

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.406.604	1.444.426	79.856	37.822	(66.853)	-4,42%	333.364	30,00%	1.359.521	106,25%	84.905
2	Tabungan	4.778.169	5.117.615	5.290.146	5.297.909	111.728	7.763	180.294	3,52%	519.740	10,88%	5.138.860	103,10%	159.049
3	Deposito	1.667.902	1.697.645	1.647.405	1.648.413	(31.178)	1.008	(49.232)	-2,90%	(19.489)	-1,17%	1.690.130	97,53%	(41.717)
	Total	7.557.133	8.326.539	8.344.155	8.390.748	160.406	46.593	64.209	0,77%	833.615	11,03%	8.188.511	102,47%	202.237
	CASA	5.889.231	6.628.894	6.696.750	6.742.335	191.584	45.585	113.441	1,71%	853.104	14,49%	6.498.380	103,75%	243.954
	(%) CASA	77,93%	79,61%	80,26%	80,35%									
	FDR	79,28%	78,62%	79,60%	79,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	304.377	344.571	361.624	360.868	(756)	16.297	4,73%	56.491	18,56%	392.287	91,99%	(31.419)
2	Giro ISE	93.275	83.083	87.047	83.158	(3.889)	75	0,09%	(10.117)	-10,85%	146.711	56,68%	(63.553)
3	Tabungan ISE	174.173	207.373	220.328	223.504	3.176	16.132	7,78%	49.331	28,32%	186.170	120,05%	37.335
4	Deposito ISE	36.929	54.116	54.249	54.206	(43)	90	0,17%	17.277	46,78%	59.406	91,25%	(5.200)
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.736	1.850	101.852	100.002	-22.040	98.111	68.128	3.741	886.402	100,71%	6.334
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	244.395	1.850	1.852	2	-17.075	-1.889	3.642	3.741	275.847	88,60%	(31.453)
	• Local Champion	177.655	176.981	176.275	500	1.600	1.100	-18.124	-706	-1.380	2.306	188.154	93,69%	(11.879)
	• Value Chain	63.098	69.302	68.119	1.350	252	(1.098)	1.049	-1.183	5.022	1.435	87.693	77,68%	(19.574)
2	MBG	1.025.144	1.050.210	1.044.946	15.201	9.666	-5.535	4.277	-5.264	19.802	14.930	1.127.564	92,67%	(82.618)
	KUR	965.396	990.622	985.936	14.856	9.486	-5.370	4.147	-4.686	20.540	14.172	1.062.689	92,78%	(76.753)
	Non KUR	59.748	59.587	59.010	345	180	-165	130	-578	-738	758	64.875	90,96%	(5.865)
3	PWG	255.819	508.340	524.370	77.061	43.210	-33.851	31.058	16.029	268.551	27.180	563.574	93,04%	(39.204)
	Cilem	149.863	346.578	355.618	31.063	16.575	-14.488	16.151	9.040	205.755	7.535	399.246	89,07%	(43.628)
	Gadai	105.956	161.762	168.752	45.998	26.635	-19.363	14.906	6.989	62.796	19.646	164.327	102,69%	4.424
4	CFG	3.885.901	4.193.178	4.179.543	50.512	38.346	-12.166	38.816	-13.635	293.641	51.981	4.332.277	96,47%	(152.734)
	CF 1	838.535	901.570	896.437	9.973	4.546	-5.427	2.382	-5.133	57.902	9.679	913.053	98,18%	(16.616)
	Total Griya	595.912	605.944	602.481	4.294	1.052	-3.242	0	-3.463	6.569	4.515	633.024	95,18%	(30.543)
	• Total Non Program	435.065	456.344	453.516	3.976	1.052	-2.924	4.223	-2.828	18.451	3.880	451.458	100,46%	2.058
	• Program	160.848	149.601	148.965	318	-	-318	-929	-636	-11.883	636	181.566	82,04%	(32.601)
	Oto	242.622	295.625	293.956	5.679	3.494	-2.185	2.382	-1.670	51.333	5.163	280.029	104,97%	13.927
	CF 2	3.047.367	3.291.608	3.283.106	40.540	33.800	-6.739	36.434	-8.502	235.740	42.302	3.419.224	96,02%	(136.118)
	Mitraguna & Others	2.497.673	2.730.485	2.724.823	37.793	29.738	-8.054	33.809	-5.662	227.151	35.401	2.835.118	96,11%	(110.295)
	Pensiun	569.694	561.123	558.283	2.747	4.062	1.315	2.625	-2.840	8.589	6.902	584.105	95,58%	(25.822)
	Total Pembiayaan	5.991.472	6.546.353	6.641.594	144.624	193.074	48.450	52.110	95.241	650.122	97.832	6.909.817	96,12%	(268.223)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-17 Oct'25)	MtD (1-17 Nov'25)	MtM	Net (UG) & DG			Run Off Nov'25	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25				MtD	YTD	MtM		%	Penc.	Gap
1	SME	1.291	250	188	5.169	0,16%	0,02%	0,58%	4.981	3.879	4.919			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	5.169	0,54%	0,08%	2,12%	4.981	3.879	4.919			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	62.558	1,12%	1,86%	5,99%	43.038	51.082	43.038			
	KUR	9.838	16.517	16.517	55.172	1,02%	1,67%	5,60%	38.655	45.334	38.655			
	Non KUR	1.638	3.003	3.003	7.386	2,74%	5,04%	12,52%	4.383	5.748	4.383			
3	PWG	124	-	-	9.736	0,05%	0,00%	1,86%	9.736	9.612	9.736			
	Cilem	118	-	-	7.876	0,08%	0,01%	1,10%	7.876	7.758	7.876			
	Gadai	7	-	-	1.860	0,01%	0,00%	1,860	1.860	1.853	1.860			
4	CFG	59.411	71.220	72.096	134.627	1,53%	1,72%	3,22%	62.531	75.215	63.407			
	CF 1	35.165	42.144	39.232	66.428	4,19%	4,35%	7,41%	27.196	31.263	24.284			
	Total Griya	29.490	31.633	30.424	39.097	4,95%	5,02%	6,49%	8.673	9.607	7.464			
	Oto	5.675	10.511	8.808	27.331	2,34%	2,98%	9,30%	18.523	21.657	16.820			
	CF 2	24.246	29.076	32.864	68.199	0,80%	1,00%	2,08%	35.335	43.952	39.123			
	Mitraguna & Others	22.605	26.760	29.933	57.679	0,91%	1,10%	2,12%	27.746	35.074	30.919			
	Pensiun	1.642	2.316	2.931	10.520	0,30%	0,52%	1,88%	7.589	8.879	8.204			
	Total Pembiayaan	72.302	90.990	91.804	212.090	1,21%	1,40%	3,19%	120.287	139.788	121.100	1,25%	60,93%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			MtD (
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.509	14.532	(1.199)	23	165	1,15%	5.555	61,88%	19.787	73,44%	(5.255)
2	Tabungan	318.561	346.534	334.943	333.931	10.467	(1.012)	(12.602)	-3,64%	15.370	4,82%	337.516	98,94%	(3.584)
3	Deposito	104.995	107.552	107.367	107.368	1.995	1	(184)	-0,17%	2.373	2,26%	105.614	101,66%	1.754
	Total	432.533	468.453	456.819	455.831	11.262	(988)	(12.622)	-2,69%	23.298	5,39%	462.917	98,47%	(7.085)
	CASA	327.538	360.901	349.452	348.463	9.268	(989)	(12.437)	-3,45%	20.925	6,39%	357.303	97,53%	(8.840)
	(%) CASA	75,73%	77,04%	76,50%	76,45%									
	FDR	79,97%	80,19%	81,27%	81,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	14.091	14.188	96	607	4,47%	3.881	37,66%	-	0,00%	14.188	
2	Giro ISE	2.678	2.101	2.141	2.142	0	41	1,93%	(536)	-20,02%	-	0,00%	2.142	
3	Tabungan ISE	7.628	8.479	8.950	9.046	96	567	6,68%	1.418	18,59%	-	0,00%	9.046	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	33.276	200	360	160	-907	-11	1.165	371	36.590	90,94%	(3.314)
	KUR	29.277	30.780	30.792	200	360	160	-777	12	1.515	348	33.660	91,48%	(2.868)
	Non KUR	2.834	2.508	2.484	-	-	0	-130	-23	-350	23	2.930	84,78%	(446)
3	PWG	33.786	47.138	48.530	5.861	3.671	-2.191	1.845	1.392	14.744	2.279	39.995	121,34%	8.535
	Cilem	19.457	28.926	29.157	1.585	1.097	-488	-672	230	9.700	866	22.115	131,84%	7.042
	Gadai	14.329	18.212	19.374	4.277	2.574	-1.702	2.518	1.162	5.044	1.412	17.880	108,35%	1.493
4	CFG	256.811	275.303	269.523	5.014	1.229	-3.785	5.079	-5.780	12.711	7.009	270.459	99,65%	(936)
	CF 1	12.729	15.086	14.904	78	-	-78	-469	-182	2.176	182	14.355	103,82%	549
	Total Griya	2.031	4.113	4.108	-	-	0	0	-5	2.077	5	2.449	167,75%	1.659
	• Total Non Program	2.031	4.113	4.108	-	-	0	0	-5	2.077	5	2.449	167,75%	1.659
	• Program	-	-	-	-	-	-	-	-	-	-	0	0,00%	0
	Oto	10.697	10.973	10.796	78	-	-78	-469	-176	99	176	11.907	90,67%	(1.110)
	CF 2	244.083	260.217	254.619	4.936	1.229	-3.707	5.548	-5.599	10.536	6.828	256.104	99,42%	(1.485)
	Mitraguna & Others	223.458	237.231	231.724	4.936	1.130	-3.806	5.341	-5.507	8.266	6.637	234.367	98,87%	(2.643)
	Pensiun	20.624	22.986	22.895	-	99	99	207	-92	2.270	191	21.737	105,33%	1.158
	Total Pembiayaan	345.884	375.661	371.262	11.075	5.260	-5.815	6.894	-4.399	25.378	9.659	376.500	98,61%	(5.238)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	20	20	20	0	0,00%	0,10%	0,10%	0,10%	-	20	0					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	20	20	20	0	0,00%	0,10%	0,10%	0,10%	-	20	0					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	230	940	887	2.720	0,71%	2,66%	8,17%	1.833	2.490	1.780							
	KUR	230	858	808	2.159	0,78%	2,62%	7,01%	1.352	1.930	1.301							
	Non KUR	-	82	79	561	0,00%	3,15%	22,57%	482	561	479							
3	PWG	-	-	-	-	678	0,00%	0,00%	1,40%	678	678	678						
	Cilem	-	-	-	-	540	0,00%	0,00%	1,85%	540	540	540						
	Gadai	-	-	-	-	138	0,00%	0,00%	0,71%	138	138	138						
4	CFG	1.832	1.119	1.731	2.537	0,71%	0,63%	0,94%	807	706	1.419							
	CF 1	169	580	232	674	1,33%	1,54%	4,52%	442	504	94							
	Total Griya	33	19	18	-	0	1,62%	0,43%	0,00%	(18)	(33)	(19)						
	Oto	136	561	214	674	1,28%	1,95%	6,24%	460	537	113							
	CF 2	1.662	539	1.499	1.863	0,68%	0,58%	0,73%	365	201	1.325							
	Mitraguna & Others	1.662	539	1.274	1.638	0,74%	0,54%	0,71%	365	(24)	1.099							
	Pensiun	-	-	-	-	225	0,00%	0,98%	0,98%	-	-	225						
	Total Pembiayaan	941	3.625	3.683	3.894	0,27%	0,98%	1,05%	211	2.953	269	0,41%	61,02%	-0,6%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	2.708	2.596	194	(112)	(2)	-0,09%	1.110	74,69%	7.205	36,03%	(4.609)
2	Tabungan	231.208	242.522	247.753	247.935	(1.686)	182	5.413	2,23%	16.727	7,23%	247.199	100,30%	736
3	Deposito	90.995	78.066	78.049	78.055	(2.338)	6	(12)	-0,01%	(12.940)	-14,22%	91.717	85,10%	(13.662)
	Total	323.689	323.187	328.510	328.586	(3.830)	76	5.399	1,67%	4.897	1,51%	346.121	94,93%	(17.535)
	CASA	232.695	245.121	250.461	250.531	(1.492)	71	5.411	2,21%	17.837	7,67%	254.404	98,48%	(3.872)
	(%) CASA	71,89%	75,84%	76,24%	76,25%									
	FDR	38,52%	41,23%	40,74%	40,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	7.762	8.801	9.117	9.093	(24)	292	3,32%	1.331	17,15%	-	0,00%	9.093		
2	Giro ISE	590	627	630	736	106	109	17,34%	145	24,59%	-	0,00%	736		
3	Tabungan ISE	7.171	8.174	8.487	8.357	(130)	183	2,24%	1.186	16,54%	-	0,00%	8.357		
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	29.055	-	-	0	-684	-401	-7.310	401	42.239	68,79%	(13.184)
	KUR	33.975	26.721	26.345	-	-	0	-917	-375	-7.630	375	39.632	66,48%	(13.286)
	Non KUR	2.390	2.735	2.710	-	-	0	233	-25	320	25	2.607	103,94%	103
3	PWG	10.065	19.137	20.402	1.933	2.520	587	319	1.265	10.337	1.255	24.643	82,79%	(4.241)
	Cilem	6.212	12.813	13.404	702	858	155	45	591	7.193	266	15.999	83,79%	(2.594)
	Gadai	3.854	6.324	6.998	1.230	1.662	432	273	673	3.144	989	8.645	80,95%	(1.647)
4	CFG	78.172	84.669	84.375	2.683	464	-2.219	1.321	-293	6.203	757	93.182	90,55%	(8.806)
	CF 1	15.674	21.094	21.141	1.041	364	-677	717	47	5.467	317	17.463	121,06%	3.678
	Total Griya	3.604	3.943	3.930	300	-	-300	0	-13	326	13	4.063	96,73%	(133)
4	• Total Non Program	3.604	3.943	3.930	300	-	-300	263	-13	326	13	4.063	96,73%	(133)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.211	741	364	-377	717	60	5.140	304	13.400	128,44%	3.810
	CF 2	62.498	63.575	63.234	1.642	100	-1.542	604	-340	736	440	75.718	83,51%	(12.484)
	Mitraguna & Others	54.964	56.015	55.695	1.370	50	-1.320	511	-320	731	370	66.961	83,18%	(11.266)
	Pensiun	7.534	7.559	7.539	272	50	-222	93	-20	6	70	8.757	86,10%	(1.218)
	Total Pembiayaan	124.679	133.262	133.833	4.616	2.984	-1.632	955	571	9.154	2.413	160.140	83,57%	(26.308)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				%	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	3.895	2,92%	7,75%	13,40%	1.612	2.832	1.617			
	KUR	1.062	2.074	2.082	3.517	3,13%	7,79%	13,35%	1.435	2.454	1.443			
	Non KUR	-	203	201	378	0,00%	7,34%	13,95%	177	378	175			
3	PWG	-	-	-	963	0,00%	0,00%	4,72%	963	963	963			
	Cilem	-	-	-	627	0,00%	0,00%	4,68%	627	627	627			
	Gadai	-	-	-	336	0,00%	0,00%	4,80%	336	336	336			
4	CFG	113	586	554	5.148	0,14%	0,65%	6,10%	4.594	5.035	4.562			
	CF 1	113	304	272	2.095	0,72%	1,29%	9,91%	1.823	1.983	1.791			
	Total Griya	-	50	52	11	0,00%	1,31%	0,29%	(40)	11	(39)			
	Oto	113	254	220	2.084	0,93%	1,28%	12,11%	1.864	1.971	1.830			
	CF 2	-	282	282	3.052	0,00%	0,44%	4,83%	2.771	3.052	2.770			
	Mitraguna & Others	-	282	282	2.417	0,00%	0,50%	4,34%	2.135	2.417	2.135			
	Pensiun	-	-	-	636	0,00%	0,00%	8,43%	636	636	636			
	Total Pembiayaan	1.434	1.297	1.420	1.529	1,15%	1,07%	1,14%	109	95	233	2,83%	-147,61%	1,7%

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	330.023	323.821	327.151	(2.872)	-19,3%	3.22	3.63	3.64
2	Contribution Margin	9.143	13.391	10.911	1.768	-	988	1.320	1.395

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.283	25.752	(604)	469	1.346	5,52%	1.861	7,79%	33.189	77,59%	(7.437)
2	Tabungan	197.564	211.820	215.586	215.199	2.002	(387)	3.379	1,60%	17.634	8,93%	210.576	102,20%	4.623
3	Deposito	16.291	19.000	18.140	18.141	(667)	0	(859)	-4,52%	1.849	11,35%	16.991	106,76%	1.149
	Total	237.746	255.226	259.009	259.091	731	83	3.866	1,51%	21.345	8,98%	260.756	99,36%	(1.665)
	CASA	221.455	236.226	240.868	240.951	1.398	82	4.725	2,00%	19.496	8,80%	243.765	98,85%	(2.814)
	(%) CASA	93,15%	92,56%	93,00%	93,00%									
	FDR	68,74%	65,90%	65,14%	65,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	41.335	42.906	1.572	3.149	7,92%	12.093	39,25%	-	0,00%	42.906	
2	Giro ISE	20.367	22.839	23.804	23.902	98	1.063	4,66%	3.535	17,36%	-	0,00%	23.902	
3	Tabungan ISE	10.446	16.918	17.530	19.004	1.474	2.086	12,33%	8.558	81,92%	-	0,00%	19.004	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	44.806	400	300	-100	-473	-270	-5.376	570	52.121	85,96%	(7.316)
	KUR	46.016	41.192	40.957	400	300	-100	-393	-235	-5.059	535	47.702	85,86%	(6.745)
	Non KUR	4.166	3.884	3.849	-	-	0	-80	-35	-317	35	4.419	87,09%	(570)
3	PWG	5.806	13.609	13.774	2.057	986	-1.071	737	165	7.968	821	22.003	62,60%	(8.229)
	Cilem	4.026	10.304	10.289	1.196	286	-910	473	-15	6.263	301	15.084	68,21%	(4.795)
	Gadai	1.780	3.305	3.485	862	701	-161	265	181	1.705	520	6.919	50,37%	(3.434)
4	CFG	106.465	108.663	109.292	1.742	1.614	-128	116	629	2.827	985	117.355	93,13%	(8.064)
	CF 1	51.093	50.248	50.136	1.152	361	-791	310	-112	-957	473	52.422	95,64%	(2.286)
	Total Griya	39.118	38.064	37.796	520	-	-520	0	-268	-1.322	268	39.485	95,72%	(1.689)
4	• Total Non Program	38.883	37.836	37.568	520	-	-520	854	-268	-1.315	268	39.220	95,79%	(1.652)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.340	632	361	-271	310	156	365	205	12.937	95,39%	(596)
	CF 2	55.372	58.414	59.156	590	1.253	663	-194	741	3.783	512	64.933	91,10%	(5.778)
	Mitraguna & Others	53.214	55.280	55.814	590	1.020	-165	430	534	2.600	486	61.890	90,18%	(6.076)
	Pensiun	2.158	3.134	3.342	-	233	233	-30	207	1.183	26	3.043	109,80%	298
	Total Pembiayaan	163.429	168.198	168.722	4.199	2.900	-1.299	368	524	5.293	2.376	192.455	87,67%	(23.733)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				31-Dec-24	31-Oct-25	17-Nov-25	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
2	MBG	1.207	2.603	2.234	4.392	2.419	4,96%	9,80%	2.158	3.185	1.789	-		
	KUR	992	1.735	1.476	3.200	2.15%	3,58%	7,81%	1.723	2.208	1.464	-		
	Non KUR	216	868	758	1.193	5,18%	19,52%	30,98%	434	977	325	-		
3	PWG	-	-	-	-	709	0,00%	0,00%	709	709	709	-		
	Cilem	-	-	-	-	664	0,00%	0,00%	664	664	664	-		
	Gadai	-	-	-	-	45	0,00%	0,00%	45	45	45	-		
4	CFG	1.664	4.680	4.473	5.736	1.56%	4,12%	5,25%	1.263	4.072	1.057	-		
	CF 1	1.143	3.118	2.927	4.190	2,24%	5,82%	8,36%	1.263	3.047	1.072	-		
	Total Griya	959	3.039	2.602	3.091	2,45%	6,83%	8,18%	490	2.133	53	-		
	Oto	185	79	325	1.099	1,54%	2,67%	8,90%	773	914	1.019	-		
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,61%	-	1.026	(15)	-		
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,77%	-	1.026	(15)	-		
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-		
	Total Pembiayaan	3.589	2.847	3.052	3.189	2,20%	1,81%	1,89%	138	(400)	343	2,97%	-57,09%	1,1%

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		PHR	3,37	3,47
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%	CIF Payroll	2.062	2.147

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	41.215	61.536	796	20.321	36.093	141,86%	39.409	178,10%	34.828	176,68%	26.708
2	Tabungan	184.167	200.287	198.189	199.452	7.746	1.263	(834)	-0,42%	15.285	8,30%	204.994	97,30%	(5.542)
3	Deposito	54.206	49.892	46.880	46.980	(1.040)	100	(2.912)	-5,84%	(7.226)	-13,33%	54.721	85,85%	(7.741)
	Total	260.500	275.622	286.285	307.969	7.503	21.684	32.347	11,74%	47.469	18,22%	294.543	104,56%	13.426
	CASA	206.294	225.730	239.404	260.989	8.542	21.584	35.259	15,62%	54.695	26,51%	239.823	108,83%	21.166
	(%) CASA	79,19%	81,90%	83,62%	84,75%									
	FDR	138,97%	147,36%	142,85%	132,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	6.871	7.138		267	743	11,62%	(1.363)	-16,03%	-	0,00%	7.138
2	Giro ISE	2.572	861	1.248	1.306		58	445	51,68%	(1.266)	-49,21%	-	0,00%	1.306
3	Tabungan ISE	5.928	5.534	5.623	5.831		209	298	5,38%	(97)	-1,63%	-	0,00%	5.831
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	50.704	100	200	100	-1.155	-491	-5.587	691	57.659	87,94%	(6.955)
	KUR	53.330	48.684	48.220	100	200	100	-1.075	-464	-5.110	664	54.496	88,48%	(6.276)
	Non KUR	2.961	2.511	2.484	-	-	0	-80	-27	-477	27	3.163	78,54%	(6.79)
3	PWG	18.519	31.863	33.020	5.620	4.143	-1.477	2.832	1.158	14.502	2.985	33.191	99,48%	(171)
	Cilem	7.342	15.594	16.042	1.464	944	-521	621	448	8.701	495	19.269	83,25%	(3.227)
	Gadai	11.177	16.269	16.978	4.156	3.199	-957	2.211	709	5.801	2.490	13.922	121,95%	3.056
4	CFG	265.530	307.027	309.144	3.872	4.680	808	5.515	2.117	43.614	2.563	293.965	105,16%	15.178
	CF 1	155.192	153.232	152.948	1.217	587	-630	291	-284	-2.244	871	174.164	87,82%	(21.216)
	Total Griya	146.765	138.976	138.319	780	-	-780	0	-657	-8.446	657	164.786	83,94%	(26.467)
4	• Total Non Program	29.135	31.228	31.008	-	-	0	-1.065	-438	-10.320	438	32.004	96,89%	(996)
	• Program	117.630	107.748	107.311	-	-	0	-1.065	-438	-10.320	438	132.782	80,82%	(25.471)
	Oto	8.426	14.256	14.629	437	587	150	291	373	6.203	214	9.378	155,99%	5.251
	CF 2	110.338	153.794	156.195	2.655	4.093	1.438	5.224	2.401	45.857	1.692	119.801	130,38%	36.395
	Mitraguna & Others	99.558	141.966	144.337	2.655	3.863	1.208	5.057	2.371	44.779	1.492	108.145	133,47%	36.192
	Pensiun	10.780	11.829	11.859	-	230	230	168	30	1.078	200	11.656	101,74%	203
	Total Pembiayaan	19.349	19.819	20.135	29.461	5.34%	4.96%	7.20%	9.326	10.112	9.642	0,31%	95,63%	-6,9%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	945	945	0,00%	0,00%	5,88%	945	945	945	-	-	-	
	Linkage	-	-	-	-	945	0,00%	0,00%	0,00%	945	945	945	-	-	-	
	Local Champion	-	-	-	945	945	0,00%	0,00%	5,88%	945	945	945	-	-	-	
	Value Chain	-	-	-	-	945	0,00%	0,00%	0,00%	945	945	945	-	-	-	
2	MBG	781	1.894	2.060	4.404	4.404	1,39%	4,02%	8,69%	2.345	3.623	2.510	-	-	-	
	KUR	645	1.569	1.815	3.701	3.701	1,21%	3,73%	7,68%	1.886	3.057	2.132	-	-	-	
	Non KUR	137	325	245	703	703	4,62%	9,74%	28,30%	458	566	378	-	-	-	
3	PWG	-	-	-	424	424	0,00%	0,00%	1,28%	424	424	424	-	-	-	
	Cilem	-	-	-	403	403	0,00%	0,00%	2,51%	403	403	403	-	-	-	
	Gadai	-	-	-	20	20	0,00%	0,00%	0,12%	20	20	20	-	-	-	
4	CFG	18.567	17.925	18.075	23.688	23.688	6,99%	5,89%	7,66%	5.613	5.120	5.763	-	-	-	
	CF 1	18.567	16.344	16.819	20.928	20.928	11,96%	10,98%	13,68%	4.109	2.361	4.584	-	-	-	
	Total Griya	18.403	16.099	16.440	19.892	19.892	12,54%	11,83%	14,38%	3.452	1.488	3.793	-	-	-	
	Oto	164	246	379	1.037	1.037	1,95%	2,66%	7,09%	657	872	791	-	-	-	
	CF 2	-	1.581	1.256	2.760	2.760	0,00%	0,82%	1,77%	1.503	2.760	1.179	-	-	-	
	Mitraguna & Others	-	1.399	1.072	1.279	1.279	0,02%	0,90%	1,78%	1.503	2.576	1.177	-	-	-	
	Pensiun	-	-	184	184	184	0,00%	0,00%	1,55%	-	184	2	-	-	-	
	Total Pembiayaan	5.957	13.223	13.315	13.615	13.615	1,65%	3,28%	3,33%	300	7.657	392	0,67%	79,98%	-2,7%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	179	0,83%	1,11%	1,11%	-	0	0	0	-	-	-
	Linkage	-	-	-	-	179	0,00%	0,00								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	41.582	43.238	(2.132)	1.656	(2.238)	-4,92%	26.628	160,31%	26.400	163,78%	16.838
2	Tabungan	236.060	259.836	258.665	255.232	997	(3.433)	(4.604)	-1,77%	19.172	8,12%	255.646	99,84%	(414)
3	Deposito	132.723	131.768	134.300	134.245	92	(54)	2.477	1,88%	1.523	1,15%	133.615	100,47%	630
	Total	385.393	437.081	434.546	432.715	(1.042)	(1.831)	(4.366)	-1,00%	47.322	12,28%	415.661	104,10%	17.054
	CASA	252.670	305.313	300.246	298.470	(1.134)	(1.776)	(6.843)	-2,24%	45.800	18,13%	282.046	105,82%	16.424
	(%) CASA	65,56%	69,85%	69,09%	68,98%									
	FDR	115,76%	106,74%	106,64%	107,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	56.007	56.372	54.691	(1.681)	(1.315)	-2,35%	13.149	31,65%	-	0,00%	54.691
2	Giro ISE	8.627	7.158	7.601	5.532	(2.070)	(1.626)	-22,72%	(3.095)	-35,88%	-	0,00%	5.532
3	Tabungan ISE	5.900	12.647	12.436	12.868	432	221	1,75%	6.968	118,10%	-	0,00%	12.868
4	Deposito ISE	27.015	36.202	36.335	36.292	(43)	90	0,25%	9.277	34,34%	-	0,00%	36.292
5	CIF ISE	181	208	210	210	0	2	0,96%	29	16,02%	-	0,00%	210

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	184.395	173.047	171.608	500	-	-500	-1.833	-1.438	-12.786	1.438	189.850	90,39%	(18.242)	
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)	
	Non-Linkage	22.563	20.554	19.116	500	-	-500	-618	-1.438	-3.447	1.438	25.562	74,78%	(6.446)	
	• Local Champion	13.053	14.147	14.144	-	-	0	182	-3	1.091	3	14.019	100,89%	125	
	• Value Chain	9.510	6.407	4.972	500	-	(500)	-800	-1.435	-4.538	1.435	11.543	43,07%	(6.571)	
2	MBG	15.807	19.999	20.114	460	400	-60	273	115	4.307	285	20.959	95,97%	(845)	
	KUR	15.684	19.482	19.600	460	400	-60	279	118	3.916	282	20.693	94,72%	(1.093)	
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248	
3	PWG	19.902	31.366	31.882	6.386	3.076	-3.311	2.474	516	11.979	2.560	34.321	92,89%	(2.440)	
	Cilem	10.166	17.192	17.968	1.843	1.601	-242	952	776	7.802	824	20.372	88,20%	(2.405)	
	Gadai	9.737	14.174	13.914	4.544	1.475	-3.069	1.523	-260	4.177	1.735	13.949	99,75%	(35)	
4	CFG	226.020	242.142	239.817	2.112	2.133	21	-561	-2.325	13.797	4.458	249.319	96,19%	(9.502)	
	CF 1	15.856	21.584	21.299	-	-	0	323	-285	5.443	285	18.634	114,31%	2.666	
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677	
	• Total Non Program	12.125	17.731	17.516	-	-	0	0	0	0	-	0	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	5.795	65,28%	(2.012)	
	Oto	3.731	3.853	3.783	-	-	0	323	-70	53	70	230.685	94,73%	(12.167)	
	CF 2	210.163	220.557	218.518	2.112	2.133	21	-884	-2.040	8.354	4.173	197.798	92,39%	(15.048)	
	Mitraguna & Others	179.175	184.198	182.749	2.112	2.120	8	-1.298	-1.449	3.574	3.569	32.888	108,76%	2.881	
	Pensiun	30.988	36.360	35.769	-	-	13	13	413	-591	4.780	604	494.449	93,72%	(31.028)
	Total Pembiayaan	446.124	466.553	463.421	9.458	5.609	-3.850	354	-3.132	17.297	8.741				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	417	262	254	1.166	2.64%	1.27%	5.80%	911	749	904	-	-	-				
	KUR	294	262	254	1.166	1.87%	1.31%	5.95%	911	872	904	-	-	-				
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	0	0,00%	-	(123)	-	-	-			
3	PWG	-	-	-	-	986	0,00%	0,00%	3,09%	986	986	986	-	-	-			
	Cilem	-	-	-	-	774	0,00%	0,00%	4,31%	774	774	774	-	-	-			
	Gadai	-	-	-	-	212	0,00%	0,00%	1,52%	212	212	212	-	-	-			
4	CFG	3.141	3.045	2.689	5.061	1.39%	1.11%	2.11%	2.372	1.920	2.017	-	-	-				
	CF 1	52	42	41	227	0,33%	0,19%	1,07%	186	175	185	-	-	-				
	Total Griya	52	42	41	40	0,43%	0,23%	0,23%	(1)	(1)	(2)	-	-	-				
	Oto	-	-	-	187	0,00%	0,00%	4,93%	187	187	187	-	-	-				
	CF 2	3.089	3.002	2.648	4.834	1.47%	1.20%	2.21%	2.187	1.745	1.832	-	-	-				
	Mitraguna & Others	2.920	3.002	2.648	4.394	1.63%	1.44%	2.40%	1.746	1.474	1.392	-	-	-				
	Pensiun	-	-	-	440	0,55%	0,00%	1,23%	440	271	440	-	-	-				
	Total Pembiayaan	4.675	4.773	5.136	4.837	1,05%	1,10%	1,04%	(299)	162	65	1,06%	-1,86%	0,0%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	1.035	-	-	-	0	0,56%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage																

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	591.130	601.069	63.236	9.939	(90.706)	-13,11%	(27.902)	-4,44%	693.972	86,61%	(92.903)
2	Tabungan	522.123	534.304	521.954	521.439	3.787	(515)	(12.865)	-2,41%	(685)	-0,13%	551.051	94,63%	(29.612)
3	Deposito	264.012	243.573	236.635	237.617	(48.159)	982	(5.956)	-2,45%	(26.396)	-10,00%	264.501	89,84%	(26.884)
	Total	1.415.106	1.469.651	1.349.718	1.360.124	18.864	10.406	(109.527)	-7,45%	(54.982)	-3,89%	1.509.524	90,10%	(149.399)
	CASA	1.151.094	1.226.078	1.113.083	1.122.508	67.022	9.424	(103.571)	-8,45%	(28.586)	-2,48%	1.245.023	90,16%	(122.515)
	(%) CASA	81,34%	83,43%	82,47%	82,53%									
	FDR	55,59%	56,36%	68,88%	68,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	43.070	44.525	42.800		(1.724)	(270)	-0,63%	3.192	8,06%	-	0,00%	42.800
2	Giro ISE	24.819	22.409	23.120	21.008		(2.112)	(1.401)	-6,25%	(3.812)	-15,36%		0,00%	21.008
3	Tabungan ISE	14.728	18.600	19.344	19.732		388	1.131	6,08%	5.004	33,97%		0,00%	19.732
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	595.782	850	101.752	100.902	-21.604	99.976	102.645	1.776	517.914	115,03%	77.867
	Linkage	388.874	365.922	465.922	-	100.000	100.000	-3.423	100.000	77.048	-	399.283	116,69%	66.639
	Non-Linkage	104.263	129.884	129.860	850	1.752	902	-18.181	-24	25.597	1.776	118.632	109,47%	11.229
	• Local Champion	71.739	83.729	83.453	-	1.500	1.500	-18.650	-276	11.714	1.776	75.832	110,05%	7.621
	• Value Chain	32.524	46.155	46.407	850	252	(598)	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.311	945	250	-695	411	75	5.132	1.75	15.280	106,75%	1.031
	KUR	10.795	15.959	16.036	945	250	-695	418	77	5.241	1.73	14.788	108,44%	1.248
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	67.269	11.902	6.991	(4.910)	1.867	2.836	24.966	4.155	61.895	108,68%	5.374
	Cilem	16.301	29.399	30.611	2.327	1.930	-397	661	1.212	14.309	718	34.450	88,86%	(3.839)
	Gadai	26.001	35.034	36.658	9.575	5.061	(4.513)	1.206	1.624	10.657	3.437	27.446	133,57%	9.213
4	CFG	239.992	251.812	250.337	4.334	2.320	-2.014	2.678	-1.475	10.345	3.795	266.504	93,93%	(16.168)
	CF 1	49.326	55.945	55.529	1.159	715	-444	284	-416	6.202	1.132	52.487	105,80%	3.042
	Total Griya	38.490	43.371	43.157	400	610	210	0	-214	4.667	824	39.301	109,81%	3.856
1	• Total Non Program	38.490	43.371	43.157	400	610	210	287	-214	4.667	824	39.301	109,81%	3.856
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.372	759	105	-654	284	-203	1.535	308	13.186	93,83%	(814)
	CF 2	190.665	195.867	194.808	3.175	1.605	-1.570	2.394	-1.059	4.143	2.664	214.018	91,02%	(19.209)
	Mitraguna & Others	156.155	163.708	162.969	3.109	1.605	-1.504	2.610	-738	6.814	2.343	177.346	91,89%	(14.377)
	Pensiun	34.510	32.159	31.839	66	-	-66	-216	-321	-2.671	321	36.671	86,82%	(4.832)
	Total Pembiayaan	786.611	828.287	929.699	18.031	111.314	93.283	-16.648	101.411	143.088	9.902	861.595	107,90%	68.104

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	3.420	0,00%	0,00%	0,57%	3.420	3.420	3.420				
	Linkage	-	-	-	-	3.420	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	3.420	0,00%	0,00%	2,63%	3.420	3.420	3.420				
	Value Chain	-	-	-	-	3.420	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	257	0,00%	0,00%	1,58%	257	257	257				
	KUR	-	-	-	-	257	0,00%	0,00%	1,60%	257	257	257				
	Non KUR	-	-	-	-	257	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	10	-	-	836	0,00%	0,00%	1,24%	836	836	827				
	Cilem	-	-	-	-	457	0,00%	0,00%	1,49%	457	457	457				
	Gadai	-	10	-	-	379	0,00%	0,00%	1,03%	379	379	369				
4	CFG	1.445	2.456	2.548	5.348	5.348	0,60%	1,01%	2,14%	2.800	3.903	2.892				
	CF 1	161	866	732	1.202	1.202	0,33%	1,31%	2,16%	470	1.041	336				
	Total Griya	152	752	572	391	391	0,39%	1,32%	0,91%	(181)	239	(361)				
	Oto	9	114	160	811	811	0,08%	1,27%	6,55%	651	802	697				
	CF 2	1.284	1.591	1.816	4.146	4.146	0,67%	0,93%	2,13%	2.330	2.862	2.556				
	Mitraguna & Others	1.284	1.591	1.448	3.574	3.574	0,82%	0,88%	2,19%	2.126	2.290	1.983				
	Pensiun	28	-	-	572	572	0,00%	1,14%	1,80%	205	572	572				
	Total Pembiayaan	4.879	3.635	4.149	4.509	4.509	0,62%	0,50%	0,49%	360	(370)	874	0,12%	75,30%	-0,4%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	3.420	0,00%	0,00%	0,00%	-	-	-	-			

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-16 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	42.349	42.731	382	(408)	-0,94%	2.450	6,08%	-	0,00%	42.731
2	Giro ISE	7.566	5.315	4.763	4.666	(97)	(650)	-12,22%	(2.900)	-38,34%		0,00%	4.666
3	Tabungan ISE	32.715	37.823	37.586	38.065	480	242	0,64%	5.350	16,35%		0,00%	38.065
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57,968	53,767	53,767	-	-	0	1.203	0	-4.202	(0)	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	(0)	33,359	74,47%	(8,515)
	• Local Champion	25,361	22,121	22,121	-	-	0	-495	0	-3.240	(0)	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	30,130	-	-	0	-278	-549	-3.872	549	35,532	84,80%	(5,402)
	KUR	32,921	29,430	28,890	-	-	0	-254	-540	-4.031	540	34,322	84,18%	(5,431)
	Non KUR	1,081	1,249	1,239	-	-	0	-24	-9	159	9	1,210	102,40%	29
3	PWG	9,475	19,384	20,485	1,963	2,080	117	354	1.101	11,010	979	27,736	73,86%	(7,252)
	Cilem	5,148	12,299	12,945	593	827	234	-31	646	7,797	181	18,193	71,16%	(5,248)
	Gadai	4,327	7,084	7,540	1,370	1,254	-117	385	456	3,213	798	9,544	79,00%	(2,004)
4	CFG	262,577	291,842	290,507	3,372	1,673	-1,699	1.389	-1.334	27,930	3,008	285,363	101,80%	5,144
	CF 1	159,367	169,715	168,510	1,910	59	-1,851	-296	-1.205	9,143	1,264	162,083	103,97%	6,427
	Total Griya	139,426	145,942	145,200	1,801	-	-1,801	0	-742	5,774	742	140,123	103,62%	5,077
1	• Total Non Program	139,426	145,942	145,200	1,801	-	-1,801	1.520	-742	5,774	742	140,123	103,62%	5,077
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19,941	23,773	23,310	109	59	-50	-296	-463	3,369	522	21,960	106,15%	1,350
	CF 2	103,210	122,126	121,997	1,462	1,614	152	1,685	-129	18,787	1,743	123,280	98,96%	(1,283)
	Mitraguna & Others	99,172	116,810	116,736	1,112	1,614	502	1,323	-74	17,564	1,688	117,385	99,45%	(649)
	Pensiun	4,038	5,316	5,261	350	-	-350	363	-55	1,223	55	5,895	89,24%	(634)
	Total Pembayaran	364,023	395,671	394,888	5,336	3,754	-1,582	2,669	-782	30,866	4,536	419,076	94,23%	(24,188)

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,23%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,50%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.576	1.688	1.653	1,53%	5,50%	5,49%	(35)	1.132	78			
	KUR	341	1.120	1.235	1.203	1,04%	4,20%	4,16%	(33)	862	83			
	Non KUR	180	456	453	451	16,68%	36,29%	36,35%	(3)	270	(5)			
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CFG	2.797	6.822	6.941	6.999	1,07%	2,38%	2,41%	58	4.202	177			
4	CF 1	2.607	5.540	5.622	5.680	1,64%	3,31%	3,37%	58	3.073	140			
	Total Griya	2.357	4.907	4.994	5.078	1,69%	3,42%	3,50%	84	2.721	171			
	Oto	250	633	628	602	1,25%	2,64%	2,58%	(26)	352	(32)			
	CF 2	190	1.282	1.319	1.319	0,18%	1,08%	1,08%	-	1.129	37			
5	Mitraguna & Others	190	1.282	1.319	1.319	0,19%	1,13%	1,13%	-	1.129	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.522	8.754	8.777	0,91%	2,21%	2,22%	23	5.458	254	0,00%	100,00%	-2,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	74	74	11	0	27	56,34%	(144)	-65,99%	4.691	1,58%	(4.617)
2	Tabungan	144.169	162.597	161.518	164.402	5.538	2.883	1.805	1,11%	20.233	14,03%	154.911	106,13%	9.490
3	Deposito	10.918	20.142	20.291	20.291	(2.548)	0	149	0,74%	9.373	85,85%	11.483	176,71%	8.808
	Total	155.304	182.786	181.884	184.767	3.001	2.883	1.981	1,08%	29.463	18,97%	171.085	108,00%	13.682
	CASA	144.386	162.644	161.592	164.476	5.549	2.883	1.832	1,13%	20.089	13,91%	159.602	103,05%	4.874
	(%) CASA	92,97%	88,98%	88,84%	89,02%									
	FDR	134,72%	124,25%	124,95%	123,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.231	1.295		64	60	4,87%	35	2,77%	-	0,00%	1.295
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%	-	0,00%	0
3	Tabungan ISE	1.260	1.235	1.231	1.295		64	60	4,87%	35	2,79%	-	0,00%	1.295
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Local Champion	2.258	1.872	1.871	-	-	0	-15	-2	-388	2	2.258	82,83%	(388)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.699	600	500	-100	955	-308	4.785	808	60.630	98,46%	(931)
	KUR	53.824	58.670	58.379	600	500	-100	988	-290	4.555	790	59.174	98,66%	(795)
	Non KUR	1.089	1.337	1.319	-	-	0	-33	-17	230	17	1.456	90,63%	(136)
3	PWG	2.063	7.765	7.863	534	151	-382	346	97	5.799	54	9.875	79,62%	(2.013)
	Cilem	2.063	7.765	7.863	534	151	-382	346	97	5.799	54	9.875	79,62%	(2.013)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.831	1.170	780	-390	340	366	7.834	414	160.804	98,15%	(2.972)
	CF 1	15.162	17.472	17.272	-	30	30	-45	-199	2.111	229	16.494	104,72%	778
	Total Griya	4.320	3.831	3.825	-	-	0	0	-5	-495	5	4.700	81,39%	(875)
	• Total Non Program	3.984	3.516	3.511	-	-	0	-39	-5	-473	5	4.321	81,27%	(809)
	• Program	336	315	314	-	-	0	-2	-1	-22	1	379	82,81%	(65)
	Oto	10.841	13.641	13.447	-	30	30	-45	-194	2.606	224	11.794	114,01%	1.653
	CF 2	134.836	139.994	140.559	1.170	750	-420	385	565	5.723	185	144.309	97,40%	(3.750)
	Mitraguna & Others	130.780	136.039	136.617	1.170	750	-420	408	578	5.837	172	139.377	98,02%	(2.760)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,92%	(991)
	Total Pembiayaan	209.233	227.110	227.263	2.304	1.431	-872	1.627	154	18.030	1.278	233.567	97,30%	(6.304)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	31-Dec-24		31-Dec-24	31-Oct-25	17-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	616	616	0,00%	0,00%	32,92%	616	616	616	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	616	616	0,00%	0,00%	32,92%	616	616	616	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	-	57	53	2.504	2.504	0,00%	0,00%	4,19%	2.451	2.504	2.448	-	-	-	
	KUR	-	-	-	2.451	2.451	0,00%	0,00%	4,20%	2.451	2.451	2.451	-	-	-	
	Non KUR	-	57	53	53	53	0,00%	0,00%	3,99%	53	-	(3)	-	-	-	
3	PWG	-	-	-	57	57	0,00%	0,00%	0,00%	57	57	57	-	-	-	
	Cilem	-	-	-	57	57	0,00%	0,00%	0,00%	57	57	57	-	-	-	
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	1.077	1.464	2.605	5.745	5.745	0,72%	1.65%	3,64%	3.140	4.668	4.281	-	-	-	
	CF 1	278	521	426	1.991	1.991	1,83%	2,44%	11,53%	1.565	1.713	1.469	-	-	-	
	Total Griya	278	253	253	496	496	6,43%	6,61%	12,97%	243	218	243	-	-	-	
	Oto	-	268	173	1.494	1.494	0,00%	1,27%	11,11%	1.321	1.494	1.226	-	-	-	
	CF 2	799	942	2.179	3.754	3.754	0,59%	1,56%	2,67%	1.576	2.955	2.812	-	-	-	
	Mitraguna & Others	799	942	2.179	3.173	3.173	0,61%	1,60%	2,32%	995	2.375	2.231	-	-	-	
	Pensiun	-	68	68	68	68	0,00%	0,03%	1,72%	581	581	581	-	-	-	
	Total Pembiayaan	954	2.149	1.822	1.822	1.822	0,46%	0,80%	0,80%	869	(327)	0,14%	81,93%	-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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.214	2.207	(61)	(8)	(25)	-1,12%	1.969	828,19%	4.605	47,92%	(2.399)
2	Tabungan	85.480	94.164	98.171	98.309	1.838	138	4.146	4,40%	12.829	15,01%	94.734	103,77%	3.575
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	142.277	142.407	1.430	131	4.121	2,98%	924	0,65%	155.822	91,39%	(13.415)
	CASA	85.718	96.395	100.385	100.516	1.778	131	4.121	4,27%	14.798	17,26%	99.340	101,18%	1.176
	(%) CASA	60,59%	69,71%	70,56%	70,58%									
	FDR	57,51%	64,07%	62,55%	62,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.367	2.373		6	12	0,52%	2.036	604,08%	-	0,00%	2.373
2	Giro ISE	44	2.017	2.018	2.020		2	3	0,15%	1.976	4442,89%		0,00%	2.020
3	Tabungan ISE	293	343	349	353		4	9	2,72%	60	20,57%		0,00%	353
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	26.219	750	400	-350	310	-0	-2.371	400	29.132	90,00%	(2.913)
	KUR	28.019	25.667	25.673	750	400	-350	330	6	-2.345	394	28.422	90,33%	(2.749)
	Non KUR	572	552	546	-	-	0	-20	-6	-26	6	710	76,91%	(164)
3	PWG	2.056	6.337	6.376	612	103	-509	268	39	4.320	64	7.548	84,47%	(1.172)
	Cilem	2.056	6.337	6.376	612	103	-509	268	39	4.320	64	7.548	84,47%	(1.172)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	56.398	715	870	155	-7	348	5.673	522	59.421	94,91%	(3.023)
	CF 1	3.683	6.435	6.386	185	-	-185	39	-48	2.703	48	4.720	135,31%	1.667
	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	6.030	185	-	-185	39	-47	3.042	47	3.758	160,45%	2.272
	CF 2	47.042	49.615	50.011	530	870	340	-47	397	2.969	473	54.701	91,43%	(4.690)
	Mitraguna & Others	38.019	39.728	40.188	530	870	340	25	460	2.169	410	44.970	89,37%	(4.782)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	Total Pembiayaan	81.372	88.606	88.993	2.077	1.373	-704	571	387	7.621	986	96.101	92,60%	(7.108)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	1.457	2.019	1.15%	5,56%	1.156	883	768							
	KUR	574	632	300	1.457	2.05%	1.17%	5,67%	1.156	883	825							
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	-	(57)						
3	PWG	-	-	-	-	111	0,00%	0,00%	-	-	-							
	Cilem	-	-	-	-	111	0,00%	0,00%	-	-	-							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	234	2.457	933	4.971	0,46%	1,66%	8,81%	4.038	4.737	2.514							
	CF 1	134	106	320	770	3,65%	4,97%	12,06%	450	636	664							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	134	106	320	770	4,50%	5,27%	12,77%	450	636	664							
	CF 2	-	2.351	613	4.201	0,21%	1,24%	8,40%	3.588	4.101	1.849							
	Mitraguna & Others	-	1.360	201	2.868	0,00%	0,51%	7,14%	2.667	2.868	1.508							
	Pensiun	-	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341							
	Total Pembiayaan	315	629	742	801	0,39%	0,84%	0,90%	59	486	172	0,04%	95,66%	-0,9%				

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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.435	45.572	7.495	137	419	0,93%	25.399	125,91%	25.794	176,68%	19.778
2	Tabungan	135.101	145.614	145.979	147.054	1.016	1.075	1.440	0,99%	11.953	8,85%	145.809	100,85%	1.245
3	Deposito	28.599	26.205	26.350	26.350	229	0	145	0,55%	(2.249)	-7,86%	29.125	90,47%	(2.775)
	Total	183.873	216.972	217.763	218.976	8.741	1.213	2.004	0,92%	35.103	19,09%	200.728	109,09%	18.248
	CASA	155.274	190.767	191.413	192.626	8.511	1.213	1.859	0,97%	37.352	24,06%	171.603	112,25%	21.023
	(%) CASA	84,45%	87,92%	87,90%	87,97%									
	FDR	85,47%	90,55%	90,65%	90,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.185	13.258	73	413	3,22%	4.589	52,94%	-	0,00%	13.258	
2	Giro ISE	6.094	227	147	152	5	(75)	-33,15%	(5.942)	-97,51%	-	0,00%	152	
3	Tabungan ISE	2.575	10.818	11.238	11.306	68	488	4,51%	8.731	339,08%	-	0,00%	11.306	
4	Deposito ISE	-	1.800	1.800	1.800	0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800	
5	CIF ISE	121	138	140	140	0	2	1,45%	19	15,70%	-	0,00%	140	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	36.043	500	450	-50	-169	93	6.154	357	34.210	105,36%	1.833
	KUR	29.147	35.000	35.098	500	450	-50	-304	99	5.951	351	33.229	105,63%	1.870
	Non KUR	742	950	944	-	-	0	135	-6	203	6	981	96,26%	(37)
3	PWG	5.787	17.774	18.171	2.131	947	-1.184	1.145	397	12.383	550	20.542	88,45%	(2.372)
	Cilem	4.662	13.788	13.914	1.416	221	-1.195	132	125	9.252	96	15.567	89,38%	(1.653)
	Gadai	1.126	3.985	4.257	715	725	10	1.013	272	3.131	453	4.976	85,56%	(719)
4	CFG	121.436	142.740	143.196	1.608	1.396	-212	3.425	456	21.760	940	131.655	108,77%	11.541
	CF 1	20.925	20.764	20.647	92	-	-92	454	-116	-278	116	22.143	93,24%	(1.496)
	Total Griya	15.996	15.276	15.253	-	-	0	0	-24	-743	24	16.308	93,53%	(1.056)
4	• Total Non Program	15.996	15.276	15.253	-	-	0	0	-73	-743	24	-	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	5.835	92,45%	(440)
	Oto	4.930	5.487	5.395	92	-	-92	454	-93	465	93	109.512	111,90%	13.037
	CF 2	100.511	121.976	122.548	1.516	1.396	-120	2.970	572	22.038	824	72.073	112,28%	8.847
	Mitraguna & Others	63.905	80.135	80.921	1.216	1.310	94	2.780	785	17.016	525	37.439	111,19%	4.189
	Pensiun	36.606	41.841	41.628	300	86	-214	190	-213	5.022	299	-	-	-
	Total Pembiayaan	157.150	196.464	197.409	4.239	2.793	-1.446	4.400	945	40.259	1.847	186.445	105,88%	10.964

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	179	182	179	1.310	0,60%	0,50%	0,50%	1.311	1.311	1.311	1.128	-	-	-	-	-	
	KUR	179	128	124	1.255	0,61%	0,35%	0,35%	1.131	1.076	1.076	1.127	-	-	-	-	-	
	Non KUR	-	54	55	55	0,00%	5,79%	5,79%	5,82%	-	55	1	-	-	-	-	-	
3	PWG	74	-	-	289	1,27%	0,00%	0,00%	1.59%	289	216	289	-	-	-	-	-	
	Cilem	74	-	-	289	1,58%	0,00%	0,00%	2,08%	289	216	289	-	-	-	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
4	CFG	1.115	1.652	2.206	4.093	0,92%	1,55%	1,55%	2.86%	1.887	2.978	2.440	-	-	-	-	-	
	CF 1	120	248	73	1.394	0,57%	0,35%	0,35%	0,75%	1.321	1.274	1.146	-	-	-	-	-	-
	Total Griya	-	170	-	891	0,00%	0,00%	0,00%	0,584	891	891	722	-	-	-	-	-	-
	Oto	120	78	73	502	2,43%	1,33%	1,33%	9,31%	429	382	424	-	-	-	-	-	-
	CF 2	995	1.404	2.132	2.699	0,99%	1,75%	1,75%	2,20%	566	1.704	1.294	-	-	-	-	-	-
	Mitraguna & Others	254	1.081	1.562	1.822	0,40%	1,95%	1,95%	2,25%	260	1.568	742	-	-	-	-	-	-
	Pensiun	-	275	275	274	0,00%	1,36%	1,36%	2,10%	306	136	553	-	-	-	-	-	-
	Total Pembiayaan	35	1.245	1.476	1.785	0,02%	0,75%	0,90%	309	1.750	540	0,06%	93,48%	-0,8%	-	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-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%	-	-	-	-</					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	259	314	(243)	56	185	143,02%	(146)	-31,72%	4.702	6,69%	(4.387)
2	Tabungan	104.069	105.674	103.608	104.694	97	1.085	(981)	-0,93%	624	0,60%	113.215	92,47%	(8.521)
3	Deposito	24.703	24.658	24.873	24.858	(322)	(15)	201	0,81%	155	0,63%	25.371	97,98%	(512)
	Total	129.233	130.461	128.740	129.866	(467)	1.126	(595)	-0,46%	633	0,49%	143.287	90,63%	(13.421)
	CASA	104.530	105.804	103.867	105.008	(145)	1.141	(796)	-0,75%	478	0,46%	117.917	89,05%	(12.909)
	(%) CASA	80,88%	81,10%	80,68%	80,86%									
	FDR	125,49%	144,15%	146,55%	145,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.267	2.586	2.588		2	321	14,16%	(1.445)	-35,83%	-	0,00%	2.588
2	Giro ISE	415	60	179	163		(16)	103	172,82%	(252)	-60,72%	-	0,00%	163
3	Tabungan ISE	3.618	2.207	2.407	2.425		18	218	9,86%	(1.193)	-32,97%	-	0,00%	2.425
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	22.438	515	190	(325)	145	-84	-457	274	24.787	90,52%	(2.349)
	KUR	22.067	21.522	21.366	370	110	(260)	-16	-156	-701	266	23.833	89,65%	(2.467)
	Non KUR	827	999	1.071	145	80	(65)	161	72	244	8	954	112,28%	117
3	PWG	1.733	7.288	7.119	1.343	36	(-1.307)	930	-169	5.386	205	10.247	69,47%	(3.128)
	Cilem	1.733	7.288	7.119	1.343	36	(-1.307)	930	-169	5.386	205	10.247	69,47%	(3.128)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	159.107	1.104	3.834	2.729	470	863	21.556	2.971	158.700	100,26%	407
	CF 1	5.904	8.009	8.068	133	187	53	75	59	2.163	128	8.425	95,76%	(358)
	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	6.325	133	187	53	75	64	2.346	123	5.852	108,07%	472
	CF 2	131.647	150.235	151.039	971	3.647	2.676	395	804	19.392	2.843	150.275	100,51%	764
	Mitraguna & Others	65.693	81.700	83.772	580	3.547	2.967	31	2.072	18.079	1.475	82.597	101,42%	1.174
	Pensiun	65.954	68.535	67.267	391	100	(-291)	364	-1.268	1.314	1.368	67.677	99,39%	(410)
	Total Pembiayaan	162.178	188.054	188.663	2.962	4.059	1.097	1.545	609	26.485	3.450	193.734	97,38%	(5.071)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	640	560	514	2.174	2.80%	2.28%	9,69%	1.660	1.534	1.613	-					
	KUR	508	507	460	2.066	2,30%	2,14%	9,67%	1.606	1.557	1.558	-					
	Non KUR	132	53	54	108	15,90%	5,37%	10,08%	54	(24)	55	-					
3	PWG	-	-	-	-	116	0,00%	0,00%	1,64%	116	116	116	-				
	Cilem	-	-	-	-	116	0,00%	0,00%	1,64%	116	116	116	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	1.035	709	272	1.804	0,75%	0,17%	1,13%	1.532	770	1.095	-					
	CF 1	-	-	-	-	659	0,00%	0,00%	8,17%	659	659	659	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	10,42%	659	659	659	-				
	Oto	-	-	-	-	659	0,00%	0,00%	10,42%	-	-	-	-				
	CF 2	1.035	709	272	1.145	0,79%	0,18%	0,76%	873	111	436	-					
	Mitraguna & Others	403	63	-	543	0,61%	0,00%	0,65%	543	140	480	-					
	Pensiun	632	646	272	602	0,96%	0,40%	0,90%	330	(29)	(44)	-					
	Total Pembiayaan	306	295	314	404	0,19%	0,17%	0,21%	90	98	108	0,87%	-304,35%	0,7%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	306	257	276	366	1,34%	1,23%	1,63%	90	60	109	-				
	KUR	52	153	180	270	0,23%	0,84%	1,26%	90	218	117	-				
	Non KUR	254	104	96	96	30,69%	9,60%	8,95%	(0)	(158)	(8)	-				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	517.861	517.831	197	(30)	44	0,01%	356.351	220,68%	168.496	307,33%	349.335
2	Tabungan	199.929	216.938	216.784	217.967	(488)	1.183	1.030	0,47%	18.038	9,02%	215.790	101,01%	2.178
3	Deposito	133.285	90.671	88.953	88.757	(964)	(196)	(1.914)	-2,11%	(44.528)	-33,41%	135.065	65,71%	(46.308)
	Total	494.695	825.396	823.598	824.556	(1.255)	958	(840)	-0,10%	329.861	66,68%	519.351	158,77%	305.205
	CASA	361.410	734.725	734.645	735.799	(291)	1.154	1.074	0,15%	374.389	103,59%	384.286	191,47%	351.513
	(%) CASA	73,06%	89,01%	89,20%	89,24%									
	FDR	29,29%	21,46%	21,33%	21,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.866	10.479	20.229	20.433	204	9.953	94,98%	18.567	995,12%	-	0,00%	20.433		
2	Giro ISE	28	25	23	40	16	14	56,57%	11	39,81%	-	0,00%	40		
3	Tabungan ISE	1.837	8.854	18.606	18.793	187	9.939	112,25%	16.956	922,80%	-	0,00%	18.793		
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Local Champion	1.656	1.210	1.184	-	-	0	-41	-26	-472	26	1.656	71,49%	(472)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	58.767	300	100	-200	-1.439	-1.215	958	1.315	63.575	92,44%	(4.808)
	KUR	55.256	56.602	55.432	300	100	-200	-1.419	-1.170	176	1.270	60.661	91,38%	(5.229)
	Non KUR	2.553	3.380	3.335	-	-	0	-20	-45	782	45	2.914	114,46%	421
3	PWG	4.560	19.634	20.014	756	623	-134	1.055	380	15.454	242	16.305	122,75%	3.709
	Cilem	4.560	19.634	20.014	756	623	-134	1.055	380	15.454	242	16.305	122,75%	3.709
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.668	974	49	-925	290	-641	14.806	690	92.602	103,31%	3.066
	CF 1	35.630	44.820	44.206	439	-	-439	558	-614	8.576	614	37.699	117,26%	6.507
	Total Griya	16.876	22.526	22.243	-	-	0	0	-283	5.367	283	17.973	123,76%	4.270
	• Total Non Program	11.817	17.790	17.523	-	-	0	1.032	-267	5.706	267	12.262	142,90%	5.260
	• Program	5.059	4.736	4.720	-	-	0	-38	-15	-338	15	5.710	82,66%	(990)
	Oto	18.754	22.294	21.963	439	-	-439	558	-331	3.209	331	19.727	111,34%	2.236
	CF 2	45.232	51.489	51.462	535	49	-486	-268	-27	6.230	76	54.903	93,73%	(3.440)
	Mitraguna & Others	44.353	50.559	50.553	535	49	-486	-172	-6	6.200	55	53.128	95,15%	(2.575)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	Total Pembiayaan	144.886	177.135	175.633	2.030	772	-1.259	-134	-1.502	30.747	2.274	174.138	100,86%	1.495

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-	-	-	-	-	-		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-		
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-	-	-	-	-	-		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-		
2	MBG	16	1.016	876	3.513	0,03%	1,46%	5,98%	2.638	3.498	2.498	75	(203)	63	-	-	-	
	KUR	16	857	781	3.231	0,03%	1,38%	5,83%	2.450	3.216	2.375	75	(195)	63	-	-	-	
	Non KUR	-	159	94	282	0,00%	2,79%	8,46%	188	282	123	75	(8)	63	-	-	-	
3	PWG	36	-	-	-	101	0,78%	0,00%	0,50%	101	65	101	-	-	-	-	-	
	Cilem	36	-	-	-	101	0,78%	0,00%	0,50%	101	65	101	-	-	-	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
4	CFG	1.388	1.754	1.745	2.018	1,72%	1,81%	2,11%	273	630	264	75	(203)	63	-	-	-	
	CF 1	693	743	742	1.015	1,94%	1,66%	2,30%	273	323	272	75	(195)	63	-	-	-	
	Total Griya	592	631	631	631	3,51%	2,80%	2,83%	-	39	(1)	75	(307)	63	-	-	-	
	Oto	101	112	112	385	0,54%	0,50%	1,75%	273	284	273	75	(307)	63	-	-	-	
	CF 2	696	1.011	1.003	1.003	1,54%	1,95%	1,95%	(0)	307	(8)	75	(307)	63	-	-	-	
	Mitraguna & Others	696	1.011	1.003	1.003	1,57%	1,98%	1,98%	(0)	307	(8)	75	(307)	63	-	-	-	
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	75	(307)	63	-	-	-	
	Total Pembiayaan	1.666	1.766	1.745	2.093	1,15%	0,99%	1,19%	348	427	328	75	0,04%	96,63%	-1,2%	-	-	-

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	139.452	145.538	145.805	6.353		3,14	3,88	3,86
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%	376	624	659
							(0,02)	(0,73)	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	300	304	68	3	33	12,08%	271	825,77%	6.167	4,93%	(5.864)
2	Tabungan	95.230	98.857	94.608	94.277	5.380	(331)	(4.580)	-4,63%	(953)	-1,00%	104.027	90,63%	(9.750)
3	Deposito	25.200	24.733	24.193	24.193	561	0	(539)	-2,18%	(1.007)	-3,99%	25.946	93,25%	(1.752)
	Total	120.463	123.860	119.101	118.774	6.009	(327)	(5.086)	-4,11%	(1.689)	-1,40%	136.140	87,24%	(17.366)
	CASA	95.263	99.128	94.908	94.581	5.448	(327)	(4.547)	-4,59%	(682)	-0,72%	110.195	85,83%	(15.614)
	(%) CASA	79,08%	80,03%	79,69%	79,63%									
	FDR	167,21%	170,63%	176,94%	177,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.550	1.607	57	22	1,40%	591	58,11%	-	0,00%	1.607	
2	Giro ISE	1	12	16	86	70	73	597,04%	85	16704,98%	-	0,00%	86	
3	Tabungan ISE	1.016	1.572	1.534	1.521	(13)	(51)	-3,26%	505	49,75%	-	0,00%	1.521	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	61.620	850	1.261	411	53	483	3.202	778	59.037	104,37%	2.583
	KUR	53.406	57.301	57.817	850	1.261	411	177	517	4.412	744	53.872	107,32%	3.946
	Non KUR	5.013	3.836	3.803	-	-	0	-124	-33	-1.210	33	5.166	73,62%	(1.363)
3	PWG	7.973	12.362	12.516	839	399	-440	572	154	4.543	246	15.411	81,22%	(2.895)
	Cilem	7.973	12.362	12.516	839	399	-440	572	154	4.543	246	15.411	81,22%	(2.895)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.601	1.472	538	-934	977	-1.244	1.561	1.783	161.244	84,72%	(24.643)
	CF 1	25.995	30.473	30.520	226	318	92	-139	47	4.525	271	29.119	104,81%	1.402
	Total Griya	13.277	16.154	16.129	125	-	-125	0	-25	2.852	25	14.079	114,56%	2.050
4	• Total Non Program	13.277	16.154	16.129	125	-	-125	-18	-25	2.852	25	14.079	114,56%	2.050
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.391	101	318	217	-139	72	1.674	246	15.039	95,69%	(648)
	CF 2	109.045	107.372	106.081	1.246	220	-1.026	1.116	-1.291	-2.964	1.511	132.125	80,29%	(26.044)
	Mitraguna & Others	98.253	97.006	95.577	1.020	20	-1.000	964	-1.430	-2.676	1.450	119.197	80,18%	(23.620)
	Pensiun	10.792	10.366	10.504	226	200	-26	153	138	-288	62	12.928	81,25%	(2.424)
	Total Pembiayaan	201.431	211.344	210.737	3.161	2.199	-962	1.602	-607	9.306	2.806	235.692	89,41%	(24.955)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	%				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	1.180	1.895	1.618	4.565	2.02%	2.65%	7.41%	2.947	3.385	2.670	-	-	-				
	KUR	896	1.456	1.153	3.955	1.68%	2.01%	6.84%	2.802	3.060	2.499	-	-	-				
	Non KUR	284	439	465	610	5.67%	12.11%	16.04%	145	325	171	-	-	-				
3	PWG	-	-	-	-	25	0,00%	0,00%	0,20%	25	25	25	-	-	-			
	Cilem	-	-	-	-	25	0,00%	0,00%	0,20%	25	25	25	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	-	-	-			
4	CFG	795	2.089	1.639	4.062	0,59%	1,19%	2.97%	2.423	3.267	1.974	-	-	-				
	CF 1	92	281	107	1.666	0,35%	0,35%	5,46%	1.559	1.575	1.386	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0	-	-	-			
	Oto	92	281	107	1.666	0,72%	0,75%	11,58%	1.559	1.575	1.386	-	-	-				
	CF 2	704	1.808	1.532	2.396	0,65%	1,43%	2.26%	864	1.692	588	-	-	-				
	Mitraguna & Others	704	1.808	1.532	2.253	0,72%	1,58%	2.36%	721	1.550	445	-	-	-				
	Pensiun	-	-	-	-	143	0,00%	0,00%	1,36%	143	143	143	-	-	-			
	Total Pembiayaan	1.800	1.914	2.004	2.037	0,89%	0,95%	0,97%	33	238	124	0,14%	85,64%	-0,8%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	695	785	764	797												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	277	290	105	12	34	13,50%	(886)	-75,34%	4.251	6,82%	(3.961)
2	Tabungan	91.378	105.830	106.695	106.216	2.521	(480)	386	0,36%	14.838	16,24%	98.420	107,92%	7.795
3	Deposito	20.885	17.098	17.170	17.170	127	0	72	0,42%	(3.715)	-17,79%	21.483	79,92%	(4.314)
	Total	113.438	123.183	124.142	123.675	2.753	(467)	493	0,40%	10.237	9,02%	124.155	99,61%	(480)
	CASA	92.553	106.085	106.973	106.505	2.626	(467)	420	0,40%	13.952	15,08%	102.671	103,73%	3.834
	(%) CASA	81,59%	86,12%	86,17%	86,12%									
	FDR	111,58%	120,59%	120,36%	120,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.352	1.381		29	28	2,06%	(33)	-2,30%	-	0,00%	1.381
2	Giro ISE	4	52	56	78		22	26	49,23%	74	1694,50%	0	0,00%	78
3	Tabungan ISE	1.409	1.301	1.297	1.303		6	2	0,17%	(106)	-7,53%	55	0,00%	1.303
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	0	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	0	-55	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	0	-55	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	60.441	60.250	1.350	575	-775	948	-190	2.062	765	66.098	91,15%	(5.848)
	KUR	54.166	55.978	55.815	1.350	575	-775	1.078	-163	1.649	738	61.794	90,32%	(5.979)
	Non KUR	4.022	4.462	4.435	-	-	0	-131	-27	413	27	4.304	103,05%	131
3	PWG	2.382	9.408	9.882	1.541	551	-990	1.362	474	7.499	77	9.949	99,32%	(68)
	Cilem	2.382	9.408	9.882	1.541	551	-990	1.362	474	7.499	77	9.949	99,32%	(68)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.283	1.860	920	-940	2.504	582	13.339	338	73.797	107,43%	5.485
	CF 1	8.522	7.920	7.877	100	-	-100	36	-43	-646	43	9.459	83,28%	(1.582)
	Total Griya	5.933	5.560	5.560	-	-	0	0	-0	-374	0	6.174	90,06%	(614)
4	• Total Non Program	5.933	5.560	5.560	-	-	0	-34	-0	-374	0	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	3.285	70,53%	(968)
	Oto	2.589	2.360	2.317	100	-	-100	36	-43	-272	43	64.338	110,98%	7.067
	CF 2	57.421	70.780	71.406	1.760	920	-840	2.469	626	13.985	294	62.860	111,42%	7.180
	Mitraguna & Others	56.582	69.407	70.040	1.725	920	-805	2.440	633	13.458	287	1.479	92,37%	(113)
	Pensiun	838	1.373	1.366	35	-	-35	28	-7	527	7			
	Total Pembiayaan	126.569	148.548	149.414	4.751	2.046	-2.705	4.814	866	22.845	1.180	149.899	99,68%	(485)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	3.102	0,22%	0,93%	5,15%	2.542	2.972	2.526							
	KUR	123	204	305	2.454	0,23%	0,54%	4,40%	2.149	2.331	2.250							
	Non KUR	6	372	255	648	0,16%	5,72%	14,61%	393	641	276							
3	PWG	-	-	-	-	221	0,00%	0,00%	2,23%	221	221	221						
	Cilem	-	-	-	-	221	0,00%	0,00%	2,23%	221	221	221						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	447	597	635	767	0,68%	0,81%	0,97%	132	319	169							
	CF 1	217	497	533	665	2,55%	6,73%	8,45%	132	448	168							
	Total Griya	-	-	-	-	426	0,00%	0,00%	7,67%	(107)	426	(71)						
	Oto	217	-	-	-	239	8,39%	0,00%	10,32%	239	22	239						
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	-	(129)	1							
	Mitraguna & Others	230	100	101	87	0,41%	0,15%	0,12%	-	(129)	1							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	47	202	201	276	0,04%	0,14%	0,18%	76	230	74	0,47%	-152,93%	0,3%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.214	3.253	206	39	(24)	-0,72%	1.375	73,24%	4.014	81,04%	(761)
2	Tabungan	48.550	58.732	52.113	55.743	591	3.630	(2.989)	-5,09%	7.193	14,81%	55.473	100,49%	270
3	Deposito	7.602	13.550	13.450	13.350	2.432	(100)	(200)	-1,48%	5.748	75,62%	8.347	159,93%	5.003
	Total	58.030	75.559	68.777	72.346	3.229	3.569	(3.213)	-4,25%	14.316	24,67%	67.834	106,65%	4.512
	CASA	50.428	62.009	55.327	58.996	797	3.669	(3.013)	-4,86%	8.568	16,99%	59.487	99,17%	(491)
	(%) CASA	86,90%	82,07%	80,44%	81,55%									
	FDR	148,42%	129,65%	141,90%	134,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	374	386		13	(472)	-54,97%	(72)	-15,67%	-	0,00%	386
2	Giro ISE	360	412	266	277		11	(135)	-32,74%	(83)	-22,98%	-	0,00%	277
3	Tabungan ISE	99	446	107	109		2	(337)	-75,48%	11	10,97%	-	0,00%	109
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	48.534	300	200	-100	214	-495	3.497	695	52.201	92,98%	(3.667)
	KUR	43.986	47.512	46.934	300	100	-200	47	-577	2.949	677	50.816	92,36%	(3.882)
	Non KUR	1.052	1.518	1.600	-	100	100	167	83	548	17	1.385	115,53%	215
3	PWG	3.221	8.523	8.760	464	372	-92	148	237	5.539	134	8.452	103,65%	309
	Cilem	3.221	8.523	8.760	464	372	-92	148	237	5.539	134	8.452	103,65%	309
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.298	850	253	-597	411	-109	2.427	362	44.221	91,13%	(3.924)
	CF 1	26.387	25.292	25.211	-	253	253	-326	-82	-1.177	334	27.144	92,88%	(1.934)
	Total Griya	5.331	5.308	5.291	-	0	0	-57	-16	-371	16	5.525	95,77%	(234)
	• Total Non Program	5.331	4.976	4.960	-	0	0	-17	-16	-39	17	5.525	89,78%	(565)
	• Program	-	332	331	-	0	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	19.919	-	253	253	-326	-65	-1.137	317	21.619	92,14%	(1.700)
	CF 2	11.484	15.115	15.087	850	-	-850	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	850	-	-850	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	97.593	1.614	824	-790	774	-367	11.463	1.191	104.874	93,06%	(7.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	409	352	293	887	0,91%	0,60%	1,83%	594	478	535							
	KUR	384	352	293	887	0,87%	0,62%	1,89%	594	502	535							
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	-	(25)							
3	PWG	6	-	-	96	0,18%	0,00%	1,09%	96	90	96							
	Cilem	6	-	-	96	0,18%	0,00%	1,09%	96	90	96							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.220	1.865	2.133	2.702	3,22%	5,28%	6,71%	569	1.482	837							
	CF 1	985	1.084	1.070	1.542	3,73%	4,23%	6,12%	472	558	459							
	Total Griya	-	64	63	-	0,00%	1,19%	0,00%	(63)	-	(64)							
	Oto	985	1.020	1.007	1.542	4,68%	5,04%	7,74%	535	558	523							
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,69%	97	924	379							
	Mitraguna & Others	235	781	799	799	2,78%	5,75%	7,58%	-	564	18							
	Pensiun	-	-	264	361	0,00%	5,78%	7,95%	97	361	361							
	Total Pembiayaan	662	923	938	1.082	0,77%	0,96%	1,11%	144	420	159	3,56%	-220,85%	2,4%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	21.557	20.530	170	(1.027)	(981)	-4,56%	(7.657)	-27,17%	34.516	59,48%	(13.986)
2	Tabungan	231.223	240.889	241.294	241.001	14.289	(293)	112	0,05%	9.777	4,23%	244.274	98,66%	(3.273)
3	Deposito	34.752	39.554	33.398	33.328	241	(70)	(6.226)	-15,74%	(1.424)	-4,10%	34.797	95,78%	(1.469)
	Total	294.162	301.953	296.249	294.858	14.700	(1.390)	(7.095)	-2,35%	696	0,24%	313.587	94,03%	(18.728)
	CASA	259.410	262.400	262.851	261.530	14.459	(1.320)	(869)	-0,33%	2.120	0,82%	278.789	93,81%	(17.259)
	(%) CASA	88,19%	86,90%	88,73%	88,70%									
	FDR	81,90%	86,52%	87,69%	88,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.540	5.036	(504)	(149)	-2,87%	549	12,23%	-	0,00%	5.036
2	Giro ISE	733	668	1.142	665	(477)	(3)	-0,46%	(69)	-9,38%	-	0,00%	665
3	Tabungan ISE	3.754	4.517	4.399	4.372	(27)	(146)	-3,22%	618	16,45%	-	0,00%	4.372
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.697	-	-	0	-54	-3	-1.545	3	3.242	52,36%	(1.545)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Local Champion	1.836	696	693	-	-	0	-13	-3	-1.143	3	1.836	37,75%	(1.143)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.256	1.350	50	-1.300	907	-905	-1.218	955	73.798	96,56%	(2.542)
	KUR	67.505	67.768	66.898	1.350	50	-1.300	1.053	-870	-606	920	68.672	97,42%	(1.774)
	Non KUR	4.969	4.393	4.357	-	-	0	-146	-35	-611	35	5.125	85,01%	(768)
3	PWG	12.827	24.750	25.710	4.525	2.814	-1.711	2.521	960	12.883	1.854	28.848	89,12%	(3.138)
	Cilem	7.700	16.834	17.675	2.523	1.211	-1.313	2.212	840	9.975	371	19.756	89,47%	(2.081)
	Gadai	5.127	7.915	8.036	2.002	1.604	-398	310	120	2.909	1.483	9.092	88,38%	(1.057)
4	CFG	152.377	162.630	161.127	1.602	1.503	-99	1.569	-1.502	8.750	3.005	174.288	92,45%	(13.161)
	CF 1	49.433	46.521	46.252	555	-	-555	329	-268	-3.180	268	55.198	83,79%	(8.946)
	Total Griya	45.444	40.929	40.733	50	-	-50	0	-195	-4.710	195	49.586	82,15%	(8.852)
4	• Total Non Program	21.636	18.086	18.025	50	-	-50	-385	-60	-3.611	60	22.711	79,37%	(4.686)
	• Program	23.808	22.843	22.708	-	-	0	3	-135	-1.100	135	26.875	84,50%	(4.166)
	Oto	3.989	5.592	5.519	505	-	-505	329	-73	1.530	73	5.613	98,33%	(94)
	CF 2	102.945	116.109	114.875	1.047	1.503	456	1.240	-1.234	11.930	2.737	119.090	96,46%	(4.215)
	Mitraguna & Others	90.697	101.889	100.738	881	1.503	622	1.240	-1.151	10.041	2.654	105.348	95,62%	(4.610)
	Pensiun	12.248	14.220	14.137	166	-	-166	1	-83	1.889	83	13.742	102,87%	395
	Total Pembiayaan	340.919	261.240	259.790	7.477	4.367	-3.109	4.944	-1.450	18.871	5.817	280.176	92,72%	(20.386)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	57	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	(57)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	57	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	(57)				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	190	908	935	4.817	0,26%	1,30%	6,76%	3.882	4.627	3.909	-	-					
	KUR	190	310	589	4.460	0,28%	0,87%	6,67%	3.871	4.270	4.150	-	-					
	Non KUR	-	598	346	357	0,00%	7,88%	8,19%	11	357	(241)	-	-					
3	PWG	-	-	-	443	0,00%	0,00%	1,72%	443	443	443	-	-					
	Cilem	-	-	-	433	0,00%	0,00%	2,45%	433	433	433	-	-					
	Gadai	-	-	-	10	0,00%	0,00%	0,12%	10	10	10	-	-					
4	CFG	3.319	4.884	4.033	4.608	2,18%	2,48%	2,86%	575	1.290	(275)	-	-					
	CF 1	1.762	3.615	3.096	3.582	3,57%	6,66%	7,75%	486	1.820	(32)	-	-					
	Total Griya	1.762	3.343	2.831	3.166	3,88%	6,92%	7,77%	335	1.404	(177)	-	-					
	Oto	-	272	265	416	0,00%	4,74%	7,54%	151	416	144	-	-					
	CF 2	1.556	1.269	937	1.026	1,51%	0,81%	0,89%	89	(530)	(243)	-	-					
	Mitraguna & Others	1.556	1.269	937	1.026	1,72%	0,92%	1,02%	89	(530)	(243)	-	-					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Total Pembiayaan	5.357	5.081	5.426	6.226	2,22%	2,08%	2,40%	800	869	1.144	2,32%	3,26%	-0,1%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	368	-	55	52	11,36%	3,23%	3,06%	(3)	(316)	52	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	368	-	55	52	20,07%	7,90%	7,50%	(3)	(316)	52	-	-	-		</td	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.447	8.435	(376)	(11)	(1.551)	-15,53%	(5.910)	-41,20%	21.691	38,89%	(13.256)
2	Tabungan	145.625	195.327	393.585	392.731	52.003	(854)	197.404	101,06%	247.106	169,69%	159.881	245,64%	232.850
3	Deposito	70.189	86.483	67.514	67.516	(2.627)	1	(18.967)	-21,93%	(2.673)	-3,81%	70.942	95,17%	(3.426)
	Total	230.159	291.796	469.546	468.682	49.000	(864)	176.886	60,62%	238.523	103,63%	252.514	185,61%	216.168
	CASA	159.970	205.313	402.031	401.167	51.627	(865)	195.853	95,39%	241.196	150,78%	181.572	220,94%	219.595
	(%) CASA	69,50%	70,36%	85,62%	85,59%									
	FDR	49,05%	42,16%	26,26%	26,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	12.643	15.535	13.667	13.677	9	(1.858)	-11,96%	1.033	8,17%	-	0,00%	13.677		
2	Giro ISE	2.499	3.292	1.703	1.703	(0)	(1.589)	-48,27%	(796)	-31,84%	-	0,00%	1.703		
3	Tabungan ISE	9.095	11.192	10.914	10.924	9	(269)	-2,40%	1.829	20,11%	-	0,00%	10.924		
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	14.820	-	-	0	-539	-140	-4.428	140	21.048	70,41%	(6.228)
	KUR	17.796	13.578	13.437	-	-	0	-533	-140	-4.359	140	19.513	68,86%	(6.076)
	Non KUR	1.452	1.383	1.383	-	-	0	-6	0	-69	-	1.535	90,12%	(152)
3	PWG	5.178	11.964	12.441	1.523	1.472	-51	325	477	7.263	995	20.379	61,05%	(7.938)
	Cilem	3.578	8.774	9.055	723	440	-283	436	281	5.477	160	13.704	66,08%	(4.649)
	Gadai	1.600	3.189	3.386	800	1.032	232	-111	197	1.786	835	6.675	50,73%	(3.289)
4	CFG	88.436	96.089	96.059	503	315	-188	-1.046	-29	7.623	344	111.775	85,94%	(15.715)
	CF 1	19.579	25.210	25.152	233	115	-118	524	-58	5.572	173	22.421	112,18%	2.730
	Total Griya	14.822	14.728	14.690	-	-	0	0	-37	-132	37	15.602	94,15%	(912)
4	• Total Non Program	14.371	14.302	14.265	-	-	0	-133	-37	-106	-	15.093	94,52%	(828)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.461	233	115	-118	524	-21	5.704	135	6.819	153,42%	3.643
	CF 2	68.857	70.879	70.908	270	200	-70	-1.570	29	2.051	171	89.354	79,36%	(18.446)
	Mitraguna & Others	68.359	70.001	70.036	270	200	-70	-1.564	35	1.677	165	86.959	80,54%	(16.923)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	Total Pembiayaan	112.901	123.013	123.321	2.025	1.787	-238	-1.261	307	10.420	1.479	153.239	80,48%	(29.918)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	1.267	772	789	849	6,58%	5,27%	5,73%	60	(418)	77			
	KUR	1.267	772	789	849	7,12%	5,81%	6,32%	60	(418)	77			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	323	0,00%	0,00%	2,59%	323	323			
	Cilem	-	-	-	-	301	0,00%	0,00%	3,33%	301	301			
	Gadai	-	-	-	-	21	0,00%	0,00%	0,62%	21	21			
4	CFG	1.470	1.479	1.419	3.246	1,66%	1,48%	3,38%	1.827	1.776	1.767			
	CF 1	117	973	626	2.454	0,60%	2,48%	9,76%	1.828	2.337	1.481			
	Total Griya	-	469	232	1.124	0,00%	1,58%	7,65%	891	1.124	654			
	Oto	117	504	393	1.330	2,46%	3,75%	12,71%	937	1.213	827			
	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	2.737	2.251	2.208	4.417	2,42%	1,80%	3,58%	2.209	1.680	2.167	2,44%	31,76%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	10.076	10.113	9.991	9.986	52,35%	66,78%	67,38%	(5)	(90)	(127)
	KUR	8.740	8.795	8.674	8.669	49,11%	63,89%	64,51%	(5)	(71)	(126)
	Non KUR	1.336	1.318	1.317	1.317	92,03%	95,22%	95,22%	-	(19)	(1)
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	989	1.216	1.391	1.592	1,12%	1,45%	1,66%	201	603	376
	CF 1	244	233	232	434	1,24%	0,92%	1,72%	202	190	201
	Total Griya	244	118	117	116	1,64%	0,79%	0,79%	(1)	(128)	(2)
	Oto	-	115	115	317	0,00%	1,09%	3,03%	203	317	203
	CF 2	745	984	1.159	1.159	1,08%	1,64%	1,63%	(1)	413	175
	Mit										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	10.255	10.635	714	380	4.175	64,63%	(4.917)	-31,62%	25.477	41,74%	(14.842)
2	Tabungan	146.646	145.002	141.197	140.384	(1.597)	(813)	(4.618)	-3,18%	(6.262)	-4,27%	158.899	88,35%	(18.515)
3	Deposito	29.176	27.609	28.014	28.032	495	18	422	1,53%	(1.144)	-3,92%	30.121	93,06%	(2.089)
	Total	191.374	179.071	179.466	179.050	(388)	(416)	(21)	-0,01%	(12.324)	-6,44%	214.497	83,47%	(35.446)
	CASA	162.198	151.462	151.452	151.019	(883)	(433)	(443)	-0,29%	(11.180)	-6,89%	184.376	81,91%	(33.357)
	(%) CASA	84,75%	84,58%	84,39%	84,34%									
	FDR	87,12%	107,77%	108,42%	108,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.994	12.669	12.477		(192)	3.483	38,73%	(1.626)	-11,53%	-	0,00%	12.477
2	Giro ISE	4.458	4.210	7.323	7.674		351	3.465	82,30%	3.216	72,14%		0,00%	7.674
3	Tabungan ISE	9.645	4.784	5.346	4.803		(543)	19	0,39%	(4.842)	-50,20%		0,00%	4.803
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	17-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	19.234	550	600	50	1.590	463	3.084	137	21.415	89,82%	(2.181)	
	KUR	14.812	17.642	18.116	550	600	50	1.629	474	3.304	126	19.912	90,98%	(1.796)	
	Non KUR	1.337	1.128	1.117	-	-	0	-39	-11	-220	11	1.502	74,38%	(385)	
3	PWG	15.238	29.524	31.172	10.483	2.751	-7.732	3.614	1.648	15.934	1.103	30.096	103,57%	1.076	
	Cilem	3.814	12.037	12.940	1.198	1.159	-39	1.174	904	9.126	255	15.630	82,79%	(2.690)	
	Gadai	11.423	17.487	18.232	9.285	1.592	-7.693	2.440	744	6.808	848	14.466	126,03%	3.766	
4	CFG	135.343	144.690	144.173	1.292	358	-935	-1.102	-518	8.830	875	159.190	90,57%	(15.017)	
	CF 1	16.023	18.100	17.994	257	138	-120	-25	-107	1.971	244	18.866	95,38%	(872)	
	Total Griya	9.034	10.590	10.553	-	-	0	0	-37	1.519	37	9.764	108,08%	789	
4	• Total Non Program	9.034	10.590	10.553	-	-	0	0	0	0	-	0	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	9.102	81,75%	(1.661)	
	Oto	6.989	7.510	7.441	257	138	-120	-25	-69	452	207	140.324	89,92%	(14.145)	
	CF 2	119.320	126.590	126.179	1.035	220	-815	-1.077	-411	6.859	631	123.847	91,18%	(10.928)	
	Mitraguna & Others	104.787	113.008	112.920	1.035	220	-815	-919	-88	8.133	308	16.477	80,47%	(3.218)	
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323	210.701	92,35%	(16.123)	
	Total Pembiayaan	166.730	192.985	194.578	12.326	3.709	-8.617	4.102	1.593	27.848	2.115				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-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	46	543	460	1.022		0,29%	2,45%	5,31%		562	976	480			
	KUR	-	459	460	942		0,00%	2,61%	5,20%		482	942	483			
	Non KUR	46	83	-	80		3,44%	0,00%	7,17%		80	34	(3)			
3	PWG	-	146	-	645		0,00%	0,00%	0,00%		645	645	500			
	Cilem	-	-	-	380		0,00%	0,00%	2,94%		380	380	380			
	Gadai	-	146	-	265		0,00%	0,00%	1,45%		265	265	119			
4	CFG	993	410	406	1.210		0,73%	0,28%	0,84%		804	217	800			
	CF 1	153	410	406	721		0,95%	2,24%	4,01%		315	568	311			
	Total Griya	15	341	339	339		0,16%	3,20%	3,21%		-	324	(2)			
	Oto	138	69	67	382		1,98%	0,90%	5,13%		315	244	313			
	CF 2	840	-	-	489		0,70%	0,00%	0,39%		489	(351)	489			
	Mitraguna & Others	840	-	-	93		0,80%	0,00%	0,08%		93	(747)	93			
	Pensiun	-	-	-	396		0,00%	2,99%	3,96		396	396	396			
	Total Pembiayaan	2.417	3.673	2.964	2.964		1,45%	1,54%	1,52%		547	(708)		1,46%	4,13%	-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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	9.202	14.325	253	5.123	5.682	65,74%	5.638	64,90%	19.049	75,20%	(4.724)
2	Tabungan	252.421	261.827	264.251	262.910	3.583	(1.341)	1.083	0,41%	10.489	4,16%	268.613	97,88%	(5.704)
3	Deposito	76.726	72.505	62.153	62.823	(1.073)	670	(9.682)	-13,35%	(13.903)	-18,12%	77.795	80,75%	(14.972)
	Total	337.834	342.975	335.605	340.057	2.763	4.452	(2.917)	-0,85%	2.224	0,66%	365.457	93,05%	(25.400)
	CASA	261.108	270.470	273.452	277.234	3.836	3.782	6.764	2,50%	16.126	6,18%	287.662	96,37%	(10.428)
	(%) CASA	77,29%	78,86%	81,48%	81,53%									
	FDR	106,55%	109,87%	111,75%	110,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.641	12.525	(116)	615	5,17%	4.077	48,26%	-	0,00%	12.525	
2	Giro ISE	1.077	1.065	1.086	1.111	24	46	4,29%	33	3,10%	-	0,00%	1.111	
3	Tabungan ISE	7.371	10.845	11.555	11.414	(141)	570	5,25%	4.043	54,86%	-	0,00%	11.414	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.331	25.892	500	-	-500	-82	-439	-7.515	439	39.559	65,45%	(13.667)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)
	Non-Linkage	33.404	26.331	25.892	500	-	-500	-82	-439	-7.512	439	36.812	70,33%	(10.920)
	• Local Champion	29.104	25.433	24.994	500	-	-500	-82	-439	-4.110	439	30.183	82,81%	(5.189)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)
2	MBG	23.844	26.425	26.028	250	-	-250	1.120	-396	2.184	396	27.707	93,94%	(1.679)
	KUR	21.881	24.372	24.075	250	-	-250	1.186	-297	2.194	297	25.636	93,91%	(1.561)
	Non KUR	1.963	2.053	1.953	-	-	0	-65	-100	-10	100	2.070	94,32%	(118)
3	PWG	18.313	34.800	35.343	5.236	4.359	-877	1.901	543	17.030	3.816	32.103	110,09%	3.240
	Cilem	9.363	18.475	18.477	1.354	700	-654	454	3	9.115	697	19.896	92,87%	(1.418)
	Gadai	8.950	16.326	16.865	3.881	3.658	-223	1.447	540	7.915	3.119	12.207	138,16%	4.658
4	CFG	284.398	289.261	287.773	1.803	2.160	357	3.514	-1.488	3.374	3.648	293.503	98,05%	(5.730)
	CF 1	38.670	35.743	35.364	189	726	537	215	-379	-3.306	1.105	39.755	88,95%	(4.391)
	Total Griya	32.928	30.140	29.607	-	442	442	0	-534	-3.321	976	33.207	89,16%	(3.600)
	• Total Non Program	32.928	30.140	29.607	-	442	442	-623	-534	-3.321	976	33.207	89,16%	(3.600)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.602	5.757	189	284	95	215	155	15	129	6.549	87,92%	(791)
	CF 2	245.728	253.518	252.409	1.614	1.434	-180	3.299	-1.109	6.681	2.543	253.748	99,47%	(1.339)
	Mitraguna & Others	226.104	235.833	234.507	1.614	1.067	-547	3.374	-1.326	8.403	2.393	233.381	100,48%	1.126
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)
	Total Pembiayaan	5.148	7.840	8.892	13.892	1.43%	2,36%	3,70%	4.999	8.744	6.052	0,89%	75,94%	-2,8%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-Nov-25		%	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	551	551	1,32%	0,63%	2,12%	245	237	313			
	KUR	205	191	122	471	471	0,94%	0,50%	1,96%	349	266	279			
	Non KUR	109	47	45	81	81	5,56%	2,19%	4,12%	36	(29)	33			
3	PWG	-	-	-	372	372	0,00%	0,00%	0,00%	372	372	372			
	Cilem	-	-	-	332	332	0,00%	0,00%	1,80%	332	332	332			
	Gadai	-	-	-	40	40	0,00%	0,00%	0,24%	40	40	40			
4	CFG	4.834	7.506	8.636	12.878	12.878	1,70%	2,99%	4,48%	4.243	8.045	5.372			
	CF 1	1.936	3.401	3.537	2.036	2.036	5,01%	9,89%	5,76%	(1.501)	99	(1.365)			
	Total Griya	1.859	3.002	3.167	1.722	1.722	5,65%	10,51%	5,82%	(1.444)	(137)	(1.280)			
	Oto	77	399	370	313	313	1,35%	6,61%	5,44%	(57)	236	(85)			
	CF 2	2.897	4.105	5.099	10.843	10.843	1,18%	2,01%	4,30%	5.744	7.945	6.738			
	Mitraguna & Others	2.897	4.105	5.099	10.683	10.683	0,65%	4,53%	4,56%	(11)	9.215	8.83			
	Pensiun	-	-	-	-	-	0,00%	0,00%	-	(309)	-	-			
	Total Pembiayaan	2.880	12.691	12.832	12.839	12.839	0,80%	3,41%	3,42%	8	9.960	148	3,06%	10,58%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-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	112	582	635	659	659	0,47%	2,40%	2,53%	24	547	76	
	KUR	77	342	397	459	459	0,35%	1,63%	1,91%	62	382	117	
	Non KUR	34	240	237	199	199	1,74%	11,56%	10,21%	(

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.029	6.545	6.981	(487)	437	953	15,80%	(622)	-8,18%	17.630	39,60%	(10.648)
2	Tabungan	169.083	168.290	170.153	169.882	2.671	(271)	1.592	0,95%	798	0,47%	182.857	92,90%	(12.976)
3	Deposito	159.534	168.281	165.744	165.546	2.495	(198)	(2.735)	-1,63%	6.012	3,77%	160.953	102,85%	4.593
	Total	336.221	342.600	342.441	342.409	4.679	(32)	(191)	-0,06%	6.189	1,84%	361.440	94,73%	(19.031)
	CASA	176.687	174.319	176.698	176.863	2.184	165	2.544	1,46%	176	0,10%	200.487	88,22%	(23.624)
	(%) CASA	52,55%	50,88%	51,60%	51,65%									
	FDR	59,93%	62,03%	62,29%	62,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	7.703	7.953	250	114	1,46%	(3.220)	-28,82%	-	0,00%	7.953	
2	Giro ISE	2.226	2.414	2.359	2.446	87	32	1,33%	220	9,88%	-	0,00%	2.446	
3	Tabungan ISE	8.944	5.421	5.341	5.504	163	82	1,52%	(3.440)	-38,46%	-	0,00%	5.504	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	17-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	41.662	470	1.100	630	-539	464	959	636	47.062	88,52%	(5.400)	
	KUR	38.741	39.533	40.015	470	1.100	630	-486	482	1.274	618	44.874	89,17%	(4.859)	
	Non KUR	1.963	1.665	1.647	-	-	0	-54	-18	-315	18	2.189	75,25%	(542)	
3	PWG	8.703	16.596	16.959	2.461	1.035	-1.426	645	363	8.256	672	26.230	64,65%	(9.271)	
	Cilem	6.698	12.513	12.716	840	573	-267	333	203	6.018	370	17.952	70,83%	(5.236)	
	Gadai	2.005	4.083	4.243	1.621	461	-1.160	312	160	2.238	301	8.277	51,26%	(4.034)	
4	CFG	152.101	154.707	154.699	1.684	1.168	-516	141	-8	2.598	1.176	177.569	87,12%	(22.871)	
	CF 1	24.823	21.116	20.897	-	-	0	-326	-219	-3.926	219	27.859	75,01%	(6.962)	
	Total Griya	16.607	12.664	12.617	-	-	0	0	-46	-3.990	46	17.386	72,57%	(4.769)	
4	• Total Non Program	16.607	12.664	12.617	-	-	0	0	-124	-3.990	46	-	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	10.472	79,06%	(2.192)	
	Oto	8.216	8.452	8.280	-	-	0	-326	-172	64	172	149.711	89,37%	(15.909)	
	CF 2	127.278	133.591	133.802	1.684	1.168	-516	467	211	6.524	957	135.356	88,70%	(15.295)	
	Mitraguna & Others	115.000	120.148	120.061	1.684	748	-936	283	-87	5.061	835	14.354	95,73%	(614)	
	Pensiun	12.278	13.443	13.741	-	420	420	184	298	1.462	122	-	250.861	85,03%	(37.542)
	Total Pembiayaan	201.507	212.500	213.319	4.615	3.303	-1.312	246	819	11.812	2.484	250.861	85,03%	(37.542)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	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	377	817	866	2.723	0,93%	2,10%	6,54%	1.856	2.346	1.906	-	-	-	-	-	-	
	KUR	327	781	833	2.426	0,84%	2,11%	6,06%	1.594	2.099	1.645	-	-	-	-	-	-	
	Non KUR	50	36	34	296	2,53%	2,02%	17,99%	263	247	260	-	-	-	-	-	-	
3	PWG	-	-	-	292	0,00%	0,00%	0,00%	1.72%	292	292	-	-	-	-	-	-	
	Cilem	-	-	-	292	0,00%	0,00%	0,00%	2,30%	292	292	-	-	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	-	
4	CFG	2.744	3.370	3.268	5.426	1,02%	2,17%	2,23%	101	1.906	502	-	-	-	-	-	-	
	CF 1	932	1.034	577	975	3,75%	2,73%	4,67%	398	43	(59)	-	-	-	-	-	-	
	Total Griya	594	-	-	160	3,58%	0,00%	1,27%	160	(434)	160	-	-	-	-	-	-	
	Oto	337	1.034	577	815	4,11%	6,82%	9,84%	238	478	(219)	-	-	-	-	-	-	
	CF 2	1.812	2.336	2.691	4.451	1,42%	2,01%	3,33%	1.760	2.639	2.115	-	-	-	-	-	-	
	Mitraguna & Others	1.812	2.336	2.691	4.451	1,21%	2,24%	3,52%	1.540	2.419	1.895	-	-	-	-	-	-	
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	219	219	219	-	-	-	-	-	-	
	Total Pembiayaan	2.045	3.243	3.745	3.938	1,01%	1,76%	1,85%	193	1.894	695	1,42%	23,29%	-0,4%	-	-	-	-

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	295.365	336.221	337.922	42.557		3.17	3.41	3.41	0,00	0,24			
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%	1.140	1.214	1.282	68	142			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.364	2.380	299	16	90	3,91%	(10.805)	-81,95%	18.701	12,73%	(16.320)
2	Tabungan	147.923	138.652	140.814	142.075	(21.267)	1.261	3.423	2,47%	(5.847)	-3,95%	158.452	89,66%	(16.377)
3	Deposito	54.920	82.610	80.931	80.945	23.934	14	(1.665)	-2,02%	26.025	47,39%	55.870	144,88%	25.075
	Total	216.028	223.553	224.110	225.400	2.966	1.290	1.848	0,83%	9.372	4,34%	233.023	96,73%	(7.623)
	CASA	161.108	140.943	143.179	144.456	(20.968)	1.277	3.513	2,49%	(16.652)	-10,34%	177.153	81,54%	(32.697)
	(%) CASA	74,58%	63,05%	63,89%	64,09%									
	FDR	99,10%	101,37%	100,46%	99,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.216	2.545	330	153	6,39%	(44)	-1,71%	-	0,00%	2.545	
2	Giro ISE	59	60	106	123	17	62	103,17%	64	108,66%	-	0,00%	123	
3	Tabungan ISE	2.531	2.332	2.110	2.423	313	91	3,88%	(108)	-4,27%	-	0,00%	2.423	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	17-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	49.230	1.540	900	-640	1.099	60	3.495	840	50.486	97,51%	(1.256)	
	KUR	43.301	47.233	47.319	1.440	900	-540	1.146	86	4.018	814	47.872	98,84%	(554)	
	Non KUR	2.433	1.937	1.911	100	-	-100	-47	-26	-522	26	2.613	73,12%	(702)	
3	PWG	2.160	6.868	6.834	803	42	-761	532	-35	4.674	77	8.667	78,85%	(1.833)	
	Cilem	2.160	6.868	6.834	803	42	-761	532	-35	4.674	77	8.667	78,85%	(1.833)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	166.191	170.589	169.071	240	754	514	566	-1.517	2.880	2.271	173.274	97,57%	(4.202)	
	CF 1	15.140	17.519	17.250	-	-	0	18	-269	2.110	269	15.984	107,92%	1.265	
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)	
4	• Total Non Program	1.118	1.004	993	-	-	0	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	14.021	16.515	16.256	-	-	0	18	-259	2.235	259	14.649	110,97%	1.607	
	CF 2	151.051	153.070	151.822	240	754	514	548	-1.248	770	2.002	157.289	96,52%	(5.468)	
	Mitraguna & Others	120.364	121.985	120.416	-	-	0	624	-1.569	52	1.569	126.025	95,55%	(5.609)	
	Pensiun	30.687	31.084	31.406	240	754	514	-75	322	719	432	31.265	100,45%	141	
	Total Pembiayaan	214.086	226.626	225.135	2.583	1.696	-887	2.197	-1.492	11.049	3.188	232.426	96,86%	(7.291)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	330	820	635	2.595	0,72%	1,29%	5,27%	1.959	2.265	1.775	-	-	-			
	KUR	190	795	611	2.295	0,44%	1,29%	4,85%	1.683	2.104	1.500	-	-	-			
	Non KUR	139	25	24	300	5,72%	1,25%	15,69%	276	161	275	-	-	-			
3	PWG	3	-	-	192	0,14%	0,00%	2,80%	192	189	192	-	-	-			
	Cilem	3	-	-	192	0,14%	0,00%	2,80%	192	189	192	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.389	1.645	1.421	3.023	0,84%	0,83%	1,79%	1.602	1.634	1.378	-	-	-			
	CF 1	197	1.365	679	1.120	1,30%	3,88%	6,50%	442	923	(244)	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	197	1.365	679	1.120	1,41%	4,11%	6,89%	442	923	(244)	-	-	-			
	CF 2	1.192	280	742	1.903	0,79%	0,48%	1,25%	1.160	711	1.622	-	-	-			
	Mitraguna & Others	1.192	280	354	1.510	0,99%	0,29%	1,25%	1.156	318	1.230	-	-	-			
	Pensiun	121	-	-	388	0,06%	0,00%	0,00%	-	(121)	-	-	-	-			
	Total Pembiayaan	1.868	2.254	2.351	2.372	0,87%	1,04%	2,58%	21	504	118	0,00%	100,00%	-1,1%	0,00%	100,00%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	508	224	185	206	1,11%	0,38%	0,42%	21	(303)	(18)	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	15	96	(4)	81	59	158,57%	30	45,11%	2.150	4,47%	(2.054)
2	Tabungan	73.366	68.177	65.457	66.774	(6.024)	1.316	(1.404)	-2,06%	(6.593)	-8,99%	79.265	84,24%	(12.491)
3	Deposito	13.172	13.658	14.238	14.244	95	6	586	4,29%	1.072	8,14%	14.143	100,72%	101
	Total	86.605	81.873	79.711	81.114	(5.933)	1.403	(759)	-0,93%	(5.491)	-6,34%	95.557	84,88%	(14.444)
	CASA	73.432	68.215	65.472	66.870	(6.028)	1.397	(1.345)	-1,97%	(6.563)	-8,94%	81.415	82,13%	(14.545)
	(%) CASA	84,79%	83,32%	82,14%	82,44%									
	FDR	98,27%	111,67%	113,96%	111,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	349	321	386	382	(5)	61	18,89%	32	9,26%	-	0,00%	382		
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
3	Tabungan ISE	349	321	386	382	(5)	61	18,89%	32	9,26%	-	0,00%	382		
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	0,00%	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	6.790	812	420	-392	540	382	5.079	39	4.640	146,34%	2.150
	Cilem	1.711	6.408	6.790	812	420	-392	540	382	5.079	39	4.640	146,34%	2.150
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	84.032	520	300	-220	649	-966	665	1.266	91.314	92,02%	(7.283)
	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)
4	• 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	83.579	520	300	-220	652	-966	481	1.266	90.098	92,76%	(6.519)
	Mitraguna & Others	38.271	38.877	38.283	100	300	200	-155	-594	12	894	44.624	85,79%	(6.341)
	Pensiun	44.827	45.668	45.296	420	-	-420	807	-372	470	372	45.475	99,61%	(178)
	Total Pembiayaan	85.106	91.424	90.840	1.332	720	-612	1.189	-585	5.733	1.305	95.983	94,64%	(5.143)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	-	-	-	-	82	0,00%	0,00%	1,21%	82	82	82	82				
	Cilem	-	-	-	-	82	0,00%	0,00%	1,21%	82	82	82	82				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	368	389	1.647	0,00%	0,00%	0,46%	1,96%	1.258	1.647	1.279	1.279				
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	-	220	229	224	0,00%	0,00%	0,27%	0,27%	(5)	224	5	5				
	Mitraguna & Others	-	220	229	224	0,00%	0,00%	0,59%	0,59%	(5)	224	5	5				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	18	238	247	242	0,02%	0,27%	0,27%	(5)	224	5	0,60%	-126,39%	0,3%			

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	81.328	89.188	93.750	12.422		PHR	2,68	2,85
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%	CIF Payroll	752	669

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.838	22.866	(633)	28	268	1,19%	11.851	107,58%	15.889	143,91%	6.976
2	Tabungan	115.074	107.804	107.397	108.175	419	777	370	0,34%	(6.900)	-6,00%	123.561	87,55%	(15.387)
3	Deposito	23.779	24.716	24.595	24.595	1.009	0	(121)	-0,49%	816	3,43%	24.502	100,38%	93
	Total	149.869	155.118	154.830	155.635	794	805	517	0,33%	5.767	3,85%	163.952	94,93%	(8.317)
	CASA	126.089	130.402	130.235	131.041	(214)	805	638	0,49%	4.951	3,93%	139.451	93,97%	(8.410)
	(%) CASA	84,13%	84,07%	84,12%	84,20%									
	FDR	105,52%	116,25%	116,10%	115,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.796	6.839		43	467	7,33%	(533)	-7,23%	-	0,00%	6.839
2	Giro ISE	1.170	339	514	552		38	213	62,96%	(618)	-52,81%	-	0,00%	552
3	Tabungan ISE	2.302	1.933	2.182	2.187		5	254	13,11%	(115)	-4,99%	-	0,00%	2.187
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	• Local Champion	731	484	581	-	100	100	-25	97	-150	3	731	79,45%	(150)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.613	915	200	-715	770	-24	6.159	224	18.537	111,20%	2.077
	KUR	11.979	18.507	18.504	915	200	-715	918	-2	6.525	202	15.960	115,95%	2.545
	Non KUR	2.475	2.130	2.109	-	-	0	-148	-21	-366	21	2.577	81,84%	(468)
3	PWG	2.088	8.454	8.538	1.034	209	-825	1.315	85	6.451	124	9.019	94,67%	(481)
	Cilem	1.902	8.217	8.294	901	201	-699	1.265	77	6.392	124	8.833	93,89%	(540)
	Gadai	186	237	245	133	8	-125	50	8	59	0	186	131,49%	59
4	CFG	140.874	149.821	149.105	1.820	2.110	290	1.766	-715	8.232	2.825	153.271	97,28%	(4.165)
	CF 1	3.720	5.476	5.404	-	-	0	-68	-72	1.683	72	5.198	103,96%	206
	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	4.237	-	-	0	-68	-70	939	70	4.396	96,38%	(159)
	CF 2	137.153	144.345	143.702	1.820	2.110	290	1.834	-643	6.548	2.753	148.073	97,05%	(4.371)
	Mitraguna & Others	95.850	101.262	100.362	1.720	1.360	-360	1.604	-899	4.513	2.259	105.758	94,90%	(5.396)
	Pensiun	41.304	43.083	43.339	100	750	650	231	256	2.035	494	42.314	102,42%	1.025
	Total Pembiayaan	158.147	180.319	179.761	3.769	2.619	-1.150	3.807	-558	21.614	3.176	181.558	99,01%	(1.797)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	49	48	48	0	0,00%	3,41%	3,19%	-	48	(1)					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	49	48	48	0	0,00%	3,41%	3,19%	-	48	(1)					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
2	MBG	24	-	-	751	0	0,16%	0,00%	3,64%	751	727	751					
	KUR	24	-	-	644	0	0,20%	0,00%	3,48%	644	621	644					
	Non KUR	-	-	-	106	0	0,00%	0,00%	5,04%	106	106	106					
3	PWG	-	-	-	87	0	0,00%	0,00%	1,01%	87	87	87					
	Cilem	-	-	-	87	0	0,00%	0,00%	1,04%	87	87	87					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	636	1.014	1.462	2.408	0	0,45%	0,98%	1,62%	946	1.772	1.395					
	CF 1	195	355	110	407	0	5,25%	2,02%	7,54%	297	212	52					
	Total Griya	-	2	-	-	0	0,00%	0,00%	0,00%	-	-	(2)					
	Oto	195	353	110	407	0	5,92%	2,56%	9,61%	297	212	54					
	CF 2	441	658	1.352	2.001	0	0,32%	0,94%	1,39%	649	1.560	1.343					
	Mitraguna & Others	441	486	1.183	1.331	0	0,46%	1,17%	1,33%	148	890	845					
	Pensiun	-	172	169	670	0	0,00%	0,39%	1,55%	502	670	498					
	Total Pembiayaan	537	495	258	257	0	0,34%	0,14%	0,14%	(1)	(280)	(238)	1,13%	-688,19%	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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	4.966	6.546	851	1.579	(1.867)	-22,19%	(244)	-3,59%	12.850	50,94%	(6.304)
2	Tabungan	175.767	193.661	198.387	197.883	9.382	(504)	4.222	2,18%	22.116	12,58%	189.520	104,41%	8.364
3	Deposito	41.842	51.659	50.873	50.876	(1.726)	3	(783)	-1,52%	9.034	21,59%	42.338	120,17%	8.538
	Total	224.399	253.733	254.227	255.305	8.507	1.078	1.572	0,62%	30.906	13,77%	244.707	104,33%	10.598
	CASA	182.557	202.074	203.354	204.429	10.233	1.075	2.355	1,17%	21.872	11,98%	202.369	101,02%	2.060
	(%) CASA	81,35%	79,64%	79,99%	80,07%									
	FDR	108,91%	102,73%	102,60%	102,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.683	6.609	(74)	362	5,79%	2.526	61,87%	-	0,00%	6.609	
2	Giro ISE	1.486	3.408	3.672	3.566	(107)	157	4,61%	2.080	139,93%	-	0,00%	3.566	
3	Tabungan ISE	2.597	2.839	3.011	3.043	32	205	7,21%	447	17,20%	-	0,00%	3.043	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	96.848	1.305	150	-1.155	1.094	-995	-885	1.145	102.758	94,25%	(5.910)
	KUR	92.544	91.691	90.738	1.205	150	-1.055	612	-953	-1.806	1.103	97.133	93,42%	(6.395)
	Non KUR	5.189	6.151	6.110	100	-	-100	482	-42	921	42	5.625	108,62%	485
3	PWG	10.721	20.877	21.592	2.724	2.226	-498	1.393	715	10.870	1.511	29.922	72,16%	(8.331)
	Cilem	6.388	12.738	13.049	1.176	598	-579	328	311	6.661	287	19.779	65,98%	(6.729)
	Gadai	4.333	8.138	8.542	1.548	1.628	81	1.065	404	4.209	1.224	10.144	84,21%	(1.601)
4	CFG	134.342	139.416	139.926	2.212	3.168	956	1.661	509	5.583	2.659	155.663	89,89%	(15.737)
	CF 1	27.563	25.516	25.255	329	-	-329	-74	-261	-2.308	261	31.828	79,35%	(6.573)
	Total Griya	18.820	16.634	16.542	-	-	0	0	-92	-2.278	92	21.370	77,41%	(4.827)
4	• Total Non Program	5.808	4.957	4.910	-	-	0	-58	-47	-898	47	6.682	73,48%	(1.772)
	• Program	13.012	11.677	11.632	-	-	0	-170	-45	-1.380	45	14.688	79,20%	(3.056)
	Oto	8.743	8.882	8.712	329	-	-329	-74	-169	-30	169	10.458	83,31%	(1.746)
	CF 2	106.779	113.900	114.671	1.884	3.168	1.285	1.735	770	7.891	2.398	123.835	92,60%	(9.164)
	Mitraguna & Others	66.464	72.581	73.473	1.832	2.678	847	1.546	893	7.009	1.785	81.941	89,67%	(8.468)
	Pensiun	40.315	41.320	41.197	52	490	438	189	-122	882	612	41.894	98,34%	(696)
	Total Pembiayaan	244.391	260.664	260.849	6.241	5.544	-697	4.474	185	16.458	5.359	289.938	89,97%	(29.089)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-Nov-25				%	Penc.	Gap
1	SME	83	-	-	-	(51)	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	(50)	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	(51)	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	(50)	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.108	946	6.047	0.953	0.97%	6.24%	5.101	5.116	4.939				
	KUR	830	948	846	5.140	0.903	0.92%	5.66%	4.294	4.310	4.192				
	Non KUR	101	160	100	907	1.953	1.62%	14.84%	807	806	747				
3	PWG	7	-	-	515	0,063	0,00%	2,38%	515	508	515				
	Cilem	-	-	-	278	0,003	0,00%	2,13%	278	278	278				
	Gadai	7	-	-	236	0,153	0,00%	2,77%	236	230	236				
4	CFG	949	1.528	1.067	4.130	0.713	0,77%	2,95%	3.064	3.181	2.602				
	CF 1	949	1.114	1.067	2.391	3,44%	4,18%	9,47%	1.324	1.442	1.277				
	Total Griya	745	905	834	1.536	3,96%	5,02%	9,28%	702	791	631				
	Oto	204	209	232	855	2,34%	2,62%	9,81%	622	651	646				
	CF 2	-	414	-	1.740	0,003	0,00%	1,52%	1.740	1.740	1.326				
	Mitraguna & Others	-	414	-	1.566	0,003	0,00%	2,13%	1.566	1.566	1.153				
	Pensiun	-	-	-	173	0,003	0,00%	0,42%	173	173	173				
	Total Pembiayaan	1.942	3.092	2.888	3.118	0,793	1,113	1,20%	229	1.176	26	3,71%	-210,58%	2,5%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-Nov-25				%	Penc.	Gap
1	SME	71	-	-	-	(44)	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	(43)	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	(44)	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	(43)	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.129	1.006	1.015	1.10%	1,03%	1.05%	9	(63)	(114)				
	KUR	744	807	63											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.384	2.413	546	29	(159)	-6,18%	(1.224)	-33,66%	8.432	28,61%	(6.020)
2	Tabungan	133.319	152.840	153.435	154.099	2.858	664	1.258	0,82%	20.780	15,59%	143.354	107,50%	10.745
3	Deposito	34.970	32.772	32.803	32.809	(564)	6	37	0,11%	(2.161)	-6,18%	35.987	91,17%	(3.178)
	Total	171.926	188.184	188.621	189.320	2.840	699	1.136	0,60%	17.394	10,12%	187.773	100,82%	1.547
	CASA	136.957	155.412	155.819	156.512	3.404	693	1.100	0,71%	19.555	14,28%	151.786	103,11%	4.725
	(%) CASA	79,66%	82,59%	82,61%	82,67%									
	FDR	77,08%	70,23%	69,60%	69,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.583	2.650	66	(129)	-4,65%	616	30,26%	-	0,00%	2.650	
2	Giro ISE	95	736	549	549	0	(187)	-25,40%	454	479,04%	-	0,00%	549	
3	Tabungan ISE	1.439	1.543	1.535	1.601	66	58	3,74%	161	11,21%	-	0,00%	1.601	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	19.389	100	-	-100	15	-465	444	465	21.313	90,98%	(1.923)
	KUR	17.446	18.508	18.214	100	-	-100	32	-294	768	294	19.713	92,39%	(1.499)
	Non KUR	1.500	1.346	1.175	-	0	-17	-171	-324	171	1.599	73,49%	(424)	
3	PWG	1.695	7.053	7.321	966	368	-599	544	268	5.626	100	5.843	125,29%	1.478
	Cilem	1.695	7.053	7.321	966	368	-599	544	268	5.626	100	5.843	125,29%	1.478
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.571	485	300	-185	128	-686	-7.303	986	115.242	90,74%	(10.671)
	CF 1	3.054	2.857	2.826	96	-	-96	-85	-31	-227	31	3.455	81,80%	(629)
	Total Griya	942	882	882	-	0	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	0	0	-6	0	0	-	1.045	84,39%	(163)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.945	96	-	-96	-85	-31	-167	31	2.411	80,68%	(466)
	CF 2	108.821	102.400	101.745	389	300	-89	214	-655	-7.076	955	111.787	91,02%	(10.042)
	Mitraguna & Others	34.866	41.533	41.517	335	300	-35	984	-16	6.651	316	37.557	110,54%	3.960
	Pensiun	73.955	60.867	60.227	54	-	-54	-770	-639	-13.727	639	74.229	81,14%	(14.002)
	Total Pembiayaan	132.514	132.164	131.281	1.551	668	-884	688	-883	-1.234	1.551	142.397	92,19%	(11.116)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	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	302	527	530	716	1.59%	2.67%	3.69%	186	414	189						
	KUR	199	527	530	592	1.14%	2.87%	3.25%	62	393	65						
	Non KUR	102	-	-	124	6,82%	0,00%	0,00%	124	21	124						
3	PWG	-	-	-	191	0,00%	0,00%	0,00%	191	191	191						
	Cilem	-	-	-	191	0,00%	0,00%	0,00%	191	191	191						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	58	1.199	1.868	2.859	0,05%	1,78%	2,73%	990	2.800	1.660						
	CF 1	54	34	31	28	1,76%	1,08%	1,00%	(3)	(26)	(5)						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	54	34	31	28	2,55%	1,56%	1,45%	(3)	(26)	(5)						
	CF 2	5	1.165	1.838	2.831	0,00%	1,79%	2,78%	993	2.826	1.665						
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64						
	Pensiun	-	-	-	80	1,602	0,00%	0,13%	1.522	1.602	1.602						
	Total Pembiayaan	9.858	2.997	2.947	4.105	7,44%	2,23%	3,13%	1.159	(5.752)	1.109	2,09%	33,23%	-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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.481	1.498	455	17	(1.021)	-40,52%	(1.341)	-47,23%	6.559	22,84%	(5.061)
2	Tabungan	118.896	124.754	124.530	125.176	7.185	645	422	0,34%	6.279	5,28%	130.899	95,63%	(5.723)
3	Deposito	12.522	15.691	15.614	15.614	(1.098)	0	(77)	-0,49%	3.092	24,70%	13.179	118,48%	2.436
	Total	134.257	142.963	141.626	142.288	6.542	662	(676)	-0,47%	8.031	5,98%	150.636	94,46%	(8.348)
	CASA	121.735	127.272	126.011	126.674	7.640	662	(599)	-0,47%	4.939	4,06%	137.458	92,15%	(10.784)
	(%) CASA	90,67%	89,02%	88,97%	89,03%									
	FDR	193,63%	190,58%	192,17%	191,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	3.213	3.230	17	(44)	-1,36%	(695)	-17,71%		-	0,00%	3.230
2	Giro ISE	2.210	1.598	1.000	1.013	13	(586)	-36,65%	(1.198)	-54,19%			0,00%	1.013
3	Tabungan ISE	1.714	1.676	2.214	2.217	3	541	32,30%	503	29,33%			0,00%	2.217
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Local Champion	155	70	61	-	-	0	-9	-9	-93	9	155	39,61%	(93)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.481	951	1.230	279	-324	-182	-5.780	1.412	76.793	91,78%	(6.312)
	KUR	69.790	65.006	64.868	951	1.230	279	-368	-139	-4.922	1.369	70.193	92,41%	(5.326)
	Non KUR	6.471	5.657	5.613	-	-	0	44	-43	-858	43	6.599	85,06%	(986)
3	PWG	2.698	8.440	8.617	916	240	-676	773	177	5.919	63	10.039	85,84%	(1.422)
	Cilem	2.698	8.440	8.617	916	240	-676	773	177	5.919	63	10.039	85,84%	(1.422)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	192.999	3.592	1.396	-2.196	3.896	-287	12.152	1.683	198.675	97,14%	(5.677)
	CF 1	24.361	31.788	31.514	-	197	197	222	-274	7.153	471	26.529	118,79%	4.986
	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	-460	-9	1.196	9	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.182	-	197	197	222	-265	5.979	461	21.779	120,22%	4.403
	CF 2	156.485	161.498	161.484	3.592	1.199	-2.393	3.674	-13	5.000	1.213	172.147	93,81%	(10.662)
	Mitraguna & Others	140.742	147.326	147.478	3.592	1.199	-2.393	3.827	151	6.736	1.048	154.954	95,17%	(7.477)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	Total Pembiayaan	259.960	272.459	272.158	5.459	2.866	-2.593	4.337	-301	12.198	3.167	285.662	95,27%	(13.504)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	2.851	0,00%	0,62%	4,05%	2.412	2.851	2.328						
	KUR	-	523	398	2.460	0,00%	0,61%	3,79%	2.062	2.460	1.937						
	Non KUR	-	-	41	391	0,00%	0,73%	6,97%	350	391	391						
3	PWG	-	-	-	202	0,00%	0,00%	2,34%	202	202	202						
	Cilem	-	-	-	202	0,00%	0,00%	2,34%	202	202	202						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	4.563	1.313	2.138	5.236	0,00%	1,52%	1,11%	2.71%	3.098	674	3.923					
	CF 1	1.171	1.115	1.100	3.259	4,81%	3,46%	10,34%	2.159	2.088	2.144						
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	-	21	(384)	21					
	Oto	766	1.115	1.100	3.238	3,79%	4,16%	12,37%	2.138	2.472	2.123						
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,22%	939	(1.414)	1.779						
	Mitraguna & Others	3.391	198	1.038	1.977	1,59%	0,70%	1,34%	939	(1.414)	1.779						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	2.747	3.110	2.973	2.973	1,06%	1,09%	1,09%	-	226	(137)	1,20%	-9,84%	0,1%			

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	259.177	264.312	275.722	16.545		2.74	3.22	3.23
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%	631	1.520	1.542

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-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				MtD (1-17 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-	0	0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	7.708	-	-	-	0	0	0	#DIV/0!	(7.708)	-100,00%	0	0,00%	0
4	Deposito ISE	600	-	-	-	0	0	0	#DIV/0!	(600)	-100,00%	0	0,00%	0
5	CIF ISE	27	-	-	-	0	0	0	#DIV/0!	(27)	-100,00%	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	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	-	-	-	93	-	-93	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	-	-	-	528	-	-528	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	5,31%	#DIV/0!	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	825	842	(1.185)	17	473	128,11%	(665)	-44,15%	3.501	24,05%	(2.659)
2	Tabungan	77.097	93.391	93.333	94.541	4.507	1.208	1.149	1,23%	17.444	22,63%	81.858	115,49%	12.682
3	Deposito	8.333	13.479	13.475	13.481	826	5	2	0,01%	5.148	61,78%	8.893	151,58%	4.587
	Total	86.937	107.239	107.633	108.863	4.148	1.231	1.624	1,51%	21.926	25,22%	94.253	115,50%	14.611
	CASA	78.604	93.760	94.157	95.383	3.322	1.225	1.622	1,73%	16.778	21,35%	85.359	111,74%	10.023
	(%) CASA	90,42%	87,43%	87,48%	87,62%									
	FDR	27,35%	45,52%	45,98%	45,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.594	27.498	(95)	(99)	-0,36%	3.066	12,55%	-	0,00%	27.498	
2	Giro ISE	1.505	366	766	822	56	456	124,45%	(684)	-45,42%	-	0,00%	822	
3	Tabungan ISE	19.127	23.431	23.028	22.877	(151)	(555)	-2,37%	3.750	19,60%	-	0,00%	22.877	
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%	-	0,00%	3.800	
5	CIF ISE	46	106	107	107	0	1	0,94%	61	132,61%	-	0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	17.419	500	250	-250	881	105	9.510	145	16.589	105,01%	831
	KUR	7.722	16.284	16.394	500	250	-250	797	110	8.673	140	16.106	101,79%	288
	Non KUR	188	1.031	1.025	-	-	0	84	-5	837	5	483	212,32%	542
3	PWG	1.199	6.189	6.293	546	157	-388	522	104	5.094	54	6.922	90,91%	(629)
	Cilem	1.199	6.189	6.293	546	157	-388	522	104	5.094	54	6.922	90,91%	(629)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.776	272	649	377	469	465	11.104	184	24.159	106,69%	1.617
	CF 1	4.501	7.972	8.106	172	249	77	3	134	3.605	115	5.632	143,92%	2.474
1	Total Griya	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	• Total Non Program	108	79	79	-	-	0	0	-3	0	-	398	19,82%	(319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.893	8.027	172	249	77	3	134	3.634	115	5.234	153,37%	2.793
	CF 2	10.171	17.339	17.670	100	400	300	466	331	7.499	69	18.527	95,38%	(857)
	Mitraguna & Others	10.171	15.341	15.679	40	400	360	-246	338	5.508	62	17.754	88,31%	(2075)
	Pensiun	-	1.998	1.991	60	-	-60	712	-7	1.991	7	773	257,54%	1.218
	Total Pembiayaan	23.780	48.815	49.489	1.318	1.057	-261	1.872	673	25.708	384	47.670	103,81%	1.819

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	-	-	-	-	389	0,00%	0,00%	2,23%	389	389	389						
	KUR	-	-	-	-	389	0,00%	0,00%	2,37%	389	389	389						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
3	PWG	-	-	-	-	48	0,00%	0,00%	0,76%	48	48	48						
	Cilem	-	-	-	-	48	0,00%	0,00%	0,76%	48	48	48						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	-	-	-	-	1.176	0,00%	0,62%	4,56%	1.020	1.176	391						
	CF 1	-	-	-	-	961	0,00%	1,97%	11,86%	805	961	591						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Oto	-	-	-	-	0,00%	0,00%	1,97%	11,97%	805	961	591						
	CF 2	-	-	-	-	215	0,00%	0,00%	1,22%	215	215	(200)						
	Mitraguna & Others	-	-	-	-	215	0,00%	0,00%	1,37%	215	215	(200)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	0,02%	#DIV/0!	0,0%	-3,3%	-	-

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.276	4.285	2.054	9	(1.355)	-24,02%	(75.754)	-94,65%	90.770	4,72%	(86.485)
2	Tabungan	33.280	43.627	44.117	44.395	3.551	278	768	1,76%	11.115	33,40%	37.508	118,36%	6.888
3	Deposito	18.866	76.625	77.653	77.653	304	0	1.029	1,34%	58.787	311,59%	19.646	395,26%	58.007
	Total	132.186	125.892	126.047	126.334	5.908	287	442	0,35%	(5.852)	-4,43%	147.924	85,40%	(21.590)
	CASA	113.319	49.267	48.393	48.681	5.605	287	(587)	-1,19%	(64.639)	-57,04%	128.278	37,95%	(79.597)
	(%) CASA	85,73%	39,13%	38,39%	38,53%									
	FDR	12,66%	24,03%	24,58%	24,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	798	824		26	20	2,54%	240	41,03%	-	0,00%	824
2	Giro ISE	18	33	57	67		10	34	103,64%	50	283,24%		0,00%	67
3	Tabungan ISE	567	771	741	757		16	(14)	-1,80%	190	33,52%		0,00%	757
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	3.082	226	210	-16	139	131	2.354	79	3.418	90,17%	(336)
	Cilem	728	2.951	3.082	226	210	-16	139	131	2.354	79	3.418	90,17%	(336)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	27.907	1.278	795	-483	2.588	605	11.899	190	27.252	102,40%	655
	CF 1	6.128	8.796	8.728	318	-	-318	-59	-68	2.600	68	7.469	116,87%	1.260
	Total Griya	4.538	7.153	7.131	318	-	-318	0	-22	2.593	22	4.882	146,08%	2.249
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	1.001	318	-	-318	350	-2	1.001	2	0	0,00%	1.001
	Oto	1.591	1.643	1.597	-	-	0	-59	-46	7	46	2.587	61,74%	(990)
	CF 2	9.879	18.505	19.178	960	795	-165	2.647	673	9.299	122	19.783	96,94%	(605)
	Mitraguna & Others	9.209	17.588	18.266	960	795	-165	2.652	678	9.057	117	18.196	100,39%	70
	Pensiun	671	918	912	-	-	0	-5	-5	242	5	1.587	57,48%	(675)
	Total Pembiayaan	16.736	30.252	30.988	1.504	1.005	-499	2.727	736	14.253	269	30.669	101,04%	319

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	-	-	-	-	15	0,00%	0,00%	0,49%	15	15	15	15				
	Cilem	-	-	-	-	15	0,00%	0,00%	0,49%	15	15	15	15				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	-	260	258	258	0,00%	0,95%	0,93%	-	258	(2)					
	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	-	-	260	258	258	0,00%	1,40%	1,35%	-	258	(2)					
	Mitraguna & Others	-	-	260	258	258	0,00%	1,47%	1,42%	-	258	(2)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	0,00%	#DIV/0!	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% 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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	820	873	(1.862)	53	(2.212)	-71,71%	(875)	-50,06%	7.308	11,94%	(6.436)
2	Tabungan	52.637	64.541	64.695	64.767	549	72	226	0,35%	12.130	23,05%	58.431	110,84%	6.336
3	Deposito	30.502	32.868	32.969	32.808	504	(161)	(60)	-0,18%	2.306	7,56%	31.306	104,80%	1.502
	Total	84.886	100.494	98.484	98.448	(809)	(36)	(2.046)	-2,04%	13.562	15,98%	97.046	101,44%	1.402
	CASA	54.385	67.626	65.515	65.640	(1.313)	125	(1.986)	-2,94%	11.255	20,70%			
(%) CASA		64,07%	67,29%	66,52%	66,67%									
FDR		15,32%	27,91%	29,01%	29,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.600	1.755	155	164	10,31%	(225)	-11,35%	-	0,00%	1.755	
2	Giro ISE	1.572	777	758	762	4	(15)	-1,90%	(810)	-51,53%	-	0,00%	762	
3	Tabungan ISE	407	814	842	993	151	179	21,97%	585	143,79%	-	0,00%	993	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	7.617	429	258	(-172)	38	170	4.689	88	5.333	142,84%	2.284
	Cilem	2.928	7.447	7.617	429	258	(-172)	38	170	4.689	88	5.333	142,84%	2.284
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.950	235	617	382	69	346	10.872	272	18.511	113,18%	2.439
	CF 1	3.825	6.414	6.588	-	247	247	(-100)	174	2.763	74	4.830	136,40%	1.758
• Total Non Program		789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
• Program	-	-	-	-	-	-	0	0	-2	687	2	1.047	141,00%	429
Oto		3.036	4.937	5.112	-	247	247	(-100)	175	2.076	72	3.783	135,13%	1.329
CF 2		6.254	14.190	14.362	235	370	135	169	172	8.109	198	13.681	104,98%	681
Mitraguna & Others		5.039	12.776	12.847	220	100	(-120)	131	71	7.808	29	11.779	109,07%	1.068
Pensiun		1.215	1.414	1.516	15	270	255	38	101	301	169	1.902	79,69%	(386)
Total Pembiayaan		13.007	28.051	28.567	664	875	211	107	516	15.561	359	23.843	119,81%	4.724

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	83	31	31	526	0,82%	0,15%	2,51%	496	443	495	8,45%	-358,85%	6,6%			
	CF 1	83	-	-	402	2,17%	0,00%	6,10%	402	319	402						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Oto		83	-	-	402	2,73%	0,00%	7,86%	402	319	402						
CF 2		-	31	31	124	0,00%	0,22%	0,87%	94	124	93						
Mitraguna & Others		-	31	31	124	0,00%	0,24%	0,97%	94	124	93						
Pensiun		-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Total Pembiayaan		-	14	14	14	0,00%	0,05%	0,05%	14	-	-	8,12%	#####	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