

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	595.073	597.406	245.075	2.333	(2.153)	-0.36%	282.434	89,67%	475.089	125,75%	122.317
2	Tabungan	2.242.130	2.422.180	2.403.683	2.396.044	40.155	(7.639)	(26.136)	-1.08%	153.914	6,86%	2.502.873	95,73%	(106.829)
3	Deposito	2.798.677	2.790.913	3.079.731	3.079.502	460.105	(229)	288.589	10,34%	280.825	10,03%	2.813.322	109,46%	266.180
	Total	5.355.779	5.812.652	6.078.487	6.072.952	745.335	(5.534)	260.301	4,48%	717.174	13,39%	5.791.284	104,86%	281.669
	CASA	2.557.102	3.021.739	2.998.756	2.993.450	285.230	(5.306)	(28.289)	-0.94%	436.348	17,06%	2.977.962	100,52%	15.488
	FDR	47,52%	50,76%	48,70%	48,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	100.705	101.217		512	810	0,81%	(12.440)	-10,94%	148.814	68,02%	(47.597)
2	Giro ISE	31.184	14.307	17.490	16.638		(852)	2.332	16,30%	(14.546)	-46,65%	52.489	31,70%	(35.851)
3	Tabungan ISE	59.057	66.768	63.882	65.247		1.364	(1.522)	-2,28%	6.189	10,48%	63.948	102,03%	1.299
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.162	1.150	2.830	1.680	3.840	294	18.953	2.536	233.500	88,72%	(26.338)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	189.017	1.150	2.830	1.680	3.964	294	20.176	2.536	194.408	97,23%	(5.391)
	• Local Champion	162.434	179.355	179.688	1.150	2.830	1.680	4.242	333	17.254	2.497	174.555	102,94%	5.133
	• Value Chain	6.407	9.368	9.329	-	-	-	-277	-39	2.922	39	19.853	46,99%	(10.524)
2	MBG	159.435	191.840	191.280	130	1.755	1.625	1.349	-559	31.846	2.314	205.492	93,08%	(14.212)
	KUR	151.599	182.202	181.571	130	1.405	1.275	1.585	-631	29.973	2.036	195.351	92,95%	(13.780)
3	PWG	252.400	412.261	421.058	38.995	32.283	-6.711	23.624	8.798	168.658	23.486	431.397	97,60%	(10.338)
	Cilem	111.797	223.573	226.869	17.011	8.253	-8.759	8.750	3.296	115.072	4.957	256.762	88,36%	(29.893)
	Gadai	140.603	188.688	194.189	21.983	24.031	2.048	14.874	5.502	53.586	18.529	174.635	111,20%	19.554
4	CFG	1.944.791	2.139.295	2.140.710	17.130	20.787	3.657	19.378	1.415	195.919	19.372	2.194.090	97,57%	(53.380)
	CF 1	376.842	385.958	384.634	1.310	218	-1.092	235	-1.323	7.793	1.541	418.880	91,82%	(34.246)
	Total Griya	311.852	314.123	313.554	220	150	-70	0	-570	1.702	720	332.926	94,18%	(19.372)
	• Total Non Program	308.347	309.901	309.340	220	150	-70	-3.862	-561	993	711	317.656	97,38%	(8.316)
	• Program	3.505	4.223	4.213	-	-	0	133	-9	709	9	15.270	27,59%	(11.056)
	Oto	64.990	71.834	71.081	1.090	68	-1.022	235	-753	6.091	821	85.954	82,70%	(14.873)
	CF 2	1.567.950	1.753.337	1.756.076	15.820	20.569	4.749	19.143	2.739	188.126	17.830	1.775.210	98,92%	(19.134)
	Mitraguna & Others	1.383.782	1.559.560	1.561.631	15.554	18.042	2.488	18.462	2.071	177.849	15.971	1.571.846	99,35%	(10.215)
	Pensiun	184.168	193.778	194.445	266	2.527	2.261	681	668	10.278	1.859	203.365	95,61%	(8.919)
	Total Pembiayaan	2.544.835	2.950.264	2.960.211	57.405	57.656	251	48.191	9.948	415.376	47.708	3.064.479	96,60%	(104.268)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap
1	SME	1.267	-	3.204	5.221	0,67%	1,55%	2,52%	2.017	3.954	5.221			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.101	0,75%	1,70%	2,70%	1.897	3.834	5.101			
	Value Chain	-	-	-	120	0,00%	0,07%	0,00%	120	120	120			
2	MBG	3.453	4.655	4.655	13.752	2,17%	2,43%	7,19%	9.097	10.299	9.097			
	KUR	2.876	4.305	4.305	12.641	1,90%	2,36%	6,96%	8.336	9.765	8.336			
	Non KUR	577	350	350	1.111	7,36%	3,63%	11,44%	761	534	761			
3	PWG	-	26	26	11.980	0,00%	0,01%	2,85%	11.954	11.980	11.954			
	Cilem	-	26	26	8.401	0,00%	0,00%	3,70%	8.401	8.401	8.401			
	Gadai	-	26	26	3.579	0,00%	0,01%	1,84%	3.579	3.579	3.579			
4	CFG	19.268	23.212	25.105	47.456	0,99%	1,17%	2,22%	22.351	28.188	24.244			
	CF 1	8.041	9.455	13.170	22.880	2,13%	3,41%	5,95%	9.709	14.839	13.425			
	Total Griya	6.972	7.025	10.986	17.013	2,24%	3,50%	5,43%	6.027	10.042	9.989			
	Oto	1.069	2.430	2.184	5.866	1,64%	3,04%	8,25%	3.682	4.797	3.436			
	CF 2	11.227	13.757	11.934	24.576	0,72%	0,68%	1,40%	12.642	13.349	10.819			
	Mitraguna & Others	11.107	13.302	11.331	22.240	0,80%	0,73%	1,42%	10.909	11.134	8.938			
	Pensiun	120	455	603	2.336	0,07%	0,31%	1,20%	1.732	2.215	1.881			
	Total Pembiayaan	30.008	30.694	33.313	36.110	1,18%	1,13%	1,22%	2.797	6.102	5.415	0,94%	23,00%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	5,9%
2	Contribution Margin	108.606	158.691	102.148	(6.458)	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25</th			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	67.548	68.934	21.784	1.386	(10.832)	-13,58%	(11.230)	-14,01%	99.791	69,08%	(30.857)
2	Tabungan	392.786	392.341	395.636	395.998	(277)	362	3.658	0,93%	3.213	0,82%	424.694	93,24%	(28.695)
3	Deposito	233.260	195.103	200.391	200.404	(41.404)	12	5.301	2,72%	(32.856)	-14,09%	235.055	85,26%	(34.652)
	Total	706.209	667.209	663.575	665.336	(19.897)	1.761	(1.873)	-0,28%	(40.873)	-5,79%	759.540	87,60%	(94.204)
	CASA	472.950	472.106	463.184	464.932	21.506	1.749	(7.174)	-1,52%	(8.017)	-1,70%	524.484	88,65%	(59.552)
	(%) CASA	66,97%	70,76%	69,80%	69,88%									
	FDR	69,41%	78,81%	79,51%	79,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Nov'25)	Growth (1-11 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	26.326	20.922	22.246	21.401	(845)	478	2,29%	(4.925)	-18,71%	-	0,00%	21.401		
2	Giro ISE	3.901	3.080	4.258	3.342	(917)	262	8,50%	(559)	-14,33%	-	0,00%	3.342		
3	Tabungan ISE	13.925	12.342	12.488	12.559	71	217	1,75%	(1.366)	-9,81%	-	0,00%	12.559		
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500		
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%	-	0,00%	137		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	88.488	-	190	190	-818	-1,108	-5.237	1.298	106.513	83,08%	(18.025)
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1.161	-	10.091	33,31%	(6.730)
	Non-Linkage	89.203	86.235	85.127	-	190	190	-696	-1.108	-4.076	1.298	96.422	88,29%	(11.295)
	• Local Champion	87.849	85.239	84.130	-	190	190	-661	-1.108	-3.719	1.298	91.272	92,18%	(7.141)
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)
2	MBG	44.762	41.512	41.170	-	255	255	-765	-341	-3.592	596	46.400	88,73%	(5.230)
	KUR	42.954	39.297	38.818	-	105	105	-699	-480	-4.137	585	44.605	87,03%	(5.787)
	Non KUR	1.808	2.214	2.353	-	150	150	-66	138	545	12	1.795	131,03%	557
3	PWG	25.216	36.316	36.539	4.746	2.906	-1.840	1.748	224	11.323	2.682	43.943	83,15%	(7.404)
	Cilem	10.119	17.246	17.322	1.363	610	-752	338	76	7.203	535	25.949	66,75%	(8.627)
	Gadai	15.098	19.070	19.218	3.383	2.296	-1.088	1.410	148	4.120	2.148	17.994	106,80%	1.224
4	CFG	326.493	358.409	361.401	3.914	6.078	2.164	2.388	2.992	34.908	3.086	347.257	104,07%	14.144
	CF 1	44.529	52.963	52.694	-	-	0	1.197	-269	8.165	269	46.935	112,27%	5.759
	Total Griya	33.717	42.230	42.078	-	-	0	0	-152	8.361	152	34.266	122,80%	7.812
	• Total Non Program	33.717	42.230	42.078	-	-	0	0	-645	-152	8.361	34.266	122,80%	7.812
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	10.812	10.733	10.616	-	-	0	1.197	-117	-196	117	12.669	83,79%	(2.053)
	CF 2	281.964	305.446	308.707	3.914	6.078	2.164	1.191	3.261	26.743	2.817	300.322	102,79%	8.385
	Mitraguna & Others	268.245	288.489	291.533	3.914	5.710	1.796	1.718	3.044	23.288	2.666	285.267	102,20%	6.265
	Pensiun	13.719	16.957	17.174	-	368	368	-527	217	3.455	151	15.055	114,08%	2.119
	Total Pembiayaan	490.195	525.832	527.598	8.660	9.429	769	2.553	1.766	37.402	7.663	544.113	96,96%	(16.515)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	293	-	3.204	4.039	● 0,31%	● 3,58%	● 4,56%	835	3.746	4.039	-	-	-				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
	Local Champion	293	-	3.204	4.039	● 0,33%	● 3,71%	● 4,74%	835	3.746	4.039	-	-	-				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
2	MBG	550	1.094	1.021	3.523	● 1,23%	● 2,46%	● 8,56%	2.502	2.973	2.429	-	-	-				
	KUR	550	1.094	1.021	3.161	● 1,28%	● 2,60%	● 8,14%	2.139	2.610	2.067	-	-	-				
	Non KUR	-	-	-	-	363	● 0,00%	● 0,00%	363	363	363	-	-	-				
3	PWG	-	-	-	-	1.064	● 0,00%	● 0,00%	2.911	1.064	1.064	-	-	-				
	Cilem	-	-	-	-	534	● 0,00%	● 0,00%	534	534	534	-	-	-				
	Gadai	-	-	-	-	530	● 0,00%	● 0,00%	530	530	530	-	-	-				
4	CFG	5.180	4.311	4.286	7.306	● 1,59%	● 1,20%	● 1,064	2.02%	3.019	2.125	2.994	-	-	-			
	CF 1	174	45	42	2.436	● 0,39%	● 0,08%	● 4,62%	2.394	2.262	2.391	-	-	-				
	Total Griya	412	-	-	-	448	● 0,00%	● 0,00%	448	448	448	-	-	-				
	Oto	-	-	-	-	448	● 0,00%	● 0,00%	448	448	448	-	-	-				
	CF 2	4.007	4.224	4.220	5.603	● 1,42%	● 1,38%	● 1,81%	1.383	1.596	1.379	-	-	-				
	Mitraguna & Others	4.007	4.224	4.220	5.603	● 1,49%	● 1,46%	● 1,92%	1.383	1.596	1.379	-	-	-				
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
	Total Pembiayaan	5.937	5.465	5.456	6.842	● 1,21%	● 1,04%	● 1,30%	1.387	905	1.378	0,64%	50,36%	-0,7%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	630.795	853.881	687.989	57.194		3.24	3.32	3.34	0,02	0,10</			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	10.352	10.514	(3.555)	161	28	0,27%	(7.612)	-42,00%	33.616	31,28%	(23.102)
2	Tabungan	237.991	243.202	248.706	243.576	(1.888)	(5.130)	374	0,15%	5.585	2,35%	263.026	92,61%	(19.450)
3	Deposito	192.383	156.159	154.128	154.130	(51.287)	2	(2.029)	-1,30%	(38.253)	-19,88%	193.802	79,53%	(39.672)
	Total	448.500	409.846	413.186	408.219	(56.729)	(4.967)	(1.626)	-0,40%	(40.281)	-8,98%	490.444	83,23%	(82.225)
	CASA	256.117	253.687	259.058	254.090	(5.442)	(4.968)	403	0,16%	(2.027)	-0,79%	296.642	85,66%	(42.553)
	(%) CASA	57,11%	61,90%	62,70%	62,24%									
	FDR	54,70%	64,09%	63,66%	64,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Nov'25)	Growth (1-11 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	11.639	9.906	10.529	10.283	(247)	377	3,80%	(1.356)	-11,65%	-	0,00%	10.283		
2	Giro ISE	2.314	454	956	825	(131)	371	81,56%	(1.489)	-64,36%	-	0,00%	825		
3	Tabungan ISE	1.452	1.580	1.702	1.586	(116)	6	0,39%	133	9,17%	-	0,00%	1.586		
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%	-	0,00%	7.872		
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%	-	0,00%	289		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.108	-	-	0	-2.842	-780	-2.471	780	26.993	55,97%	(11.885)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.108	-	-	0	-2.842	-780	-2.471	780	22.893	65,99%	(7.786)
	• Local Champion	16.492	15.487	14.707	-	-	0	-2.842	-780	-1.785	780	19.012	77,36%	(4.305)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.410	-	-	0	-254	-712	140	712	48.666	78,93%	(10.256)
	KUR	37.787	38.582	37.879	-	-	0	-195	-702	92	702	47.501	79,74%	(9.621)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,54%	(635)
3	PWG	15.859	33.260	34.299	3.725	3.226	-499	3.002	1.039	18.441	2.187	33.597	102,09%	702
	Cilem	7.657	18.706	18.917	2.254	511	-1.743	2.015	211	11.260	300	21.318	88,74%	(2.401)
	Gadai	8.201	14.554	15.382	1.471	2.715	1.245	987	829	7.181	1.887	12.279	125,28%	3.104
4	CFG	173.601	174.409	175.229	710	1.820	1.110	-424	820	1.628	1.000	191.714	91,40%	(16.485)
	CF 1	81.382	70.149	70.030	-	-	0	-252	-119	-11.352	119	83.440	83,93%	(13.410)
	Total Griya	77.096	66.200	66.145	-	-	0	0	-55	-10.951	55	77.675	85,16%	(11.530)
4	• Total Non Program	77.096	66.200	66.145	-	-	0	-1.037	-55	-10.951	55	77.675	85,16%	(11.530)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.885	-	-	0	-252	-64	-401	64	5.765	67,39%	(1.880)
	CF 2	92.219	104.260	105.199	710	1.820	1.110	-172	939	12.980	881	108.274	97,16%	(3.075)
	Mitraguna & Others	90.304	99.165	99.881	710	1.570	860	-180	716	9.577	854	104.949	95,17%	(5.068)
	Pensiun	1.915	5.095	5.318	-	250	250	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	263.046	4.435	5.046	611	-517	368	17.737	4.678	300.970	87,40%	(37.924)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25		31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap
1	SME	210	-	-	-	(210)	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	0	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	3.295	3.78%	5,55%	8,58%	1.123	1.850	1.047				
	KUR	1.433	2.078	2.047	3.170	3.79%	5,31%	8,37%	1.123	1.737	1.092				
	Non KUR	12	170	125	125	2,54%	23,17%	23,53%	(0)	113	(45)				
3	PWG	-	-	-	1.135	0,00%	0,00%	0,00%	3,31%	1.135	1.135				
	Cilem	-	-	-	993	0,00%	0,00%	0,00%	5,25%	993	993				
	Gadai	-	-	-	142	0,00%	0,00%	0,00%	142	142	142				
4	CFG	3.497	2.932	3.360	3.968	2,01%	1,93%	2,26%	608	470	1.036				
	CF 1	3.310	2.801	3.079	3.146	4,07%	4,39%	4,49%	67	(165)	344				
	Total Griya	3.310	2.698	2.976	3.035	2,82%	4,50%	4,59%	59	(275)	337				
	Oto	-	103	102	110	0,00%	2,59%	2,84%	8	110	7				
	CF 2	187	130	281	822	0,20%	0,27%	0,78%	541	635	692				
	Mitraguna & Others	187	130	88	629	0,21%	0,09%	0,63%	541	442	499				
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193				
	Total Pembiayaan	3.556	5.273	5.429	5.857	1,45%	2,07%	2,23%	429	2.301	584	0,46%	79,43%	-1,8%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25		31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap
1	SME	991	-	-	-	(991)	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	0	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	345	369	0,18%	0,88%	0,96%	24	299	24				
	KUR	-	275	275											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	1.061	969	(310)	(92)	(240)	-19,87%	(389)	-28,65%	9.983	9,71%	(9.013)
2	Tabungan	139.020	139.895	141.290	141.730	(343)	440	1.836	1,31%	2.710	1,95%	153.063	92,60%	(11.333)
3	Deposito	91.332	76.670	75.718	75.679	(2.687)	(39)	(991)	-1,29%	(15.653)	-17,14%	92.121	82,15%	(16.442)
	Total	231.711	217.775	218.069	218.379	(3.339)	310	604	0,28%	(13.332)	-5,75%	255.167	85,58%	(36.788)
	CASA	140.379	141.104	142.351	142.700	(653)	349	1.595	1,13%	2.321	1,65%	163.046	87,52%	(20.346)
	(%) CASA	60,58%	64,79%	65,28%	65,34%									
	FDR	52,09%	65,09%	65,01%	64,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	3.098	3.589	491	1.235	52,47%	817	29,45%	-	0,00%	3.589	
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,65%	-	0,00%	103	
3	Tabungan ISE	2.669	2.251	2.995	3.486	491	1.235	54,89%	817	30,63%	-	0,00%	3.486	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	84	88	90	90	0	2	2,27%	6	7,14%	-	0,00%	90	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
• Local Champion	1.226	151	151	-	-	-	0	-9	-	-1.075	-	1.226	12,32%	(1.075)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.986	-	-	0	571	-7	4.986	7	3.617	137,85%	1.369
	KUR	-	4.454	4.451	-	-	0	579	-3	4.451	3	3.445	129,19%	1.006
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	20.356	1.790	1.629	-161	632	681	10.038	947	21.891	92,99%	(1.536)
	Cilem	4.275	11.824	12.424	999	791	-208	619	600	8.149	191	15.011	82,77%	(2.587)
	Gadai	6.043	7.850	7.932	791	838	47	13	82	1.889	756	6.881	115,28%	1.051
4	CFG	108.966	116.775	116.128	600	585	-15	3.254	-646	7.163	1.231	126.793	91,59%	(10.665)
	CF 1	22.575	21.821	21.700	-	-	0	-98	-122	-876	122	25.867	83,89%	(4.167)
	Total Griya	18.510	17.085	17.026	-	-	0	0	-60	-1.485	60	20.337	83,72%	(3.312)
• Total Non Program	18.168	16.590	16.531	-	-	-	0	-1.368	-59	-1.637	59	18.849	87,70%	(2.318)
• Program	342	495	495	-	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
Oto	4.065	4.736	4.674	-	-	-	0	-98	-62	609	62	5.530	84,53%	(855)
CF 2	86.390	94.953	94.429	600	585	-15	3.352	-525	8.038	1.110	100.926	93,56%	(6.498)	
Mitraguna & Others	53.276	64.119	63.798	600	585	-15	3.603	-321	10.523	906	66.415	96,06%	(2.617)	
Pensiun	33.115	30.834	30.630	-	-	-	0	-251	-204	-2.484	204	34.511	88,75%	(3.881)
Total Pembiayaan	120.698	141.748	141.776	2.390	2.214	-176	4.444	28	21.078	2.186	153.716	92,23%	(11.940)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	13-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%	1,26%	256	256	256		
	Cilem	-	-	-	-	0,00%	0,00%	1,28%	159	159	159		
	Gadai	-	-	-	-	0,00%	0,00%	1,22%	97	97	97		
4	CFG	438	2.664	2.333	3.283	0,40%	2,00%	2,83%	950	2.845	619		
	CF 1	438	1.437	1.265	648	1,94%	5,80%	2,99%	(617)	210	(789)		
	Total Griya	438	1.286	1.265	632	2,37%	7,40%	3,71%	(633)	194	(654)		
Oto	-	151	-	-	16	0,00%	0,00%	0,34%	16	16	(135)		
CF 2	-	1.227	1.068	2.635	0,00%	1,12%	2,79%	1.567	2.635	1.408	-		
Mitraguna & Others	-	1.227	1.068	1.363	0,00%	1,67%	2,14%	295	1.363	137	-		
Pensiun	-	-	-	1.272	0,00%	4,15%	1,272	1.272	1.272	1.272	-		
Total Pembiayaan	438	784	980	1.671	1,19%	0,69%	1,18%	691	233	888	0,24%	79,52%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	326.292	327.324	237.766	1.032	12.636	4,02%	254.343	348,50%	88.241	370,94%	239.083
2	Tabungan	196.862	210.855	210.808	206.868	(607)	(3.940)	(3.987)	-1,89%	10.006	5,08%	221.903	93,22%	(15.035)
3	Deposito	1.160.939	1.291.617	1.591.562	1.591.766	570.316	205	300.149	23,24%	430.827	37,11%	1.162.357	136,94%	429.409
	Total	1.430.782	1.817.160	2.128.661	2.125.959	807.475	(2.703)	308.799	16,99%	695.176	48,59%	1.472.501	144,38%	653.458
	CASA	269.843	525.542	537.099	534.192	237.159	(2.907)	8.650	1,65%	264.349	97,96%	310.144	172,24%	224.048
	(%) CASA	18,86%	28,92%	25,23%	25,13%									
	FDR	15,38%	14,45%	12,32%	12,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.362	10.382	20	62	0,60%	1.304	14,36%	-	0,00%	10.382	
2	Giro ISE	2.308	2.000	2.039	2.039	0	39	1,94%	(269)	-11,64%	-	0,00%	2.039	
3	Tabungan ISE	1.370	4.019	4.023	4.043	20	23	0,58%	2.672	194,98%	-	0,00%	4.043	
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300	
5	CIF ISE	58	67	68	68	0	1	1,49%	10	17,24%	-	0,00%	68	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	30.920	68,51%	(9.736)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	26.221	80,79%	(5.037)
	• Local Champion	18.621	20.216	19.904	-	-	0	-323	-311	1.283	311	21.509	92,54%	(1.605)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	56.065	100	300	200	940	-272	2.964	572	64.025	87,57%	(7.960)
	KUR	50.813	54.812	54.597	100	300	200	1.010	-215	3.784	515	61.091	89,37%	(6.494)
	Non KUR	2.289	1.525	1.468	-	-	0	-70	-57	-821	57	2.934	50,04%	(1.466)
3	PWG	17.782	25.816	26.211	2.920	1.585	-1.336	1.961	395	8.429	1.190	33.143	79,08%	(6.932)
	Cilem	6.518	15.281	15.528	815	588	-227	24	247	9.011	342	20.343	76,33%	(4.814)
	Gadai	11.264	10.534	10.682	2.105	996	-1.109	1.937	148	-582	848	12.800	83,45%	(2.118)
4	CFG	129.053	158.843	158.847	2.440	1.960	-480	3.390	4	29.794	1.956	158.758	100,06%	89
	CF 1	19.758	17.484	17.377	-	-	0	-264	-107	-2.381	107	33.408	52,01%	(16.031)
	Total Griya	14.572	12.909	12.872	-	-	0	0	-37	-1.699	37	26.744	48,13%	(13.872)
4	• Total Non Program	11.408	10.033	10.003	-	-	0	-173	-30	-1.406	30	12.963	77,17%	(2.960)
	• Program	3.163	2.877	2.869	-	-	0	-31	-7	-294	7	13.781	20,82%	(10.912)
	Oto	5.186	4.575	4.505	-	-	0	-264	-70	-681	70	6.665	67,60%	(2.159)
	CF 2	109.295	141.359	141.470	2.440	1.960	-480	3.654	111	32.175	1.849	125.350	112,86%	16.120
	Mitraguna & Others	90.925	122.975	123.023	2.440	1.803	-637	3.912	48	32.098	1.755	105.569	116,53%	17.453
	Pensiun	18.370	18.384	18.447	-	157	157	-257	63	77	94	19.780	93,26%	(1.333)
	Total Pembiayaan	220.067	262.492	262.307	5.460	3.845	-1.616	5.930	-185	42.241	4.030	286.846	91,45%	(24.539)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	451	1.624	1.104	3.723	0,85%	1,96%	6,64%	2.619	3.271	2.099	6						
	KUR	163	1.506	1.023	3.558	0,32%	1,87%	6,52%	2.535	3.396	2.052							
	Non KUR	289	118	80	164	12,61%	5,27%	11,20%	84	(124)	46							
3	PWG	-	-	-	325	0,00%	0,00%	1,24%	325	325	325							
	Cilem	-	-	-	233	0,00%	0,00%	1,50%	233	233	233							
	Gadai	-	-	-	92	0,00%	0,00%	0,86%	92	92	92							
4	CFG	1.759	541	1.049	1.537	1,36%	0,66%	0,97%	488	(222)	996							
	CF 1	1.212	541	1.049	1.371	6,14%	6,00%	7,89%	322	159	830							
	Total Griya	321	480	419	564	3,10%	10,12%	7,47%	(126)	176	336							
	Oto	161	-	463	336	3,10%	10,12%	7,47%										
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-							
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-							
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-							
	Total Pembiayaan	2.449	1.403	1.251	1.493	1,11%	0,48%	0,57%	242	(956)	90	1,58%	-178,23%	1,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174		3,02	3,25	3,30
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%	1.901	2.145	2.009
							(136)	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	7.553	9.061	(884)	1.508	2.198	32,03%	(434)	-4,57%	15.938	56,85%	(6.877)
2	Tabungan	99.410	121.220	119.753	119.382	4.389	(371)	(1.838)	-1,52%	19.972	20,09%	109.902	108,63%	9.480
3	Deposito	64.192	61.782	61.745	61.737	415	(8)	(45)	-0,07%	(2.455)	-3,82%	64.781	95,30%	(3.044)
	Total	173.097	189.865	189.052	190.180	3.920	1.129	315	0,17%	17.083	9,87%	190.622	99,77%	(442)
	CASA	108.906	128.083	127.306	128.443	3.505	1.137	361	0,28%	19.538	17,94%	125.841	102,07%	2.603
	(%) CASA	62,92%	67,46%	67,34%	67,54%									
	FDR	57,60%	62,38%	62,31%	61,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	12.310	12.529		219	1.082	9,45%	(775)	-5,82%	-	0,00%	12.529
2	Giro ISE	6.014	2.591	3.701	3.857		156	1.266	48,86%	(2.156)	-35,86%	-	0,00%	3.857
3	Tabungan ISE	6.490	8.056	7.809	7.872		62	(184)	-2,29%	1.382	21,29%	-	0,00%	7.872
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%	-	0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842	
	• Local Champion	-	1.986	1.986	-	-	0	-102	0	1.986	-	0	0,00%	1.986	
	• Value Chain	-	3.856	3.856	-	-	0	-29	0	3.856	-	0	0,00%	3.856	
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
3	PWG	23.729	35.658	35.659	4.153	2.125	-2.028	915	1	11.929	2.124	31.275	114,02%	4.384	
	Cilem	8.075	16.250	16.021	1.299	342	-956	562	-229	7.946	571	13.319	120,29%	2.703	
	Gadai	15.654	19.408	19.638	2.854	1.783	-1.071	353	229	3.983	1.553	17.956	109,36%	1.681	
4	CFG	75.933	76.937	76.294	1.151	100	-1.051	746	-643	361	743	85.579	89,15%	(9.285)	
	CF 1	16.979	16.082	16.034	-	-	0	-84	-48	-946	48	18.301	87,61%	(2.268)	
	Total Griya	15.306	13.981	13.958	-	-	0	0	-23	-1.349	23	15.789	88,40%	(1.832)	
4	• Total Non Program	15.306	13.981	13.958	-	-	0	0	-208	-23	-1.349	23	15.789	88,40%	(1.832)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.673	2.101	2.076	-	-	0	-84	-25	403	25	2.512	82,65%	(436)	
	CF 2	58.954	60.855	60.260	1.151	100	-1.051	830	-595	1.306	695	67.278	89,57%	(7.018)	
	Mitraguna & Others	51.295	53.770	53.230	1.151	100	-1.051	630	-540	1.935	640	58.819	90,50%	(5.589)	
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)	
	Total Pembiayaan	99.702	118.437	117.794	5.304	2.225	-3.079	1.530	-643	18.092	2.868	116.894	100,77%	901	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25		31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	-	(40)	-			
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	682	620	645	645	0	0,90%	0,84%	0,85%	-	(37)	25			
	CF 1	52	-	-	-	0	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	620	645	645	0	1,07%	1,06%	1,07%	-	15	25			
	Mitraguna & Others	630	620	645	645	0	1,23%	1,20%	1,21%	-	15	25			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	52,84%	-0,3%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	1.678	1.585	(3.083)	(93)	(886)	-35,85%	(1.924)	-54,83%	8.802	18,01%	(7.217)
2	Tabungan	88.498	84.131	82.438	82.678	103	241	(1.453)	-1,73%	(5.819)	-6,58%	97.117	85,13%	(14.438)
3	Deposito	50.176	25.230	22.961	22.961	(1.116)	0	(2.269)	-8,99%	(27.215)	-54,24%	50.660	45,32%	(27.699)
	Total	142.182	111.831	107.076	107.224	(4.096)	148	(4.607)	-4,12%	(34.958)	-24,59%	156.578	68,48%	(49.354)
	CASA	92.006	86.602	84.116	84.263	(2.980)	148	(2.338)	-2,70%	(7.743)	-8,42%			
(%)	CASA	64,71%	77,44%	78,56%	78,59%									
	FDR	46,30%	76,68%	80,87%	80,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	668	684		16	28	4,24%	(2.573)	-78,99%		0,00%	684
2	Giro ISE	705	158	168	166		(2)	8	5,12%	(5.539)	-76,44%		0,00%	166
3	Tabungan ISE	2.552	498	500	518		18	20	3,96%	(2.034)	-79,70%		0,00%	518
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.142	4.437	-	300	300	-91	294	4.437	6	3.633	122,12%	804
	KUR	-	4.055	4.350	-	300	300	-89	294	4.350	6	3.445	126,25%	904
	Non KUR	-	87	87	-	0	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	6.146	433	279	-154	144	158	3.796	122	6.181	99,43%	(35)
	Cilem	2.349	5.988	6.146	433	279	-154	144	158	3.796	122	6.181	99,43%	(35)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	76.014	443	624	181	307	395	12.528	229	74.615	101,88%	1.400
	CF 1	26.468	28.175	28.172	220	49	-171	-88	-4	1.703	53	27.892	101,00%	280
	Total Griya	25.069	24.440	24.412	220	-	-220	0	-29	-657	29	25.514	95,68%	(1.103)
4	• Total Non Program	25.069	24.440	24.412	220	-	-220	326	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.760	-	49	49	-88	25	2.361	24	2.377	158,16%	1.383
	CF 2	37.018	47.444	47.843	223	575	352	394	399	10.825	176	46.723	102,40%	1.120
	Mitraguna & Others	36.826	47.238	47.641	223	575	352	399	403	10.815	172	45.599	104,48%	2.043
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	86.597	876	1.203	327	360	847	20.761	357	84.429	102,57%	2.168

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	-	-	-	-	439	439	0,00%	0,00%	9,89%	439	439	439					
	KUR	-	-	-	-	439	439	0,00%	0,00%	10,08%	439	439	439					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
3	PWG	-	-	-	-	129	129	0,00%	0,00%	2,09%	129	129	129					
	Cilem	-	-	-	-	129	129	0,00%	0,00%	2,09%	129	129	129					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	1.097	1.553	1.482	840	2.645	1.73%	1.11%	1.10%	1.10%	720	0						
	CF 1	1.097	1.183	1.182	821	2.342	4,15%	4,20%	8,31%	1.160	1.245	1.159						
	Total Griya	1.097	1.040	1.038	821	1.967	4,38%	4,25%	8,06%	929	870	927						
	Oto	-	143	144	821	375	0,00%	3,85%	9,97%	231	375	232						
	CF 2	-	370	300	303	303	0,00%	0,63%	0,64%	3	303	(68)						
	Mitraguna & Others	-	370	300	303	303	0,00%	0,64%	0,00%	3	303	(68)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	120	840	840	840	0,18%	0,98%	0,97%	-	720	0	0,94%	2,91%	0,0%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.662	3.665	(1.376)	2	312	9,30%	(611)	-14,30%	13.937	26,29%	(10.273)
2	Tabungan	143.334	173.220	168.391	169.021	6.171	629	(4.199)	-2,42%	25.686	17,92%	159.063	106,26%	9.958
3	Deposito	111.952	109.799	109.182	109.182	(15.522)	0	(617)	-0,56%	(2.771)	-2,48%	112.836	96,76%	(3.655)
	Total	259.563	286.371	281.235	281.867	(10.728)	632	(4.505)	-1,57%	22.304	8,59%	285.836	98,61%	(3.969)
	CASA	147.610	176.573	172.054	172.685	4.794	632	(3.888)	-2,20%	25.075	16,99%	173.000	99,82%	(315)
	(%) CASA	56,87%	61,66%	61,18%	61,26%									
	FDR	26,72%	30,26%	31,04%	30,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	1.989	2.073	83	(182)	-8,09%	(264)	-11,31%	-	0,00%	2.073	
2	Giro ISE	22	24	24	24	0	(0)	-0,10%	3	11,56%	-	0,00%	24	
3	Tabungan ISE	2.316	2.231	1.965	2.049	83	(182)	-8,17%	(267)	-11,53%	-	0,00%	2.049	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	107	113	116	116	0	3	2,65%	9	8,41%	-	0,00%	116	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	194	8.342	8.719	-	400	400	116	378	8.526	22	3.788	230,20%	4.932	
	KUR	194	7.561	7.742	-	200	200	140	181	7.548	19	3.600	215,07%	4.142	
	Non KUR	-	780	977	-	200	200	24	197	977	3	188	520,21%	790	
3	PWG	3.438	5.534	5.529	159	130	-29	-581	-5	2.091	134	9.388	58,90%	(3.858)	
	Cilem	3.438	5.534	5.529	159	130	-29	-581	-5	2.091	134	9.388	58,90%	(3.858)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	72.182	72.454	300	442	142	1.336	272	7.492	170	77.036	94,05%	(4.582)	
	CF 1	19.068	19.140	19.076	-	-	0	-69	-64	8	64	20.608	92,57%	(1.531)	
	Total Griya	17.646	16.678	16.667	-	-	0	0	-11	-979	11	18.124	91,96%	(1.457)	
4	• Total Non Program	17.646	16.678	16.667	-	-	0	0	-106	-111	-979	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.462	2.409	-	-	0	-69	-54	987	54	2.483	97,00%	(75)	
	CF 2	45.895	53.042	53.378	300	442	142	1.405	336	7.483	106	56.429	94,59%	(3.050)	
	Mitraguna & Others	40.397	47.281	47.498	300	300	0	1.432	217	7.101	83	49.918	95,15%	(2.420)	
	Pensiun	5.498	5.761	5.880	-	142	142	-27	120	382	22	6.510	90,32%	(630)	
	Total Pembiayaan	69.359	86.651	87.296	459	972	513	871	645	17.938	327	90.976	95,96%	(3.679)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap	
1	SME	764	-	-	-	764	0,00%	0,00%	100,00%	0,00%	0,00%	-	(764)	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	764	-	-	-	764	100,00%	0,00%	0,00%	0,00%	0,00%	-	(764)	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	217	0,00%	0,00%	0,00%	2,49%	217	217	217					
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	217	0,00%	0,00%	0,00%	22,18%	217	217	217					
3	PWG	-	-	-	-	34	0,00%	0,00%	0,00%	0,62%	34	34	34					
	Cilem	-	-	-	-	34	0,00%	0,00%	0,00%	0,62%	34	34	34					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0	-	-					
4	CFG	1.060	1.293	4.096	4.518	4.518	1.63%	5,68%	6,23%	421	3.458	3.225						
	CF 1	648	-	3.784	4.151	4.151	3,40%	19,77%	21,76%	368	3.503	4.151						
	Total Griya	648	-	3.784	4.151	4.151	3,67%	22,69%	24,91%	368	3.503	4.151						
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0	-	-					
	CF 2	412	1.293	313	366	366	0,90%	0,59%	0,69%	53	(45)	(927)						
	Mitraguna & Others	412	978	-	53	53	1,02%	0,00%	0,11%	53	(358)	(925)						
	Pensiun	-	-	313	313	313	0,00%	5,43%	5,32%	-	313	(2)						
	Total Pembiayaan	267	1.828	2.661	2.779	2.779	0,39%	3,07%	3,18%	119	2.512	952	2,15%	32,58%	-1,0%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	593	0,00%	0,00%	100,00%	0,00%	0,00%	(0)	593	(0)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	593	593	593	0,00%	0,00%	100,00%	0,00%	0,00%	(0)	593	(0)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	15.887	15.718	(964)	(169)	1.639	11,65%	11.901	311,75%	10.173	154,50%	5.545
2	Tabungan	117.085	115.849	114.605	112.714	3.632	(1.891)	(3.136)	-2,71%	(4.372)	-3,73%	127.435	88,45%	(14.721)
3	Deposito	49.844	47.990	48.139	48.139	(547)	0	150	0,31%	(1.704)	-3,42%	50.425	95,47%	(2.285)
	Total	170.746	177.918	178.632	176.571	2.121	(2.061)	(1.346)	-0,76%	5.825	3,41%	188.033	93,90%	(11.462)
	CASA	120.903	129.928	130.493	128.432	2.668	(2.061)	(1.496)	-1,15%	7.529	6,23%	137.608	93,33%	(9.177)
	(%) CASA	70,81%	73,03%	73,05%	72,74%									
	FDR	80,42%	77,98%	77,88%	78,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	869	876	7	91	11,58%	(815)	-48,20%	-	0,00%	876	
2	Giro ISE	436	84	84	84	0	0	0,45%	(352)	-80,64%	-	0,00%	84	
3	Tabungan ISE	1.254	701	785	791	7	91	12,92%	(463)	-36,91%	-	0,00%	791	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%	-	0,00%	75	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	21.994	22.740	1.760	1.929	169	1.462	746	9.190	1.183	21.977	103,47%	763
	Cilem	7.456	11.398	11.607	1.000	387	(-613)	655	209	4.151	178	12.976	89,45%	(1.368)
	Gadai	6.094	10.595	11.133	760	1.542	782	806	538	5.039	1.005	9.002	123,67%	2.131
4	CFG	119.321	116.751	116.378	50	678	628	(-599)	(-373)	(-2.943)	1.051	131.690	88,37%	(15.312)
	CF 1	15.625	17.890	17.822	-	-	0	(-70)	(-68)	2.197	68	17.374	102,58%	448
	Total Griya	13.902	15.769	15.733	-	-	0	0	(-36)	1.830	36	14.395	109,29%	1.337
4	• Total Non Program	13.902	15.769	15.733	-	-	0	0	(-36)	1.830	36	14.395	109,29%	1.337
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.089	-	-	0	(-70)	(-31)	367	31	2.979	70,14%	(889)
	CF 2	103.696	98.862	98.556	50	678	628	(-529)	(-306)	(-5.141)	984	114.315	86,21%	(15.760)
	Mitraguna & Others	94.197	89.050	88.255	50	100	50	(-803)	(-795)	(-5.942)	895	103.618	85,17%	(15.363)
	Pensiun	9.499	9.812	10.300	-	578	578	275	489	801	89	10.697	96,29%	(397)
	Total Pembiayaan	137.307	138.745	139.118	1.810	2.607	797	863	373	1.811	2.234	158.103	87,99%	(18.986)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD	%				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	2,94%	669	669	669	669	669				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	3,18%	369	369	369	369	369				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	2,69%	300	300	300	300	300				
4	CFG	1.942	2.012	506	2.842	0,28%	0,52%	0,53%	15	286	138	331	253	130				
	CF 1	86	209	-	339	1,92%	0,00%	0,00%	0,00%	(300)	-	339	253	130				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-	300	-	-				
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138	617	586	138				
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138	617	586	138				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-43,13%	0,2%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.560	7.644	(7.910)	(915)	(4.826)	-38,70%	(6.286)	-45,12%	22.731	33,63%	(15.086)
2	Tabungan	118.671	158.029	155.829	155.903	8.241	74	(2.126)	-1,35%	37.232	31,37%	133.410	116,86%	22.493
3	Deposito	125.329	134.600	121.331	121.332	10.955	0	(13.269)	-9,86%	(3.997)	-3,19%	126.098	96,22%	(4.767)
	Total	257.931	305.100	285.720	284.879	11.286	(841)	(20.221)	-6,63%	26.948	10,45%	282.239	100,94%	2.640
	CASA	132.602	170.500	164.388	163.547	331	(841)	(6.952)	-4,08%	30.946	23,34%	156.141	104,74%	7.406
	(%) CASA	51,41%	55,88%	57,53%	57,41%									
	FDR	59,82%	60,13%	64,43%	64,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.545	4.704	160	557	13,43%	1.166	32,97%	-	0,00%	4.704	
2	Giro ISE	1	1	1	1	0	(0)	-2,12%	(0)	-35,06%	-	0,00%	1	
3	Tabungan ISE	3.537	4.147	4.544	4.704	160	557	13,43%	1.167	32,99%	-	0,00%	4.704	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	0,00%	49	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	Linkage	-	-	-	-	-	-	0	0	0	-	0,00%	0	
	Non-Linkage	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	• Local Champion	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0,00%	0	
2	MBG	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
3	PWG	17.010	25.951	26.636	1.528	1.611	83	2.838	685	9.626	926	22.618	117,76%	4.017
	Cilem	7.758	11.911	11.922	663	235	-428	343	11	4.163	225	12.110	98,44%	(189)
	Gadai	9.252	14.040	14.714	865	1.376	511	2.495	674	5.462	702	10.508	140,02%	4.206
4	CFG	136.962	149.035	148.960	747	1.911	1.164	859	-75	11.998	1.986	151.758	98,16%	(279)
	CF 1	16.548	16.454	16.392	257	-	-257	158	-62	-157	62	18.143	90,35%	(1.751)
	Total Griya	15.017	13.737	13.722	-	-	0	0	-15	-1.295	15	15.466	88,72%	(1.744)
4	• Total Non Program	15.017	13.737	13.722	-	-	0	0	-118	-1.295	15	15.466	88,72%	(1.744)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.670	257	-	-257	158	-47	1.138	47	2.676	99,76%	(7)
	CF 2	120.414	132.581	132.568	490	1.911	1.421	701	-13	12.155	1.924	133.615	99,22%	(1.046)
	Mitraguna & Others	110.777	121.822	122.090	490	1.911	1.421	317	268	11.313	1.643	122.887	99,35%	(797)
	Pensiun	9.636	10.759	10.478	-	-	0	384	-281	842	281	10.728	97,67%	(250)
	Total Pembiayaan	154.289	183.469	184.079	3.275	3.522	247	12.130	610	29.790	2.913	174.693	105,37%	9.386

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-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	148	50	74	-	46,61%	100,00%	0,00%	0,00%	(74)	(148)	(50)				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	0,00%	(74)	(148)	(50)				
3	PWG	-	-	-	-	359	0,00%	0,00%	0,00%	1,35%	359	359	359			
	Cilem	-	-	-	-	258	0,00%	0,00%	0,00%	2,16%	258	258	258			
	Gadai	-	-	-	-	101	0,00%	0,00%	0,00%	0,69%	101	101	101			
4	CFG	334	1.041	415	2.143	0,24%	0,28%	0,28%	0,44%	1.729	1.809	1.103				
	CF 1	-	-	569	195	251	0,00%	0,00%	1,18%	1.53%	56	251	(318)			
	Total Griya	-	-	569	44	49	0,00%	0,00%	0,32%	0,36%	5	49	(520)			
	Oto	-	-	151	201	201	0,00%	0,00%	5,54%	7,53%	51	201	201			
	CF 2	334	472	220	1.893	0,28%	0,17%	0,17%	1,43%	1.673	1.559	1.421				
	Mitraguna & Others	334	472	220	1.893	0,30%	0,18%	0,18%	1,55%	1.673	1.559	1.421				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	482	1.090	489	2.502	0,31	0,27	0,27	1,36%	2.013	2.021	1.412	0,05%	89,04%	-1,2%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	76	-	-	74	24,03%	0,00%	0,00%	100,00%	74	(2)	74				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	76	-	-	74	24,03%	0,00%	0,00%	1							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	6.202	5.856	(7.020)	(347)	(688)	-10,52%	(2.724)	-31,75%	19.111	30,64%	(13.255)
2	Tabungan	115.717	139.694	133.114	138.426	10.026	5.312	(1.268)	-0,91%	22.709	19,62%	130.187	106,33%	8.238
3	Deposito	158.683	172.137	172.522	172.522	(5.821)	0	385	0,22%	13.839	8,72%	159.611	108,09%	12.911
	Total	282.980	318.375	311.838	316.804	(2.815)	4.966	(1.571)	-0,49%	33.824	11,95%	308.909	102,56%	7.894
	CASA	124.297	146.238	139.316	144.282	3.006	4.965	(1.956)	-1,34%	19.985	16,08%	149.298	96,64%	(5.017)
	(%) CASA	43,92%	45,93%	44,68%	45,54%									
	FDR	77,18%	77,84%	80,10%	78,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	5.815	6.061	246	(2.757)	-31,26%	2.742	82,61%	-	0,00%	6.061	
2	Giro ISE	510	227	364	378	15	151	66,59%	(131)	-25,76%	-	0,00%	378	
3	Tabungan ISE	2.559	8.341	5.202	5.433	231	(2.908)	-34,86%	2.873	111,26%	-	0,00%	5.433	
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%	-	0,00%	250	
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	0,00%	56	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.509	4.117	4.117	-	-	0	-124	0	-392	-	7.994	51,50%	(3.877)	
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)	
	Non-Linkage	4.509	4.117	4.117	-	-	0	-124	0	-392	-	6.476	63,56%	(2.360)	
	• Local Champion	4.509	4.117	4.117	-	-	0	-124	0	-392	-	5.442	75,65%	(1.325)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)	
2	MBG	9.912	12.255	12.110	-	150	150	251	-144	2.198	294	12.148	99,69%	(38)	
	KUR	9.027	10.798	10.830	-	150	150	222	31	1.803	119	11.171	96,95%	(341)	
	Non KUR	885	1.456	1.280	-	-	0	28	-176	395	176	977	131,08%	304	
3	PWG	13.890	23.684	24.023	1.534	1.523	-11	490	339	10.133	1.184	26.829	89,54%	(2.806)	
	Cilem	5.699	14.241	14.456	455	658	203	-430	215	8.757	443	15.972	90,51%	(1.516)	
	Gadai	8.191	9.442	9.567	1.079	865	-214	919	125	1.376	741	10.857	88,12%	(1.290)	
4	CFG	190.097	207.781	209.517	1.121	3.127	2.006	-303	1.736	19.420	1.391	205.092	102,16%	4.425	
	CF 1	25.896	28.102	28.039	-	-	0	-122	-63	2.143	63	27.742	101,07%	297	
	Total Griya	21.834	24.165	24.123	-	-	0	0	-42	2.290	42	22.354	107,92%	1.769	
4	• Total Non Program	21.834	24.165	24.123	-	-	0	0	-202	2.290	42	-	0,00%	0	
	• Program	-	-	-	-	-	-	0	0	0	-	5.388	72,68%	(1.472)	
	Oto	4.062	3.936	3.916	-	-	0	-122	-21	-147	21	177.351	102,33%	4.128	
	CF 2	164.201	179.679	181.478	1.121	3.127	2.006	-181	1.799	17.277	1.328	157.811	103,03%	4.788	
	Mitraguna & Others	145.925	160.670	162.599	905	3.095	2.190	-189	1.929	16.674	1.166	-	19.540	96,62%	(660)
	Pensiun	18.276	19.010	18.879	-	216	32	-184	7	-130	604	162	-	-	
	Total Pembiayaan	218.409	247.836	249.767	2.655	4.800	2.145	314	1.931	31.358	2.869	252.063	99,09%	(2.296)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25		31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	284	-	100	473	284	2,87%	0,82%	3,90%	372	188	473	-	-	-
	KUR	284	-	100	473	31,15%	0,93%	4,36%	372	188	473	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
3	PWG	-	-	26	575	0	0,00%	0,11%	0,23%	549	575	575	-	-	-
	Cilem	-	-	-	517	0	0,00%	0,00%	0,358	517	517	517	-	-	-
	Gadai	-	-	26	58	0	0,00%	0,28%	0,61%	32	58	58	-	-	-
4	CFG	85	484	467	513	85	0,04%	0,22%	0,258%	4.943	5.325	4.926	-	-	-
	CF 1	52	484	467	3.800	0	0,20%	0,166%	0,1355%	3.334	3.748	3.316	-	-	-
	Total Griya	52	48	48	3.375	0	0,24%	0,20%	0,1399%	3.327	3.323	3.327	-	-	-
	Oto	-	436	419	426	0	0,00%	10,65%	10,87%	6	426	(11)	-	-	-
	CF 2	33	-	-	1.610	0	0,02%	0,00%	0,089%	1.610	1.577	1.610	-	-	-
	Mitraguna & Others	33	-	-	1.610	0	0,02%	0,00%	0,099%	1.610	1.577	1.610	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Total Pembiayaan	1.209	515	514	513	0,55%	0,21%	0,259%	(1)	(696)	(1)	0,00%	98,99%	-0,2%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.036	3.198	(4.792)	162	(200)	-5,88%	(5.356)	-62,61%	15.576	20,53%	(12.379)
2	Tabungan	104.558	103.775	100.526	100.684	4.473	158	(3.091)	-2,98%	(3.874)	-3,71%	116.810	86,19%	(16.126)
3	Deposito	118.514	111.806	111.665	111.665	(5.325)	0	(140)	-0,13%	(6.848)	-5,78%	119.096	93,76%	(7.431)
	Total	231.625	218.978	215.227	215.547	(5.644)	320	(3.431)	-1,57%	(16.078)	-6,94%	251.482	85,71%	(35.935)
	CASA	113.112	107.173	103.561	103.882	(319)	320	(3.291)	-3,07%	(9.230)	-8,16%	132.386	78,47%	(28.505)
	(%) CASA	48,83%	48,94%	48,12%	48,19%									
	FDR	61,23%	68,43%	69,58%	69,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Nov'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.567	4.506	(60)	87	1,96%	1.847	69,42%	-	0,00%	4.506	
2	Giro ISE	666	1.060	1.030	962	(68)	(98)	-9,28%	295	44,33%	-	0,00%	962	
3	Tabungan ISE	1.893	3.259	3.437	3.445	8	185	5,68%	1.551	81,92%	-	0,00%	3.445	
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	-	0,00%	100	
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	-	0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Local Champion	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	25.855	1.480	2.148	668	1.304	838	7.212	1.310	28.064	92,13%	(2.210)
	Cilem	13.169	14.403	14.624	504	441	-63	-208	221	1.455	221	18.830	77,66%	(4.206)
	Gadai	5.474	10.614	11.231	977	1.707	731	1.513	617	5.757	1.090	9.234	121,62%	1.997
4	CFG	123.108	123.055	122.125	265	-	-265	84	-930	-983	930	137.225	89,00%	(15.100)
	CF 1	17.304	13.823	13.719	-	-	0	-191	-104	-3.584	104	19.095	71,85%	(5.375)
	Total Griya	13.206	10.394	10.343	-	-	0	0	-51	-2.863	51	13.694	75,53%	(3.351)
4	• Total Non Program	13.206	10.394	10.343	-	-	0	-787	-51	-2.863	51	13.694	75,53%	(3.351)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.376	-	-	0	-191	-53	-721	53	5.401	62,51%	(2.025)
	CF 2	105.804	109.232	108.406	265	-	-265	274	-827	2.601	827	118.130	91,77%	(9.724)
	Mitraguna & Others	72.025	76.346	75.886	265	-	-265	707	-460	3.861	460	83.166	91,25%	(7.280)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	149.763	1.745	2.148	403	1.346	-92	7.936	2.240	165.365	90,56%	(15.602)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	676	0,00%	0,00%	2,62%	676	676	676	
	Cilem	-	-	-	-	598	0,00%	0,00%	4,09%	598	598	598	
	Gadai	-	-	-	-	78	0,00%	0,00%	0,70%	78	78	78	
4	CFG	370	965	1.341	1.268	0,30%	1,09%	1,04%	(73)	899	303		
	CF 1	206	654	891	480	1,19%	6,45%	3,50%	(411)	274	(174)		
	Total Griya	92	559	798	470	0,69%	7,68%	4,54%	(329)	378	(89)		
	Oto	114	95	93	10	2,79%	2,70%	0,31%	(82)	(104)	(84)		
	CF 2	164	311	450	788	0,15%	0,41%	0,73%	338	625	477		
	Mitraguna & Others	164	311	352	421	0,23%	0,46%	0,55%	68	257	110		
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367		
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,42%	621	301	2,10%	-402,34%	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,06	3,22	3,21	(0,02)	0,15
CIF Payroll	1.010	1.088	1.108	20	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	3.723	4.218	(1.230)	495	807	23,65%	2.603	161,16%	6.881	61,31%	(2.662)
2	Tabungan	101.049	104.238	103.471	103.180	(1.606)	(291)	(1.058)	-1,01%	2.131	2,11%	109.623	94,12%	(6.443)
3	Deposito	38.774	45.450	47.939	47.436	(520)	(503)	1.986	4,37%	8.662	22,34%	39.255	120,84%	8.181
	Total	141.438	153.100	155.134	154.835	(3.355)	(299)	1.735	1,13%	13.396	9,47%	155.759	99,41%	(924)
	CASA	102.664	107.650	107.194	107.399	(2.836)	204	(251)	-0,23%	4.734	4,61%	116.504	92,18%	(9.105)
	(%) CASA	72,59%	70,31%	69,10%	69,36%									
	FDR	91,03%	105,36%	103,98%	104,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	3.036	2.998	(38)	49	1.67%	(300)	-9,09%		-	0,00%	2.998
2	Giro ISE	186	257	154	154	0	(103)	-40,02%	(32)	-16,99%			0,00%	154
3	Tabungan ISE	2.913	2.682	2.872	2.834	(38)	152	5,67%	(78)	-2,69%			0,00%	2.834
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%			0,00%	10
5	CIF ISE	94	102	103	103	0	1	0,98%	9	9,57%			0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Local Champion	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.868	-	-	0	331	-30	6.627	30	3.851	178,37%	3.018
	KUR	103	6.283	6.261	-	-	0	349	-23	6.158	23	3.549	176,40%	2.711
	Non KUR	139	616	608	-	-	0	-17	-8	469	8	302	201,59%	306
3	PWG	20.398	30.373	31.189	3.238	2.176	-1.062	2.240	816	10.791	1.359	31.029	100,52%	160
	Cilem	7.170	12.746	12.891	1.359	422	-936	809	145	5.722	277	15.989	80,63%	(3.098)
	Gadai	13.229	17.627	18.298	1.879	1.753	-126	1.431	671	5.069	1.082	15.040	121,66%	3.258
4	CFG	107.701	103.913	103.130	170	190	20	580	-783	-4.571	973	119.299	86,45%	(16.168)
	CF 1	13.161	13.563	13.526	-	-	0	-83	-36	365	36	14.643	92,38%	(1.116)
	Total Griya	10.223	10.121	10.099	-	-	0	0	-23	-124	23	10.685	94,51%	(586)
	• Total Non Program	10.223	9.949	9.927	-	-	0	-122	-22	-296	22	10.685	92,91%	(758)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.428	-	-	0	-83	-14	490	14	3.958	86,61%	(530)
	CF 2	94.540	90.350	89.604	170	190	20	664	-747	-4.936	937	104.656	85,62%	(15.052)
	Mitraguna & Others	89.171	84.140	83.357	170	-	-170	-55	-782	-5.814	782	98.315	84,79%	(14.958)
	Pensiun	5.368	6.211	6.246	-	190	190	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	161.308	3.558	2.366	-1.192	3.300	3	32.553	2.363	154.593	104,34%	6.715

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25		31-Dec-24	31-Oct-25	13-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	-	-	-	-	542	0,00%	0,00%	7,89%	542	542	542			
	KUR	-	-	-	-	542	0,00%	0,00%	8,66%	542	542	542			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	1.677	0,00%	0,00%	5,38%	1.677	1.677	1.677			
	Cilem	-	-	-	-	878	0,00%	0,00%	6,81%	878	878	878			
	Gadai	-	-	-	-	799	0,00%	0,00%	4,37%	799	799	799			
4	CFG	1.919	960	1.884	2.086	2.529	2,33%	2,43%	2,45%	(0)	24	409			
	CF 1	23	78	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	-	78	0,00%	0,77%	0,77%	-	78	-			
	Oto	23	-	-	-	0	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.451	2.451	2,63%	2,71%	2,74%	(0)	(31)	409			
	Mitraguna & Others	2.482	2.042	2.451	2.451	2.451	2,78%	2,91%	2,94%	(0)	(31)	409			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.121	2.530	2.529	2.529	2,27%	1,57%	(0)	(391)	409	0,00%	100,00%	-1,6%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	110	124	119	(16)	(5)	10	8,97%	84	241,03%	40	301,78%	80
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	124	119	(16)	(5)	10	8,97%	84	241,03%	40	301,78%	80
	CASA	35	110	124	119	(16)	(5)	10	8,97%	84	241,03%	40	301,78%	80
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-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 (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25	13-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	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25	13-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%	-	-	-	-					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	693	644	634	75	(10)	(59)	-8,54%	195	44,56%	495	127,92%	138
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.194	1.184	75	(10)	(59)	-4,76%	745	170,05%	495	238,97%	688
	CASA	438	693	644	634	75	(10)	(59)	-8,54%	195	44,56%	495	127,92%	138
(%) CASA	100,00%	55,74%	53,93%	53,53%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	40	40	0	(155)	(155)	-79,54%	40	39870,00%	-	0,00%	40
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	195	40	40	0	(155)	(155)	-79,54%	40	39870,00%	0	0,00%	40
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	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	13-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others</td															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	51.776	51.256	5.703	(520)	6.841	15,40%	29.804	138,93%	31.025	165,21%	20.231
2	Tabungan	103.481	122.013	121.698	120.307	7.231	(1.391)	(1.706)	-1,40%	16.827	16,26%	119.071	101,04%	1.237
3	Deposito	132.303	85.939	85.619	85.620	(6.648)	1	(318)	-0,37%	(46.682)	-35,28%	133.190	64,28%	(47.570)
	Total	257.235	252.367	259.094	257.183	6.286	(1.910)	4.817	1,91%	(52)	-0,02%	283.286	90,79%	(26.103)
	CASA	124.933	166.428	173.474	171.563	12.934	(1.911)	5.135	3,09%	46.631	37,32%	150.096	114,30%	21.467
	(%) CASA	48,57%	65,95%	66,95%	66,71%									
	FDR	70,83%	83,50%	82,45%	83,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-11 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.438	7.416	(23)	(1.056)	-12,46%	(520)	-6,56%	-	0,00%	7.416
2	Giro ISE	4.026	3.734	3.499	3.557	58	(177)	-4,75%	(469)	-11,65%	-	0,00%	3.557
3	Tabungan ISE	2.910	4.737	3.939	3.859	(81)	(879)	-18,55%	949	32,61%	-	0,00%	3.859
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0
5	CIF ISE	62	64	65	65	0	1	1,56%	3	4,84%	-	0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	39.269	-	640	640	-388	493	-5.966	147	54.048	72,65%	(14.780)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.641	-	640	640	-390	493	-5.937	147	35.554	69,31%	(10.913)
	• Local Champion	28.121	21.313	21.845	-	640	640	-215	532	-6.276	108	30.480	71,67%	(8.635)
	• Value Chain	2.457	2.835	2.796	-	-	-	-174	39	339	39	5.074	55,11%	(2.278)
2	MBG	4.919	2.874	2.852	-	-	0	-219	-22	-2.067	22	4.919	57,98%	(2.067)
	KUR	4.804	2.874	2.852	-	-	0	-219	-22	-1.952	22	4.804	59,36%	(1.952)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	41.000	4.970	3.588	-1.383	3.166	1.467	17.663	2.121	39.389	104,09%	1.611
	Cilem	6.677	17.447	17.802	1.843	671	-1.173	1.920	356	11.125	315	19.951	89,23%	(2.148)
	Gadai	16.660	22.086	23.198	3.127	2.917	-210	1.246	1.111	6.538	1.806	19.438	119,34%	3.759
4	CFG	108.703	129.533	130.500	1.287	2.215	928	2.647	968	21.798	1.248	121.184	107,69%	9.316
	CF 1	24.869	27.555	27.463	27	19	-8	-108	-93	2.593	112	26.405	104,01%	1.058
	Total Griya	19.873	21.431	21.388	-	-	0	0	-43	1.516	43	20.306	105,33%	1.083
4	• Total Non Program	19.873	21.431	21.388	-	-	0	0	-424	1.516	43	20.306	105,33%	1.083
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	6.074	27	19	-8	-108	-50	1.078	69	6.099	99,59%	(25)
	CF 2	83.833	101.978	103.038	1.260	2.196	936	2.755	1.060	19.204	1.136	94.779	108,71%	8.258
	Mitraguna & Others	62.328	78.196	78.680	1.260	1.426	166	2.567	484	16.351	942	72.223	108,94%	6.457
	Pensiun	21.505	23.782	24.358	-	770	770	189	576	2.853	194	22.557	107,99%	1.801
	Total Pembiayaan	182.193	210.715	213.621	6.257	6.443	185	5.206	2.906	31.428	3.536	219.540	97,30%	(5.919)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	1.182	0,00%	0,00%	3,01%	1.182	1.182	1.182	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	1.062	0,00%	0,00%	4,31%	1.062	1.062	1.062	-	-	-				
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120	-	-	-				
2	MBG	121	20	32	69	2,46%	1,11%	2,41%	37	(52)	48	-	-	-				
	KUR	83	20	32	69	1,72%	1,11%	2,41%	37	(14)	48	-	-	-				
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-	-	-	-				
3	PWG	-	-	-	2.535	0,00%	0,00%	6,18%	2.535	2.535	2.535	-	-	-				
	Cilem	-	-	-	1.697	0,00%	0,00%	9,53%	1.697	1.697	1.697	-	-	-				
	Gadai	-	-	-	837	0,00%	0,00%	3,61%	837	837	837	-	-	-				
4	CFG	330	1.698	1.506	2.800	0,30%	1,16%	2,15%	1.294	2.470	1.102	-	-	-				
	CF 1	209	63	-	63	0,84%	0,00%	0,23%	63	(146)	(0)	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	107	199	261	261	2,15%	4,25%	4,29%	-	153	62	-	-	-				
	CF 2	2.577	-	137	148	3,07%	0,13%	0,14%	12	(2.429)	148	-	-	-				
	Mitraguna & Others	2.422	-	-	12	3,89%	0,00%	0,01%	12	(2.410)	12	-	-	-				
	Pensiun	155	-	137	137	0,09%	0,06%	0,56%	-	(19)	137	-	-	-				
	Total Pembiayaan	8.782	6.428	6.553	6.565	4,82%	3,11%	3,07%	12	(2.217)	137	3,38%	-9,89%	0,3%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,88%	15,68%	-	430	-	-	-	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-	-	-	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,49%	24,98%									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	28.856	28.514	16.346	(341)	(11.561)	-28,85%	10.810	61,06%	27.730	102,83%	784
2	Tabungan	74.047	76.608	72.715	72.668	1.205	(46)	(3.940)	-5,14%	(1.379)	-1,86%	90.374	80,41%	(17.706)
3	Deposito	177.676	159.231	159.157	158.857	(2.193)	(300)	(374)	-0,24%	(18.819)	-10,59%	178.593	88,95%	(19.736)
	Total	269.427	275.916	260.727	260.040	15.359	(688)	(15.876)	-5,75%	(9.387)	-3,48%	296.698	87,64%	(36.658)
	CASA	91.751	116.684	101.570	101.183	17.551	(388)	(15.502)	-13,29%	9.432	10,28%	118.105	85,67%	(16.922)
	(%) CASA	34,05%	42,29%	38,96%	38,91%									
	FDR	66,93%	75,15%	79,47%	79,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Nov'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.827	1.997	1.898	(99)	71	3,87%	(1.801)	-48,68%		-	0,00%	1.898
2	Giro ISE	1.245	198	320	305	(15)	107	54,26%	(939)	-75,47%			0,00%	305
3	Tabungan ISE	2.454	1.630	1.677	1.593	(84)	(37)	-2,25%	(861)	-35,09%			0,00%	1.593
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%			0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	7.500	10.464	10.618	30	200	170	214	154	3.118	46	10.279	103,29%	339	
	KUR	5.814	8.922	9.085	30	200	170	252	162	3.270	38	8.593	105,72%	491	
	Non KUR	1.686	1.542	1.533	-	-	0	-38	-8	-153	8	1.686	90,95%	(153)	
3	PWG	25.637	37.586	38.668	2.846	4.440	1.595	2.015	1.082	13.031	3.359	37.092	104,25%	1.576	
	Cilem	7.478	16.013	16.533	1.455	804	-650	1.735	520	9.055	285	17.536	94,28%	(1.003)	
	Gadai	18.160	21.573	22.135	1.391	3.636	2.245	280	562	3.976	3.074	19.556	113,19%	2.579	
4	CFG	147.202	159.308	157.919	433	162	-271	1.851	-1.389	10.717	1.551	161.418	97,83%	(3.499)	
	CF 1	16.107	19.021	19.097	-	150	150	-201	76	2.991	74	18.142	105,26%	955	
	Total Griya	8.451	13.214	13.341	-	150	150	0	127	4.890	23	8.981	148,54%	4.360	
4	• Total Non Program	8.451	13.214	13.341	-	150	150	189	127	4.890	23		0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	9.161	62,84%	(3.405)	
	Oto	7.656	5.807	5.757	-	-	0	-201	-51	-1.899	51	143.276	96,89%	(4.454)	
	CF 2	131.096	140.287	138.822	433	12	-421	2.052	-1.465	7.726	1.477	138.882	97,36%	(3.663)	
	Mitraguna & Others	128.138	136.656	135.218	-	12	-421	1.845	-1.438	7.080	1.450		4.394	82,00%	(791)
	Pensiun	2.957	3.631	3.603	-	-	0	208	-27	646	27				
	Total Pembiayaan	180.340	207.358	207.205	3.309	4.802	1.494	4.080	-153	26.865	4.956	208.789	99,24%	(1.584)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	453	156	151	809	6,04%	1,44%	7,62%	658	356	653							
	KUR	363	83	80	567	6,24%	0,90%	6,24%	486	204	483							
	Non KUR	90	73	70	242	5,33%	4,57%	15,80%	172	152	169							
3	PWG	-	-	-	-	649	0,00%	0,00%	1,68%	649	649							
	Cilem	-	-	-	-	622	0,00%	0,00%	3,76%	622	622							
	Gadai	-	-	-	-	28	0,00%	0,00%	0,12%	28	28							
4	CFG	537	1.372	1.213	4.773	0,36%	0,76%	3,02%	3.560	4.236	3.401							
	CF 1	200	783	336	1.597	1,24%	1,77%	8,36%	1.260	1.397	814							
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Oto	200	783	336	1.597	2,61%	5,79%	27,74%	1.260	1.397	814							
	CF 2	337	589	876	3.176	0,26%	0,62%	2,29%	2.300	2.839	2.588							
	Mitraguna & Others	337	589	876	3.176	0,26%	0,64%	2,35%	2.300	2.839	2.588							
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Total Pembiayaan	990	1.528	1.364	6.232	0,55%	0,66%	3,01%	4.868	5.242	4.703	0,61%	79,75%	-2,4%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25	13-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	199	198</													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	14.793	14.775	(614)	(18)	230	1,58%	1.826	14,10%	17.890	82,59%	(3.115)
2	Tabungan	76.505	85.359	85.334	86.325	6.313	991	966	1,13%	9.821	12,84%	85.927	100,46%	398
3	Deposito	21.770	21.261	20.791	20.791	72	0	(470)	-2,21%	(980)	-4,50%	22.258	93,41%	(1.467)
	Total	111.225	121.166	120.918	121.891	5.771	974	725	0,60%	10.666	9,59%	126.075	96,68%	(4.184)
	CASA	89.454	99.905	100.127	101.100	5.700	973	1.196	1,20%	11.646	13,02%	103.817	97,38%	(2.717)
	(%) CASA	80,43%	82,45%	82,81%	82,94%									
	FDR	45,34%	58,33%	57,45%	56,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.494	1.480		(14)	29	1,98%	322	27,81%	-	0,00%	1.480
2	Giro ISE	199	118	151	151		1	33	28,38%	(48)	-24,07%	-	0,00%	151
3	Tabungan ISE	959	1.334	1.344	1.329		(15)	(5)	-0,35%	370	38,59%	-	0,00%	1.329
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%	-	0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.767	4.912	-	150	150	232	145	4.809	5	3.735	131,53%	1.177
	KUR	103	4.563	4.708	-	150	150	234	145	4.605	5	3.547	132,74%	1.161
	Non KUR	-	204	204	-	0	-2	0	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.118	1.350	1.409	59	1.055	-212	5.891	1.621	27.410	66,10%	(9.292)
	Cilem	5.118	10.278	10.336	377	239	-138	284	58	5.218	181	17.009	60,77%	(6.673)
	Gadai	7.109	8.052	7.782	973	1.170	197	771	-269	673	1.440	10.400	74,83%	(2.618)
4	CFG	38.093	47.576	46.437	623	210	-413	614	-1.139	8.344	1.349	46.389	100,10%	49
	CF 1	11.280	11.393	11.201	15	-	-15	-341	-191	-78	191	12.354	90,67%	(1.153)
	Total Griya	5.847	6.704	6.592	-	-	0	0	-112	746	112	6.132	107,50%	460
	• Total Non Program	5.847	6.026	5.915	-	-	0	0	-84	-111	68	6.132	96,45%	(218)
	• Program	-	678	678	-	-	0	0	166	-1	678	1	0,00%	678
	Oto	5.433	4.688	4.609	15	-	-15	-341	-79	-824	79	6.221	74,08%	(1.613)
	CF 2	26.814	36.184	35.236	608	210	-398	955	-948	8.423	1.158	34.035	103,53%	1.201
	Mitraguna & Others	24.934	33.989	33.022	608	170	-438	910	-967	8.088	1.137	31.461	104,96%	1.561
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	2.574	86,04%	(359)
	Total Pembiayaan	50.425	70.675	69.469	1.973	1.769	-204	1.900	-1.206	19.045	2.975	77.535	89,60%	(8.066)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	13-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	-	-	-	-	662	0,00%	0,00%	13,48%	662	662	662							
	KUR	-	-	-	-	662	0,00%	0,00%	14,07%	662	662	662							
	Non KUR	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-					
3	PWG	-	-	-	-	488	0,00%	0,00%	2,70%	488	488	488							
	Cilem	-	-	-	-	402	0,00%	0,00%	3,89%	402	402	402							
	Gadai	-	-	-	-	87	0,00%	0,00%	1,11%	87	87	87							
4	CFG	182	943	361	1.609	0,49%	0,48%	0,76%	3,46%	1.248	1.427	666							
	CF 1	77	348	272	1.026	0,68%	0,68%	2,39%	9,16%	754	949	678							
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	-	-	(1)	-	-					
	Oto	76	348	272	1.026	1,39%	5,80%	22,27%	754	951	678								
	CF 2	105	595	89	568	0,39%	0,25%	1,65%	1,61%	494	478	(12)							
	Mitraguna & Others	105	595	89	568	0,42%	0,26%	1,76%	1,72%	(324)	561	172							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,99%	(324)	494	172	0,00%	100,00%	-1,0%	0,00%	100,00%	-1,0%	0,00%	100,00%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.583	7.663	199	79	2.297	42,80%	(9.772)	-56,05%	22.385	34,23%	(14.723)
2	Tabungan	88.077	86.195	83.090	81.380	(7.659)	(1.710)	(4.816)	-5,59%	(6.698)	-7,60%	97.031	83,87%	(15.652)
3	Deposito	27.462	48.947	48.986	48.987	9.993	1	40	0,08%	21.524	78,38%	27.903	175,56%	21.083
	Total	132.974	140.508	139.659	138.029	2.533	(1.630)	(2.479)	-1,76%	5.055	3,80%	147.320	93,69%	(9.291)
	CASA	105.512	91.561	90.674	89.042	(7.460)	(1.631)	(2.519)	-2,75%	(16.469)	-15,61%	119.416	74,56%	(30.374)
	(%) CASA	79,35%	65,16%	64,92%	64,51%									
	FDR	8,88%	16,51%	16,78%	16,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	7.799	7.865	8.449	584	650	8,34%	(4.281)	-33,63%		-	0,00%	8.449
2	Giro ISE	9.787	158	580	630	50	472	298,20%	(9.157)	-93,56%			0,00%	630
3	Tabungan ISE	2.943	7.140	6.785	7.319	533	179	2,50%	4.376	148,70%			0,00%	7.319
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.385	5.398	222	38	-184	-32	13	2.326	25	3.201	168,62%	2.197
	Cilem	3.072	5.385	5.398	222	38	-184	-32	13	2.326	25	3.201	168,62%	2.197
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	18.037	220	235	15	973	218	9.295	17	17.590	102,54%	447
	CF 1	1.694	1.865	1.859	-	-	0	-24	-6	165	6	2.718	68,40%	(859)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	992	-	-	0	-24	-6	-304	6	2.022	49,09%	(1.029)
	CF 2	7.049	15.955	16.178	220	235	15	997	224	9.130	11	14.872	108,78%	1.306
	Mitraguna & Others	6.955	15.863	16.087	220	235	15	997	224	9.132	11	14.204	113,26%	1.883
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	23.435	442	273	-169	941	231	11.621	42	20.791	112,72%	2.644

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	25	0,00%	0,00%	0,46%	25	25	25					
	Cilem	-	-	-	-	25	0,00%	0,00%	0,46%	25	25	25					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	-	339	184	184	2,55%	1,90%	1,02%	(155)	(39)	184					
	CF 1	223	-	184	184	184	13,18%	9,86%	9,89%	-	(39)	184					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	184	184	17,22%	18,42%	18,52%	-	(39)	184					
	CF 2	-	-	155	-	155	0,00%	0,97%	0,00%	(155)	-	-					
	Mitraguna & Others	-	-	155	-	155	0,00%	0,98%	0,00%	(155)	-	-					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,98%	155	231	155	5,99%	-509,10%	5,0%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.510	36.511	(4.985)	1	92	0,25%	17.486	91,91%	24.527	148,86%	11.985
2	Tabungan	42.453	54.176	53.507	52.164	2.399	(1.343)	(2.012)	-3,71%	9.711	22,87%	50.594	103,10%	1.570
3	Deposito	43.338	45.527	46.542	46.943	1.425	400	1.416	3,11%	3.604	8,32%	43.913	106,90%	3.029
	Total	104.817	136.122	136.559	135.618	(1.161)	(941)	(504)	-0,37%	30.801	29,39%	119.034	113,93%	16.584
	CASA	61.479	90.595	90.017	88.675	(2.586)	(1.341)	(1.920)	-2,12%	27.197	44,24%	75.121	118,04%	13.555
	(%) CASA	58,65%	66,55%	65,92%	65,39%									
	FDR	25,79%	41,74%	42,99%	43,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Nov'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.835	1.847	13	164	9,76%	466	33,70%	-	0,00%	1.847	
2	Giro ISE	167	58	59	59	0	0	0,40%	(109)	-64,94%	-	0,00%	59	
3	Tabungan ISE	1.214	1.625	1.776	1.789	13	164	10,10%	574	47,30%	-	0,00%	1.789	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	33	36	36	0	3	9,09%	10	38,46%	-	0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.749	1.079	294	-785	358	-119	6.005	413	5.399	199,09%	5.350
	Cilem	4.744	10.868	10.749	1.079	294	-785	358	-119	6.005	413	5.399	199,09%	5.350
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	45.959	2.606	450	-2.156	1.685	14	23.672	436	31.309	146,79%	14.650
	CF 1	3.598	7.925	7.891	791	-	-791	906	-34	4.293	34	4.708	167,60%	3.183
	Total Griya	1.186	3.167	3.158	-	-	0	0	-9	1.972	9	1.499	210,70%	1.659
4	• Total Non Program	1.186	3.167	3.158	-	-	0	0	-9	1.972	9	1.499	210,70%	1.659
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.733	791	-	-791	906	-24	2.321	24	3.209	147,48%	1.524
	CF 2	18.689	38.021	38.068	1.815	450	-1.365	779	47	19.380	403	26.601	143,11%	11.467
	Mitraguna & Others	17.983	37.214	37.266	1.815	450	-1.365	681	52	19.282	398	25.135	148,26%	12.131
	Pensiun	705	807	803	-	-	0	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.708	3.685	2.744	-941	2.043	1.895	31.678	849	36.708	159,93%	22.000

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				MtD	YtD	%				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	1,31%	141	141	141	141	141	141	141	141	141	
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	1,31%	141	141	141	141	141	141	141	141	141	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,01%	2	2	2	2	2	2	2	2	2	
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,03%	2	2	2	2	2	2	2	2	2	
	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%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	13-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25				31-Dec-24	31-Oct-25	13-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%	-	-	-	-	-	-			</td

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	12.006	12.287	(1.709)	281	1.709	16,16%	10.174	481,57%	13.107	93,74%	(820)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	Total	2.863	11.693	12.808	13.089	(1.708)	281	1.396	11,93%	10.226	357,23%	21.226	61,67%	(8.137)
	CASA	2.113	10.577	12.006	12.287	(1.709)	281	1.709	16,16%	10.174	481,57%	19.859	61,87%	(7.572)
	(%) CASA	73,80%	90,46%	93,74%	93,87%									
	FDR	44,75%	142,80%	135,25%	132,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	86	86		0	(49)	-36,19%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	135	86	86		0	(49)	-36,19%	86	#DIV/0!		0,00%	86
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3		0	0	0,00%	(86)	-96,63%		0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	11.296	11.945	1.063	1.248	185	909	649	10.744	599	8.970	133,17%	2.975
	Cilem	1.026	8.054	8.664	734	811	77	195	611	7.639	200	6.281	137,95%	2.384
	Gadai	175	3.242	3.280	329	437	108	714	38	3.105	399	2.689	121,99%	591
4	CFG	80	5.403	5.379	50	-	-50	-10	-24	5.299	24	9.385	57,31%	(4.007)
	CF 1	-	2.553	2.542	-	-	0	-31	-11	2.542	11	1.107	229,63%	1.435
	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Total Non Program	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.512	-	-	0	-31	-11	1.512	11	839	180,14%	672
	CF 2	80	2.849	2.836	50	-	-50	21	-13	2.756	13	8.278	34,26%	(5.442)
	Mitraguna & Others	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
	Pensiun	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
	Total Pembiayaan	1.281	16.698	17.323	1.113	1.248	135	899	625	16.042	623	18.355	94,38%	(1.032)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25		31-Dec-24	31-Oct-25	13-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	35	-	10		0,00%	0,00%	0,08%	10	10	10	(26)			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	35	-	10		0,00%	0,00%	0,29%	10	10	10	(26)			
4	CFG	-	-	-	-		193	0,00%	0,00%	193	193	193	193			
	CF 1	-	-	-	-		193	0,00%	0,00%	193	193	193	193			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	-	-	-	-		193	0,00%	0,00%	12,75%	193	193	193			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Pembiayaan	-	35	-	202		0,00%	0,00%	1,17%	202	202	167	1,20%	-2,43%	0,0%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25		31-Dec-24	31-Oct-25	13-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	CF 2	-	-	-	-											