

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	49.220	60.462	(86.238)	11.242	1.413	2,39%	(13.707)	-18,48%	212.481	28,46%	(150.019)
2	Tabungan	1.786.724	1.968.204	1.938.015	1.944.221	36.437	6.205	(23.984)	-1,22%	157.496	8,81%	2.011.047	96,68%	(66.827)
3	Deposito	649.060	615.862	621.198	621.680	(36.484)	483	5.818	0,94%	(27.380)	-4,22%	663.637	93,68%	(41.957)
	Total	2.509.954	2.643.115	2.608.433	2.626.363	(86.285)	17.930	(16.752)	-0,63%	116.409	4,64%	2.887.165	90,97%	(260.802)
	CASA	1.860.893	2.027.253	1.987.235	2.004.683	(49.801)	17.448	(22.571)	-1,11%	143.789	7,73%	2.223.528	90,16%	(218.845)
	(%) CASA	74,14%	76,70%	76,19%	76,33%									
	FDR	125,36%	131,49%	134,16%	133,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.356	41.400		44	(618)	-1,47%	(1.439)	-3,36%	80.699	51,30%	(39.299)
2	Giro ISE	4.948	4.741	3.965	3.975		10	(766)	-16,15%	(973)	-19,66%	27.894	14,25%	(23.919)
3	Tabungan ISE	31.691	33.067	33.172	33.206		34	139	0,42%	1.515	4,78%	36.953	89,86%	(3.747)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	242.927	500	3.200	2.700	-5.617	263	58.357	2.937	215.986	112,47%	26.941
	Linkage	86.431	111.300	110.956	-	-	-	-488	-344	24.525	344	100.323	110,60%	10.633
	Non-Linkage	98.139	131.365	131.971	500	3.200	2.700	-5.130	607	33.832	2.593	115.663	114,10%	16.308
	• Local Champion	98.139	131.365	131.971	500	3.200	2.700	-5.130	607	33.832	2.593	112.586	117,22%	19.385
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.622	11.200	9.805	-1.395	-160	-1.717	-4.255	11.522	501.352	88,29%	(58.729)
	KUR	419.345	419.362	418.257	10.550	9.645	-905	247	-1.105	-1.088	10.750	471.093	88,78%	(52.836)
	Non KUR	27.532	24.977	24.366	650	160	-490	-407	-612	-3.166	772	30.259	80,52%	(5.893)
3	PWG	258.833	406.261	424.670	91.083	73.362	-17.722	27.268	18.409	165.836	54.953	414.433	102,47%	10.237
	Cilem	127.522	219.691	229.144	24.000	19.985	-4.014	9.355	9.453	101.622	10.533	250.568	91,45%	(21.424)
	Gadai	131.312	186.569	195.526	67.084	53.376	-13.708	17.913	8.956	64.214	44.420	163.864	119,32%	31.661
4	CFG	2.256.170	2.382.215	2.389.170	49.515	38.116	-11.399	22.329	6.955	133.000	31.162	2.472.864	96,62%	(83.694)
	CF 1	461.418	471.592	473.218	7.531	5.141	-2.391	5.755	1.626	11.800	3.515	495.744	95,46%	(22.526)
	Total Griya	417.205	393.258	392.555	3.076	788	-2.288	0	-703	-24.650	1.491	432.970	90,67%	(40.415)
	• Total Non Program	64.148	59.328	59.540	2.761	510	-2.251	2.080	212	-4.608	298	71.111	83,73%	(11.571)
	• Program	353.058	333.930	333.015	315	278	-37	-1.789	-915	-20.043	1.193	361.858	92,03%	(28.843)
	Oto	44.213	78.334	80.663	4.455	4.353	-103	5.755	2.328	36.450	2.024	62.775	128,50%	17.888
	CF 2	1.794.752	1.910.623	1.915.952	41.984	32.976	-9.008	16.573	5.329	121.200	27.647	1.977.120	96,91%	(61.168)
	Mitraguna & Others	1.323.695	1.431.023	1.436.638	33.163	26.213	-6.951	12.749	5.615	112.943	20.598	1.489.234	96,47%	(52.596)
	Pensiun	471.056	479.599	479.314	8.821	6.763	-2.057	3.824	-286	8.257	7.049	487.886	98,24%	(8.573)
	Total Pembiayaan	3.146.451	3.475.480	3.499.390	152.299	124.483	-27.816	43.819	23.910	352.939	100.573	3.604.634	97,08%	(105.245)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-24 Oct'25)	% Relatif		MtD	Net (UG) & DG		Run Off Nov'25	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25		MtD	YtD		%	Penc.	Gap
1	SME	192	348	475	2.195	0,10%	0,20%	0,90%	1.720	2.004	1.847			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	2.195	0,20%	0,36%	1,66%	1.720	2.004	1.847			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	47.061	1,09%	1,80%	10,63%	39.061	42.181	39.061			
	KUR	3.627	6.377	6.377	43.277	0,86%	1,52%	10,35%	36.900	39.650	36.900			
	Non KUR	1.252	1.623	1.623	3.784	4,55%	6,50%	15,53%	2.161	2.532	2.161			
3	PWG	275	1	1	16.172	0,11%	0,00%	3,81%	16.170	15.896	16.170			
	Cilem	275	1	1	11.051	0,22%	0,00%	4,82%	11.049	10.775	11.049			
	Gadai	-	-	-	5.121	0,00%	0,00%	2,62%	5.121	5.121	5.121			
4	CFG	67.344	65.418	65.451	142.472	2,98%	2,75%	5,96%	77.021	75.128	77.054			
	CF 1	43.373	41.883	41.926	70.954	9,40%	8,89%	14,99%	29.028	27.581	29.071			
	Total Griya	41.791	40.502	40.088	62.586	10,02%	10,19%	15,94%	22.498	20.795	22.084			
	Oto	1.583	1.381	1.838	8.369	3,58%	2,35%	10,38%	6.531	6.786	6.988			
	CF 2	23.971	23.535	23.525	71.518	1,34%	1,23%	3,73%	47.993	47.547	47.983			
	Mitraguna & Others	22.208	21.338	21.186	66.917	1,68%	1,48%	4,66%	45.731	44.709	45.579			
	Pensiun	1.763	2.197	2.338	4.601	0,37%	0,49%	0,96%	2.262	2.838	2.404			
	Total Pembiayaan	138.673	175.716	177.658	182.773	4,41%	5,11%	5,22%	5.115	44.100	7.058	4.00%	23,43%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Kinerja	Posisi	Growth (Mtd)
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417		PHR	2.56	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-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	1.144	6.902	7.348	7.594	665	246	691	10,01%	6.449	563,55%	10.075	75,37%	(2.481)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	9.998	10.244	(535)	246	691	7,24%	9.099	795,12%	10.358	98,90%	(114)
	CASA	1.144	6.902	7.348	7.594	665	246	691	10,01%	6.449	563,55%	10.075	75,37%	(2.481)
(%)	CASA	100,00%	72,26%	73,49%	74,13%									
FDR	0,00%	29,74%	30,82%	30,08%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	139	139	0	0	(19)	-12,22%	139	#DIV/0!	-	0,00%	139
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	159	139	139	0	0	(19)	-12,22%	139	#DIV/0!	-	0,00%	139
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	5	7	7	0	2	40,00%	7	#DIV/0!	-	-	0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-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	-	2.841	3.082	450	300	-150	505	241	3.082	59	2.152	143,21%	930
	KUR	-	2.601	2.846	450	300	-150	510	245	2.846	55	2.044	139,22%	802
	Non KUR	-	240	236	-	-	0	-5	-5	0	5	107	219,11%	128
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	3.082	450	300	-150	505	241	3.082	59	2.152	143,21%	930

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	7.553	7.818	(414)	265	1.538	24,50%	(4.093)	-34,36%	28.234	27,69%	(20.416)
2	Tabungan	224.769	225.261	219.885	220.697	313	812	(4.564)	-2,03%	(4.073)	-1,81%	245.884	89,76%	(25.187)
3	Deposito	43.574	34.515	34.822	34.762	(513)	(60)	247	0,71%	(8.813)	-20,22%	44.717	77,74%	(9.956)
	Total	280.254	266.055	262.260	263.276	(614)	1.016	(2.779)	-1,04%	(16.978)	-6,06%	318.836	82,57%	(55.559)
	CASA	236.680	231.540	227.438	228.515	(101)	1.076	(3.025)	-1,31%	(8.165)	-3,45%	274.118	83,36%	(45.603)
	(%) CASA	84,45%	87,03%	86,72%	86,80%									
	FDR	105,53%	135,18%	137,76%	137,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.435	6.786	6.794		9	360	5,59%	(1.954)	-22,33%	-	0,00%	6.794
2	Giro ISE	799	1.361	1.320	1.326		6	(34)	-2,53%	527	65,92%		0,00%	1.326
3	Tabungan ISE	1.949	2.074	2.465	2.468		3	394	19,00%	519	26,66%		0,00%	2.468
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234		0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	30.908	47.775	47.459	-	-	0	-4.437	-317	16.550	317	38.880	122,06%	8.579	
	Linkage	-	2.645	2.645	-	-	-	-	-159	0	2.645	3.405	77,68%	(760)	
	Non-Linkage	30.908	45.130	44.813	-	-	0	-4.278	-317	13.905	317	35.475	126,32%	9.339	
	• Local Champion	30.908	45.130	44.813	-	-	0	-4.278	-317	13.905	317	34.449	130,09%	10.364	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)	
2	MBG	35.044	33.769	33.207	640	500	-140	104	-562	-1.837	1.062	38.842	85,49%	(5.635)	
	KUR	33.160	32.116	31.572	640	500	-140	135	-544	-1.589	1.044	36.768	85,87%	(5.196)	
	Non KUR	1.883	1.653	1.635	-	-	0	-31	-18	-248	18	2.074	78,83%	(439)	
3	PWG	42.057	65.239	65.964	22.145	17.215	-4.930	10.115	725	23.908	16.490	59.884	110,15%	6.080	
	Cilem	12.529	18.095	18.565	2.485	1.511	-975	1.230	469	6.035	1.041	25.249	73,53%	(6.684)	
	Gadai	29.527	47.144	47.400	19.659	15.704	-3.955	8.884	256	17.873	15.448	34.635	136,85%	12.764	
4	CFG	187.744	212.874	214.649	7.888	5.532	-2.355	2.858	1.775	26.905	3.757	209.436	102,49%	5.213	
	CF 1	15.514	20.653	21.267	1.564	895	-668	959	613	5.753	282	17.861	119,07%	3.406	
	Total Griya	12.407	11.808	11.704	1.011	-	-1.011	0	-104	-703	104	12.597	91,96%	(1.023)	
4	• Total Non Program	12.280	11.688	11.583	1.011	-	-	843	-104	-697	104	130	92,93%	(9)	
	• Program	127	121	121	-	-	0	-1	0	-6	-	5.134	186,28%	4.429	
	Oto	3.107	8.845	9.563	553	895	343	959	718	6.456	178	191.575	100,94%	1.807	
	CF 2	172.230	192.221	193.382	6.324	4.637	-1.687	1.900	1.162	21.152	3.475	154.181	100,41%	627	
	Mitraguna & Others	136.376	153.847	154.808	4.879	3.581	-1.298	783	961	18.432	2.620	37.394	103,16%	1.180	
	Pensiun	35.854	38.374	38.574	1.445	1.056	-389	1.117	200	2.720	856	347.042	104,10%	14.237	
	Total Pembiayaan	295.752	359.658	361.279	30.672	23.247	-7.425	8.640	1.621	65.527	21.626				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25				%	Penc.	Gap
1	SME	-	348	351	1.279	0	0,00%	0,73%	2,70%	928	1.279	931			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	1.279	0	0,00%	0,78%	2,85%	928	1.279	931			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	3.708	0	0,40%	3,23%	11,17%	2.618	3.569	2.708			
	KUR	69	987	1.080	3.451	0	0,21%	3,36%	10,93%	2.371	3.382	2.464			
	Non KUR	70	13	10	257	0	3,74%	0,59%	15,72%	247	187	244			
3	PWG	-	-	-	4.211	0	0,00%	0,00%	6,38%	4.211	4.211	4.211			
	Cilem	-	-	-	1.801	0	0,00%	0,00%	9,70%	1.801	1.801	1.801			
	Gadai	-	-	-	2.410	0	0,00%	0,00%	5,08%	2.410	2.410	2.410			
4	CFG	606	1.732	1.400	4.701	0	0,32%	0,66%	2,19%	3.301	4.095	2.968			
	CF 1	136	431	665	2.076	0	0,88%	3,22%	9,76%	1.410	1.940	1.645			
	Total Griya	124	291	274	540	0	1,00%	2,32%	4,61%	265	416	249			
	Oto	12	140	391	1.536	0	0,39%	4,42%	16,06%	1.145	1.524	1.396			
	CF 2	470	1.301	734	2.625	0	0,27%	0,38%	1,36%	1.891	2.155	1.324			
	Mitraguna & Others	382	1.301	734	2.483	0	0,28%	0,48%	1,60%	1.749	2.101	1.182			
	Pensiun	88	-	-	142	0	0,24%	0,00%	0,37%	142	54	142			
	Total Pembiayaan	3.769	3.275	3.638	3.375	0	1,27%	1,01%	0,93%	(264)	(394)	100	10,34%	#####	9,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25				%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.470	0	4,43%	2,34%	3,10%	351	101	351			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.470	0	4,43%	2,48%	3,28%	351	101	351			
	Value Chain</														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	12.246	12.534	7.013	288	(6.493)	-34,13%	1.064	9,28%	28.015	44,74%	(15.482)
2	Tabungan	240.508	310.664	301.993	305.388	14.144	3.395	(5.276)	-1,70%	64.880	26,98%	261.718	116,69%	43.670
3	Deposito	185.720	180.849	182.045	182.080	3.694	34	1.230	0,68%	(3.640)	-1,96%	186.880	97,43%	(4.801)
	Total	437.698	510.540	496.284	500.002	24.852	3.717	(10.538)	-2,06%	62.304	14,23%	476.614	104,91%	23.388
	CASA	251.978	329.690	314.239	317.922	21.158	3.683	(11.768)	-3,57%	65.944	26,17%	289.733	109,73%	28.189
	(%) CASA	57,57%	64,58%	63,32%	63,58%									
	FDR	88,88%	83,94%	86,94%	86,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	5.089	5.086		(3)	590	13,13%	960	23,28%	-	0,00%	5.086
2	Giro ISE	544	537	479	481		2	(56)	-10,43%	(63)	-11,52%		0,00%	481
3	Tabungan ISE	3.581	3.958	4.610	4.604		(6)	646	16,33%	1.023	28,57%		0,00%	4.604
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%		0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	103.617	500	3.000	2.500	-413	960	17.583	2.040	96.228	107,68%	7.389
	Linkage	44.151	42.940	42.736	-	-	-	-198	-205	-1.415	205	48.645	87,85%	(5.910)
	Non-Linkage	41.883	59.716	60.881	500	3.000	2.500	-215	1.165	18.998	1.835	47.582	127,95%	13.299
	• Local Champion	41.883	59.716	60.881	500	3.000	2.500	-215	1.165	18.998	1.835	46.557	130,77%	14.325
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	30.022	910	550	-360	19	3	369	547	33.703	89,08%	(3.681)
	KUR	28.300	29.042	29.053	910	550	-360	34	11	753	539	32.146	90,38%	(3.093)
	Non KUR	1.354	978	969	-	-	0	-15	-8	-384	8	1.557	62,27%	(587)
3	PWG	33.844	46.733	47.953	7.702	6.094	-1.608	1.489	1.220	14.109	4.873	51.526	93,07%	(3.573)
	Cilem	16.485	25.101	25.733	1.611	1.692	81	88	633	9.249	1.059	30.241	85,09%	(4.508)
	Gadai	17.360	21.633	22.220	6.091	4.402	-1.689	1.401	588	4.861	3.814	21.286	104,39%	935
4	CFG	239.485	249.114	249.855	5.079	4.703	-376	1.764	741	10.371	3.962	265.972	93,94%	(16.116)
	CF 1	40.558	43.860	44.628	575	1.159	584	59	768	4.070	391	43.997	101,43%	631
	Total Griya	29.064	28.973	28.868	-	-	0	0	-104	-195	104	30.029	96,13%	(1.161)
	• Total Non Program	12.679	13.575	13.533	-	-	0	-66	-42	854	42	13.236	102,25%	297
	• Program	16.385	15.397	15.335	-	-	0	-90	-63	-1.050	63	16.793	91,32%	(1.458)
	Oto	11.494	14.888	15.760	575	1.159	584	59	872	4.266	287	13.968	112,83%	1.792
	CF 2	198.927	205.254	205.227	4.504	3.544	-960	1.705	-27	6.301	3.571	221.975	92,46%	(16.747)
	Mitraguna & Others	182.594	188.635	188.098	3.886	2.710	-1.176	985	-537	5.503	3.247	203.670	92,35%	(15.572)
	Pensiun	16.332	16.619	17.130	618	834	216	720	511	797	323	18.305	93,58%	(1.175)
	Total Pembiayaan	389.016	428.523	431.448	14.191	14.347	156	2.859	2.925	42.432	11.422	447.429	96,43%	(15.981)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif		Net (UG) & DG			Target Nov'25			
		31-Dec-24	31-Oct-25	24-Nov-25	31-Dec-24		31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	97	597	370	2.225	0,33%	0,23%	1,23%	7.41%	1.854	2.128	1.627	-	-	
	KUR	-	597	370	2.184	0,00%	1,27%	0,27%	7.52%	1.814	2.184	1.587	-	-	
	Non KUR	97	-	-	40	7,13%	0,00%	0,00%	4,17%	40	(56)	40	-	-	
3	PWG	78	-	-	2.251	0,23%	0,00%	0,00%	4,69%	2.251	2.174	2.251	-	-	
	Cilem	78	-	-	1.811	0,47%	0,00%	0,00%	7,04%	1.811	1.733	1.811	-	-	
	Gadai	-	-	-	440	0,00%	0,00%	0,00%	1,98%	440	440	440	-	-	
4	CFG	3.097	3.508	3.356	16.833	1,29%	1,35%	1,35%	6,74%	13.478	13.736	13.325	-	-	
	CF 1	2.023	2.551	2.761	5.472	4,99%	6,30%	6,30%	12,26%	2.711	3.448	2.920	-	-	
	Total Griya	1.062	1.823	2.366	3.917	3,65%	8,17%	8,17%	13,57%	1.551	2.855	2.095	-	-	
	Oto	961	729	395	1.554	8,36%	2,65%	2,65%	9,86%	1.159	593	826	-	-	
	CF 2	1.074	957	595	11.362	0,54%	0,29%	0,29%	5,54%	10.767	10.288	10.405	-	-	
	Mitraguna & Others	1.074	863	500	11.267	0,59%	0,27%	0,27%	5,99%	10.767	10.193	10.404	-	-	
	Pensiun	-	94	95	95	0,00%	0,00%	0,00%	0,57%	(262)	95	1	-	-	
	Total Pembiayaan	34.931	36.119	36.291	36.171	8,98%	8,47%	8,47%	8,38%	(120)	1.241	52	13,77%	-64,22%	5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif		Net (UG) & DG			Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	31-Dec-24		31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.847	30.829	30.694	36,10%	30,03%	29,62%	(135)	(360)	(153)	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-
	Non-Linkage	31.055	30.847	30.829	30.694	74,15%	51,63%	50,42%	(135)	(360)	(153)	-	-	-
2	MBG	218	271	271	271	0,73%	0,90%	0,90%	-	-</				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	16.165	15.498	15.539	(82.812)	40	(626)	-3,88%	12.023	341,93%	19.284	80,58%	(3.745)
2	Tabungan	249.031	279.455	278.433	278.044	5.695	(388)	(1.411)	-0,50%	29.013	11,65%	266.981	104,14%	11.063
3	Deposito	114.464	61.967	71.506	71.505	(3.150)	(0)	9.538	15,39%	(42.959)	-37,53%	115.642	61,83%	(44.137)
	Total	367.012	357.587	365.436	365.088	(80.267)	(348)	7.501	2,10%	1.924	-0,52%	401.907	90,84%	(36.819)
	CASA	252.547	295.620	293.931	293.583	(77.118)	(348)	(2.037)	-0,69%	41.035	16,25%	286.265	102,56%	7.318
	(%) CASA	68,81%	82,67%	80,43%	80,41%									
	FDR	140,41%	153,22%	150,10%	150,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.077	3.079		2	(304)	-9,00%	(326)	-9,57%	-	0,00%	3.079
2	Giro ISE	179	96	18	18		(0)	(79)	-81,41%	(161)	-89,99%	-	0,00%	18
3	Tabungan ISE	3.226	3.287	3.059	3.061		2	(226)	-6,87%	(165)	-5,10%	-	0,00%	3.061
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	267	370	372	372		0	2	0,54%	105	39,33%	-	0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	58.116	83.846	83.557	-	200	200	-581	-289	25.441	489	71.366	117,08%	12.191	
	Linkage	33.720	57.852	57.785	-	-	-	-59	-67	24.065	67	39.712	145,51%	18.073	
	Non-Linkage	24.397	25.994	25.772	-	200	200	-522	-222	1.376	422	31.654	81,42%	(5.882)	
	• Local Champion	24.397	25.994	25.772	-	200	200	-522	-222	1.376	422	30.629	84,14%	(4.856)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)	
2	MBG	42.711	36.650	36.293	815	650	-165	-543	-357	-6.418	1.007	46.747	77,64%	(10.454)	
	KUR	42.080	35.505	35.158	815	650	-165	-443	-347	-6.923	997	45.967	76,48%	(10.809)	
	Non KUR	631	1.146	1.135	-	-	0	-100	-10	504	10	780	145,59%	356	
3	PWG	35.041	52.873	55.076	11.071	9.028	-2.043	1.453	2.203	20.035	6.826	51.704	106,52%	3.372	
	Cilem	13.016	24.784	26.059	3.001	2.395	-606	894	1.275	13.043	1.120	25.565	101,93%	494	
	Gadai	22.025	28.089	29.017	8.070	6.634	-1.437	559	928	6.992	5.705	26.139	111,01%	2.878	
4	CFG	379.443	374.521	373.584	2.639	2.851	213	677	-937	-5.859	3.788	405.094	92,22%	(31.510)	
	CF 1	241.455	234.709	234.764	741	1.077	337	780	55	-6.692	1.023	251.717	93,26%	(16.953)	
	Total Griya	235.660	222.320	221.552	-	-	0	0	-769	-14.108	769	244.156	90,74%	(22.605)	
1	• Total Non Program	5.587	4.812	4.795	-	-	-	-	-55	-17	-792	17	8.349	57,44%	(3.553)
	• Program	230.073	217.508	216.756	-	-	-	0	-1.380	-752	-13.317	752	235.808	91,92%	(19.051)
	Oto	5.795	12.389	13.212	741	1.077	337	780	823	7.417	254	7.561	174,74%	5.651	
	CF 2	137.987	139.812	138.820	1.898	1.774	-124	-103	-992	833	2.766	153.377	90,51%	(14.557)	
	Mitraguna & Others	90.056	91.160	90.251	1.362	1.463	101	-247	-909	196	2.371	104.194	86,62%	(13.942)	
	Pensiun	47.932	48.652	48.569	536	311	-225	144	-83	637	394	49.183	98,75%	(614)	
	Total Pembiayaan	515.311	547.891	548.510	14.525	12.730	-1.795	1.006	619	33.199	12.110	574.911	95,41%	(26.401)	

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (Kol 2) adalah bagian dari laporan kinerja yang menunjukkan performa dalam pengelolaan pembiayaan. Data ini mencakup posisi, pencairan, dan pertumbuhan pada bulan Desember 2024, Oktober 2025, November 2025, dan Oktober 2025. Selain itu, ia memberikan perspektif relatif dan target untuk November 2025.

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif		Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	793	793	0,33%	0,00%	0,95%	793	601	793	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	192	-	-	793	793	0,79%	0,00%	3,08%	793	601	793	-	-	-
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	903	828	521	2.705	2.705	2,11%	1,42%	7,45%	2.184	1.802	1.877	-	-	-
	KUR	903	726	418	2.561	2.561	2,15%	1,18%	7,28%	2.143	1.658	1.835	-	-	-
	Non KUR	-	102	103	144	144	0,00%	9,01%	12,66%	41	144	42	-	-	-
3	PWG	99	-	-	570	570	0,28%	0,00%	1,03%	570	471	570	-	-	-
	Cilem	99	-	-	460	460	0,76%	0,00%	1,76%	460	361	460	-	-	-
	Gadai	-	-	-	110	110	0,00%	0,00%	0,38%	110	110	110	-	-	-
4	CFG	32.852	32.031	30.578	45.399	45.399	8,66%	8,16%	12,15%	14.820	12.546	13.367	-	-	-
	CF 1	31.606	28.171	27.466	39.318	39.318	13,09%	11,70%	16,75%	11.852	7.712	11.147	-	-	-
	Total Griya	31.469	28.057	27.355	39.134	39.134	13,35%	12,30%	17,66%	11.779	7.664	11.077	-	-	-
	Oto	136	114	111	184	184	2,35%	0,90%	1,39%	73	48	71	-	-	-
	CF 2	1.247	3.861	3.113	6.081	6.081	0,90%	2,23%	4,38%	2.968	4.834	2.220	-	-	-
	Mitraguna & Others	1.122	3.290	2.540	5.184	5.184	1,25%	2,79%	5,74%	2.644	4.062	1.894	-	-	-
	Pensiun	642	177	175	173	173	0,12%	0,03%	0,36%	324	772	326	-	-	-
	Total Pembiayaan	60.897	75.108	74.810	77.745	77.745	11,82%	13,65%	14,17%	2.936	16.849	2.637	0,03%	99,82%	-14,1%

Kualitas Pembiayaan (NPF) adalah bagian dari laporan kinerja yang menunjukkan performa dalam pengelolaan pembiayaan non-pribadi. Data ini mencakup posisi, pencairan, dan pertumbuhan pada bulan Desember 2024, Oktober 2025, November 2025, dan Oktober 2025. Selain itu, ia memberikan perspektif relatif dan target untuk November 2025.

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	240.829	530.211	560.428	319.599		PHR	2,70	2,94
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%	CIF Payroll	1.935	1.468

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	257	59	61	(198)	(56)	-48,45%	(1.746)	-96,72%	10.075	0,59%	(10.016)
2	Tabungan	71.593	75.137	75.045	75.969	(749)	924	833	1,11%	4.376	6,11%	85.988	88,35%	(10.019)
3	Deposito	17.657	22.539	22.153	22.153	205	0	(385)	-1,71%	4.497	25,47%	18.761	118,08%	3.393
	Total	91.055	97.790	97.456	98.182	(482)	726	392	0,40%	7.127	7,83%	114.824	85,51%	(16.642)
	CASA	73.398	75.251	75.303	76.028	(688)	726	777	1,03%	2.630	3,58%			
(%) CASA		80,61%	76,95%	77,27%	77,44%									
FDR		229,29%	239,15%	244,22%	242,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.340	1.342		2	273	25,59%	(54)	-3,90%	-	0,00%	1.342
2	Giro ISE	302	89	239	239		0	150	167,61%	(63)	-20,91%		0,00%	239
3	Tabungan ISE	1.094	979	1.101	1.103		2	124	12,65%	9	0,80%		0,00%	1.103
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	150	150		0	1	0,67%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-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	19.058	19.614	19.914	1.150	650	-500	428	300	856	350	21.789	91,39%	(1.875)
	KUR	17.594	18.056	18.382	600	650	50	18	326	788	324	20.162	91,17%	(1.780)
	Non KUR	1.464	1.557	1.532	550	-	-550	411	-25	67	25	1.627	94,12%	(96)
3	PWG	15.250	27.102	30.002	7.708	6.006	-1.702	3.381	2.899	14.751	3.107	28.692	104,56%	1.309
	Cilem	9.140	15.653	17.671	2.599	2.910	311	1.650	2.018	8.531	891	19.791	89,29%	(2.119)
	Gadai	6.110	11.449	12.330	5.109	3.096	-2.013	1.730	881	6.220	2.215	8.901	138,52%	3.429
4	CFG	174.474	187.153	188.095	3.385	3.623	238	2.430	941	13.621	2.682	189.005	99,52%	(911)
	CF 1	2.726	4.142	4.296	300	200	-100	415	155	1.571	45	3.884	110,62%	412
	Total Griya	1.978	1.811	2.000	300	200	-100	0	188	22	12	2.194	91,13%	(195)
• Total Non Program	1.978	1.811	2.000	300	200	-100	266	188	22	12	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	1.689	135,94%	607
Oto	748	2.330	2.297	-	-	0	415	-34	1.549	34	-	185.122	99,29%	(1.323)
CF 2	171.748	183.012	183.798	3.085	3.423	338	2.014	787	12.050	2.636	-	123.902	96,42%	(4.431)
Mitraguna & Others	111.863	118.616	119.471	1.618	2.402	784	1.001	855	7.608	1.547	-	61.219	105,08%	3.108
Pensiun	59.885	64.395	64.327	1.467	1.021	-446	1.013	-68	4.442	1.089	-			
Total Pembiayaan	208.782	233.869	238.010	12.243	10.279	-1.964	6.239	4.141	29.228	6.138	-	239.487	99,38%	(1.477)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	344	153	36	2.492	1.81%	0,18%	12,51%	2.456	2.147	2.338			
	KUR	344	153	36	2.492	1.96%	0,20%	13,56%	2.456	2.147	2.338			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
3	PWG	-	-	-	-	632	0,00%	0,00%	0,00%	2.11%	632	632		
	Cilem	-	-	-	-	536	0,00%	0,00%	0,00%	3.03%	536	536		
	Gadai	-	-	-	-	97	0,00%	0,00%	0,00%	0,79%	97	97		
4	CFG	621	1.136	471	3.207	0,36%	0,25%	1,70%	2.736	2.586	2.071			
	CF 1	122	-	-	-	98	4,46%	0,00%	0,00%	2.29%	98	(23)	98	
	Total Griya	-	-	-	-	98	0,00%	0,00%	0,00%	4,91%	98	98		
Oto	122	-	-	-	-	16,27%	0,00%	0,00%	0,00%	-	(122)	-	-	-
CF 2	499	1.136	471	3.108	0,29%	0,26%	1,69%	2.638	2.610	1.973				
Mitraguna & Others	499	1.136	471	2.658	0,45%	0,40%	0,23%	2.188	2.159	1.522				
Pensiun	-	246	246	246	0,00%	0,00%	0,11%	0,38%	-	246	450	450		
Total Pembiayaan	965	1.289	507	6.331	0,46%	0,22%	2,66%	5.824	5.366	5.042	0,61%	76,93%	-2,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
Value Chain	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	110	332	299	335	0,58%	1,52%	1,68%	36	225	3			
	KUR	66	332	299	335	0,37%	1,66%	1,82%	36	269	3			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
4	CFG	40	2.261</											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	81	81	145	0	(133)	-62,20%	37	82,70%	7.914	1,02%	(7.834)
2	Tabungan	126.106	141.500	133.353	134.032	6.657	679	(7.468)	-5,28%	7.926	6,29%	139.914	95,80%	(5.882)
3	Deposito	46.391	59.763	59.106	59.136	300	30	(627)	-1,05%	12.745	27,47%	47.341	124,91%	11.795
	Total	172.540	201.477	192.539	193.249	7.102	709	(8.228)	-4,08%	20.708	12,00%	195.169	99,02%	(1.920)
	CASA	126.150	141.714	133.433	134.113	6.802	679	(7.601)	-5,36%	7.963	6,31%	147.828	90,72%	(13.715)
	(%) CASA	73,11%	70,34%	69,30%	69,40%									
	FDR	92,15%	82,53%	86,32%	86,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	714	714		1	35	5,18%	113	18,72%	-	0,00%	714
2	Giro ISE	8	1	2	2		0	1	75,44%	(6)	-71,52%	-	0,00%	2
3	Tabungan ISE	593	678	711	712		1	34	5,04%	118	19,97%	-	0,00%	712
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%	-	0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Local Champion	52	8	6	-	-	0	-1	-2	-46	2	52	11,43%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.913	700	400	-300	315	32	3.385	368	19.794	100,60%	119
	KUR	15.208	18.629	18.691	700	400	-300	411	62	3.483	338	18.312	102,07%	380
	Non KUR	1.319	1.252	1.221	-	-	0	-96	-30	-98	30	1.482	82,39%	(261)
3	PWG	4.082	8.809	8.783	804	311	-493	532	26	4.700	337	8.162	107,60%	620
	Cilem	4.082	8.809	8.783	804	311	-493	532	26	4.700	337	8.162	107,60%	620
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	137.495	2.540	2.285	-255	748	-77	-838	2.362	150.832	91,16%	(13.337)
	CF 1	3.556	3.552	3.661	265	278	13	205	110	106	168	4.936	74,17%	(1.275)
	Total Griya	1.390	1.029	1.300	-	278	278	0	271	-90	7	1.602	81,17%	(302)
4	• Total Non Program	1.390	1.029	1.022	-	-	0	-17	-7	-368	7	1.602	63,82%	(580)
	• Program	-	-	278	-	278	278	0	278	278	-	0	0,00%	278
	Oto	2.165	2.522	2.361	265	-	-265	205	-161	196	161	3.334	70,81%	(973)
	CF 2	134.777	134.021	133.834	2.275	2.007	-268	543	-186	-943	2.193	145.896	91,73%	(12.062)
	Mitraguna & Others	92.204	94.065	94.693	2.155	2.007	-148	931	627	2.489	1.380	102.238	92,62%	(7.545)
	Pensiun	42.574	39.955	39.141	120	-	-120	-388	-814	-3.432	814	43.658	89,65%	(4.517)
	Total Pembiayaan	158.995	166.269	166.196	4.044	2.996	-1.048	1.594	-73	7.201	3.069	178.841	92,93%	(12.644)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25		%	Penc.	Gap		
1	SME	-	-	8	6	6	0,00%	100,00%	100,00%	(2)	6	6			
	Linkage	-	-	-	-	6	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	6	6	0,00%	100,00%	100,00%	(2)	6	6			
	Value Chain	-	-	-	-	6	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	53	53	1,04%	0,68%	13,76%	2.605	2.569	2.607			
	KUR	85	-	-	2.562	53	0,56%	0,00%	13,71%	2.562	2.477	2.562			
	Non KUR	87	134	136	179	179	6,58%	10,84%	14,68%	44	92	45			
3	PWG	-	-	1	241	241	0,00%	0,01%	2,74%	240	241	241			
	Cilem	-	-	1	241	241	0,00%	0,01%	2,74%	240	241	241			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	874	948	948	1,97%	0,64%	0,69%	74	(1.778)	74			
	CF 1	30	106	106	-	106	0,85%	2,98%	0,00%	(106)	(30)	(106)			
	Total Griya	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	106	-	106	1,39%	4,20%	0,00%	(106)	(30)	(106)			
	CF 2	2.696	768	768	948	948	2,00%	0,57%	0,71%	180	(1.748)	180			
	Mitraguna & Others	2.696	462	462	643	643	2,92%	0,49%	0,68%	180	(2.053)	181			
	Pensiun	-	306	305	305	305	0,00%	0,18%	0,78%	(0)	305	(1)			
	Total Pembiayaan	2.762	995	927	1.001	1.001	1,74%	0,56%	0,60%	73	(1.762)	6	0,60%	-0,39%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	161.020	172.540	194.375	33.355		2.93	3,16	3,20
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%	1.390	1.528	1.528

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	465	476	66	10	15	3,34%	(2.930)	-86,04%	10.740	4,43%	(10.264)
2	Tabungan	80.230	89.645	90.488	90.564	4.908	76	919	1,03%	10.334	12,88%	92.985	97,40%	(2.421)
3	Deposito	12.294	17.359	15.858	15.888	(224)	30	(1.470)	-8,47%	3.594	29,23%	12.970	122,50%	2.918
	Total	95.930	107.464	106.812	106.928	4.751	116	(536)	-0,50%	10.998	11,46%	116.696	91,63%	(9.768)
	CASA	83.636	90.105	90.953	91.040	4.974	86	934	1,04%	7.404	8,85%			
(%)	CASA	87,18%	83,85%	85,15%	85,14%									
FDR	162,31%	169,31%	171,64%	171,45%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.941	2.945	4	(125)	-4,07%	1.403	91,04%		-	0,00%	2.945
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0	0,00%	0
3	Tabungan ISE	1.541	2.060	1.922	1.926	4	(134)	-6,51%	385	24,96%		267	0,00%	1.926
4	Deposito ISE	-	1.009	1.019	1.019	0	9	0,93%	1.019	#DIV/0!		0	0,00%	1.019
5	CIF ISE	141	155	157	157	0	2	1,29%	16	11,35%		0	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	102	-	-	0	-14	-14	-165	14	267	38,03%	(165)
• Local Champion	267	116	102	-	-	-	0	-14	-14	-165	14	267	38,03%	(165)
• Value Chain	-	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	55.758	1.525	1.025	-500	518	-606	1.945	1.631	59.009	94,49%	(3.251)
	KUR	50.217	53.456	52.930	1.525	1.025	-500	634	-526	2.713	1.551	55.180	95,92%	(2.250)
	Non KUR	3.596	2.908	2.828	-	-	0	-116	-80	-768	80	3.829	73,87%	(1.000)
3	PWG	27.769	42.250	43.775	9.543	8.128	-1.415	2.087	1.525	16.006	6.603	39.877	109,77%	3.897
	Cilem	10.764	19.493	20.475	1.383	1.647	264	669	981	9.711	666	19.655	104,17%	820
	Gadai	17.005	22.756	23.300	8.159	6.480	-1.679	1.418	544	6.295	5.937	20.223	115,22%	3.077
4	CFG	73.851	83.213	83.694	3.685	2.285	-1.400	1.822	481	9.843	1.804	86.117	97,19%	(2.423)
	CF 1	1.222	2.127	2.021	-	-	0	-25	-106	799	106	2.400	84,19%	(379)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
• Total Non Program	938	754	754	-	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	284	1.373	1.267	-	-	-	0	-25	-106	983	106	1.315	96,28%	(49)
CF 2	72.630	81.086	81.673	3.685	2.285	-1.400	1.848	587	9.044	1.698	-	83.717	97,56%	(2.044)
Mitraguna & Others	46.537	52.417	52.046	3.160	1.127	-2.033	1.974	-371	5.509	1.498	-	56.568	92,01%	(4.522)
Pensiun	26.093	28.670	29.628	525	1.158	633	-126	958	3.535	200	-	27.149	109,13%	2.479
Total Pembiayaan	155.700	181.942	183.329	14.753	11.438	-3.315	4.414	1.386	27.628	10.052	185.270	98,95%	(1.942)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	24-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-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	260	837	704	6.879	0,48%	1,25%	12,34%	6.175	6.619	6.042					
	KUR	228	680	545	6.398	0,45%	1,02%	12,09%	5.853	6.171	5.718					
	Non KUR	33	157	159	481	0,91%	5,47%	17,00%	322	448	324					
3	PWG	-	-	-	-	2.087	0,00%	0,00%	4,77%	2.087	2.087	2.087				
	Cilem	-	-	-	-	1.478	0,00%	0,00%	7,22%	1.478	1.478	1.478				
	Gadai	-	-	-	-	608	0,00%	0,00%	2,61%	608	608	608				
4	CFG	61	365	252	871	0,08%	0,30%	1,04%	619	810	506					
	CF 1	-	-	-	-	22	0,00%	0,00%	1,08%	22	22	22				
	Total Griya	-	-	-	-	22	0,00%	0,00%	2,90%	22	22	22				
Oto	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
CF 2	638	923	948	654	0,88%	1,17%	1,08%	(293)	17	(269)						
Mitraguna & Others	346	923	948	654	0,74%	1,81%	1,26%	(293)	309	(269)						
Pensiun	292	-	-	-	0	0,19%	0,00%	-	(292)	-						
Total Pembiayaan	1.115	1.426	1.494	1.286	0,72%	0,82%	0,70%	(208)	171	(140)	4,48%	-538,82%	3,8%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	153.146	159.806	184.968	31.822	
2	Contribution Margin	6.487	9.504	7.713	1.226	-18,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,45	2,72	2,79	0,08	0,35
CIF Payroll	1.484	1.552	1.551	(1)	67

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	1.210	11.101	(4.461)	9.891	5.978	116,69%	(3.580)	-24,39%	25.531	43,48%	(14.430)
2	Tabungan	126.637	122.811	118.729	119.038	717	310	(3.773)	-3,07%	(7.599)	-6,00%	139.975	85,04%	(20.937)
3	Deposito	60.864	56.161	56.474	56.475	(34.263)	0	314	0,56%	(4.390)	-7,21%	62.098	90,94%	(5.624)
	Total	202.183	184.094	176.413	186.614	(38.007)	10.200	2.519	1,37%	(15.569)	-7,70%	227.605	81,99%	(40.991)
	CASA	141.318	127.934	119.939	130.139	(3.744)	10.200	2.205	1,72%	(11.179)	-7,91%	165.507	78,63%	(35.368)
	(%) CASA	69,90%	69,49%	67,99%	69,74%									
	FDR	127,02%	132,24%	137,60%	130,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.667	3.671		3	67	1,86%	253	7,39%	-	0,00%	3.671
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.467	3.471		3	67	1,97%	253	7,85%	-	0,00%	3.471
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	129	-	-	0	-23	-2	-111	2	241	53,65%	(111)
	Linkage	46	37	36	-	-	-	-1	-1	-9	1	46	79,57%	(9)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
• Local Champion	195	94	93	-	-	-	0	-22	-1	-102	1	195	47,54%	(102)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	21.654	-	-	0	-991	-528	-5.836	528	30.742	70,44%	(9.089)
	KUR	24.649	20.271	19.808	-	-	0	-933	-464	-4.842	464	27.715	71,47%	(7.908)
	Non KUR	2.840	1.910	1.846	-	-	0	-58	-64	-994	64	3.027	60,98%	(1.181)
3	PWG	10.361	9.808	9.706	275	378	103	-424	-102	-655	480	18.333	52,94%	(8.627)
	Cilem	10.361	9.808	9.706	275	378	103	-424	-102	-655	480	18.333	52,94%	(8.627)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	211.251	2.663	1.836	-827	-762	-75	-7.472	1.911	234.495	90,09%	(23.244)
	CF 1	7.216	7.476	7.682	315	310	-5	-93	206	466	104	8.917	86,15%	(1.235)
	Total Griya	3.957	4.107	4.381	315	310	-5	0	274	424	36	4.267	102,69%	115
• Total Non Program	3.667	3.325	3.602	-	310	-	-43	276	-65	-	34	3.968	90,75%	(367)
• Program	291	782	780	315	-	-315	335	-2	489	2	298	261,56%	482	
Oto	3.258	3.369	3.301	-	-	0	-93	-68	42	68	4.650	70,97%	(1.350)	
CF 2	211.508	203.851	203.570	2.348	1.526	-822	-669	-281	-7.938	1.807	225.578	90,24%	(22.009)	
Mitraguna & Others	176.747	172.435	172.687	2.348	1.526	-822	-289	252	-4.060	1.274	189.546	91,11%	(16.859)	
Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)	
Total Pembiayaan	256.814	243.448	242.740	2.939	2.214	-725	-2.201	-708	-14.074	2.922	283.811	85,53%	(41.071)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	31-Dec-24		31-Oct-25	24-Nov-25	MtD		Posisi	Penc.	Gap
1	SME	-	-	42	42	0,00%	31,76%	32,33%	-	42	42		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	42	42	0,00%	44,40%	45,06%	-	42	42		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	154	1.080	707	2.653	0,56%	3,19%	12,25%	1.945	2.499	1.573		
	KUR	154	796	428	2.538	0,62%	2,11%	12,81%	2.110	2.384	1.743		
	Non KUR	-	284	279	115	0,00%	14,61%	6,21%	(165)	115	(170)		
3	PWG	25	-	-	476	0,24%	0,00%	4,90%	476	452	476		
	Cilem	25	-	-	476	0,24%	0,00%	4,90%	476	452	476		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
4	CFG	14.908	9.439	10.054	13.311	6,82%	4,76%	6,30%	3.258	(1.596)	3.872		
	CF 1	-	36	33	175	0,00%	0,44%	2,27%	142	175	139		
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
Oto	-	36	33	216	216	0,00%	0,97%	5,29%	142	175	139		
CF 2	14.908	9.403	10.021	13.137	7,05%	4,92%	6,45%	3.116	(1.771)	3.734			
Mitraguna & Others	14.471	9.292	9.714	12.830	8,19%	5,63%	7,43%	3.116	(1.642)	3.538			
Pensiun	454	111	437	437	0,18%	0,18%	1,41%	(0)	(129)	195			
Total Pembiayaan	8.238	22.559	23.033	24.416	3,21%	9,46%	10,06%	1.383	16.178	1.857	1.09%	89,13%	-9,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)		2.57	2.89	2.77
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%	(0,12)	0,21	0,21
							PHR		
							PHR	2,57	2,77
							CIF Payroll	3.324	2.582

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.025	6.905	(6.474)	(120)	553	8,71%	(609)	-8,10%	19.190	35,98%	(12.285)
2	Tabungan	148.174	174.962	174.181	171.496	7.558	(2.685)	(3.466)	-1,98%	23.322	15,74%	162.362	105,63%	9.134
3	Deposito	29.593	37.313	36.226	37.226	(2.366)	1.000	(87)	-0,23%	7.633	25,79%	30.657	121,43%	6.570
	Total	185.281	218.626	217.432	215.627	(1.281)	(1.805)	(2.999)	-1,37%	30.346	16,38%	212.208	101,61%	3.419
	CASA	155.687	181.313	181.206	178.401	1.084	(2.805)	(2.913)	-1,61%	22.713	14,59%	181.551	98,26%	(3.151)
	(%) CASA	84,03%	82,93%	83,34%	82,74%									
	FDR	129,17%	128,36%	130,46%	131,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	7.185	5.445	5.457		13	(1.728)	-24,04%	(2.903)	-34,72%	-	0,00%	5.457
2	Giro ISE	1.674	1.419	816	817		0	(603)	-42,46%	(858)	-51,23%	-	0,00%	817
3	Tabungan ISE	6.686	5.766	4.628	4.641		13	(1.125)	-19,51%	(2.045)	-30,59%	-	0,00%	4.641
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	188	206	208	208		0	2	0,97%	20	10,64%	-	0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-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	46.391	47.549	47.494	1.075	1.350	275	-2	-55	1.103	1.405	50.997	93,13%	(3.504)
	KUR	42.708	43.748	43.980	975	1.250	275	157	232	1.272	1.018	47.111	93,35%	(3.131)
	Non KUR	3.682	3.801	3.514	100	100	0	-158	-287	-169	387	3.886	90,42%	(372)
3	PWG	25.907	46.459	49.686	11.668	10.396	-1.272	3.011	3.228	23.779	7.168	42.215	117,70%	7.472
	Cilem	11.633	27.453	29.311	4.781	4.611	-170	1.712	1.859	17.679	2.752	23.136	126,69%	6.175
	Gadai	14.275	19.006	20.375	6.887	5.785	-1.102	1.299	1.369	6.100	4.416	19.078	106,80%	1.297
4	CFG	167.028	186.627	186.492	5.641	1.548	-4.093	3.377	-135	19.464	1.683	183.810	101,46%	2.682
	CF 1	10.804	14.864	14.866	2.335	205	-2.130	834	2	4.062	204	12.832	115,85%	2.034
	Total Griya	4.197	5.432	5.401	1.450	-	-1.450	0	-30	1.204	30	4.477	120,64%	924
4	• Total Non Program	4.197	5.278	5.248	1.450	-	0	-1	0	1.050	30	4.477	117,21%	771
	• Program	-	154	154	-	-	0	0	0	154	-	0	0,00%	154
	Oto	6.607	9.432	9.464	885	205	-680	834	32	2.858	173	8.355	113,28%	1.109
	CF 2	156.224	171.763	171.626	3.306	1.343	-1.963	2.544	-137	15.402	1.480	170.978	100,38%	649
	Mitraguna & Others	100.077	114.328	114.456	2.193	1.053	-1.140	1.808	128	14.379	925	113.332	100,99%	1.124
	Pensiun	56.148	57.435	57.170	1.113	290	-823	735	-265	1.023	555	57.645	99,18%	(475)
	Total Pembiayaan	239.326	280.635	283.672	18.384	13.294	-5.090	6.387	3.037	44.346	10.256	277.021	102,40%	6.651

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	198	395	322	7.803	0.43%	0,68%	16,43%	7.481	7.605	7.408	-	-	-
	KUR	198	317	249	6.587	0.46%	0,57%	14,98%	6.338	6.389	6.269	-	-	-
	Non KUR	-	78	74	1.217	0,00%	1,94%	34,63%	1.143	1.217	1.139	-	-	-
3	PWG	-	-	-	-	1.590	0,00%	0,00%	3,20%	1.590	1.590	1.590	-	-
	Cilem	-	-	-	-	1.038	0,00%	0,00%	3,54%	1.038	1.038	1.038	-	-
	Gadai	-	-	-	-	553	0,00%	0,00%	2,71%	553	553	553	-	-
4	CFG	1.021	478	788	12.027	0,61%	0,42%	6,45%	11.239	11.006	11.549	-	-	-
	CF 1	202	15	371	2.009	1,87%	2,50%	13,51%	1.638	1.807	1.994	-	-	-
	Total Griya	-	-	212	899	0,00%	3,90%	16,64%	687	899	899	-	-	-
	Oto	202	15	160	1.110	3,06%	1,69%	11,73%	950	908	1.096	-	-	-
	CF 2	819	464	417	10.018	0,52%	0,24%	5,84%	9.601	9.199	9.554	-	-	-
	Mitraguna & Others	819	220	161	9.445	0,82%	0,14%	8,25%	9.284	8.626	9.225	-	-	-
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329	-	-	-
	Total Pembiayaan	3.109	1.683	1.832	1.908	1,30%	0,65%	0,67%	75	(1.201)	224	1,80%	-168,39%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	235.260	242.722	276.897	41.637	
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	2,75	2,76	0,01	0,09
CIF Payroll	1.910	2.051	2.066	15	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	777	787	(208)	10	(182)	-18,7%	(576)	-42,28%	7.960	9,88%	(7.174)
2	Tabungan	77.945	97.520	97.176	97.644	5.916	467	124	0,13%	19.699	25,27%	89.603	108,97%	8.040
3	Deposito	9.935	9.827	10.251	10.251	0	0	424	4,31%	316	3,18%	10.552	97,15%	(301)
	Total	89.243	108.315	108.204	108.681	5.707	477	366	0,34%	19.438	21,78%	108.115	100,52%	565
	CASA	79.307	98.488	97.953	98.430	5.707	477	(58)	-0,06%	19.123	24,11%	97.563	100,89%	867
	(%) CASA	88,87%	90,93%	90,53%	90,57%									
	FDR	131,75%	136,37%	138,58%	137,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.354	2.354		1	(118)	-4,76%	(441)	-15,79%	-	0,00%	2.354
2	Giro ISE	1.018	624	519	519		0	(105)	-16,83%	(499)	-49,03%	0	0,00%	519
3	Tabungan ISE	1.778	1.848	1.835	1.835		1	(13)	-0,68%	58	3,25%	0	0,00%	1.835
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%	97	0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.148	905	170	-735	1.103	-329	3.742	499	22.512	102,82%	636
	KUR	19.311	22.464	22.148	905	170	-735	913	-316	2.837	486	22.260	99,50%	(112)
	Non KUR	95	1.013	1.000	-	-	0	189	-13	906	13	252	396,44%	748
3	PWG	2.291	6.594	6.528	814	309	-505	549	-66	4.237	375	5.977	109,22%	551
	Cilem	2.291	6.594	6.528	814	309	-505	549	-66	4.237	375	5.977	109,22%	551
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	120.274	4.695	3.941	-753	3.574	2.639	24.489	1.302	105.810	113,67%	14.464
	CF 1	18.535	22.310	22.741	252	594	343	730	431	4.206	164	20.118	113,04%	2.623
	Total Griya	17.245	16.195	16.140	-	-	0	0	-55	-1.105	55	17.963	89,85%	(1.824)
	• Total Non Program	1.070	701	694	-	-	0	-10	-7	-376	7	1.386	50,11%	(691)
	• Program	16.174	15.493	15.445	-	-	0	-74	-48	-729	48	16.578	93,17%	(1.132)
	Oto	1.291	6.116	6.601	252	594	343	730	486	5.311	109	2.155	306,33%	4.446
	CF 2	77.250	95.325	97.533	4.443	3.347	-1.096	2.844	2.209	20.283	1.138	85.692	113,82%	11.841
	Mitraguna & Others	58.013	77.042	79.391	4.415	3.347	-1.068	3.384	2.349	21.378	998	65.673	120,89%	13.718
	Pensiun	19.237	18.282	18.142	28	-	-28	-540	-140	-1.095	140	20.018	90,63%	(1.876)
	Total Pembiayaan	117.580	147.707	149.950	6.413	4.420	-1.993	5.148	2.244	32.371	2.176	134.397	111,57%	15.554

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	167	518	622	1.036	0,86%	2,65%	4,48%	415	869	518	-	-	
	KUR	167	518	622	1.036	0,87%	2,77%	4,68%	415	869	518	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	147	0,00%	0,00%	0,00%	147	147	147	-	-
	Cilem	-	-	-	-	147	0,00%	0,00%	0,00%	147	147	147	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
4	CFG	2.572	1.606	2.138	4.258	2,69%	1,82%	3,54%	2.120	1.686	2.652	-	-	-
	CF 1	1.875	1.449	1.540	2.987	10,12%	6,90%	13,13%	1.447	1.111	1.538	-	-	-
	Total Griya	1.875	1.449	1.449	2.575	10,87%	8,95%	15,95%	1.126	700	1.126	-	-	-
	Oto	-	-	91	412	0,00%	1,48%	6,24%	321	412	412	-	-	-
	CF 2	697	157	598	1.271	0,90%	0,63%	1,30%	673	575	1.114	-	-	-
	Mitraguna & Others	583	157	598	1.271	1,01%	0,78%	1,60%	673	688	1.114	-	-	-
	Pensiun	113	-	-	-	0	0,00%	0,00%	-	(113)	-	-	-	-
	Total Pembiayaan	2.739	2.124	2.759	5.442	2,33%	1,87%	3,63%	2.682	2.703	3.317	0,82%	77,51%	-2,8%

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	582	664	742	0,00%	2,83%	3,20%	77	742	160	-	-	-
	KUR	-	582	664	742	0,00%	2,96%	3,35%	77	742	160	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
4	CFG	4.935	5.309	5.422	5.969	5,15%</td								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	89	89	(29)	0	(16)	-15,12%	(72)	-44,87%	7.153	1,25%	(7.064)
2	Tabungan	112.107	103.071	103.594	103.292	(3.868)	(302)	221	0,21%	(8.815)	-7,86%	125.573	82,26%	(22.281)
3	Deposito	7.734	12.256	12.503	12.503	(179)	(0)	247	2,01%	4.769	61,67%	8.692	143,84%	3.811
	Total	120.003	115.432	116.186	115.884	(4.076)	(302)	452	0,39%	(4.118)	-3,43%	141.418	81,94%	(25.534)
	CASA	112.269	103.176	103.683	103.381	(3.897)	(302)	205	0,20%	(8.888)	-7,92%	132.726	77,89%	(29.345)
	(%) CASA	93,56%	89,38%	89,24%	89,21%									
	FDR	119,28%	129,39%	129,31%	129,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.779	1.779	0	53	3,07%	231	14,89%	-	0,00%	1.779	
2	Giro ISE	6	7	7	7	0	0	0,00%	1	14,51%	-	0,00%	7	
3	Tabungan ISE	1.542	1.719	1.772	1.772	0	53	3,08%	230	14,89%	-	0,00%	1.772	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	142	157	158	158	0	1	0,64%	16	11,27%	-	0,00%	158	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Local Champion	68	52	50	-	-	0	-2	-2	-18	2	68	73,47%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.762	530	410	-120	-257	79	-2.749	331	21.218	74,29%	(5.456)
	KUR	17.071	14.238	14.269	530	350	-180	-215	31	-2.802	319	19.621	72,72%	(5.352)
	Non KUR	1.440	1.446	1.494	-	60	60	-42	48	53	12	1.597	93,52%	(103)
3	PWG	10.369	17.014	18.094	2.968	1.996	-972	1.061	1.079	7.725	917	20.168	89,71%	(2.075)
	Cilem	7.309	11.443	11.536	977	551	-426	401	93	4.227	458	14.834	77,76%	(3.299)
	Gadai	3.060	5.572	6.558	1.992	1.445	-547	660	986	3.498	459	5.334	122,94%	1.224
4	CFG	114.187	116.613	116.333	1.614	1.566	-48	-558	-280	2.147	1.846	125.036	93,04%	(8.703)
	CF 1	709	1.874	1.842	83	-	83	45	-32	1.133	32	1.870	98,47%	(29)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.597	83	-	-83	45	-32	1.165	32	1.446	110,40%	150
	CF 2	113.478	114.740	114.492	1.531	1.566	35	-603	-248	1.014	1.814	123.166	92,96%	(8.674)
	Mitraguna & Others	95.023	97.439	97.160	1.235	1.266	31	-556	-279	2.137	1.545	103.942	93,47%	(6.782)
	Pensiun	18.455	17.301	17.332	296	300	4	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	937	149.363	150.239	5.112	3.972	-1.141	244	876	7.104	3.096	166.490	90,24%	(16.251)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	24-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-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	321	757	728	2.266	1.73%	4,64%	14,38%	1.538	1.945	1.509	-	-				
	KUR	302	757	728	2.104	1.77%	5,11%	14,74%	1.376	1.802	1.347	-	-				
	Non KUR	19	-	-	162	1,33%	0,00%	10,87%	162	143	162	-	-				
3	PWG	-	-	-	312	0,00%	0,00%	1,72%	312	312	312	-	-				
	Cilem	-	-	-	298	0,00%	0,00%	2,58%	298	298	298	-	-				
	Gadai	-	-	-	14	0,00%	0,00%	0,21%	14	14	14	-	-				
4	CFG	617	1.089	842	1.862	0,54%	0,72%	1,60%	1.021	1.246	774	-	-				
	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	2.125	2.000	1.994	1.802	1,87%	1,74%	1,57%	(193)	(324)	(198)	-	-				
	Mitraguna & Others	1.814	1.980	1.975	1.782	1,91%	2,03%	1,83%	(193)	(32)	(198)	-	-				
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)	-	-				
	Total Pembiayaan	2.540	3.024	3.059	2.791	1,77%	2,05%	1,86%	(268)	250	(233)	7,85%	-322,84%	6,0%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144.199	147.619	153.173	8.974	
2	Contribution Margin	5.784	7.943	5.521	(263)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	3,26	3,26	0,00	0,26
CIF Payroll	1.413	1.495	1.132	(363)	(281)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	852	827	(52)	(25)	(52)	-5,94%	(2.178)	-72,49%	11.516	7,18%	(10.690)
2	Tabungan	56.317	63.776	59.469	60.337	(6.667)	867	(3.440)	-5,39%	4.019	7,14%	69.723	86,54%	(9.387)
3	Deposito	45.220	63.030	60.047	60.047	1.196	0	(2.983)	-4,73%	14.827	32,79%	46.360	129,52%	13.687
	Total	104.542	127.685	120.368	121.210	(5.523)	842	(6.475)	-5,07%	16.668	15,94%	127.600	94,99%	(6.390)
	CASA	59.322	64.655	60.321	61.163	(6.719)	842	(3.492)	-5,40%	1.841	3,10%	81.240	75,29%	(20.077)
	(%) CASA	56,74%	50,64%	50,11%	50,46%									
	FDR	207,64%	186,30%	199,25%	197,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	1.883	1.888		5	(280)	-12,94%	(923)	-32,83%	-	0,00%	1.888
2	Giro ISE	19	499	375	375		0	(124)	-24,79%	356	1860,78%	-	0,00%	375
3	Tabungan ISE	2.791	1.669	1.508	1.513		5	(157)	-9,39%	(1.279)	-45,81%	-	0,00%	1.513
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%	-	0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	7.933	-	-	0	-71	-72	-761	72	8.694	91,25%	(761)
	Linkage	8.515	7.826	7.754	-	-	-	-71	-72	-761	72	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.386	400	220	-180	-787	-428	-4.189	648	38.354	79,22%	(7.968)
	KUR	29.907	27.114	26.755	400	220	-180	-576	-359	-3.152	579	33.477	79,92%	(6.722)
	Non KUR	4.668	3.700	3.631	-	-	0	-210	-69	-1.037	69	4.877	74,45%	(1.246)
3	PWG	5.791	10.204	10.232	1.720	266	-1.454	1.043	28	4.441	238	13.904	73,59%	(3.672)
	Cilem	5.791	10.204	10.232	1.720	266	-1.454	1.043	28	4.441	238	13.904	73,59%	(3.672)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	191.280	3.295	4.254	960	3.850	2.421	23.271	1.833	185.426	103,16%	5.854
	CF 1	111.105	105.056	104.933	770	421	-348	1.393	-124	-6.172	545	116.015	90,45%	(11.082)
	Total Griya	105.380	97.030	96.686	-	-	0	0	-344	-8.694	344	108.893	88,79%	(12.207)
	• Total Non Program	15.372	12.556	12.540	-	-	0	-112	-16	-2.832	16	16.641	75,35%	(4.101)
	• Program	90.009	84.475	84.147	-	-	0	-579	-328	-5.862	328	92.252	91,21%	(8.105)
	Oto	5.724	8.026	8.246	770	421	-348	1.393	220	2.522	201	7.122	115,80%	1.125
	CF 2	56.904	83.802	86.347	2.525	3.833	1.308	2.457	2.545	29.444	1.288	69.411	124,40%	16.936
	Mitraguna & Others	52.060	72.435	74.438	610	2.385	1.775	445	2.003	22.378	382	63.278	117,64%	11.160
	Pensiun	4.844	11.367	11.910	1.915	1.448	-467	2.012	542	7.065	906	6.134	194,17%	5.776
	Total Pembiayaan	217.069	237.882	239.831	5.415	4.741	-674	4.035	1.949	22.762	2.792	246.378	97,34%	(6.547)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Oct-25	24-Nov-25	31-Dec-24		31-Dec-24	31-Oct-25	24-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	471	1.211	1.195	4.059	1.36%	3,88%	13,36%	2.864	3.588	2.848	-	-	
	KUR	56	593	592	3.388	0,19%	2,18%	12,66%	2.796	3.331	2.794	-	-	
	Non KUR	415	617	603	671	8,89%	16,30%	18,49%	68	256	54	-	-	
3	PWG	-	-	-	499	0,00%	0,00%	4,88%	499	499	499	-	-	
	Cilem	-	-	-	499	0,00%	0,00%	4,88%	499	499	499	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	
4	CFG	7.329	9.032	9.702	20.586	4,36%	5,14%	10,76%	10.885	13.258	11.555	-	-	
	CF 1	7.221	9.032	8.741	16.767	6,50%	8,32%	15,98%	8.026	9.547	7.736	-	-	
	Total Griya	7.194	8.838	8.389	15.311	6,83%	8,65%	15,84%	6.922	8.117	6.473	-	-	
	Oto	26	194	267	1.456	0,46%	4,39%	17,66%	1.104	1.430	1.263	-	-	
	CF 2	108	-	960	3.819	0,19%	1,15%	4,42%	2.859	3.711	3.819	-	-	
	Mitraguna & Others	-	-	960	3.819	0,00%	1,33%	5,13%	2.859	3.819	3.819	-	-	
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	-	-	(108)	-	
	Total Pembiayaan	12.895	15.855	16.634	17.469	5,94%	6,99%	7,28%	835	4.574	1.614	0,05%	99,38%	-7,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	215.335	219.091	239.170	23.835		PHR	1,67	1,85
2	Contribution Margin	230	1.145	2.222	1.992	-866,1%	CIF Payroll	1.638	1.786

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	1.232	2.187	97	955	847	63,23%	(4.894)	-69,11%	14.952	14,63%	(12.765)
2	Tabungan	82.750	88.190	91.680	92.810	(2.093)	1.130	4.619	5,24%	10.060	12,16%	96.168	96,51%	(3.358)
3	Deposito	20.500	30.758	30.874	30.685	1.900	(188)	(73)	-0,24%	10.185	49,68%	21.133	145,20%	9.553
	Total	110.331	120.289	123.786	125.682	(95)	1.896	5.394	4,48%	15.351	13,91%	132.253	95,03%	(6.571)
	CASA	89.831	89.530	92.912	94.997	(1.996)	2.085	5.466	6,11%	5.166	5,75%	111.120	85,49%	(16.123)
	(%) CASA	81,42%	74,43%	75,06%	75,58%									
	FDR	132,60%	138,95%	136,66%	134,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.987	1.990	3	110	5,88%	1.196	150,54%	-	0,00%	1.990	
2	Giro ISE	389	33	116	117	2	84	251,52%	(271)	-69,79%	-	0,00%	117	
3	Tabungan ISE	406	1.846	1.871	1.873	2	26	1,43%	1.467	361,79%	-	0,00%	1.873	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	102	116	116	116	0	0	0,00%	14	13,73%	-	0,00%	116	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-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	37.651	36.691	36.567	200	1.110	910	-230	-124	-1.084	1.234	40.914	89,37%	(4.347)
	KUR	36.457	35.715	35.604	200	1.110	910	-201	-111	-853	1.221	39.582	89,95%	(3.978)
	Non KUR	1.194	975	963	-	-	0	-30	-13	-231	13	1.332	72,27%	(369)
3	PWG	14.628	24.979	27.042	6.358	4.882	-1.477	1.867	2.063	12.415	2.819	24.877	108,70%	2.165
	Cilem	6.737	13.467	14.514	1.559	1.437	-122	124	1.047	7.777	390	13.381	108,46%	1.133
	Gadai	7.891	11.512	12.529	4.799	3.445	-1.354	1.743	1.016	4.638	2.428	11.496	108,98%	1.033
4	CFG	94.017	105.470	105.562	1.556	1.097	-459	1.055	92	11.545	1.005	107.669	98,04%	(2.107)
	CF 1	1.650	2.828	2.790	-	-	0	205	-38	1.140	38	2.727	102,30%	63
	Total Griya	348	265	256	-	-	0	0	-9	-92	9	495	51,79%	(239)
	• Total Non Program	348	265	256	-	-	0	0	-9	-92	9	495	51,79%	(239)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.534	-	-	0	205	-29	1.231	29	2.232	113,50%	301
	CF 2	92.366	102.641	102.772	1.556	1.097	-459	850	130	10.405	967	104.942	97,93%	(2.170)
	Mitraguna & Others	54.628	62.993	63.433	958	1.097	139	326	440	8.804	657	66.021	96,08%	(2.588)
	Pensiun	37.738	39.649	39.339	598	-	-598	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	169.171	8.114	7.089	-1.026	2.692	2.031	22.876	5.058	173.460	97,53%	(4.289)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	24-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-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	83	54	54	1.757	0,22%	0,15%	4,81%	1.703	1.674	1.704	-	-	-				
	KUR	-	17	19	1.508	0,00%	0,05%	4,24%	1.489	1.508	1.491	-	-	-				
	Non KUR	83	37	35	249	6,98%	3,62%	25,88%	214	166	212	-	-	-				
3	PWG	-	-	-	-	1.060	0,00%	0,00%	3,92%	1.060	1.060	1.060	-	-	-			
	Cilem	-	-	-	-	901	0,00%	0,00%	6,21%	901	901	901	-	-	-			
	Gadai	-	-	-	-	160	0,00%	0,00%	1,27%	160	160	160	-	-	-			
4	CFG	-	723	732	2.855	0,00%	0,69%	2,70%	2.124	2.855	2.132	-	-	-				
	CF 1	-	155	152	775	0,00%	5,93%	30,60%	623	775	621	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	-	155	152	775	0,00%	5,93%	30,60%	623	775	621	-	-	-				
	CF 2	-	569	580	2.080	0,00%	0,56%	2,02%	1.501	2.080	1.512	-	-	-				
	Mitraguna & Others	-	444	479	1.979	0,00%	0,76%	3,12%	1.501	1.979	1.535	-	-	-				
	Pensiun	-	429	550	550	0,00%	0,33%	1,40%	-	550	121	-	-	-				
	Total Pembiayaan	116	3.191	3.336	3.217	0,08%	2,00%	1,90%	(119)	3.101	26	0,71%	62,74%	-1,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	24-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	98	277	277	144	0,26%	0,76%	0,39%	(133)	46	(133)						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	513	806	405	294	137	20,39%	650	415,20%	6.948	11,60%	(6.142)
2	Tabungan	45.583	48.535	46.655	46.350	946	(305)	(2.184)	-4,50%	767	1,68%	55.342	83,75%	(8.992)
3	Deposito	28.548	6.815	6.821	6.821	(732)	0	6	0,09%	(21.727)	-76,11%	29.544	23,09%	(22.723)
	Total	74.288	56.019	53.989	53.977	619	(11)	(2.042)	-3,64%	(20.310)	-27,34%	91.834	58,78%	(37.857)
	CASA	45.740	49.204	47.168	47.156	1.351	(11)	(2.048)	-4,16%	1.416	3,10%	62.290	75,70%	(15.134)
	(%) CASA	61,57%	87,83%	87,37%	87,36%									
	FDR	155,10%	231,36%	242,14%	242,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	795	905	1.034	1.038	4	133	14,71%	243	30,57%	-	0,00%	1.038		
2	Giro ISE	7	72	72	72	0	(0)	-0,02%	65	962,04%	-	0,00%	72		
3	Tabungan ISE	788	833	962	966	4	133	15,97%	178	22,61%	-	0,00%	966		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	79	88	88	88	0	0	0,00%	9	11,39%	-	0,00%	88		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	24-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	24.147	30.484	31.146	1.450	1.420	-30	733	663	6.999	757	26.876	115,89%	4.270	
	KUR	23.464	29.725	30.396	1.450	1.420	-30	782	671	6.932	749	26.038	116,74%	4.358	
	Non KUR	683	759	750	-	-	0	-49	-8	68	8	838	89,48%	(88)	
3	PWG	2.751	5.831	6.052	983	361	-621	888	221	3.300	141	6.623	91,38%	(571)	
	Cilem	2.751	5.831	6.052	983	361	-621	888	221	3.300	141	6.623	91,38%	(571)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	88.322	93.289	93.529	3.524	1.320	-2.204	1.600	240	5.207	1.080	97.005	96,42%	(3.475)	
	CF 1	3.542	3.592	3.573	-	-	0	-15	-19	31	19	4.474	79,86%	(901)	
	Total Griya	3.385	2.554	2.542	-	-	0	0	-11	-842	11	3.531	72,00%	(989)	
4	• Total Non Program	3.385	2.554	2.542	-	-	0	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	158	1.039	1.031	-	-	0	-15	-8	873	8	943	109,33%	88	
	CF 2	84.780	89.697	89.956	3.524	1.320	-2.204	1.616	259	5.176	1.061	92.531	97,22%	(2.575)	
	Mitraguna & Others	72.402	77.501	77.853	3.524	1.320	-2.204	1.803	352	5.451	968	79.257	98,23%	(1.404)	
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)	
	Total Pembiayaan	115.220	129.604	130.727	5.957	3.101	-2.855	3.221	1.124	15.507	1.978	130.504	100,17%	224	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	24-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	261	22	15	1.599	1.08%	0,05%	5,13%	1.584	1.339	1.577	-	-	-			
	KUR	188	-	-	1.476	0,80%	0,00%	4,86%	1.476	1.288	1.476	-	-	-			
	Non KUR	73	22	15	123	10,64%	1,96%	16,43%	108	51	101	-	-	-			
3	PWG	-	-	-	331	0,00%	0,00%	5,48%	331	331	331	-	-	-			
	Cilem	-	-	-	331	0,00%	0,00%	5,48%	331	331	331	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-	-			
4	CFG	563	891	1.072	7.147	0,64%	1,15%	7,64%	6.075	6.584	6.256	-	-	-			
	CF 1	-	-	-	265	0,00%	0,00%	7,41%	265	265	265	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	25,71%	265	265	265	-	-	-			
	Oto	-	-	-	265	0,00%	0,00%	25,71%	265	265	265	-	-	-			
	CF 2	563	891	1.072	6.882	0,66%	1,20%	7,65%	5.810	6.319	5.992	-	-	-			
	Mitraguna & Others	408	817	998	6.808	0,56%	1,29%	8,74%	5.810	6.400	5.991	-	-	-			
	Pensiun	-	62	62	62	0,00%	0,05%	0,51%	-	62	(0)	-	-	-			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,86%	(95)	(64)	1,39%	-62,27%	0,5%	1,39%	-62,27%	0,5%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.091	117.396	130.285	13.194	
2	Contribution Margin	3.831	5.086	4.194	363	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,72	3,74	0,02	0,37
CIF Payroll	585	625	627	2	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.421	1.255	424	(166)	(98)	-7,25%	(6.802)	-84,42%	14.967	8,39%	(13.712)
2	Tabungan	114.229	116.866	116.436	117.579	2.472	1.142	712	0,61%	3.350	2,93%	127.078	92,52%	(9.500)
3	Deposito	24.505	18.203	17.785	17.381	(795)	(404)	(823)	-4,52%	(7.124)	-29,07%	25.528	68,08%	(8.147)
	Total	146.791	136.423	135.642	136.214	2.100	572	(209)	-0,15%	(10.577)	-7,21%	167.573	81,29%	(31.359)
	CASA	122.286	118.220	117.857	118.834	2.895	976	614	0,52%	(3.452)	-2,82%	142.046	83,66%	(23.212)
	(%) CASA	83,31%	86,66%	86,89%	87,24%									
	FDR	111,90%	130,44%	133,41%	132,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	797	797		0	28	3,70%	232	41,08%	-	0,00%	797
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%	1	0,00%	1
3	Tabungan ISE	563	767	795	796		0	28	3,71%	232	41,28%	796	0,00%	796
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%	183	0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)	
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	18.705	17.561	18.038	250	950	700	-426	477	-668	473	21.408	84,26%	(3.370)	
	KUR	17.857	17.017	17.510	250	950	700	-400	493	-347	457	20.405	85,82%	(2.894)	
	Non KUR	848	544	527	-	-	0	-26	-17	-321	17	1.003	52,57%	(476)	
3	PWG	28.691	42.364	45.776	7.325	7.992	667	217	3.412	17.085	4.580	42.488	107,74%	3.289	
	Cilem	14.633	22.956	23.980	1.007	1.606	599	-1	1.024	9.348	582	25.716	93,25%	(1.736)	
	Gadai	14.059	19.408	21.796	6.318	6.386	68	219	2.388	7.738	3.998	16.772	129,96%	5.024	
4	CFG	116.769	117.948	117.076	1.312	1.274	-38	-107	-872	307	2.146	127.157	92,07%	(10.081)	
	CF 1	2.827	4.549	4.155	332	-	-332	264	-393	1.328	393	3.996	104,00%	160	
	Total Griya	979	734	725	-	-	0	0	-9	-254	9	1.126	64,38%	(401)	
	• Total Non Program	979	734	725	-	-	0	0	-15	-9	-254	9	1.126	64,38%	(401)
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
	Oto	1.848	3.814	3.430	332	-	-332	264	-384	1.582	384	2.870	119,54%	561	
	CF 2	113.942	113.400	112.921	980	1.274	294	-371	-479	-1.021	1.753	123.162	91,68%	(10.241)	
	Mitraguna & Others	55.116	58.111	57.855	820	929	109	402	-257	2.739	1.186	63.433	91,21%	(5.578)	
	Pensiun	58.827	55.288	55.066	160	345	185	-773	-222	-3.761	567	59.729	92,19%	(4.663)	
	Total Pembiayaan	2.661	2.894	2.969	7.892	1.62%	1,67%	4.36%	4.924	5.232	4.998	191.147	94,67%	(10.181)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25		%	Penc.	Gap		
1	SME	-	-	75	75	75	0,00%	100,00%	100,00%	-	75	75			
	Linkage	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	75	75	75	0,00%	100,00%	100,00%	-	75	75			
	Value Chain	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	433	326	1.670	1.670	3,30%	1,86%	9,26%	1.344	1.053	1.237			
	KUR	461	321	291	1.638	1.638	2,58%	1,71%	9,35%	1.347	1.177	1.317			
	Non KUR	156	112	35	32	32	18,40%	6,52%	6,11%	(3)	(124)	(80)			
3	PWG	74	-	-	1.763	1.763	0,26%	0,00%	0,00%	1.763	1.689	1.763			
	Cilem	74	-	-	1.034	1.034	0,51%	0,00%	0,00%	1.034	960	1.034			
	Gadai	-	-	-	729	729	0,00%	0,00%	0,00%	729	729	729			
4	CFG	1.969	2.461	2.567	4.384	4.384	1,69%	2,18%	3,74%	1.816	2.415	1.922			
	CF 1	66	45	197	630	630	2,32%	4,32%	15,17%	434	565	585			
	Total Griya	66	45	43	89	89	6,70%	5,83%	12,33%	47	24	44			
	Oto	-	-	154	541	541	0,00%	4,03%	15,76%	387	541	541			
	CF 2	1.904	2.417	2.371	3.754	3.754	1,67%	2,09%	3,32%	1.383	1.850	1.337			
	Mitraguna & Others	1.427	1.741	1.787	2.135	2.135	2,59%	3,08%	3,69%	348	708	394			
	Pensiun	477	676	583	1.619	1.619	0,81%	1,06%	2,94%	1.035	1.142	943			
	Total Pembiayaan	1.826	2.321	2.095	2.089	2.089	1,11%	1,18%	1,15%	(6)	263	(233)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.764	167.709	183.004	15.240	
2	Contribution Margin	8.174	11.234	10.742	2.568	-31,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1.81	1.98	2.05	0,07	0,24
CIF Payroll	1.647	1.557	1.729	172	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-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	24.901	23.096	22.779	22.634	338	(145)	(462)	-2,00%	(2.267)	-9,10%	33.853	66,86%	(11.219)
3	Deposito	2.060	1.857	2.077	2.117	(359)	40	260	14,02%	57	2,76%	2.365	89,51%	(248)
	Total	26.961	24.953	24.856	24.751	(21)	(104)	(202)	-0,81%	(2.210)	-8,20%	36.218	68,34%	(11.467)
	CASA	24.901	23.096	22.779	22.634	338	(145)	(462)	-2,00%	(2.267)	-9,10%	33.853	66,86%	(11.219)
	(%) CASA	92,36%	92,56%	91,64%	91,45%									
	FDR	86,03%	83,19%	81,43%	81,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.378	2.379		1	336	16,44%	445	23,01%	-	0,00%	2.379
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	1.934	2.043	2.378	2.379		1	336	16,44%	445	23,01%	0	0,00%	2.379
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	0	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	-	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	23.194	20.760	20.239	200	100	-100	-650	-521	-2.955	621	26.294	76,97%	(6.055)
	KUR	21.361	19.664	19.155	200	100	-100	-579	-509	-2.206	609	24.306	78,81%	(5.150)
	Non KUR	1.833	1.095	1.084	-	-	0	-70	-12	-750	12	1.988	54,51%	(904)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.760	20.239	200	100	-100	-650	-521	-2.955	621	26.294	76,97%	(6.055)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-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	692	860	1.173	3.468	2,98%	5,65%	17,13%	2,295	2.776	2.608	(60)	(107)	(243)			
	KUR	472	504	1.000	3.355	2,21%	5,09%	17,51%	2,355	2.882	2.851						
	Non KUR	220	356	173	113	11,98%	15,80%	10,43%	(60)	(107)	(243)						
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	178	495	749	887	0,77%	3,61%	4,38%	138	709	392	25,06%	-471,91%	20,7%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-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	178	495	749	887	0,77%	3,61%	4,38%	138	709	392	(33)	(290)	50			
	KUR	161	401	483	450	0,75%	2,46%	2,35%	(33)	(290)	50						
	Non KUR	17	94	266	437	0,91%	24,24%	40,28%	171	420	343						
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
</																	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-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	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
	CASA	888	417	-	-	(17)	0	(417)	-100,00%	(888)	-100,00%	888	0,00%	(888)
(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!										
FDR	0,00%	0,00%	#DIV/0!	#DIV/0!										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi		
-----	--------	--------	--	--

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-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	302	335	345	346	262	1	11	3,13%	44	14,68%	302	114,68%	44
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	345	346	262	1	11	3,13%	44	14,68%	302	114,68%	44
	CASA	302	335	345	346	262	1	11	3,13%	44	14,68%	302	114,68%	44
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)
-----	--------	--------	--	--	--------------

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-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	3.509	61	426	408	(758)	(18)	347	565,99%	(3.101)	-88,37%	6.635	6,15%	(6.227)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	426	408	(758)	(18)	347	565,99%	(3.101)	-88,37%	6.748	6,05%	(6.340)
	CASA	3.509	61	426	408	(758)	(18)	347	565,99%	(3.101)	-88,37%	6.635	6,15%	(6.227)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25		31-Dec-24	31-Oct-25	24-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	(8)

Asset & Contribution Margin

No.	Neraca	Posisi</th
-----	--------	------------