	544	-31	5.328	83	5.843	120,19%	1.180
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.700	96	130	34	128	-557	-7.174	687	115.242	90,85%	(10.542)
	CF 1	3.054	2.857	2.846	96	-	-96	-85	-11	-208	11	3.455	82,36%	(610)
	Total Griya	942	882	882	-	-	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	-	0	0	0	0	-	1.045	84,39%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.964	96	-	-96	-85	-11	-148	11	2.411	81,48%	(447)
	CF 2	108.821	102.400	101.855	-	130	130	214	-546	-6.966	676	111.787	91,12%	(9.932)
	Mitraguna & Others	34.866	41.533	41.387	-	130	130	984	-147	6.521	277	37.557	110,20%	3.829
	Pensiun	73.955	60.867	60.468	-	-	0	-770	-399	-13.487	399	74.229	81,46%	(13.761)
	Total Pembiayaan	132.514	132.164	131.528	601	182	-418	688	-637	-987	819	142.397	92,37%	(10.870)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-	-	-	-	
2	MBG	302	527	530	571	1,59%	2,67%	2,88%	40	269	44							
	KUR	199	527	530	520	1,14%	2,87%	2,81%	(11)	320	(7)							
	Non KUR	102	-	-	51	6,82%	0,00%	3,81%	51	(51)	51							
3	PWG	-	-	-	195	0,00%	0,00%	2,78%	195	195	195							
	Cilem	-	-	-	195	0,00%	0,00%	2,78%	195	195	195							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	58	1.199	1.868	3.656	0,05%	1,78%	3,49%	1.788	3.598	2.457							
	CF 1	54	34	31	386	1,76%	1,08%	13,57%	355	332	353							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	54	34	31	386	2,55%	1,56%	19,66%	355	332	353							
	CF 2	5	1.165	1.838	3.270	0,00%	1,79%	3,21%	1.432	3.265	2.105							
	Mitraguna & Others	5	1.165	1.758	1.334	0,01%	4,23%	3,22%	(424)	1.330	169							
	Pensiun	-	-	80	1.936	0,00%	0,13%	3,20%	1.856	1.936	1.936							
	Total Pembiayaan	9.858	2.997	2.947	4.044	7,44%	2,23%	3,07%	1.097	(5.814)	1.048	2,09%	32,09%	-1,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.793	1.869	455	76	(650)	-25,79%	(970)	-34,16%	6.559	28,50%	(4.690)
2	Tabungan	118.896	124.754	123.469	123.460	7.185	(9)	(1.294)	-1,04%	4.563	3,84%	130.899	94,32%	(7.439)
3	Deposito	12.522	15.691	15.691	15.691	(1.098)	0	0	0,00%	3.169	25,31%	13.179	119,07%	2.513
	Total	134.257	142.963	140.953	141.020	6.542	67	(1.944)	-1,36%	6.763	5,04%	150.636	93,62%	(9.617)
	CASA	121.735	127.272	125.262	125.329	7.640	67	(1.944)	-1,53%	3.594	2,95%	137.458	91,18%	(12.129)
	(%) CASA	90,67%	89,02%	88,87%	88,87%									
	FDR	193,63%	190,58%	193,00%	192,91%									

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	3.925	3.274	2.648	2.641	(7)	(634)	-19,35%	(1.284)	-32,72%	-	0,00%	2.641	
2	Giro ISE	2.210	1.598	1.096	1.102	6	(496)	-31,05%	(1.108)	-50,14%	-	0,00%	1.102	
3	Tabungan ISE	1.714	1.676	1.552	1.539	(13)	(137)	-8,19%	(176)	-10,25%	-	0,00%	1.539	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	108	142	143	143	0	1	0,70%	35	32,41%	-	0,00%	143	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	• Local Champion	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.972	500	670	170	-324	309	-5.289	361	76.793	92,42%	(5.821)
	KUR	69.790	65.006	65.321	500	670	170	-368	314	-4.469	356	70.193	93,06%	(4.873)
	Non KUR	6.471	5.657	5.651	-	-	0	44	-6	-820	6	6.599	85,63%	(948)
3	PWG	2.698	8.440	8.451	361	45	-316	773	11	5.753	34	10.039	84,18%	(1.588)
	Cilem	2.698	8.440	8.451	361	45	-316	773	11	5.753	34	10.039	84,18%	(1.588)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	192.543	-	602	602	3.896	-743	11.697	1.345	198.675	96,91%	(6.133)
	CF 1	24.361	31.788	31.723	-	99	99	222	-65	7.361	164	26.529	119,58%	5.194
	Total Griya	4.158	5.341	5.332	-	0	0	-9	1.174	9	-	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	0	0	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	0	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.391	-	99	99	222	-56	6.187	155	21.779	121,18%	4.612
	CF 2	156.485	161.498	160.820	-	503	503	3.674	-678	4.335	1.181	172.147	93,42%	(11.327)
	Mitraguna & Others	140.742	147.326	146.813	-	503	503	3.827	-513	6.071	1.016	154.954	94,75%	(8.141)
	Pensiun	15.743	14.171	14.007	-	0	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	272.036	861	1.316	455	4.337	-424	12.075	1.740	285.662	95,23%	(13.626)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	523	439	1.380	0,00%	0,62%	1,94%	940	1.380	857						
	KUR	-	523	398	1.155	0,00%	0,61%	1,77%	757	1.155	632						
	Non KUR	-	-	41	225	0,00%	0,73%	3,98%	183	225	225						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,80%	68	68	68					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,80%	68	68	68					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	4.563	1.313	2.138	4.364	0,00%	2,52%	1,11%	2,27%	2.226	(199)	3.051					
	CF 1	1.171	1.115	1.100	3.026	4,81%	3,46%	9,54%	1.925	1.854	1.911						
	Total Griya	405	-	-	21	0,00%	9,74%	0,00%	0,40%	21	(384)	21					
	Oto	766	1.115	1.100	3.004	3,79%	4,16%	11,38%	1.904	2.238	1.890						
	CF 2	3.391	198	1.038	1.338	2,17%	0,64%	0,83%	300	(2.053)	1.140						
	Mitraguna & Others	3.391	198	1.038	1.338	2,41%	0,70%	0,91%	300	(2.053)	1.140						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-					
	Total Pembiayaan	2.747	3.110	2.973	2.973	1,06%	1,09%	1,09%	226	(137)	1.20%	-9,79%	0,1%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

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

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	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	354	-	-354	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	354	-	-354	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	354	-	-354	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	4,02%	#DIV/0!	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25	Growth (YoY)		
1	Asset (Retail) T	202.766</					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	454	487	(1.185)	34	118	32,05%	(1.020)	-67,67%	3.501	13,92%	(3.014)
2	Tabungan	77.097	93.391	93.592	93.734	4.507	142	343	0,37%	16.638	21,58%	81.858	114,51%	11.876
3	Deposito	8.333	13.479	13.509	13.509	826	0	30	0,22%	5.176	62,12%	8.893	151,90%	4.616
	Total	86.937	107.239	107.555	107.731	4.148	176	492	0,46%	20.794	23,92%	94.253	114,30%	13.478
	CASA	78.604	93.760	94.046	94.222	3.322	176	462	0,49%	15.618	19,87%	85.359	110,38%	8.862
	(%) CASA	90,42%	87,43%	87,44%	87,46%									
	FDR	27,35%	45,52%	45,49%	45,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	24.432	27.597	27.836	27.833	(3)	236	0,85%	3.401	13,92%	-	0,00%	27.833		
2	Giro ISE	1.505	366	451	484	34	118	32,32%	(1.021)	-67,82%	0,00%	0,00%	484		
3	Tabungan ISE	19.127	23.431	23.586	23.549	(37)	118	0,50%	4.422	23,12%	0,00%	0,00%	23.549		
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%	0,00%	0,00%	3.800		
5	CIF ISE	46	106	107	107	0	1	0,94%	61	132,61%	0,00%	0,00%	107		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.909	17.315	17.290	-	-	0	881	-25	9.381	25	16.589	104,23%	701
	KUR	7.722	16.284	16.260	-	-	0	797	-24	8.539	24	16.106	100,96%	155
	Non KUR	188	1.031	1.029	-	-	0	84	-1	842	1	483	213,22%	547
3	PWG	1.199	6.189	6.179	47	22	-24	522	-10	4.980	33	6.922	89,26%	(743)
	Cilem	1.199	6.189	6.179	47	22	-24	522	-10	4.980	33	6.922	89,26%	(743)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.463	-	249	249	469	152	10.790	98	24.159	105,40%	1.304
	CF 1	4.501	7.972	8.185	-	249	249	3	213	3.684	36	5.632	145,33%	2.553
4	Total Non Program	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	Program	-	-	-	-	-	0	0	0	-29	-	398	19,82%	(319)
	Oto	4.393	7.893	8.106	-	249	249	3	213	3.713	36	5.234	154,89%	2.873
	CF 2	10.171	17.339	17.278	-	-	0	466	-62	7.106	62	18.527	93,26%	(1.249)
	Mitraguna & Others	10.171	15.341	15.286	-	-	0	-246	-55	5.115	55	17.754	86,10%	(2.468)
	Pensiun	-	1.998	1.991	-	-	0	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	48.932	47	272	225	1.872	117	25.151	155	47.670	102,65%	1.262

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	25	0,00%	0,00%	0,41%	25	25	25					
	Cilem	-	-	-	-	25	0,00%	0,00%	0,41%	25	25	25					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	785	156	656	0,00%	0,00%	0,62%	2,58%	501	656	(128)					
	CF 1	-	370	156	656	0,00%	0,00%	1,95%	8,02%	501	656	286					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	370	156	656	0,00%	0,00%	1,97%	8,10%	501	656	286					
	CF 2	-	414	-	-	0,00%	0,00%	0,00%	-	-	-	(414)					
	Mitraguna & Others	-	414	-	-	0,00%	0,00%	0,00%	-	-	-	(414)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
	Total Pembiayaan	-	785	156	681	0,00%	0,00%	1,39%	-	526	681	(103)	0,00%	100,00%	-1,4%		

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	5.804	5.813	2.054	9	173	3,06%	(74.227)	-92,74%	90.770	6,40%	(84.958)
2	Tabungan	33.280	43.627	42.596	43.294	3.551	698	(333)	-0,76%	10.014	30,09%	37.508	115,43%	5.786
3	Deposito	18.866	76.625	77.628	77.748	304	120	1.123	1,47%	58.881	312,10%	19.646	395,74%	58.102
	Total	132.186	125.892	126.027	126.854	5.908	827	963	0,76%	(5.331)	-4,03%	147.924	85,76%	(21.070)
	CASA	113.319	49.267	48.400	49.107	5.605	707	(161)	-0,33%	(64.213)	-56,67%	128.278	38,28%	(79.172)
	(%) CASA	85,73%	39,13%	38,40%	38,71%									
	FDR	12,66%	24,03%	23,85%	23,70%									

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	584	804	817	799		(18)	(5)	-0,60%	215	36,71%	-	0,00%	799
2	Giro ISE	18	33	38	38		0	5	15,92%	21	118,16%	-	0,00%	38
3	Tabungan ISE	567	771	779	760		(18)	(10)	-1,31%	194	34,19%	-	0,00%	760
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	35	36	36		0	1	2,86%	6	20,00%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	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	728	2.951	2.921	76	12	-65	139	-30	2.193	42	3.418	85,46%	(497)
	Cilem	728	2.951	2.921	76	12	-65	139	-30	2.193	42	3.418	85,46%	(497)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	27.140	300	-	-300	2.588	-162	11.132	162	27.252	99,59%	(112)
	CF 1	6.128	8.796	8.757	-	-	0	-59	-40	2.628	40	7.469	117,24%	1.288
	Total Griya	4.538	7.153	7.133	-	-	0	0	-20	2.595	20	4.882	146,12%	2.251
4	• Total Non Program	4.538	6.150	6.130	-	-	0	-35	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.003	-	-	0	350	0	1.003	-	0	0,00%	1.003
	Oto	1.591	1.643	1.624	-	-	0	-59	-20	33	20	2.587	62,76%	(963)
	CF 2	9.879	18.505	18.383	300	-	-300	2.647	-122	8.504	122	19.783	92,93%	(1.400)
	Mitraguna & Others	9.209	17.588	17.471	300	-	-300	2.652	-117	8.262	117	18.196	96,02%	(725)
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	30.061	376	12	-365	2.727	-192	13.325	203	30.669	98,02%	(609)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	2,01%	59	59	59	59			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,01%	59	59	59	59			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	59	59	59	59			
4	CFG	-	260	258	784	0,00%	0,00%	0,95%	2,89%	526	784	524	524			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	1,33%	117	117	117	117			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	7,19%	117	117	117	117			
	CF 2	-	260	258	668	0,00%	0,00%	1,40%	3,63%	409	668	407	407			
	Mitraguna & Others	-	260	258	668	0,00%	0,00%	1,47%	3,82%	409	668	407	407			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	827	830	(1.862)	3	(2.255)	-73,09%	(917)	-52,50%	7.308	11,36%	(6.478)
2	Tabungan	52.637	64.541	64.405	63.330	549	(1.075)	(1.212)	-1,88%	10.693	20,31%	58.431	108,38%	4.898
3	Deposito	30.502	32.868	32.368	32.368	504	0	(500)	-1,52%	1.866	6,12%	31.306	103,39%	1.062
	Total	84.886	100.494	97.600	96.528	(809)	(1.072)	(3.966)	-3,95%	11.641	13,71%	97.046	99,47%	(518)
	CASA	54.385	67.626	65.232	64.160	(1.313)	(1.072)	(3.466)	-5,13%	9.775	17,97%	65.740	97,60%	(1.580)
	(%) CASA	64,07%	67,29%	66,84%	66,47%									
	FDR	15,32%	27,91%	29,02%	29,34%									

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	1.979	1.591	1.559	1.490	(69)	(100)	-6,31%	(489)	-24,70%	-	0,00%	1.490	
2	Giro ISE	1.572	777	779	780	1	4	0,49%	(791)	-50,35%	-	0,00%	780	
3	Tabungan ISE	407	814	780	710	(70)	(104)	-12,79%	303	74,31%	-	0,00%	710	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%	-	0,00%	47	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.447	7.419	163	-	-163	38	-28	4.490	28	5.333	139,12%	2.086
	Cilem	2.928	7.447	7.419	163	-	-163	38	-28	4.490	28	5.333	139,12%	2.086
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.903	-	517	517	69	298	10.825	219	18.511	112,92%	2.392
	CF 1	3.825	6.414	6.641	-	247	247	-100	227	2.816	21	4.830	137,49%	1.811
	Total Griya	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
4	• Total Non Program	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.165	-	247	247	-100	228	2.129	19	3.783	136,52%	1.382
	CF 2	6.254	14.190	14.262	-	270	270	169	72	8.009	198	13.681	104,25%	581
	Mitraguna & Others	5.039	12.776	12.747	-	-	0	131	-29	7.708	29	11.779	108,22%	968
	Pensiun	1.215	1.414	1.516	-	270	270	38	101	301	169	1.902	79,69%	(386)
	Total Pembiayaan	13.007	28.051	28.322	163	517	354	107	271	15.315	247	23.843	118,78%	4.478

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	6	0,00%	0,00%	0,08%	6	6	6					
	Cilem	-	-	-	-	6	0,00%	0,00%	0,08%	6	6	6					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	83	31	31	189	0,82%	0,15%	0,90%	158	106	157						
	CF 1	83	-	-	122	2,17%	0,00%	1,84%	122	39	122						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	83	-	-	122	2,73%	0,00%	2,37%	122	39	122						
	CF 2	-	31	31	66	0,00%	0,22%	0,46%	35	66	35						
	Mitraguna & Others	-	31	31	31	0,00%	0,24%	0,24%	-	31	(0)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,24%	35	35	35						
	Total Pembiayaan	-	14	14	14	0,00%	0,05%	0,05%	14	-	-	8,12%	####	8,1%	####	8,1%	####

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80