

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	597.406	605.246	245.075	7.840	5.687	0,95%	290.274	92,16%	475.089	127,40%	130.157
2	Tabungan	2.242.130	2.422.180	2.396.044	2.398.172	40.155	2.127	(24.008)	-0,99%	156.041	6,96%	2.502.873	95,82%	(104.701)
3	Deposito	2.798.677	2.790.913	3.079.502	3.094.036	460.105	14.534	303.123	10,86%	295.359	10,55%	2.813.322	109,98%	280.714
	Total	5.355.779	5.812.652	6.072.952	6.097.453	745.335	24.501	284.802	4,90%	741.675	13,85%	5.791.284	105,29%	306.170
	CASA	2.557.102	3.021.739	2.993.450	3.003.418	285.230	9.967	(18.322)	-0,61%	446.315	17,45%	2.977.962	100,85%	25.456
	(%) CASA	47,74%	51,99%	49,29%	49,26%									
	FDR	47,52%	50,76%	48,84%	48,64%									

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	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.103	1.150	2.830	1.680	3.840	235	18.894	2.595	233.500	88,70%	(26.397)
	Linkage	19.369	18.145	18.145	-	-	-	-	(-124)	0	-1.224	39.092	46,42%	(20.047)
	Non-Linkage	168.841	188.723	188.958	1.150	2.830	1.680	3.964	235	20.117	2.595	194.408	97,20%	(5.450)
	• Local Champion	162.434	179.355	179.629	1.150	2.830	1.680	4.242	274	17.195	2.556	174.555	102,91%	5.074
	• Value Chain	6.407	9.368	9.329	-	-	-	-	(-277)	-39	2.922	19.853	46,99%	(10.524)
2	MBG	159.435	191.840	191.255	130	1.855	1.725	1.349	-585	31.820	2.440	205.492	93,07%	(14.237)
	KUR	151.599	182.202	181.555	130	1.505	1.375	1.585	-647	29.957	2.152	195.351	92,94%	(13.796)
	Non KUR	7.836	9.637	9.700	-	-	350	350	-236	62	1.864	10.141	95,64%	(4.42)
3	PWG	252.400	412.261	422.516	43.113	36.112	(-7.000)	23.624	10.255	170.116	25.857	431.397	97,94%	(8.881)
	Cilem	111.797	223.573	227.865	18.266	9.509	(-8.757)	8.750	4.292	116.068	5.217	256.762	88,75%	(28.896)
	Gadai	140.603	188.688	194.650	24.846	26.603	1.757	14.874	5.963	54.047	20.641	174.635	111,46%	20.015
4	CFG	1.944.791	2.139.295	2.145.189	18.176	25.669	7.493	19.378	5.894	200.398	19.775	2.194.090	97,77%	(48.901)
	CF 1	376.842	385.958	384.656	1.326	337	(-989)	235	-1.302	7.814	1.638	418.880	91,83%	(34.224)
	Total Griya	311.852	314.123	313.503	220	150	(-70)	0	-621	1.651	771	332.926	94,17%	(19.423)
	• Total Non Program	308.347	309.901	309.290	220	150	(-70)	-3.862	-611	943	761	317.656	97,37%	(8.366)
	• Program	3.505	4.223	4.213	-	-	0	133	-10	708	10	15.270	27,59%	(11.057)
	Oto	64.990	71.834	71.153	1.106	187	(-919)	235	-681	6.163	868	85.954	82,78%	(14.801)
	CF 2	1.567.950	1.753.337	1.760.533	16.850	25.332	8.482	19.143	7.196	192.584	18.136	1.757.210	99,17%	(14.677)
	Mitraguna & Others	1.383.782	1.559.560	1.565.640	16.584	22.132	5.548	18.462	6.081	181.859	16.051	1.571.846	99,61%	(6.205)
	Pensiun	184.168	193.778	194.893	266	3.200	2.934	681	1.115	10.725	2.085	203.365	95,83%	(8.472)
	Total Pembiayaan	2.544.835	2.950.264	2.966.063	62.569	66.466	3.897	48.191	15.799	421.228	50.667	3.064.479	96,79%	(98.417)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25						Posisi	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	15.173	2,17%	2,43%	7,93%	10.519	11.720	10.519			
	KUR	2.876	4.305	4.305	13.856	1,90%	2,36%	7,63%	9.551	10.979	9.551			
	Non KUR	577	350	350	1.318	7,36%	3,63%	13,58%	968	741	968			
3	PWG	-	26	26	12.652	0,00%	0,01%	2,99%	12.626	12.652	12.626			
	Cilem	-	26	26	8.309	0,00%	0,00%	2,23%	8.309	8.309	8.309			
	Gadai	-	-	-	4.343	0,00%	0,01%	4,317	4.343	4.343	4.317			
4	CFG	19.268	23.212	25.105	48.048	0,99%	1,17%	2,24%	22.943	28.780	24.836			
	CF 1	8.041	9.455	13.170	23.116	2,13%	3,41%	6,01%	9.946	15.075	13.661			
	Total Griya	6.972	7.025	10.986	16.904	2,24%	3,50%	5,39%	5.918	9.932	9.879			
	Oto	1.069	2.430	2.184	6.212	1,64%	3,04%	8,73%	4.028	5.143	3.782			
	CF 2	11.227	13.757	11.934	24.932	0,72%	0,68%	1,42%	12.997	13.705	11.175			
	Mitraguna & Others	11.107	13.302	11.331	22.489	0,80%	0,73%	1,44%	11.157	11.382	9.186			
	Pensiun	120	455	603	2.443	0,07%	0,31%	1,25%	1.840	2.323	1.989			
	Total Pembiayaan	30.008	30.694	33.313	35.746	1,18%	1,13%	1,21%	2.433	5.738	5.052	0,94%	22,06%	-0,3%

Asset & Contribution Margin

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

Kinerja

Kinerja Pendanaan

Kineria 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	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	41.151	-	255	255	-765	-361	-3.612	616	46.400	88.69%	(5.250)
	KUR	42.954	39.297	38.798	-	105	105	-699	-499	-4.156	604	44.605	86.98%	(5.807)
	Non KUR	1.808	2.214	2.353	-	150	150	-66	138	545	12	1.795	131.03%	557
3	PWG	25.216	36.316	36.529	4.880	2.925	-1.955	1.748	213	11.313	2.712	43.943	83.13%	(7.414)
	Cilem	10.119	17.246	17.306	1.411	624	-786	338	60	7.188	564	25.949	66.69%	(8.643)
	Gadai	15.098	19.070	19.223	3.469	2.301	-1.169	1.410	153	4.125	2.148	17.994	106.83%	1.229
4	CFG	326.493	358.409	362.957	3.954	7.646	3.692	2.388	4.548	36.464	3.098	347.257	104.52%	15.700
	CF 1	44.529	52.963	52.684	-	-	0	1.197	-279	8.155	279	46.935	112.25%	5.749
	Total Griya	33.717	42.230	42.078	-	-	0	0	-152	8.361	152	34.266	122.80%	7.812
• Total Non Program	33.717	42.230	42.078	-	-	0	-645	-152	8.361	152	34.266	122.80%	7.812	
• Program	-	-	-	-	-	0	0	0	0	0	-	0	0.00%	0
Oto	10.812	10.733	10.606	-	-	0	1.197	-127	-206	127	12.669	83.72%	(2.063)	
CF 2	281.964	305.446	310.273	3.954	7.646	3.692	1.191	4.827	28.309	2.819	300.322	103.31%	9.951	
Mitraguna & Others	268.245	288.489	292.461	3.954	6.640	2.686	1.718	3.971	24.215	2.669	285.267	102.52%	7.193	
Pensiun	13.719	16.957	17.812	-	1.006	1.006	-527	855	4.093	151	15.055	118.32%	2.757	
Total Pembiayaan	490.195	525.832	529.105	8.834	11.016	2.182	2.553	3.272	38.909	7.744		544.113	97.24%	(15.008)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	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	3.868	● 1,23%	● 2,46%	● 9,40%	2.847	3.318	2.774			
	KUR	550	1.094	1.021	3.505	● 1,28%	● 2,60%	● 9,04%	2.484	2.955	2.411			
	Non KUR	-	-	-	363	● 0,00%	● 0,00%	● 15,41%	363	363	363			
3	PWG	-	-	-	1.064	● 0,00%	● 0,00%	● 2,91%	1.064	1.064	1.064			
	Cilem	-	-	-	534	● 0,00%	● 0,00%	● 3,09%	534	534	534			
	Gadai	-	-	-	530	● 0,00%	● 0,00%	● 2,76%	530	530	530			
4	CFG	5.180	4.311	4.286	7.534	● 1,59%	● 1,20%	● 2,08%	3.248	2.353	3.223			
	CF 1	174	45	42	2.664	● 0,39%	● 0,08%	● 5,06%	2.622	2.490	2.619			
	Total Griya	174	45	42	1.988	● 0,52%	● 0,10%	● 4,72%	1.945	1.814	1.942			
	Oto	-	-	-	677	● 0,00%	● 0,00%	● 6,38%	677	677	677			
	CF 2	5.006	4.266	4.244	4.869	● 1,78%	● 1,39%	● 1,57%	626	(137)	603			
	Mitraguna & Others	5.006	4.266	4.244	4.869	● 1,87%	● 1,47%	● 1,67%	626	(137)	603			
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Total Pembiayaan	6.024	5.406	8.511	16.505	● 1,23%	● 1,62%	● 3,12%	7.994	10.481	11.099	0,49%	84,33%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.066	0,87%	1,19%	1,20%	-	247	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	1.066	0,92%	1,24%	1,25%	-	247	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	175	170	173	1,56%	0,41%	0,42%	4	(526)	(2)			
	KUR	609	175	170	173	1,42%	0,43%	0,45%	4	(435)	(2)			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.224	4.220	5.603	1,35%	1,18%	1,54%	1.383	1.184	1.379			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.224	4.220	5.603	1,42%	1,38%	1,81%	1.383	1.596	1.379			
	Mitraguna & Others	4.007	4.224	4.220	5.603	1,49%	1,46%	1,92%	1.383	1.596	1.379			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Tambang	5.927	5.455	5.456	6.842	1,21%	1,04%	1,20%	1.387	995	1.379	0,64%	50,22%	0,6%

Asset & Contribution Margin

Asset & Contribution Margin						
No.	Neraca	Posisi	Dec-24	Sep-25	Growth (YoY)	% Growth
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	10.514	6.553	(3.555)	(3.960)	(3.932)	-37,50%	(11.573)	-63,85%	33.616	19,49%	(27.063)
2	Tabungan	237.991	243.202	243.576	247.118	(1.888)	3.542	3.916	1,61%	9.127	3,83%	263.026	93,95%	(15.908)
3	Deposito	192.383	156.159	154.130	154.088	(51.287)	(42)	(2.071)	-1,33%	(38.295)	-19,91%	193.802	79,51%	(39.714)
	Total	448.500	409.846	408.219	407.759	(56.729)	(460)	(2.087)	-0,51%	(40.741)	-9,08%	490.444	83,14%	(82.685)
	CASA	256.117	253.687	254.090	253.671	(5.442)	(418)	(16)	-0,01%	(2.446)	-0,95%	296.642	85,51%	(42.971)
	(%) CASA	57,11%	61,90%	62,24%	62,21%									
	FDR	54,70%	64,09%	64,65%	64,72%									

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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.108	-	-	0	-2.842	-780	-2.471	780	26.993	55,97%	(11.885)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.108	-	-	0	-2.842	-780	-2.471	780	22.893	65,99%	(7.786)
	• Local Champion	16.492	15.487	14.707	-	-	0	-2.842	-780	-1.785	780	19.012	77,36%	(4.305)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.403	-	-	0	-254	-719	134	719	48.666	78,91%	(10.263)
	KUR	37.787	38.582	37.873	-	-	0	-195	-709	85	709	47.501	79,73%	(9.628)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,54%	(635)
3	PWG	15.859	33.260	34.962	4.012	3.932	-79	3.002	1.703	19.104	2.230	33.597	104,06%	1.365
	Cilem	7.657	18.706	19.046	2.389	639	-1.750	2.015	340	11.388	300	21.318	89,34%	(2.273)
	Gadai	8.201	14.554	15.917	1.622	3.293	1.671	987	1.363	7.715	1.930	12.279	129,63%	3.638
4	CFG	173.601	174.409	175.421	800	2.050	1.250	-424	1.013	1.820	1.037	191.714	91,50%	(16.293)
	CF 1	81.382	70.149	69.993	-	-	0	-252	-156	-11.389	156	83.440	83,88%	(13.447)
	Total Griya	77.096	66.200	66.108	-	-	0	0	-92	-10.988	92	77.675	85,11%	(11.567)
4	• Total Non Program	77.096	66.200	66.108	-	-	0	-1.037	-92	-10.988	92	77.675	85,11%	(11.567)
	• 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	105.429	800	2.050	1.250	-172	1.169	13.209	881	108.274	97,37%	(2.846)
	Mitraguna & Others	90.304	99.165	100.110	800	1.800	1.000	-180	945	9.806	855	104.949	95,39%	(4.839)
	Pensiun	1.915	5.095	5.318	-	250	250	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	263.895	4.812	5.982	1.171	-517	1.217	18.586	4.766	300.970	87,68%	(37.076)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-Nov-25				%	Penc.	Gap
1	SME	210	-	-	-	120	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	120	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	120	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	120	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	3.305	3.78%	5,55%	8,61%	1.133	1.860	1.058				
	KUR	1.433	2.078	2.047	3.181	3.79%	5,31%	8,40%	1.134	1.747	1.103				
	Non KUR	12	170	125	125	2,54%	23,17%	23,53%	(0)	113	(45)				
3	PWG	-	-	-	1.325	0,00%	0,00%	0,00%	3,79%	1.325	1.325				
	Cilem	-	-	-	1.101	0,00%	0,00%	0,00%	5,78%	1.101	1.101				
	Gadai	-	-	-	224	0,00%	0,00%	0,00%	1,41%	224	224				
4	CFG	3.497	2.932	3.360	3.968	2,01%	1,93%	2,26%	608	470	1.036				
	CF 1	3.310	2.801	3.079	3.146	4,07%	4,39%	4,49%	67	(165)	344				
	Total Griya	3.310	2.698	2.976	3.035	2,82%	4,50%	4,59%	59	(275)	337				
	Oto	-	103	102	110	0,00%	2,59%	2,84%	8	110	7				
	CF 2	187	130	281	822	0,20%	0,27%	0,28%	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				
	Total Pembiayaan	3.556	5.273	5.429	5.494	1,45%	2,07%	2,08%	65	1.937	220	0,46%	78,00%	-1,6%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-Nov-25				%	Penc.	Gap
1	Asset (Retail) T	991	-	-	-	564	0,00%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	564	0,00%	0,00%	0,00%	-	(991)	-			
	Non-Linkage	991	-	-	-	564	0,00%	0,00%	0,00%	-	(991)	-			
2	MBG	70	345	345	369	0,18%	0,88%	0,96%	24	299	24				
	KUR	-	275	275	299	0,00%	0,71%	0,79%	24	299	24				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	969	926	(310)	(43)	(283)	-23,42%	(432)	-31,82%	9.983	9,28%	(9.056)
2	Tabungan	139.020	139.895	141.730	143.312	(343)	1.582	3.417	2,44%	4.292	3,09%	153.063	93,63%	(9.751)
3	Deposito	91.332	76.670	75.679	76.729	(2.687)	1.049	58	0,08%	(14.604)	-15,99%	92.121	83,29%	(15.392)
	Total	231.711	217.775	218.379	220.967	(3.339)	2.588	3.192	1,47%	(10.744)	-4,64%	255.167	86,60%	(34.200)
	CASA	140.379	141.104	142.700	144.238	(653)	1.539	3.134	2,22%	3.860	2,75%	163.046	88,46%	(18.808)
	(%) CASA	60,58%	64,79%	65,34%	65,28%									
	FDR	52,09%	65,09%	64,97%	64,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	0,00%	0
2	MBG	-	4.993	4.981	-	-	0	571	-12	4.981	12	3.617	137,73%	1.365
	KUR	-	4.454	4.446	-	-	0	579	-7	4.446	7	3.445	129,06%	1.001
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	20.462	2.099	1.816	-282	632	787	10.144	1.029	21.891	93,47%	(1.430)
	Cilem	4.275	11.824	12.499	1.008	886	-122	619	675	8.224	212	15.011	83,27%	(2.512)
	Gadai	6.043	7.850	7.963	1.090	930	-160	13	113	1.920	817	6.881	115,73%	1.082
4	CFG	108.966	116.775	116.128	616	585	-31	3.254	-647	7.162	1.232	126.793	91,59%	(10.665)
	CF 1	22.575	21.821	21.699	16	-	-16	-98	-122	-876	122	25.867	83,89%	(4.167)
	Total Griya	18.510	17.085	17.026	-	-	0	0	-60	-1.485	60	20.337	83,72%	(3.312)
	• Total Non Program	18.168	16.590	16.531	-	-	0	-1.368	-59	-1.637	59	18.849	87,70%	(2.318)
	• Program	342	495	495	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
	Oto	4.065	4.736	4.674	16	-	-16	-98	-62	609	62	5.530	84,52%	(856)
	CF 2	86.390	94.953	94.429	600	585	-15	3.352	-525	8.038	1.110	100.926	93,56%	(6.498)
	Mitraguna & Others	53.276	64.119	63.798	600	585	-15	3.603	-321	10.523	906	66.415	96,06%	(2.617)
	Pensiun	33.115	30.834	30.630	-	-	0	-251	-204	-2.484	204	34.511	88,75%	(3.881)
	Total Pembiayaan	120.698	141.748	141.877	2.714	2.401	-313	4.444	129	21.179	2.272	153.716	92,30%	(11.839)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	-	-	-			
3	PWG	-	-	-	-	149	0,00%	0,00%	149	149	149			
	Cilem	-	-	-	-	69	0,00%	0,00%	69	69	69			
	Gadai	-	-	-	-	80	0,00%	0,00%	80	80	80			
4	CFG	438	2.664	2.333	3.267	1.76	0,40%	2,00%	934	2.829	603			
	CF 1	438	1.437	1.265	632	1.94	0,94%	5,80%	2.91%	(633)	194	(805)		
	Total Griya	438	1.286	1.265	632	2.37%	7,40%	3,71%	(633)	194	(654)			
	Oto	-	151	-	-	0	0,00%	0,00%	-	-	(151)			
	CF 2	-	1.227	1.068	2.635	0,00%	1,12%	2,79%	1.567	2.635	1.408			
	Mitraguna & Others	-	1.227	1.068	1.363	0,00%	1,67%	2,14%	295	1.363	137			
	Pensiun	-	-	-	1.272	0,00%	4,15%	1,272	1.272	1.272	1.272			
	Total Pembiayaan	438	2.664	2.333	3.416	1,19%	0,69%	2,41%	691	2.977	752	0,24%	79,50%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-
	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	525	784	980	1.671	0,48%	0,84%	1,44%	691	1.147	888
	CF 1	397	542	541	1.232	1,76	2,48%	5,68%	691	835	690
	Total Griya	397	542	541	1.232	2,14%	3,17%	7,24%	691	835	690
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	CF 2	128	241	439	439	0,15%	0,46%	0,47%	-	312	198
	Mitraguna & Others	20	241	439	439	0,04%	0,69%	0,69%	-	419	198
	Pensiun	108									

Kinerja Pendanaan

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	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%	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%	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%	0,00%	4.300
5	CIF ISE	58	67	68	68	0	1	1,49%	10	17,24%	0,00%	0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	30.920	68,51%	(9,736)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4,699)
	Non-Linkage	20.130	21.495	21.184	-	-	0	-361	-311	1.054	311	26.221	80,79%	(5,037)
	• Local Champion	18.621	20.216	19.904	-	-	0	-323	-311	1.283	311	21.509	92,54%	(1,605)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3,433)
2	MBG	53.102	56.338	56.017	100	300	200	940	-321	2.915	621	64.025	87,49%	(8,009)
	KUR	50.813	54.812	54.549	100	300	200	1.010	-264	3.736	564	61.091	89,29%	(6,543)
	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	26.532	3.107	2.559	-548	1.961	716	8.750	1.843	33.143	80,05%	(6,611)
	Cilem	6.518	15.281	15.723	965	783	-182	24	442	9.205	342	20.343	77,29%	(4,619)
	Gadai	11.264	10.534	10.808	2.142	1.776	-366	1.937	274	-456	1.502	12.800	84,44%	(1,992)
4	CFG	129.053	158.843	159.997	2.440	3.127	687	3.390	1.153	30.944	1.974	158.758	100,78%	1.239
	CF 1	19.758	17.484	17.366	-	-	0	-264	-118	-2.392	118	33.408	51,98%	(16,042)
	Total Griya	14.572	12.909	12.861	-	-	0	0	-49	-1.711	49	26.744	48,09%	(13,883)
	• Total Non Program	11.408	10.033	9.992	-	-	0	-173	-41	-1.416	41	12.963	77,08%	(2,971)
	• Program	3.163	2.877	2.869	-	-	0	-31	-8	-294	8	13.781	20,82%	(10,912)
	Oto	5.186	4.575	4.505	-	-	0	-264	-70	-681	70	6.665	67,60%	(2,159)
	CF 2	109.295	141.359	142.631	2.440	3.127	687	3.654	1.272	33.336	1.855	125.350	113,79%	17.281
	Mitraguna & Others	90.925	122.975	124.185	2.440	2.970	530	3.912	1.210	33.260	1.760	105.569	117,63%	18.615
	Pensium	18.370	18.384	18.446	-	157	157	-257	62	76	95	19.780	93,26%	(1,334)
	Total Pembiayaan	220.067	262.492	263.729	5.647	5.986	339	5.930	1.237	43.663	4.749	286.846	91,94%	(23,117)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	451	1.624	1.104	4.336	0,85%	1,96%	7,74%	3.232	3.884	2.711	-	-	-
	KUR	163	1.506	1.023	4.171	0,32%	1,87%	7,65%	3.148	4.008	2.665	-	-	-
	Non KUR	289	118	80	164	12,61%	5,27%	11,20%	84	(124)	46	-	-	-
3	PWG	-	-	-	284	0,00%	0,00%	1,07%	284	284	284	-	-	-
	Cilem	-	-	-	233	0,00%	0,00%	1,48%	233	233	233	-	-	-
	Gadai	-	-	-	51	0,00%	0,00%	0,47%	51	51	51	-	-	-
4	CFG	1.759	541	1.049	1.773	1,36%	0,66%	1,11%	724	14	1.232	-	-	-
	CF 1	1.212	541	1.049	1.773	6,14%	6,00%	10,21%	724	561	1.232	-	-	-
	Total Griya	1.052	541	586	1.061	7,22%	4,54%	8,25%	475	10	520	-	-	-
	Oto	161	-	463	712	3,10%	10,12%	15,80%	249	551	712	-	-	-
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-	-	-	-
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Total Pembiayaan	2.211	2.165	2.153	6.393	1,00%	0,82%	2,42%	4.240	4.182	4.227	2,24%	7,75%	-0,2%
	Kur. Dikur.	1.104	1.023	80	164	12,61%	5,27%	11,20%	84	(124)	46	-	-	-

Kualitas Pembiayaan (NPF)

Asset & Contribution Margin

Asset & Contribution Margin							
No.	Neraca	Sep-24	Posisi	Dec-24	Sep-25	Growth (YoY)	% Growth
1	Asset (Retail) T	425.727		377.865	1.009.901	584.174	
2	Contribution Margin	13.432		18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	9.061	9.964	(884)	902	3.101	45,18%	469	4,94%	15.938	62,51%	(5.975)
2	Tabungan	99.410	121.220	119.382	121.719	4.389	2.337	499	0,41%	22.308	22,44%	109.902	110,75%	11.816
3	Deposito	64.192	61.782	61.737	61.631	415	(106)	(151)	-0,24%	(2.561)	-3,99%	64.781	95,14%	(3.150)
	Total	173.097	189.865	190.180	193.313	3.920	3.133	3.449	1,82%	20.216	11,68%	190.622	101,41%	2.692
	CASA	108.906	128.083	128.443	131.682	3.505	3.239	3.600	2,81%	22.777	20,91%	125.841	104,64%	5.842
	(%) CASA	62,92%	67,46%	67,54%	68,12%									
	FDR	57,60%	62,38%	61,82%	60,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	14-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	35.443	4.545	2.281	-2.264	915	-215	11.714	2.496	31.275	113,33%	4.168	
	Cilem	8.075	16.250	16.020	1.446	342	-1.103	562	-229	7.945	572	13.319	120,29%	2.702	
	Gadai	15.654	19.408	19.423	3.100	1.939	-1.161	353	14	3.768	1.925	17.956	108,17%	1.466	
4	CFG	75.933	76.937	76.277	1.151	100	-1.051	746	-660	344	760	85.579	89,13%	(9.302)	
	CF 1	16.979	16.082	16.026	-	-	0	-84	-56	-953	56	18.301	87,57%	(2.275)	
	Total Griya	15.306	13.981	13.958	-	-	0	0	-23	-1.349	23	15.789	88,40%	(1.832)	
4	• Total Non Program	15.306	13.981	13.958	-	-	0	0	-208	-23	-1.349	23	15.789	88,40%	(1.832)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.673	2.101	2.068	-	-	0	-84	-33	395	33	2.512	82,34%	(444)	
	CF 2	58.954	60.855	60.251	1.151	100	-1.051	830	-604	1.297	704	67.278	89,56%	(7.027)	
	Mitraguna & Others	51.295	53.770	53.221	1.151	100	-1.051	630	-549	1.926	649	58.819	90,48%	(5.598)	
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)	
	Total Pembiayaan	99.702	118.437	117.562	5.696	2.381	-3.315	1.530	-875	17.860	3.256	116.894	100,57%	668	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(40)	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	0,00%	-	(40)	-	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	682	620	645	645	0	0,90%	0,84%	0,85%	-	(37)	25	-	-	-	-	-		
	CF 1	52	-	-	-	0	0,31%	0,00%	0,00%	-	(52)	-	-	-	-	-	-		
	Total Griya	52	-	-	-	0	0,34%	0,00%	0,00%	-	(52)	-	-	-	-	-	-		
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-		
	CF 2	630	620	645	645	0	1,07%	1,06%	1,07%	-	15	25	-	-	-	-	-	-	
	Mitraguna & Others	630	620	645	645	0	1,23%	1,20%	1,21%	-	15	25	-	-	-	-	-	-	
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	52,94%	-0,3%	-	-	-	-	-

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	1.585	1.449	(3.083)	(136)	(1.022)	-41,37%	(2.060)	-58,71%	8.802	16,46%	(7.353)
2	Tabungan	88.498	84.131	82.678	82.361	103	(317)	(1.769)	-2,10%	(6.136)	-6,93%	97.117	84,81%	(14.755)
3	Deposito	50.176	25.230	22.961	23.210	(1.116)	250	(2.019)	-8,00%	(26.965)	-53,74%	50.660	45,82%	(27.449)
	Total	142.182	111.831	107.224	107.021	(4.096)	(203)	(4.811)	-4,30%	(35.161)	-24,73%	156.578	68,35%	(49.557)
	CASA	92.006	86.602	84.263	83.810	(2.980)	(453)	(2.792)	-3,22%	(8.196)	-8,91%	105.918	79,13%	(22.108)
	(%) CASA	64,71%	77,44%	78,59%	78,31%									
	FDR	46,30%	76,68%	80,74%	80,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	6.146	479	279	-200	144	158	3.796	122	6.181	99,43%	(35)
	Cilem	2.349	5.988	6.146	479	279	-200	144	158	3.796	122	6.181	99,43%	(35)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.996	443	624	181	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	223	575	352	394	380	10.806	195	46.723	102,36%	1.101
	Mitraguna & Others	36.826	47.238	47.622	223	575	352	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)
	Total Pembiayaan	65.835	85.750	86.569	922	1.203	281	360	819	20.734	384	84.429	102,54%	2.141

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-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	-	-	-	-	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%	0,00%	0,00%	-	-	-	-	-
3	PWG	-	-	-	-	175	0,00%	0,00%	0,00%	175	175	175	-	-
	Cilem	-	-	-	-	175	0,00%	0,00%	0,00%	175	175	175	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
4	CFG	1.097	1.553	1.482	840	2.771	1,73%	1,96%	3,65%	1.289	1.674	1.218	-	-
	CF 1	1.097	1.183	1.182	821	2.363	4,15%	4,20%	8,39%	1.181	1.266	1.181	-	-
	Total Griya	1.097	1.040	1.038	821	1.967	4,38%	4,25%	8,06%	929	870	927	-	-
	Oto	-	143	144	896	0,00%	3,85%	10,53%	252	396	254	-	-	-
	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%	0,00%	-	-	-	-	-	-
	Total Pembiayaan	120	840	840	840	0,18%	0,98%	0,97%	-	720	0	0,94%	2,94%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-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	120	840	840	840	0,19%	1,11%	1,11%	1,11%	-	720	0	-	-
	CF 1	-	821	821	821	2.916	2,91%	2,92%	2,92%	-	821	-	-	-
	Total Griya	-	821	821	82									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.665	3.693	(1.376)	28	340	10,13%	(583)	-13,64%	13.937	26,49%	(10.245)
2	Tabungan	143.334	173.220	169.021	169.173	6.171	152	(4.047)	-2,34%	25.839	18,03%	159.063	106,36%	10.110
3	Deposito	111.952	109.799	109.182	109.182	(15.522)	(0)	(617)	-0,56%	(2.771)	-2,48%	112.836	96,76%	(3.655)
	Total	259.563	286.371	281.867	282.047	(10.728)	181	(4.324)	-1,51%	22.485	8,66%	285.836	98,67%	(3.789)
	CASA	147.610	176.573	172.685	172.866	4.794	181	(3.707)	-2,10%	25.255	17,11%	173.000	99,92%	(134)
	(%) CASA	56,87%	61,66%	61,26%	61,29%									
	FDR	26,72%	30,26%	31,00%	30,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	2.337	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	194	8.342	8.803	-	500	500	116	462	8.610	38	3.788	232,42%	5.016	
	KUR	194	7.561	7.833	-	300	300	140	272	7.639	28	3.600	217,60%	4.233	
	Non KUR	-	780	970	-	200	200	24	190	970	10	188	516,42%	782	
3	PWG	3.438	5.534	5.529	159	130	-29	-581	-5	2.091	134	9.388	58,90%	(3.858)	
	Cilem	3.438	5.534	5.529	159	130	-29	-581	-5	2.091	134	9.388	58,90%	(3.858)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	72.182	72.454	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	0,00%	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	500	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)	
	Total Pembiayaan	69.359	86.651	87.380	659	1.072	413	871	729	18.022	343	90.976	96,05%	(3.595)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				31-Dec-24	31-Oct-25	14-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	-	-	-	-	34	0,00%	0,00%	0,62%	34	34	34						
	Cilem	-	-	-	-	34	0,00%	0,00%	0,62%	34	34	34						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	1.060	1.293	4.096	4.518	1,63%	5,68%	6,23%	421	3.458	3.225							
	CF 1	648	-	3.784	4.151	3,40%	19,77%	21,76%	368	3.503	4.151							
	Total Griya	648	-	3.784	4.151	3,67%	22,69%	24,91%	368	3.503	4.151							
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	CF 2	-	365	1.318	1.318	0,00%	2,49%	2,49%	2,47%	-	1.318	953						
	Mitraguna & Others	-	365	1.318	1.318	0,00%	2,79%	2,78%	-	1.318	953							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	267	1.828	2.661	2.779	0,39%	3,07%	3,18%	119	2.512	952	2,15%	32,52%	-1,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	15.718	15.895	(964)	177	1.817	12,91%	12.078	316,39%	10.173	156,25%	5.722
2	Tabungan	117.085	115.849	112.714	113.171	3.632	457	(2,679)	-2,31%	(3.915)	-3,34%	127.435	88,81%	(14.264)
3	Deposito	49.844	47.990	48.139	47.876	(547)	(263)	(114)	-0,24%	(1.968)	-3,95%	50.425	94,95%	(2.549)
	Total	170.746	177.918	176.571	176.942	2.121	371	(976)	-0,55%	6.196	3,63%	188.033	94,10%	(11.091)
	CASA	120.903	129.928	128.432	129.066	2.668	634	(862)	-0,66%	8.163	6,75%	137.608	93,79%	(8.542)
	(%) CASA	70,81%	73,03%	72,74%	72,94%									
	FDR	80,42%	77,98%	78,63%	78,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	1.691	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	22.687	1.883	1.959	76	1.462	693	9.137	1.266	21.977	103,23%	710
	Cilem	7.456	11.398	11.604	1.071	387	(685)	655	205	4.148	182	12.976	89,43%	(1.372)
	Gadai	6.094	10.595	11.083	812	1.572	761	806	488	4.989	1.084	9.002	123,12%	2.082
4	CFG	119.321	116.751	116.144	140	678	538	(599)	(607)	(3.177)	1.285	131.690	88,20%	(15.546)
	CF 1	15.625	17.890	17.813	-	-	0	(70)	(77)	2.188	77	17.374	102,53%	439
	Total Griya	13.902	15.769	15.733	-	-	0	0	(36)	1.830	36	14.395	109,29%	1.337
4	• Total Non Program	13.902	15.769	15.733	-	-	0	0	(36)	1.830	36	14.395	109,29%	1.337
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.080	-	-	0	(70)	(40)	358	40	2.979	69,84%	(898)
	CF 2	103.696	98.862	98.331	140	678	538	(529)	(531)	(5.365)	1.209	114.315	86,02%	(15.985)
	Mitraguna & Others	94.197	89.050	88.255	140	100	(40)	(803)	(795)	(5.942)	895	103.618	85,17%	(15.363)
	Pensiun	9.499	9.812	10.076	-	578	578	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	138.831	2.023	2.637	614	863	86	1.524	2.551	158.103	87,81%	(19.272)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-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	-	-	-	-	562	0,00%	0,00%	0,248%	562	562	562	562	562
	Cilem	-	-	-	-	317	0,00%	0,00%	2,73%	317	317	317	317	317
	Gadai	-	-	-	-	245	0,00%	0,00%	2,21%	245	245	245	245	245
4	CFG	1.942	2.012	506	2.563	1.633	0,43%	0,43%	0,221%	2.056	621	551	551	551
	CF 1	86	209	-	60	0,55%	0,00%	0,34%	60	(26)	(300)	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Oto	86	209	-	60	4,99%	0,00%	2,88%	60	(26)	(149)	-	-	-
	CF 2	1.856	1.803	506	2.503	1.799	0,51%	0,51%	2,55%	1.996	647	700	700	700
	Mitraguna & Others	1.856	1.803	506	2.503	1.979	0,57%	0,57%	2,84%	1.996	647	700	700	700
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Total Pembiayaan	331	479	602	617	0,24%	0,43%	0,44%	15	286	138	0,63%	-42,83%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-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	331	479	602	617	0,28%	0,52%	0,53%	15	286	138	0,63%	-42,83%	0,2%
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	300	-	-	3	(120)	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	7.644	7.958	(7.910)	314	(4.512)	-36,18%	(5.972)	-42,87%	22.731	35,01%	(14.772)
2	Tabungan	118.671	158.029	155.903	155.062	8.241	(841)	(2.967)	-1,88%	36.391	30,67%	133.410	116,23%	21.652
3	Deposito	125.329	134.600	121.332	133.332	10.955	12.000	(1.269)	-0,94%	8.003	6,39%	126.098	105,74%	7.233
	Total	257.931	305.100	284.879	296.352	11.286	11.473	(8.747)	-2,87%	38.421	14,90%	282.239	105,00%	14.113
	CASA	132.602	170.500	163.547	163.021	331	(527)	(7.479)	-4,39%	30.419	22,94%	156.141	104,41%	6.880
	(%) CASA	51,41%	55,88%	57,41%	55,01%									
	FDR	59,82%	60,13%	64,70%	62,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	Linkage	-	-	-	-	-	-	0	0	0	-	0,00%	0	
	Non-Linkage	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	• Local Champion	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0,00%	0	
2	MBG	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	74	74	-	-	0	24	-0	-243	0	317	23,25%	(243)
3	PWG	17.010	25.951	26.590	1.564	1.843	279	2.838	639	9.580	1.204	22.618	117,56%	3.971
	Cilem	7.758	11.911	12.103	663	444	(219)	343	192	4.344	252	12.110	99,94%	(7)
	Gadai	9.252	14.040	14.487	901	1.399	498	2.495	447	5.235	952	10.508	137,86%	3.978
4	CFG	136.962	149.035	149.234	747	2.191	1.444	859	199	12.272	1.992	151.758	98,34%	(2.524)
	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	132.843	490	2.191	1.701	701	261	12.429	1.930	133.615	99,42%	(772)
	Mitraguna & Others	110.777	121.822	122.365	490	2.191	1.701	317	542	11.587	1.649	122.887	99,58%	(522)
	Pensiun	9.636	10.759	10.478	-	-	0	384	-281	842	281	10.728	97,67%	(250)
	Total Pembiayaan	154.289	183.469	184.306	3.311	4.034	723	12.130	837	30.018	3.197	174.693	105,50%	9.614

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-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	148	50	74	-	(46,61%)	(100,00%)	(74)	(148)	(50)	
	KUR	-	-	-	-	(0,00%)	(0,00%)	(0,00%)	-	-	-
	Non KUR	148	50	74	-	(46,61%)	(100,00%)	(74)	(148)	(50)	
3	PWG	-	-	-	-	440	(0,00%)	(0,00%)	440	440	440
	Cilem	-	-	-	-	258	(0,00%)	(2,13%)	258	258	258
	Gadai	-	-	-	-	182	(0,00%)	(1,26%)	182	182	182
4	CFG	334	1.041	415	2.249	(0,24%)	(0,28%)	(0,15%)	1.834	1.915	1.208
	CF 1	-	569	195	405	(0,00%)	(1,18%)	(2,47%)	210	405	(164)
	Total Griya	-	569	44	49	(0,00%)	(0,32%)	(0,36%)	5	49	(520)
	Oto	-	-	151	355	(0,00%)	(5,54%)	(13,31%)	205	355	355
	CF 2	334	472	220	1.844	(0,28%)	(0,17%)	(1,39%)	1.624	1.510	1.372
	Mitraguna & Others	334	472	220	1.844	(0,30%)	(0,18%)	(1,51%)	1.624	1.510	1.372
	Pensiun	-	-	-	-	(0,00%)	(0,00%)	-	-	-	-
	Total Pembiayaan	482	1.090	489	2.688	(0,31%)	(0,27%)	(1,46%)	2.200	2.207	1.598
									0,15%	89,79%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-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	76	-	-	74	(24,03%)	(0,00%)	(74)	(2)	(74)	
	KUR	-	-	-	-	(0,00%)	(0,00%)	(0,00%)	-	-	-
	Non KUR	76	-	-	74	(24,03%)	(0,00%)	(74)	(2)	(74)	
3	PWG	-	-	-	-	(0,00%)	(0,00%)	(0,00%)	-	-	-
	Cilem	-	-	-	-	(0,00%)	(0,00%)	(0,00%)	-	-	-
	Gadai	-	-	-	-	(0,00%)	(0,00%)	(0,00%)	-	-	-
4	CFG	787	1.203	1.276	1.276	(0,57%)	(0,86%)	(0,86%)	(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%)	-	-	-	-
	CF 2	142	1.203	1.203	1.203	(0,12%)	(0,91%)	(0,91%)	-	1.061	(0)
	Mitraguna &										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	5.856	12.223	(7.020)	6.367	5.678	86,77%	3.643	42,46%	19.111	63,96%	(6.888)
2	Tabungan	115.717	139.694	138.426	135.075	10.026	(3.351)	(4.619)	-3,31%	19.358	16,73%	130.187	103,75%	4.888
3	Deposito	158.683	172.137	172.522	172.523	(5.821)	0	386	0,22%	13.840	8,72%	159.611	108,09%	12.912
	Total	282.980	318.375	316.804	319.820	(2.815)	3.017	1.445	0,45%	36.841	13,02%	308.909	103,53%	10.911
	CASA	124.297	146.238	144.282	147.298	3.006	3.016	1.060	0,72%	23.001	18,50%	149.298	98,66%	(2.001)
	(%) CASA	43,92%	45,93%	45,54%	46,06%									
	FDR	77,18%	77,84%	78,93%	78,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	14-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	12.097	-	150	150	251	-157	2.185	307	12.148	99,58%	(50)	
	KUR	9.027	10.798	10.817	-	150	150	222	19	1.790	131	11.171	96,83%	(354)	
	Non KUR	885	1.456	1.280	-	-	0	28	-176	395	176	977	131,08%	304	
3	PWG	13.890	23.684	24.284	1.711	2.167	457	490	600	10.393	1.567	26.829	90,51%	(2.546)	
	Cilem	5.699	14.241	14.531	455	739	284	-430	289	8.831	450	15.972	90,97%	(1.442)	
	Gadai	8.191	9.442	9.753	1.256	1.429	173	919	311	1.562	1.118	10.857	89,83%	(1.104)	
4	CFG	190.097	207.781	209.570	1.621	3.182	1.561	-303	1.789	19.473	1.393	205.092	102,18%	4.478	
	CF 1	25.896	28.102	28.037	-	-	0	-122	-65	2.141	65	27.742	101,07%	295	
	Total Griya	21.834	24.165	24.121	-	-	0	0	-44	2.288	44	22.354	107,91%	1.768	
4	• Total Non Program	21.834	24.165	24.121	-	-	0	0	-202	-44	2.288	-	0	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	102,36%	4.183	
	CF 2	164.201	179.679	181.533	1.621	3.182	1.561	-181	1.854	17.332	1.328	157.811	103,07%	4.843	
	Mitraguna & Others	145.925	160.670	162.654	1.405	3.150	1.745	-189	1.984	16.729	1.166	19.540	96,62%	(660)	
	Pensiun	18.276	19.010	18.879	-	216	32	-184	7	-130	604	162	250.063	99,21%	(1.995)
	Total Pembiayaan	218.409	247.836	250.068	3.332	5.499	2.168	314	2.232	31.659	3.267	250.063	99,21%	(1.995)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-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	628	284	2,87%	0,82%	5,20%	528	344	628		
	KUR	284	-	100	628	31,15%	0,93%	5,81%	528	344	628			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
3	PWG	-	-	26	431	0	0,00%	0,11%	1,77%	405	431	431		
	Cilem	-	-	-	407	0	0,00%	0,00%	2,80%	407	407	407		
	Gadai	-	-	26	24	0	0,00%	0,28%	0,25%	(2)	24	24		
4	CFG	85	484	467	5.634	0,04%	0,04%	0,22%	2,69%	5.167	5.549	5.150		
	CF 1	52	484	467	3.896	0,20%	0,00%	1,66%	13,90%	3.429	3.844	3.412		
	Total Griya	52	48	48	3.239	0,24%	0,20%	13,43%	3,192	3.187	3.191			
	Oto	-	436	419	657	0,00%	10,65%	16,78%	238	657	221			
	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%	-	-	-			
	Total Pembiayaan	369	484	593	6.694	0,17%	0,24%	2,68%	6.100	6.325	6.209	0,18%	93,42%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-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	-	-	-	0,50%	0	0,00%	0,00%	(4)	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-</td		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.198	1.604	(4.792)	(1.594)	(1.794)	-52,81%	(6.950)	-81,25%	15.576	10,29%	(13.973)
2	Tabungan	104.558	103.775	100.684	102.474	4.473	1.790	(1.301)	-1,25%	(2.084)	-1,99%	116.810	87,73%	(14.336)
3	Deposito	118.514	111.806	111.665	111.650	(5.325)	(15)	(155)	-0,14%	(6.864)	-5,79%	119.096	93,75%	(7.446)
	Total	231.625	218.978	215.547	215.728	(5.644)	181	(3.251)	-1,48%	(15.898)	-6,86%	251.482	85,78%	(35.755)
	CASA	113.112	107.173	103.882	104.077	(319)	196	(3.095)	-2,89%	(9.034)	-7,99%	132.386	78,62%	(28.309)
	(%) CASA	48,83%	48,94%	48,19%	48,24%									
	FDR	61,23%	68,43%	69,50%	69,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	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.
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	25.895	1.701	2.311	610	1.304	879	7.252	1.432	28.064	92,27%	(2.169)
	Cilem	13.169	14.403	14.674	519	494	(25)	-208	271	1.505	224	18.830	77,93%	(4.156)
	Gadai	5.474	10.614	11.222	1.181	1.817	636	1.513	608	5.747	1.209	9.234	121,52%	1.987
4	CFG	123.108	123.055	122.123	265	-	-265	84	-932	-984	932	137.225	89,00%	(15.101)
	CF 1	17.304	13.823	13.718	-	-	0	-191	-105	-3.586	105	19.095	71,84%	(5.377)
	Total Griya	13.206	10.394	10.342	-	-	0	0	-51	-2.863	51	13.694	75,53%	(3.351)
4	• Total Non Program	13.206	10.394	10.342	-	-	0	-787	-51	-2.863	51	13.694	75,53%	(3.351)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.375	-	-	0	-191	-54	-722	54	5.401	62,49%	(2.026)
	CF 2	105.804	109.232	108.406	265	-	-265	274	-827	2.601	827	118.130	91,77%	(9.724)
	Mitraguna & Others	72.025	76.346	75.886	-	-	-265	707	-460	3.861	460	83.166	91,25%	(7.280)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	149.802	1.966	2.311	345	1.346	-53	7.975	2.364	165.365	90,59%	(15.563)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-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	-	-	-	-	687	0,00%	0,00%	2,65%	687	687	687	687				
	Cilem	-	-	-	-	574	0,00%	0,00%	3,91%	574	574	574	574				
	Gadai	-	-	-	-	113	0,00%	0,00%	1,01%	113	113	113	113				
4	CFG	370	965	1.341	1.257	0,00%	0,30%	1,09%	1,03%	(84)	888	293	293				
	CF 1	206	654	891	469	1,19%	6,45%	3,42%	(422)	263	(185)						
	Total Griya	92	559	798	469	0,69%	7,68%	4,54%	(329)	377	(90)						
	Oto	114	95	93	-	2,79%	2,70%	0,00%	(93)	(114)	(95)						
	CF 2	164	311	450	788	0,15%	0,41%	0,73%	338	625	477						
	Mitraguna & Others	164	311	352	421	0,23%	0,46%	0,55%	68	257	110						
	Pensiun	-	-	98	367	0,00%	0,30%	1,13%	270	367	367						
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,42%	621	301	(0)	2,10%	-402,47%	1,7%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	4.218	4.228	(1.230)	9	816	23,92%	2.612	161,72%	6.881	61,44%	(2.653)
2	Tabungan	101.049	104.238	103.180	100.321	(1.606)	(2.860)	(3.918)	-3,76%	(729)	-0,72%	109.623	91,51%	(9.303)
3	Deposito	38.774	45.450	47.436	49.736	(520)	2.300	4.286	9,43%	10.962	28,27%	39.255	126,70%	10.481
	Total	141.438	153.100	154.835	154.284	(3.355)	(551)	1.184	0,77%	12.846	9,08%	155.759	99,05%	(1.475)
	CASA	102.664	107.650	107.399	104.548	(2.836)	(2.851)	(3.102)	-2,88%	1.884	1,83%	116.504	89,74%	(11.956)
	(%) CASA	72,59%	70,31%	69,36%	67,76%									
	FDR	91,03%	105,36%	104,25%	104,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Local Champion	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.868	-	-	0	331	-30	6.627	30	3.851	178,37%	3.018
	KUR	103	6.283	6.261	-	-	0	349	-23	6.158	23	3.549	176,40%	2.711
	Non KUR	139	616	608	-	-	0	17	-8	469	8	302	201,59%	306
3	PWG	20.398	30.373	31.177	3.801	2.298	-1.503	2.240	805	10.779	1.493	31.029	100,48%	148
	Cilem	7.170	12.746	12.859	1.532	445	-1.087	809	113	5.690	332	15.989	80,43%	(3.130)
	Gadai	13.229	17.627	18.318	2.269	1.853	-415	1.431	691	5.089	1.162	15.040	121,79%	3.278
4	CFG	107.701	103.913	103.245	170	309	139	580	-668	-4.456	976	119.299	86,54%	(16.053)
	CF 1	13.161	13.563	13.643	-	119	119	-83	80	481	39	14.643	93,17%	(1.000)
	Total Griya	10.223	10.121	10.099	-	-	0	0	-23	-124	23	10.685	94,51%	(586)
	• Total Non Program	10.223	9.949	9.927	-	-	0	-122	-22	-296	22	10.685	92,91%	(758)
	• Program	-	172	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.442	3.544	-	119	119	-83	102	606	16	3.958	89,54%	(414)
	CF 2	94.540	90.350	89.603	170	190	20	664	-748	-4.937	938	104.656	85,62%	(15.053)
	Mitraguna & Others	89.171	84.140	83.356	170	-	-170	-55	-783	-5.815	783	98.315	84,78%	(14.959)
	Pensiun	5.368	6.211	6.246	-	190	190	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	161.411	4.121	2.607	-1.514	3.300	107	32.656	2.500	154.593	104,41%	6.818

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-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	-	-	-	-	759	0,00%	0,00%	0,00%	759	759	759			
	KUR	-	-	-	-	542	0,00%	0,00%	0,00%	542	542	542			
	Non KUR	-	-	-	-	217	0,00%	0,00%	0,00%	217	217	217			
3	PWG	-	-	-	-	2.211	0,00%	0,00%	0,00%	2.211	2.211	2.211			
	Cilem	-	-	-	-	947	0,00%	0,00%	0,00%	947	947	947			
	Gadai	-	-	-	-	1.264	0,00%	0,00%	0,00%	1.264	1.264	1.264			
4	CFG	1.919	960	1.884	2.529	2.042	1,78%	1,81%	1,98%	158	123	1.083			
	CF 1	107	77	167	78	625	0,81%	1,23%	4,58%	458	518	548			
	Total Griya	107	-	167	-	311	1,04%	1,65%	3,08%	145	205	311			
	Oto	23	77	-	-	313	0,00%	0,00%	0,00%	8,85%	313	313	236		
	CF 2	1.812	883	1.717	2.451	2.451	2,63%	1,90%	1,58%	(300)	(395)	535			
	Mitraguna & Others	1.812	883	1.717	2.451	2.451	2,78%	2,91%	2,94%	(300)	(395)	409			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.121	2.530	2.529	2.279	1,57%	1,57%	1,57%	(0)	(391)	409	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	125.537	141.438	161.771	36.234		2.95	3.17	3.18
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%	762	785	788

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-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	119	121	(16)	1	11	9,95%	86	244,10%	40	304,50%	81
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	119	121	(16)	1	11	9,95%	86	244,10%	40	304,50%	81
	CASA	35	110	119	121	(16)	1	11	9,95%	86	244,10%	40	304,50%	81
	(%) 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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-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	634	638	75	4	(55)	-7,93%	200	45,53%	495	128,78%	143
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.184	1.188	75	4	(55)	-4,42%	750	171,02%	495	239,83%	693
	CASA	438	693	634	638	75	4	(55)	-7,93%	200	45,53%	495	128,78%	143
	(%) CASA	100,00%	55,74%	53,53%	53,70%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	0	195	0	0	0	0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	195	0	0	0	0	(195)	-99,95%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				31-Dec-24	31-Oct-25	14-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				31-Dec-24	31-Oct-25	14-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%	-	-	-	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	51.256	50.432	5.703	(824)	6.017	13,55%	28.980	135,09%	31.025	162,55%	19.407
2	Tabungan	103.481	122.013	120.307	118.329	7.231	(1.978)	(3.684)	-3,02%	14.848	14,35%	119.071	99,38%	(742)
3	Deposito	132.303	85.939	85.620	85.520	(6.648)	(100)	(419)	-0,49%	(46.783)	-35,36%	133.190	64,21%	(47.670)
	Total	257.235	252.367	257.183	254.281	6.286	(2.902)	1.914	0,76%	(2.954)	-1,15%	283.286	89,76%	(29.005)
	CASA	124.933	166.428	171.563	168.761	12.934	(2.802)	2.333	1,40%	43.828	35,08%	150.096	112,44%	18.665
	(%) CASA	48,57%	65,95%	66,71%	66,37%									
	FDR	70,83%	83,50%	83,29%	84,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	38.775	39.229	-	640	640	-388	453	-6.006	187	54.048	72,58%	(14.820)	
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)	
	Non-Linkage	30.579	24.148	24.601	-	640	640	-390	453	-5.977	187	35.554	69,19%	(10.953)	
	• Local Champion	28.121	21.313	21.805	-	640	640	-215	492	-6.316	148	30.480	71,54%	(8.675)	
	• Value Chain	2.457	2.835	2.796	-	-	-	-174	-39	339	39	5.074	55,11%	(2.278)	
2	MBG	4.919	2.874	2.852	-	-	0	-219	-22	-2.067	22	4.919	57,98%	(2.067)	
	KUR	4.804	2.874	2.852	-	-	0	-219	-22	-1.952	22	4.804	59,36%	(1.952)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	39.533	41.239	5.330	3.859	-1.470	3.166	1.706	17.902	2.153	39.389	104,70%	1.850	
	Cilem	6.677	17.447	18.041	1.928	931	-997	1.920	594	11.364	336	19.951	90,43%	(1.910)	
	Gadai	16.660	22.086	23.198	3.402	2.928	-474	1.246	1.112	6.539	1.816	19.438	119,34%	3.760	
4	CFG	108.703	129.533	130.899	1.297	2.615	1.318	2.647	1.366	22.196	1.249	121.184	108,02%	9.715	
	CF 1	24.869	27.555	27.461	27	19	-8	-108	-94	2.592	113	26.405	104,00%	1.056	
	Total Griya	19.873	21.431	21.388	-	-	0	0	-43	1.516	43	20.306	105,33%	1.083	
4	• Total Non Program	19.873	21.431	21.388	-	-	0	0	-424	-43	1.516	43	20.306	105,33%	1.083
	• 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	103.438	1.270	2.596	1.326	2.755	1.460	19.604	1.136	94.779	109,14%	8.658	
	Mitraguna & Others	62.328	78.196	79.080	1.270	1.826	556	2.567	884	16.751	942	72.223	109,49%	6.857	
	Pensiun	21.505	23.782	24.358	-	770	770	189	576	2.853	194	22.557	107,99%	1.801	
	Total Pembiayaan	182.193	210.715	214.219	6.627	7.114	488	5.206	3.504	32.026	3.610	219.540	97,58%	(5.321)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Run Off Nov'25	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-Nov-25			%	Penc.	Gap
1	SME	-	-	-	1.182	640	0,00%	0,00%	3,01%	1.182	1.182	1.182		
	Linkage	-	-	-	-	640	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	1.062	640	0,00%	0,00%	4,32%	1.062	1.062	1.062		
	Value Chain	-	-	-	120	640	0,00%	0,00%	120	120	120	120		
2	MBG	121	20	32	69	640	2,46%	1,11%	2,41%	37	(52)	48		
	KUR	83	20	32	69	640	1,72%	1,11%	2,41%	37	(14)	48		
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	0,00%	-	(38)	-		
3	PWG	-	-	-	2.798	640	0,00%	0,00%	6,78%	2.798	2.798	2.798		
	Cilem	-	-	-	1.774	640	0,00%	0,00%	9,84%	1.774	1.774	1.774		
	Gadai	-	-	-	1.023	640	0,00%	0,00%	4,41%	1.023	1.023	1.023		
4	CFG	330	1.698	1.506	2.942	640	0,30%	1,16%	2,25%	1.436	2.613	1.244		
	CF 1	209	63	-	-	640	0,84%	0,00%	0,00%	-	(209)	(63)		
	Total Griya	-	-	-	-	640	0,00%	0,00%	0,00%	-	-	-		
	Oto	209	63	-	-	41,19%	0,00%	0,00%	0,00%	-	(209)	(63)		
	CF 2	120	1.635	1.506	2.942	640	0,14%	1,48%	2,84%	1.436	2.822	1.308		
	Mitraguna & Others	-	1.495	1.506	2.643	640	0,00%	1,93%	3,34%	1.137	2.643	1.148		
	Pensiun	120	140	-	299	640	0,56%	0,00%	1,23%	299	178	159		
	Total Pembiayaan	8.782	6.428	6.553	6.565	4.82%	3,11%	3,06%	12	(2.217)	137	3,38%	-10,20%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	% Relatif			Net (UG) & DG	Run Off Nov'25	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25		31-Dec-24	31-Oct-25	14-Nov-25			%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	640	12,66%	15,88%	15,69%	-	430	-		
	Linkage	23	-	-	-	640	0,15%	0,00%	0,00%	-	(23)	-		
	Non-Linkage	5.703	6.156	6.156	6.156	640	18,65%	25,49%	25,02%	-	453	-		
2	MBG	372	73	-	-	640	7,57%	0,00%	0,00%	-	(372)	(73)		
	KUR	296	73	-	-	640	6,16%	0,00%	0,00%	-	(296)</			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	28.514	30.300	16.346	1.786	(9.776)	-24,39%	12.596	71,15%	27.730	109,27%	2.570
2	Tabungan	74.047	76.608	72.668	76.093	1.205	3.425	(515)	-0,67%	2.046	2,76%	90.374	84,20%	(14.281)
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)
	Total	269.427	275.916	260.040	265.250	15.359	5.210	(10.666)	-3,87%	(4.177)	-1,55%	296.698	89,40%	(31.448)
	CASA	91.751	116.684	101.183	106.393	17.551	5.210	(10.291)	-8,82%	14.642	15,96%	118.105	90,08%	(11.712)
	(%) CASA	34,05%	42,29%	38,91%	40,11%									
	FDR	66,93%	75,15%	79,72%	78,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	10.609	30	200	170	214	145	3.109	55	10.279	103,21%	330
	KUR	5.814	8.922	9.078	30	200	170	252	156	3.264	44	8.593	105,64%	485
	Non KUR	1.686	1.542	1.531	-	-	0	(38)	(11)	(155)	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	38.735	3.666	4.550	884	2.015	1.148	13.098	3.402	37.092	104,43%	1.643
	Cilem	7.478	16.013	16.582	1.581	853	(728)	1.735	569	9.104	285	17.536	94,56%	(954)
	Gadai	18.160	21.573	22.153	2.085	3.697	1.612	280	580	3.994	3.117	19.556	113,28%	2.597
4	CFG	147.202	159.308	157.954	433	197	(236)	1.851	(1.354)	10.752	1.551	161.418	97,85%	(3.464)
	CF 1	16.107	19.021	19.097	-	150	150	(201)	76	2.991	74	18.142	105,26%	955
	Total Griya	8.451	13.214	13.341	-	150	150	0	127	4.890	23	8.981	148,54%	4.360
4	• Total Non Program	8.451	13.214	13.341	-	150	150	189	127	4.890	23	8.981	148,54%	4.360
	• 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	138.857	433	47	(386)	2.052	(1.430)	7.761	1.477	143.276	96,92%	(4.419)
	Mitraguna & Others	128.138	136.656	135.218	433	12	(421)	1.845	(1.438)	7.080	1.450	138.882	97,36%	(3.663)
	Pensiun	2.957	3.631	3.638	-	35	35	208	8	681	27	4.394	82,80%	(756)
	Total Pembiayaan	180.340	207.358	207.298	4.129	4.947	818	4.080	(60)	26.958	5.008	208.789	99,29%	(1.491)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-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	453	156	151	839	6,04%	1,44%	7,91%	688	387	683						
	KUR	363	83	80	564	6,24%	0,90%	6,21%	484	201	481						
	Non KUR	90	73	70	275	5,33%	4,57%	17,98%	205	185	202						
3	PWG	-	-	-	649	0,00%	0,00%	1,68%	649	649	649						
	Cilem	-	-	-	622	0,00%	0,00%	3,75%	622	622	622						
	Gadai	-	-	-	28	0,00%	0,00%	0,12%	28	28	28						
4	CFG	537	1.372	1.213	4.963	0,36%	0,76%	3,14%	3.750	4.426	3.591						
	CF 1	200	783	336	1.597	1,24%	1,77%	8,36%	1.260	1.397	814						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	200	783	336	1.597	2,61%	5,79%	27,74%	1.260	1.397	814						
	CF 2	337	589	876	3.366	0,26%	0,62%	2,42%	2.490	3.029	2.778						
	Mitraguna & Others	337	589	876	3.366	0,26%	0,64%	2,49%	2.490	3.029	2.778						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	990	1.528	1.364	6.452	0,55%	0,66%	3,11%	5.088	5.462	4.923	0,61%	80,43%	-2,5%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	70	199	198	198	0,93%	1,90%	1,87%	(0)	128	(0)						
	KUR	-	199	198	198	0,00%	2,22%	2,18%	(0)	198	(0)						
	Non K																

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	14.775	14.843	(614)	67	297	2,04%	1.893	14,62%	17.890	82,96%	(3.048)
2	Tabungan	76.505	85.359	86.325	87.161	6.313	835	1.801	2,11%	10.656	13,93%	85.927	101,44%	1.234
3	Deposito	21.770	21.261	20.791	20.790	72	(0)	(470)	-2,21%	(980)	-4,50%	22.258	93,41%	(1.468)
	Total	111.225	121.166	121.891	122.794	5.771	903	1.628	1,34%	11.569	10,40%	126.075	97,40%	(3.282)
	CASA	89.454	99.905	101.100	102.003	5.700	903	2.098	2,10%	12.549	14,03%	103.817	98,25%	(1.814)
	(%) CASA	80,43%	82,45%	82,94%	83,07%									
	FDR	45,34%	58,33%	57,03%	56,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.767	4.912	-	150	150	232	145	4.809	5	3.735	131,53%	1.177
	KUR	103	4.563	4.708	-	150	150	234	145	4.605	5	3.547	132,74%	1.161
	Non KUR	-	204	204	-	0	-2	0	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.219	1.695	1.593	-101	1.055	-111	5.992	1.704	27.410	66,47%	(9.191)
	Cilem	5.118	10.278	10.415	506	389	-117	284	137	5.297	252	17.009	61,23%	(6.594)
	Gadai	7.109	8.052	7.804	1.189	1.204	15	771	-248	695	1.452	10.400	75,03%	(2.597)
4	CFG	38.093	47.576	46.386	723	210	-513	614	-1.190	8.293	1.400	46.389	99,99%	(2)
	CF 1	11.280	11.393	11.188	15	-	-15	-341	-205	-92	205	12.354	90,56%	(1.166)
1	• Total Non Program	5.847	6.704	5.915	-	-	0	0	-112	746	112	6.132	107,50%	460
	• Program	-	678	678	-	-	0	166	-1	678	1	6.132	96,45%	(218)
	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	35.198	708	210	-498	955	-986	8.385	1.196	34.035	103,42%	1.164
	Mitraguna & Others	24.934	33.989	32.984	708	170	-538	910	-1.005	8.050	1.175	31.461	104,84%	1.523
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	2.574	86,04%	(359)
	Total Pembiayaan	50.425	70.675	69.519	2.418	1.953	-464	1.900	-1.156	19.095	3.109	77.535	89,66%	(8.016)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-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	-	-	-	-	757	0,00%	0,00%	15,40%	757	757	757					
	KUR	-	-	-	-	757	0,00%	0,00%	16,07%	757	757	757					
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	410	0,00%	0,00%	2,25%	410	410	410					
	Cilem	-	-	-	-	286	0,00%	0,00%	2,75%	286	286	286					
	Gadai	-	-	-	-	124	0,00%	0,00%	1,59%	124	124	124					
4	CFG	182	943	361	1.468	0,49%	0,48%	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%	2,12%	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%	-	-	-	-	-				
	Total Pembiayaan	190	513	1.008	685	0,38%	1,43%	0,98%	(324)	494	172	0,00%	100,00%	-1,0%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.663	7.764	199	101	2.398	44,69%	(9.670)	-55,47%	22.385	34,68%	(14.621)
2	Tabungan	88.077	86.195	81.380	81.242	(7.659)	(137)	(4.953)	-5,75%	(6.835)	-7,76%	97.031	83,73%	(15.789)
3	Deposito	27.462	48.947	48.986	48.986	9.993	(1)	39	0,08%	21.523	78,37%	27.903	175,56%	21.082
	Total	132.974	140.508	138.029	137.992	2.533	(37)	(2.516)	-1,79%	5.018	3,77%	147.320	93,67%	(9.327)
	CASA	105.512	91.561	89.042	89.007	(7.460)	(36)	(2.555)	-2,79%	(16.505)	-15,64%	119.416	74,53%	(30.410)
	(%) CASA	79,35%	65,16%	64,51%	64,50%									
	FDR	8,88%	16,51%	16,96%	16,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	5.375	245	38	-207	-32	-10	2.303	48	3.201	167,90%	2.174
	Cilem	3.072	5.385	5.375	245	38	-207	-32	-10	2.303	48	3.201	167,90%	2.174
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	18.037	220	235	15	973	218	9.295	17	17.590	102,54%	447
	CF 1	1.694	1.865	1.859	-	-	0	-24	-6	165	6	2.718	68,40%	(859)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	992	-	-	0	-24	-6	-304	6	2.022	49,09%	(1.029)
	CF 2	7.049	15.955	16.178	220	235	15	997	224	9.130	11	14.872	108,78%	1.306
	Mitraguna & Others	6.955	15.863	16.087	220	235	15	997	224	9.132	11	14.204	113,26%	1.883
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	23.413	465	273	-192	941	208	11.598	65	20.791	112,61%	2.621

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	25	0,00%	0,00%	0,46%	25	25	25					
	Cilem	-	-	-	-	25	0,00%	0,00%	0,46%	25	25	25					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	-	339	208	208	2,55%	1,90%	1,15%	(131)	(15)	208					
	CF 1	223	-	184	208	208	13,18%	9,86%	11,18%	24	(15)	208					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	208	208	17,22%	18,42%	20,94%	24	(15)	208					
	CF 2	-	-	155	-	0,00%	0,97%	0,00%	(155)	-	-	-	-				
	Mitraguna & Others	-	-	155	-	0,00%	0,98%	0,00%	(155)	-	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,98%	155	231	155	5,99%	-508,51%	5,0%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	36.511	37.058	(4.985)	547	639	1,75%	18.033	94,78%	24.527	151,09%	12.532
2	Tabungan	42.453	54.176	52.164	52.066	2.399	(98)	(2.110)	-3,89%	9.613	22,64%	50.594	102,91%	1.471
3	Deposito	43.338	45.527	46.943	46.543	1.425	(400)	1.016	2,23%	3.204	7,39%	43.913	105,99%	2.629
	Total	104.817	136.122	135.618	135.667	(1.161)	49	(455)	-0,33%	30.850	29,43%	119.034	113,97%	16.632
	CASA	61.479	90.595	88.675	89.124	(2.586)	449	(1.471)	-1,62%	27.645	44,97%	75.121	118,64%	14.003
	(%) CASA	58,65%	66,55%	65,39%	65,69%									
	FDR	25,79%	41,74%	44,05%	44,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.749	1.079	294	-785	358	-119	6.005	413	5.399	199,09%	5.350
	Cilem	4.744	10.868	10.749	1.079	294	-785	358	-119	6.005	413	5.399	199,09%	5.350
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	46.987	2.606	1.478	-1.128	1.685	1.042	24.700	436	31.309	150,08%	15.678
	CF 1	3.598	7.925	7.891	791	-	-791	906	-34	4.293	34	4.708	167,60%	3.183
	Total Griya	1.186	3.167	3.158	-	-	0	0	-9	1.972	9	1.499	210,70%	1.659
1	• Total Non Program	1.186	3.167	3.158	-	-	0	0	-9	1.972	9	1.499	210,70%	1.659
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.733	791	-	-791	906	-24	2.321	24	3.209	147,48%	1.524
	CF 2	18.689	38.021	39.096	1.815	1.478	-337	779	1.075	20.408	403	26.601	146,97%	12.495
	Mitraguna & Others	17.983	37.214	38.294	1.815	1.478	-337	681	1.080	20.310	398	25.135	152,35%	13.159
	Pensiun	-	807	803	-	-	0	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	59.736	3.685	3.772	87	2.043	2.923	32.706	849	36.708	162,73%	23.028

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				MtD	YtD	%				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	1,31%	141	141	141	141	141	141	141	141	141
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	1,31%	141	141	141	141	141	141	141	141	141
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,06%	28	28	28	28	28	28	28	28	28
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,35%	28	28	28	28	28	28	28	28	28
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-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	12.287	11.945	(1.709)	(342)	1.367	12,93%	9.832	465,38%	13.107	91,13%	(1.162)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	Total	2.863	11.693	13.089	12.747	(1.708)	(342)	1.054	9,01%	9.884	345,28%	21.226	60,05%	(8.479)
	CASA	2.113	10.577	12.287	11.945	(1.709)	(342)	1.367	12,93%	9.832	465,38%	19.859	60,15%	(7.914)
(%) CASA	73,80%	90,46%	93,87%	93,71%										
FDR	44,75%	142,80%	132,49%	136,05%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 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	-	135	86	86	0	0	(49)	-36,19%	86	#DIV/0!	-	0,00%	86	
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
3	Tabungan ISE	-	135	86	86	0	0	(49)	-36,19%	86	#DIV/0!	0	0,00%	86	
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%	0	0,00%	0	0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-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	11.964	1.159	1.276	117	909	668	10.763	608	8.970	133,38%	2.994
	Cilem	1.026	8.054	8.664	830	811	-19	195	611	7.639	200	6.281	137,95%	2.384
	Gadai	175	3.242	3.299	329	465	136	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
4	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
• Total Non Program	-	1.031	1.031	-	-	-	0	0	0	1.031	-	268	384,59%	763
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	1.522	1.512	-	-	-	0	-31	-11	1.512	11	839	180,14%	672
CF 2	-	80	2.849	2.836	50	-	-50	21	-13	2.756	13	8.278	34,26%	(5.442)
Mitraguna & Others	-	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
Pensiun	-	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
Total Pembiayaan		1.281	16.698	17.342	1.209	1.276	67	899	644	16.061	632	18.355	94,48%	(1.013)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	14-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	35	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(35)			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	35	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(35)			
4	CFG	-	-	-	-	193	0,00%	0,00%	0,00%	3,58%	193	193	193	193	193	193
	CF 1	-	-	-	-	193	0,00%	0,00%	0,00%	7,58%	193	193	193	193	193	193
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-	193	0,00%	0,00%	0,00%	12,75%	193	193	193	193	193	193
CF 2	-	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	35	-	-	193	0,00%	0,00%	0,00%	0,00%	-	-	-	1,22%	#DIV/0!	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	#DIV/0!
2	Contribution Margin	-	(22)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13