

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	60.580	62.131	(86.238)	1.551	3.082	5,22%	(12.038)	-16,23%	212.481	29,24%	(150.350)
2	Tabungan	1.786.724	1.968.204	1.938.553	1.942.285	36.437	3.732	(25.919)	-1,32%	155.561	8,71%	2.011.047	96,58%	(68.762)
3	Deposito	649.060	615.862	624.073	628.527	(36.484)	4.454	12.665	2,06%	(20.533)	-3,16%	663.637	94,71%	(35.110)
	Total	2.509.954	2.643.115	2.623.206	2.632.943	(86.285)	9.737	(10.172)	-0,38%	122.989	4,90%	2.887.165	91,19%	(254.222)
	CASA	1.860.893	2.027.253	1.999.133	2.004.416	(49.801)	5.283	(22.837)	-1,13%	143.523	7,71%	2.223.528	90,15%	(219.112)
	(%) CASA	74,14%	76,70%	76,21%	76,13%									
	FDR	125,36%	131,49%	132,21%	131,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.955	40.871		(85)	(1.147)	-2,73%	(1.968)	-4,60%	80.699	50,65%	(39.828)
2	Giro ISE	4.948	4.741	4.061	4.084		23	(657)	-13,86%	(864)	-17,47%	27.894	14,64%	(23.810)
3	Tabungan ISE	31.691	33.067	32.676	32.568		(108)	(499)	-1,51%	877	2,77%	36.953	88,13%	(4.385)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	184.570	242.665	241.593	500	-	-	-500	-5.617	-1.071	57.023	1.071	215.986	111,86%	25.607
	Linkage	86.431	111.300	111.300	-	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.293	500	-	-	-500	-5.130	-1.071	32.154	1.071	115.663	112,65%	14.630
	• Local Champion	98.139	131.365	130.293	500	-	-	-500	-5.130	-1.071	32.154	1.071	112.586	115,73%	17.707
	• Value Chain	-	-	-	-	-	-	-	0	0	-	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.668	2.535	1.000	-1.535	-160	-2.671	-5.209	3.671		501.352	88,10%	(59.684)
	KUR	419.345	419.362	417.156	2.535	1.000	-1.535	247	-2.206	-2.189	3.206		471.093	88,55%	(53.937)
3	PWG	258.833	406.261	413.147	42.979	26.790	-16.190	27.268	6.886	154.314	19.903		414.433	99,69%	(1.285)
	Cilem	127.522	219.691	221.153	16.598	6.068	-10.530	9.355	1.461	93.631	4.607		250.568	88,26%	(29.415)
	Gadai	131.312	186.569	191.995	26.381	20.722	-5.659	17.913	5.425	60.683	15.296		163.864	117,17%	28.130
4	CFG	2.256.170	2.382.215	2.371.765	17.489	7.055	-10.434	22.329	-10.450	115.595	17.505		2.472.864	95,91%	(101.099)
	CF 1	461.418	471.592	471.920	2.410	1.883	-527	5.755	327	10.502	1.556		495.744	95,19%	(23.824)
	Total Griya	417.205	393.258	392.904	800	200	-600	0	-354	-24.302	554		432.970	90,75%	(40.066)
	• Total Non Program	64.148	59.328	59.381	800	200	-600	2.080	53	-4.766	147		71.111	83,50%	(11.730)
	• Program	353.058	333.930	333.522	-	-	0	-1.789	-407	-19.535	407		361.858	92,17%	(28.336)
	Oto	44.213	78.334	79.016	1.610	1.683	73	5.755	682	34.804	1.001		62.775	125,87%	16.242
	CF 2	1.794.752	1.910.623	1.899.845	15.079	5.172	-9.907	16.573	-10.778	105.093	15.950		1.977.120	96,09%	(77.275)
	Mitraguna & Others	1.323.695	1.431.023	1.424.310	11.538	4.268	-7.270	12.749	-6.713	100.615	10.981		1.489.234	95,64%	(64.924)
	Pensiun	471.056	479.599	475.535	3.541	904	-2.637	3.824	-4.065	4.478	4.969		487.886	97,47%	(12.351)
	Total Pembiayaan	3.146.451	3.475.480	3.468.173	63.503	34.845	-28.658	43.819	-7.306	321.723	42.151		3.604.634	96,21%	(136.461)

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	192	348	475	1.204	0,10%	0,20%	0,50%	729	1.012	856			
	Linkage	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.204	0,20%	0,36%	0,92%	729	1.012	856			
	Value Chain	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	23.643	1,09%	1,80%	5,35%	15.644	18.764	15.644			
	KUR	3.627	6.377	6.377	21.197	0,86%	1,52%	5,08%	14.820	17.570	14.820			
	Non KUR	1.252	1.623	1.623	2.446	4,55%	6,50%	9,98%	824	1.194	824			
3	PWG	275	1	1	15.159	0,11%	0,00%	3,67%	15.158	14.884	15.158			
	Cilem	275	1	1	9.957	0,22%	0,00%	4,50%	9.956	9.956	9.956			
	Gadai	-	-	-	5.202	0,00%	0,00%	2,71%	5.202	5.202	5.202			
4	CFG	67.344	65.418	65.451	109.747	2,98%	2,75%	4,63%	44.296	42.403	44.329			
	CF 1	43.373	41.883	41.926	60.722	9,40%	8,89%	12,87%	18.796	17.349	18.839			
	Total Griya	41.791	40.502	40.088	51.104	10,02%	10,19%	13,01%	11.016	9.313	10.602			
	Oto	1.583	1.381	1.838	9.618	3,58%	2,35%	12,17%	7.780	8.036	8.237			
	CF 2	23.971	23.535	23.525	49.025	1,34%	1,23%	2,58%	25.500	25.054	25.490			
	Mitraguna & Others	22.208	21.338	21.186	44.314	1,68%	1,48%	3,11%	23.127	22.106	22.975			
	Pensiun	1.763	2.197	2.338	4.711	0,37%	0,49%	0,99%	2.373	2.948	2.515			
	Total Pembiayaan	138.673	175.716	177.658	178.505	4,41%	5,11%	5,15%	846	39.831	2.789			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi		
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.902	7.785	7.770	665	(15)	868	12,57%	6.626	578,96%	10.075	77,12%	(2,305)
3	Deposito	-	2.650	2.650	2.650	(1.200)	0	0	0,00%	2.650	#DIV/0!	283	936,86%	2.367
	Total	1.144	9.552	10.435	10.420	(535)	(15)	868	9,08%	9.276	810,52%	10.358	100,60%	62
	CASA	1.144	6.902	7.785	7.770	665	(15)	868	12,57%	6.626	578,96%	10.075	77,12%	(2,305)
(%)	CASA	100,00%	72,26%	74,61%	74,57%									
	FDR	0,00%	29,74%	27,09%	27,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	145	145		0	(13)	-8,27%	145	#DIV/0!	-	0,00%	145
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	159	145	145		0	(13)	-8,27%	145	#DIV/0!	-	0,00%	145
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	5	7	7		0	2	40,00%	7	#DIV/0!	-	0,00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	2.841	2.827	150	-	-150	505	-14	2.827	14	2.152	131,36%	675
	KUR	-	2.601	2.586	150	-	-150	510	-14	2.586	14	2.044	126,51%	542
	Non KUR	-	240	240	-	0	-5	0	0	240	-	107	223,61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.841	2.827	150	-	-150	505	-14	2.827	14	2.152	131,36%	675

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	48	48	0,00%	0,00%	1,70%	48	48	48				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	48	48	0,00%	0,00%	19,95%	48	48	48				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	0,00%	#DIV/0	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.280	6.286	7.556	(414)	1.270	1.276	20,32%	(4.355)	-36,56%	28.234	26,76%	(20.678)
2	Tabungan	224.769	225.261	219.467	217.715	313	(1.752)	(7.546)	-3,35%	(7.055)	-3,14%	245.884	88,54%	(28.169)
3	Deposito	43.574	34.515	34.966	34.865	(513)	(101)	350	1,01%	(8.709)	-19,99%	44.717	77,97%	(9.853)
	Total	280.254	266.055	260.718	260.135	(614)	(583)	(5.920)	-2,23%	(20.119)	-7,18%	318.836	81,59%	(58.700)
	CASA	236.680	231.540	225.753	225.270	(101)	(482)	(6.270)	-2,71%	(11.410)	-4,82%	274.118	82,18%	(48.848)
	(%) CASA	84,45%	87,03%	86,59%	86,60%									
	FDR	105,53%	135,18%	138,25%	138,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.435	6.998	7.027		29	592	9,20%	(1.721)	-19,67%	-	0,00%	7.027
2	Giro ISE	799	1.361	1.930	1.954		23	593	43,56%	1.154	144,37%		0,00%	1.954
3	Tabungan ISE	1.949	2.074	2.068	2.073		6	(1)	-0,03%	125	6,41%		0,00%	2.073
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	231	234	234		0	3	1,30%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	47.775	47.730	-	-	0	-4.437	-46	16.822	46	38.880	122,76%	8.850
	Linkage	-	2.645	2.645	-	-	-	-159	0	2.645	-	3.405	77,68%	(760)
	Non-Linkage	30.908	45.130	45.084	-	-	0	-4.278	-46	14.176	46	35.475	120,09%	9.610
	• Local Champion	30.908	45.130	45.084	-	-	0	-4.278	-46	14.176	46	34.449	130,87%	10.635
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	35.044	33.769	33.491	260	-	-260	104	-279	-1.553	279	38.842	86,22%	(5.351)
	KUR	33.160	32.116	31.842	260	-	-260	135	-274	-1.319	274	36.768	86,60%	(4.926)
	Non KUR	1.883	1.653	1.649	-	-	0	-31	-5	-234	5	2.074	79,50%	(425)
3	PWG	42.057	65.239	67.248	9.878	6.869	-3.009	10.115	2.009	25.191	4.860	59.884	112,30%	7.364
	Cilem	12.529	18.095	18.267	2.058	599	-1.459	1.230	172	5.738	427	25.249	72,35%	(6.982)
	Gadai	29.527	47.144	48.981	7.820	6.270	-1.549	8.884	1.837	19.454	4.434	34.635	141,42%	14.345
4	CFG	187.744	212.874	211.987	5.123	1.189	-3.934	2.858	-887	24.243	2.076	209.436	101,22%	2.551
	CF 1	15.514	20.653	21.139	1.126	659	-467	959	485	5.625	173	17.861	118,35%	3.278
	Total Griya	12.407	11.808	11.733	800	-	-800	0	-76	-674	76	12.597	92,19%	(995)
4	• Total Non Program	12.280	11.688	11.612	800	-	-800	843	-76	-668	76	12.597	92,18%	(985)
	• Program	127	121	121	-	-	0	-1	0	-6	-	130	92,93%	(9)
	Oto	3.107	8.845	9.406	326	659	333	959	561	6.299	98	5.134	183,23%	4.273
	CF 2	172.230	192.221	190.848	3.997	530	-3.467	1.900	-1.372	18.619	1.902	191.575	99,62%	(727)
	Mitraguna & Others	136.376	153.847	153.125	2.662	530	-2.132	783	-723	16.749	1.253	154.181	99,31%	(1.057)
	Pensiun	35.854	38.374	37.724	1.335	-	-1.335	1.117	-650	1.870	650	37.394	100,88%	330
	Total Pembiayaan	295.752	359.658	360.456	15.260	8.058	-7.202	8.640	798	64.703	7.260	347.042	103,87%	13.414

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	348	351	920	0	0,00%	0,73%	1,93%	569	920	572			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	348	351	920	0	0,00%	0,78%	2,04%	569	920	572			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	999	1.089	2.242	0	0,40%	2,33%	6,69%	1.153	2.103	1.243			
	KUR	69	987	1.080	2.232	0	0,21%	3,36%	7,01%	1.153	2.164	1.246			
	Non KUR	70	13	10	10	0	3,74%	0,59%	0,59%	-	(61)	(3)			
3	PWG	-	-	-	-	3.142	0,00%	0,00%	0,00%	4.67%	3.142	3.142			
	Cilem	-	-	-	-	819	0,00%	0,00%	0,00%	4.48%	819	819			
	Gadai	-	-	-	-	2.323	0,00%	0,00%	0,00%	4.74%	2.323	2.323			
4	CFG	606	1.732	1.400	8.378	0	0,32%	0,66%	3,95%	6.978	7.772	6.645			
	CF 1	136	431	665	4.915	0	0,88%	3,22%	23,25%	4.250	4.779	4.484			
	Total Griya	124	291	274	3.812	0	1,00%	2,32%	32,49%	3.538	3.689	3.522			
	Oto	12	140	391	1.103	0	0,39%	4,42%	11,72%	712	1.090	962			
	CF 2	470	1.301	734	3.462	0	0,27%	0,38%	1,81%	2.728	2.992	2.161			
	Mitraguna & Others	382	1.301	734	3.321	0	0,28%	0,48%	2,17%	2.587	2.939	2.020			
	Pensiun	88	-	-	-	142	0,24%	0,00%	0,00%	142	54	142			
	Total Pembiayaan	3.769	3.275	3.638	3.512	0,25%	0,79%	4,07%	1,01%	11.842	13.936	11.601	1,14%	71,97%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	1.369	1.120	1.119	1.119	0	4,43%	2,34%	2,35%	-	(249)	(0)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.120	1.119	1.119	0	4,43%	2,48%	2,48%	-	(249)	(0)			
2	MBG	202	447	499	521	0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	19.027	16.761	16.768	7.013	7	(2.258)	-11,87%	5.299	46,20%	28.015	59,85%	(11.247)
2	Tabungan	240.508	310.664	302.638	305.378	14.144	2.740	(5.285)	-1,70%	64.870	26,97%	261.718	116,68%	43.660
3	Deposito	185.720	180.849	181.987	181.835	3.694	(152)	986	0,55%	(3.885)	-2,09%	186.880	97,30%	(5.045)
	Total	437.698	510.540	501.387	503.982	24.852	2.595	(6.558)	-1,28%	66.284	15,14%	476.614	105,74%	27.368
	CASA	251.978	329.690	319.400	322.147	21.158	2.747	(7.544)	-2,29%	70.169	27,85%	289.733	111,19%	32.413
	(%) CASA	57,57%	64,58%	63,70%	63,92%									
	FDR	88,88%	83,94%	85,09%	84,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	4.495	4.514	4.534		20	39	0,86%	409	9,91%	-	0,00%	4.534
2	Giro ISE	544	537	319	336		17	(201)	-37,44%	(208)	-38,21%	-	0,00%	336
3	Tabungan ISE	3.581	3.958	4.195	4.198		3	240	6,06%	617	17,22%	-	0,00%	4.198
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	233	253	255	255		0	2	0,79%	22	9,44%	-	0,00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	102.657	101.657	500	-	-500	-413	-1,000	15.623	1.000	96.228	105,64%	5.429
	Linkage	44.151	42.940	42.940	-	-	-	-198	0	-1.211	-	48.645	88,27%	(5.705)
	Non-Linkage	41.883	59.716	58.716	500	-	-500	-215	-1,000	16.833	1.000	47.582	123,40%	11.134
	• Local Champion	41.883	59.716	58.716	500	-	-500	-215	-1,000	16.833	1.000	46.557	126,12%	12.160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)
2	MBG	29.653	30.019	30.156	60	300	240	19	137	503	163	33.703	89,48%	(3.547)
	KUR	28.300	29.042	29.178	60	300	240	34	137	879	163	32.146	90,77%	(2.968)
	Non KUR	1.354	978	978	-	-	0	-15	0	-376	-	1.557	62,79%	(579)
3	PWG	33.844	46.733	46.844	3.506	1.767	-1.739	1.489	110	12.999	1.656	51.526	90,91%	(4.683)
	Cilem	16.485	25.101	25.005	1.177	447	-730	88	-96	8.520	543	30.241	82,68%	(5.236)
	Gadai	17.360	21.633	21.839	2.330	1.320	-1.010	1.401	207	4.479	1.113	21.286	102,60%	554
4	CFG	239.485	249.114	247.981	2.343	176	-2.167	1.764	-1.134	8.496	1.310	265.972	93,24%	(17.991)
	CF 1	40.558	43.860	43.820	-	103	103	59	-40	3.262	143	43.997	99,60%	(177)
	Total Griya	29.064	28.973	28.932	-	0	0	-41	-132	41	-	30.029	96,35%	(1.097)
4	• Total Non Program	12.679	13.575	13.561	-	-	0	-66	-14	882	14	13.236	102,46%	325
	• Program	16.385	15.397	15.371	-	-	0	-90	-27	-1.014	27	16.793	91,53%	(1.422)
	Oto	11.494	14.888	14.888	-	103	103	59	0	3.394	103	13.968	106,59%	920
	CF 2	198.927	205.254	204.161	2.343	73	-2.270	1.705	-1.093	5.234	1.166	221.975	91,97%	(17.814)
	Mitraguna & Others	182.594	188.635	187.702	1.795	73	-1.722	985	-933	5.108	1.006	203.670	92,16%	(15.968)
	Pensiun	16.332	16.619	16.459	-	548	-	-548	720	-160	126	18.305	89,91%	(1.846)
	Total Pembiayaan	389.016	428.523	426.637	6.409	2.243	-4.166	2.859	-1.887	37.621	4.130	447.429	95,35%	(20.792)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap		
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-					
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-					
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-					
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-					
2	MBG	97	597	370	1.545		0,33%	0,23%	1,23%		5,12%	1.175	1.448	947				
	KUR	-	597	370	1.545		0,00%	1,27%	5,29%		1,175	1.545	947					
	Non KUR	97	-	-	-		7,13%	0,00%	0,00%		0,00%	-	(97)	-				
3	PWG	78	-	-	-		1.202	0,23%	0,00%		2,57%	1.202	1.124	1.202				
	Cilem	78	-	-	-		963	0,47%	0,00%		3,85%	963	886	963				
	Gadai	-	-	-	-		238	0,00%	0,00%		1,09%	238	238	238				
4	CFG	3.097	3.508	3.356	7.663		1,29%	0,00%	1,35%		3,09%	4.307	4.566	4.155				
	CF 1	2.023	2.551	2.761	5.918		0,99%	6,30%	13,50%		3,156	3.156	3.894	3.366				
	Total Griya	1.062	1.823	2.366	4.217		3,65%	8,17%	14,58%		1.851	3.155	2.394					
	Oto	961	729	395	1.701		8,36%	2,65%	11,42%		1.306	740	972					
	CF 2	1.074	957	595	1.745		0,54%	0,29%	0,85%		1.151	671	788					
	Mitraguna & Others	1.074	863	500	1.630		0,59%	0,27%	0,87%		1.131	557	767					
	Pensiun	-	94	95	115		0,00%	0,57%	0,70%		20	115	21					
	Total Pembiayaan	34.931	36.119	36.291	36.685		8,98%	8,47%	8,60%		393	1.754	565	13,77%	-60,12%	5,2%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	31.055	30.847	30.829	30.829		36,10%	30,03%	30,33%		-	(225)	(18)				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-				
	Non-Linkage	31.055	30.847	30.829	30.829		74,15%	51,63%	52,51%		-	(225)	(18)				

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.384	3.276	2.988	(288)	(396)	-11,71%	(417)	-12,26%	-	0,00%	2.988
2	Giro ISE	179	96	15	14	(1)	(83)	-85,64%	(165)	-92,27%		0,00%	14
3	Tabungan ISE	3.226	3.287	3.261	2.974	(287)	(314)	-9,54%	(252)	-7,82%		0,00%	2.974
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	C
5	CIF ISE	267	370	372	372	0	2	0,54%	105	39,33%		0,00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	58.116	83.846	83.822	-	-	0	-581	-24	25.706	24	71.366	117,45%	12.456	
	Linkage	33.720	57.852	57.852	-	-	-	-59	0	24.132	-	39.712	145,68%	18.140	
	Non-Linkage	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	31.654	82,04%	(5.684)	
	• Local Champion	24.397	25.994	25.970	-	-	0	-522	-24	1.573	24	30.629	84,79%	(4.659)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.026	0,00%	(1.026)	
2	MBG	42.711	36.650	36.302	200	-	-	-200	-543	-348	-6.409	348	46.747	77,66%	(10.444)
	KUR	42.080	35.505	35.161	200	-	-	-200	-443	-344	-6.920	344	45.967	76,49%	(10.806)
	Non KUR	631	1.146	1.142	-	-	0	-100	-4	511	4	780	146,42%	366	
3	PWG	35.041	52.873	53.108	5.393	2.924	-2.469	1.453	235	18.067	2.690	51.704	102,71%	1.403	
	Cilem	13.016	24.784	24.883	1.986	604	-1.383	894	99	11.868	505	25.565	97,33%	(682)	
	Gadai	22.025	28.089	28.224	3.407	2.321	-1.086	559	135	6.199	2.185	26.139	107,98%	2.085	
4	CFG	379.443	374.521	372.710	821	627	-194	677	-1.811	-6.732	2.437	405.094	92,01%	(32.384)	
	CF 1	241.455	234.709	234.524	110	175	65	780	-185	-6.931	359	251.717	93,17%	(17.193)	
	Total Griya	235.660	222.320	222.041	-	-	0	0	-279	-13.619	279	244.156	90,94%	(22.115)	
1	• Total Non Program	5.587	4.812	4.806	-	-	0	-55	-6	-781	6	8.349	57,57%	(3.542)	
	• Program	230.073	217.508	217.235	-	-	0	-1.380	-273	-12.838	273	235.808	92,12%	(18.573)	
	Oto	5.795	12.389	12.483	110	175	65	780	94	6.688	80	7.561	165,10%	4.922	
	CF 2	137.987	139.812	138.186	711	452	-259	-103	-1.626	199	2.078	153.377	90,10%	(15.191)	
	Mitraguna & Others	90.056	91.160	89.840	434	364	-70	-247	-1.320	-215	1.684	104.194	86,22%	(14.353)	
	Pensiun	47.932	48.652	48.345	277	88	-189	144	-306	414	394	49.183	98,30%	(837)	
	Total Pembiayaan	515.311	547.891	545.942	6.414	3.551	-2.863	1.006	-1.948	30.631	5.499	574.911	94,96%	(28.969)	

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	3.088	936	936	936	12,66%	3,60%	3,60%	-	(2.153)	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	456	979	1.074	1.160	1,07%	2,93%	3,20%	87	704	181				
	KUR	456	979	1.074	1.057	1,08%	3,02%	3,01%	(17)	601	78				
	Non KUR	-	-	-	103	0,00%	0,00%	9,04%	103	103	103				
3	PWG	184	184	184	188	0,53%	0,35%	0,35%	4	4	4				
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4				
	Gadai	184	184	184	184	0,84%	0,66%	0,65%	-	(0)	-				
4	CFG	57.168	73.010	72.616	73.262	15,07%	19,39%	19,66%	645	16.094	252				
	CF 1	55.413	70.906	69.760	70.192	22,95%	29,72%	29,93%	432	14.779	(714)				
	Total Griya	55.413	70.906	69.760	70.192	23,51%	31,38%	31,61%	432	14.779	(714)				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	1.755	2.104	2.856	3.070	1,27%	2,04%	2,22%	213	1.315	966				
	Mitraguna & Others	1.113	1.927	2.681	2.896	1,24%	2,94%	3,22%	215	1.784	970				
	Pensiun	642	177	175	173	0,12%	0,03%	0,36%	(2)	(469)	(4)				
	Total Pembiayaan	60.897	75.108	74.810	75.546	11,82%	13,65%	13,84%	736	14.649	437	0,03%	99,82%	-13,8%	

Asset & Contribution Margin

No.	Neraca	Sep-24	Dec-24	Sep-25	Growth (Yoy)	% Growth
1	Asset (Retail) T	240.829	530.211	560.428	319.599	
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%

PRK & Payton

Kinerja	Periode			Growth (Mtd)	(YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,94	2,90	(0,03)	0,20
CIF Payroll	1.935	1.468	1.759	291	(176)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	115	124	147	61	23	32	27,99%	(1.658)	-91,86%	10.075	1,46%	(9.928)
2	Tabungan	71.593	75.137	73.128	73.346	(749)	218	(1.790)	-2,38%	1.753	2,45%	85.988	85,30%	(12.642)
3	Deposito	17.657	22.539	22.503	22.503	205	0	(35)	-0,16%	4.846	27,45%	18.761	119,95%	3.743
	Total	91.055	97.790	95.756	95.996	(482)	241	(1.794)	-1,83%	4.942	5,43%	114.824	83,60%	(18.828)
	CASA	73.398	75.251	73.252	73.493	(688)	241	(1.758)	-2,34%	95	0,13%	96.063	76,50%	(22.570)
	(%) CASA	80,61%	76,95%	76,50%	76,56%									
	FDR	229,29%	239,15%	245,08%	244,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.069	1.155	1.157	3	89	8,32%	(239)	-17,11%		-	0,00%	1.157
2	Giro ISE	302	89	99	99	0	9	10,60%	(203)	-67,31%			0,00%	99
3	Tabungan ISE	1.094	979	1.056	1.059	3	79	8,11%	(36)	-3,26%			0,00%	1.059
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	148	149	150	150	0	1	0,67%	2	1,35%			0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.614	19.522	75	-	-75	428	-92	464	92	21.789	89,59%	(2.267)
	KUR	17.594	18.056	17.967	75	-	-75	18	-90	373	90	20.162	89,11%	(2.195)
	Non KUR	1.464	1.557	1.555	-	0	411	-2	-91	2		1.627	95,55%	(72)
3	PWG	15.250	27.102	28.352	3.393	2.456	-937	3.381	1.250	13.102	1.206	28.692	98,81%	(340)
	Cilem	9.140	15.653	16.201	1.427	880	-547	1.650	548	7.061	332	19.791	81,86%	(3.590)
	Gadai	6.110	11.449	12.151	1.967	1.576	-390	1.730	702	6.041	875	8.901	136,51%	3.250
4	CFG	174.474	187.153	186.803	1.520	1.248	-272	2.430	-350	12.329	1.598	189.005	98,83%	(2.203)
	CF 1	2.726	4.142	4.318	-	200	200	415	177	1.593	23	3.884	111,18%	434
	Total Griya	1.978	1.811	2.005	-	200	200	0	193	27	7	2.194	91,35%	(190)
4	• Total Non Program	1.978	1.811	2.005	-	200	200	266	193	27	7	2.194	91,35%	(190)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	748	2.330	2.314	-	-	0	415	-17	1.566	17	1.689	136,95%	624
	CF 2	171.748	183.012	182.485	1.520	1.048	-472	2.014	-527	10.737	1.575	185.122	98,58%	(2.637)
	Mitraguna & Others	111.863	118.616	118.286	1.250	712	-538	1.001	-331	6.422	1.043	123.902	95,47%	(5.616)
	Pensiun	59.885	64.395	64.199	270	336	66	1.013	-196	4.314	532	61.219	104,87%	2.979
	Total Pembiayaan	208.782	233.869	234.677	4.988	3.704	-1.284	6.239	808	25.895	2.897	239.487	97,99%	(4.810)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	153	36	1.976	1.819	0,18%	0,18%	0,10,12%	1.940	1.632	1.823			
	KUR	344	153	36	1.976	1.96%	0,20%	0,20%	0,11,00%	1.940	1.632	1.823			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	799	0,00%	0,00%	0,00%	2.82%	799	799	799		
	Cilem	-	-	-	-	687	0,00%	0,00%	0,00%	4,24%	687	687	687		
	Gadai	-	-	-	-	113	0,00%	0,00%	0,00%	0,93%	113	113	113		
4	CFG	621	1.136	471	4.872	0,36%	0,25%	0,25%	0,26,1%	4.402	4.252	3.737			
	CF 1	122	-	-	-	84	0,46%	0,00%	0,00%	1.94%	84	(38)	84		
	Total Griya	-	-	-	-	84	0,00%	0,00%	0,00%	4,18%	84	84	84		
	Oto	122	-	-	-	0	16,27%	0,00%	0,00%	0,00%	-	(122)	-		
	CF 2	499	1.136	471	4.789	0,29%	0,26%	0,26%	0,26,2%	4.318	4.290	3.653			
	Mitraguna & Others	499	1.136	471	4.220	0,45%	0,40%	0,40%	0,35,7%	3.749	3.721	3.084			
	Pensiun	-	-	-	-	569	0,00%	0,00%	0,00%	0,89%	569	569	569		
	Total Pembiayaan	965	1.289	507	7.648	0,46%	0,22%	0,22%	3,26%	7.141	6.683	6.358	0,61%	81,17%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	332	299	299	0,58%	1,52%	1,53%	(0)	189	(33)				
	KUR	66	332	299	299	0,37%	1,66%	1,66%	(0)	233	(33)				
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	458	458	145	0	245	114,74%	414	937,82%	7.914	5,79%	(7.456)
2	Tabungan	126.106	141.500	141.427	141.661	6.657	234	161	0,11%	15.556	12,34%	139.914	101,25%	1.748
3	Deposito	46.391	59.763	59.603	59.603	300	0	(160)	-0,27%	13.212	28,48%	47.341	125,90%	12.262
	Total	172.540	201.477	201.488	201.723	7.102	234	246	0,12%	29.182	16,91%	195.169	103,36%	6.554
	CASA	126.150	141.714	141.885	142.119	6.802	234	406	0,29%	15.970	12,66%	147.828	96,14%	(5.709)
	(%) CASA	73,11%	70,34%	70,42%	70,45%									
	FDR	92,15%	82,53%	82,15%	82,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	648	646		(1)	(33)	-4,84%	45	7,41%	-	0,00%	646
2	Giro ISE	8	1	1	1		0	(0)	-1,24%	(7)	-83,97%	1	0,00%	1
3	Tabungan ISE	593	678	646	645		(1)	(33)	-4,84%	51	8,67%	52	0,00%	645
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	185	194	196	196		0	2	1,03%	11	5,95%	196	0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Local Champion	52	8	8	-	-	0	-1	-0	-44	0	52	14,68%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.881	19.809	-	-	0	315	-72	3.281	72	19.794	100,08%	15
	KUR	15.208	18.629	18.561	-	-	0	411	-68	3.353	68	18.312	101,36%	250
	Non KUR	1.319	1.252	1.248	-	-	0	-96	-4	-72	4	1.482	84,18%	(235)
3	PWG	4.082	8.809	8.856	683	135	-548	532	47	4.774	88	8.162	108,50%	693
	Cilem	4.082	8.809	8.856	683	135	-548	532	47	4.774	88	8.162	108,50%	693
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.572	136.855	1.615	287	-1.328	748	-717	-1.478	1.004	150.832	90,73%	(13.977)
	CF 1	3.556	3.552	3.511	265	-	-265	205	-40	-44	40	4.936	71,13%	(1.425)
	Total Griya	1.390	1.029	1.027	-	-	0	0	-3	-363	3	1.602	64,12%	(575)
	• Total Non Program	1.390	1.029	1.027	-	-	0	0	-3	-363	3	1.602	64,12%	(575)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.522	2.484	265	-	-265	205	-38	319	38	3.334	74,50%	(850)
	CF 2	134.777	134.021	133.344	1.350	287	-1.063	543	-676	-1.433	963	145.896	91,40%	(12.552)
	Mitraguna & Others	92.204	94.065	93.897	1.350	287	-1.063	-168	1.694	455	102.238	91,84%	(8.340)	
	Pensiun	42.574	39.955	39.447	-	-	0	-388	-509	-3.127	509	43.658	90,35%	(4.211)
	Total Pembiayaan	158.995	166.269	165.528	2.298	422	-1.876	1.594	-741	6.533	1.163	178.841	92,56%	(13.313)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	8	8	8	0,00%	100,00%	100,00%	100,00%	(0)	8	8			
	Linkage	-	-	-	-	8	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	8	8	8	0,00%	100,00%	100,00%	100,00%	(0)	8	8			
	Value Chain	-	-	-	-	8	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	134	136	1.612	53	1,04%	0,68%	8,14%	1.477	1.440	1.478				
	KUR	85	-	-	1.479	53	0,56%	0,00%	7,97%	1.479	1.394	1.479				
	Non KUR	87	134	136	133	53	6,58%	10,84%	10,68%	(2)	46	(1)				
3	PWG	-	-	1	333	333	0,00%	0,01%	3,76%	332	333	333				
	Cilem	-	-	1	333	333	0,00%	0,01%	3,76%	332	333	333				
	Gadai	-	-	-	-	333	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.128	926	1.500	5.125	53	0,82%	1,09%	3,74%	3.625	3.997	4.199				
	CF 1	123	-	-	750	53	3,46%	0,00%	21,37%	750	627	750				
	Total Griya	-	-	-	750	53	5,68%	0,00%	30,21%	750	627	750				
	Oto	123	-	-	750	53	5,68%	0,00%	30,21%	750	627	750				
	CF 2	1.005	926	1.500	4.375	53	0,75%	1,12%	3,28%	2.875	3.369	3.448				
	Mitraguna & Others	743	623	1.195	4.069	53	0,81%	1,27%	4,33%	2.875	3.326	3.446				
	Pensiun	-	306	305	305	53	0,62%	0,76%	0,77%	(0)	305	(1)				
	Total Pembiayaan	2.762	995	927	926	53	1,74%	0,56%	0,56%	(1)	(1.836)	(69)	0,60%	-8,04%	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161.020	172.540	194.375	33.355	
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,93	3,16	3,20	0,04	0,27
CIF Payroll	1.390	1.528	1.528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	460	438	443	66	4	(18)	-3,83%	(2.963)	-87,00%	10.740	4,12%	(10.297)
2	Tabungan	80.230	89.645	89.277	88.707	4.908	(570)	(938)	-1,05%	8.476	10,57%	92.985	95,40%	(4.279)
3	Deposito	12.294	17.359	17.168	17.018	(224)	(150)	(341)	-1,96%	4.724	38,42%	12.970	131,21%	4.048
	Total	95.930	107.464	106.882	106.167	4.751	(715)	(1.297)	-1,21%	10.237	10,67%	116.696	90,98%	(10.528)
	CASA	83.636	90.105	89.715	89.149	4.974	(565)	(956)	-1,06%	5.514	6,59%	103.725	85,95%	(14.576)
	(%) CASA	87,18%	83,85%	83,94%	83,97%									
	FDR	162,31%	169,31%	169,14%	170,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	3.070	2.971	2.991	20	(79)	-2,56%	1.449	94,03%	-	-	0,00%	2.991
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0,00%	0
3	Tabungan ISE	1.541	2.060	1.953	1.972	20	(88)	-4,27%	431	27,95%	-	-	0,00%	1.972
4	Deposito ISE	-	1.009	1.019	1.019	0	9	0,93%	1.019	#DIV/0!	-	-	0,00%	1.019
5	CIF ISE	141	155	157	157	0	2	1,29%	16	11,35%	-	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Local Champion	267	116	116	-	-	0	-14	0	-151	-	267	43,39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.364	56.003	945	250	-695	518	-361	2.190	611	59.009	94,91%	(3.006)
	KUR	50.217	53.456	53.132	945	250	-695	634	-324	2.915	574	55.180	96,29%	(2.048)
	Non KUR	3.596	2.908	2.871	-	-	0	-116	-37	-725	37	3.829	74,98%	(958)
3	PWG	27.769	42.250	41.983	4.399	2.482	-1.917	2.087	-267	14.214	2.749	39.877	105,28%	2.105
	Cilem	10.764	19.493	19.778	998	593	-405	669	285	9.014	309	19.655	100,63%	123
	Gadai	17.005	22.756	22.205	3.401	1.889	-1.512	1.418	-552	5.200	2.441	20.223	109,80%	1.982
4	CFG	73.851	83.213	82.676	1.532	532	-1.000	1.822	-537	8.825	1.069	86.117	96,00%	(3.442)
	CF 1	1.222	2.127	2.034	-	-	0	-25	-93	812	93	2.400	84,75%	(366)
	Total Griya	938	754	754	-	-	0	0	0	-184	-	1.085	69,52%	(331)
	• Total Non Program	938	754	754	-	-	0	-5	0	-184	-	1.085	69,52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.373	1.280	-	-	0	-25	-93	996	93	1.315	97,30%	(35)
	CF 2	72.630	81.086	80.642	1.532	532	-1.000	1.848	-445	8.012	977	83.717	96,33%	(3.075)
	Mitraguna & Others	46.537	52.417	52.172	1.532	532	-1.000	1.974	-245	5.635	777	56.568	92,23%	(4.396)
	Pensiun	26.093	28.670	28.470	-	-	0	-126	-200	2.377	200	27.149	104,86%	1.321
	Total Pembiayaan	155.700	181.942	180.777	6.876	3.264	-3.612	4.414	-1.166	25.077	4.430	185.270	97,57%	(4.494)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	260	837	704	2.120	0,48%	1,25%	3,79%	1.416	1.860	1.283	-	-	-				
	KUR	228	680	545	1.694	0,45%	1,02%	3,19%	1.148	1.466	1.013	-	-	-				
	Non KUR	33	157	159	426	0,91%	5,47%	14,86%	267	394	270	-	-	-				
3	PWG	-	-	-	-	2.508	0,00%	0,00%	0,00%	0,00%	0,00%	5,97%	2.508	2.508	2.508			
	Cilem	-	-	-	-	2.120	0,00%	0,00%	0,00%	0,00%	0,00%	10,72%	2.120	2.120	2.120			
	Gadai	-	-	-	-	388	0,00%	0,00%	0,00%	0,00%	0,00%	1,75%	388	388	388			
4	CFG	61	365	252	1.570	0,08%	0,30%	1,90%	1.317	1.509	1.205	-	-	-				
	CF 1	-	-	-	-	596	0,00%	0,00%	0,00%	0,00%	0,00%	29,30%	596	596	596			
	Total Griya	-	-	-	-	22	0,00%	0,00%	0,00%	0,00%	0,00%	2,90%	22	22	22			
	Oto	-	-	-	-	574	0,00%	0,00%	0,00%	0,00%	0,00%	44,85%	574	574	574			
	CF 2	61	365	252	974	0,08%	0,31%	0,31%	1.21%	721	913	609	-	-	-			
	Mitraguna & Others	61	365	208	630	0,13%	0,40%	0,40%	1,21%	422	569	265	-	-	-			
	Pensiun	292	-	-	-	344	0,00%	0,16%	0,16%	0,00%	0,00%	299	344	344	344			
	Total Pembiayaan	1.115	1.426	1.494	1.494	0,72%	0,82%	0,83%	-	379	68	4,48%	-442,31%	3,7%				

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	5.123	8.578	8.510	(4.461)	(68)	3.387	66,12%	(6.171)	-42,03%	25.531	33,33%	(17.021)
2	Tabungan	126.637	122.811	119.220	119.766	717	546	(3.044)	-2,48%	(6.871)	-5,43%	139.975	85,56%	(20.209)
3	Deposito	60.864	56.161	56.244	56.394	(34.263)	150	233	0,42%	(4.470)	-7,34%	62.098	90,81%	(5.704)
	Total	202.183	184.094	184.042	184.670	(38.007)	628	576	0,31%	(17.512)	-8,66%	227.605	81,14%	(42.935)
	CASA	141.318	127.934	127.799	128.276	(3.744)	478	343	0,27%	(13.042)	-9,23%	165.507	77,51%	(37.230)
	(%) CASA	69,90%	69,49%	69,44%	69,46%									
	FDR	127,02%	132,24%	131,34%	130,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.604	3.436	3.440		4	(164)	-4,54%	22	0,65%	-	0,00%	3.440
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.404	3.236	3.240		4	(164)	-4,81%	22	0,69%	-	0,00%	3.240
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	231	232	232		0	1	0,43%	12	5,45%	-	0,00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	130	-	-	0	-23	-1	-111	1	241	54,02%	(111)
	Linkage	46	37	37	-	-	-	-1	0	-8	-	46	81,53%	(8)
	Non-Linkage	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Local Champion	195	94	93	-	-	0	-22	-1	-102	1	195	47,54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	22.182	22.034	-	-	0	-991	-147	-5.455	147	30.742	71,67%	(8.708)
	KUR	24.649	20.271	20.161	-	-	0	-933	-111	-4.489	111	27.715	72,74%	(7.554)
	Non KUR	2.840	1.910	1.874	-	-	0	-58	-37	-967	37	3.027	61,89%	(1.154)
3	PWG	10.361	9.808	9.488	161	14	-147	-424	-320	-873	334	18.333	51,75%	(8.845)
	Cilem	10.361	9.808	9.488	161	14	-147	-424	-320	-873	334	18.333	51,75%	(8.845)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.327	210.077	70	200	130	-762	-1.249	-8.646	1.449	234.495	89,59%	(24.418)
	CF 1	7.216	7.476	7.417	-	-	0	-93	-59	202	59	8.917	83,18%	(1.500)
	Total Griya	3.957	4.107	4.086	-	-	0	0	-21	129	21	4.267	95,77%	(181)
	• Total Non Program	3.667	3.325	3.305	-	-	0	-43	-20	-362	20	3.968	83,27%	(664)
	• Program	291	782	781	-	-	0	335	-1	490	1	298	262,07%	483
	Oto	3.258	3.369	3.331	-	-	0	-93	-38	73	38	4.650	71,63%	(1.319)
	CF 2	211.508	203.851	202.660	70	200	130	-669	-1.190	-8.848	1.390	225.578	89,84%	(22.918)
	Mitraguna & Others	176.747	172.435	171.777	70	200	130	-289	-657	-4.970	857	189.546	90,63%	(17.768)
	Pensiun	34.761	31.416	30.883	-	-	0	-381	-533	-3.878	533	36.032	85,71%	(5.150)
	Total Pembiayaan	256.814	243.448	241.730	231	214	-17	-2.201	-1.718	-15.085	1.933	283.811	85,17%	(42.082)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	42	42	0	0,00%	31,76% 32,10%	-	42	42
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-
	Local Champion	-	-	42	42	0	0,00%	44,40% 45,06%	-	42	42
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-
2	MBG	154	1.080	707	1.749	0	0,56%	3,19% 7,94%	1.042	1.596	669
	KUR	154	796	428	1.418	0	0,62%	2,11% 7,03%	990	1.264	623
	Non KUR	-	284	279	331	0	0,00%	14,61% 17,68%	52	331	47
3	PWG	25	-	-	499	0	0,24%	0,00% 5,26%	499	475	499
	Cilem	25	-	-	499	0	0,24%	0,00% 5,26%	499	475	499
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-
4	CFG	14.908	9.439	10.054	12.366	0	6,82%	4,76% 5,89%	2.312	(2.542)	2.927
	CF 1	-	36	33	493	0	0,00%	0,44% 6,64%	460	493	457
	Total Griya	-	-	-	-	0	0,00%	0,97% 14,79%	-	-	-
	Oto	-	36	33	493	0	0,00%	0,97% 14,79%	460	493	457
	CF 2	14.908	9.403	10.021	11.873	0	7,05%	4,92% 5,86%	1.852	(3.034)	2.470
	Mitraguna & Others	14.471	9.292	9.714	11.567	0	8,19%	5,63% 6,73%	1.853	(2.905)	2.275
	Pensiun	436	111	307	437	0	1,25%	0,98% 1,41%	(0)	(129)	195
	Total Pembiayaan	8.238	22.559	23.033	23.255	0	3,21%	9,46% 9,62%	222	15.017	696
									1,09%	88,63%	-8,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)	
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,57	2,89	2,77	(0,12)	0,21
CIF Payroll	3.324	2.077	2.582	505	(742)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	6.351	7.065	7.424	(6.474)	359	1.073	16,89%	(89)	-1,19%	19.190	38,69%	(11.766)
2	Tabungan	148.174	174.962	172.432	171.843	7.558	(588)	(3.118)	-1,78%	23.670	15,97%	162.362	105,84%	9.482
3	Deposito	29.593	37.313	37.005	38.005	(2.366)	1.000	692	1,86%	8.412	28,42%	30.657	123,97%	7.349
	Total	185.281	218.626	216.502	217.273	(1.281)	771	(1.354)	-0,62%	31.992	17,27%	212.208	102,39%	5.064
	CASA	155.687	181.313	179.496	179.267	1.084	(229)	(2.046)	-1,13%	23.580	15,15%	181.551	98,74%	(2.284)
	(%) CASA	84,03%	82,93%	82,91%	82,51%									
	FDR	129,17%	128,36%	129,55%	129,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.361	7.185	6.114	6.166	52	(1.019)	-14,19%	(2.195)	-26,25%	-	0,00%	6.166		
2	Giro ISE	1.674	1.419	812	813	1	(607)	-42,76%	(862)	-51,48%		0,00%	813		
3	Tabungan ISE	6.686	5.766	5.302	5.353	51	(412)	-7,15%	(1.333)	-19,94%		0,00%	5.353		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0		
5	CIF ISE	188	206	208	208	0	2	0,97%	20	10,64%		0,00%	208		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	46.391	47.549	47.037	195	-	-195	-2	-511	647	511	50.997	92,24%	(3.960)	
	KUR	42.708	43.748	43.551	195	-	-195	157	-197	843	197	47.111	92,44%	(3.560)	
	Non KUR	3.682	3.801	3.486	-	0	-158	-314	-196	314	3.886	89,72%	(399)		
3	PWG	25.907	46.459	47.601	5.547	3.956	-1.591	3.011	1.142	21.693	2.814	42.215	112,76%	5.386	
	Cilem	11.633	27.453	27.962	3.058	1.571	-1.487	1.712	509	16.329	1.062	23.136	120,86%	4.825	
	Gadai	14.275	19.006	19.639	2.489	2.385	-104	1.299	633	5.364	1.753	19.078	102,94%	561	
4	CFG	167.028	186.627	185.833	500	380	-120	3.377	-794	18.805	1.174	183.810	101,10%	2.024	
	CF 1	10.804	14.864	14.792	207	-	-207	834	-73	3.988	73	12.832	115,27%	1.959	
	Total Griya	4.197	5.432	5.429	-	0	0	-3	1.232	3	4.477	121,26%	952		
	• Total Non Program	4.197	5.278	5.275	-	0	0	-1	0	154	-	0	0,00%	154	
	• Program	-	154	154	-	0	0	-1	0	154	-	8.355	112,06%	1.008	
	Oto	6.607	9.432	9.363	207	-	-207	834	-70	2.756	70	170.978	100,04%	64	
	CF 2	156.224	171.763	171.042	293	380	87	2.544	-721	14.818	1.101	113.332	100,62%	699	
	Mitraguna & Others	100.077	114.328	114.031	190	250	60	1.808	-296	13.955	546	57.645	98,90%	(635)	
	Pensiun	56.148	57.435	57.010	103	130	27	735	-425	863	555	277.021	101,25%	3.450	
	Total Pembiayaan	239.326	280.635	280.471	6.242	4.336	-1.906	6.387	-163	41.145	4.500				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	0,00%	0				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0				
2	MBG	198	395	322	3.163	0,43%	0,68%	6,73%	2.841	2.965	2.768			
	KUR	198	317	249	2.750	0,46%	0,57%	6,31%	2.501	2.552	2.433			
	Non KUR	-	78	74	413	0,00%	1,94%	11,85%	339	413	335			
3	PWG	-	-	-	1.668	0,00%	0,00%	3,50%	1.668	1.668	1.668			
	Cilem	-	-	-	753	0,00%	0,00%	2,69%	753	753	753			
	Gadai	-	-	-	916	0,00%	0,00%	4,66%	916	916	916			
4	CFG	1.021	478	788	3.111	0,61%	0,42%	1,67%	2.322	2.089	2.632			
	CF 1	202	15	371	1.825	1,87%	2,50	12,34%	1.454	1.623	1.811			
	Total Griya	-	-	212	899	0,00%	3,90%	16,56%	687	899	899			
	Oto	202	15	160	927	3,06%	1,69%	9,90%	767	724	912			
	CF 2	819	464	417	1.285	0,52%	0,24%	0,75%	868	466	821			
	Mitraguna & Others	819	220	161	712	0,82%	0,14%	0,62%	551	(107)	492			
	Pensiun	-	243	256	573	0,00%	0,45%	1,00%	317	573	329			
	Total Pembiayaan	3.109	1.683	1.832	1.829	1,30%	0,65%	(4)	(1.280)	145		1,80%	-176,85%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	235.260	242.722	276.897	41.637		2,67	2,75	2,76
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%	1.910	2.051	2.066

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	969	712	905	(208)	193	(63)	-6,54%	(458)	-33,58%	7.960	11,37%	(7.055)
2	Tabungan	77.945	97.520	96.296	96.464	5.916	169	(1.055)	-1,08%	18.520	23,76%	89.603	107,66%	6.861
3	Deposito	9.935	9.827	10.014	10.014	0	0	187	1,90%	78	0,79%	10.552	94,90%	(538)
	Total	89.243	108.315	107.022	107.383	5.707	362	(932)	-0,86%	18.141	20,33%	108.115	99,32%	(732)
	CASA	79.307	98.488	97.008	97.370	5.707	362	(1.119)	-1,14%	18.062	22,77%	97.563	99,80%	(194)
	(%) CASA	88,87%	90,93%	90,64%	90,67%									
	FDR	131,75%	136,37%	137,95%	137,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.472	2.110	2.114		4	(358)	-14,50%	(682)	-24,40%	-	0,00%	2.114
2	Giro ISE	1.018	624	361	361		0	(263)	-42,11%	(657)	-64,52%	-	0,00%	361
3	Tabungan ISE	1.778	1.848	1.749	1.752		4	(96)	-5,17%	(25)	-1,42%	-	0,00%	1.752
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	83	96	97	97		0	1	1,04%	14	16,87%	-	0,00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	-77	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	23.477	23.372	250	-	-250	1.103	-105	3.967	105	22.512	103,82%	860
	KUR	19.311	22.464	22.368	250	-	-250	913	-96	3.057	96	22.260	100,49%	108
	Non KUR	95	1.013	1.004	-	0	189	-9	-9	910	9	252	397,99%	752
3	PWG	2.291	6.594	6.649	459	156	-302	549	55	4.358	101	5.977	111,25%	672
	Cilem	2.291	6.594	6.649	459	156	-302	549	55	4.358	101	5.977	111,25%	672
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	117.635	117.610	422	715	293	3.574	-25	21.824	740	105.810	111,15%	11.800
	CF 1	18.535	22.310	22.763	152	505	353	730	453	4.228	52	20.118	113,15%	2.645
	Total Griya	17.245	16.195	16.191	-	0	0	-10	0	-369	-	17.963	90,13%	(1.773)
	• Total Non Program	1.070	701	701	-	0	0	-74	-4	-685	4	1.386	50,59%	(685)
	• Program	16.174	15.493	15.489	-	0	0	-74	-4	-685	4	16.578	93,44%	(1.088)
	Oto	1.291	6.116	6.573	152	505	353	730	457	5.282	48	2.155	305,01%	4.418
	CF 2	77.250	95.325	94.846	270	210	-60	2.844	-478	17.596	688	85.692	110,68%	9.155
	Mitraguna & Others	58.013	77.042	76.704	270	210	-60	3.384	-338	18.691	548	65.673	116,80%	11.031
	Pensiun	19.237	18.282	18.142	-	0	-540	-140	-1.095	140	20.018	90,63%	(1.876)	
	Total Pembiayaan	117.580	147.707	147.632	1.130	871	-259	5.148	-75	30.052	946	134.397	109,85%	13.235

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	% Relatif				Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		%	Penc.	Gap	%	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	167	518	622	371	0	0,86%	2,65%	1,59%	(251)	203	(148)			
	KUR	167	518	622	371	0	0,87%	2,77%	1,66%	(251)	203	(148)			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-		
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	2.572	1.606	2.138	5.692	0	2,69%	1,82%	4,84%	3.554	3.120	4.086			
	CF 1	1.875	1.449	1.540	3.214	0	10,12%	6,90%	14,12%	1.675	1.339	1.766			
	Total Griya	1.875	1.449	1.449	1.789	0	10,87%	8,95%	11,05%	340	(86)	340			
	Oto	-	-	91	1.425	0	0,00%	1,48%	21,68%	1.335	1.425	1.425			
	CF 2	697	157	598	2.477	0	0,90%	0,63%	2,61%	1.879	1.781	2.320			
	Mitraguna & Others	583	157	598	2.477	0	1,01%	0,78%	3,23%	1.879	1.894	2.320			
	Pensiun	113	-	-	-	0	0,00%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	4.935	5.309	5.422	5.298	0	5,15%	4,61%	4,51%	(123)	364	(10)	1,87%	54,17%	-2,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114.806	119.588	146.239	31.433	
2	Contribution Margin	3.119	4.675	2.966	(153)	4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,29	3,15	(0,14)	0,20
CIF Payroll	767	676	815	139	48

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	109	91	(29)	(18)	(14)	-13,31%	(71)	-43,69%	7.153	1,27%	(7.062)
2	Tabungan	112.107	103.071	101.054	106.756	(3.868)	5.702	3.685	3,58%	(5.351)	-4,77%	125.573	85,02%	(18.817)
3	Deposito	7.734	12.256	13.303	13.303	(179)	(0)	1.047	8,54%	5.569	72,01%	8.692	153,04%	4.611
	Total	120.003	115.432	114.466	120.150	(4.076)	5.684	4.718	4,09%	147	0,12%	141.418	84,96%	(21.268)
	CASA	112.269	103.176	101.163	106.847	(3.897)	5.684	3.671	3,56%	(5.422)	-4,83%	132.726	80,50%	(25.879)
	(%) CASA	93,56%	89,38%	88,38%	88,93%									
	FDR	119,28%	129,39%	130,38%	124,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.726	1.823	1.823		0	97	5,62%	274	17,73%	-	0,00%	1.823
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,51%		0,00%	7
3	Tabungan ISE	1.542	1.719	1.815	1.816		0	97	5,64%	274	17,74%		0,00%	1.816
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	157	158	158		0	1	0,64%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Local Champion	68	52	52	-	-	0	-2	0	-16	-	68	76,19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.683	15.571	-	-	0	-257	-112	-2.940	112	21.218	73,39%	(5.647)
	KUR	17.071	14.238	14.129	-	-	0	-215	-109	-2.942	109	19.621	72,01%	(5.492)
	Non KUR	1.440	1.446	1.443	-	-	0	-42	-3	2	3	1.597	90,33%	(154)
3	PWG	10.369	17.014	17.489	1.497	831	-667	1.061	475	7.120	356	20.168	86,72%	(2.679)
	Cilem	7.309	11.443	11.253	699	42	-657	401	-190	3.944	232	14.834	75,86%	(3.581)
	Gadai	3.060	5.572	6.236	798	789	-9	660	665	3.176	124	5.334	116,91%	902
4	CFG	114.187	116.613	116.132	325	714	389	-558	-482	1.945	1.196	125.036	92,88%	(8.904)
	CF 1	709	1.874	1.864	83	-	-83	45	-10	1.156	10	1.870	99,67%	(6)
	Total Griya	277	245	245	-	-	0	0	0	-32	-	424	57,79%	(179)
	• Total Non Program	277	245	245	-	-	0	-7	0	-32	-	424	57,79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.629	1.619	83	-	-83	45	-10	1.188	10	1.446	111,95%	173
	CF 2	113.478	114.740	114.267	242	714	472	-603	-472	789	1.186	123.166	92,78%	(8.898)
	Mitraguna & Others	95.023	97.439	96.935	100	414	314	-556	-503	1.912	917	103.942	93,26%	(7.006)
	Pensiun	18.455	17.301	17.332	142	300	158	-47	31	-1.123	269	19.224	90,16%	(1.892)
	Total Pembiayaan	937	149.363	149.244	1.823	1.545	-278	244	-119	6.109	1.664	166.490	89,64%	(17.246)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	321	757	728	1.066	1.73%	4,64%	6,85%	338	745	309							
	KUR	302	757	728	1.066	1.77%	5,11%	7,55%	338	765	309							
	Non KUR	19	-	-	-	1,33%	0,00%	0,00%	-	-	(19)							
3	PWG	-	-	-	-	1.066	0,00%	0,00%	6,10%	1.066	1.066							
	Cilem	-	-	-	-	981	0,00%	0,00%	8,72%	981	981							
	Gadai	-	-	-	-	85	0,00%	0,00%	1,36%	85	85							
4	CFG	617	1.089	842	2.662	0,54%	0,72%	2,29%	1.820	2.045	1.573							
	CF 1	-	-	-	-	0	0,00%	0,00%	-	-	-							
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-							
	Oto	-	-	-	-	0	0,00%	0,00%	-	-	-							
	CF 2	2.125	2.000	1.994	1.992	1,87%	1,74%	1,74%	(2)	(133)	(8)							
	Mitraguna & Others	1.814	1.980	1.975	1.973	1,91%	2,03%	2,04%	(2)	158	(8)							
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)							
	Total Pembiayaan	2.540	3.024	3.059	3.057	1,77%	2,05%	2,05%	(2)	517	33	7,85%	-283,46%	5,8%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	879	869	875	(52)	6	(4)	-0,45%	(2.130)	-70,88%	11.516	7,60%	(10.641)
2	Tabungan	56.317	63.776	64.626	60.377	(6.667)	(4.249)	(3.399)	-5,33%	4.060	7,21%	69.723	86,60%	(9.346)
3	Deposito	45.220	63.030	58.521	62.529	1.196	4.008	(501)	-0,80%	17.308	38,28%	46.360	134,88%	16.169
	Total	104.542	127.685	124.016	123.781	(5.523)	(235)	(3.905)	-3,06%	19.238	18,40%	127.600	97,01%	(3.819)
	CASA	59.322	64.655	65.495	61.252	(6.719)	(4.243)	(3.403)	-5,26%	1.930	3,25%	81.240	75,40%	(19.988)
	(%) CASA	56,74%	50,64%	52,81%	49,48%									
	FDR	207,64%	186,30%	191,68%	192,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.168	2.032	2.055	23	(114)	-5,24%	(756)	-26,89%	-	0,00%	2.055
2	Giro ISE	19	499	393	397	5	(102)	-20,35%	378	1976,63%	-	0,00%	397
3	Tabungan ISE	2.791	1.669	1.639	1.657	18	(12)	-0,72%	(1.134)	-40,62%	-	0,00%	1.657
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	111	123	123	123	0	0	0,00%	12	10,81%	-	0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.005	8.005	-	-	0	-71	0	-689	-	8.694	92,08%	(689)
	Linkage	8.515	7.826	7.826	-	-	-	-71	0	-689	-	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.814	30.598	-	-	0	-787	-217	-3.978	217	38.354	79,78%	(7.757)
	KUR	29.907	27.114	26.928	-	-	0	-576	-186	-2.979	186	33.477	80,44%	(6.549)
	Non KUR	4.668	3.700	3.670	-	-	0	-210	-30	-999	30	4.877	75,24%	(1.207)
3	PWG	5.791	10.204	10.153	1.524	36	-1.488	1.043	-51	4.362	87	13.904	73,02%	(3.751)
	Cilem	5.791	10.204	10.153	1.524	36	-1.488	1.043	-51	4.362	87	13.904	73,02%	(3.751)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	188.859	188.958	1.423	602	-821	3.850	100	20.950	502	185.426	101,91%	3.533
	CF 1	111.105	105.056	105.123	467	242	-225	1.393	67	-5.982	175	116.015	90,61%	(10.891)
	Total Griya	105.380	97.030	96.920	-	-	0	0	-111	-8.461	111	108.893	89,00%	(11.973)
	• Total Non Program	15.372	12.556	12.548	-	-	0	-112	-7	-2.824	7	16.641	75,41%	(4.093)
	• Program	90.009	84.475	84.371	-	-	0	-579	-103	-5.637	103	92.252	91,46%	(7.881)
	Oto	5.724	8.026	8.203	467	242	-225	1.393	177	2.479	65	7.122	115,19%	1.082
	CF 2	56.904	83.802	83.835	956	360	-596	2.457	33	26.932	327	69.411	120,78%	14.424
	Mitraguna & Others	52.060	72.435	72.527	250	360	110	445	92	20.467	268	63.278	114,62%	9.249
	Pensiun	4.844	11.367	11.309	706	-	-706	2.012	-58	6.465	58	6.134	184,37%	5.175
	Total Pembiayaan	217.069	237.882	237.714	2.947	638	-2.309	4.035	-168	20.646	806	246.378	96,48%	(8.664)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	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	471	1.211	1.195	1.696	1.36%	3,88%	5,54%	501	1.225	486							
	KUR	56	593	592	1.067	0,19%	2,18%	3,96%	476	1.011	474							
	Non KUR	415	617	603	629	8,89%	16,30%	17,14%	26	214	12							
3	PWG	-	-	-	-	432	0,00%	0,00%	4,26%	432	432							
	Cilem	-	-	-	-	432	0,00%	0,00%	4,26%	432	432							
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-							
4	CFG	7.329	9.032	9.702	14.230	4,36%	5,14%	7,53%	4.528	6.901	5.198							
	CF 1	7.221	9.032	8.741	11.518	6,50%	8,32%	10,96%	2.777	4.297	2.487							
	Total Griya	7.194	8.838	8.389	10.194	6,83%	8,65%	10,52%	1.804	2.999	1.356							
	Oto	26	194	352	1.325	0,46%	4,39%	16,15%	972	1.298	1.131							
	CF 2	108	-	960	2.711	0,19%	1,15%	3,23%	1.751	2.603	2.711							
	Mitraguna & Others	-	-	960	2.711	0,00%	1,33%	3,74%	1.751	2.711	2.711							
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-							
	Total Pembiayaan	12.895	15.855	16.634	16.372	5,94%	6,99%	6,89%	(262)	3.477	517	0,05%	99,34%	-6,8%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	179	179	179	179	2,06%	2,24%	2,24%	-	-	-	-	-				
	Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-	-	-				
	Non-Linkage	179	179	179	179	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-				
2	MBG	262	557	701	701	0,76%	2,28%	2,29%	-	-	439						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.340	1.158	1.158	97	(0)	(182)	-13,61%	(5.923)	-83,65%	14.952	7,74%	(13.795)
2	Tabungan	82.750	88.190	86.030	86.573	(2.093)	543	(1.617)	-1,83%	3.823	4,62%	96.168	90,02%	(9.595)
3	Deposito	20.500	30.758	31.226	31.126	1.900	(100)	367	1,19%	10.626	51,83%	21.133	147,29%	9.993
	Total	110.331	120.289	118.414	118.856	(95)	442	(1.432)	-1,19%	8.525	7,73%	132.253	89,87%	(13.397)
	CASA	89.831	89.530	87.188	87.731	(1.996)	542	(1.800)	-2,01%	(2.100)	-2,34%	111.120	78,95%	(23.390)
	(%) CASA	81,42%	74,43%	73,63%	73,81%									
	FDR	132,60%	138,95%	141,04%	140,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.880	1.934	1.935		1	55	2,94%	1.141	143,60%	-	0,00%	1.935
2	Giro ISE	389	33	51	29		(22)	(5)	-13,86%	(360)	-92,60%		0,00%	29
3	Tabungan ISE	406	1.846	1.883	1.906		23	60	3,24%	1.501	370,04%		0,00%	1.906
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	116	116	116		0	0	0,00%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.691	36.626	-	250	250	-230	-64	-1.024	314	40.914	89,52%	(4.288)
	KUR	36.457	35.715	35.657	-	250	250	-201	-58	-800	308	39.582	90,08%	(3.925)
	Non KUR	1.194	975	969	-	0	-30	-6	-225	-	6	1.332	72,74%	(363)
3	PWG	14.628	24.979	25.880	2.927	2.245	-681	1.867	900	11.252	1.345	24.877	104,03%	1.003
	Cilem	6.737	13.467	14.107	1.184	798	-386	124	640	7.370	158	13.381	105,43%	726
	Gadai	7.891	11.512	11.772	1.742	1.447	-295	1.743	260	3.881	1.187	11.496	102,40%	276
4	CFG	94.017	105.470	104.501	380	-	-380	1.055	-968	10.485	968	107.669	97,06%	(3.168)
	CF 1	1.650	2.828	2.821	-	-	0	205	-7	1.171	7	2.727	103,43%	94
	Total Griya	348	265	265	-	-	0	0	0	-83	-	495	53,57%	(230)
	• Total Non Program	348	265	265	-	-	0	0	-9	0	-	495	53,57%	(230)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.563	2.556	-	-	0	205	-7	1.253	7	2.232	114,48%	323
	CF 2	92.366	102.641	101.680	380	-	-380	850	-961	9.314	961	104.942	96,89%	(3.261)
	Mitraguna & Others	54.628	62.993	62.342	380	-	-380	326	-651	7.713	651	66.021	94,43%	(3.679)
	Pensiun	37.738	39.649	39.339	-	-	0	524	-310	1.601	310	38.921	101,07%	418
	Total Pembiayaan	146.295	167.140	167.007	3.307	2.495	-811	2.692	-133	20.712	2.628	173.460	96,28%	(6.453)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	83	54	54	1.054	0,22%	0,15%	0,288	1.000	971	1.000						
	KUR	-	17	19	1.019	0,00%	0,05%	0,286	1.000	1.019	1.002						
	Non KUR	83	37	35	35	6,98%	3,62%	3,64%	-	(48)	(2)						
3	PWG	-	-	-	-	975	0,00%	0,00%	0,377	975	975						
	Cilem	-	-	-	-	818	0,00%	0,00%	0,580	818	818						
	Gadai	-	-	-	-	158	0,00%	0,00%	1,34%	158	158						
4	CFG	-	723	732	3.393	0,00%	0,69%	0,325%	2.661	3.393	2.670						
	CF 1	-	155	152	1.091	0,00%	5,93%	42,68%	939	1.091	936						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Oto	-	155	152	1.091	0,00%	5,93%	42,68%	939	1.091	936						
	CF 2	-	569	580	2.302	0,00%	0,56%	2,26%	1.723	2.302	1.734						
	Mitraguna & Others	-	444	479	2.201	0,00%	0,76%	3,53%	1.723	2.201	1.757						
	Pensiun	-	124	101	101	0,00%	0,25%	0,26%	(0)	101	(23)						
	Total Pembiayaan	116	3.191	3.336	3.336	0,08%	2,00%	3,220	145	145	145	0,71%	64,53%	-1,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142.526	155.632	167.737	25.211	
2	Contribution Margin	6.195	9.101	5.902	(293)	4,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	3,09	3,12	0,03	0,42
CIF Payroll	1.793	1.072	1.150	78	(643)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	585	816	405	231	146	21,86%	659	421,46%	6.948	11,74%	(6.132)
2	Tabungan	45.583	48.535	46.646	46.268	946	(378)	(2.266)	-4,67%	685	1,50%	55.342	83,60%	(9.073)
3	Deposito	28.548	6.815	6.819	6.819	(732)	0	4	0,06%	(21.729)	-76,11%	29.544	23,08%	(22.725)
	Total	74.288	56.019	54.050	53.904	619	(147)	(2.115)	-3,78%	(20.384)	-27,44%	91.834	58,70%	(37.930)
	CASA	45.740	49.204	47.231	47.084	1.351	(147)	(2.120)	-4,31%	1.345	2,94%	62.290	75,59%	(15.206)
	(%) CASA	61,57%	87,83%	87,38%	87,35%									
	FDR	155,10%	231,36%	238,17%	238,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	905	882	888	6	(17)	-1,85%	93	11,72%	-	0,00%	888
2	Giro ISE	7	72	72	72	0	(0)	-0,02%	65	962,04%	-	0,00%	72
3	Tabungan ISE	788	833	811	817	6	(17)	-2,01%	28	3,59%	-	0,00%	817
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	79	88	88	88	0	0	0,00%	9	11,39%	-	0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	24.147	30.484	30.130	150	-	-150	733	-353	5.983	353	26.876	112,11%	3.254
	KUR	23.464	29.725	29.374	150	-	-150	782	-351	5.910	351	26.038	112,81%	3.336
	Non KUR	683	759	756	-	0	-49	-3	-3	73	3	838	90,16%	(83)
3	PWG	2.751	5.831	5.730	564	-	-564	888	-101	2.979	101	6.623	86,52%	(893)
	Cilem	2.751	5.831	5.730	564	-	-564	888	-101	2.979	101	6.623	86,52%	(893)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	93.289	92.871	1.068	200	-868	1.600	-418	4.549	618	97.005	95,74%	(4.134)
	CF 1	3.542	3.592	3.580	-	-	0	-15	-12	38	12	4.474	80,02%	(894)
	Total Griya	3.385	2.554	2.542	-	0	0	-11	-842	11	-	3.531	72,00%	(989)
4	• Total Non Program	3.385	2.554	2.542	-	0	0	-29	-11	-842	11	3.531	72,00%	(989)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	158	1.039	1.038	-	-	0	-15	-1	880	1	943	110,09%	95
	CF 2	84.780	89.697	89.291	1.068	200	-868	1.616	-406	4.511	606	92.531	96,50%	(3.240)
	Mitraguna & Others	72.402	77.501	77.187	1.068	200	-868	1.803	-313	4.785	513	79.257	97,39%	(2.070)
	Pensiun	12.378	12.196	12.103	-	-	0	-187	-93	-275	93	13.274	91,18%	(1.171)
	Total Pembiayaan	115.220	129.604	128.731	1.782	200	-1.582	3.221	-873	13.511	1.073	130.504	98,64%	(1.773)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	10-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	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	261	22	15	1.151	0,08%	0,05%	0,382	1.136	890	1.129	-	-	-			
	KUR	188	-	-	1.028	0,80%	0,00%	0,350	1.028	840	1.028	-	-	-			
	Non KUR	73	22	15	123	10,64%	1,96%	0,1631	108	51	101	-	-	-			
3	PWG	-	-	-	250	0,00%	0,00%	0,435	250	250	250	-	-	-			
	Cilem	-	-	-	250	0,00%	0,00%	0,435	250	250	250	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	563	891	1.072	2.876	0,64%	1,15%	0,310	1.804	2.313	1.986	-	-	-			
	CF 1	-	-	-	2.876	0,66%	1,20%	0,322	1.804	2.313	1.986	-	-	-			
	Total Griya	-	-	-	320	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	CF 2	563	891	1.072	320	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Mitraguna & Others	408	817	998	320	0,56%	1,29%	0,363	1.804	2.394	1.985	-	-	-			
	Pensiun	-	62	62	62	0,61%	0,51%	0,61%	-	-	-	-	-	-			
	Total Pembiayaan	1.213	1.182	1.118	1.118	1,05%	0,86%	0,87%	(95)	(64)	-	1,39%	-59,79%	0,5%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.353	1.507	1.492	424	(16)	138	10,23%	(6.566)	-81,49%	14.967	9,97%	(13.475)
2	Tabungan	114.229	116.866	115.718	115.894	2.472	176	(973)	-0,83%	1.665	1,46%	127.078	91,20%	(11.185)
3	Deposito	24.505	18.203	18.204	18.103	(795)	(100)	(100)	-0,55%	(6.402)	-26,12%	25.528	70,92%	(7.424)
	Total	146.791	136.423	135.429	135.489	2.100	60	(934)	-0,68%	(11.303)	-7,70%	167.573	80,85%	(32.085)
	CASA	122.286	118.220	117.225	117.385	2.895	160	(835)	-0,71%	(4.901)	-4,01%	142.046	82,64%	(24.660)
	(%) CASA	83,31%	86,66%	86,56%	86,64%									
	FDR	111,90%	130,44%	131,55%	131,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	710	713		3	(55)	-7,20%	148	26,25%	-	0,00%	713
2	Giro ISE	2	1	1	1		0	(0)	-1,04%	(0)	-22,54%	-	0,00%	1
3	Tabungan ISE	563	767	709	712		3	(55)	-7,21%	149	26,41%	-	0,00%	712
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	181	183	183		0	2	1,10%	19	11,59%	-	0,00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.561	17.541	50	100	50	-426	-20	-1.165	120	21.408	81,94%	(3.867)
	KUR	17.857	17.017	17.007	50	100	50	-400	-11	-850	111	20.405	83,35%	(3.398)
	Non KUR	848	544	534	-	-	0	-26	-10	-314	10	1.003	53,23%	(469)
3	PWG	28.691	42.364	43.768	3.047	2.917	-130	217	1.403	15.076	1.514	42.488	103,01%	1.280
	Cilem	14.633	22.956	22.820	620	193	-426	-1	-136	8.188	329	25.716	88,74%	(2.896)
	Gadai	14.059	19.408	20.947	2.428	2.724	296	219	1.539	6.889	1.185	16.772	124,89%	4.175
4	CFG	116.769	117.948	116.770	347	186	-161	-107	-1.178	1	1.364	127.157	91,83%	(10.387)
	CF 1	2.827	4.549	4.213	-	-	0	264	-336	1.385	336	3.996	105,44%	217
	Total Griya	979	734	734	-	-	0	0	0	-245	-	1.126	65,21%	(392)
	• Total Non Program	979	734	734	-	-	0	0	0	-245	-	1.126	65,21%	(392)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.814	3.479	-	-	0	264	-336	1.630	336	2.870	121,22%	609
	CF 2	113.942	113.400	112.558	347	186	-161	-371	-842	-1.384	1.028	123.162	91,39%	(10.604)
	Mitraguna & Others	55.116	58.111	57.784	187	136	-51	402	-327	2.669	463	63.433	91,09%	(5.649)
	Pensiun	58.827	55.288	54.773	160	50	-110	-773	-515	-4.053	565	59.729	91,70%	(4.955)
	Total Pembiayaan	2.661	2.894	2.969	5.690	3.203	-241	-314	205	13.894	2.998	191.147	93,20%	(12.993)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	75	75	75	0,00%	100,00%	100,00%	-	75	75	75				
	Linkage	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	75	75	75	0,00%	100,00%	100,00%	-	75	75	75				
	Value Chain	-	-	-	-	75	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	617	433	326	1.235	1.235	3,30%	1.86%	7,04%	909	618	803					
	KUR	461	321	291	1.192	1.192	2,58%	1,71%	7,01%	901	730	871					
	Non KUR	156	112	35	44	44	18,40%	6,52%	8,22%	8	(112)	(68)					
3	PWG	74	-	-	1.461	1.461	0,26%	0,00%	0,00%	1.461	1.387	1.461					
	Cilem	74	-	-	775	775	0,51%	0,00%	0,00%	775	700	775					
	Gadai	-	-	-	686	686	0,00%	0,00%	0,00%	686	686	686					
4	CFG	1.969	2.461	2.567	2.919	2.919	1,69%	2,18%	2,50%	351	949	457					
	CF 1	66	45	197	97	97	2,32%	4,32%	2,30%	(100)	31	52					
	Total Griya	66	45	43	61	61	6,70%	5,83%	8,31%	18	(5)	16					
	Oto	-	-	154	36	36	0,00%	4,03%	1,03%	(118)	36	36					
	CF 2	1.904	2.417	2.371	2.822	2.822	1,67%	2,09%	2,51%	451	918	405					
	Mitraguna & Others	1.427	1.741	1.787	1.601	1.601	2,59%	3,08%	2,77%	(186)	174	(139)					
	Pensiun	477	676	583	1.220	1.220	0,81%	1,06%	2,23%	637	744	544					
	Total Pembiayaan	1.826	2.321	2.095	2.094	2.094	1,11%	1,18%	1,18%	(1)	268	(228)	0,00%	100,00%	-1,2%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	23.096	23.187	22.689	338	(498)	(407)	-1,76%	(2.211)	-8,88%	33.853	67,02%	(11.164)
3	Deposito	2.060	1.857	1.857	1.857	(359)	0	0	0,00%	(204)	-9,88%	2.365	78,50%	(508)
	Total	26.961	24.953	25.044	24.546	(21)	(498)	(407)	-1,63%	(2.415)	-8,96%	36.218	67,77%	(11.672)
	CASA	24.901	23.096	23.187	22.689	338	(498)	(407)	-1,76%	(2.211)	-8,88%	33.853	67,02%	(11.164)
(%)	CASA	92,36%	92,56%	92,59%	92,44%									
	FDR	86,03%	83,19%	82,45%	84,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.043	2.267	2.308		40	264	12,94%	374	19,31%	-	0,00%	2.308
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.934	2.043	2.267	2.308		40	264	12,94%	374	19,31%	-	0,00%	2.308
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	-	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.760	20.648	200	100	-100	-650	-112	-2.547	212	26.294	78,53%	(5.646)
	KUR	21.361	19.664	19.554	200	100	-100	-579	-110	-1.807	210	24.306	80,45%	(4.752)
	Non KUR	1.833	1.095	1.094	-	-	0	-70	-2	-739	2	1.988	55,02%	(894)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	23.194	20.760	20.648	200	100	-100	-650	-112	-2.547	212	26.294	78,53%	(5.646)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	692	860	1.173	1.706	2.98%	5,65%	8,26%	533	1.014	846					
	KUR	472	504	1.000	1.452	2,21%	5,09%	7,43%	452	980	948					
	Non KUR	220	356	173	253	11,98%	15,80%	23,15%	80	34	(103)					
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
Total Pembiayaan	692	860	1.173	1.706	2.98%	5,65%	8,26%	533	1.014	846	5,88%	28,78%	-2,4%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	495	749	695	0,77%	3,61%	3,37%	(54)	518	201				
	KUR	161	401	483	431	0,75%	2,46%	2,20%	(52)	270	31				
	Non KUR	17	94	266	264	0,91%	24,24%	24,13%	(2)	247	170				
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	<														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	417	389	380	(17)	(9)	(37)	-8,95%	(509)	-57,27%	888	42,73%	(509)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	417	389	380	(17)	(9)	(37)	-8,95%	(509)	-57,27%	888	42,73%	(509)
	CASA	888	417	389	380	(17)	(9)	(37)	-8,95%	(509)	-57,27%	888	42,73%	(509)
(%) 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 (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	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	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	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	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		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!	(4)

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	335	337	338	262	0	2	0,68%	36	11,94%	302	111,94%	36
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	335	337	338	262	0	2	0,68%	36	11,94%	302	111,94%	36
	CASA	302	335	337	338	262	0	2	0,68%	36	11,94%	302	111,94%	36
(%) 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 (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	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	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	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	10-Nov-25		31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	61	62	64	(758)	3	3	4,98%	(3.445)	-98,17%	6.635	0,97%	(6.571)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0,00%	(113)
	Total	3.509	61	62	64	(758)	3	3	4,98%	(3.445)	-98,17%	6.748	0,95%	(6.684)
	CASA	3.509	61	62	64	(758)	3	3	4,98%	(3.445)	-98,17%	6.635	0,97%	(6.571)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Oct'25)	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	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	10-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	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	10-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25				31-Dec-24	31-Oct-25	10-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	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	-	-	-	-												