

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.413.525	1.410.844	79.856	(2.681)	(100.435)	-6,65%	299.782	26,98%	1.359.521	103,78%	51.323
2	Tabungan	4.778.169	5.117.615	5.127.268	5.293.300	111.728	166.032	175.685	3,43%	515.131	10,78%	5.138.860	103,01%	154.440
3	Deposito	1.667.902	1.697.645	1.670.349	1.669.865	(31.178)	(485)	(27.781)	-1,64%	1.963	0,12%	1.690.130	98,80%	(20.266)
	<b>Total</b>	<b>7.557.133</b>	<b>8.326.539</b>	<b>8.211.142</b>	<b>8.374.008</b>	<b>160.406</b>	<b>162.866</b>	<b>47.469</b>	<b>0,57%</b>	<b>816.876</b>	<b>10,81%</b>	<b>8.188.511</b>	<b>102,27%</b>	<b>185.498</b>
	CASA	5.889.231	6.628.894	6.540.793	6.704.144	191.584	163.351	75.250	1,14%	814.913	13,84%	6.498.380	103,17%	205.763
	(%) CASA	77,93%	79,61%	79,66%	80,06%									
	FDR	79,28%	78,62%	80,64%	79,07%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	304.377	344.571	353.980	354.530		550	9,958	2,89%	50.152	16,48%	392.287	90,38%	(37.757)
2	Giro ISE	93.275	83.083	83.192	83.845		652	762	0,92%	(9.430)	-10,11%	146.711	57,15%	(62.866)
3	Tabungan ISE	174.173	207.373	216.595	216.493		(102)	9.120	4,40%	42.319	24,30%	186.170	116,29%	30.323
4	Deposito ISE	36.929	54.116	54.192	54.192		0	76	0,14%	17.263	46,75%	59.406	91,22%	(5.214)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	894.305	500	101.852	101.352	-22.040	99.680	69.698	2.172	886.402	100,89%	7.903
	Linkage	583.855	548.341	548.341	-	-	-	-4.965	0	-35.514	-	610.555	89,81%	(62.213)
	Non-Linkage	240.753	246.284	345.964	500	101.852	101.352	-17.075	99.680	105.211	2.172	275.847	125,42%	70.117
	• Local Champion	177.655	176.981	276.410	-	101.600	101.600	-18.124	99.428	98.755	-	188.154	146,91%	88.256
	• Value Chain	63.098	69.302	69.554	500	252	(248)	1.049	252	6.457	-	87.693	79,32%	(18.139)
2	MBG	1.025.144	1.050.210	1.047.038	8.416	4.980	-3.436	4.277	-3.172	21.894	8.152	1.127.564	92,86%	(80.527)
	KUR	965.396	990.622	987.624	8.251	4.800	-3.451	4.147	-2.999	22.227	7.799	1.062.689	92,94%	(75.066)
	Non KUR	59.748	59.587	59.414	165	180	15	130	-173	-334	353	64.875	91,58%	(5.461)
3	PWG	255.819	508.340	511.090	48.510	19.594	-28.915	31.058	2.749	255.271	16.845	563.574	90,69%	(52.484)
	Cilem	149.863	346.578	346.297	23.974	5.307	-18.667	16.151	-281	196.434	5.588	399.246	86,74%	(52.949)
	Gadai	105.956	161.762	164.792	24.536	14.287	-10.249	14.906	3.030	58.837	11.257	164.327	100,28%	465
4	CFG	3.885.901	4.193.178	4.168.802	30.105	15.538	-14.567	38.816	-24.375	282.901	39.914	4.332.277	96,23%	(163.474)
	CF 1	838.535	901.570	897.900	7.204	3.001	-4.203	2.382	-3.670	59.365	6.671	913.053	98,34%	(15.153)
	Total Griya	595.912	605.944	602.923	3.899	450	-3.449	0	-3.021	7.011	3.471	633.024	95,24%	(30.101)
	• Total Non Program	435.065	456.344	453.705	3.581	450	-3.131	4.223	-2.638	18.641	3.088	451.458	100,50%	2.247
	• Program	160.848	149.601	149.218	318	-	-318	-929	-383	-11.630	383	181.566	82,18%	(32.348)
	Oto	242.622	295.625	294.977	3.305	2.551	-754	2.382	-648	52.354	3.200	280.029	105,34%	14.948
	CF 2	3.047.367	3.291.608	3.270.902	22.901	12.537	-10.364	36.434	-20.706	223.536	33.243	3.419.224	95,66%	(148.321)
	Mitraguna & Others	2.497.673	2.730.485	2.713.778	21.892	10.182	-11.710	33.809	-16.707	216.106	26.889	2.835.118	95,72%	(121.340)
	Pensiun	549.694	561.123	557.124	1.009	2.355	1.346	2.625	-3.999	7.430	6.354	584.105	95,38%	(26.982)
	<b>Total Pembiayaan</b>	<b>5.991.472</b>	<b>6.546.353</b>	<b>6.621.235</b>	<b>87.531</b>	<b>141.965</b>	<b>54.434</b>	<b>52.110</b>	<b>74.882</b>	<b>629.763</b>	<b>67.082</b>	<b>6.909.817</b>	<b>95,82%</b>	<b>(288.582)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	31-Oct-25	10-Nov-25	MtD	Net (UG) & DG			Run Off Nov'25	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25					% Relatif	YtD	MtM		%	Penc.	Gap
1	SME	1.291	250	188	1.023	0,16%	0,02%	0,11%	835	(268)	773				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	250	188	1.023	0,54%	0,08%	0,30%	835	(268)	773				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.520	19.520	42.388	1.12%	1,86%	4,05%	22.868	30.912	22.868				
	KUR	9.838	16.517	16.517	36.615	1,02%	1,67%	3,71%	20.098	26.777	20.098				
	Non KUR	1.638	3.003	3.003	5.773	2,74%	5,04%	9,72%	2.770	4.135	2.770				
3	PWG	124	-	-	9.716	0,05%	0,00%	1,90%	9.716	9.591	9.716				
	Cilem	118	-	-	1.744	0,01%	0,00%	1,06%	1.744	1.744	1.744				
	Gadai	7	-	-	1.744	0,01%	0,00%	1,06%	-	-	-				
4	CFG	59.411	71.220	72.096	163.465	1,53%	1,72%	3,92%	91.370	104.054	92.246				
	CF 1	35.165	42.144	39.232	75.995	4,19%	4,35%	8,46%	36.763	40.830	33.851				
	Total Griya	29.490	31.633	30.424	40.220	4,95%	5,02%	6,67%	9.795	10.730	8.586				
	Oto	5.675	10.511	8.808	35.775	2,34%	2,98%	12,13%	26.967	30.101	25.264				
	CF 2	24.246	29.076	32.864	87.470	0,80%	1,00%	2,67%	54.607	63.224	58.395				
	Mitraguna & Others	22.605	26.760	29.933	72.979	0,91%	1,10%	2,69%	43.047	50.375	46.219				
	Pensiun	1.642	2.316	2.931	14.491	0,30%	0,00%	2,60%	11.560	12.850	12.175				
	<b>Total Pembiayaan</b>	<b>72.302</b>	<b>90.990</b>	<b>91.804</b>	<b>216.592</b>	<b>1,21%</b>	<b>1,40%</b>	<b>3,27%</b>	<b>124.788</b>	<b>144.290</b>	<b>125.602</b>	<b>1,25%</b>	<b>61,86%</b>	<b>-2,0%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi	
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	14.367	14.502	14.548	(1.199)	46	181	1,26%	5.571	62,06%	19.787	73,52%	(5.239)
2	Tabungan	318.561	346.534	338.908	342.744	10.467	3.837	(3.789)	-1,09%	24.183	7,59%	337.516	101,55%	5.229
3	Deposito	104.995	107.552	108.537	108.433	1.995	(104)	880	0,82%	3.438	3,27%	105.614	102,67%	2.819
	<b>Total</b>	<b>432.533</b>	<b>468.453</b>	<b>461.946</b>	<b>465.725</b>	<b>11.262</b>	<b>3.779</b>	<b>(2.728)</b>	<b>-0,58%</b>	<b>33.192</b>	<b>7,67%</b>	<b>462.917</b>	<b>100,61%</b>	<b>2.809</b>
	CASA	327.538	360.901	353.410	357.292	9.268	3.883	(3.608)	-1,00%	29.754	9,08%	357.303	100,00%	(10)
	(%) CASA	75,73%	77,04%	76,50%	76,72%									
	FDR	79,97%	80,19%	81,22%	80,56%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	13.580	13.762	13.772		10	192	1,41%	3.466	33,63%	-	0,00%	13.772
2	Giro ISE	2.678	2.101	2.127	2.128		1	27	1,28%	(550)	-20,53%		0,00%	2.128
3	Tabungan ISE	7.628	8.479	8.635	8.644		9	165	1,94%	1.016	13,32%		0,00%	8.644
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	172	172		0	1	0,58%	6	3,61%		0,00%	172

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	29.456	67,67%	(9.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.796	0,00%	(2.796)
	Non-Linkage	23.176	19.933	19.933	-	-	0	877	0	-3.243	(0)	26.660	74,77%	(6.727)
	• Local Champion	13.476	11.872	11.872	-	-	0	894	0	-1.604	(0)	14.575	81,45%	(2.703)
	• Value Chain	9.700	8.061	8.061	-	-	-	-18	0	-1.639	-	12.085	66,70%	(4.024)
2	MBG	32.111	33.287	33.406	100	260	160	-907	119	1.295	141	36.590	91,30%	(3.184)
	KUR	29.277	30.780	30.908	100	260	160	-777	128	1.631	132	33.660	91,82%	(2.752)
	Non KUR	2.834	2.508	2.498	-	-	0	-130	-10	-336	10	2.930	85,24%	(433)
3	PWG	33.786	47.138	47.820	3.163	1.925	-1.237	1.845	682	14.034	1.243	39.995	119,56%	7.825
	Cilem	19.457	28.926	28.928	1.414	778	-636	-672	2	9.472	776	22.115	130,81%	6.813
	Gadai	14.329	18.212	18.892	1.748	1.148	-601	2.518	680	4.563	467	17.880	105,66%	1.012
4	CFG	256.811	275.303	274.012	2.481	1.005	-1.476	5.079	-1.290	17.201	2.295	270.459	101,31%	3.553
	CF 1	12.729	15.086	14.977	78	-	-78	-469	-109	2.248	109	14.355	104,33%	621
	Total Griya	2.031	4.113	4.109	-	-	0	0	-4	2.078	4	2.449	167,81%	1.661
	• Total Non Program	2.031	4.113	4.109	-	-	0	0	-4	2.078	4	2.449	167,81%	1.661
	• Program	-	-	-	-	-	-	-	-	-	-	0	0,00%	0
	Oto	10.697	10.973	10.867	78	-	-78	-469	-105	170	105	11.907	91,27%	(1.039)
	CF 2	244.083	260.217	259.035	2.403	1.005	-1.398	5.548	-1.182	14.953	2.187	256.104	101,14%	2.932
	Mitraguna & Others	223.458	237.231	236.240	2.403	1.005	-1.398	5.341	-991	12.781	1.996	234.367	100,80%	1.873
	Pensiun	20.624	22.986	22.796	-	-	0	207	-191	2.171	191	21.737	104,87%	1.059
	<b>Total Pembiayaan</b>	<b>345.884</b>	<b>375.661</b>	<b>375.171</b>	<b>5.743</b>	<b>3.190</b>	<b>-2.553</b>	<b>6.894</b>	<b>-490</b>	<b>29.287</b>	<b>3.680</b>	<b>376.500</b>	<b>99,65%</b>	<b>(1.329)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	20	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	20	20	20	0,00%	0,10%	0,10%	-	20	0			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	940	887	1.356	1.719	2,66%	4,06%	4,06%	470	1.127	417			
	KUR	230	858	808	1.278	0,78%	2,62%	4,13%	4,13%	470	1.048	420			
	Non KUR	-	82	79	79	0,00%	3,15%	3,16%	3,16%	-	79	(3)			
3	PWG	-	-	-	-	926	0,00%	0,00%	0,00%	926	926	926			
	Cilem	-	-	-	-	665	0,00%	0,00%	0,00%	665	665	665			
	Gadai	-	-	-	-	261	0,00%	0,00%	0,00%	261	261	261			
4	CFG	1.832	1.119	1.731	3.846	0,719	0,63%	1,40%	1,40%	2.116	2.015	2.728			
	CF 1	169	580	232	1.311	1.33%	1,54%	8,75%	8,75%	1.079	1.141	731			
	Total Griya	33	19	18	18	1.62%	0,43%	0,43%	0,00%	-	(15)	(2)			
	Oto	136	561	214	1.293	1.28%	1,95%	11,90%	11,90%	1.079	1.157	732			
	CF 2	1.662	539	1.499	2.536	0,68%	0,58%	0,98%	0,98%	1.037	873	1.997			
	Mitraguna & Others	1.662	539	1.274	2.310	0,74%	0,54%	0,98%	0,98%	1.037	648	1.772			
	Pensiun	-	-	-	-	225	0,00%	0,98%	0,99%	-	225	225			
	<b>Total Pembiayaan</b>	<b>941</b>	<b>3.625</b>	<b>3.683</b>	<b>3.898</b>	<b>0,27%</b>	<b>0,98%</b>	<b>1,04%</b>	<b>215</b>	<b>2.957</b>	<b>273</b>	<b>0,41%</b>	<b>60,64%</b>	<b>-0,6%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.599	3.011	3.021	194	10	422	16,25%	1.535	103,28%	7.205	41,93%	(4.184)
2	Tabungan	231.208	242.522	249.292	254.499	(1.686)	5.207	11.977	4,94%	23.290	10,07%	247.199	102,95%	7.300
3	Deposito	90.995	78.066	77.771	78.358	(2.338)	587	292	0,37%	(12.636)	-13,89%	91.717	85,43%	(13.359)
	<b>Total</b>	<b>323.689</b>	<b>323.187</b>	<b>330.074</b>	<b>335.878</b>	<b>(3.830)</b>	<b>5.804</b>	<b>12.691</b>	<b>3,93%</b>	<b>12.189</b>	<b>3,77%</b>	<b>346.121</b>	<b>97,04%</b>	<b>(10.243)</b>
	CASA	232.695	245.121	252.303	257.520	(1.492)	5.217	12.399	5,06%	24.825	10,67%	254.404	101,22%	3.116
	(%) CASA	71,89%	75,84%	76,44%	76,67%									
	FDR	38,52%	41,23%	40,31%	39,62%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.801	8.455	8.489	34	(312)	-3,55%	727	9,37%	-	0,00%	8.489	
2	Giro ISE	590	627	678	708	30	81	12,88%	117	19,86%	-	0,00%	708	
3	Tabungan ISE	7.171	8.174	7.777	7.781	4	(393)	-4,81%	610	8,50%	-	0,00%	7.781	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.456	29.254	-	-	0	-684	-202	-7.111	202	42.239	69,26%	(12.985)
	KUR	33.975	26.721	26.530	-	-	0	-917	-191	-7.446	191	39.632	66,94%	(13.102)
	Non KUR	2.390	2.735	2.725	-	-	0	233	-10	335	10	2.607	104,51%	118
3	PWG	10.065	19.137	19.419	1.535	1.119	-416	319	281	9.353	838	24.643	78,80%	(5.225)
	Cilem	6.212	12.813	13.043	627	404	-223	45	230	6.831	174	15.999	81,52%	(2.956)
	Gadai	3.854	6.324	6.376	908	716	-192	273	52	2.522	664	8.645	73,76%	(2.269)
4	CFG	78.172	84.669	84.392	1.925	296	-1.629	1.321	-276	6.220	573	93.182	90,57%	(8.789)
	CF 1	15.674	21.094	21.113	555	266	-289	717	19	5.439	248	17.463	120,90%	3.649
	Total Griya	3.604	3.943	3.934	300	-	-300	0	-9	331	9	4.063	96,83%	(129)
4	• Total Non Program	3.604	3.943	3.934	300	-	-300	263	-9	331	9	4.063	96,83%	(129)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.151	17.178	255	266	11	717	27	5.108	239	13.400	128,19%	3.778
	CF 2	62.498	63.575	63.280	1.370	30	-1.340	604	-295	782	325	75.718	83,57%	(12.438)
	Mitraguna & Others	54.964	56.015	55.790	1.370	30	-1.340	511	-225	826	255	66.961	83,32%	(11.171)
	Pensiun	7.534	7.559	7.489	-	-	0	93	-70	-44	70	8.757	85,52%	(1.268)
	<b>Total Pembiayaan</b>	<b>124.679</b>	<b>133.262</b>	<b>133.065</b>	<b>3.460</b>	<b>1.416</b>	<b>-2.044</b>	<b>955</b>	<b>-196</b>	<b>8.387</b>	<b>1.612</b>	<b>160.140</b>	<b>83,09%</b>	<b>(27.075)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	0	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	0	-			
2	MBG	1.062	2.277	2.283	2.769	2,92%	7,75%	9,47%	487	1.707	492			
	KUR	1.062	2.074	2.082	2.521	3,13%	7,79%	9,50%	439	1.459	447			
	Non KUR	-	203	201	248	0,00%	7,34%	9,10%	47	248	45			
3	PWG	-	-	-	212	0,00%	0,00%	1,09%	212	212	212			
	Cilem	-	-	-	135	0,00%	0,00%	1,03%	135	135	135			
	Gadai	-	-	-	77	0,00%	0,00%	1,21%	77	77	77			
4	CFG	113	586	554	4.059	0,14%	0,65%	4,81%	3.505	3.946	3.473			
	CF 1	113	304	272	1.193	0,72%	1,29%	5,65%	921	1.081	889			
	Total Griya	-	50	52	16	0,00%	1,31%	0,40%	(36)	16	(35)			
	Oto	113	254	220	1.178	0,93%	1,28%	6,85%	957	1.065	924			
	CF 2	-	282	282	2.865	0,00%	0,44%	4,53%	2.583	2.865	2.583			
	Mitraguna & Others	-	282	293	2.230	0,00%	0,50%	4,00%	1.948	2.230	1.948			
	Pensiun	-	101	101	101	0,00%	0,00%	1,34%	-	101	-			
	<b>Total Pembiayaan</b>	<b>1.434</b>	<b>1.297</b>	<b>1.420</b>	<b>1.459</b>	<b>1,15%</b>	<b>1,07%</b>	<b>1,10%</b>	<b>39</b>	<b>25</b>	<b>163</b>	<b>2,83%</b>	<b>-158,01%</b>	<b>1,7%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.22	3.63	3.64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	24.406	25.428	25.353	(604)	(76)	947	3,88%	1.462	6,12%	33.189	76,39%	(7.837)
2	Tabungan	197.564	211.820	213.569	212.990	2.002	(580)	1.170	0,55%	15.426	7,81%	210.576	101,15%	2.414
3	Deposito	16.291	19.000	17.546	17.556	(667)	10	(1.444)	-7,60%	1.264	7,76%	16.991	103,32%	564
	<b>Total</b>	<b>237.746</b>	<b>255.226</b>	<b>256.544</b>	<b>255.898</b>	<b>731</b>	<b>(646)</b>	<b>672</b>	<b>0,26%</b>	<b>18.152</b>	<b>7,63%</b>	<b>260.756</b>	<b>98,14%</b>	<b>(4.858)</b>
	CASA	221.455	236.226	238.998	238.342	1.398	(655)	2.116	0,90%	16.887	7,63%	243.765	97,78%	(5.422)
	(%) CASA	93,15%	92,56%	93,16%	93,14%									
	FDR	68,74%	65,90%	65,57%	65,73%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	39.757	40.186	39.991		(195)	234	0,59%	9.178	29,79%	-	0,00%	39.991
2	Giro ISE	20.367	22.839	23.711	23.874		163	1.035	4,53%	3.507	17,22%		0,00%	23.874
3	Tabungan ISE	10.446	16.918	16.475	16.117		(358)	(801)	-4,74%	5.671	54,29%		0,00%	16.117
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	218	218	218		0	0	0,00%	23	11,79%		0,00%	218

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Local Champion	975	850	850	-	-	0	-13	0	-125	-	975	87,17%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.076	45.162	300	300	0	-473	86	-5.020	214	52.121	86,65%	(6.959)
	KUR	46.016	41.192	41.292	300	300	0	-393	100	-4.724	200	47.702	86,56%	(6.410)
	Non KUR	4.166	3.884	3.870	-	-	0	-80	-14	-296	14	4.419	87,56%	(550)
3	PWG	5.806	13.609	13.513	1.424	340	-1.084	737	-96	7.707	436	22.003	61,41%	(8.490)
	Cilem	4.026	10.304	10.130	914	-	-914	473	-174	6.104	174	15.084	67,16%	(4.954)
	Gadai	1.780	3.305	3.383	510	340	-170	265	78	1.603	262	6.919	48,90%	(3.536)
4	CFG	106.465	108.663	108.687	1.019	395	-624	116	25	2.222	371	117.355	92,61%	(8.668)
	CF 1	51.093	50.248	50.217	439	152	-287	310	-31	-875	183	52.422	95,80%	(2.204)
	Total Griya	39.118	38.064	37.993	250	-	-250	0	-72	-1.125	72	39.485	96,22%	(1.493)
4	• Total Non Program	38.883	37.836	37.765	250	-	-250	854	-72	-1.118	72	39.220	96,29%	(1.456)
	• Program	235	228	228	-	-	0	-1	0	-7	-	265	86,02%	(37)
	Oto	11.975	12.184	12.225	189	152	-37	310	41	250	112	12.937	94,50%	(712)
	CF 2	55.372	58.414	58.470	580	243	-337	-194	56	3.097	187	64.933	90,05%	(6.464)
	Mitraguna & Others	53.214	55.280	55.128	580	10	-570	-165	-152	1.914	162	61.890	89,07%	(6.762)
	Pensiun	2.158	3.134	3.342	-	233	233	-30	207	1.183	26	3.043	109,80%	298
	<b>Total Pembiayaan</b>	<b>163.429</b>	<b>168.198</b>	<b>168.213</b>	<b>2.743</b>	<b>1.035</b>	<b>-1.707</b>	<b>368</b>	<b>15</b>	<b>4.784</b>	<b>1.020</b>	<b>192.455</b>	<b>87,40%</b>	<b>(24.243)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.603	2.234	3.432	2.419	4,96%	7,60%	1.198	2.225	829						
	KUR	992	1.735	1.476	2.576	2.15%	3,58%	6,24%	1.100	1.585	841						
	Non KUR	216	868	758	856	5,18%	19,52%	22,12%	98	640	(12)						
3	PWG	-	-	-	-	682	0,00%	0,00%	0,00%	0,00%	0,00%	682	682	682			
	Cilem	-	-	-	-	666	0,00%	0,00%	0,00%	0,00%	0,00%	666	666	666			
	Gadai	-	-	-	-	15	0,00%	0,00%	0,00%	0,46%	15	15	15	15			
4	CFG	1.664	4.680	4.473	5.742	1.56%	4,12%	5,28%	1.268	4.078	1.062						
	CF 1	1.143	3.118	2.927	4.195	2,24%	5,82%	8,35%	1.268	3.052	1.078						
	Total Griya	959	3.039	2.602	3.265	2,45%	6,83%	8,59%	663	2.306	226						
	Oto	185	79	325	930	1,54%	2,67%	7,61%	605	746	851						
	CF 2	521	1.562	1.547	1.547	0,94%	2,65%	2,80%	-	1.026	(15)						
	Mitraguna & Others	521	1.562	1.547	1.547	0,98%	2,80%	2,81%	-	1.026	(15)						
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-						
	<b>Total Pembiayaan</b>	<b>3.589</b>	<b>2.847</b>	<b>3.052</b>	<b>2.999</b>	<b>2,20%</b>	<b>1,81%</b>	<b>1,78%</b>	<b>(53)</b>	<b>(590)</b>	<b>152</b>	<b>2,97%</b>	<b>-66,58%</b>	<b>1,2%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	Asset (Retail) T	233.412	237.820	254.568	253.533	21.156			5,14%	5,90%	5,90%	-	-	-			
2	Contribution Margin	9.408	13.411	9.299	(109)				0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>3.589</b>	<b>2.847</b>	<b>3.052</b>	<b>2.999</b>												

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	25.443	52.273	47.230	796	(5.043)	21.787	85,63%	25.103	113,45%	34.828	135,61%	12.401
2	Tabungan	184.167	200.287	203.487	197.159	7.746	(6.328)	(3.127)	-1,56%	12.992	7,05%	204.994	96,18%	(7.835)
3	Deposito	54.206	49.892	47.146	46.876	(1.040)	(270)	(3.017)	-6,05%	(7.331)	-13,52%	54.721	85,66%	(7.845)
	<b>Total</b>	<b>260.500</b>	<b>275.622</b>	<b>302.906</b>	<b>291.265</b>	<b>7.503</b>	<b>(11.641)</b>	<b>15.643</b>	<b>5,68%</b>	<b>30.764</b>	<b>11,81%</b>	<b>294.543</b>	<b>98,89%</b>	<b>(3.279)</b>
	CASA	206.294	225.730	255.760	244.389	8.542	(11.371)	18.659	8,27%	38.095	18,47%	239.823	101,90%	4.566
	(%) CASA	79,19%	81,90%	84,44%	83,91%									
	FDR	138,97%	147,36%	134,12%	139,48%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	6.395	6.702	6.825	123	430	6,72%	(1.676)	-19,71%	-	0,00%	6.825	
2	Giro ISE	2.572	861	815	876	61	15	1,75%	(1.696)	-65,93%	-	0,00%	876	
3	Tabungan ISE	5.928	5.534	5.886	5.948	62	415	7,49%	20	0,34%	-	0,00%	5.948	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	132	157	158	158	0	1	0,64%	26	19,70%	-	0,00%	158	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	28.342	56,75%	(12.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.950	0,00%	(2.950)
	Non-Linkage	21.688	16.085	16.085	-	-	0	-753	0	-5.602	-	25.392	63,35%	(9.307)
	• Local Champion	15.491	11.950	11.950	-	-	0	-184	0	-3.541	-	16.651	71,76%	(4.701)
	• Value Chain	6.197	4.136	4.136	-	-	-	-569	0	-2.061	-	8.741	47,31%	(4.605)
2	MBG	56.291	51.195	50.909	100	100	0	-1.155	-286	-5.382	386	57.659	88,29%	(6.750)
	KUR	53.330	48.684	48.413	100	100	0	-1.075	-271	-4.917	371	54.496	88,84%	(6.083)
	Non KUR	2.961	2.511	2.496	-	-	0	-80	-15	-465	15	3.163	78,92%	(667)
3	PWG	18.519	31.863	32.325	3.847	2.526	-1.322	2.832	463	13.807	2.063	33.191	97,39%	(866)
	Cilem	7.342	15.594	15.538	1.183	280	-903	621	-56	8.197	336	19.269	80,64%	(3.731)
	Gadai	11.177	16.269	16.787	2.664	2.246	-419	2.211	519	5.610	1.727	13.922	120,58%	2.865
4	CFG	265.530	307.027	306.943	2.616	1.833	-783	5.515	-83	41.414	1.916	293.965	104,41%	12.978
	CF 1	155.192	153.232	152.797	881	108	-773	291	-435	-2.394	543	174.164	87,73%	(21.367)
	Total Griya	146.765	138.976	138.572	780	-	-780	0	-404	-8.193	404	164.786	84,09%	(26.214)
1	• Total Non Program	29.135	31.228	31.078	-	-	0	-1.065	-254	-10.136	150	32.004	97,10%	(927)
	• Program	117.630	107.748	107.495	-	-	0	-1.065	-254	-10.136	254	132.782	80,96%	(25.287)
	Oto	8.426	14.256	14.225	101	108	7	291	-31	5.799	139	9.378	151,68%	4.847
	CF 2	110.338	153.794	154.146	1.735	1.725	-10	5.224	352	43.808	1.373	119.801	128,67%	34.345
	Mitraguna & Others	99.558	141.966	142.397	1.735	1.725	-10	5.057	431	42.839	1.294	108.145	131,67%	34.252
	Pensiun	10.780	11.829	11.749	-	-	0	168	-80	969	80	11.656	100,80%	93
	<b>Total Pembiayaan</b>	<b>362.027</b>	<b>406.170</b>	<b>406.263</b>	<b>6.563</b>	<b>4.459</b>	<b>-2.104</b>	<b>6.439</b>	<b>93</b>	<b>44.236</b>	<b>4.366</b>	<b>413.157</b>	<b>98,33%</b>	<b>(6.894)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	781	1.894	2.060	3.287	1,39%	4,02%	6,46%	(1.227)	2.506	1.393	897	2.067	1.143	
	KUR	645	1.569	1.815	2.712	1,21%	3,73%	5,60%	(897)	2.067	1.143	330	438	250	
	Non KUR	137	325	245	575	4,62%	9,74%	23,04%	(330)	438	250	119.801	128,67%	34.345	
3	PWG	-	-	-	702	0,00%	0,00%	0,00%	(702)	702	702	11.145	12.12%	1.727	
	Cilem	-	-	-	434	0,00%	0,00%	0,00%	(434)	434	434	12.922	13.807	2.865	
	Gadai	-	-	-	268	0,00%	0,00%	0,00%	(268)	268	268	13.922	14.225	3.133	
4	CFG	18.567	17.925	18.075	21.549	6,99%	5,89%	7,02%	(3.454)	2.982	3.624	174.164	87,73%	(21.367)	
	CF 1	18.567	16.344	16.819	18.524	11,96%	10,98%	12,12%	(543)	2.982	3.624	164.786	84,09%	(26.214)	
	Total Griya	18.403	16.099	16.440	16.800	12,54%	11,83%	12,12%	(360)	1.604	701	11.656	100,80%	93	
	Oto	164	246	379	1.724	1,95%	2,66%	12,12%	(1.345)	1.560	1.478	132.782	80,96%	(25.287)	
	CF 2	-	1.581	1.256	3.025	0,00%	0,82%	1,96%	(1.769)	3.025	1.445	108.145	131,67%	34.252	
	Mitraguna & Others	-	1.399	1.072	2.841	0,00%	0,76%	2,00%	(1.769)	2.841	1.443	11.656	100,80%	93	
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	184	2		
	<b>Total Pembiayaan</b>	<b>5.957</b>	<b>13.223</b>	<b>13.315</b>	<b>12.767</b>	<b>1,65%</b>	<b>3,28%</b>	<b>3,14%</b>	<b>(548)</b>	<b>6.810</b>	<b>(455)</b>	<b>0,67%</b>	<b>78,79%</b>	<b>-2,5%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-2		

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	45.476	47.837	48.873	(2.132)	1.035	3.397	7,47%	32.263	194,24%	26.400	185,13%	22.473
2	Tabungan	236.060	259.836	256.139	260.744	997	4.606	908	0,35%	24.684	10,46%	255.646	101,99%	5.098
3	Deposito	132.723	131.768	133.418	133.231	92	(186)	1.463	1,11%	509	0,38%	133.615	99,71%	(384)
	<b>Total</b>	<b>385.393</b>	<b>437.081</b>	<b>437.394</b>	<b>442.849</b>	<b>(1.042)</b>	<b>5.455</b>	<b>5.768</b>	<b>1,32%</b>	<b>57.456</b>	<b>14,91%</b>	<b>415.661</b>	<b>106,54%</b>	<b>27.187</b>
	CASA	252.670	305.313	303.976	309.617	(1.134)	5.641	4.305	1,41%	56.947	22,54%	282.046	109,78%	27.571
	(%) CASA	65,56%	69,85%	69,50%	69,91%									
	FDR	115,76%	106,74%	105,62%	104,32%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	56.007	54.690	54.322		(368)	(1.685)	-3,01%	12.780	30,76%	-	0,00%	54.322
2	Giro ISE	8.627	7.158	6.211	6.412		201	(746)	-10,42%	(2.215)	-25,68%	-	0,00%	6.412
3	Tabungan ISE	5.900	12.647	12.200	11.632		(569)	(1.015)	-8,03%	5.732	97,15%	-	0,00%	11.632
4	Deposito ISE	27.015	36.202	36.278	36.278		0	76	0,21%	9.263	34,29%	-	0,00%	36.278
5	CIF ISE	181	208	210	210		0	2	0,96%	29	16,02%	-	0,00%	210

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	173.047	172.993	500	-	-500	-1.833	-53	-11.401	53	189.850	91,12%	(16.857)
	Linkage	161.832	152.493	152.493	-	-	-	-1.215	0	-9.339	-	164.288	92,82%	(11.796)
	Non-Linkage	22.563	20.554	20.501	500	-	-500	-618	-53	-2.062	53	25.562	80,20%	(5.061)
	• Local Champion	13.053	14.147	14.094	-	-	0	182	-53	1.041	53	14.019	100,54%	75
	• Value Chain	9.510	6.407	6.407	500	-	(500)	-800	0	-3.103	-	11.543	55,50%	(5.136)
2	MBG	15.807	19.999	19.858	60	-	-60	273	-141	4.051	141	20.959	94,75%	(1.101)
	KUR	15.684	19.482	19.345	60	-	-60	279	-137	3.660	137	20.693	93,48%	(1.348)
	Non KUR	123	517	514	-	-	0	-6	-3	391	3	266	193,10%	248
3	PWG	19.902	31.366	30.914	3.267	1.192	-2.075	2.474	-451	11.012	1.644	34.321	90,07%	(3.407)
	Cilem	10.166	17.192	16.982	1.378	367	-1.011	952	-209	6.817	577	20.372	83,36%	(3.390)
	Gadai	9.737	14.174	13.932	1.889	825	-1.064	1.523	-242	4.195	1.067	13.949	99,88%	(17)
4	CFG	226.020	242.142	238.196	1.415	250	-1.165	-561	-3.945	12.177	4.195	249.319	95,54%	(11.122)
	CF 1	15.856	21.584	21.320	-	-	0	323	-264	5.464	264	18.634	114,42%	2.687
	Total Griya	12.125	17.731	17.516	-	-	0	0	-215	5.390	215	12.838	136,43%	4.677
	• Total Non Program	12.125	17.731	17.516	-	-	0	0	0	5.390	215	12.838	136,43%	4.677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	3.853	3.804	-	-	0	323	-49	74	49	5.795	65,65%	(1.991)
	CF 2	210.163	220.557	216.876	1.415	250	-1.165	-884	-3.681	6.713	3.931	230.685	94,01%	(13.809)
	Mitraguna & Others	179.175	184.198	181.121	1.415	250	-1.165	-1.298	-3.077	1.946	3.327	197.798	91,57%	(16.677)
	Pensiun	30.988	36.360	35.756	-	-	0	413	-604	4.767	604	32.888	108,72%	2.868
	<b>Total Pembiayaan</b>	<b>446.124</b>	<b>466.553</b>	<b>461.962</b>	<b>5.242</b>	<b>1.442</b>	<b>-3.800</b>	<b>354</b>	<b>-4.591</b>	<b>15.839</b>	<b>6.033</b>	<b>494.449</b>	<b>93,43%</b>	<b>(32.486)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	417	262	254	486		2,64%	1,27%	2,45%		231	69	224				
	KUR	294	262	254	486		1,87%	1,31%	2,51%		231	192	224				
	Non KUR	123	-	-	-		100,00%	0,00%	0,00%		-	(123)	-				
3	PWG	-	-	-	-		825	0,00%	0,00%		2,67%	825	825				
	Cilem	-	-	-	-		634	0,00%	0,00%		3,74%	634	634				
	Gadai	-	-	-	-		191	0,00%	0,00%		1,37%	191	191				
4	CFG	3.141	3.045	2.689	5.377		1,39%	1,11%	2,26%		2.687	2.235	2.332				
	CF 1	52	42	41	341		0,33%	0,19%	1,60%		300	289	299				
	Total Griya	52	42	41	40		0,43%	0,23%	0,23%		(1)	(11)	(2)				
	Oto	-	-	-	301		0,00%	0,00%	0,00%		7,90%	301	301				
	CF 2	3.089	3.002	2.648	5.036		1,47%	1,20%	2,32%		2.388	1.946	2.033				
	Mitraguna & Others	2.920	3.002	2.648	4.324		1,63%	1,44%	2,39%		1.676	1.404	1.321				
	Pensiun	-	-	-	712		0,55%	0,00%	1,99%		712	542	712				
	<b>Total Pembiayaan</b>	<b>4.675</b>	<b>4.773</b>	<b>5.136</b>	<b>4.837</b>		<b>1,05%</b>	<b>1,10%</b>	<b>1,05%</b>		<b>(299)</b>	<b>162</b>	<b>65</b>		<b>1,06%</b>	<b>-1,54%</b>	<b>0,0%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	691.775	576.365	577.188	63.236	824	(114.586)	-16,56%	(51.782)	-8,23%	693.972	83,17%	(116.783)
2	Tabungan	522.123	534.304	518.331	524.003	3.787	5.672	(10.300)	-1,93%	1.880	0,36%	551.051	95,09%	(27.048)
3	Deposito	264.012	243.573	237.692	236.625	(48.159)	(1.068)	(6.948)	-2,85%	(27.388)	-10,37%	264.501	89,46%	(27.876)
	<b>Total</b>	<b>1.415.106</b>	<b>1.469.651</b>	<b>1.332.388</b>	<b>1.337.816</b>	<b>18.864</b>	<b>5.428</b>	<b>(131.834)</b>	<b>-8,97%</b>	<b>(77.290)</b>	<b>-5,46%</b>	<b>1.509.524</b>	<b>88,63%</b>	<b>(171.707)</b>
	CASA	1.151.094	1.226.078	1.094.696	1.101.192	67.022	6.496	(124.887)	-10,19%	(49.902)	-4,34%	1.245.023	88,45%	(143.831)
	(%) CASA	81,34%	83,43%	82,16%	82,31%									
	FDR	55,59%	56,36%	69,62%	69,33%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	39.608	43.070	43.533	43.833	300	763	1,77%	4.225	10,67%	-	0,00%	43.833		
2	Giro ISE	24.819	22.409	22.738	22.869	130	459	2,05%	(1.951)	-7,86%	-	0,00%	22.869		
3	Tabungan ISE	14.728	18.600	18.734	18.904	170	303	1,63%	4.176	28,35%	-	0,00%	18.904		
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%	-	0,00%	2.061		
5	CIF ISE	155	170	172	172	0	2	1,18%	17	10,97%	-	0,00%	172		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	495.806	595.926	-	101.752	101.752	-21.604	100.120	102.789	1.632	517.914	115,06%	78.011
	Linkage	388.874	365.922	365.922	-	-	-	-3.423	0	-22.952	-	399.283	91,64%	(33.361)
	Non-Linkage	104.263	129.884	230.004	-	101.752	101.752	-18.181	100.120	125.741	1.632	118.632	193,88%	111.373
	• Local Champion	71.739	83.729	183.597	-	101.500	101.500	-18.650	99.868	111.858	1.632	75.832	242,11%	107.765
	• Value Chain	32.524	46.155	46.407	-	252	252	470	252	13.883	-	42.800	108,43%	3.608
2	MBG	11.179	16.236	16.396	500	250	-250	411	160	5.217	90	15.280	107,30%	1.116
	KUR	10.795	15.959	16.121	500	250	-250	418	162	5.326	88	14.788	109,02%	1.333
	Non KUR	384	277	275	-	-	0	-6	-2	-109	2	493	55,84%	(218)
3	PWG	42.303	64.433	65.635	7.709	3.132	-4.576	1.867	1.202	23.332	1.931	61.895	106,04%	3.739
	Cilem	16.301	29.399	29.432	1.482	582	-900	661	33	13.131	549	34.450	85,44%	(5.018)
	Gadai	26.001	35.034	36.202	6.227	2.551	-3.677	1.206	1.168	10.201	1.382	27.446	131,91%	8.757
4	CFG	239.992	251.812	249.609	2.000	1.380	-620	2.678	-2.203	9.617	3.583	266.504	93,66%	(16.895)
	CF 1	49.326	55.945	55.562	1.159	555	-604	284	-383	6.236	938	52.487	105,86%	3.075
	Total Griya	38.490	43.371	43.003	400	450	50	0	-368	4.513	818	39.301	109,42%	3.702
	• Total Non Program	38.490	43.371	43.003	400	450	50	287	-368	4.513	818	39.301	109,42%	3.702
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.574	12.559	759	105	-654	284	-15	1.723	120	13.186	95,25%	(627)
	CF 2	190.665	195.867	194.047	841	825	-16	2.394	-1.820	3.381	2.645	214.018	90,67%	(19.971)
	Mitraguna & Others	156.155	163.708	162.208	841	825	-16	2.610	-1.500	6.053	2.325	177.346	91,46%	(15.138)
	Pensiun	34.510	32.159	31.839	-	-	0	-216	-321	-2.671	321	36.671	86,82%	(4.832)
	<b>Total Pembiayaan</b>	<b>786.611</b>	<b>828.287</b>	<b>927.566</b>	<b>10.209</b>	<b>106.515</b>	<b>96.306</b>	<b>-16.648</b>	<b>99.278</b>	<b>140.955</b>	<b>7.236</b>	<b>861.595</b>	<b>107,66%</b>	<b>65.971</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif		Net (UG) & DG			Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25	31-Dec-24		31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	218	0,00%	0,00%	0,04%	218	218	218	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	218	0,00%	0,00%	0,09%	218	218	218	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	-	-	-	257	0,00%	0,00%	1,57%	257	257	257	-	-	-	
	KUR	-	-	-	257	0,00%	0,00%	1,60%	257	257	257	-	-	-	
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
3	PWG	-	10	-	540	0,00%	0,00%	0,82%	540	540	531	-	-	-	
	Cilem	-	-	-	407	0,00%	0,00%	1,38%	407	407	407	-	-	-	
	Gadai	-	10	-	133	0,00%	0,00%	0,37%	133	133	124	-	-	-	
4	CFG	1.445	2.456	2.548	6.537	0,60%	1,01%	1,61%	2.62%	3.989	5.092	4.080	-	-	
	CF 1	161	866	732	2.194	0,33%	0,33%	1,31%	3.95%	1.462	2.033	1.328	-	-	-
	Total Griya	152	752	572	391	0,39%	0,32%	0,91%	(181)	239	(361)	-	-	-	-
	Oto	9	114	160	1.803	0,08%	1,27%	14,36%	1.643	1.794	1.689	-	-	-	-
	CF 2	1.284	1.591	1.816	4.343	0,67%	0,93%	2,24%	2.527	3.058	2.752	-	-	-	-
	Mitraguna & Others	1.284	1.591	1.448	3.771	0,82%	0,88%	2,32%	2.322	2.486	2.180	-	-	-	-
	Pensiun	-	-	367	572	0,00%	1,14%	1,80%	205	572	572	-	-	-	-
	<b>Total Pembiayaan</b>	<b>4.879</b>	<b>3.635</b>	<b>4.149</b>	<b>4.509</b>	<b>0,62%</b>	<b>0,50%</b>	<b>0,49%</b>	<b>360</b>	<b>(370)</b>	<b>874</b>	<b>0,12%</b>	<b>75,35%</b>	<b>-0,4%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif		Net (UG) & DG			Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	31-Dec-24		31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,04%	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	37.911	27.959	25.839	10.992	(2.120)	(12.072)	-31,84%	(2.305)	-8,19%	36.896	70,03%	(11.057)
2	Tabungan	312.220	335.124	331.526	332.979	(188)	1.453	(2.144)	-0,64%	20.760	6,65%	332.127	100,26%	853
3	Deposito	88.440	70.337	70.231	70.211	(3.043)	(20)	(126)	-0,18%	(18.229)	-20,61%	89.197	78,71%	(18.986)
	<b>Total</b>	<b>428.803</b>	<b>443.371</b>	<b>429.716</b>	<b>429.029</b>	<b>7.762</b>	<b>(687)</b>	<b>(14.343)</b>	<b>-3,23%</b>	<b>225</b>	<b>0,05%</b>	<b>458.220</b>	<b>93,63%</b>	<b>(29.191)</b>
	CASA	340.363	373.034	359.485	358.818	10.805	(667)	(14.216)	-3,81%	18.455	5,42%	369.023	97,23%	(10.205)
	(%) CASA	79,38%	84,14%	83,66%	83,63%									
	FDR	84,89%	89,24%	91,74%	91,89%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.138	42.569	42.875		306	(264)	-0,61%	2.594	6,44%	-	0,00%	42.875
2	Giro ISE	7.566	5.315	4.526	4.587		61	(728)	-13,70%	(2.979)	-39,38%	-	0,00%	4.587
3	Tabungan ISE	32.715	37.823	38.043	38.288		245	465	1,23%	5.573	17,03%	-	0,00%	38.288
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	182	205	206	206		0	1	0,49%	24	13,19%	-	0,00%	206

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	57.968	53.767	53.767	-	-	0	1.203	0	-4.202	(0)	70.444	76,32%	(16.678)	
	Linkage	31.740	28.923	28.923	-	-	-	-	-287	0	-2.817	-	37.085	77,99%	(8.163)
	Non-Linkage	26.229	24.844	24.844	-	-	0	1.490	0	-1.385	(0)	33.359	74,47%	(8.515)	
	• Local Champion	25.361	22.121	22.121	-	-	0	-495	0	-3.240	(0)	27.464	80,55%	(5.343)	
	• Value Chain	867	2.723	2.723	-	-	-	1.985	0	1.855	-	5.895	46,19%	(3.172)	
2	MBG	34.002	30.679	30.386	-	-	0	-278	-293	-3.616	293	35.532	85,52%	(5.146)	
	KUR	32.921	29.430	29.137	-	-	0	-254	-293	-3.784	293	34.322	84,89%	(5.185)	
	Non KUR	1.081	1.249	1.249	-	-	0	-24	0	168	-	1.210	103,15%	38	
3	PWG	9.475	19.384	19.591	1.266	591	-675	354	208	10.116	384	27.736	70,63%	(8.145)	
	Cilem	5.148	12.299	12.466	343	315	-27	-31	167	7.318	149	18.193	68,52%	(5.727)	
	Gadai	4.327	7.084	7.125	923	276	-648	385	41	2.798	235	9.544	74,66%	(2.418)	
4	CFG	262.577	291.842	290.483	2.833	470	-2.363	1.389	-1.359	27.906	1.829	285.363	101,79%	5.119	
	CF 1	159.367	169.715	168.880	1.910	-	-1.910	-296	-835	9.513	835	162.083	104,19%	6.797	
	Total Griya	139.426	145.942	145.381	1.801	-	-1.801	0	-562	5.955	562	140.123	103,75%	5.257	
1	• Total Non Program	139.426	145.942	145.381	1.801	-	-1.801	1.520	-562	5.955	562	140.123	103,75%	5.257	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	19.941	23.773	23.499	109	-	-109	-296	-274	3.558	274	21.960	107,01%	1.539	
	CF 2	103.210	122.126	121.603	923	470	-453	1.685	-524	18.393	994	123.280	98,64%	(1.677)	
	Mitraguna & Others	99.172	116.810	116.342	573	470	-103	1.323	-469	17.170	939	117.385	99,11%	(1.043)	
	Pensiun	4.038	5.316	5.261	350	-	-350	363	-55	1.223	55	5.895	89,24%	(634)	
	<b>Total Pembiayaan</b>	<b>364.023</b>	<b>395.671</b>	<b>394.226</b>	<b>4.100</b>	<b>1.061</b>	<b>-3.038</b>	<b>2.669</b>	<b>-1.445</b>	<b>30.203</b>	<b>2.506</b>	<b>419.076</b>	<b>94,07%</b>	<b>(24.850)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	30	30	30	0,00%	0,06%	0,06%	-	30	0	0			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	30	30	30	30	0,00%	0,12%	0,12%	-	30	0	0			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	872	1.889	1.641	2.436	2.436	2,57%	3,53%	8,02%	795	1.564	548				
	KUR	703	1.737	1.487	2.282	2.282	2,14%	5,05%	7,83%	795	1.579	545				
	Non KUR	169	152	154	154	154	15,61%	12,34%	12,34%	-	(15)	2				
3	PWG	-	-	-	-	739	0,00%	0,00%	0,00%	739	739	739				
	Cilem	-	-	-	-	399	0,00%	0,00%	0,00%	399	399	399				
	Gadai	-	-	-	-	340	0,00%	0,00%	0,00%	340	340	340				
4	CFG	4.689	3.435	3.445	10.797	10.797	1,79%	1,18%	2,38%	7.352	6.108	7.363				
	CF 1	4.583	3.018	2.690	7.854	7.854	2,88%	1,58%	4,65%	5.164	3.271	4.836				
	Total Griya	3.651	1.927	1.566	4.693	4.693	2,62%	1,07%	2,38%	3.127	1.042	2.766				
	Oto	932	1.091	1.124	3.161	3.161	4,67%	4,73%	13,45%	2.037	2.229	2.070				
	CF 2	106	417	755	2.943	2.943	0,10%	0,62%	2,42%	2.188	2.838	2.527				
	Mitraguna & Others	106	417	755	2.943	2.943	0,11%	0,65%	2,53%	2.188	2.838	2.527				
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>3.318</b>	<b>8.522</b>	<b>8.754</b>	<b>8.844</b>	<b>8.844</b>	<b>0,91%</b>	<b>2,21%</b>	<b>2,24%</b>	<b>90</b>	<b>5.526</b>	<b>322</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-2,2%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	124	0,00%	0,23%	0,23%	-	124	0	0			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	124	124	124	124	0,00%	0,50%	0,50%	-	124	0	0			
	Value Chain	-	-	-												

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	47	68	68	11	0	20	43,12%	(150)	-68,87%	4.691	1,44%	(4.623)
2	Tabungan	144.169	162.597	160.544	161.572	5.538	1.029	(1.025)	-0,63%	17.403	12,07%	154.911	104,30%	6.661
3	Deposito	10.918	20.142	20.190	20.291	(2.548)	101	149	0,74%	9.373	85,85%	11.483	176,71%	8.808
	<b>Total</b>	<b>155.304</b>	<b>182.786</b>	<b>180.801</b>	<b>181.931</b>	<b>3.001</b>	<b>1.129</b>	<b>(856)</b>	<b>-0,47%</b>	<b>26.627</b>	<b>17,14%</b>	<b>171.085</b>	<b>106,34%</b>	<b>10.846</b>
	CASA	144.386	162.644	160.611	161.640	5.549	1.029	(1.004)	-0,62%	17.253	11,95%	159.602	101,28%	2.038
	(%) CASA	92,97%	88,98%	88,83%	88,85%									
	FDR	134,72%	124,25%	125,39%	124,61%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.235	1.183	1.189		7	(46)	-3,70%	(71)	-5,63%	-	0,00%	1.189
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-72,46%	-	0,00%	0
3	Tabungan ISE	1.260	1.235	1.183	1.189		7	(46)	-3,70%	(71)	-5,61%	-	0,00%	1.189
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	71	83	85	85		0	2	2,41%	14	19,72%	-	0,00%	85

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Local Champion	2.258	1.872	1.872	-	-	0	-15	0	-386	-	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	60.007	59.854	-	200	200	955	-153	4.940	353	60.630	98,72%	(776)
	KUR	53.824	58.670	58.529	-	200	200	988	-141	4.705	341	59.174	98,91%	(645)
	Non KUR	1.089	1.337	1.325	-	-	0	-33	-12	236	12	1.456	91,03%	(131)
3	PWG	2.063	7.765	7.728	411	11	-400	346	-37	5.665	48	9.875	78,26%	(2.147)
	Cilem	2.063	7.765	7.728	411	11	-400	346	-37	5.665	48	9.875	78,26%	(2.147)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.466	157.251	600	30	-570	340	-215	7.253	245	160.804	97,79%	(3.552)
	CF 1	15.162	17.472	17.391	-	30	30	-45	-81	2.229	111	16.494	105,44%	897
	Total Griya	4.320	3.831	3.831	-	0	0	0	0	-489	-	4.700	81,51%	(869)
	• Total Non Program	3.984	3.516	3.516	-	-	0	-39	0	-468	-	4.321	81,38%	(805)
	• Program	336	315	315	-	-	0	-2	0	-21	-	379	82,99%	(65)
	Oto	10.841	13.641	13.560	-	30	30	-45	-81	2.719	111	11.794	114,97%	1.766
	CF 2	134.836	139.994	139.860	600	-	-600	385	-134	5.024	134	144.309	96,92%	(4.449)
	Mitraguna & Others	130.780	136.039	135.918	600	-	-600	408	-121	5.138	121	139.377	97,52%	(3.459)
	Pensiun	4.056	3.955	3.942	-	-	0	-23	-13	-114	13	4.933	79,92%	(991)
	<b>Total Pembiayaan</b>	<b>209.233</b>	<b>227.110</b>	<b>226.706</b>	<b>1.011</b>	<b>241</b>	<b>-770</b>	<b>1.627</b>	<b>-404</b>	<b>17.472</b>	<b>646</b>	<b>233.567</b>	<b>97,06%</b>	<b>(6.862)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	617		0,00%	0,00%	32,97%	617	617	617	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	617		0,00%	0,00%	32,97%	617	617	617	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	57	53	892		0,00%	0,00%	1,49%	839	892	836	-			
	KUR	-	-	-	770		0,00%	0,00%	1,32%	770	770	770	-			
	Non KUR	-	57	53	123		0,00%	3,99%	9,25%	69	123	66	-			
3	PWG	-	-	-	29		0,00%	0,00%	0,37%	29	29	29	-			
	Cilem	-	-	-	29		0,00%	0,00%	0,37%	29	29	29	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	1.077	1.464	2.605	7.529		0,72%	1,65%	4,79%	4.925	6.453	6.066	-			
	CF 1	278	521	426	3.775		1,83%	2,44%	21,71%	3.349	3.497	3.254	-			
	Total Griya	278	253	253	496		6,43%	6,61%	12,96%	243	218	243	-			
	Oto	-	268	173	3.279		0,00%	1,27%	24,18%	3.106	3.279	3.011	-			
	CF 2	799	942	2.179	3.754		0,59%	1,56%	2,68%	1.576	2.955	2.812	-			
	Mitraguna & Others	799	942	2.179	3.173		0,61%	1,60%	2,33%	995	2.375	2.231	-			
	Pensiun	-	-	-	581		0,00%	0,00%	14,73%	581	581	581	-			
	<b>Total Pembiayaan</b>	<b>954</b>	<b>2.149</b>	<b>1.822</b>	<b>1.822</b>		<b>0,46%</b>	<b>0,80%</b>	<b>0,80%</b>	<b>869</b>	<b>(327)</b>	<b>-</b>	<b>0,14%</b>	<b>81,97%</b>	<b>-0,7%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.232	2.255	2.258	(61)	3	26	1,17%	2.020	849,68%	4.605	49,02%	(2.348)
2	Tabungan	85.480	94.164	94.922	95.378	1.838	456	1.215	1,29%	9.898	11,58%	94.734	100,68%	644
3	Deposito	55.765	41.891	41.891	41.891	(347)	0	0	0,00%	(13.874)	-24,88%	56.483	74,17%	(14.592)
	<b>Total</b>	<b>141.483</b>	<b>138.286</b>	<b>139.068</b>	<b>139.527</b>	<b>1.430</b>	<b>459</b>	<b>1.241</b>	<b>0,90%</b>	<b>(1.956)</b>	<b>-1,38%</b>	<b>155.822</b>	<b>89,54%</b>	<b>(16.295)</b>
	CASA	85.718	96.395	97.177	97.636	1.778	459	1.241	1,29%	11.918	13,90%	99.340	98,29%	(1.703)
	(%) CASA	60,59%	69,71%	69,88%	69,98%									
	FDR	57,51%	64,07%	63,46%	63,25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.361	2.374	2.375		1	14	0,60%	2.038	604,64%	-	0,00%	2.375
2	Giro ISE	44	2.017	2.018	2.018		0	0	0,02%	1.973	4436,88%		0,00%	2.018
3	Tabungan ISE	293	343	357	357		1	14	4,05%	65	22,14%		0,00%	357
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	96	98	98		0	2	2,08%	8	8,89%		0,00%	98

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.219	26.060	150	-	-150	310	-159	-2.530	159	29.132	89,46%	(3.072)
	KUR	28.019	25.667	25.510	150	-	-150	330	-157	-2.509	157	28.422	89,75%	(2.912)
	Non KUR	572	552	550	-	-	0	-20	-2	-22	2	710	77,54%	(159)
3	PWG	2.056	6.337	6.288	433	-	-433	268	-49	4.232	49	7.548	83,31%	(1.260)
	Cilem	2.056	6.337	6.288	433	-	-433	268	-49	4.232	49	7.548	83,31%	(1.260)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.049	55.904	395	340	-55	-7	-145	5.179	485	59.421	94,08%	(3.517)
	CF 1	3.683	6.435	6.409	185	-	-185	39	-26	2.726	26	4.720	135,79%	1.689
	Total Griya	695	358	356	-	-	0	0	-2	-339	2	961	37,02%	(605)
	• Total Non Program	695	358	356	-	-	0	0	-5	-339	2	961	37,02%	(605)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.077	6.053	185	-	-185	39	-24	3.065	24	3.758	161,04%	2.294
	CF 2	47.042	49.615	49.496	210	340	130	-47	-119	2.454	459	54.701	90,48%	(5.205)
	Mitraguna & Others	38.019	39.728	39.673	210	340	130	25	-55	1.654	395	44.970	88,22%	(5.297)
	Pensiun	9.023	9.887	9.823	-	-	0	-72	-64	800	64	9.732	100,94%	92
	<b>Total Pembiayaan</b>	<b>81.372</b>	<b>88.606</b>	<b>88.253</b>	<b>978</b>	<b>340</b>	<b>-638</b>	<b>571</b>	<b>-353</b>	<b>6.881</b>	<b>693</b>	<b>96.101</b>	<b>91,83%</b>	<b>(7.848)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	574	689	300	629	2.019	1.15%	2.41%	328	54	(60)						
	KUR	574	632	300	629	2,05%	1,17%	2,46%	328	54	(4)						
	Non KUR	-	57	-	-	0,00%	0,00%	0,00%	-	-	-	57					
3	PWG	-	-	-	-	57	0,00%	0,00%	0,91%	57	57	57					
	Cilem	-	-	-	-	57	0,00%	0,00%	0,91%	57	57	57					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	234	2.457	933	5.905	0,46%	1,66%	10,56%	4.972	5.671	3.448						
	CF 1	134	106	320	492	3,65%	4,97%	7,68%	172	358	386						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	134	106	320	492	4,50%	5,27%	8,13%	172	358	386						
	CF 2	100	2.351	613	5.413	0,21%	1,24%	10,94%	4.800	5.313	3.061						
	Mitraguna & Others	-	1.360	201	4.080	0,00%	0,51%	10,28%	3.879	4.080	2.720						
	Pensiun	100	992	412	1.333	1,10%	4,16%	13,57%	921	1.233	341						
	<b>Total Pembiayaan</b>	<b>315</b>	<b>629</b>	<b>742</b>	<b>740</b>	<b>0,39%</b>	<b>0,84%</b>	<b>(1)</b>	<b>425</b>	<b>111</b>	<b>111</b>	<b>0,04%</b>	<b>95,34%</b>	<b>-0,8%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	45.153	45.606	46.420	7.495	814	1.267	2,81%	26.247	130,11%	25.794	179,96%	20.626
2	Tabungan	135.101	145.614	143.956	145.050	1.016	1.094	(564)	-0,39%	9.949	7,36%	145.809	99,48%	(759)
3	Deposito	28.599	26.205	26.255	26.255	229	0	50	0,19%	(2.344)	-8,20%	29.125	90,14%	(2.870)
	<b>Total</b>	<b>183.873</b>	<b>216.972</b>	<b>215.817</b>	<b>217.724</b>	<b>8.741</b>	<b>1.907</b>	<b>753</b>	<b>0,35%</b>	<b>33.851</b>	<b>18,41%</b>	<b>200.728</b>	<b>108,47%</b>	<b>16.996</b>
	CASA	155.274	190.767	189.562	191.470	8.511	1.907	703	0,37%	36.196	23,31%	171.603	111,58%	19.867
	(%) CASA	84,45%	87,92%	87,83%	87,94%									
	FDR	85,47%	90,55%	90,64%	89,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.845	13.082	13.118	36	273	2,12%	4.449	51,32%	-	0,00%	13.118
2	Giro ISE	6.094	227	146	149	3	(78)	-34,32%	(5.945)	-97,55%	-	0,00%	149
3	Tabungan ISE	2.575	10.818	11.136	11.168	33	350	3,24%	8.594	333,73%	-	0,00%	11.168
4	Deposito ISE	-	1.800	1.800	1.800	0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800
5	CIF ISE	121	138	140	140	0	2	1,45%	19	15,70%	-	0,00%	140

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	• Value Chain	-	-	-	-	-	0	0	0	-0	-	0	0,00%	0	
2	MBG	29.889	35.950	36.028	100	250	150	-169	77	6.138	173	34.210	105,31%	1.818	
	KUR	29.147	35.000	35.078	100	250	150	-304	79	5.931	171	33.229	105,57%	1.850	
	Non KUR	742	950	949	-	-	0	135	-1	208	1	981	96,77%	(32)	
3	PWG	5.787	17.774	17.646	1.843	369	-1.474	1.145	-127	11.859	496	20.542	85,90%	(2.896)	
	Cilem	4.662	13.788	13.906	1.309	174	-1.135	1.32	118	9.244	57	15.567	89,33%	(1.661)	
	Gadai	1.126	3.985	3.740	533	194	-339	1.013	-245	2.615	439	4.976	75,17%	(1.235)	
4	CFG	121.436	142.740	141.946	1.042	86	-956	3.425	-794	20.510	880	131.655	107,82%	10.291	
	CF 1	20.925	20.764	20.680	92	-	-92	454	-84	-245	84	22.143	93,39%	(1.464)	
	Total Griya	15.996	15.276	15.255	-	-	0	0	-22	-741	22	16.308	93,54%	(1.054)	
4	• Total Non Program	15.996	15.276	15.255	-	-	0	0	-73	-22	-741	22	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	0	-	5.835	92,98%	(410)
	Oto	4.930	5.487	5.425	92	-	-92	454	-62	496	62	109.512	110,73%	11.754	
	CF 2	100.511	121.976	121.266	950	86	-864	2.970	-710	20.755	796	72.073	110,47%	7.547	
	Mitraguna & Others	63.905	80.135	79.621	950	-	-950	2.780	-515	15.716	515	37.439	111,24%	4.207	
	Pensiun	36.606	41.841	41.645	-	86	86	190	-196	5.040	282				
	<b>Total Pembiayaan</b>	<b>157.150</b>	<b>196.464</b>	<b>195.620</b>	<b>2.984</b>	<b>705</b>	<b>-2.280</b>	<b>4.400</b>	<b>-844</b>	<b>38.469</b>	<b>1.549</b>	<b>186.445</b>	<b>104,92%</b>	<b>9.174</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	179	182	179	710	0,60%	0,50%	1,97%	532	532	528						
	KUR	179	128	124	655	0,61%	0,35%	1,87%	532	477	527						
	Non KUR	-	54	55	55	0,00%	5,79%	5,79%	-	55	1						
3	PWG	74	-	-	409	1,27%	0,00%	2,32%	409	335	409						
	Cilem	74	-	-	409	1,58%	0,00%	2,94%	409	335	409						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.115	1.652	2.206	8.440	0,92%	1,55%	5,95%	6.235	7.326	6.788						
	CF 1	120	248	73	1.494	0,57%	0,35%	7,23%	1.421	1.374	1.246						
	Total Griya	-	170	-	891	0,00%	0,00%	5,84%	891	891	722						
	Oto	120	78	73	603	2,43%	1,33%	11,11%	530	483	524						
	CF 2	995	1.404	2.132	6.946	0,99%	1,75%	5,73%	4.813	5.951	5.542						
	Mitraguna & Others	254	1.081	1.562	2.475	0,40%	1,95%	3,11%	912	2.220	1.394						
	Pensiun	740	324	275	4.471	2,02%	1,36%	10,74%	3.901	3.731	4.148						
	<b>Total Pembiayaan</b>	<b>35</b>	<b>1.245</b>	<b>1.476</b>	<b>1.785</b>	<b>0,02%</b>	<b>0,75%</b>	<b>0,91%</b>	<b>309</b>	<b>1.750</b>	<b>540</b>	<b>0,06%</b>	<b>93,54%</b>	<b>-0,9%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	167.599	185.470	211.409	43.810		2.80	3.04	3.04
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%	(0,01)	1.444	1.536

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	129	233	255	(243)	22	126	97,26%	(205)	-44,58%	4.702	5,43%	(4.446)
2	Tabungan	104.069	105.674	103.392	103.069	97	(322)	(2.605)	-2,47%	(1.000)	-0,96%	113.215	91,04%	(10.146)
3	Deposito	24.703	24.658	24.658	24.912	(322)	254	255	1,03%	209	0,85%	25.371	98,19%	(458)
	<b>Total</b>	<b>129.233</b>	<b>130.461</b>	<b>128.283</b>	<b>128.237</b>	<b>(467)</b>	<b>(47)</b>	<b>(2.225)</b>	<b>-1,71%</b>	<b>(996)</b>	<b>-0,77%</b>	<b>143.287</b>	<b>89,50%</b>	<b>(15.050)</b>
	CASA	104.530	105.804	103.625	103.325	(145)	(301)	(2.479)	-2,34%	(1.205)	-1,15%	117.917	87,63%	(14.592)
	(%) CASA	80,88%	81,10%	80,78%	80,57%									
	FDR	125,49%	144,15%	145,21%	145,27%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.267	2.577	2.600		23	333	14,69%	(1.433)	-35,54%	-	0,00%	2.600
2	Giro ISE	415	60	143	147		4	87	145,95%	(268)	-64,59%	-	0,00%	147
3	Tabungan ISE	3.618	2.207	2.434	2.453		19	246	11,13%	(1.165)	-32,20%	-	0,00%	2.453
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	142	144	144		0	2	1,41%	25	21,01%	-	0,00%	144

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.522	22.503	315	130	-185	145	-18	-391	148	24.787	90,79%	(2.284)
	KUR	22.067	21.522	21.426	250	50	-200	-16	-96	-641	146	23.833	89,90%	(2.407)
	Non KUR	827	999	1.077	65	80	15	161	78	250	2	954	112,90%	123
3	PWG	1.733	7.288	7.155	813	36	-778	930	-133	5.422	169	10.247	69,83%	(3.092)
	Cilem	1.733	7.288	7.155	813	36	-778	930	-133	5.422	169	10.247	69,83%	(3.092)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	158.244	156.626	468	1.104	636	470	-1.619	19.075	2.723	158.700	98,69%	(2.074)
	CF 1	5.904	8.009	8.115	-	187	187	75	106	2.211	81	8.425	96,32%	(310)
	Total Griya	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
	• Total Non Program	1.926	1.748	1.743	-	-	0	0	-5	-183	5	2.573	67,74%	(830)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.261	6.372	-	187	187	75	111	2.394	76	5.852	108,88%	520
	CF 2	131.647	150.235	148.511	468	917	449	395	-1.725	16.864	2.642	150.275	98,83%	(1.764)
	Mitraguna & Others	65.693	81.700	81.166	320	917	597	31	-535	15.472	1.452	82.597	98,27%	(1.432)
	Pensiun	65.954	68.535	67.345	148	-	-148	364	-1.190	1.391	1.190	67.677	99,51%	(332)
	<b>Total Pembiayaan</b>	<b>162.178</b>	<b>188.054</b>	<b>186.284</b>	<b>1.596</b>	<b>1.269</b>	<b>-327</b>	<b>1.545</b>	<b>-1.770</b>	<b>24.106</b>	<b>3.040</b>	<b>193.734</b>	<b>96,15%</b>	<b>(7.450)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	640	560	514	1.408	2.80%	2.28%	6,26%	895	768	848	91	61	110			
	KUR	508	507	460	1.342	2,30%	2,14%	6,26%	882	833	834	91	219	118			
	Non KUR	132	53	54	67	15,90%	5,37%	6,19%	13	(65)	14						
3	PWG	-	-	-	-	106	0,00%	0,00%	1,48%	106	106	106	106				
	Cilem	-	-	-	-	106	0,00%	0,00%	1,48%	106	106	106	106				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	1.035	709	272	1.734	0,75%	0,17%	1,11%	1.462	699	1.025	38	(0)				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	-	-	38	38	0,03%	0,03%	0,03%	38	(0)		38	(0)				
	Mitraguna & Others	-	-	38	38	0,05%	0,05%	0,05%	38	(0)		38	(0)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>306</b>	<b>295</b>	<b>314</b>	<b>405</b>	<b>0,19%</b>	<b>0,17%</b>	<b>0,22%</b>	<b>91</b>	<b>99</b>	<b>110</b>	<b>0,87%</b>	<b>-297,93%</b>	<b>0,6%</b>			

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.787	520.135	518.708	197	(1.427)	921	0,18%	357.227	221,22%	168.496	307,85%	350.212
2	Tabungan	199.929	216.938	215.230	218.046	(488)	2.816	1.109	0,51%	18.117	9,06%	215.790	101,05%	2.257
3	Deposito	133.285	90.671	89.840	89.816	(964)	(23)	(855)	-0,94%	(43.469)	-32,61%	135.065	66,50%	(45.249)
	<b>Total</b>	<b>494.695</b>	<b>825.396</b>	<b>825.205</b>	<b>826.570</b>	<b>(1.255)</b>	<b>1.366</b>	<b>1.174</b>	<b>0,14%</b>	<b>331.875</b>	<b>67,09%</b>	<b>519.351</b>	<b>159,15%</b>	<b>307.219</b>
	CASA	361.410	734.725	735.365	736.754	(291)	1.389	2.029	0,28%	375.344	103,86%	384.286	191,72%	352.469
	(%) CASA	73,06%	89,01%	89,11%	89,13%									
	FDR	29,29%	21,46%	21,33%	21,30%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	10.479	19.832	19.818		(14)	9.339	89,11%	17.952	962,18%	-	0,00%	19.818
2	Giro ISE	28	25	5	5		0	(21)	-81,53%	(24)	-83,51%	-	0,00%	5
3	Tabungan ISE	1.837	8.854	18.228	18.214		(14)	9.359	105,71%	16.376	891,27%	-	0,00%	18.214
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!	-	0,00%	1.600
5	CIF ISE	40	76	77	77		0	1	1,32%	37	92,50%	-	0,00%	77

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Local Champion	1.656	1.210	1.210	-	-	0	-41	0	-446	-	1.656	73,08%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	59.982	59.202	100	-	-100	-1.439	-781	1.393	781	63.575	93,12%	(4.374)
	KUR	55.256	56.602	55.854	100	-	-100	-1.419	-748	598	748	60.661	92,08%	(4.807)
	Non KUR	2.553	3.380	3.347	-	-	0	-20	-33	794	33	2.914	114,87%	433
3	PWG	4.560	19.634	19.868	626	376	-250	1.055	234	15.308	142	16.305	121,85%	3.562
	Cilem	4.560	19.634	19.868	626	376	-250	1.055	234	15.308	142	16.305	121,85%	3.562
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	80.862	96.309	95.753	171	-	-171	290	-556	14.891	556	92.602	103,40%	3.151
	CF 1	35.630	44.820	44.330	171	-	-171	558	-490	8.700	490	37.699	117,59%	6.630
	Total Griya	16.876	22.526	22.268	-	-	0	0	-258	5.392	258	17.973	123,90%	4.295
4	• Total Non Program	11.817	17.790	17.538	-	-	0	0	-252	5.721	252	12.262	143,02%	5.276
	• Program	5.059	4.736	4.730	-	-	0	-38	-5	-329	5	5.710	82,83%	(980)
	Oto	18.754	22.294	22.062	171	-	-171	558	-233	3.307	233	19.727	111,83%	2.335
	CF 2	45.232	51.489	51.423	-	-	0	-268	-66	6.191	66	54.903	93,66%	(3.479)
	Mitraguna & Others	44.353	50.559	50.514	-	-	0	-172	-45	6.161	45	53.128	95,08%	(2.614)
	Pensiun	880	930	909	-	-	0	-96	-20	30	20	1.774	51,24%	(865)
	<b>Total Pembiayaan</b>	<b>144.886</b>	<b>177.135</b>	<b>176.032</b>	<b>897</b>	<b>376</b>	<b>-521</b>	<b>-134</b>	<b>-1.103</b>	<b>31.146</b>	<b>1.479</b>	<b>174.138</b>	<b>101,09%</b>	<b>1.894</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	16	1.016	876	2.415	0,03%	1,46%	4,08%	1.539	2.399	1.399				
	KUR	16	857	781	2.091	0,03%	1,38%	3,74%	1.310	2.076	1.234				
	Non KUR	-	159	94	324	0,00%	2,79%	9,67%	230	324	165				
3	PWG	36	-	-	-	0,78%	0,00%	0,00%	-	324	289	324			
	Cilem	36	-	-	-	0,78%	0,00%	0,00%	-	324	289	324			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	1.001	1.350	1.606	4.248	1,24%	1,67%	4,44%	2.643	3.247	2.899				
	CF 1	1.001	1.350	1.606	3.161	2,81%	3,58%	7,13%	1.555	2.160	1.811				
	Total Griya	582	659	882	813	3,45%	3,92%	3,65%	(69)	231	154				
	Oto	419	691	724	2.348	2,23%	3,25%	10,64%	1.624	1.929	1.657				
	CF 2	-	-	-	1.088	0,00%	0,00%	-	2.12%	1.088	1.088				
	Mitraguna & Others	-	-	-	1.088	0,00%	0,00%	-	2,15%	1.088	1.088				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>2.184</b>	<b>2.365</b>	<b>2.481</b>	<b>6.987</b>	<b>1,51%</b>	<b>1,40%</b>	<b>3,97%</b>	<b>4.506</b>	<b>4.803</b>	<b>4.622</b>	<b>0,56%</b>	<b>85,85%</b>	<b>-3,4%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	278	12	-	75	0,48%	0,00%	0,13%	75	(203)	63				
	KUR	271	12	-	75	0,49%	0,00%	0,13%	75	(195)	63				
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-	-			
3	PWG	-	-	-	-</td										

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	271	242	257	68	15	(14)	-5,15%	224	683,46%	6.167	4,17%	(5.910)
2	Tabungan	95.230	98.857	96.780	97.561	5.380	782	(1.295)	-1,31%	2.332	2,45%	104.027	93,78%	(6.466)
3	Deposito	25.200	24.733	24.683	24.683	561	0	(49)	-0,20%	(517)	-2,05%	25.946	95,14%	(1.262)
	<b>Total</b>	<b>120.463</b>	<b>123.860</b>	<b>121.705</b>	<b>122.502</b>	<b>6.009</b>	<b>797</b>	<b>(1.358)</b>	<b>-1,10%</b>	<b>2.039</b>	<b>1,69%</b>	<b>136.140</b>	<b>89,98%</b>	<b>(13.638)</b>
	CASA	95.263	99.128	97.022	97.819	5.448	796	(1.309)	-1,32%	2.556	2,68%	110.195	88,77%	(12.376)
	(%) CASA	79,08%	80,03%	79,72%	79,85%									
	FDR	167,21%	170,63%	172,51%	171,39%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.585	1.566	1.577		11	(8)	-0,47%	561	55,19%	-	0,00%	1.577
2	Giro ISE	1	12	30	30		0	18	142,73%	29	5752,06%		0,00%	30
3	Tabungan ISE	1.016	1.572	1.536	1.547		11	(25)	-1,59%	532	52,33%		0,00%	1.547
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	70	71	71		0	1	1,43%	12	20,34%		0,00%	71

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.137	61.064	850	460	-390	53	-73	2.645	533	59.037	103,43%	2.026
	KUR	53.406	57.301	57.243	850	460	-390	177	-58	3.837	518	53.872	106,26%	3.371
	Non KUR	5.013	3.836	3.821	-	-	0	-124	-15	-1.191	15	5.166	73,97%	(1.344)
3	PWG	7.973	12.362	12.240	389	54	-335	572	-122	4.267	177	15.411	79,42%	(3.171)
	Cilem	7.973	12.362	12.240	389	54	-335	572	-122	4.267	177	15.411	79,42%	(3.171)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	137.846	136.653	1.000	528	-472	977	-1.192	1.613	1.720	161.244	84,75%	(24.590)
	CF 1	25.995	30.473	30.578	-	318	318	-139	105	4.583	213	29.119	105,01%	1.460
	Total Griya	13.277	16.154	16.129	-	-	0	0	-25	2.852	25	14.079	114,56%	2.050
4	• Total Non Program	13.277	16.154	16.129	-	-	0	0	-18	2.852	25	14.079	114,56%	2.050
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.319	14.449	-	318	318	-139	130	1.732	188	15.039	96,08%	(590)
	CF 2	109.045	107.372	106.075	1.000	210	-790	1.116	-1.297	-2.970	1.507	132.125	80,28%	(26.050)
	Mitraguna & Others	98.253	97.006	95.571	1.000	10	-990	964	-1.435	-2.682	1.445	119.197	80,18%	(23.626)
	Pensiun	10.792	10.366	10.504	-	200	200	153	138	-288	62	12.928	81,25%	(2.424)
	<b>Total Pembiayaan</b>	<b>201.431</b>	<b>211.344</b>	<b>209.957</b>	<b>2.239</b>	<b>1.043</b>	<b>-1.197</b>	<b>1.602</b>	<b>-1.388</b>	<b>8.526</b>	<b>2.430</b>	<b>235.692</b>	<b>89,08%</b>	<b>(25.735)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	1.180	1.895	1.618	3.035	2.029	2,65%	4,97%	1.417	1.855	1.140						
	KUR	896	1.456	1.153	2.576	1.68%	2,01%	4,50%	1.423	1.681	1.120						
	Non KUR	284	439	465	459	5,67%	12,11%	12,00%	(6)	174	20						
3	PWG	-	-	-	-	41	0,00%	0,00%	0,34%	41	41	41					
	Cilem	-	-	-	-	41	0,00%	0,00%	0,34%	41	41	41					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	795	2.089	1.639	5.884	0,59%	1,19%	4,31%	4.246	5.089	3.796						
	CF 1	92	281	107	2.434	0,35%	0,35%	0,76%	2.327	2.343	2.154						
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Oto	92	281	107	2.434	0,72%	0,75%	16,85%	2.327	2.343	2.154						
	CF 2	704	1.808	1.532	3.450	0,65%	1,43%	3,25%	1.918	2.747	1.642						
	Mitraguna & Others	704	1.808	1.532	3.307	0,72%	1,58%	3,46%	1.775	2.604	1.499						
	Pensiun	-	-	-	-	143	0,00%	0,00%	1,36%	143	143	143					
	<b>Total Pembiayaan</b>	<b>1.975</b>	<b>3.984</b>	<b>3.256</b>	<b>8.961</b>	<b>0,98%</b>	<b>1,54%</b>	<b>4,27%</b>	<b>5.704</b>	<b>6.986</b>	<b>4.977</b>	<b>0,88%</b>	<b>79,30%</b>	<b>-3,4%</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	695	785	764	742	1,19%	1,25%	1,21%	(22)	47	(43)					
	KUR	639	624	605	583	1,20%	1,06%	1,02%	(22)	(56)	(40)					
	Non KUR	56	161	159	159	1,12%	4,13%	4,15%	(0)	103	(3)					
3	PWG	-	-	-	-											

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	255	1.014	964	105	(50)	709	277,60%	(211)	-17,97%	4.251	22,68%	(3.287)
2	Tabungan	91.378	105.830	105.007	104.617	2.521	(390)	(1.213)	-1,15%	13.239	14,49%	98.420	106,30%	6.196
3	Deposito	20.885	17.098	17.145	17.145	127	0	48	0,28%	(3.740)	-17,91%	21.483	79,81%	(4.338)
	<b>Total</b>	<b>113.438</b>	<b>123.183</b>	<b>123.166</b>	<b>122.726</b>	<b>2.753</b>	<b>(440)</b>	<b>(457)</b>	<b>-0,37%</b>	<b>9.288</b>	<b>8,19%</b>	<b>124.155</b>	<b>98,85%</b>	<b>(1.429)</b>
	CASA	92.553	106.085	106.021	105.581	2.626	(440)	(504)	-0,48%	13.028	14,08%	102.671	102,83%	2.909
	(%) CASA	81,59%	86,12%	86,08%	86,03%									
	FDR	111,58%	120,59%	120,81%	121,25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.353	1.340	1.350	10	(3)	-0,19%	(63)	-4,45%	-	0,00%	1.350
2	Giro ISE	4	52	64	70	6	18	34,58%	66	1518,31%	0	0,00%	70
3	Tabungan ISE	1.409	1.301	1.276	1.280	5	(21)	-1,58%	(129)	-9,14%	55	0,00%	1.280
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%	0	0,00%	99

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	58.188	60.441	60.053	150	-	-150	948	-388	1.864	388	66.098	90,85%	(6.045)
	KUR	54.166	55.978	55.600	150	-	-150	1.078	-378	1.434	378	61.794	89,98%	(6.194)
	Non KUR	4.022	4.462	4.452	-	-	0	-131	-10	430	10	4.304	103,45%	149
3	PWG	2.382	9.408	9.512	1.129	147	-982	1.362	104	7.129	43	9.949	95,60%	(438)
	Cilem	2.382	9.408	9.512	1.129	147	-982	1.362	104	7.129	43	9.949	95,60%	(438)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	78.700	79.236	1.370	620	-750	2.504	535	13.293	85	73.797	107,37%	5.439
	CF 1	8.522	7.920	7.883	100	-	-100	36	-37	-640	37	9.459	83,34%	(1.576)
	Total Griya	5.933	5.560	5.560	-	-	0	0	-0	-374	0	6.174	90,06%	(614)
4	• Total Non Program	5.933	5.560	5.560	-	-	0	0	-34	-374	0	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	3.285	70,71%	(962)
	Oto	2.589	2.360	2.323	100	-	-100	36	-37	-266	37	64.338	110,90%	7.015
	CF 2	57.421	70.780	71.353	1.270	620	-650	2.469	573	13.932	47	62.860	111,34%	7.127
	Mitraguna & Others	56.582	69.407	69.987	1.270	620	-650	2.440	580	13.405	40	1.479	92,37%	(113)
	Pensiun	838	1.373	1.366	-	-	0	28	-7	527	7			
	<b>Total Pembiayaan</b>	<b>126.569</b>	<b>148.548</b>	<b>148.800</b>	<b>2.649</b>	<b>767</b>	<b>-1.882</b>	<b>4.814</b>	<b>251</b>	<b>22.231</b>	<b>516</b>	<b>149.899</b>	<b>99,27%</b>	<b>(1.100)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	130	576	560	2.481	0,22%	0,93%	4,13%	1.921	2.352	1.906							
	KUR	123	204	305	1.871	0,23%	0,54%	3,36%	1.566	1.748	1.667							
	Non KUR	6	372	255	611	0,16%	5,72%	13,71%	355	604	239							
3	PWG	-	-	-	-	319	0,00%	0,00%	319	319	319							
	Cilem	-	-	-	-	319	0,00%	0,00%	319	319	319							
	Gadai	-	-	-	-	0	0,00%	0,00%	0	0,00%	0	-	-	-				
4	CFG	447	597	635	911	0,68%	0,81%	1,15%	276	463	313							
	CF 1	217	497	533	809	2,55%	6,73%	10,27%	276	592	312							
	Total Griya	-	497	533	426	0,00%	0,00%	0,00%	107	426	(71)							
	Oto	217	-	-	383	8,39%	0,00%	0,00%	16,49%	383	166	383						
	CF 2	230	100	101	101	0,40%	0,14%	0,14%	0,14%	-	(129)	1						
	Mitraguna & Others	230	100	101	87	0,41%	0,12%	0,12%	0,12%	-	(129)	1						
	Pensiun	-	-	-	-	0	0,00%	0,00%	0	0,00%	0							
	<b>Total Pembiayaan</b>	<b>47</b>	<b>202</b>	<b>201</b>	<b>276</b>	<b>0,04%</b>	<b>0,14%</b>	<b>0,19%</b>	<b>76</b>	<b>230</b>	<b>74</b>	<b>0,47%</b>	<b>-151,89%</b>	<b>0,3%</b>				

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.276	3.102	3.122	206	20	(154)	-4,71%	1.244	66,28%	4.014	77,78%	(892)
2	Tabungan	48.550	58.732	53.361	52.838	591	(523)	(5.894)	-10,04%	4.288	8,83%	55.473	95,25%	(2.635)
3	Deposito	7.602	13.550	13.550	13.550	2.432	0	0	0,00%	5.948	78,25%	8.347	162,33%	5.203
	<b>Total</b>	<b>58.030</b>	<b>75.559</b>	<b>70.013</b>	<b>69.510</b>	<b>3.229</b>	<b>(502)</b>	<b>(6.048)</b>	<b>-8,00%</b>	<b>11.480</b>	<b>19,78%</b>	<b>67.834</b>	<b>102,47%</b>	<b>1.676</b>
	CASA	50.428	62.009	56.462	55.960	797	(502)	(6.048)	-9,75%	5.532	10,97%	59.487	94,07%	(3.527)
	(%) CASA	86,90%	82,07%	80,65%	80,51%									
	FDR	148,42%	129,65%	139,48%	140,49%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	858	530	535		5	(323)	-37,65%	77	16,75%	-	0,00%	535
2	Giro ISE	360	412	167	169		2	(243)	-59,00%	(191)	-53,05%	0	0,00%	169
3	Tabungan ISE	99	446	364	366		3	(80)	-17,95%	268	271,38%	0	0,00%	366
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%	0	0,00%	34

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.029	48.807	-	200	200	214	-223	3.769	423	52.201	93,50%	(3.395)
	KUR	43.986	47.512	47.193	-	100	100	47	-319	3.208	419	50.816	92,87%	(3.623)
	Non KUR	1.052	1.518	1.613	-	100	100	167	96	562	4	1.385	116,48%	228
3	PWG	3.221	8.523	8.434	385	2	-383	148	-89	5.212	91	8.452	99,79%	(18)
	Cilem	3.221	8.523	8.434	385	2	-383	148	-89	5.212	91	8.452	99,79%	(18)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.407	40.413	-	253	253	411	6	2.542	247	44.221	91,39%	(3.808)
	CF 1	26.387	25.292	25.326	-	253	253	-326	34	-1.061	219	27.144	93,30%	(1.818)
	Total Griya	5.331	5.308	5.292	-	-	0	0	-17	-39	17	5.525	95,78%	(233)
	• Total Non Program	5.331	4.976	4.961	-	-	0	-57	-16	-370	16	5.525	89,79%	(564)
	• Program	-	332	331	-	-	0	-2	-1	331	1	0	0,00%	331
	Oto	21.057	19.984	20.034	-	253	253	-326	50	-1.023	202	21.619	92,67%	(1.585)
	CF 2	11.484	15.115	15.087	-	-	0	737	-27	3.603	27	17.077	88,35%	(1.990)
	Mitraguna & Others	8.469	10.554	10.548	-	-	0	574	-6	2.080	6	13.545	77,88%	(2.996)
	Pensiun	3.015	4.560	4.539	-	-	0	164	-22	1.524	22	3.532	128,49%	1.006
	<b>Total Pembiayaan</b>	<b>86.130</b>	<b>97.959</b>	<b>97.654</b>	<b>385</b>	<b>455</b>	<b>70</b>	<b>774</b>	<b>-306</b>	<b>11.524</b>	<b>761</b>	<b>104.874</b>	<b>93,11%</b>	<b>(7.221)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	409	352	293	333	0,91%	0,60%	0,68%	39	(76)	(19)	3,35%	21,42%	-0,9%
	KUR	384	352	293	263	0,87%	0,62%	0,56%	(30)	(121)	(89)			
	Non KUR	25	-	-	70	2,33%	0,00%	4,32%	70	45	70			
3	PWG	6	-	-	92	0,18%	0,00%	1,09%	92	86	92			
	Cilem	6	-	-	92	0,18%	0,00%	1,09%	92	86	92			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	1.865	2.133	3.736	3,22%	5,28%	9,25%	1.603	2.516	1.871			
	CF 1	985	1.084	1.070	2.576	3,73%	4,23%	10,17%	1.506	1.592	1.493			
	Total Griya	-	64	63	130	0,00%	1,19%	0,00%	(63)	-	(64)			
	Oto	985	1.020	1.007	2.576	4,68%	5,04%	12,86%	1.569	1.592	1.557			
	CF 2	235	781	1.063	1.160	2,05%	7,03%	7,69%	97	924	379			
	Mitraguna & Others	235	781	799	799	2,78%	5,75%	7,58%	-	564	18			
	Pensiun	-	-	264	361	0,00%	5,78%	7,95%	97	361	361			
	<b>Total Pembiayaan</b>	<b>662</b>	<b>923</b>	<b>938</b>	<b>978</b>	<b>0,77%</b>	<b>0,96%</b>	<b>1,00%</b>	<b>40</b>	<b>316</b>	<b>56</b>	<b>3,56%</b>	<b>-255,02%</b>	<b>2,6%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.511	21.233	21.560	170	327	49	0,23%	(6.626)	-23,51%	34.516	62,47%	(12.955)
2	Tabungan	231.223	240.889	238.914	241.112	14.289	2.198	223	0,09%	9.889	4,28%	244.274	98,71%	(3.162)
3	Deposito	34.752	39.554	33.497	33.498	241	0	(6.056)	-15,31%	(1.254)	-3,61%	34.797	96,27%	(1.299)
	<b>Total</b>	<b>294.162</b>	<b>301.953</b>	<b>293.645</b>	<b>296.170</b>	<b>14.700</b>	<b>2.526</b>	<b>(5.783)</b>	<b>-1,92%</b>	<b>2.008</b>	<b>0,68%</b>	<b>313.587</b>	<b>94,45%</b>	<b>(17.416)</b>
	CASA	259.410	262.400	260.147	262.672	14.459	2.525	273	0,10%	3.262	1,26%	278.789	94,22%	(16.117)
	(%) CASA	88,19%	86,90%	88,59%	88,69%									
	FDR	81,90%	86,52%	88,26%	87,51%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.185	5.031	5.044		13	(141)	-2,71%	557	12,41%	-	0,00%	5.044
2	Giro ISE	733	668	570	590		20	(77)	-11,59%	(143)	-19,52%	-	0,00%	590
3	Tabungan ISE	3.754	4.517	4.461	4.454		(7)	(63)	-1,40%	700	18,65%	-	0,00%	4.454
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%	-	0,00%	111

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.700	1.700	-	-	0	-54	0	-1.542	-	3.242	52,45%	(1.542)
	Linkage	1.406	1.004	1.004	-	-	-	-40	0	-402	-	1.406	71,43%	(402)
	Non-Linkage	1.836	696	696	-	-	0	-13	0	-1.140	-	1.836	37,92%	(1.140)
	• Local Champion	1.836	696	696	-	-	0	-13	0	-1.140	-	1.836	37,92%	(1.140)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.161	71.689	1.350	50	-1.300	907	-472	-785	522	73.798	97,14%	(2.109)
	KUR	67.505	67.768	67.315	1.350	50	-1.300	1.053	-453	-190	503	68.672	98,02%	(1.357)
	Non KUR	4.969	4.393	4.373	-	-	0	-146	-19	-595	19	5.125	85,33%	(752)
3	PWG	12.827	24.750	24.926	3.059	1.502	-1.557	2.521	176	12.099	1.326	28.848	86,40%	(3.922)
	Cilem	7.700	16.834	17.055	1.694	490	-1.204	2.212	220	9.355	269	19.756	86,33%	(2.701)
	Gadai	5.127	7.915	7.871	1.365	1.012	-353	310	-44	2.744	1.056	9.092	86,57%	(1.221)
4	CFG	152.377	162.630	160.850	996	898	-98	1.569	-1.779	8.473	2.677	174.288	92,29%	(13.438)
	CF 1	49.433	46.521	46.335	555	-	-555	329	-186	-3.097	186	55.198	83,94%	(8.863)
	Total Griya	45.444	40.929	40.791	50	-	-50	0	-138	-4.653	138	49.586	82,26%	(8.795)
4	• Total Non Program	21.636	18.086	18.046	50	-	-50	-385	-40	-3.590	40	22.711	79,46%	(4.665)
	• Program	23.808	22.843	22.745	-	-	0	3	-98	-1.063	98	26.875	84,63%	(4.130)
	Oto	3.989	5.592	5.544	505	-	-505	329	-48	1.556	48	5.613	98,78%	(68)
	CF 2	102.945	116.109	114.515	441	898	457	1.240	-1.594	11.570	2.492	119.090	96,16%	(4.575)
	Mitraguna & Others	90.697	101.889	100.378	441	898	457	1.240	-1.511	9.682	2.409	105.348	95,28%	(4.969)
	Pensiun	12.248	14.220	14.137	-	-	0	1	-83	1.889	83	13.742	102,87%	395
	<b>Total Pembiayaan</b>	<b>340.919</b>	<b>261.240</b>	<b>259.165</b>	<b>5.404</b>	<b>2.450</b>	<b>-2.954</b>	<b>4.944</b>	<b>-2.075</b>	<b>18.246</b>	<b>4.525</b>	<b>280.176</b>	<b>92,50%</b>	<b>(21.011)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	57	-	-	0	0,00%	0,00%	0,00%	-	-	(57)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	57	-	-	0	0,00%	0,00%	0,00%	-	-	(57)			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	908	935	3.008	0,26%	1,30%	4,20%	2.073	2.819	2.100	190	98,02%	(1.209)	
	KUR	190	310	589	2.614	0,28%	0,87%	3,88%	2.025	2.424	2.304	310	98,02%	(1.357)	
	Non KUR	-	598	346	394	0,00%	7,88%	9,01%	48	394	(204)	598	98,02%	(1.221)	
3	PWG	-	-	-	380	0,00%	0,00%	1,52%	380	380	380	380	98,02%	(1.221)	
	Cilem	-	-	-	321	0,00%	0,00%	1,88%	321	321	321	321	98,02%	(1.221)	
	Gadai	-	-	-	59	0,00%	0,00%	0,75%	59	59	59	59	98,02%	(1.221)	
4	CFG	3.319	4.884	4.033	10.583	2,18%	2,48%	6,58%	6.550	7.264	5.699	3.319	98,78%	(68)	
	CF 1	1.762	3.615	3.096	3.107	3,57%	6,66%	6,71%	11	1.344	(508)	1.762	98,78%	(68)	
	Total Griya	1.762	3.343	2.831	2.555	3,88%	6,92%	6,26%	(276)	792	(788)	1.762	98,78%	(68)	
	Oto	-	272	265	552	0,00%	4,74%	9,96%	287	552	280	272	98,78%	(68)	
	CF 2	1.556	1.269	937	7.476	1,51%	0,81%	6,53%	6.539	5.920	6.207	1.556	98,78%	(68)	
	Mitraguna & Others	1.556	1.269	937	7.476	1,72%	0,92%	7,45%	6.539	5.920	6.207	1.556	98,78%	(68)	
	Pensiun	-	294	294	294	0,00%	0,11%	2,08%	-	294	-	294	98,78%	(68)	
	<b>Total Pembiayaan</b>	<b>5.357</b>	<b>5.081</b>	<b>5.426</b>	<b>6.091</b>	<b>2,22%</b>	<b>2,08%</b>	<b>2,35%</b>	<b>665</b>	<b>734</b>	<b>1.010</b>	<b>2.32%</b>	<b>1.37%</b>	<b>0,0%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	368	-	55	55	0	11,36%	3,23%	3,23%	-	-	(313)	55		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	55	55	0	20,07%	7,90%	7,90%	-	-	(313)	55		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	2												

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	9.986	8.431	8.438	(376)	7	(1.548)	-15,50%	(5.907)	-41,18%	21.691	38,90%	(13.253)
2	Tabungan	145.625	195.327	244.695	379.226	52.003	134.531	183.898	94,15%	233.600	160,41%	159.881	237,19%	219.345
3	Deposito	70.189	86.483	85.458	85.305	(2.627)	(152)	(1.178)	-1,36%	15.117	21,54%	70.942	120,25%	14.363
	<b>Total</b>	<b>230.159</b>	<b>291.796</b>	<b>338.583</b>	<b>472.969</b>	<b>49.000</b>	<b>134.386</b>	<b>181.173</b>	<b>62,09%</b>	<b>242.810</b>	<b>105,50%</b>	<b>252.514</b>	<b>187,30%</b>	<b>220.455</b>
	CASA	159.970	205.313	253.125	387.664	51.627	134.538	182.350	88,82%	227.693	142,33%	181.572	213,50%	206.092
	(%) CASA	69,50%	70,36%	74,76%	81,96%									
	FDR	49,05%	42,16%	36,37%	26,04%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.535	13.712	13.533		(179)	(2.002)	-12,89%	889	7,03%	-	0,00%	13.533
2	Giro ISE	2.499	3.292	1.695	1.695		0	(1.598)	-48,53%	(804)	-32,17%	-	0,00%	1.695
3	Tabungan ISE	9.095	11.192	10.967	10.788		(179)	(404)	-3,61%	1.693	18,62%	-	0,00%	10.788
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%	-	0,00%	1.050
5	CIF ISE	89	112	113	113		0	1	0,89%	24	26,97%	-	0,00%	113

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.960	14.890	-	-	0	-539	-71	-4.359	71	21.048	70,74%	(6.158)
	KUR	17.796	13.578	13.507	-	-	0	-533	-71	-4.290	71	19.513	69,22%	(6.006)
	Non KUR	1.452	1.383	1.383	-	-	0	-6	0	-69	-	1.535	90,12%	(152)
3	PWG	5.178	11.964	12.113	918	567	-351	325	150	6.935	418	20.379	59,44%	(8.266)
	Cilem	3.578	8.774	8.750	509	86	-422	436	-24	5.172	111	13.704	63,85%	(4.954)
	Gadai	1.600	3.189	3.363	409	481	72	-111	174	1.763	307	6.675	50,39%	(3.312)
4	CFG	88.436	96.089	96.150	294	315	21	-1.046	61	7.713	254	111.775	86,02%	(15.625)
	CF 1	19.579	25.210	25.201	144	115	-29	524	-8	5.622	123	22.421	112,40%	2.780
	Total Griya	14.822	14.728	14.692	-	-	0	0	-35	-130	35	15.602	94,17%	(910)
4	• Total Non Program	14.371	14.302	14.267	-	-	0	-133	-35	-104	-	15.093	94,53%	(826)
	• Program	451	425	425	-	-	0	-3	0	-26	-	510	83,45%	(84)
	Oto	4.757	10.482	10.509	144	115	-29	524	27	5.752	87	6.819	154,13%	3.691
	CF 2	68.857	70.879	70.948	150	200	50	-1.570	69	2.091	131	89.354	79,40%	(18.405)
	Mitraguna & Others	68.359	70.001	70.076	150	200	50	-1.564	75	1.717	125	86.959	80,59%	(16.883)
	Pensiun	498	878	872	-	-	0	-6	-6	374	6	2.394	36,41%	(1.523)
	<b>Total Pembiayaan</b>	<b>112.901</b>	<b>123.013</b>	<b>123.153</b>	<b>1.211</b>	<b>882</b>	<b>-330</b>	<b>-1.261</b>	<b>140</b>	<b>10.252</b>	<b>742</b>	<b>153.239</b>	<b>80,37%</b>	<b>(30.086)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	1.267	772	789	749	6,58%	5,27%	5,03%	(40)	(518)	(23)	1.267	70,74%	(6.158)	
	KUR	1.267	772	789	749	7,12%	5,81%	5,55%	(40)	(518)	(23)	1.267	69,22%	(6.006)	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	523	0,00%	0,00%	0,00%	523	523	523			
	Cilem	-	-	-	-	446	0,00%	0,00%	0,00%	446	446	446			
	Gadai	-	-	-	-	78	0,00%	0,00%	0,00%	78	78	78			
4	CFG	1.470	1.479	1.419	3.320	1,66%	1,48%	1,45%	1.901	1.850	1.841	1.470	86,02%	(15.625)	
	CF 1	117	973	626	2.528	0,60%	2,48%	10,03%	1.902	2.411	1.555	117	70,74%	(6.158)	
	Total Griya	-	469	232	1.263	0,00%	1,58%	8,59%	1.030	1.263	793	-			
	Oto	117	504	393	1.265	2,46%	3,75%	12,04%	872	1.148	762	117	69,22%	(6.006)	
	CF 2	1.353	506	794	792	1,96%	1,12%	1,12%	(2)	(561)	286	1.353	70,40%	(18.405)	
	Mitraguna & Others	1.353	506	794	792	1,98%	1,13%	1,13%	(2)	(561)	286	1.353	79,40%	(16.883)	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>11.065</b>	<b>11.329</b>	<b>11.382</b>	<b>11.579</b>	<b>9,80%</b>	<b>9,25%</b>	<b>9,40%</b>	<b>197</b>	<b>514</b>	<b>250</b>	<b>1.44%</b>	<b>84,69%</b>	<b>-8,0%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	6.460	9.571	9.582	714	11	3.123	48,34%	(5.970)	-38,39%	25.477	37,61%	(15.895)
2	Tabungan	146.646	145.002	141.125	142.847	(1.597)	1.722	(2.155)	-1,49%	(3.799)	-2,59%	158.899	89,90%	(16.052)
3	Deposito	29.176	27.609	27.982	27.929	495	(53)	320	1,16%	(1.247)	-4,27%	30.121	92,72%	(2.191)
	<b>Total</b>	<b>191.374</b>	<b>179.071</b>	<b>178.678</b>	<b>180.359</b>	<b>(388)</b>	<b>1.680</b>	<b>1.288</b>	<b>0,72%</b>	<b>(11.015)</b>	<b>-5,76%</b>	<b>214.497</b>	<b>84,08%</b>	<b>(34.138)</b>
	CASA	162.198	151.462	150.696	152.429	(883)	1.734	968	0,64%	(9.769)	-6,02%	184.376	82,67%	(31.947)
	(%) CASA	84,75%	84,58%	84,34%	84,51%									
	FDR	87,12%	107,77%	108,34%	107,33%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.994	12.229	12.372		143	3.378	37,56%	(1.731)	-12,28%	-	0,00%	12.372
2	Giro ISE	4.458	4.210	7.240	7.272		32	3.062	72,74%	2.813	63,11%		0,00%	7.272
3	Tabungan ISE	9.645	4.784	4.989	5.100		111	316	6,60%	(4.545)	-47,12%		0,00%	5.100
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	104	105	105		0	1	0,96%	5	5,00%		0,00%	105

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.150	18.771	19.314	450	600	150	1.590	544	3.165	56	21.415	90,19%	(2.100)
	KUR	14.812	17.642	18.195	450	600	150	1.629	553	3.382	47	19.912	91,37%	(1.718)
	Non KUR	1.337	1.128	1.120	-	-	0	-39	-9	-218	9	1.502	74,54%	(383)
3	PWG	15.238	29.524	30.244	4.302	1.415	-2.887	3.614	720	15.007	694	30.096	100,49%	148
	Cilem	3.814	12.037	12.067	665	224	-441	1.174	31	8.253	194	15.630	77,20%	(3.563)
	Gadai	11.423	17.487	18.177	3.637	1.190	-2.446	2.440	690	6.754	500	14.466	125,65%	3.711
4	CFG	135.343	144.690	144.021	272	138	-135	-1.102	-669	8.678	807	159.190	90,47%	(15.169)
	CF 1	16.023	18.100	18.061	257	138	-120	-25	-39	2.038	177	18.866	95,74%	(805)
	Total Griya	9.034	10.590	10.553	-	-	0	0	-37	1.519	37	9.764	108,08%	789
4	• Total Non Program	9.034	10.590	10.553	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	9.102	82,49%	(1.593)
	Oto	6.989	7.510	7.508	257	138	-120	-25	-2	519	139	140.324	89,76%	(14.364)
	CF 2	119.320	126.590	125.960	15	-	-15	-1.077	-630	6.640	630	123.847	91,00%	(11.147)
	Mitraguna & Others	104.787	113.008	112.701	15	-	-15	-919	-307	7.914	307	16.477	80,47%	(3.218)
	Pensiun	14.533	13.582	13.259	-	-	0	-158	-323	-1.274	323			
	<b>Total Pembiayaan</b>	<b>166.730</b>	<b>192.985</b>	<b>193.580</b>	<b>5.024</b>	<b>2.152</b>	<b>-2.872</b>	<b>4.102</b>	<b>595</b>	<b>26.850</b>	<b>1.557</b>	<b>210.701</b>	<b>91,87%</b>	<b>(17.121)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	46	543	460	771	0,29%	2,45%	3,99%	311	725	228				
	KUR	-	459	460	601	0,00%	2,61%	3,30%	141	601	142				
	Non KUR	46	83	-	170	3,44%	0,00%	15,16%	170	124	86				
3	PWG	-	146	-	702	0,00%	0,00%	2,32%	702	702	556				
	Cilem	-	-	-	676	0,00%	0,00%	5,60%	676	676	676				
	Gadai	-	146	-	26	0,00%	0,00%	0,14%	26	26	(120)				
4	CFG	993	410	406	1.410	0,73%	0,28%	0,98%	1.004	417	1.000				
	CF 1	153	410	406	675	0,95%	2,24%	3,74%	269	523	265				
	Total Griya	15	341	339	339	0,16%	3,20%	3,21%	-	324	(2)				
	Oto	138	69	67	337	1,98%	0,90%	4,48%	269	198	268				
	CF 2	840	-	-	735	0,70%	0,00%	0,58%	735	(105)	735				
	Mitraguna & Others	840	-	-	338	0,80%	0,00%	0,30%	338	(502)	338				
	Pensiun	-	-	-	396	0,00%	0,00%	2,99%	396	396	396				
	<b>Total Pembiayaan</b>	<b>2.417</b>	<b>3.673</b>	<b>2.964</b>	<b>2.964</b>	<b>1,45%</b>	<b>1,54%</b>	<b>1,53%</b>	<b>-547</b>	<b>(708)</b>	<b>-</b>	<b>1,46%</b>	<b>4,62%</b>	<b>-0,1%</b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	168.249	191.374	193.609	25.360		3.14	3.35	3.37
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%	1.094	1.140	1.192

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.643	8.901	8.901	253	(0)	258	2,98%	214	2,46%	19.049	46,73%	(10.148)
2	Tabungan	252.421	261.827	263.156	265.268	3.583	2.112	3.441	1,31%	12.847	5,09%	268.613	98,75%	(3.345)
3	Deposito	76.726	72.505	62.224	63.242	(1.073)	1.019	(9.262)	-12,77%	(13.483)	-17,57%	77.795	81,29%	(14.553)
	<b>Total</b>	<b>337.834</b>	<b>342.975</b>	<b>334.281</b>	<b>337.411</b>	<b>2.763</b>	<b>3.130</b>	<b>(5.564)</b>	<b>-1,62%</b>	<b>(422)</b>	<b>-0,13%</b>	<b>365.457</b>	<b>92,33%</b>	<b>(28.046)</b>
	CASA	261.108	270.470	272.057	274.169	3.836	2.111	3.699	1,37%	13.061	5,00%	287.662	95,31%	(13.493)
	(%) CASA	77,29%	78,86%	81,39%	81,26%									
	FDR	106,55%	109,87%	111,67%	110,64%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.910	12.055	12.103		48	194	1,63%	3.655	43,27%	-	0,00%	12.103
2	Giro ISE	1.077	1.065	1.098	1.089		(9)	24	2,25%	12	1,09%		0,00%	1.089
3	Tabungan ISE	7.371	10.845	10.957	11.015		58	170	1,57%	3.644	49,43%		0,00%	11.015
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	187	188	188		0	1	0,53%	25	15,34%		0,00%	188

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	33.407	26.331	25.893	-	-	0	-82	-438	-7.514	438	39.559	65,45%	(13.666)	
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.747	0,00%	(2.747)	
	Non-Linkage	33.404	26.331	25.893	-	-	0	-82	-438	-7.511	438	36.812	70,34%	(10.919)	
	• Local Champion	29.104	25.433	24.995	-	-	0	-82	-438	-4.109	438	30.183	82,81%	(5.188)	
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.629	13,55%	(5.731)	
2	MBG	23.844	26.425	26.157	-	-	0	1.120	-268	2.312	268	27.707	94,41%	(1.550)	
	KUR	21.881	24.372	24.196	-	-	0	1.186	-176	2.315	176	25.636	94,38%	(1.440)	
	Non KUR	1.963	2.053	1.961	-	-	0	-65	-92	-3	92	2.070	94,70%	(110)	
3	PWG	18.313	34.800	34.271	3.143	2.151	-992	1.901	-529	15.958	2.680	32.103	106,76%	2.169	
	Cilem	9.363	18.475	18.133	1.126	191	-935	454	-342	8.770	533	19.896	91,14%	(1.763)	
	Gadai	8.950	16.326	16.139	2.017	1.960	-57	1.447	-187	7.188	2.147	12.207	132,21%	3.932	
4	CFG	284.398	289.261	286.985	694	651	-43	3.514	-2.276	2.587	2.927	293.503	97,78%	(6.518)	
	CF 1	38.670	35.743	35.279	-	284	284	215	-463	-3.391	747	39.755	88,74%	(4.476)	
	Total Griya	32.928	30.140	29.435	-	-	0	0	-705	-3.493	705	33.207	88,64%	(3.772)	
	• Total Non Program	32.928	30.140	29.435	-	-	0	0	-623	-3.493	705	33.207	88,64%	(3.772)	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	5.742	5.602	5.844	-	284	284	215	242	102	42	6.549	89,25%	(704)	
	CF 2	245.728	253.518	251.706	694	367	-327	3.299	-1.812	5.977	2.179	253.748	99,20%	(2.042)	
	Mitraguna & Others	226.104	235.833	233.804	694	-	-694	3.374	-2.029	7.700	2.029	233.381	100,18%	423	
	Pensiun	19.624	17.685	17.902	-	367	367	-74	217	-1.722	150	20.366	87,90%	(2.464)	
	<b>Total Pembiayaan</b>	<b>5.148</b>	<b>7.840</b>	<b>8.892</b>	<b>18.061</b>	<b>1.43%</b>	<b>2,36%</b>	<b>4,84%</b>	<b>9.169</b>	<b>12.913</b>	<b>10.222</b>		<b>0,89%</b>	<b>81,58%</b>	<b>-3,9%</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	95	90	90	0	0,00%	0,34%	0,35%	(0)	90	(5)					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	95	90	90	0	0,00%	0,34%	0,35%	(0)	90	(5)					
2	MBG	314	238	167	489	1,32%	0,63%	1,87%	322	175	251						
	KUR	205	191	122	409	0,94%	0,50%	1,69%	287	204	217						
	Non KUR	109	47	45	81	5,56%	2,19%	4,11%	36	(29)	33						
3	PWG	-	-	-	386	0,00%	0,00%	1,13%	386	386	386						
	Cilem	-	-	-	371	0,00%	0,00%	2,04%	371	371	371						
	Gadai	-	-	-	15	0,00%	0,00%	0,09%	15	15	15						
4	CFG	4.834	7.506	8.636	17.096	1,70%	2,99%	5,96%	8.461	12.262	9.590						
	CF 1	1.936	3.401	3.537	6.643	5,01%	9,89%	18,83%	3.106	4.706	3.242						
	Total Griya	1.859	3.002	3.167	5.076	5,65%	10,51%	17,25%	1.910	3.217	2.074						
	Oto	77	399	370	1.566	1,35%	6,61%	26,80%	1.196	1.489	1.168						
	CF 2	2.897	4.105	5.099	10.453	1,18%	2,01%	4,15%	5.354	7.556	6.348						
	Mitraguna & Others	2.897	4.105	5.099	10.453	0,65%	2,16%	4,47%	5.354	7.556	6.348						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	<b>Total Pembiayaan</b>	<b>2.880</b>	<b>12.691</b>	<b>12.832</b>	<b>12.839</b>	<b>0,80%</b>	<b>3,41%</b>	<b>3,44%</b>	<b>8</b>	<b>9.960</b>	<b>148</b>		<b>3,06%</b>	<b>10,99%</b>	<b>-0,4%</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	345.941	364.485	375.413	29.472		3.19	3.26	3.27
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%	1.936	2.537	2.616

## Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	7.839	7.783	7.684	(99)	(154)	-1,97%	(3.489)	-31,23%	-	0,00%	7.684
2	Giro ISE	2.226	2.414	2.437	2.323	(114)	(91)	-3,78%	97	4,34%		0,00%	2.323
3	Tabungan ISE	8.944	5.421	5.343	5.358	15	(63)	-1,16%	(3.586)	-40,09%		0,00%	5.358
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	90	92	92	0	2	2,22%	10	12,20%		0,00%	92

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	0,00%	0
2	MBG	40.703	41.198	41.632	220	800	580	-539	434	929	366	47.062	88,46%	(5.431)
	KUR	38.741	39.533	39.969	220	800	580	-486	436	1.229	364	44.874	89,07%	(4.904)
	Non KUR	1.963	1.665	1.663	-	-	0	-54	-2	-300	2	2.189	75,96%	(526)
3	PWG	8.703	16.596	16.450	1.472	311	-1.162	645	-145	7.747	456	26.230	62,72%	(9.779)
	Cilem	6.698	12.513	12.312	642	73	-568	333	-200	5.615	273	17.952	68,59%	(5.640)
	Gadai	2.005	4.083	4.138	831	237	-593	312	55	2.133	183	8.277	49,99%	(4.140)
4	CFG	152.101	154.707	154.451	530	578	48	141	-256	2.350	834	177.569	86,98%	(23.118)
	CF 1	24.823	21.116	21.003	-	-	0	-326	-113	-3.819	113	27.859	75,39%	(6.855)
	Total Griya	16.607	12.664	12.632	-	-	0	0	-31	-3.975	31	17.386	72,66%	(4.754)
1	• Total Non Program	16.607	12.664	12.632	-	-	0	-124	-31	-3.975	31	17.386	72,66%	(4.754)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.452	8.371	-	-	0	-326	-81	155	81	10.472	79,93%	(2.101)
	CF 2	127.278	133.591	133.448	530	578	48	467	-143	6.170	721	149.711	89,14%	(16.263)
	Mitraguna & Others	115.000	120.148	120.127	530	578	48	283	-21	5.127	599	135.356	88,75%	(15.229)
	Pensiun	12.278	13.443	13.321	-	-	0	184	-122	1.042	122	14.354	92,80%	(1.034)
	<b>Total Pembayaran</b>	<b>201.507</b>	<b>212.500</b>	<b>212.533</b>	<b>2.222</b>	<b>1.689</b>	<b>-534</b>	<b>246</b>	<b>33</b>	<b>11.026</b>	<b>1.656</b>	<b>250.861</b>	<b>84,72%</b>	<b>(38.328)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	377	817	866	1.397	0,93%	2,10%	3,36%	531	1.020	580			
	KUR	327	781	833	1.294	0,84%	2,11%	3,24%	462	967	513			
	Non KUR	50	36	34	103	2,53%	2,02%	6,19%	69	53	67			
	PWG	-	-	-	493	0,00%	0,00%	3,00%	493	493	493			
3	Cilem	-	-	-	493	0,00%	0,00%	4,00%	493	493	493			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CFG	2.744	3.370	3.268	7.523	1,80%	2,11%	4,87%	4.255	4.779	4.152			
4	CF 1	932	1.034	577	2.186	3,75%	2,73%	10,41%	1.609	1.254	1.151			
	Total Griya	594	-	-	456	3,58%	0,00%	3,61%	456	(139)	456			
	Oto	337	1.034	577	1.730	4,11%	6,82%	20,67%	1.153	1.392	696			
	CF 2	1.812	2.336	2.691	5.337	1,42%	2,01%	4,00%	2.646	3.525	3.001			
	Mitraguna & Others	1.812	2.336	2.691	5.118	1,58%	2,24%	4,26%	2.426	3.306	2.782			
	Pensiun	-	-	-	219	0,00%	0,00%	1,65%	219	219	219			
	<b>Total Pembiayaan</b>	<b>3.121</b>	<b>4.187</b>	<b>4.134</b>	<b>9.413</b>	<b>1,55%</b>	<b>1,95%</b>	<b>4,43%</b>	<b>5.279</b>	<b>6.292</b>	<b>5.225</b>	<b>2,66%</b>	<b>40,01%</b>	<b>-1,8%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	499	294	395	480	1,23%	0,96%	1,15%	85	(19)	186			
	KUR	125	164	265	350	0,32%	0,67%	0,88%	85	225	186			
	Non KUR	374	130	130	130	19,05%	7,81%	7,82%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	2.949	3.350	3.451	1,02%	2,17%	2,23%	101	1.906	502			
	CF 1	114	623	909	1.009	0,46%	4,30%	4,81%	101	895	386			
	Total Griya	114	623	620	620	0,69%	4,89%	4,91%	-	505	(4)			
	Oto	-	-	289	390	0,00%	3,42%	4,66%	101	390	390			
	CF 2	1.431	2.326	2.441	2.441	1,12%	1,83%	1,83%	-	1.010	116			
	Mitraguna & Others	1.388	2.326	2.441	2.441	1,21%	2,03%	2,03%	-	1.053	116			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	<b>Total Pembiayaan</b>	<b>2.045</b>	<b>3.243</b>	<b>3.745</b>	<b>3.931</b>	<b>1,01%</b>	<b>1,76%</b>	<b>1,85%</b>	<b>186</b>	<b>1.886</b>	<b>688</b>	<b>1,42%</b>	<b>23,43%</b>	<b>-0,4%</b>

## Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.291	2.485	2.490	299	4	199	8,68%	(10.696)	-81,12%	18.701	13,31%	(16.211)
2	Tabungan	147.923	138.652	141.927	142.597	(21.267)	670	3.945	2,85%	(5.325)	-3,60%	158.452	89,99%	(15.855)
3	Deposito	54.920	82.610	80.556	80.692	23.934	136	(1.918)	-2,32%	25.772	46,93%	55.870	144,43%	24.822
	<b>Total</b>	<b>216.028</b>	<b>223.553</b>	<b>224.968</b>	<b>225.779</b>	<b>2.966</b>	<b>811</b>	<b>2.227</b>	<b>1,00%</b>	<b>9.751</b>	<b>4,51%</b>	<b>233.023</b>	<b>96,89%</b>	<b>(7.244)</b>
	CASA	161.108	140.943	144.412	145.087	(20.968)	675	4.144	2,94%	(16.021)	-9,94%	177.153	81,90%	(32.066)
	(%) CASA	74,58%	63,05%	64,19%	64,26%									
	FDR	99,10%	101,37%	99,95%	99,59%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.393	2.783	2.801		17	408	17,07%	211	8,15%	-	0,00%	2.801
2	Giro ISE	59	60	105	100		(5)	40	65,81%	41	70,29%		0,00%	100
3	Tabungan ISE	2.531	2.332	2.678	2.701		22	369	15,80%	170	6,71%		0,00%	2.701
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	114	115	115		0	1	0,88%	25	27,78%		0,00%	115

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	45.734	49.169	49.101	950	450	-500	1.099	-68	3.367	518	50.486	97,26%	(1.385)	
	KUR	43.301	47.233	47.177	850	450	-400	1.146	-56	3.876	506	47.872	98,55%	(696)	
	Non KUR	2.433	1.937	1.924	100	-	-100	-47	-12	-509	12	2.613	73,64%	(689)	
3	PWG	2.160	6.868	6.849	766	20	-746	532	-20	4.689	40	8.667	79,02%	(1.818)	
	Cilem	2.160	6.868	6.849	766	20	-746	532	-20	4.689	40	8.667	79,02%	(1.818)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	166.191	170.589	168.912	240	509	269	566	-1.676	2.721	2.185	173.274	97,48%	(4.361)	
	CF 1	15.140	17.519	17.333	-	-	0	18	-186	2.194	186	15.984	108,44%	1.349	
	Total Griya	1.118	1.004	993	-	-	0	0	-11	-125	11	1.335	74,40%	(342)	
4	• Total Non Program	1.118	1.004	993	-	-	0	0	-12	-11	-125	11	1.335	74,40%	(342)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	14.021	16.515	16.340	-	-	0	18	-175	2.319	175	14.649	111,54%	1.691	
	CF 2	151.051	153.070	151.579	240	509	269	548	-1.491	527	2.000	157.289	96,37%	(5.711)	
	Mitraguna & Others	120.364	121.985	120.418	-	-	0	624	-1.567	54	1.567	126.025	95,55%	(5.607)	
	Pensiun	30.687	31.084	31.161	240	509	269	-75	77	474	432	31.265	99,67%	(104)	
	<b>Total Pembiayaan</b>	<b>214.086</b>	<b>226.626</b>	<b>224.862</b>	<b>1.956</b>	<b>979</b>	<b>-977</b>	<b>2.197</b>	<b>-1.764</b>	<b>10.776</b>	<b>2.743</b>	<b>232.426</b>	<b>96,75%</b>	<b>(7.564)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
2	MBG	330	820	635	2.598	0,72%	1,29%	5,29%	1.963	2.269	1.779	-	-	-
	KUR	190	795	611	2.326	0,44%	1,29%	4,93%	1.715	2.136	1.532	-	-	-
	Non KUR	139	25	24	272	5,72%	1,25%	14,12%	248	133	247	-	-	-
3	PWG	3	-	-	202	0,14%	0,00%	2,95%	202	199	202	-	-	-
	Cilem	3	-	-	202	0,14%	0,00%	2,95%	202	199	202	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	1.389	1.645	1.421	4.908	0,84%	0,83%	2,91%	3.486	3.519	3.263	-	-	-
	CF 1	197	1.365	679	2.389	1,30%	3,88%	13,78%	1.710	2.192	1.024	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Oto	197	1.365	679	2.389	1,41%	4,11%	14,62%	1.710	2.192	1.024	-	-	-
	CF 2	1.192	280	742	2.519	0,79%	0,48%	1,66%	1.776	1.327	2.238	-	-	-
	Mitraguna & Others	1.192	280	354	2.126	0,99%	0,29%	1,77%	1.772	934	1.846	-	-	-
	Pensiun	121	-	-	393	0,06%	0,00%	1,25%	4	393	393	-	-	-
	<b>Total Pembiayaan</b>	<b>1.868</b>	<b>2.254</b>	<b>2.351</b>	<b>2.348</b>	<b>0,87%</b>	<b>1,04%</b>	<b>(3)</b>	<b>480</b>	<b>94</b>	<b>-</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-1,0%</b>

## Asset &amp; 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	224.152	222.162	238.524	14.372		2,58	2,85	2,88
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%	0,02	0,30	(1.199)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	37	40	40	(4)	0	3	7,36%	(26)	-39,75%	2.150	1,86%	(2.110)
2	Tabungan	73.366	68.177	66.072	67.145	(6.024)	1.073	(1.033)	-1,51%	(6.221)	-8,48%	79.265	84,71%	(12.120)
3	Deposito	13.172	13.658	13.730	13.730	95	0	72	0,52%	557	4,23%	14.143	97,08%	(413)
	<b>Total</b>	<b>86.605</b>	<b>81.873</b>	<b>79.841</b>	<b>80.914</b>	<b>(5.933)</b>	<b>1.073</b>	<b>(958)</b>	<b>-1,17%</b>	<b>(5.690)</b>	<b>-6,57%</b>	<b>95.557</b>	<b>84,68%</b>	<b>(14.643)</b>
	CASA	73.432	68.215	66.112	67.185	(6.028)	1.073	(1.030)	-1,51%	(6.248)	-8,51%	81.415	82,52%	(14.230)
	(%) CASA	84,79%	83,32%	82,80%	83,03%									
	FDR	98,27%	111,67%	112,87%	111,38%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	321	357	357		1	36	11,22%	8	2,21%	-	0,00%	357
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	321	357	357		1	36	11,22%	8	2,21%	-	0,00%	357
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	172	172	172		0	0	0,00%	8	4,88%	-	0,00%	172

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.408	6.370	808	-	-808	540	-39	4.659	39	4.640	137,28%	1.730
	Cilem	1.711	6.408	6.370	808	-	-808	540	-39	4.659	39	4.640	137,28%	1.730
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.998	83.732	256	-	-256	649	-1.266	366	1.266	91.314	91,70%	(7.582)
	CF 1	269	452	452	-	-	0	-3	0	184	-	1.216	37,20%	(764)
	Total Griya	269	253	253	-	-	0	0	0	-16	-	512	49,34%	(259)
4	• Total Non Program	269	253	253	-	-	0	-2	0	-16	-	512	49,34%	(259)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	200	200	-	-	0	-3	0	200	-	704	28,38%	(504)
	CF 2	83.098	84.545	83.280	256	-	-256	652	-1.266	182	1.266	90.098	92,43%	(6.819)
	Mitraguna & Others	38.271	38.877	37.983	100	-	-100	-155	-894	-288	894	44.624	85,12%	(6.640)
	Pensiun	44.827	45.668	45.296	156	-	-156	807	-372	470	372	45.475	99,61%	(178)
	<b>Total Pembiayaan</b>	<b>85.106</b>	<b>91.424</b>	<b>90.120</b>	<b>1.064</b>	<b>-</b>	<b>-1.064</b>	<b>1.189</b>	<b>-1.305</b>	<b>5.013</b>	<b>1.305</b>	<b>95.983</b>	<b>93,89%</b>	<b>(5.863)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-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	-	-	-	-		82	0,00%	0,00%	1,29%	82	82	82			
	Cilem	-	-	-	-		82	0,00%	0,00%	1,29%	82	82	82			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	368	389	1.739		0,00%	0,46%	0,208%	1.349	1.739	1.370				
	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	-	220	229	224		0,00%	0,27%	0,27%	(5)	224	5				
	Mitraguna & Others	-	220	229	224		0,00%	0,59%	0,59%	(5)	224	5				
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>18</b>	<b>238</b>	<b>247</b>	<b>242</b>	<b>0,02%</b>	<b>0,27%</b>	<b>0,27%</b>	<b>(5)</b>	<b>224</b>	<b>5</b>	<b>0,60%</b>	<b>-124,60%</b>	<b>0,3%</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	81.328	89.188	93.750	12.422		2,68	2,85	2,77
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%	(0,07)	(75)	(158)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.598	22.671	22.728	(633)	57	130	0,58%	11.713	106,34%	15.889	143,04%	6.839
2	Tabungan	115.074	107.804	104.725	107.241	419	2.516	(564)	-0,52%	(7.834)	-6,81%	123.561	86,79%	(16.321)
3	Deposito	23.779	24.716	24.604	24.604	1.009	0	(112)	-0,45%	825	3,47%	24.502	100,42%	103
	<b>Total</b>	<b>149.869</b>	<b>155.118</b>	<b>152.000</b>	<b>154.573</b>	<b>794</b>	<b>2.573</b>	<b>(545)</b>	<b>-0,35%</b>	<b>4.705</b>	<b>3,14%</b>	<b>163.952</b>	<b>94,28%</b>	<b>(9.379)</b>
	CASA	126.089	130.402	127.396	129.969	(214)	2.573	(433)	-0,33%	3.880	3,08%	139.451	93,20%	(9.482)
	(%) CASA	84,13%	84,07%	83,81%	84,08%									
	FDR	105,52%	116,25%	117,63%	115,67%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.372	6.411	6.651	240	279	4,38%	(721)	-9,77%	-	0,00%	6.651
2	Giro ISE	1.170	339	396	414	18	75	22,10%	(756)	-64,64%	-	0,00%	414
3	Tabungan ISE	2.302	1.933	1.915	2.138	223	204	10,56%	(164)	-7,13%	-	0,00%	2.138
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%	-	0,00%	4.100
5	CIF ISE	69	77	79	79	0	2	2,60%	10	14,49%	-	0,00%	79

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.407	1.504	-	100	100	-45	97	773	3	731	205,73%	773
	• Local Champion	731	484	581	-	100	100	-25	97	-150	3	731	79,45%	(150)
	• Value Chain	-	923	923	-	-	-	-19	0	923	-	0	0,00%	923
2	MBG	14.454	20.637	20.519	715	-	-715	770	-118	6.065	118	18.537	110,69%	1.982
	KUR	11.979	18.507	18.409	715	-	-715	918	-98	6.430	98	15.960	115,35%	2.449
	Non KUR	2.475	2.130	2.110	-	-	0	-148	-20	-365	20	2.577	81,87%	(467)
3	PWG	2.088	8.454	8.426	779	66	-713	1.315	-27	6.339	94	9.019	93,42%	(593)
	Cilem	1.902	8.217	8.189	685	66	-619	1.265	-27	6.288	94	8.833	92,71%	(644)
	Gadai	186	237	237	95	-	-95	50	0	51	-	186	127,40%	51
4	CFG	140.874	149.821	148.343	1.450	550	-900	1.766	-1.478	7.469	2.028	153.271	96,79%	(4.928)
	CF 1	3.720	5.476	5.422	-	-	0	-68	-54	1.702	54	5.198	104,30%	224
	Total Griya	422	1.169	1.167	-	-	0	0	-2	744	2	802	145,49%	365
	• Total Non Program	422	1.169	1.167	-	-	0	-8	-2	744	2	802	145,49%	365
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.307	4.255	-	-	0	-68	-52	957	52	4.396	96,79%	(141)
	CF 2	137.153	144.345	142.921	1.450	550	-900	1.834	-1.424	5.768	1.974	148.073	96,52%	(5.151)
	Mitraguna & Others	95.850	101.262	99.803	1.350	250	-1.100	1.604	-1.459	3.954	1.709	105.758	94,37%	(5.955)
	Pensiun	41.304	43.083	43.118	100	300	200	231	35	1.814	265	42.314	101,90%	804
	<b>Total Pembiayaan</b>	<b>158.147</b>	<b>180.319</b>	<b>178.792</b>	<b>2.944</b>	<b>716</b>	<b>-2.228</b>	<b>3.807</b>	<b>-1.526</b>	<b>20.645</b>	<b>2.243</b>	<b>181.558</b>	<b>98,48%</b>	<b>(2.766)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	49	48	48	48	0,00%	3,41%	3,19%	-	48	(1)				
	Linkage	-	-	-	-	48	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	49	48	48	48	0,00%	3,41%	3,19%	-	48	(1)				
	Value Chain	-	-	-	-	48	0,00%	0,00%	0,00%	-	-	-				
2	MBG	24	-	-	445	445	0,16%	0,00%	2,17%	445	421	445				
	KUR	24	-	-	377	377	0,20%	0,00%	2,05%	377	354	377				
	Non KUR	-	-	-	67	67	0,00%	0,00%	3,19%	67	67	67				
3	PWG	-	-	-	88	88	0,00%	0,00%	1,05%	88	88	88				
	Cilem	-	-	-	88	88	0,00%	0,00%	1,08%	88	88	88				
	Gadai	-	-	-	-	88	0,00%	0,00%	0,00%	-	-	-				
4	CFG	636	1.014	1.462	2.914	2.914	0,45%	0,98%	1,96%	1.452	2.278	1.901				
	CF 1	195	355	110	448	448	5,25%	0,20%	2,02%	8,27%	338	253	93			
	Total Griya	-	2	-	-	448	0,00%	0,00%	0,00%	-	-	-	(2)			
	Oto	195	353	110	448	448	5,92%	2,56%	10,54%	338	253	95				
	CF 2	441	658	1.352	2.466	2.466	0,32%	0,94%	1,73%	1.114	2.025	1.807				
	Mitraguna & Others	441	486	1.183	1.795	1.795	0,46%	1,17%	1,80%	613	1.355	1.309				
	Pensiun	-	172	169	670	670	0,00%	0,39%	1,55%	502	670	498				
	<b>Total Pembiayaan</b>	<b>537</b>	<b>495</b>	<b>258</b>	<b>258</b>	<b>258</b>	<b>0,34%</b>	<b>0,14%</b>	<b>0,14%</b>	<b>(279)</b>	<b>(238)</b>	<b>1,13%</b>	<b>-681,29%</b>	<b>1,0%</b>		

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	8.413	4.541	6.723	851	2.182	(1.689)	-20,08%	(66)	-0,98%	12.850	52,32%	(6.126)
2	Tabungan	175.767	193.661	195.518	196.322	9.382	804	2.661	1,37%	20.555	11,69%	189.520	103,59%	6.802
3	Deposito	41.842	51.659	50.692	50.692	(1.726)	0	(967)	-1,87%	8.850	21,15%	42.338	119,73%	8.354
	<b>Total</b>	<b>224.399</b>	<b>253.733</b>	<b>250.751</b>	<b>253.737</b>	<b>8.507</b>	<b>2.986</b>	<b>5</b>	<b>0,00%</b>	<b>29.338</b>	<b>13,07%</b>	<b>244.707</b>	<b>103,69%</b>	<b>9.030</b>
	CASA	182.557	202.074	200.059	203.046	10.233	2.986	972	0,48%	20.489	11,22%	202.369	100,33%	676
	(%) CASA	81,35%	79,64%	79,78%	80,02%									
	FDR	108,91%	102,73%	103,49%	102,27%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.247	6.057	6.096	39	(151)	-2,42%	2.013	49,31%	-	0,00%	6.096	
2	Giro ISE	1.486	3.408	3.319	3.340	21	(68)	-1,99%	1.854	124,77%	-	0,00%	3.340	
3	Tabungan ISE	2.597	2.839	2.738	2.755	17	(83)	-2,93%	159	6,12%	-	0,00%	2.755	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	138	154	157	157	0	3	1,95%	19	13,77%	-	0,00%	157	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Local Champion	1.595	2.529	2.484	-	-	0	326	-45	889	45	1.595	155,77%	889
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	97.843	97.166	705	-	-705	1.094	-677	-567	677	102.758	94,56%	(5.592)
	KUR	92.544	91.691	91.043	705	-	-705	612	-648	-1.501	648	97.133	93,73%	(6.090)
	Non KUR	5.189	6.151	6.123	-	-	0	482	-29	934	29	5.625	108,85%	498
3	PWG	10.721	20.877	21.224	1.922	1.399	-522	1.393	347	10.503	1.052	29.922	70,93%	(8.698)
	Cilem	6.388	12.738	12.795	1.142	288	-854	328	56	6.407	232	19.779	64,69%	(6.984)
	Gadai	4.333	8.138	8.429	779	1.111	332	1.065	291	4.096	820	10.144	83,10%	(1.715)
4	CFG	134.342	139.416	138.627	1.594	1.429	-165	1.661	-789	4.285	2.218	155.663	89,06%	(17.036)
	CF 1	27.563	25.516	25.315	-	-	0	-74	-201	-2.248	201	31.828	79,54%	(6.514)
	Total Griya	18.820	16.634	16.565	-	-	0	0	-69	-2.255	69	21.370	77,52%	(4.805)
4	• Total Non Program	5.808	4.957	4.913	-	-	0	-58	-44	-896	44	6.682	73,52%	(1.769)
	• Program	13.012	11.677	11.653	-	-	0	-170	-24	-1.359	24	14.688	79,33%	(3.035)
	Oto	8.743	8.882	8.749	-	-	0	-74	-132	7	132	10.458	83,66%	(1.709)
	CF 2	106.779	113.900	113.313	1.594	1.429	-165	1.735	-588	6.533	2.017	123.835	91,50%	(10.522)
	Mitraguna & Others	66.464	72.581	72.213	1.594	1.039	-555	1.546	-368	5.749	1.407	81.941	88,13%	(9.728)
	Pensiun	40.315	41.320	41.100	-	390	390	189	-220	785	610	41.894	98,11%	(794)
	<b>Total Pembiayaan</b>	<b>244.391</b>	<b>260.664</b>	<b>259.501</b>	<b>4.221</b>	<b>2.828</b>	<b>-1.392</b>	<b>4.474</b>	<b>-1.163</b>	<b>15.110</b>	<b>3.992</b>	<b>289.938</b>	<b>89,50%</b>	<b>(30.437)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	83	-	-	-	51,19%	0,00%	0,00%	-	(83)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	83	-	-	-	51,19%	0,00%	0,00%	-	(83)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	931	1.108	946	3.424	0,95%	0,97%	3,52%	2.479	2.494	2.317				
	KUR	830	948	846	2.687	0,90%	0,92%	2,95%	1.841	1.858	1.740				
	Non KUR	101	160	100	737	1,95%	1,62%	12,04%	637	636	577				
3	PWG	7	-	-	489	0,06%	0,00%	0,00%	489	482	489				
	Cilem	-	-	-	209	0,00%	0,00%	0,00%	209	209	209				
	Gadai	7	-	-	280	0,15%	0,00%	0,00%	280	273	280				
4	CFG	949	1.528	1.067	7.496	0,71%	0,77%	5,41%	6.429	6.547	5.968				
	CF 1	949	1.114	1.067	3.162	3,44%	4,18%	12,49%	2.096	2.214	2.048				
	Total Griya	745	905	834	2.661	3,96%	5,02%	16,06%	1.826	1.916	1.756				
	Oto	204	209	232	502	2,34%	2,62%	5,73%	269	297	293				
	CF 2	-	414	-	4.333	0,00%	0,00%	0,00%	4.333	4.333	3.919				
	Mitraguna & Others	-	414	-	4.160	0,00%	0,00%	0,00%	4.160	4.160	3.746				
	Pensiun	-	-	-	173	0,00%	0,00%	0,42%	173	173	173				
	<b>Total Pembiayaan</b>	<b>1.942</b>	<b>3.092</b>	<b>2.888</b>	<b>2.874</b>	<b>0,79%</b>	<b>1,11%</b>	<b>1,11%</b>	<b>(14)</b>	<b>932</b>	<b>(218)</b>	<b>3,71%</b>	<b>-235,17%</b>	<b>2,6%</b>	

## Asset &amp; 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	238.797	251.305	262.140	23.343		2.75	2.95	3.00
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%	1.255	1.469	1.587
							0,05	0,25	0,25
							118	332	332

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.572	2.229	2.150	546	(79)	(422)	-16,41%	(1.488)	-40,90%	8.432	25,49%	(6.283)
2	Tabungan	133.319	152.840	151.456	151.753	2.858	297	(1.087)	-0,71%	18.434	13,83%	143.354	105,86%	8.399
3	Deposito	34.970	32.772	32.772	32.772	(564)	0	0	0,00%	(2.198)	-6,28%	35.987	91,07%	(3.215)
	<b>Total</b>	<b>171.926</b>	<b>188.184</b>	<b>186.457</b>	<b>186.675</b>	<b>2.840</b>	<b>218</b>	<b>(1.510)</b>	<b>-0,80%</b>	<b>14.748</b>	<b>8,58%</b>	<b>187.773</b>	<b>99,42%</b>	<b>(1.098)</b>
	CASA	136.957	155.412	153.685	153.903	3.404	218	(1.510)	-0,97%	16.946	12,37%	151.786	101,39%	2.116
	(%) CASA	79,66%	82,59%	82,42%	82,44%									
	FDR	77,08%	70,23%	70,48%	70,39%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.779	2.439	2.447	7	(332)	-11,96%	412	20,27%	-	0,00%	2.447
2	Giro ISE	95	736	598	599	1	(137)	-18,64%	504	531,49%	-	0,00%	599
3	Tabungan ISE	1.439	1.543	1.341	1.348	6	(195)	-12,66%	(92)	-6,37%	-	0,00%	1.348
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	227	228	228	0	1	0,44%	52	29,55%	-	0,00%	228

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.854	19.739	100	-	-100	15	-115	794	115	21.313	92,62%	(1.573)
	KUR	17.446	18.508	18.402	100	-	-100	32	-106	956	106	19.713	93,35%	(1.311)
	Non KUR	1.500	1.346	1.337	-	0	-17	-9	-163	9	1.599	83,61%	(262)	
3	PWG	1.695	7.053	7.060	851	97	-753	544	7	5.365	91	5.843	120,83%	1.217
	Cilem	1.695	7.053	7.060	851	97	-753	544	7	5.365	91	5.843	120,83%	1.217
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.257	104.607	419	300	-119	128	-650	-7.267	950	115.242	90,77%	(10.635)
	CF 1	3.054	2.857	2.836	96	-	-96	-85	-21	-218	21	3.455	82,08%	(619)
	Total Griya	942	882	882	-	0	0	0	0	-60	-	1.045	84,39%	(163)
	• Total Non Program	942	882	882	-	0	0	-6	0	0	-	1.045	84,39%	(163)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.975	1.954	96	-	-96	-85	-21	-158	21	2.411	81,08%	(456)
	CF 2	108.821	102.400	101.771	323	300	-23	214	-629	-7.050	929	111.787	91,04%	(10.016)
	Mitraguna & Others	34.866	41.533	41.542	323	300	-23	984	9	6.677	291	37.557	110,61%	3.985
	Pensiun	73.955	60.867	60.229	-	0	-770	-638	-13.726	638	-	74.229	81,14%	(14.001)
	<b>Total Pembiayaan</b>	<b>132.514</b>	<b>132.164</b>	<b>131.406</b>	<b>1.370</b>	<b>397</b>	<b>-972</b>	<b>688</b>	<b>-758</b>	<b>-1.108</b>	<b>1.155</b>	<b>142.397</b>	<b>92,28%</b>	<b>(10.991)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	302	527	530	570	1,59%	2,67%	2,89%	39	268	42							
	KUR	199	527	530	459	1,14%	2,87%	2,49%	(72)	259	(69)							
	Non KUR	102	-	-	111	6,82%	0,00%	0,00%	8,31%	111	9	111	9	111				
3	PWG	-	-	-	199	0,00%	0,00%	0,00%	2,82%	199	199	199	199	199				
	Cilem	-	-	-	199	0,00%	0,00%	0,00%	2,82%	199	199	199	199	199				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	58	1.199	1.868	3.051	0,05%	1,78%	2,92%	1.183	2.993	1.853							
	CF 1	54	34	31	220	1,76%	1,08%	0,75%	189	166	186							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	54	34	31	220	2,55%	1,56%	11,24%	189	166	186							
	CF 2	5	1.165	1.838	2.832	0,00%	1,79%	2,78%	994	2.827	1.666							
	Mitraguna & Others	5	1.165	1.758	1.229	0,01%	4,23%	2,96%	(529)	1.224	64							
	Pensiun	-	-	80	1.603	0,00%	0,13%	2,66%	1.523	1.603	1.603							
	<b>Total Pembiayaan</b>	<b>9.858</b>	<b>2.997</b>	<b>2.947</b>	<b>4.105</b>	<b>7,44%</b>	<b>2,23%</b>	<b>3,12%</b>	<b>1.159</b>	<b>(5.752)</b>	<b>1.109</b>	<b>2,09%</b>	<b>33,17%</b>	<b>-1,0%</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	69	375	328	326	0,37%	1,65%	1,65%	(2)	257	(49)						
	KUR	60	279	232	230	0,34%	1,25%	1,25%	(2)	170	(49)						
	Non KUR	9	96	96	96	0,62%	7,16%	7,21%	-	87	0						
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	0,16%								

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.519	1.411	1.394	455	(17)	(1.125)	-44,66%	(1.445)	-50,90%	6.559	21,25%	(5.165)
2	Tabungan	118.896	124.754	123.354	123.239	7.185	(115)	(1.514)	-1,21%	4.343	3,65%	130.899	94,15%	(7.659)
3	Deposito	12.522	15.691	15.692	15.692	(1.098)	0	1	0,00%	3.170	25,31%	13.179	119,07%	2.513
	<b>Total</b>	<b>134.257</b>	<b>142.963</b>	<b>140.457</b>	<b>140.325</b>	<b>6.542</b>	<b>(132)</b>	<b>(2.639)</b>	<b>-1,85%</b>	<b>6.068</b>	<b>4,52%</b>	<b>150.636</b>	<b>93,15%</b>	<b>(10.311)</b>
	CASA	121.735	127.272	124.765	124.633	7.640	(132)	(2.639)	-2,07%	2.898	2,38%	137.458	90,67%	(12.824)
	(%) CASA	90,67%	89,02%	88,83%	88,82%									
	FDR	193,63%	190,58%	193,50%	193,68%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	3.274	2.819	2.821		1	(454)	-13,85%	(1.104)	-28,13%	-	0,00%	2.821
2	Giro ISE	2.210	1.598	950	951		1	(647)	-40,51%	(1.259)	-56,98%	-	0,00%	951
3	Tabungan ISE	1.714	1.676	1.870	1.870		0	194	11,56%	155	9,06%	-	0,00%	1.870
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	142	143	143		0	1	0,70%	35	32,41%	-	0,00%	143

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	• Local Champion	155	70	70	-	-	0	-9	0	-85	-	155	45,18%	(85)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.663	70.637	801	930	129	-324	-26	-5.624	956	76.793	91,98%	(6.156)
	KUR	69.790	65.006	65.004	801	930	129	-368	-2	-4.786	932	70.193	92,61%	(5.190)
	Non KUR	6.471	5.657	5.633	-	-	0	44	-24	-838	24	6.599	85,36%	(966)
3	PWG	2.698	8.440	8.466	807	66	-740	773	25	5.767	41	10.039	84,33%	(1.573)
	Cilem	2.698	8.440	8.466	807	66	-740	773	25	5.767	41	10.039	84,33%	(1.573)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	193.286	192.608	2.388	814	-1.574	3.896	-678	11.762	1.491	198.675	96,95%	(6.067)
	CF 1	24.361	31.788	31.590	-	99	99	222	-199	7.228	297	26.529	119,08%	5.061
	Total Griya	4.158	5.341	5.332	-	-	0	0	-9	1.174	9	4.750	112,26%	582
	• Total Non Program	3.841	5.047	5.038	-	-	0	-460	-2	1.196	-	4.392	114,70%	645
	• Program	317	294	294	-	-	0	-2	0	-22	-	357	82,35%	(63)
	Oto	20.203	26.447	26.258	-	99	99	222	-189	6.054	288	21.779	120,56%	4.479
	CF 2	156.485	161.498	161.019	2.388	715	-1.673	3.674	-479	4.534	1.194	172.147	93,54%	(11.128)
	Mitraguna & Others	140.742	147.326	147.012	2.388	715	-1.673	3.827	-314	6.270	1.029	154.954	94,87%	(7.942)
	Pensiun	15.743	14.171	14.007	-	-	0	-153	-165	-1.736	165	17.192	81,47%	(3.186)
	<b>Total Pembiayaan</b>	<b>259.960</b>	<b>272.459</b>	<b>271.781</b>	<b>3.996</b>	<b>1.810</b>	<b>-2.186</b>	<b>4.337</b>	<b>-678</b>	<b>11.821</b>	<b>2.488</b>	<b>285.662</b>	<b>95,14%</b>	<b>(13.881)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	-	523	439	2.190	0,00%	0,62%	3,10%	1.751	2.190	1.668			
	KUR	-	523	398	1.971	0,00%	0,61%	3,03%	1.573	1.971	1.448			
	Non KUR	-	-	41	219	0,00%	0,73%	3,89%	178	219	219			
3	PWG	-	-	-	-	0,00%	0,00%	0,88%	75	75	75			
	Cilem	-	-	-	-	0,00%	0,00%	0,88%	75	75	75			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.313	2.138	5.584	0,00%	2,52%	1,11%	2,90%	3.445	1.021	4.270		
	CF 1	1.171	1.115	1.100	3.606	4,81%	3,46%	11,42%	2.506	2.435	2.492			
	Total Griya	405	-	-	21	9,74%	0,00%	0,40%	21	(384)	21			
	Oto	766	1.115	1.100	3.585	3,79%	4,16%	13,65%	2.485	2.819	2.470			
	CF 2	3.391	198	1.038	1.977	2,17%	0,64%	1,23%	939	(1.414)	1.779			
	Mitraguna & Others	3.391	198	1.038	1.977	1,59%	0,70%	1,34%	939	(1.414)	1.779			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>4.563</b>	<b>1.836</b>	<b>2.577</b>	<b>7.849</b>	<b>1,76%</b>	<b>0,95%</b>	<b>2,89%</b>	<b>5.271</b>	<b>3.286</b>	<b>6.013</b>	<b>0,32%</b>	<b>89,01%</b>	<b>-2,6%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	46	522	519	519	0,06%	0,73%	0,73%	473	(3)	
	KUR	46	522	519	519	0,07%	0,80%	0,80%	473	(3)	
	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	2.701	2.588	2.455	2.455	1,49%	1,27%	1,27%	(247)	(134)	
	CF 1	362	843	709	709	1,49%	2,23%	2,24%	346	(134)	
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Oto	362	843	709	709	1,79%	2,68%	2,70%	346	(134)	
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,08%	1,08%	(593)	0	
	Mitraguna & Others	2.244									

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
FDR		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-	0	0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	7.708	-	-	-	0	0	0	#DIV/0!	(7.708)	-100,00%	0	0,00%	0
4	Deposito ISE	600	-	-	-	0	0	0	#DIV/0!	(600)	-100,00%	0	0,00%	0
5	CIF ISE	27	-	-	-	0	0	0	#DIV/0!	(27)	-100,00%	0	0,00%	0

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-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	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	KUR	-	-	-	100	-	-100	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	435	-	-435	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	203	-	-203	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	110	-	-110	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	110	-	-110	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>738</b>	<b>-</b>	<b>-738</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-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%	-	-	-			
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,31%</b>	<b>#DIV/0!</b>	<b>5,3%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	-	-	-	-	-	0,00%	0,00%									

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	369	641	680	(1.185)	39	311	84,20%	(828)	-54,90%	3.501	19,42%	(2.821)
2	Tabungan	77.097	93.391	93.344	92.763	4.507	(581)	(628)	-0,67%	15.666	20,32%	81.858	113,32%	10.904
3	Deposito	8.333	13.479	13.475	13.475	826	0	(4)	-0,03%	5.142	61,71%	8.893	151,52%	4.581
	<b>Total</b>	<b>86.937</b>	<b>107.239</b>	<b>107.459</b>	<b>106.917</b>	<b>4.148</b>	<b>(542)</b>	<b>(322)</b>	<b>-0,30%</b>	<b>19.980</b>	<b>22,98%</b>	<b>94.253</b>	<b>113,44%</b>	<b>12.665</b>
	CASA	78.604	93.760	93.984	93.443	3.322	(542)	(318)	-0,34%	14.838	18,88%	85.359	109,47%	8.083
	(%) CASA	90,42%	87,43%	87,46%	87,40%									
	FDR	27,35%	45,52%	45,52%	45,75%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	27.597	27.610	27.633		23	35	0,13%	3.201	13,10%	-	0,00%	27.633
2	Giro ISE	1.505	366	621	638		16	272	74,18%	(868)	-57,64%	-	0,00%	638
3	Tabungan ISE	19.127	23.431	23.189	23.195		7	(236)	-1,01%	4.068	21,27%	-	0,00%	23.195
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%	-	0,00%	3.800
5	CIF ISE	46	106	107	107		0	1	0,94%	61	132,61%	-	0,00%	107

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.909	17.315	17.255	300	-	-300	881	-60	9.345	60	16.589	104,01%	666
	KUR	7.722	16.284	16.228	300	-	-300	797	56	8.507	56	16.106	100,76%	122
	Non KUR	188	1.031	1.026	-	-	0	84	-4	839	4	483	212,54%	543
3	PWG	1.199	6.189	6.250	436	113	-324	522	60	5.051	52	6.922	90,28%	(673)
	Cilem	1.199	6.189	6.250	436	113	-324	522	60	5.051	52	6.922	90,28%	(673)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	25.311	25.412	212	249	37	469	101	10.739	149	24.159	105,19%	1.253
	CF 1	4.501	7.972	8.142	172	249	77	3	170	3.640	80	5.632	144,56%	2.509
1	Total Non Program	108	79	79	-	-	0	0	0	-29	-	398	19,82%	(319)
	Program	-	-	-	-	-	0	0	0	-29	-	398	19,82%	(319)
	Oto	4.393	7.893	8.063	172	249	77	3	170	3.669	80	5.234	154,05%	2.829
	CF 2	10.171	17.339	17.270	40	-	-40	466	-69	7.099	69	18.527	93,22%	(1.257)
	Mitraguna & Others	10.171	15.341	15.279	40	-	-40	-246	-62	5.108	62	17.754	86,06%	(2.475)
	Pensiun	-	1.998	1.991	-	-	0	712	-7	1.991	7	773	257,54%	1.218
	<b>Total Pembiayaan</b>	<b>23.780</b>	<b>48.815</b>	<b>48.916</b>	<b>949</b>	<b>362</b>	<b>-587</b>	<b>1.872</b>	<b>101</b>	<b>25.136</b>	<b>261</b>	<b>47.670</b>	<b>102,61%</b>	<b>1.246</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-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	-	-	-	-	818	0,00%	0,00%	4,74%	818	818	818					
	KUR	-	-	-	-	818	0,00%	0,00%	5,04%	818	818	818					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	47	0,00%	0,00%	0,75%	47	47	47					
	Cilem	-	-	-	-	47	0,00%	0,00%	0,75%	47	47	47					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	-	-	-	785	156	327	0,00%	0,62%	1,29%	172	327	(457)			
	CF 1	-	-	-	-	370	156	153	0,00%	1,97%	1,88%	(3)	153	(217)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	370	156	153	0,00%	1,97%	1,90%	(3)	153	(217)			
	CF 2	-	-	-	-	414	-	175	0,00%	0,00%	1,01%	175	175	(240)			
	Mitraguna & Others	-	-	-	-	414	-	175	0,00%	0,00%	1,14%	175	175	(240)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,02%</b>	<b>#DIV/0!</b>	<b>0,0%</b>	

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.640	4.245	4.249	2.054	5	(1.391)	-24,66%	(75.790)	-94,69%	90.770	4,68%	(86.521)
2	Tabungan	33.280	43.627	44.292	43.829	3.551	(463)	202	0,46%	10.549	31,70%	37.508	116,85%	6.321
3	Deposito	18.866	76.625	77.711	77.713	304	2	1.089	1,42%	58.847	311,91%	19.646	395,57%	58.067
	<b>Total</b>	<b>132.186</b>	<b>125.892</b>	<b>126.248</b>	<b>125.791</b>	<b>5.908</b>	<b>(456)</b>	<b>(100)</b>	<b>-0,08%</b>	<b>(6.394)</b>	<b>-4,84%</b>	<b>147.924</b>	<b>85,04%</b>	<b>(22.133)</b>
	CASA	113.319	49.267	48.537	48.078	5.605	(458)	(1.189)	-2,41%	(65.241)	-57,57%	128.278	37,48%	(80.200)
	(%) CASA	85,73%	39,13%	38,45%	38,22%									
	FDR	12,66%	24,03%	23,80%	23,88%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	804	768	767		(1)	(36)	-4,51%	183	31,34%	-	0,00%	767
2	Giro ISE	18	33	41	41		0	8	23,49%	23	132,39%	-	0,00%	41
3	Tabungan ISE	567	771	727	727		(1)	(44)	-5,71%	160	28,21%	-	0,00%	727
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	35	36	36		0	1	2,86%	6	20,00%	-	0,00%	36

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.951	2.915	209	34	(-175)	139	-35	2.187	69	3.418	85,30%	(502)
	Cilem	728	2.951	2.915	209	34	(-175)	139	-35	2.187	69	3.418	85,30%	(502)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	27.302	27.126	1.008	-	(-1.008)	2.588	-175	11.119	175	27.252	99,54%	(125)
	CF 1	6.128	8.796	8.743	318	-	(-318)	-59	-53	2.615	53	7.469	117,06%	1.274
	Total Griya	4.538	7.153	7.132	318	-	(-318)	0	-21	2.595	21	4.882	146,10%	2.251
4	• Total Non Program	4.538	6.150	6.130	-	-	0	(-35)	-20	1.593	20	4.882	125,58%	1.249
	• Program	-	1.003	1.002	318	-	(-318)	350	-1	1.002	1	0	0,00%	1.002
	Oto	1.591	1.643	1.611	-	-	0	(-59)	-33	20	33	2.587	62,26%	(976)
	CF 2	9.879	18.505	18.383	690	-	(-690)	2.647	-122	8.504	122	19.783	92,93%	(1.400)
	Mitraguna & Others	9.209	17.588	17.471	690	-	(-690)	2.652	-117	8.262	117	18.196	96,02%	(725)
	Pensiun	671	918	912	-	-	0	(-5)	-5	242	5	1.587	57,48%	(675)
	<b>Total Pembiayaan</b>	<b>16.736</b>	<b>30.252</b>	<b>30.042</b>	<b>1.217</b>	<b>34</b>	<b>(-1.183)</b>	<b>2.727</b>	<b>-211</b>	<b>13.306</b>	<b>245</b>	<b>30.669</b>	<b>97,95%</b>	<b>(628)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
3	PWG	-	-	-	-	48	0,00%	0,00%	1,63%	48	48	48	48			
	Cilem	-	-	-	-	48	0,00%	0,00%	1,63%	48	48	48	48			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-			
4	CFG	-	260	258	814	0	0,00%	0,95%	3,00%	556	814	554				
	CF 1	-	-	-	-	147	0,00%	0,00%	1,68%	147	147	147	147			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	147	0,00%	0,00%	9,12%	147	147	147	147			
	CF 2	-	260	258	668	0	0,00%	1,40%	3,63%	409	668	407				
	Mitraguna & Others	-	260	258	668	0	0,00%	1,47%	3,82%	409	668	407				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,30%</b>	<b>89,43%</b>	<b>-2,6%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	CF 1	-														

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	3.085	817	826	(1.862)	9	(2.259)	-73,21%	(921)	-52,72%	7.308	11,31%	(6.482)
2	Tabungan	52.637	64.541	63.787	63.852	549	66	(689)	-1,07%	11.215	21,31%	58.431	109,28%	5.421
3	Deposito	30.502	32.868	33.158	33.158	504	0	290	0,88%	2.656	8,71%	31.306	105,92%	1.852
	<b>Total</b>	<b>84.886</b>	<b>100.494</b>	<b>97.761</b>	<b>97.836</b>	<b>(809)</b>	<b>75</b>	<b>(2.658)</b>	<b>-2,64%</b>	<b>12.950</b>	<b>15,26%</b>	<b>97.046</b>	<b>100,81%</b>	<b>791</b>
	CASA	54.385	67.626	64.604	64.679	(1.313)	75	(2.948)	-4,36%	10.294	18,93%	65.740	98,39%	(1.061)
	(%) CASA	64,07%	67,29%	66,08%	66,11%									
	FDR	15,32%	27,91%	28,96%	28,93%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.591	1.545	1.551		6	(39)	-2,47%	(428)	-21,62%	-	0,00%	1.551
2	Giro ISE	1.572	777	744	753		9	(24)	-3,05%	(819)	-52,09%	-	0,00%	753
3	Tabungan ISE	407	814	801	798		(3)	(16)	-1,93%	391	96,02%	-	0,00%	798
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%	-	0,00%	47

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.447	7.437	362	31	-331	38	-9	4.509	41	5.333	139,47%	2.105
	Cilem	2.928	7.447	7.437	362	31	-331	38	-9	4.509	41	5.333	139,47%	2.105
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	20.605	20.871	215	517	302	69	266	10.793	251	18.511	112,75%	2.360
	CF 1	3.825	6.414	6.609	-	247	247	-100	195	2.784	53	4.830	136,83%	1.779
	Total Griya	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
4	• Total Non Program	789	1.478	1.476	-	-	0	0	-2	687	2	1.047	141,00%	429
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	4.937	5.133	-	247	247	-100	196	2.097	51	3.783	135,67%	1.350
	CF 2	6.254	14.190	14.262	215	270	55	169	72	8.009	198	13.681	104,25%	581
	Mitraguna & Others	5.039	12.776	12.747	200	-	-200	131	-29	7.708	29	11.779	108,22%	968
	Pensiun	1.215	1.414	1.516	15	270	255	38	101	301	169	1.902	79,69%	(386)
	<b>Total Pembiayaan</b>	<b>13.007</b>	<b>28.051</b>	<b>28.308</b>	<b>577</b>	<b>549</b>	<b>-28</b>	<b>107</b>	<b>257</b>	<b>15.302</b>	<b>292</b>	<b>23.843</b>	<b>118,73%</b>	<b>4.465</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	83	31	31	407	0,82%	0,15%	1,95%	376	324	375							
	CF 1	83	-	-	376	2,17%	0,00%	5,69%	376	293	376							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Oto	83	-	-	376	2,73%	0,00%	7,32%	376	293	376							
	CF 2	-	31	31	31	0,00%	0,22%	0,22%	-	31	(0)							
	Mitraguna & Others	-	31	31	31	0,00%	0,24%	0,24%	-	31	(0)							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>83</b>	<b>31</b>	<b>31</b>	<b>407</b>	<b>0,64%</b>	<b>0,11%</b>	<b>1,44%</b>	<b>376</b>	<b>324</b>	<b>375</b>	<b>8,45%</b>	<b>-488,63%</b>	<b>7,0%</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	14	14	14	0,00%	0,07%	0,07%	-	14	-						