

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	614.918	615.023	245.075	105	15.464	2,58%	300.051	95,26%	475.089	129,45%	139.934
2	Tabungan	2.242.130	2.422.180	2.394.108	2.389.888	40.155	(4.220)	(32.292)	-1,33%	147.757	6,59%	2.502.873	95,49%	(112.985)
3	Deposito	2.798.677	2.790.913	3.093.835	3.093.712	460.105	(123)	302.800	10,85%	295.036	10,54%	2.813.322	109,97%	280.390
	<b>Total</b>	<b>5.355.779</b>	<b>5.812.652</b>	<b>6.102.862</b>	<b>6.098.623</b>	<b>745.335</b>	<b>(4.239)</b>	<b>285.971</b>	<b>4,92%</b>	<b>742.844</b>	<b>13,87%</b>	<b>5.791.284</b>	<b>105,31%</b>	<b>307.339</b>
	CASA	2.557.102	3.021.739	3.009.026	3.004.911	285.230	(4.116)	(16.828)	-0,56%	447.809	17,51%	2.977.962	100,90%	26.949
	FDR	47,52%	50,76%	48,59%	48,62%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	101.343	101.964		621	1.557	1,55%	(11.693)	-10,29%	148.814	68,52%	(46.850)
2	Giro ISE	31.184	14.307	16.957	17.420		464	3.114	21,76%	(13.764)	-44,14%	52.489	33,19%	(35.068)
3	Tabungan ISE	59.057	66.768	65.054	65.211		158	(1.557)	-2,33%	6.154	10,42%	63.948	101,98%	1.263
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.017	1.150	2.830	1.680	3.840	148	18.807	2.682	233.500	88,66%	(26.483)
	Linkage	19.369	18.145	18.145	-	-	-	(-124)	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.871	1.150	2.830	1.680	3.964	148	20.031	2.682	194.408	97,15%	(5.536)
	• Local Champion	162.434	179.355	179.544	1.150	2.830	1.680	4.242	189	17.110	2.641	174.555	102,86%	4.989
	• Value Chain	6.407	9.368	9.327	-	-	-	(-277)	-40	2.921	40	19.853	46,98%	(10.525)
2	MBG	159.435	191.840	191.072	230	1.855	1.625	1.349	-768	31.637	2.623	205.492	92,98%	(14.420)
	KUR	151.599	182.202	181.374	230	1.505	1.275	1.585	-828	29.776	2.333	195.351	92,85%	(13.976)
3	PWG	252.400	412.261	422.514	52.376	36.585	(-15.791)	23.624	10.254	170.114	26.332	431.397	97,94%	(8.882)
	Cilem	111.797	223.573	227.561	20.318	9.509	(-10.809)	8.750	3.988	115.764	5.521	256.762	88,63%	(29.201)
	Gadai	140.603	188.688	194.953	32.059	27.076	(-4.982)	14.874	6.266	54.350	20.811	174.635	111,63%	20.318
4	CFG	1.944.791	2.139.295	2.144.719	24.443	25.749	1.306	19.378	5.424	199.928	20.325	2.194.090	97,75%	(49.371)
	CF 1	376.842	385.958	384.550	1.803	337	(-1.466)	235	-1.408	7.708	1.745	418.880	91,80%	(34.330)
	Total Griya	311.852	314.123	313.396	681	150	(-531)	0	-727	1.545	877	332.926	94,13%	(19.530)
	• Total Non Program	308.347	309.901	309.185	681	150	(-531)	-3.862	-716	838	866	317.656	97,33%	(8.472)
	• Program	3.505	4.223	4.212	-	-	0	133	-11	707	11	15.270	27,58%	(11.058)
	CF 2	16.990	71.834	71.153	1.122	187	(-935)	235	-681	6.163	868	85.954	82,78%	(14.801)
	Mitraguna & Others	1.383.782	1.559.560	1.565.278	21.752	22.212	460	18.462	5.719	181.497	16.493	1.571.846	99,58%	(6.567)
	Pensiun	184.168	193.778	194.891	888	3.200	2.312	681	1.113	10.723	2.087	203.365	95,83%	(8.474)
	<b>Total Pembiayaan</b>	<b>2.544.835</b>	<b>2.950.264</b>	<b>2.965.321</b>	<b>78.199</b>	<b>67.019</b>	<b>(-11.180)</b>	<b>48.191</b>	<b>15.058</b>	<b>420.486</b>	<b>51.961</b>	<b>3.064.479</b>	<b>96,76%</b>	<b>(99.158)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-16 Oct'25)	MtD (1-16 Nov'25)	MtM	Net (UG) & DG			Run Off Nov'25	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25				MtD	YTD	MtM		%	Penc.	Gap
1	SME	1.267	-	3.204	5.221	0,67%	1.55%	2,52%	2.017	3.954	5.221			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.101	0,75%	1,70%	2,70%	1.897	3.834	5.101			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	17.712	2,17%	2,43%	9,27%	13.057	14.259	13.057			
	KUR	2.876	4.305	4.305	16.291	1,90%	2,36%	8,98%	11.986	13.415	11.986			
	Non KUR	577	350	350	1.421	7,36%	3,63%	14,65%	1.071	844	1.071			
3	PWG	-	26	26	16.939	0,00%	0,01%	4,01%	16.913	16.939	16.913			
	Cilem	-	26	26	11.106	0,00%	0,00%	4,88%	11.106	11.106	11.106			
	Gadai	-	26	26	5.833	0,00%	0,01%	2,99%	5.807	5.833	5.807			
4	CFG	19.268	23.212	25.105	54.161	0,99%	1,17%	2,53%	29.056	34.893	30.949			
	CF 1	8.041	9.455	13.170	28.395	2,13%	3,41%	7,38%	15.224	20.354	18.940			
	Total Griya	6.972	7.025	10.986	18.448	2,24%	3,50%	5,89%	7.462	11.476	11.423			
	Oto	1.069	2.430	2.184	9.947	1,64%	3,04%	13,98%	7.763	8.878	7.517			
	CF 2	11.227	13.757	11.934	25.766	0,72%	0,68%	1,46%	13.832	14.539	12.010			
	Mitraguna & Others	11.107	13.302	11.331	23.323	0,80%	0,73%	1,49%	11.992	12.216	10.021			
	Pensiun	120	455	603	2.443	0,07%	0,31%	1,25%	1.840	2.323	1.989			
	<b>Total Pembiayaan</b>	<b>30.008</b>	<b>30.694</b>	<b>33.313</b>	<b>35.746</b>	<b>1,18%</b>	<b>1,13%</b>	<b>1,21%</b>	<b>2.433</b>	<b>5.738</b>	<b>5.052</b>	<b>0,94%</b>	<b>22,08%</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	4.145.414	4.358.798	5.069.354	923.940	5,9%
2	Contribution Margin	108.606	158.691	102.148	(6.458)	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	75.395	74.126	21.784	(1.269)	(5.639)	-7,07%	(6.037)	-7,53%	99.791	74,28%	(25.664)
2	Tabungan	392.786	392.341	388.999	388.908	(277)	(92)	(3.433)	-0,87%	(3.878)	-0,99%	424.694	91,57%	(35.786)
3	Deposito	233.260	195.103	200.482	200.482	(41.404)	0	5.379	2,76%	(32.778)	-14,05%	235.055	85,29%	(34.573)
	<b>Total</b>	<b>706.209</b>	<b>667.209</b>	<b>664.876</b>	<b>663.516</b>	<b>(19.897)</b>	<b>(1.360)</b>	<b>(3.693)</b>	<b>-0,55%</b>	<b>(42.693)</b>	<b>-6,05%</b>	<b>759.540</b>	<b>87,36%</b>	<b>(96.023)</b>
	CASA	472.950	472.106	464.394	463.034	21.506	(1.360)	(9.072)	-1,92%	(9.915)	-2,10%	524.484	88,28%	(61.450)
	(%) CASA	66,97%	70,76%	69,85%	69,78%									
	FDR	69,41%	78,81%	79,55%	79,72%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	20.922	21.739	22.003	264	1.081	5,16%	(4.323)	-16,42%	-	0,00%	22.003	
2	Giro ISE	3.901	3.080	3.347	3.457	110	378	12,27%	(443)	-11,36%	-	0,00%	3.457	
3	Tabungan ISE	13.925	12.342	12.892	13.045	153	703	5,69%	(880)	-6,32%	-	0,00%	13.045	
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500	
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%	-	0,00%	137	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	89.596	88.469	-	190	190	-818	-1,128	-5,256	1.318	106.513	83,06%	(18.044)
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1.161	-	10.091	33,31%	(6.730)
	Non-Linkage	89.203	86.235	85.108	-	190	190	-696	-1,128	-4,095	1.318	96.422	88,27%	(11.314)
	• Local Champion	87.849	85.239	84.111	-	190	190	-661	-1,128	-3,738	1.318	91.272	92,15%	(7.160)
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)
2	MBG	44.762	41.512	41.087	-	255	255	-765	-424	-3,675	679	46.400	88,55%	(5.313)
	KUR	42.954	39.297	38.737	-	105	105	-699	-560	-4,217	665	44.605	86,85%	(5.868)
	Non KUR	1.808	2.214	2.350	-	150	150	-66	136	542	14	1.795	130,91%	555
3	PWG	25.216	36.316	36.509	5.266	2.932	-2.334	1.748	193	11.293	2.739	43.943	83,08%	(7.434)
	Cilem	10.119	17.246	17.286	1.536	624	-912	338	40	7.167	585	25.949	66,61%	(8.664)
	Gadai	15.098	19.070	19.223	3.730	2.308	-1.422	1.410	154	4.126	2.154	17.994	106,83%	1.230
4	CFG	326.493	358.409	362.872	4.925	7.646	2.721	2.388	4.464	36.380	3.182	347.257	104,50%	15.616
	CF 1	44.529	52.963	52.664	16	-	-16	1.197	-299	8.135	299	46.935	112,21%	5.729
	Total Griya	33.717	42.230	42.058	-	-	0	0	-172	8.341	172	34.266	122,74%	7.792
	• Total Non Program	33.717	42.230	42.058	-	-	0	0	-172	8.341	172	34.266	122,74%	7.792
	• Program	-	-	-	-	-	-	-	0	0	-	0	0,00%	0
	Oto	10.812	10.733	10.606	16	-	-16	1.197	-127	-206	127	12.669	83,72%	(2.063)
	CF 2	281.964	305.446	310.209	4.909	7.646	2.737	1.191	4.763	28.245	2.883	300.322	103,29%	9.887
	Mitraguna & Others	268.245	288.489	292.397	4.909	6.640	1.731	1.718	3.907	24.151	2.733	285.267	102,50%	7.129
	Pensiun	13.719	16.957	17.812	-	1.006	1.006	-527	855	4.093	151	15.055	118,32%	2.757
	<b>Total Pembiayaan</b>	<b>490.195</b>	<b>525.832</b>	<b>528.938</b>	<b>10.191</b>	<b>11.023</b>	<b>833</b>	<b>2.553</b>	<b>3.105</b>	<b>38.742</b>	<b>7.918</b>	<b>544.113</b>	<b>97,21%</b>	<b>(15.175)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap	
1	SME	293	-	3.204	4.039	● 0,31%	● 3,58%	● 4,57%	835	3.746	4.039	-	-	-				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
	Local Champion	293	-	3.204	4.039	● 0,33%	● 3,71%	● 4,75%	835	3.746	4.039	-	-	-				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
2	MBG	550	1.094	1.021	3.870	● 1,23%	● 2,46%	● 9,42%	2.849	3.320	2.776	-	-	-				
	KUR	550	1.094	1.021	3.508	● 1,28%	● 2,60%	● 9,06%	2.486	2.957	2.413	-	-	-				
	Non KUR	-	-	-	-	363	● 0,00%	● 0,00%	● 15,43%	363	363	363	-	-	-			
3	PWG	-	-	-	-	1.687	● 0,00%	● 0,00%	● 4,62%	1.687	1.687	1.687	-	-	-			
	Cilem	-	-	-	-	811	● 0,00%	● 0,00%	● 4,69%	811	811	811	-	-	-			
	Gadai	-	-	-	-	876	● 0,00%	● 0,00%	● 4,56%	876	876	876	-	-	-			
4	CFG	5.180	4.311	4.286	9.220	● 1,59%	● 1,20%	● 2,54%	4.934	4.040	4.909	-	-	-				
	CF 1	174	45	42	3.879	● 0,39%	● 0,08%	● 7,37%	3.837	3.705	3.834	-	-	-				
	Total Griya	174	45	42	2.398	● 0,52%	● 0,10%	● 5,70%	2.356	2.224	2.353	-	-	-				
	Oto	-	-	-	-	1.481	● 0,00%	● 0,00%	● 13,96%	1.481	1.481	1.481	-	-	-			
	CF 2	5.006	4.266	4.244	5.341	● 1,78%	● 1,39%	● 1,72%	1.098	335	1.075	-	-	-				
	Mitraguna & Others	5.006	4.266	4.244	5.603	● 1,49%	● 1,46%	● 1,92%	1.383	1.596	1.379	-	-	-				
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>5.937</b>	<b>5.465</b>	<b>5.456</b>	<b>6.842</b>	<b>● 1,21%</b>	<b>● 1,04%</b>	<b>● 1,29%</b>	<b>1.387</b>	<b>905</b>	<b>1.378</b>	<b>0,64%</b>	<b>50,23%</b>	<b>-0,6%</b>	<b>0,64%</b>	<b>50,23%</b>	<b>-0,6%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	630.795	853.881	687.989	57.194		PHR	3,24	3,32
2	Contribution Margin	21.469							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	6.714	6.562	(3.555)	(152)	(3.923)	-37,42%	(11.564)	-63,80%	33.616	19,52%	(27.054)
2	Tabungan	237.991	243.202	246.894	246.476	(1.888)	(418)	3.274	1,35%	8.485	3,57%	263.026	93,71%	(16.550)
3	Deposito	192.383	156.159	154.094	154.094	(51.287)	0	(2.065)	-1,32%	(38.289)	-19,90%	193.802	79,51%	(39.708)
	<b>Total</b>	<b>448.500</b>	<b>409.846</b>	<b>407.701</b>	<b>407.132</b>	<b>(56.729)</b>	<b>(570)</b>	<b>(2.714)</b>	<b>-0,66%</b>	<b>(41.369)</b>	<b>-9,22%</b>	<b>490.444</b>	<b>83,01%</b>	<b>(83.312)</b>
	CASA	256.117	253.687	253.607	253.038	(5.442)	(570)	(649)	-0,26%	(3.079)	-1,20%	296.642	85,30%	(43.605)
	(%) CASA	57,11%	61,90%	62,20%	62,15%									
	FDR	54,70%	64,09%	64,71%	64,80%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	9.906	10.474	10.567		92	661	6,67%	(1.072)	-9,21%	-	0,00%	10.567
2	Giro ISE	2.314	454	923	1.047		123	592	130,38%	(1.268)	-54,78%	-	0,00%	1.047
3	Tabungan ISE	1.452	1.580	1.679	1.648		(31)	68	4,33%	195	13,46%	-	0,00%	1.648
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%	-	0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%	-	0,00%	289

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.097	-	-	0	-2.842	-790	-2.482	790	26.993	55,93%	(11.896)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.097	-	-	0	-2.842	-790	-2.482	790	22.893	65,95%	(7.796)
	• Local Champion	16.492	15.487	14.697	-	-	0	-2.842	-790	-1.796	790	19.012	77,30%	(4.315)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.375	-	-	0	-254	-747	105	747	48.666	78,85%	(10.291)
	KUR	37.787	38.582	37.844	-	-	0	-195	-738	57	738	47.501	79,67%	(9.656)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,54%	(635)
3	PWG	15.859	33.260	34.941	4.976	3.932	-1.044	3.002	1.681	19.082	2.252	33.597	104,00%	1.344
	Cilem	7.657	18.706	19.024	2.852	639	-2.213	2.015	318	11.367	321	21.318	89,24%	(2.294)
	Gadai	8.201	14.554	15.917	2.124	3.293	1.169	987	1.363	7.715	1.930	12.279	129,63%	3.638
4	CFG	173.601	174.409	175.408	1.655	2.050	395	-424	1.000	1.807	1.050	191.714	91,49%	(16.306)
	CF 1	81.382	70.149	69.983	-	-	0	-252	-166	-11.399	166	83.440	83,87%	(13.456)
	Total Griya	77.096	66.200	66.098	-	-	0	0	-102	-10.998	102	77.675	85,10%	(11.577)
4	• Total Non Program	77.096	66.200	66.098	-	-	0	-1.037	-102	-10.998	102	77.675	85,10%	(11.577)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.885	-	-	0	-252	-64	-401	64	5.765	67,39%	(1.880)
	CF 2	92.219	104.260	105.425	1.655	2.050	395	-172	1.165	13.206	885	108.274	97,37%	(2.849)
	Mitraguna & Others	90.304	99.165	100.107	1.655	1.800	145	-180	942	9.803	858	104.949	95,39%	(4.842)
	Pensiun	1.915	5.095	5.318	-	250	250	8	224	3.403	26	3.326	159,92%	1.993
	<b>Total Pembiayaan</b>	<b>245.309</b>	<b>262.678</b>	<b>263.821</b>	<b>6.631</b>	<b>5.982</b>	<b>-649</b>	<b>-517</b>	<b>1.143</b>	<b>18.512</b>	<b>4.839</b>	<b>300.970</b>	<b>87,66%</b>	<b>(37.149)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25		%	Penc.	Gap	
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	4.069	3,78%	5,55%	10,60%	1,897	2.624	1.822			
	KUR	1.433	2.078	2.047	3.945	3,79%	5,31%	10,42%	1.898	2.511	1.867			
	Non KUR	12	170	125	125	2,54%	23,17%	23,53%	(0)	113	(45)			
3	PWG	-	-	-	1.669	0,00%	0,00%	0,00%	4,78%	1.669	1.669			
	Cilem	-	-	-	1.383	0,00%	0,00%	0,00%	7,27%	1.383	1.383			
	Gadai	-	-	-	287	0,00%	0,00%	0,00%	1,80%	287	287			
4	CFG	3.497	2.932	3.360	4.162	2,01%	1,93%	2,37%	803	665	1.231			
	CF 1	3.310	2.801	3.079	3.340	4,07%	4,39%	4,77%	261	30	539			
	Total Griya	3.310	2.698	2.976	3.035	4,29%	4,50%	4,59%	59	(275)	337			
	Oto	-	103	102	305	0,00%	2,59%	7,85%	203	305	202			
	CF 2	187	130	281	822	0,20%	0,27%	0,28%	541	635	692			
	Mitraguna & Others	187	130	88	629	0,21%	0,09%	0,63%	541	442	499			
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193			
	<b>Total Pembiayaan</b>	<b>3.556</b>	<b>5.273</b>	<b>5.429</b>	<b>5.494</b>	<b>1,45%</b>	<b>2,07%</b>	<b>2,08%</b>	<b>65</b>	<b>1.937</b>	<b>220</b>	<b>0,46%</b>	<b>78,01%</b>	<b>-1,6%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	940	942	(310)	2	(268)	-22,12%	(417)	-30,66%	9.983	9,44%	(9.040)
2	Tabungan	139.020	139.895	143.247	143.157	(343)	(90)	3.263	2,33%	4.137	2,98%	153.063	93,53%	(9.906)
3	Deposito	91.332	76.670	76.729	76.734	(2.687)	5	64	0,08%	(14.598)	-15,98%	92.121	83,30%	(15.387)
	<b>Total</b>	<b>231.711</b>	<b>217.775</b>	<b>220.916</b>	<b>220.834</b>	<b>(3.339)</b>	<b>(82)</b>	<b>3.059</b>	<b>1,40%</b>	<b>(10.877)</b>	<b>-4,69%</b>	<b>255.167</b>	<b>86,54%</b>	<b>(34.333)</b>
	CASA	140.379	141.104	144.187	144.099	(653)	(88)	2.995	2,12%	3.721	2,65%	163.046	88,38%	(18.946)
	(%) CASA	60,58%	64,79%	65,27%	65,25%									
	FDR	52,09%	65,09%	64,22%	64,24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	4.075	4.819		744	2.465	104,71%	2.046	73,81%	-	0,00%	4.819
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	3.972	4.716		744	2.465	109,52%	2.047	76,71%		0,00%	4.716
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%		0,00%	90

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
• Local Champion	1.226	151	151	-	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.977	-	-	0	571	-16	4.977	16	3.617	137,62%	1.361
	KUR	-	4.454	4.442	-	-	0	579	-11	4.442	11	3.445	128,94%	997
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	20.464	2.832	1.867	-965	632	790	10.147	1.077	21.891	93,48%	(1.427)
	Cilem	4.275	11.824	12.490	1.154	886	-267	619	666	8.215	221	15.011	83,21%	(2.521)
	Gadai	6.043	7.850	7.974	1.679	981	-698	13	124	1.932	857	6.881	115,90%	1.094
4	CFG	108.966	116.775	116.119	1.451	585	-866	3.254	-656	7.153	1.241	126.793	91,58%	(10.675)
	CF 1	22.575	21.821	21.692	16	-	-16	-98	-129	-883	129	25.867	83,86%	(4.175)
	Total Griya	18.510	17.085	17.018	-	-	0	0	-67	-1.492	67	20.337	83,68%	(3.319)
• Total Non Program	18.168	16.590	16.524	-	-	-	0	-1.368	-66	-1.645	66	18.849	87,67%	(2.325)
• Program	342	495	495	-	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
Oto	4.065	4.736	4.674	16	-	-	-16	-98	-62	609	62	5.530	84,52%	(856)
CF 2	86.390	94.953	94.426	1.435	585	-850	3.352	-527	8.036	1.112	100.926	93,56%	(6.500)	
Mitraguna & Others	53.276	64.119	63.796	1.435	585	-850	3.603	-323	10.520	908	66.415	96,06%	(2.619)	
Pensiun	33.115	30.834	30.630	-	-	0	-251	-204	-2.484	204	34.511	88,75%	(3.881)	
<b>Total Pembiayaan</b>	<b>120.698</b>	<b>141.748</b>	<b>141.866</b>	<b>4.283</b>	<b>2.452</b>	<b>-1.831</b>	<b>4.444</b>	<b>118</b>	<b>21.168</b>	<b>2.334</b>	<b>153.716</b>	<b>92,29%</b>	<b>(11.850)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	149	0,00%	0,00%	0,00%	0,73%	149	149	149			
	Cilem	-	-	-	-	69	0,00%	0,00%	0,00%	0,55%	69	69	69			
	Gadai	-	-	-	-	80	0,00%	0,00%	0,00%	1,00%	80	80	80			
4	CFG	438	2.664	2.333	1.671	1.408	0,48%	0,84%	1,44%	691	1.147	888				
	CF 1	397	542	541	1.232	1.763	2,48%	3,17%	5,68%	691	835	690				
	Total Griya	397	542	541	1.232	1.232	2,14%	3,17%	7,24%	691	835	690				
Oto	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
CF 2	128	241	439	439	439	0,15%	0,46%	0,47%	-	312	198					
Mitraguna & Others	20	241	439	439	439	0,04%	0,69%	0,69%	-	419	198					
Pensiun	108	-	-	-	-	0,09%	0,00%	0,00%	-	(108)	-					
<b>Total Pembiayaan</b>	<b>1.438</b>	<b>784</b>	<b>980</b>	<b>1.671</b>	<b>1.19%</b>	<b>0,69%</b>	<b>1,18%</b>	<b>691</b>	<b>233</b>	<b>888</b>	<b>0,24%</b>	<b>79,50%</b>	<b>-0,9%</b>			

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	314.688	330.944	331.363	237.766	419	16.675	5,30%	258.382	354,04%	88.241	375,52%	243.122
2	Tabungan	196.862	210.855	211.853	212.295	(607)	442	1.440	0,68%	15.433	7,84%	221.903	95,67%	(9,609)
3	Deposito	1.160.939	1.291.617	1.591.541	1.591.440	570.316	(101)	299.822	23,21%	430.501	37,08%	1.162.357	136,91%	429.083
	<b>Total</b>	<b>1.430.782</b>	<b>1.817.160</b>	<b>2.134.338</b>	<b>2.135.097</b>	<b>807.475</b>	<b>760</b>	<b>317.938</b>	<b>17,50%</b>	<b>704.315</b>	<b>49,23%</b>	<b>1.472.501</b>	<b>145,00%</b>	<b>662.596</b>
	CASA	269.843	525.542	542.797	543.658	237.159	861	18.115	3,45%	273.814	101,47%	310.144	175,29%	233.514
	(%) CASA	18,86%	28,92%	25,43%	25,46%									
	FDR	15,38%	14,45%	12,35%	12,35%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.455	10.585		130	265	2,57%	1.507	16,60%	-	0,00%	10.585
2	Giro ISE	2.308	2.000	2.039	2.040		0	39	1,96%	(268)	-11,62%		0,00%	2.040
3	Tabungan ISE	1.370	4.019	4.116	4.245		129	226	5,63%	2.875	209,77%		0,00%	4.245
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	67	68	68		0	1	1,49%	10	17,24%		0,00%	68

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	30.920	68,48%	(9.747)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	26.221	80,75%	(5.048)
	• Local Champion	18.621	20.216	19.894	-	-	0	-323	-322	1.272	322	21.509	92,49%	(1.615)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	55.975	100	300	200	940	-362	2.874	662	64.025	87,43%	(8.050)
	KUR	50.813	54.812	54.507	100	300	200	1.010	-305	3.695	605	61.091	89,22%	(6.584)
	Non KUR	2.289	1.525	1.468	-	-	0	-70	-57	-821	57	2.934	50,04%	(1.466)
3	PWG	17.782	25.816	26.522	4.136	2.564	-1.572	1.961	706	8.740	1.858	33.143	80,02%	(6.621)
	Cilem	6.518	15.281	15.711	1.244	783	-460	24	430	9.193	354	20.343	77,23%	(4.632)
	Gadai	11.264	10.534	10.811	2.892	1.781	-1.112	1.937	277	-453	1.504	12.800	84,46%	(1.989)
4	CFG	129.053	158.843	159.989	4.028	3.127	-901	3.390	1.146	30.936	1.981	158.758	100,78%	1.231
	CF 1	19.758	17.484	17.361	-	-	0	-264	-123	-2.397	123	33.408	51,97%	(16.047)
	Total Griya	14.572	12.909	12.856	-	-	0	0	-54	-1.716	54	26.744	48,07%	(13.888)
4	• Total Non Program	11.408	10.033	9.988	-	-	0	-173	-45	-1.421	45	12.963	77,05%	(2.975)
	• Program	3.163	2.877	2.868	-	-	0	-31	-8	-295	8	13.781	20,81%	(10.913)
	Oto	5.186	4.575	4.505	-	-	0	-264	-70	-681	70	6.665	67,60%	(2.159)
	CF 2	109.295	141.359	142.628	4.028	3.127	-901	3.654	1.269	33.333	1.858	125.350	113,78%	17.278
	Mitraguna & Others	90.925	122.975	124.184	4.028	2.970	-1.058	3.912	1.209	33.259	1.761	105.569	117,63%	18.614
	Pensiun	18.370	18.384	18.444	-	157	157	-257	60	74	97	19.780	93,25%	(1.336)
	<b>Total Pembiayaan</b>	<b>220.067</b>	<b>262.492</b>	<b>263.660</b>	<b>8.264</b>	<b>5.991</b>	<b>-2.273</b>	<b>5.930</b>	<b>1.167</b>	<b>43.593</b>	<b>4.824</b>	<b>286.846</b>	<b>91,92%</b>	<b>(23.187)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				31-Dec-24	31-Oct-25	16-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	451	1.624	1.104	5.456	0,85%	1,96%	9,75%	4.353	5.005	3.832								
	KUR	163	1.506	1.023	5.263	0,32%	1,87%	9,66%	4.240	5.101	3.757								
	Non KUR	289	118	80	193	12,61%	5,27%	13,14%	113	(96)	75								
3	PWG	-	-	-	-	505	0,00%	0,00%	1,91%	505	505	505							
	Cilem	-	-	-	-	454	0,00%	0,00%	2,89%	454	454	454							
	Gadai	-	-	-	-	51	0,00%	0,00%	0,47%	51	51	51							
4	CFG	1.759	541	1.049	1.925	1,36%	0,66%	1,20%	876	165	1.384								
	CF 1	1.212	541	1.049	1.925	6,14%	6,00%	11,09%	876	712	1.384								
	Total Griya	321	480	419	564	3,20%	3,25%	4,39%	144	243	84								
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-								
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-								
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-								
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-								
	<b>Total Pembiayaan</b>	<b>2.449</b>	<b>1.403</b>	<b>1.251</b>	<b>1.493</b>	<b>1,11%</b>	<b>0,48%</b>	<b>0,57%</b>	<b>242</b>	<b>(956)</b>	<b>90</b>	<b>1,58%</b>	<b>-179,68%</b>	<b>1,0%</b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174				</td								

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	10.118	10.195	(884)	77	3.332	48,55%	700	7,37%	15.938	63,97%	(5.743)
2	Tabungan	99.410	121.220	121.720	121.339	4.389	(381)	119	0,10%	21.929	22,06%	109.902	110,41%	11.437
3	Deposito	64.192	61.782	61.631	61.631	415	0	(151)	-0,24%	(2.561)	-3,99%	64.781	95,14%	(3.150)
	<b>Total</b>	<b>173.097</b>	<b>189.865</b>	<b>193.469</b>	<b>193.165</b>	<b>3.920</b>	<b>(304)</b>	<b>3.300</b>	<b>1,74%</b>	<b>20.068</b>	<b>11,59%</b>	<b>190.622</b>	<b>101,33%</b>	<b>2.544</b>
	CASA	108.906	128.083	131.838	131.534	3.505	(304)	3.451	2,69%	22.629	20,78%	125.841	104,52%	5.693
	(%) CASA	62,92%	67,46%	68,14%	68,09%									
	FDR	57,60%	62,38%	60,74%	60,84%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	12.661	12.824		164	1.377	12,03%	(479)	-3,60%	-	0,00%	12.824
2	Giro ISE	6.014	2.591	3.968	4.086		118	1.495	57,71%	(1.927)	-32,05%	-	0,00%	4.086
3	Tabungan ISE	6.490	8.056	7.893	7.938		45	(118)	-1,47%	1.448	22,31%	-	0,00%	7.938
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%	-	0,00%	54

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842
	• Local Champion	-	1.986	1.986	-	-	0	-102	0	1.986	-	0	0,00%	1.986
	• Value Chain	-	3.856	3.856	-	-	0	-29	0	3.856	-	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.658	35.433	5.197	2.281	-2.916	915	-225	11.703	2.507	31.275	113,29%	4.158
	Cilem	8.075	16.250	16.010	1.625	342	-1.282	562	-240	7.935	582	13.319	120,21%	2.691
	Gadai	15.654	19.408	19.423	3.573	1.939	-1.634	353	14	3.768	1.925	17.956	108,17%	1.466
4	CFG	75.933	76.937	76.242	1.151	100	-1.051	746	-695	309	795	85.579	89,09%	(9.337)
	CF 1	16.979	16.082	16.009	-	-	0	-84	-73	-970	73	18.301	87,48%	(2.292)
	Total Griya	15.306	13.981	13.941	-	-	0	0	-40	-1.365	40	15.789	88,29%	(1.848)
4	• Total Non Program	15.306	13.981	13.941	-	-	0	0	-40	-1.365	40	15.789	88,29%	(1.848)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.101	2.068	-	-	0	-84	-33	395	33	2.512	82,34%	(444)
	CF 2	58.954	60.855	60.233	1.151	100	-1.051	830	-622	1.279	722	67.278	89,53%	(7.045)
	Mitraguna & Others	51.295	53.770	53.203	1.151	100	-1.051	630	-567	1.908	667	58.819	90,45%	(5.616)
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)
	<b>Total Pembiayaan</b>	<b>99.702</b>	<b>118.437</b>	<b>117.517</b>	<b>6.348</b>	<b>2.381</b>	<b>-3.967</b>	<b>1.530</b>	<b>-920</b>	<b>17.815</b>	<b>3.301</b>	<b>116.894</b>	<b>100,53%</b>	<b>623</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	0,00%	(40)	-	-	-	
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
4	CFG	682	620	645	645	0,90%	0,84%	0,85%	-	(37)	25	-	-	-
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-	-	-	-
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	CF 2	630	620	645	645	1,07%	1,06%	1,07%	-	15	25	-	-	-
	Mitraguna & Others	630	620	645	645	1,23%	1,20%	1,21%	-	15	25	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>721</b>	<b>620</b>	<b>645</b>	<b>645</b>	<b>0,72%</b>	<b>0,54%</b>	<b>0,55%</b>	<b>-</b>	<b>(76)</b>	<b>25</b>	<b>0,26%</b>	<b>52,95%</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	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	1.675	1.730	(3.083)	54	(741)	-29,99%	(1.779)	-50,70%	8.802	19,65%	(7.072)
2	Tabungan	88.498	84.131	82.430	82.415	103	(15)	(1.716)	-2,04%	(6.082)	-6,87%	97.117	84,86%	(14.701)
3	Deposito	50.176	25.230	23.111	23.111	(1.116)	0	(2.219)	-8,40%	(27.065)	-53,94%	50.660	45,62%	(27.549)
	<b>Total</b>	<b>142.182</b>	<b>111.831</b>	<b>107.217</b>	<b>107.256</b>	<b>(4.096)</b>	<b>39</b>	<b>(4.575)</b>	<b>-4,09%</b>	<b>(34.926)</b>	<b>-24,56%</b>	<b>156.578</b>	<b>68,50%</b>	<b>(49.322)</b>
	CASA	92.006	86.602	84.106	84.145	(2.980)	39	(2.457)	-2,84%	(7.861)	-8,54%			
	(%) CASA	64,71%	77,44%	78,44%	78,45%									
	FDR	46,30%	76,68%	80,74%	80,71%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	656	689	864		176	208	31,69%	(2.392)	-73,46%	-	0,00%	864
2	Giro ISE	705	158	168	161		(7)	3	2,12%	(543)	-77,11%	-	0,00%	161
3	Tabungan ISE	2.552	498	521	703		183	205	41,05%	(1.849)	-72,45%	-	0,00%	703
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%	-	0,00%	154

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.142	4.428	-	300	300	-91	286	4.428	14	3.633	121,89%	795
	KUR	-	4.055	4.341	-	300	300	-89	286	4.341	14	3.445	126,00%	896
	Non KUR	-	87	87	-	0	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	6.142	479	279	-200	144	154	3.792	126	6.181	99,37%	(39)
	Cilem	2.349	5.988	6.142	479	279	-200	144	154	3.792	126	6.181	99,37%	(39)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.996	468	624	156	307	376	12.510	248	74.615	101,85%	1.381
	CF 1	26.468	28.175	28.172	220	49	-171	-88	-4	1.703	53	27.892	101,00%	280
	Total Griya	25.069	24.440	24.412	220	-	-220	0	-29	-657	29	25.514	95,68%	(1.103)
4	• Total Non Program	25.069	24.440	24.412	220	-	-220	326	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.760	-	49	49	-88	25	2.361	24	2.377	158,16%	1.383
	CF 2	37.018	47.444	47.824	248	575	327	394	380	10.806	195	46.723	102,36%	1.101
	Mitraguna & Others	36.826	47.238	47.622	248	575	327	399	385	10.797	190	45.599	104,44%	2.024
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	<b>Total Pembiayaan</b>	<b>65.835</b>	<b>85.750</b>	<b>86.566</b>	<b>947</b>	<b>1.203</b>	<b>256</b>	<b>360</b>	<b>816</b>	<b>20.730</b>	<b>388</b>	<b>84.429</b>	<b>102,53%</b>	<b>2.137</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
2	MBG	-	-	-	-	439	0,00%	0,00%	9,90%	439	439	439							
	KUR	-	-	-	-	439	0,00%	0,00%	10,10%	439	439	439							
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	-	-	-							
3	PWG	-	-	-	-	126	0,00%	0,00%	2,05%	126	126	126							
	Cilem	-	-	-	-	126	0,00%	0,00%	2,05%	126	126	126							
	Gadai	-	-	-	-	0	0,00%	0	0,00%	-	-	-							
4	CFG	1.097	1.553	1.482	3.009	0,00%	1,73%	1,96%	3,96%	1.526	1.911	1.455							
	CF 1	1.097	1.183	1.182	2.601	0,00%	4,15%	4,20%	9,23%	1.419	1.504	1.418							
	Total Griya	1.097	1.040	1.038	1.967	0,00%	4,38%	4,25%	8,06%	929	870	927							
	Oto	-	143	144	634	0,00%	3,85%	16,85%	16,85%	490	634	491							
	CF 2	-	370	300	408	0,00%	0,63%	0,85%	108	408	37								
	Mitraguna & Others	-	370	300	408	0,00%	0,64%	0,86%	108	408	37								
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-							
	<b>Total Pembiayaan</b>	<b>120</b>	<b>840</b>	<b>840</b>	<b>840</b>	<b>0,18%</b>	<b>0,98%</b>	<b>0,97%</b>	<b>-</b>	<b>720</b>	<b>0</b>	<b>0,94%</b>	<b>2,95%</b>	<b>0,0%</b>	<b></b>	<b></b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,								

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.693	3.675	(1.376)	(18)	322	9,60%	(601)	-14,05%	13.937	26,37%	(10.262)
2	Tabungan	143.334	173.220	169.275	168.726	6.171	(549)	(4.494)	-2,59%	25.392	17,72%	159.063	106,08%	9.664
3	Deposito	111.952	109.799	109.182	109.182	(15.522)	0	(617)	-0,56%	(2.771)	-2,47%	112.836	96,76%	(3.654)
	<b>Total</b>	<b>259.563</b>	<b>286.371</b>	<b>282.149</b>	<b>281.583</b>	<b>(10.728)</b>	<b>(566)</b>	<b>(4.789)</b>	<b>-1,67%</b>	<b>22.020</b>	<b>8,48%</b>	<b>285.836</b>	<b>98,51%</b>	<b>(4.253)</b>
	CASA	147.610	176.573	172.968	172.401	4.794	(566)	(4.172)	-2,36%	24.791	16,79%	173.000	99,65%	(599)
	(%) CASA	56,87%	61,66%	61,30%	61,23%									
	FDR	26,72%	30,26%	30,97%	31,03%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.116	2.104	(12)	(151)	-6,71%	(233)	-9,99%	-	0,00%	2.104	
2	Giro ISE	22	24	24	24	0	(0)	-0,02%	3	11,65%	0	0,00%	24	
3	Tabungan ISE	2.316	2.231	2.092	2.080	(12)	(151)	-6,79%	(236)	-10,19%	0	0,00%	2.080	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	107	113	116	116	0	3	2,65%	9	8,41%	116	0,00%	116	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	194	8.342	8.798	100	500	400	116	456	8.604	44	3.788	232,27%	5.010	
	KUR	194	7.561	7.827	100	300	200	140	266	7.634	34	3.600	217,44%	4.228	
	Non KUR	-	780	970	-	200	200	-24	190	970	10	188	516,42%	782	
3	PWG	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	138	9.388	58,86%	(3.862)	
	Cilem	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	138	9.388	58,86%	(3.862)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	72.182	72.454	500	442	-58	1.336	272	7.492	170	77.036	94,05%	(4.582)	
	CF 1	19.068	19.140	19.076	-	-	0	-69	-64	8	64	20.608	92,57%	(1.531)	
	Total Griya	17.646	16.678	16.667	-	-	0	0	-11	-979	11	18.124	91,96%	(1.457)	
4	• Total Non Program	17.646	16.678	16.667	-	-	0	0	-106	-111	-979	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
	Oto	1.422	2.462	2.409	-	-	0	-69	-54	987	54	2.483	97,00%	(75)	
	CF 2	45.895	53.042	53.378	500	442	-58	1.405	336	7.483	106	56.429	94,59%	(3.050)	
	Mitraguna & Others	40.397	47.281	47.498	-	300	-200	1.432	217	7.101	83	49.918	95,15%	(2.420)	
	Pensiun	5.498	5.761	5.880	-	142	142	-27	120	382	22	6.510	90,32%	(630)	
	<b>Total Pembiayaan</b>	<b>69.359</b>	<b>86.651</b>	<b>87.371</b>	<b>771</b>	<b>1.072</b>	<b>301</b>	<b>871</b>	<b>720</b>	<b>18.012</b>	<b>352</b>	<b>90.976</b>	<b>96,04%</b>	<b>(3.605)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap	
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	-	-	(764)	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	-	-	(764)	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	-	-	-	-	174	0,00%	0,00%	1,97%	174	174	174						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non KUR	-	-	-	-	174	0,00%	0,00%	17,89%	174	174	174						
3	PWG	-	-	-	-	28	0,00%	0,00%	0,50%	28	28	28						
	Cilem	-	-	-	-	28	0,00%	0,00%	0,50%	28	28	28						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	1.060	1.293	4.096	4.694	1.633	5,68%	5,68%	6,48%	598	3.634	3.401						
	CF 1	648	-	3.784	4.328	3,40%	19,77%	19,77%	22,69%	544	3.679	4.328						
	Total Griya	648	-	3.784	4.313	3,67%	22,69%	22,69%	25,88%	529	3.664	4.313						
	Oto	-	-	-	15	0,00%	0,00%	0,62%	-	15	15	15						
	CF 2	-	365	1.318	1.318	0,00%	0,00%	0,00%	-	53	(45)	(927)						
	Mitraguna & Others	-	365	1.318	1.318	0,00%	0,00%	0,11%	-	53	(358)	(925)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	<b>Total Pembiayaan</b>	<b>267</b>	<b>1.828</b>	<b>2.661</b>	<b>2.779</b>	<b>0,39%</b>	<b>3,07%</b>	<b>3,18%</b>	<b>119</b>	<b>2.512</b>	<b>952</b>	<b>2,15%</b>	<b>32,52%</b>	<b>-1,0%</b>	<b></b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	(0)	593	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	593	593	593	0,00%	0,00%	0,00%	100,00%	100,00%	100,00%	(0)	593	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	16.535	16.653	(964)	118	2.575	18,29%	12.836	336,24%	10.173	163,70%	6.480
2	Tabungan	117.085	115.849	113.144	113.317	3.632	173	(2.532)	-2,19%	(3.768)	-3,22%	127.435	88,92%	(14.118)
3	Deposito	49.844	47.990	47.876	47.876	(547)	0	(114)	-0,24%	(1.968)	-3,95%	50.425	94,95%	(2.549)
	<b>Total</b>	<b>170.746</b>	<b>177.918</b>	<b>177.555</b>	<b>177.846</b>	<b>2.121</b>	<b>291</b>	<b>(71)</b>	<b>-0,04%</b>	<b>7.100</b>	<b>4,16%</b>	<b>188.033</b>	<b>94,58%</b>	<b>(10.187)</b>
	CASA	120.903	129.928	129.679	129.970	2.668	291	42	0,03%	9.067	7,50%	137.608	94,45%	(7.638)
	(%) CASA	70,81%	73,03%	73,04%	73,08%									
	FDR	80,42%	77,98%	78,14%	78,01%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	878	889		11	104	13,27%	(802)	-47,42%	-	0,00%	889
2	Giro ISE	436	84	84	91		6	7	8,07%	(346)	-79,17%	-	0,00%	91
3	Tabungan ISE	1.254	701	794	798		5	97	13,89%	(456)	-36,37%	-	0,00%	798
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	75	75	75		0	0	0,00%	7	10,29%	-	0,00%	75

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	21.994	22.665	2.981	1.959	-1.022	1.462	671	9.115	1.288	21.977	103,13%	688
	Cilem	7.456	11.398	11.582	1.183	387	-797	655	183	4.126	204	12.976	89,26%	(1.394)
	Gadai	6.094	10.595	11.083	1.798	1.572	-226	806	488	4.989	1.084	9.002	123,12%	2.082
4	CFG	119.321	116.751	116.072	631	678	47	-599	-680	-3.250	1.358	131.690	88,14%	(15.618)
	CF 1	15.625	17.890	17.813	461	-	-461	-70	-77	2.188	77	17.374	102,53%	439
	Total Griya	13.902	15.769	15.733	461	-	-461	0	-36	1.830	36	14.395	109,29%	1.337
4	• Total Non Program	13.902	15.769	15.733	461	-	-461	355	-36	1.830	36	14.395	109,29%	1.337
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.080	-	-	0	-70	-40	358	40	2.979	69,84%	(898)
	CF 2	103.696	98.862	98.259	170	678	508	-529	-603	-5.438	1.281	114.315	85,95%	(16.057)
	Mitraguna & Others	94.197	89.050	88.183	170	100	-70	-803	-867	-6.014	967	103.618	85,10%	(15.435)
	Pensiun	9.499	9.812	10.076	-	578	578	275	264	576	314	10.697	94,19%	(622)
	<b>Total Pembiayaan</b>	<b>137.307</b>	<b>138.745</b>	<b>138.736</b>	<b>3.612</b>	<b>2.637</b>	<b>-975</b>	<b>863</b>	<b>-8</b>	<b>1.429</b>	<b>2.646</b>	<b>158.103</b>	<b>87,75%</b>	<b>(19.367)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
3	PWG	-	-	-	-	647	0,00%	0,00%	2,85%	647	647	647	-	-
	Cilem	-	-	-	-	373	0,00%	0,00%	3,22%	373	373	373	-	-
	Gadai	-	-	-	-	274	0,00%	0,00%	2,47%	274	274	274	-	-
4	CFG	1.942	2.012	506	3.242	1.617	0,28%	0,52%	0,53%	15	286	138	-	-
	CF 1	86	209	-	154	1.924	0,00%	0,00%	0,00%	-	(300)	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Oto	300	-	-	-	17,42%	0,00%	0,00%	0,00%	-	(300)	-	-	-
	CF 2	31	479	602	617	0,03%	0,61%	0,63%	15	586	138	-	-	-
	Mitraguna & Others	31	479	602	617	0,03%	0,68%	0,70%	15	586	138	-	-	-
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>331</b>	<b>479</b>	<b>602</b>	<b>617</b>	<b>0,24%</b>	<b>0,43%</b>	<b>0,44%</b>	<b>15</b>	<b>286</b>	<b>138</b>	<b>0,63%</b>	<b>-42,73%</b>	<b>0,2%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.250	8.305	(7.910)	55	(4.165)	-33,40%	(5.625)	-40,38%	22.731	36,54%	(14.425)
2	Tabungan	118.671	158.029	154.578	154.137	8.241	(440)	(3.892)	-2,46%	35.466	29,89%	133.410	115,54%	20.727
3	Deposito	125.329	134.600	133.332	133.332	10.955	0	(1.269)	-0,94%	8.003	6,39%	126.098	105,74%	7.233
	<b>Total</b>	<b>257.931</b>	<b>305.100</b>	<b>296.159</b>	<b>295.774</b>	<b>11.286</b>	<b>(386)</b>	<b>(9.326)</b>	<b>-3,06%</b>	<b>37.843</b>	<b>14,67%</b>	<b>282.239</b>	<b>104,80%</b>	<b>13.535</b>
	CASA	132.602	170.500	162.828	162.442	331	(386)	(8.057)	-4,73%	29.841	22,50%	156.141	104,04%	6.301
	(%) CASA	51,41%	55,88%	54,98%	54,92%									
	FDR	59,82%	60,13%	62,22%	62,30%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.772	4.579	(194)	431	10,39%	1.041	29,41%	-	-	0,00%	4.579
2	Giro ISE	1	1	1	1	0	(0)	-2,12%	(0)	-35,06%	-	-	0,00%	1
3	Tabungan ISE	3.537	4.147	4.772	4.578	(194)	431	10,39%	1.041	29,43%	-	-	0,00%	4.578
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	-	0,00%	49

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	-	0,00%	8.409
	Linkage	-	-	-	-	-	-	0	0	0	-	-	0,00%	0
	Non-Linkage	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	-	0,00%	8.409
	• Local Champion	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	-	0,00%	8.409
	• Value Chain	-	-	-	-	-	-	0	0	0	-	-	0,00%	0
2	MBG	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Non KUR	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
3	PWG	17.010	25.951	26.562	2.025	1.851	-173	2.838	611	9.552	1.240	22.618	117,43%	3.944
	Cilem	7.758	11.911	12.075	707	444	-263	343	164	4.317	280	12.110	99,71%	(35)
	Gadai	9.252	14.040	14.487	1.317	1.407	90	2.495	447	5.235	961	10.508	137,86%	3.978
4	CFG	136.962	149.035	149.226	1.512	2.191	679	859	191	12.264	2.000	151.758	98,33%	(2.532)
	CF 1	16.548	16.454	16.391	257	-	-257	158	-62	-157	62	18.143	90,35%	(1.752)
	Total Griya	15.017	13.737	13.722	-	-	0	0	-15	-1.295	15	15.466	88,72%	(1.744)
4	• Total Non Program	15.017	13.737	13.722	-	-	0	0	-118	-1.295	15	15.466	88,72%	(1.744)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.717	2.669	257	-	-257	158	-48	1.138	48	2.676	99,73%	(7)
	CF 2	120.414	132.581	132.834	1.255	2.191	936	701	253	12.421	1.938	133.615	99,42%	(780)
	Mitraguna & Others	110.777	121.822	122.356	790	2.191	1.401	317	534	11.579	1.657	122.887	99,57%	(531)
	Pensiun	9.636	10.759	10.478	465	-	-465	384	-281	842	281	10.728	97,67%	(250)
	<b>Total Pembiayaan</b>	<b>154.289</b>	<b>183.469</b>	<b>184.271</b>	<b>4.537</b>	<b>4.042</b>	<b>-494</b>	<b>12.130</b>	<b>801</b>	<b>29.982</b>	<b>3.241</b>	<b>174.693</b>	<b>105,48%</b>	<b>9.578</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	-	-
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	-	-
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-
2	MBG	148	50	74	-	46,61%	100,00%	74	(148)	(50)	
	KUR	-	-	-	-	0	0,00%	0	0,00%	-	-
	Non KUR	148	50	74	-	46,61%	100,00%	74	(148)	(50)	
3	PWG	-	-	-	-	612	0,00%	612	2,30%	612	
	Cilem	-	-	-	-	398	0,00%	398	3,29%	398	
	Gadai	-	-	-	-	214	0,00%	214	1,48%	214	
4	CFG	334	1.041	415	2.261	0,24%	0,28%	1.846	1.927	1.220	
	CF 1	-	569	195	417	0,00%	1,18%	223	417	(152)	
	Total Griya	-	569	44	49	0,00%	0,32%	5	49	(520)	
	Oto	-	-	151	368	0,00%	5,54%	217	368	368	
	CF 2	334	472	220	1.844	0,28%	0,17%	1.624	1.510	1.372	
	Mitraguna & Others	334	472	220	1.844	0,30%	0,18%	1.624	1.510	1.372	
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	
	<b>Total Pembiayaan</b>	<b>482</b>	<b>1.090</b>	<b>489</b>	<b>2.873</b>	<b>0,31%</b>	<b>0,27%</b>	<b>2.384</b>	<b>2.391</b>	<b>1.782</b>	<b>0,05%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	-	-
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-
2	MBG	76	-	-	74	24,03%	0,00%	74	(2)	74	
	KUR	-	-	-	-	0	0,00%	0	0,00%	-	-
	Non KUR	76	-	-	74	24,03%	0,00%	74	(2)	74	
3	PWG	-	-	-	-	0	0,00%	0	0,00%	-	-
	Cilem	-	-	-	-	0	0,00%	0	0,00%	-	-
	Gadai	-	-	-	-	0	0,00%	0	0,00%	-	-
4	CFG	787	1.203	1.276	1.276	0,57%	0,86%	1.86%	(0)	490	73
	CF 1	645	-	74	73	3,90%	0,45%	0,45%	(0)	(571)	73
	Total Griya	645	-	74	73	4,29%	0,54%	0,54%	(0)	(571)	73
	Oto	-	-	-	-	0,00%	0,00%	0	0,00%	-	-
	CF 2	142	1.203	1.203	1.203	0,12%	0,91%	0,91%	-	1.061	(0)
	Mitraguna & Others	142	1.203	1.203	1.203	0,13%	0,99%	0,99%	-	1.061	(0)
	Pensiun	-	-	-	-	0,00%	0,00%	0	0,00%	-	-
	<b>Total Pembiayaan</b>	<b>863</b>	<b>1.203</b> </td								

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	12.141	12.199	(7.020)	57	5.654	86,40%	3.619	42,18%	19.111	63,83%	(6.912)
2	Tabungan	115.717	139.694	133.934	133.218	10.026	(716)	(6.476)	-4,64%	17.501	15,12%	130.187	102,33%	3.031
3	Deposito	158.683	172.137	172.524	172.524	(5.821)	0	387	0,22%	13.841	8,72%	159.611	108,09%	12.913
	<b>Total</b>	<b>282.980</b>	<b>318.375</b>	<b>318.599</b>	<b>317.941</b>	<b>(2.815)</b>	<b>(658)</b>	<b>(434)</b>	<b>-0,14%</b>	<b>34.961</b>	<b>12,35%</b>	<b>308.909</b>	<b>102,92%</b>	<b>9.032</b>
	CASA	124.297	146.238	146.075	145.417	3.006	(659)	(821)	-0,56%	21.120	16,99%	149.298	97,40%	(3.882)
	(%) CASA	43,92%	45,93%	45,85%	45,74%									
	FDR	77,18%	77,84%	78,44%	78,60%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	6.450	5.937	(512)	(2.880)	-32,67%	2.618	78,88%	-	0,00%	5.937	
2	Giro ISE	510	227	399	425	27	198	87,27%	(84)	-16,55%	-	0,00%	425	
3	Tabungan ISE	2.559	8.341	5.801	5.262	(539)	(3.079)	-36,91%	2.703	105,59%	-	0,00%	5.262	
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%	-	0,00%	250	
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	0,00%	56	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.509	4.117	4.117	-	-	0	-124	0	-392	-	7.994	51,50%	(3.877)	
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)	
	Non-Linkage	4.509	4.117	4.117	-	-	0	-124	0	-392	-	6.476	63,56%	(2.360)	
	• Local Champion	4.509	4.117	4.117	-	-	0	-124	0	-392	-	5.442	75,65%	(1.325)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)	
2	MBG	9.912	12.255	12.094	-	150	150	251	-161	2.181	311	12.148	99,55%	(54)	
	KUR	9.027	10.798	10.813	-	150	150	222	15	1.786	135	11.171	96,80%	(358)	
	Non KUR	885	1.456	1.280	-	0	28	-176	395	176	-	977	131,08%	304	
3	PWG	13.890	23.684	24.276	1.855	2.167	312	490	593	10.386	1.575	26.829	90,48%	(2.553)	
	Cilem	5.699	14.241	14.523	525	739	214	-430	282	8.824	457	15.972	90,93%	(1.449)	
	Gadai	8.191	9.442	9.753	1.330	1.429	98	919	311	1.562	1.118	10.857	89,83%	(1.104)	
4	CFG	190.097	207.781	209.421	1.691	3.182	1.491	-303	1.640	19.324	1.542	205.092	102,11%	4.329	
	CF 1	25.896	28.102	28.036	-	-	0	-122	-65	2.140	65	27.742	101,06%	295	
	Total Griya	21.834	24.165	24.121	-	-	0	0	-44	2.287	44	22.354	107,90%	1.767	
4	• Total Non Program	21.834	24.165	24.121	-	-	0	0	-202	2.287	44	-	0,00%	0	
	• Program	-	-	-	-	-	-	0	0	0	-	5.388	72,68%	(1.472)	
	Oto	4.062	3.936	3.916	-	-	0	-122	-21	-147	21	177.351	102,27%	4.034	
	CF 2	164.201	179.679	181.384	1.691	3.182	1.491	-181	1.705	17.183	1.477	157.811	102,97%	4.694	
	Mitraguna & Others	145.925	160.670	162.505	1.405	3.150	1.745	-189	1.835	16.580	1.315	-	19.540	96,62%	(660)
	Pensiun	18.276	19.010	18.879	-	286	32	-254	7	-130	604	-	252.063	99,14%	(2.156)
	<b>Total Pembiayaan</b>	<b>218.409</b>	<b>247.836</b>	<b>249.907</b>	<b>3.546</b>	<b>5.499</b>	<b>1.953</b>	<b>314</b>	<b>2.071</b>	<b>31.498</b>	<b>3.428</b>	<b>0,18%</b>	<b>93,87%</b>	<b>-2,7%</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	100	804	284	2,87%	0,82%	6,65%	704	520	804			
	KUR	284	-	100	729	31,15%	0,93%	6,74%	629	445	729				
	Non KUR	-	-	-	75	0,00%	0,00%	5,85%	75	75	75				
3	PWG	-	-	26	574	0	0,00%	0,11%	2,36%	548	574	574			
	Cilem	-	-	-	526	0	0,00%	0,00%	3,62%	526	526	526			
	Gadai	-	-	26	47	0	0,00%	0,28%	0,49%	21	47	47			
4	CFG	85	484	467	5.798	0,04%	0,22%	2,77%	5.332	5.714	5.314				
	CF 1	52	484	467	4.061	0,20%	1,66%	14,48%	3.594	4.008	3.576				
	Total Griya	52	48	48	3.239	0,24%	0,20%	13,43%	3.192	3.187	3.191				
	Oto	-	436	419	821	0,00%	10,65%	20,98%	402	821	385				
	CF 2	33	-	-	1.738	0,02%	0,00%	0,96%	1.738	1.705	1.738				
	Mitraguna & Others	33	-	-	1.738	0,02%	0,00%	1,07%	1.738	1.705	1.738				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>1.209</b>	<b>515</b>	<b>514</b>	<b>513</b>	<b>0,55%</b>	<b>0,21%</b>	<b>0,21%</b>	<b>(1)</b>	<b>(696)</b>	<b>(1)</b>	<b>0,00%</b>	<b>98,99%</b>	<b>-0,2%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0	0,04%	0,00%	0,00%	(4)	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0	0,50%	0,00%	0,00%	(4)	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%</							

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	1.607	1.608	(4.792)	0	(1.790)	-52,69%	(6.946)	-81,21%	15.576	10,32%	(13.969)
2	Tabungan	104.558	103.775	101.797	101.536	4.473	(261)	(2.238)	-2,16%	(3.021)	-2,89%	116.810	86,92%	(15.273)
3	Deposito	118.514	111.806	111.620	111.616	(5.325)	(4)	(190)	-0,17%	(6.898)	-5,82%	119.096	93,72%	(7.480)
	<b>Total</b>	<b>231.625</b>	<b>218.978</b>	<b>215.025</b>	<b>214.760</b>	<b>(5.644)</b>	<b>(265)</b>	<b>(4.218)</b>	<b>-1,93%</b>	<b>(16.865)</b>	<b>-7,28%</b>	<b>251.482</b>	<b>85,40%</b>	<b>(36.722)</b>
	CASA	113.112	107.173	103.405	103.144	(319)	(260)	(4.029)	-3,76%	(9.967)	-8,81%	132.386	77,91%	(29.242)
	(%) CASA	48,83%	48,94%	48,09%	48,03%									
	FDR	61,23%	68,43%	69,65%	69,74%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.509	4.611	102	192	4,33%	1.951	73,36%	-	0,00%	4.611	
2	Giro ISE	666	1.060	962	1.078	116	18	1,68%	412	61,77%	-	0,00%	1.078	
3	Tabungan ISE	1.893	3.259	3.447	3.433	(14)	174	5,33%	1.540	81,32%	-	0,00%	3.433	
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	-	0,00%	100	
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	-	0,00%	78	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724	
	• Local Champion	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)	
3	PWG	18.643	25.017	25.868	1.981	2.311	330	1.304	851	7.225	1.460	28.064	92,17%	(2.197)	
	Cilem	13.169	14.403	14.646	550	494	(56)	-208	243	1.478	251	18.830	77,78%	(4.184)	
	Gadai	5.474	10.614	11.222	1.431	1.817	386	1.513	608	5.747	1.209	9.234	121,52%	1.987	
4	CFG	123.108	123.055	122.120	265	-	-265	84	-935	-988	935	137.225	88,99%	(15.105)	
	CF 1	17.304	13.823	13.716	-	-	0	-191	-107	-3.587	107	19.095	71,83%	(5.378)	
	Total Griya	13.206	10.394	10.341	-	-	0	0	-53	-2.865	53	13.694	75,52%	(3.352)	
4	• Total Non Program	13.206	10.394	10.341	-	-	0	0	-787	-53	-2.865	53	13.694	75,52%	(3.352)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.098	3.429	3.375	-	-	0	-191	-54	-722	54	5.401	62,49%	(2.026)	
	CF 2	105.804	109.232	108.404	265	-	-265	274	-829	2.599	829	118.130	91,77%	(9.726)	
	Mitraguna & Others	72.025	76.346	75.884	-	-	-265	707	-462	3.859	462	83.166	91,24%	(7.282)	
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)	
	<b>Total Pembiayaan</b>	<b>141.827</b>	<b>149.855</b>	<b>149.771</b>	<b>2.246</b>	<b>2.311</b>	<b>65</b>	<b>1.346</b>	<b>-84</b>	<b>7.944</b>	<b>2.395</b>	<b>165.365</b>	<b>90,57%</b>	<b>(15.594)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap		
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
2	MBG	-	-	-	-	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	5	325	625	625	0,00%	0,51%	0,51%	-	621	301	-							
	CF 1	5	108	106	106	0,03%	0,77%	0,77%	-	101	(2)	-							
	Total Griya	5	108	106	106	0,04%	1,02%	1,02%	-	101	(2)	-							
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
	CF 2	-	217	519	519	0,00%	0,48%	0,48%	-	519	302	-							
	Mitraguna & Others	-	-	303	303	0,00%	0,40%	0,40%	-	303	303	-							
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)	-							
	<b>Total Pembiayaan</b>	<b>5</b>	<b>325</b>	<b>625</b>	<b>625</b>	<b>0,00%</b>	<b>0,42%</b>	<b>0,42%</b>	<b>-</b>	<b>621</b>	<b>301</b>	<b>2,10%</b>	<b>-402,37%</b>	<b>1,7%</b>	<b></b>	<b></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	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	4.177	4.127	(1.230)	(50)	715	20,97%	2.512	155,50%	6.881	59,98%	(2.754)
2	Tabungan	101.049	104.238	99.992	99.509	(1.606)	(483)	(4.729)	-4,54%	(1.540)	-1,52%	109.623	90,77%	(10.114)
3	Deposito	38.774	45.450	49.666	49.641	(520)	(25)	4.191	9,22%	10.868	28,03%	39.255	126,46%	10.386
	<b>Total</b>	<b>141.438</b>	<b>153.100</b>	<b>153.835</b>	<b>153.277</b>	<b>(3.355)</b>	<b>(558)</b>	<b>178</b>	<b>0,12%</b>	<b>11.839</b>	<b>8,37%</b>	<b>155.759</b>	<b>98,41%</b>	<b>(2.482)</b>
	CASA	102.664	107.650	104.169	103.636	(2.836)	(533)	(4.014)	-3,73%	972	0,95%	116.504	88,96%	(12.868)
	(%) CASA	72,59%	70,31%	67,71%	67,61%									
	FDR	91,03%	105,36%	104,95%	105,33%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	3.046	3.014	(32)	65	2,21%	(284)	-8,62%		-	0,00%	3.014
2	Giro ISE	186	257	154	154	0	(103)	-39,92%	(31)	-16,85%			0,00%	154
3	Tabungan ISE	2.913	2.682	2.882	2.850	(32)	168	6,25%	(63)	-2,16%			0,00%	2.850
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%			0,00%	10
5	CIF ISE	94	102	103	103	0	1	0,98%	9	9,57%			0,00%	103

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Local Champion	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.860	-	-	0	331	-39	6.619	39	3.851	178,16%	3.010
	KUR	103	6.283	6.252	-	-	0	349	-31	6.150	31	3.549	176,17%	2.703
	Non KUR	139	616	608	-	-	0	17	-8	469	8	302	201,59%	306
3	PWG	20.398	30.373	31.157	4.143	2.298	-1.845	2.240	784	10.759	1.514	31.029	100,41%	128
	Cilem	7.170	12.746	12.839	1.579	445	-1.134	809	93	5.669	352	15.989	80,30%	(3.150)
	Gadai	13.229	17.627	18.318	2.565	1.853	-712	1.431	691	5.089	1.162	15.040	121,79%	3.278
4	CFG	107.701	103.913	103.314	170	389	219	580	-599	-4.387	988	119.299	86,60%	(15.985)
	CF 1	13.161	13.563	13.640	-	119	119	-83	77	479	41	14.643	93,15%	(1.003)
	Total Griya	10.223	10.121	10.096	-	-	0	0	-25	-127	25	10.685	94,49%	(589)
4	• Total Non Program	10.223	9.949	9.924	-	-	0	-122	-25	-298	25	10.685	92,88%	(760)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.544	-	119	119	-83	102	606	16	3.958	89,54%	(414)
	CF 2	94.540	90.350	89.674	170	270	100	664	-677	-4.866	947	104.656	85,68%	(14.982)
	Mitraguna & Others	89.171	84.140	83.427	170	80	-90	-55	-712	-5.744	792	98.315	84,86%	(14.888)
	Pensiun	5.368	6.211	6.246	-	190	190	719	36	878	154	6.341	98,51%	(94)
	<b>Total Pembiayaan</b>	<b>128.755</b>	<b>161.305</b>	<b>161.451</b>	<b>4.463</b>	<b>2.687</b>	<b>-1.777</b>	<b>3.300</b>	<b>146</b>	<b>32.695</b>	<b>2.541</b>	<b>154.593</b>	<b>104,44%</b>	<b>6.857</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-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	-	-	-	-	1.168	0,00%	0,00%	0,00%	17,02%	1.168	1.168	1.168			
	KUR	-	-	-	-	951	0,00%	0,00%	0,00%	15,21%	951	951	951			
	Non KUR	-	-	-	-	217	0,00%	0,00%	0,00%	35,68%	217	217	217			
3	PWG	-	-	-	-	2.334	0,00%	0,00%	0,00%	7,49%	2.334	2.334	2.334			
	Cilem	-	-	-	-	1.045	0,00%	0,00%	0,00%	8,14%	1.045	1.045	1.045			
	Gadai	-	-	-	-	1.289	0,00%	0,00%	0,00%	7,04%	1.289	1.289	1.289			
4	CFG	2.505	2.121	2.530	2.529	2.33%	0,23%	0,24%	0,24%	2,45%	(0)	24	409			
	CF 1	23	78	78	78	0,18%	0,58%	0,57%	0,57%	0,57%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	0,78%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,71%	2,71%	2,73%	(0)	(31)	409			
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,91%	2,91%	2,94%	(0)	(31)	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>2.920</b>	<b>2.121</b>	<b>2.530</b>	<b>2.529</b>	<b>2,27%</b>	<b>1,57%</b>	<b>1,57%</b>	<b>1,57%</b>	<b>1,57%</b>	<b>(0)</b>	<b>(391)</b>	<b>409</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-1,6%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	110	116	122	(16)	6	13	11,62%	87	249,32%	40	309,11%	83
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	<b>Total</b>	<b>35</b>	<b>110</b>	<b>116</b>	<b>122</b>	<b>(16)</b>	<b>6</b>	<b>13</b>	<b>11,62%</b>	<b>87</b>	<b>249,32%</b>	<b>40</b>	<b>309,11%</b>	<b>83</b>
	CASA	35	110	116	122	(16)	6	13	11,62%	87	249,32%	40	309,11%	83
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</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					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	<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>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>#DIV/0!</b>	<b>0,0%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	<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>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>#DIV/0!</b>	<b>0,0%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	693	637	631	75	(7)	(62)	-8,96%	192	43,90%	495	127,34%	135
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	<b>Total</b>	<b>438</b>	<b>1.243</b>	<b>1.187</b>	<b>1.181</b>	<b>75</b>	<b>(7)</b>	<b>(62)</b>	<b>-5,00%</b>	<b>742</b>	<b>169,39%</b>	<b>495</b>	<b>238,39%</b>	<b>685</b>
	CASA	438	693	637	631	75	(7)	(62)	-8,96%	192	43,90%	495	127,34%	135
	(%) CASA	100,00%	55,74%	53,67%	53,42%									
	FDR	0,00%	0,00%	0,00%	0,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	195	0	0		0	(195)	-99,95%	0	0,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</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	16-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	<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>-</b>	<b>0,00%</b>	<b>#DIV/0!</b>	<b>0,0%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%</td									

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	50.203	50.229	5.703	26	5.814	13,09%	28.777	134,14%	31.025	161,90%	19.203
2	Tabungan	103.481	122.013	118.513	118.604	7.231	91	(3.410)	-2,79%	15.123	14,61%	119.071	99,61%	(467)
3	Deposito	132.303	85.939	85.520	85.521	(6.648)	1	(417)	-0,49%	(46.781)	-35,36%	133.190	64,21%	(47.669)
	<b>Total</b>	<b>257.235</b>	<b>252.367</b>	<b>254.236</b>	<b>254.354</b>	<b>6.286</b>	<b>118</b>	<b>1.987</b>	<b>0,79%</b>	<b>(2.882)</b>	<b>-1,12%</b>	<b>283.286</b>	<b>89,79%</b>	<b>(28.932)</b>
	CASA	124.933	166.428	168.715	168.832	12.934	117	2.404	1,44%	43.900	35,14%	150.096	112,48%	18.736
	(%) CASA	48,57%	65,95%	66,36%	66,38%									
	FDR	70,83%	83,50%	84,31%	84,27%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.719	7.173	(547)	(1.299)	-15,33%	(763)	-9,62%	-	0,00%	7.173	
2	Giro ISE	4.026	3.734	3.486	3.442	(44)	(292)	-7,83%	(584)	-14,51%	-	0,00%	3.442	
3	Tabungan ISE	2.910	4.737	4.233	3.731	(503)	(1.007)	-21,25%	821	28,22%	-	0,00%	3.731	
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0	
5	CIF ISE	62	64	65	65	0	1	1,56%	3	4,84%	-	0,00%	65	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	39.164	-	640	640	-388	388	-6.071	252	54.048	72,46%	(14.885)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.536	-	640	640	-390	388	-6.042	252	35.554	69,01%	(11.018)
	• Local Champion	28.121	21.313	21.742	-	640	640	-215	429	-6.379	211	30.480	71,33%	(8.738)
	• Value Chain	2.457	2.835	2.795	-	-	-	-174	-40	337	40	5.074	55,08%	(2.279)
2	MBG	4.919	2.874	2.850	-	-	0	-219	-23	-2.068	23	4.919	57,95%	(2.068)
	KUR	4.804	2.874	2.850	-	-	0	-219	-23	-1.954	23	4.804	59,33%	(1.954)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	41.477	7.060	4.234	-2.826	3.166	1.944	18.140	2.290	39.389	105,30%	2.088
	Cilem	6.677	17.447	17.993	2.217	931	-1.286	1.920	547	11.316	384	19.951	90,19%	(1.957)
	Gadai	16.660	22.086	23.483	4.844	3.303	-1.540	1.246	1.397	6.824	1.906	19.438	120,81%	4.045
4	CFG	108.703	129.533	130.865	1.877	2.615	738	2.647	1.332	22.162	1.283	121.184	107,99%	9.681
	CF 1	24.869	27.555	27.450	27	19	-8	-108	-105	2.580	125	26.405	103,96%	1.045
	Total Griya	19.873	21.431	21.377	-	-	0	0	-54	1.504	54	20.306	105,28%	1.071
4	• Total Non Program	19.873	21.431	21.377	-	-	0	0	-54	1.504	54	20.306	105,28%	1.071
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	6.073	27	19	-8	-108	-51	1.076	70	6.099	99,57%	(26)
	CF 2	83.833	101.978	103.415	1.850	2.596	746	2.755	1.437	19.582	1.159	94.779	109,11%	8.636
	Mitraguna & Others	62.328	78.196	79.057	1.850	1.826	-24	2.567	861	16.729	965	72.223	109,46%	6.834
	Pensiun	21.505	23.782	24.358	-	770	770	189	576	2.853	194	22.557	107,99%	1.801
	<b>Total Pembiayaan</b>	<b>182.193</b>	<b>210.715</b>	<b>214.356</b>	<b>8.937</b>	<b>7.489</b>	<b>-1.448</b>	<b>5.206</b>	<b>3.641</b>	<b>32.163</b>	<b>3.848</b>	<b>219.540</b>	<b>97,64%</b>	<b>(5.184)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif	Net (UG) & DG	Run Off Nov'25	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25					%	Penc.	Gap		
1	SME	-	-	-	1.182	0,00%	0,00%	3,02%	1.182	1.182	1.182			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.062	0,00%	0,00%	4,33%	1.062	1.062	1.062			
	Value Chain	-	-	-	120	0,00%	0,00%	0,55%	120	120	120			
2	MBG	121	20	32	136	2,46%	1,11%	4,79%	104	15	116			
	KUR	83	20	32	136	1,72%	1,11%	4,79%	104	54	116			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	2.881	0,00%	0,00%	6,95%	2.881	2.881	2.881			
	Cilem	-	-	-	1.700	0,00%	0,00%	9,45%	1.700	1.700	1.700			
	Gadai	-	-	-	1.181	0,00%	0,00%	5,03%	1.181	1.181	1.181			
4	CFG	330	1.698	1.506	4.317	0,30%	1,16%	3,30%	2.810	3.987	2.618			
	CF 1	209	63	-	680	0,84%	0,00%	2,48%	680	471	617			
	Total Griya	-	-	-	273	0,00%	0,00%	1,28%	273	273	273			
	Oto	209	63	-	407	4,19%	0,00%	6,70%	407	198	344			
	CF 2	120	1.635	1.506	3.636	0,14%	1,48%	3,52%	2.130	3.516	2.002			
	Mitraguna & Others	-	1.495	1.506	3.338	0,00%	1,93%	4,22%	1.831	3.338	1.842			
	Pensiun	120	140	-	299	0,56%	0,00%	1,23%	299	178	159			
	<b>Total Pembiayaan</b>	<b>8.782</b>	<b>6.428</b>	<b>6.553</b>	<b>6.565</b>	<b>4,82%</b>	<b>3,11%</b>	<b>3,06%</b>	<b>12</b>	<b>(2.217)</b>	<b>137</b>	<b>3,38%</b>	<b>-10,27%</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	Sep-25	Sep-25
1	Asset (Retail) T	247.014	257.235	246.081	(933)		2.88	3,01	3,01
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%	650	671	674

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	32.495	33.195	16.346	700	(6.881)	-17,17%	15.491	87,50%	27.730	119,71%	5.464
2	Tabungan	74.047	76.608	76.099	75.721	1.205	(377)	(887)	-1,16%	1.675	2,26%	90.374	83,79%	(14.653)
3	Deposito	177.676	159.231	158.857	158.857	(2.193)	0	(374)	-0,24%	(18.819)	-10,59%	178.593	88,95%	(19.736)
	<b>Total</b>	<b>269.427</b>	<b>275.916</b>	<b>267.451</b>	<b>267.773</b>	<b>15.359</b>	<b>323</b>	<b>(8.143)</b>	<b>-2,95%</b>	<b>(1.654)</b>	<b>-0,61%</b>	<b>296.698</b>	<b>90,25%</b>	<b>(28.925)</b>
	CASA	91.751	116.684	108.594	108.916	17.551	323	(7.768)	-6,66%	17.165	18,71%	118.105	92,22%	(9.188)
	(%) CASA	34,05%	42,29%	40,60%	40,67%									
	FDR	66,93%	75,15%	77,49%	77,39%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-13 Nov'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.827	1.920	2.024	104	197	10,77%	(1.675)	-45,27%	-	0,00%	2.024	
2	Giro ISE	1.245	198	407	407	(0)	209	105,65%	(838)	-67,30%	-	0,00%	407	
3	Tabungan ISE	2.454	1.630	1.513	1.617	105	(12)	-0,75%	(837)	-34,10%	-	0,00%	1.617	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%	-	0,00%	84	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.464	10.587	30	200	170	214	123	3.087	77	10.279	102,99%	308
	KUR	5.814	8.922	9.056	30	200	170	252	134	3.242	66	8.593	105,38%	463
	Non KUR	1.686	1.542	1.531	-	-	0	-38	-11	-155	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	38.716	4.384	4.550	166	2.015	1.129	13.078	3.421	37.092	104,38%	1.624
	Cilem	7.478	16.013	16.562	1.693	853	-840	1.735	549	9.085	304	17.536	94,45%	(974)
	Gadai	18.160	21.573	22.153	2.691	3.697	1.006	280	580	3.994	3.117	19.556	113,28%	2.597
4	CFG	147.202	159.308	157.936	433	197	-236	1.851	-1.371	10.734	1.568	161.418	97,84%	(3.481)
	CF 1	16.107	19.021	19.094	-	150	150	-201	73	2.987	77	18.142	105,25%	952
	Total Griya	8.451	13.214	13.337	-	150	150	0	123	4.886	27	8.981	148,50%	4.356
4	• Total Non Program	8.451	13.214	13.337	-	150	150	189	123	4.886	27	8.981	148,50%	4.356
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.757	-	-	0	-201	-51	-1.899	51	9.161	62,84%	(3.405)
	CF 2	131.096	140.287	138.843	433	47	-386	2.052	-1.444	7.747	1.491	143.276	96,91%	(4.433)
	Mitraguna & Others	128.138	136.656	135.204	-	12	-421	1.845	-1.452	7.066	1.464	138.882	97,35%	(3.677)
	Pensiun	2.957	3.631	3.638	-	35	35	208	8	681	27	4.394	82,80%	(756)
	<b>Total Pembiayaan</b>	<b>180.340</b>	<b>207.358</b>	<b>207.239</b>	<b>4.847</b>	<b>4.947</b>	<b>100</b>	<b>4.080</b>	<b>-119</b>	<b>26.900</b>	<b>5.067</b>	<b>208.789</b>	<b>99,26%</b>	<b>(1.550)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	453	156	151	839	6,04%	1,44%	7,93%	688	387	683	104,279	102,99%	308			
	KUR	363	83	80	564	6,24%	0,90%	6,23%	484	201	481	8.593	105,38%	463			
	Non KUR	90	73	70	275	5,33%	4,57%	17,98%	205	185	202	1.686	90,80%	(155)			
3	PWG	-	-	-	1.934	0,00%	0,00%	5,00%	1.934	1.934	1.934	37.092	104,38%	1.624			
	Cilem	-	-	-	1.239	0,00%	0,00%	7,48%	1.239	1.239	1.239	17.536	94,45%	(974)			
	Gadai	-	-	-	696	0,00%	0,00%	3,14%	696	696	696	19.556	113,28%	2.597			
4	CFG	537	1.372	1.213	4.531	0,36%	0,76%	2,87%	3.319	3.994	3.160	161.418	97,84%	(3.481)			
	CF 1	200	783	336	2.082	2,61%	5,79%	36,16%	1.745	1.882	1.298	18.142	105,25%	952			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	200	783	336	2.082	2,61%	5,79%	36,16%	1.745	1.882	1.298	8.981	148,50%	4.356			
	CF 2	337	589	876	2.450	0,26%	0,62%	1,76%	1.573	2.113	1.861	143.276	96,91%	(4.433)			
	Mitraguna & Others	337	589	876	2.450	0,26%	0,64%	1,81%	1.573	2.113	1.861	138.882	97,35%	(3.677)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>990</b>	<b>1.528</b>	<b>1.364</b>	<b>7.305</b>	<b>0,55%</b>	<b>0,66%</b>	<b>3,52%</b>	<b>5.941</b>	<b>6.315</b>	<b>5.777</b>	<b>0,61%</b>	<b>82,72%</b>	<b>-2,9%</b>	<b>0,06%</b>	<b>95,35%</b>	<b>-1,3%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-</td						

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	15.170	15.229	(614)	59	683	4,70%	2.279	17,60%	17.890	85,12%	(2.661)
2	Tabungan	76.505	85.359	86.421	85.796	6.313	(625)	437	0,51%	9.292	12,15%	85.927	99,85%	(131)
3	Deposito	21.770	21.261	20.790	20.791	72	0	(470)	-2,21%	(980)	-4,50%	22.258	93,41%	(1.468)
	<b>Total</b>	<b>111.225</b>	<b>121.166</b>	<b>122.382</b>	<b>121.816</b>	<b>5.771</b>	<b>(567)</b>	<b>650</b>	<b>0,54%</b>	<b>10.591</b>	<b>9,52%</b>	<b>126.075</b>	<b>96,62%</b>	<b>(4.260)</b>
	CASA	89.454	99.905	101.592	101.025	5.700	(567)	1.120	1,12%	11.571	12,94%	103.817	97,31%	(2.792)
	(%) CASA	80,43%	82,45%	83,01%	82,93%									
	FDR	45,34%	58,33%	56,80%	57,06%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.451	1.506	1.455		(51)	3	0,23%	297	25,62%	-	0,00%	1.455
2	Giro ISE	199	118	151	138		(13)	20	17,35%	(61)	-30,60%	-	0,00%	138
3	Tabungan ISE	959	1.334	1.355	1.317		(38)	(17)	-1,28%	358	37,29%	-	0,00%	1.317
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%	-	0,00%	55

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.767	4.907	-	150	150	232	140	4.805	10	3.735	131,40%	1.173
	KUR	103	4.563	4.703	-	150	150	234	140	4.601	10	3.547	132,61%	1.157
	Non KUR	-	204	204	-	0	-2	0	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.220	2.282	1.619	-663	1.055	-110	5.993	1.729	27.410	66,47%	(9.190)
	Cilem	5.118	10.278	10.413	577	389	-188	284	135	5.295	254	17.009	61,22%	(6.596)
	Gadai	7.109	8.052	7.806	1.706	1.230	-475	771	-245	698	1.476	10.400	75,06%	(2.594)
4	CFG	38.093	47.576	46.383	723	210	-513	614	-1.193	8.290	1.403	46.389	99,99%	(6)
	CF 1	11.280	11.393	11.187	15	-	-15	-341	-205	-92	205	12.354	90,56%	(1.167)
	Total Griya	5.847	6.704	6.592	-	-	0	0	-113	745	113	6.132	107,49%	459
	• Total Non Program	5.847	6.026	5.915	-	-	0	0	-84	-111	68	6.132	96,45%	(218)
	• Program	-	678	677	-	-	0	0	166	-1	677	1	0,00%	677
	Oto	5.433	4.688	4.595	15	-	-15	-341	-93	-837	93	6.221	73,87%	(1.626)
	CF 2	26.814	36.184	35.196	708	210	-498	955	-988	8.382	1.198	34.035	103,41%	1.161
	Mitraguna & Others	24.934	33.989	32.981	708	170	-538	910	-1.007	8.048	1.177	31.461	104,83%	1.520
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	2.574	86,04%	(359)
	<b>Total Pembiayaan</b>	<b>50.425</b>	<b>70.675</b>	<b>69.512</b>	<b>3.006</b>	<b>1.979</b>	<b>-1.026</b>	<b>1.900</b>	<b>-1.163</b>	<b>19.087</b>	<b>3.143</b>	<b>77.535</b>	<b>89,65%</b>	<b>(8.023)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25				31-Dec-24	31-Oct-25	16-Nov-25				%	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	-	-	-	-	757	0,00%	0,00%	15,42%	757	757	757							
	KUR	-	-	-	-	757	0,00%	0,00%	16,09%	757	757	757							
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
3	PWG	-	-	-	-	461	0,00%	0,00%	2,53%	461	461	461							
	Cilem	-	-	-	-	337	0,00%	0,00%	3,24%	337	337	337							
	Gadai	-	-	-	-	124	0,00%	0,00%	1,59%	124	124	124							
4	CFG	182	943	361	1.833	0,49%	0,49%	2,12%	1,47%	(324)	494	172							
	CF 1	182	115	115	115	1,61%	1,01%	1,03%	-	(66)	-	-							
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	-	(66)	-							
	Oto	115	115	115	115	2,12%	2,46%	2,51%	-	-	-	-							
	CF 2	7	396	891	568	0,03%	2,46%	1,61%	(324)	561	172								
	Mitraguna & Others	7	396	891	568	0,03%	2,62%	1,72%	(324)	561	172								
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-							
	<b>Total Pembiayaan</b>	<b>190</b>	<b>513</b>	<b>1.008</b>	<b>685</b>	<b>0,38%</b>	<b>1,43%</b>	<b>0,99%</b>	<b>(324)</b>	<b>494</b>	<b>172</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-1,0%</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-1,0%</b>	<b>0,00%</b>	<b>100,00%</b>

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.803	7.826	199	24	2.460	45,85%	(9.608)	-55,11%	22.385	34,96%	(14.559)
2	Tabungan	88.077	86.195	80.911	80.924	(7.659)	13	(5.271)	-6,12%	(7.153)	-8,12%	97.031	83,40%	(16.107)
3	Deposito	27.462	48.947	48.986	48.986	9.993	0	39	0,08%	21.524	78,37%	27.903	175,56%	21.083
	<b>Total</b>	<b>132.974</b>	<b>140.508</b>	<b>137.700</b>	<b>137.737</b>	<b>2.533</b>	<b>37</b>	<b>(2.771)</b>	<b>-1,97%</b>	<b>4.762</b>	<b>3,58%</b>	<b>147.320</b>	<b>93,50%</b>	<b>(9.583)</b>
	CASA	105.512	91.561	88.714	88.751	(7.460)	36	(2.811)	-3,07%	(16.761)	-15,89%	119.416	74,32%	(30.666)
	(%) CASA	79,35%	65,16%	64,43%	64,44%									
	FDR	8,88%	16,51%	17,00%	16,99%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	7.799	6.477	6.662	185	(1.137)	-14,58%	(6.068)	-47,67%	-	0,00%	6.662	
2	Giro ISE	9.787	158	680	706	26	548	346,42%	(9.080)	-92,78%	0	0,00%	706	
3	Tabungan ISE	2.943	7.140	5.296	5.455	159	(1.685)	-23,60%	2.512	85,38%	0	0,00%	5.455	
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!	0	0,00%	500	
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%	0	0,00%	36	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.385	5.368	291	38	-253	-32	-16	2.296	55	3.201	167,69%	2.167
	Cilem	3.072	5.385	5.368	291	38	-253	-32	-16	2.296	55	3.201	167,69%	2.167
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	18.037	220	235	15	973	218	9.295	17	17.590	102,54%	447
	CF 1	1.694	1.865	1.859	-	-	0	-24	-6	165	6	2.718	68,40%	(859)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	992	-	-	0	-24	-6	-304	6	2.022	49,09%	(1.029)
	CF 2	7.049	15.955	16.178	220	235	15	997	224	9.130	11	14.872	108,78%	1.306
	Mitraguna & Others	6.955	15.863	16.087	220	235	15	997	224	9.132	11	14.204	113,26%	1.883
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	<b>Total Pembiayaan</b>	<b>11.815</b>	<b>23.204</b>	<b>23.406</b>	<b>511</b>	<b>273</b>	<b>-238</b>	<b>941</b>	<b>201</b>	<b>11.591</b>	<b>72</b>	<b>20.791</b>	<b>112,57%</b>	<b>2.614</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	16-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-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	-	-	-	-	34	0,00%	0,00%	0,63%	34	34	34	34				
	Cilem	-	-	-	-	34	0,00%	0,00%	0,63%	34	34	34	34				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	-	339	231	1,694	2,55%	1,90%	2,08%	36	152	375	375				
	CF 1	223	-	184	231	13,18%	9,86%	20,17%	191	152	191	152	375				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	231	17,22%	18,42%	37,78%	191	152	191	152	375				
	CF 2	-	-	155	231	0,00%	0,97%	0,00%	(155)	-	-	-	-				
	Mitraguna & Others	-	-	155	231	0,00%	0,98%	0,00%	(155)	-	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>-</b>	<b>76</b>	<b>76</b>	<b>231</b>	<b>0,00%</b>	<b>0,33%</b>	<b>0,99%</b>	<b>155</b>	<b>231</b>	<b>155</b>	<b>155</b>	<b>5,99%</b>	<b>-508,33%</b>	<b>5,0%</b>		

## Asset &amp; Contribution Margin

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

## PHR &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	37.058	37.060	(4.985)	2	640	1,76%	18.034	94,79%	24.527	151,10%	12.533
2	Tabungan	42.453	54.176	51.519	51.036	2.399	(483)	(3.140)	-5,80%	8.583	20,22%	50.594	100,87%	441
3	Deposito	43.338	45.527	46.543	46.543	1.425	0	1.016	2,23%	3.204	7,39%	43.913	105,99%	2.629
	<b>Total</b>	<b>104.817</b>	<b>136.122</b>	<b>135.119</b>	<b>134.638</b>	<b>(1.161)</b>	<b>(481)</b>	<b>(1.484)</b>	<b>-1,09%</b>	<b>29.821</b>	<b>28,45%</b>	<b>119.034</b>	<b>113,11%</b>	<b>15.604</b>
	CASA	61.479	90.595	88.577	88.096	(2.586)	(481)	(2.500)	-2,76%	26.617	43,29%	75.121	117,27%	12.975
	(%) CASA	58,65%	66,55%	65,55%	65,43%									
	FDR	25,79%	41,74%	44,11%	44,27%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.856	1.854		(2)	171	10,18%	473	34,21%	-	0,00%	1.854
2	Giro ISE	167	58	59	59		0	0	0,40%	(109)	-64,94%	0	0,00%	59
3	Tabungan ISE	1.214	1.625	1.797	1.796		(2)	171	10,53%	581	47,88%	0	0,00%	1.796
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	26	33	36	36		0	3	9,09%	10	38,46%	0	0,00%	36

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000	
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
3	PWG	4.744	10.868	10.712	1.105	294	-811	358	-156	5.968	450	5.399	198,41%	5.313	
	Cilem	4.744	10.868	10.712	1.105	294	-811	358	-156	5.968	450	5.399	198,41%	5.313	
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
4	CFG	22.287	45.946	46.886	2.693	1.478	-1.215	1.685	940	24.599	538	31.309	149,75%	15.577	
	CF 1	3.598	7.925	7.863	791	-	-791	906	-62	4.265	62	4.708	167,01%	3.155	
	Total Griya	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631	
1	• Total Non Program	1.186	3.167	3.130	-	-	0	0	555	-37	1.944	37	1.499	208,82%	1.631
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	2.412	4.758	4.733	791	-	-791	906	-24	2.321	24	3.209	147,48%	1.524	
	CF 2	18.689	38.021	39.023	1.902	1.478	-424	779	1.002	20.334	476	26.601	146,70%	12.422	
	Mitraguna & Others	17.983	37.214	38.220	1.815	1.478	-337	681	1.007	20.237	471	25.135	152,06%	13.085	
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)	
	<b>Total Pembiayaan</b>	<b>27.031</b>	<b>56.814</b>	<b>59.598</b>	<b>3.798</b>	<b>3.772</b>	<b>-26</b>	<b>2.043</b>	<b>2.784</b>	<b>32.567</b>	<b>987</b>	<b>36.708</b>	<b>162,36%</b>	<b>22.890</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	321	321	321	321	321	321	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	321	321	321	321	321	321	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	149	149	149	149	149	149	
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	149	149	149	149	149	149	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	<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>469</b>	<b>469</b>	<b>469</b>	<b>469</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-0,8%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-</td													

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	12.028	12.019	(1.709)	(9)	1.441	13,63%	9.906	468,88%	13.107	91,70%	(1.088)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	<b>Total</b>	<b>2.863</b>	<b>11.693</b>	<b>12.830</b>	<b>12.821</b>	<b>(1.708)</b>	<b>(9)</b>	<b>1.128</b>	<b>9,64%</b>	<b>9.958</b>	<b>347,86%</b>	<b>21.226</b>	<b>60,40%</b>	<b>(8.405)</b>
	CASA	2.113	10.577	12.028	12.019	(1.709)	(9)	1.441	13,63%	9.906	468,88%	19.859	60,52%	(7.840)
	(%) CASA	73,80%	90,46%	93,75%	93,74%									
	FDR	44,75%	142,80%	135,13%	135,23%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	86	86		0	(49)	-36,19%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	135	86	86		0	(49)	-36,19%	86	#DIV/0!		0,00%	86
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3		0	0	0,00%	(86)	-96,63%		0,00%	3

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	11.296	11.959	1.209	1.276	67	909	663	10.758	613	8.970	133,32%	2.989
	Cilem	1.026	8.054	8.660	830	811	-19	195	606	7.634	205	6.281	137,88%	2.379
	Gadai	175	3.242	3.299	379	465	86	714	57	3.124	408	2.689	122,69%	610
4	CFG	80	5.403	5.379	50	-	-50	-10	-24	5.299	24	9.385	57,31%	(4.007)
	CF 1	-	2.553	2.542	-	-	0	-31	-11	2.542	11	1.107	229,63%	1.435
	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Total Non Program	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.522	1.512	-	-	0	-31	-11	1.512	11	839	180,14%	672
	CF 2	80	2.849	2.836	50	-	-50	21	-13	2.756	13	8.278	34,26%	(5.442)
	Mitraguna & Others	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
	Pensiun	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
	<b>Total Pembiayaan</b>	<b>1.281</b>	<b>16.698</b>	<b>17.337</b>	<b>1.259</b>	<b>1.276</b>	<b>17</b>	<b>899</b>	<b>639</b>	<b>16.056</b>	<b>637</b>	<b>18.355</b>	<b>94,46%</b>	<b>(1.018)</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	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	35	-	15		0,00%	0,00%	0,12%	15	15	15	(21)			
	Cilem	-	-	-	8		0,00%	0,00%	0,09%	8	8	8	8			
	Gadai	-	35	-	7		0,00%	0,00%	0,20%	7	7	7	(28)			
4	CFG	-	-	-	377		0,00%	0,00%	7,01%	377	377	377	377			
	CF 1	-	-	-	377		0,00%	0,00%	14,83%	377	377	377	377			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	377		0,00%	0,00%	24,94%	377	377	377	377			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>-</b>	<b>35</b>	<b>-</b>	<b>392</b>	<b></b>	<b>0,00%</b>	<b>0,00%</b>	<b>2,26%</b>	<b>392</b>	<b>392</b>	<b>356</b>	<b>1,22%</b>	<b>#DIV/0!</b>	<b>1,2%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25		31-Dec-24	31-Oct-25	16-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	CF 2	-	-	-	-</											