

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238,297	241,473	442,870	446,441	(2,867)	3,571	204,968	84.88%	208,144	87.35%	384,203	116.20%	62,238
2	Tabungan	1,732,891	1,859,030	1,846,341	1,844,656	56,174	(1,685)	(14,374)	-0.77%	111,766	6.45%	1,972,158	93.53%	(127,501)
3	Deposito	877,742	1,006,845	986,651	986,682	27,995	31	(20,163)	-2.00%	108,940	12.41%	892,777	110.52%	93,906
	Total	2,848,930	3,107,348	3,275,862	3,277,780	81,302	1,917	170,432	5.48%	428,850	15.05%	3,249,137	100.88%	28,642
	CASA	1,971,188	2,100,503	2,289,211	2,291,097	53,307	1,886	190,594	9.07%	319,909	16.23%	2,356,360	97.23%	(65,263)
	(%) CASA	69.19%	67.60%	69.88%	69.90%									
	FDR	84.13%	87.07%	81.95%	81.90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79,410	83,911	82,850	84,290	1,440	379	0.45%	4,879	6.14%	115,376	73.06%	(31,086)	
2	Giro ISE	37,094	35,641	34,510	35,814	1,304	173	0.49%	(1,280)	-3.45%	58,873	60.83%	(23,059)	
3	Tabungan ISE	39,484	45,872	45,943	46,053	110	181	0.39%	6,569	16.64%	44,492	103.51%	1,561	
4	Deposito ISE	2,833	2,398	2,398	2,423	25	25	1.04%	(410)	-14.48%	12,011	20.17%	(9,588)	
5	CIF ISE	2,097	2,253	2,267	2,267	0	14	0.62%	170	8.11%		0.00%	2,267	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122,962	125,291	118,839	-	-	0	(6,011)	(6,452)	(4,123)	6,452	154,342	77.00%	(35,503)
	Linkage	22,750	26,138	26,138	-	-	-	10	0	3,388	-	36,415	71.78%	(10,277)
	Non-Linkage	100,212	99,154	92,701	-	-	0	(6,021)	(6,452)	(7,511)	6,452	117,927	78.61%	(25,226)
	• Local Champion	83,501	67,399	66,976	-	-	0	(11,270)	(422)	(16,525)	422	91,899	72.88%	(24,923)
	• Value Chain	16,712	31,755	25,725	-	-	-	5,249	(6,030)	9,013	6,030	26,028	98.84%	(303)
2	MBG	310,816	324,540	323,812	600	625	25	3,904	(728)	12,996	1,353	356,921	90.72%	(33,110)
	KUR	291,370	304,664	304,052	600	625	25	3,340	(611)	12,683	1,236	335,168	90.72%	(31,116)
	Non KUR	19,446	19,876	19,759	-	-	0	564	(117)	313	117	21,753	90.83%	(1,994)
3	PWG	193,140	311,736	310,279	8,963	4,785	(4,178)	11,829	(1,458)	117,138	6,243	344,208	90.14%	(33,930)
	Cilem	122,752	210,728	209,258	5,021	1,038	(3,982)	4,926	(1,470)	86,507	2,509	246,061	85.04%	(36,803)
	Gadai	70,389	101,008	101,021	3,943	3,747	(196)	6,902	13	30,632	3,735	98,147	102.93%	2,873
4	CFG	1,770,026	1,944,093	1,931,689	2,139	1,290	(849)	12,103	(12,404)	161,663	13,694	1,992,000	96.97%	(60,312)
	CF 1	463,002	518,559	516,433	629	585	(44)	(305)	(2,126)	53,431	2,711	500,470	103.19%	15,963
	Total Griya	392,209	435,699	433,678	332	167	(164)	0	(2,021)	41,469	2,189	410,944	105.53%	22,733
	• Total Non Program	388,279	424,552	422,370	-	-	0	6,848	(2,182)	34,091	2,182	396,555	106.51%	25,815
	• Program	3,930	11,147	11,307	332	167	(164)	1,756	161	7,377	7	14,389	78.58%	(3,082)
	Oto	70,793	82,860	82,755	297	418	120	(305)	(105)	11,962	523	89,526	92.44%	(6,770)
	CF 2	1,307,024	1,425,534	1,415,256	1,510	705	(805)	12,408	(10,278)	108,232	10,983	1,491,530	94.89%	(76,274)
	Mitraguna & Others	1,211,757	1,326,190	1,316,957	1,350	705	(645)	11,344	(9,233)	105,200	9,938	1,379,110	95.49%	(62,153)
	Pensiun	95,268	99,344	98,299	160	-	(160)	1,064	(1,045)	3,031	1,045	112,420	87.44%	(14,121)
	Total Pembiayaan	2,396,945	2,705,661	2,684,618	11,702	6,700	(5,002)	21,824	(21,042)	287,673	27,743	2,847,472	94.28%	(162,854)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25			%	Penc.	Gap
1	SME	508	6	6	376	● 0.41%	● 0.00%	● 0.32%	370	(132)	370			
	Linkage	43	6	6	6	● 0.19%	● 0.02%	● 0.02%	-	(37)	0			
	Local Champion	465	-	-	370	● 0.46%	● 0.00%	● 0.40%	370	(95)	370			
	Value Chain	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
2	MBG	4,441	6,233	6,233	10,184	● 1.43%	● 1.92%	● 3.15%	3,951	5,743	3,951			
	KUR	3,770	4,834	4,834	8,696	● 1.29%	● 1.59%	● 2.86%	3,862	4,927	3,862			
	Non KUR	671	1,399	1,399	1,487	● 3.45%	● 7.04%	● 7.53%	89	817	89			
3	PWG	155	2	2	4,642	● 0.08%	● 0.00%	● 1.50%	4,639	4,486	4,639			
	Cilem	155	2	2	3,947	● 0.13%	● 0.00%	● 1.89%	3,944	3,791	3,944			
	Gadai	-	-	-	695	● 0.00%	● 0.00%	● 0.69%	695	695	695			
4	CFG	19,018	30,183	28,147	101,890	● 1.07%	● 1.45%	● 5.27%	73,742	82,872	73,742			
	CF 1	8,456	11,874	11,479	23,489	● 1.83%	● 2.21%	● 4.55%	12,010	15,033	12,010			
	Total Griya	6,832	10,848	10,463	14,801	● 1.74%	● 2.40%	● 3.41%	4,338	7,969	4,338			
	Oto	1,624	1,027	1,016	8,688	● 2.29%	● 1.23%	● 10.50%	7,672	7,064	7,672			
	CF 2	10,562	18,309	16,669	23,801	● 0.85%	● 1.24%	● 5.73%	61,732	67,839	61,732			
	Mitraguna & Others	10,315	17,929	16,481	23,734	● 0.85%	● 1.24%	● 5.73%	59,008	65,174	59,008			
	Pensiun	666	262	631	627	● 0.03%	● 0.02%	● 0.64%	(3)	(38)	366			
	Total Pembiayaan	38,001	34,235	34,188	35,240	● 1.59%	● 1.26%	● 1.31%	1,052	(2,761)	1,005			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2,638,930	2,808,415	3,038,503	399,573	-10.8%
2	Contribution Margin	84,556	121,560	93,677	9,121	

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29,536	25,395	22,610	24,359	(4,264)	1,749	(1,036)	-4.08%	(5,177)	-17.53%	42,826	56.88%	(18,467)
2	Tabungan	75,287	92,481	90,774	90,602	2,646	(173)	(1,879)	-2.03%	15,315	20.34%	93,900	96.49%	(3,298)
3	Deposito	166,481	142,703	142,729	142,409	9,873	(321)	(295)	-0.21%	(24,073)	-14.46%	167,973	84.78%	(25,564)
	Total	271,304	260,579	256,114	257,370	8,255	1,256	(3,209)	-1.23%	(13,935)	-5.14%	304,699	84.47%	(47,329)
	CASA	104,823	117,876	113,384	114,961	(1,618)	1,576	(2,915)	-2.47%	10,138	9.67%	136,726	84.08%	(21,765)
	(%) CASA	38.64%	45.24%	44.27%	44.67%									
	FDR	71.62%	78.78%	79.40%	79.01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	16,264	20,528	19,308	19,590	282	(937)	-4.57%	3,326	20.45%	-	0.00%	19,590		
2	Giro ISE	12,924	10,625	9,798	10,109	311	(517)	-4.86%	(2,816)	-21.79%	-	0.00%	10,109		
3	Tabungan ISE	1,712	8,249	7,856	7,803	(53)	(446)	-5.40%	6,092	355.88%	-	0.00%	7,803		
4	Deposito ISE	1,628	1,654	1,654	1,679	25	25	1.51%	50	3.08%	-	0.00%	1,679		
5	CIF ISE	80	90	90	90	0	0	0.00%	10	12.50%	-	0.00%	90		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9,891	14,664	14,663	-	-	0	2,462	(1)	4,772	1	17,901	81.91%	(3,237)
	Linkage	1,111	822	822	-	-	-	(17)	0	(290)	-	4,599	17.86%	(3,778)
	Non-Linkage	8,780	13,842	13,842	-	-	0	2,478	(1)	5,062	1	13,301	104.06%	540
	• Local Champion	6,630	9,192	9,192	-	-	0	2,478	(1)	2,562	1	8,773	104.77%	418
	• Value Chain	2,150	4,650	4,650	-	-	-	(0)	0	2,500	-	4,528	102.69%	122
2	MBG	65,409	60,423	60,091	200	-	(200)	944	(322)	(5,318)	332	69,529	86.43%	(9,438)
	KUR	63,164	57,622	57,346	200	-	(200)	251	(276)	(5,818)	276	67,096	85.47%	(9,749)
	Non KUR	2,245	2,800	2,744	-	-	0	693	(56)	500	56	2,433	112.81%	312
3	PWG	10,519	14,446	14,239	388	17	(371)	152	(207)	3,721	224	17,123	83.16%	(2,884)
	Cilem	10,519	14,446	14,239	388	17	(371)	152	(207)	3,721	224	17,123	83.16%	(2,884)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	108,478	115,743	114,362	-	-	0	245	(1,381)	5,885	1,381	133,187	85.87%	(18,825)
	CF 1	58,498	62,301	61,776	-	-	0	89	(526)	3,278	526	60,283	102.48%	1,492
	Total Griya	56,812	59,489	58,982	-	-	0	0	(506)	2,170	506	56,786	103.87%	2,197
	• Total Non Program	55,952	58,671	58,166	-	-	0	2,044	(505)	2,214	505	53,636	108.45%	4,530
	• Program	860	817	816	-	-	0	(3)	(1)	(44)	1	3,149	25.91%	(2,333)
	Oto	1,686	2,813	2,793	-	-	0	89	(19)	1,108	19	3,498	79.87%	(704)
	CF 2	49,980	53,442	52,586	-	-	0	155	(856)	2,607	856	72,903	72.13%	(20,317)
	Mitraguna & Others	49,699	53,170	52,316	-	-	0	162	(854)	2,616	854	71,970	72.69%	(19,654)
	Pensiun	281	272	271	-	-	0	(6)	(2)	(10)	2	934	28.99%	(663)
	Total Pembiayaan	194,296	205,276	203,355	588	17	(571)	3,802	(1,920)	9,060	1,938	237,739	85.54%	(34,384)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0	0.00%	0.04%	0.04%	-	6	0		
	Linkage	-	6	6	6	6	0.00%	0.74%	0.74%	-	6	0		
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
2	MBG	1,071	1,487	1,504	2,978	1,64%	2.49%	4.96%	1,473	1,907	1,490			
	KUR	1,022	1,291	1,029	2,540	1.62%	1.79%	4.43%	1,511	1,518	1,249			
	Non KUR	49	196	475	438	2.19%	16.97%	15.95%	(38)	389	242			
3	PWG	95	-	-	206	0.91%	0.00%	0.45%	206	110	206			
	Cilem	95	-	-	206	0.91%	0.00%	0.45%	206	110	206			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	1,865	2,551	2,403	3,503	1.72%	2.08%	3.06%	1,100	1,638	951			
	CF 1	1,284	1,536	1,880	2,745	2.19%	3.02%	4.44%	865	1,461	1,209			
	Total Griya	1,284	1,536	1,880	2,578	2.26%	3.16%	4.37%	698	1,294	1,042			
	Oto	-	-	-	167	0.00%	0.00%	0.58%	167	167	167			
	CF 2	581	1,015	522	758	1.16%	0.98%	1.44%	235	177	(258)			
	Mitraguna & Others	581	1,015	522	758	1.17%	0.98%	1.45%	235	177	(258)			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	2,972	1,320	1,482	2,113	1.53%	0.72%	1.04%	631	(859)	793	0.34%	67.52%	-0.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	196	0	1.98%	1.34%	1.34%	-	0	0		
	Linkage	196	196	196	196	0	17.64%	23.87%	23.87%	-	0	0		
	Non-Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
2	MBG	423	742	907	858	0.65%	1.50%	1.43%	(48)	435	117			
	KUR	260	691	859	858	0.41%	1.49%	1.50%	(0)	599	167			
	Non KUR	164	50	48	-	7.29%	1.72%	0.00%	(48)	(164)	(50)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%</td						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24,761	22,043	24,326	25,011	(4,874)	685	2,967	13.46%	250	1.01%	37,820	66.13%	(12,809)
2	Tabungan	139,675	136,927	135,677	136,270	3,770	594	(657)	-0.48%	(3,404)	-2.44%	158,244	86.11%	(21,973)
3	Deposito	81,953	78,771	78,778	78,679	(1,465)	(99)	(92)	-0.12%	(3,274)	-3.99%	83,187	94.58%	(4,508)
	Total	246,389	237,742	238,780	239,961	(2,570)	1,180	2,219	0.93%	(6,429)	-2.61%	279,251	85.93%	(39,290)
	CASA	164,436	158,971	160,002	161,281	(1,105)	1,279	2,311	1.45%	(3,155)	-1.92%	196,064	82.26%	(34,782)
	(%) CASA	66.74%	66.87%	67.01%	67.21%									
	FDR	63.49%	72.37%	71.18%	70.83%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	10,910	10,781	11,257	11,053	(204)	272	2,53%	143	1.31%	-	0.00%	11,053		
2	Giro ISE	6,429	7,250	7,898	7,656	(242)	407	5.61%	1,227	19.08%	-	0.00%	7,656		
3	Tabungan ISE	3,915	3,531	3,359	3,397	38	(134)	-3.81%	(519)	-13.24%	-	0.00%	3,397		
4	Deposito ISE	565	-	-	-	0	0	#DIV/0!	(565)	-100.00%	-	0.00%	0		
5	CIF ISE	134	146	146	146	0	0	0.00%	12	8.96%	-	0.00%	146		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19,048	19,195	17,995	-	-	0	(168)	(1,200)	(1,054)	1,200	24,988	72.01%	(6,993)
	Linkage	-	-	-	-	-	-	0	0	0	-	2,587	0.00%	(2,587)
	Non-Linkage	19,048	19,195	17,995	-	-	0	(168)	(1,200)	(1,054)	1,200	22,401	80.33%	(4,407)
	• Local Champion	15,448	17,449	17,449	-	-	0	(1,127)	0	2,000	-	17,038	102.41%	411
	• Value Chain	3,600	1,746	546	-	-	-	959	(1,200)	(3,054)	1,200	5,363	10.18%	(4,817)
2	MBG	-	-	-	-	-	0	0	0	0	-	19	0.00%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	19	0.00%	(19)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	5,838	9,785	9,719	316	22	(294)	540	(67)	3,881	89	12,717	76.42%	(2,999)
	Cilem	5,838	9,785	9,719	316	22	(294)	540	(67)	3,881	89	12,717	76.42%	(2,999)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	131,543	143,075	142,242	-	-	0	1,001	(833)	10,699	833	151,764	93.73%	(9,523)
	CF 1	81,145	75,863	75,231	-	-	0	166	(632)	(5,914)	632	80,866	93.03%	(5,635)
	Total Griya	74,220	69,714	69,128	-	-	0	0	(586)	(5,092)	586	72,806	94.95%	(3,678)
	• Total Non Program	73,552	69,083	68,498	-	-	0	213	(585)	(5,053)	585	70,358	97.36%	(1,860)
	• Program	669	630	630	-	-	0	(3)	(1)	(39)	1	2,448	25.73%	(1,818)
	Oto	6,925	6,150	6,103	-	-	0	166	(46)	(822)	46	8,060	75.72%	(1,957)
	CF 2	50,397	67,212	67,010	-	-	0	835	(201)	16,613	201	70,899	94.52%	(3,888)
	Mitraguna & Others	49,913	66,240	66,048	-	-	0	731	(192)	16,135	192	69,624	94.86%	(3,576)
	Pensiun	484	971	962	-	-	0	104	(9)	478	9	1,274	75.54%	(312)
	Total Pembiayaan	156,429	172,055	169,955	316	22	(294)	1,373	(2,100)	13,526	2,122	189,488	89.69%	(19,533)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	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	11	-	-	137	0.19%	0.00%	1.41%	137	126	137	-		
	Cilem	11	-	-	137	0.19%	0.00%	1.41%	137	126	137	-		
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
4	CFG	1,162	1,509	1,437	2,300	0.88%	1.00%	1.62%	863	1,139	791	-		
	CF 1	1,162	1,459	1,383	1,648	1.43%	1.82%	2.19%	265	487	190	-		
	Total Griya	1,162	1,459	1,383	1,312	1.57%	1.98%	1.90%	(72)	150	(147)	-		
	Oto	-	-	-	337	0.00%	0.00%	5.52%	337	337	337	-		
	CF 2	-	51	54	652	0.00%	0.08%	0.97%	598	652	601	-		
	Mitraguna & Others	-	51	54	652	0.00%	0.08%	0.99%	598	652	601	-		
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Total Pembiayaan	778	1,309	1,299	1,252	0.50%	0.75%	0.74%	(47)	474	(57)	0.00%	100.00%	-0.7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	236,079	246,389	240,312	4,233	38.4%	PHR	2.98	3.28
2	Contribution Margin	16,732	20,650	10,306	(6,426)	38.4%	CIF Payroll	907	1,162

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18,775	51,260	49,485	50,297	(1,973)	812	(963)	-1.88%	31,522	167.90%	32,608	154.25%	17,689
2	Tabungan	206,902	259,410	252,863	255,519	8,614	2,655	(3,891)	-1.50%	48,616	23.50%	226,267	112.93%	29,252
3	Deposito	118,442	104,385	104,796	104,780	4,578	(16)	395	0.38%	(13,662)	-11.53%	120,137	87.22%	(15,356)
	Total	344,119	415,055	407,144	410,596	11,219	3,452	(4,459)	-1.07%	66,477	19.32%	379,011	108.33%	31,584
	CASA	225,677	310,670	302,348	305,815	6,642	3,467	(4,855)	-1.56%	80,138	35.51%	258,875	118.13%	46,941
	(%) CASA	65.58%	74.85%	74.26%	74.48%									
	FDR	96.55%	92.15%	92.51%	91.73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,930	3,350	3,439	3,363	(77)	13	0.38%	(568)	-14.45%	-	0.00%	3,363	
2	Giro ISE	1,420	1,401	1,481	1,406	(75)	5	0.38%	(14)	-0.97%	-	0.00%	1,406	
3	Tabungan ISE	2,001	1,335	1,344	1,342	(2)	7	0.56%	(659)	-32.93%	-	0.00%	1,342	
4	Deposito ISE	510	614	614	614	0	0	0.00%	105	20.53%	-	0.00%	614	
5	CIF ISE	179	187	189	189	0	2	1.07%	10	5.59%	-	0.00%	189	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82,985	87,575	82,323	-	-	0	(9,025)	(5,252)	(662)	5,252	100,415	81.98%	(18,092)
	Linkage	21,612	25,302	25,302	-	-	-	28	0	3,690	-	29,203	86.64%	(3,901)
	Non-Linkage	61,373	62,273	57,021	-	-	0	(9,053)	(5,252)	(4,352)	5,252	71,212	80.07%	(14,191)
	• Local Champion	55,173	37,334	36,912	-	-	0	(13,343)	(422)	(18,261)	422	59,838	61.69%	(22,926)
	• Value Chain	6,200	24,939	20,109	-	-	-	4,291	(4,830)	13,909	4,830	11,375	176.79%	8,735
2	MBG	43,181	43,262	43,430	-	240	240	264	168	249	72	46,510	93.38%	(3,079)
	KUR	40,519	41,115	41,291	-	240	240	439	176	772	64	43,648	94.60%	(2,356)
	Non KUR	2,662	2,147	2,139	-	-	0	(175)	(8)	(523)	8	2,862	74.74%	(723)
3	PWG	26,463	43,181	43,138	1,049	419	(629)	2,081	(42)	16,675	462	37,150	116.12%	5,988
	Cilem	12,356	24,198	24,190	652	159	(493)	1,790	(8)	11,835	167	17,679	136.83%	6,511
	Gadai	14,108	18,982	18,948	397	260	(137)	291	(34)	4,840	294	19,471	97.31%	(523)
4	CFG	179,631	208,442	207,761	-	-	0	(700)	(681)	28,130	681	198,860	104.48%	8,902
	CF 1	55,651	68,195	67,882	-	-	0	207	(313)	12,231	313	59,549	113.99%	8,333
	Total Griya	50,392	59,584	59,301	-	-	0	0	(283)	8,909	283	52,444	113.07%	6,856
	• Total Non Program	50,392	59,584	59,301	-	-	0	1,188	(283)	8,909	283	52,444	113.07%	6,856
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	5,260	8,611	8,582	-	-	0	207	(30)	3,322	30	7,105	120.78%	1,477
	CF 2	123,980	140,247	139,879	-	-	0	(907)	(368)	15,899	368	139,310	100.41%	569
	Mitraguna & Others	122,658	138,841	138,480	-	-	0	(970)	(361)	15,822	361	137,009	101.07%	1,470
	Pensiun	1,322	1,406	1,399	-	-	0	62	(7)	77	7	2,301	60.82%	(902)
	Total Pembiayaan	332,261	382,460	376,653	1,049	659	(389)	(7,381)	(5,807)	44,392	6,467	382,934	98.36%	(6,281)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (UG & DG)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		%	Penc.	Gap	
1	SME	508	-	-	370	0.61%	0.00%	0.45%	370	(138)	370			
	Linkage	43	-	-	-	0.20%	0.00%	0.00%	-	(43)	-			
	Local Champion	465	-	-	370	0.76%	0.00%	0.65%	370	(95)	370			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	409	968	740	1,054	0.95%	1.71%	2.43%	315	645	86			
	KUR	305	765	686	1,005	0.75%	1.67%	2.43%	318	700	240			
	Non KUR	104	203	53	50	3.92%	2.47%	2.32%	(4)	(55)	(154)			
3	PWG	-	-	-	438	0.00%	0.00%	0.02%	438	438	438			
	Cilem	-	-	-	379	0.00%	0.00%	0.00%	379	379	379			
	Gadai	-	-	-	59	0.00%	0.00%	0.31%	59	59	59			
4	CFG	673	1,272	1,279	4,766	0.37%	0.61%	2.29%	3,487	4,092	3,493			
	CF 1	295	265	196	2,573	0.53%	0.29%	3.79%	2,377	2,279	2,308			
	Total Griya	295	-	-	1,231	0.58%	0.00%	2.08%	1,231	936	1,231			
	Oto	-	265	196	1,343	0.00%	2.28%	15.65%	1,147	1,343	1,078			
	CF 2	379	1,007	1,083	2,192	0.31%	0.77%	1.57%	1,110	1,814	1,185			
	Mitraguna & Others	379	1,007	1,083	2,192	0.31%	0.78%	1.58%	1,110	1,814	1,185			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,161	2,390	2,293	2,291	0.35%	0.60%	0.61%	(2)	1,130	(99)	1.07%	-76.05%	0.5%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	
1	Asset (Retail) T	360,860	345,686	405,148	44,288			Kinerja	3.11	3.18	
2	Contribution Margin	16,269	23,898	15,726	(543)	3.3%		PHR	3.22	0.03	0.11
								CIF Payroll	1,799	1,859	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19,819	2,636	22,052	22,136	(211)	84	19,500	739.80%	2,317	11.69%	31,713	69.80%	(9,577)
2	Tabungan	188,323	168,806	174,210	168,769	9,458	(5,441)	(37)	-0.02%	(19,554)	-10.38%	206,910	81.57%	(38,140)
3	Deposito	54,534	91,558	76,537	76,737	849	200	(14,822)	-16.19%	22,202	40.71%	55,746	137.65%	20,991
	Total	262,676	263,000	272,798	267,642	10,096	(5,156)	4,642	1.76%	4,966	1.89%	294,368	90.92%	(26,726)
	CASA	208,142	171,442	196,262	190,905	9,247	(5,357)	19,463	11.35%	(17,237)	-8.28%	238,622	80.00%	(47,717)
	(%) CASA	79.24%	65.19%	71.94%	71.33%									
	FDR	66.71%	76.80%	73.55%	74.97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6,187	3,542	3,448	3,462	14	(80)	-2.26%	(2,724)	-44.03%	-	-	0.00%	3,462
2	Giro ISE	879	380	199	206	7	(174)	-45.85%	(673)	-76.60%	-	-	0.00%	206
3	Tabungan ISE	5,307	3,163	3,249	3,257	8	94	2.98%	(2,051)	-38.64%	-	-	0.00%	3,257
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	215	229	231	231	0	2	0.87%	16	7.44%	-	-	0.00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	6,986	434	434	-	-	0	(1)	0	(6,553)	-	6,986	6.21%	(6,553)	
	Linkage	26	14	14	-	-	-	(1)	0	(12)	-	26	52.76%	(12)	
	Non-Linkage	6,960	420	420	-	-	0	(0)	0	(6,540)	-	6,960	6.03%	(6,540)	
	• Local Champion	2,199	-	-	-	-	0	0	0	(2,199)	-	2,199	0.00%	(2,199)	
	• Value Chain	4,762	420	420	-	-	-	(0)	0	(4,342)	-	4,762	8.82%	(4,342)	
2	MBG	707	9,059	8,918	-	-	0	1,193	(141)	8,211	141	5,179	172.19%	3,739	
	KUR	498	7,829	7,688	-	-	0	1,132	(141)	7,191	141	4,650	165.33%	3,038	
	Non KUR	209	1,229	1,229	-	-	0	61	0	1,020	-	529	232.49%	701	
3	PWG	23,244	33,746	33,645	1,028	1,032	4	2,619	(101)	10,402	1,133	37,119	90.64%	(3,473)	
	Cilem	7,809	11,491	11,490	239	129	(110)	44	(1)	3,681	130	17,547	65.48%	(6,057)	
	Gadai	15,435	22,255	22,156	789	903	114	2,574	(100)	6,721	1,003	19,572	113.20%	2,584	
4	CFG	144,290	158,744	157,650	-	-	0	797	(1,094)	13,360	1,094	165,073	95.50%	(7,423)	
	CF 1	8,588	11,624	11,596	-	-	0	(25)	(28)	3,008	28	11,872	97.68%	(275)	
	Total Griya	7,701	10,580	10,555	-	-	0	0	(24)	2,855	24	9,914	106.47%	641	
4	• Total Non Program	7,409	9,962	9,938	-	-	0	305	(24)	2,529	24	8,845	112.35%	1,093	
	• Program	292	618	618	-	-	0	0	(3)	0	326	-	1,069	57.77%	(451)
	Oto	888	1,045	1,041	-	-	0	(25)	(4)	153	4	1,958	53.18%	(917)	
	CF 2	135,702	147,119	146,053	-	-	0	822	(1,066)	10,352	1,066	153,201	95.33%	(7,148)	
	Mitraguna & Others	125,011	133,617	132,682	-	-	0	216	(935)	7,671	935	140,480	94.45%	(7,798)	
	Pensiun	10,691	13,503	13,371	-	-	0	606	(131)	2,680	131	12,721	105.11%	650	
	Total Pembiayaan	175,227	201,982	200,647	1,028	1,032	4	4,608	(1,336)	25,419	2,368	214,357	93.60%	(13,711)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	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	2,296	3,915	3,664	20,008	1.59%	2.31%	12.69%	16,345	17,712	16,093			
	CF 1	66	54	33	1,566	0.77%	0.28%	13.50%	1,533	1,499	1,511			
	Total Griya	66	54	33	1,373	0.86%	0.31%	13.01%	1,340	1,307	1,319			
	Oto	-	-	-	193	0.00%	0.00%	18.49%	193	193	193			
	CF 2	2,230	3,861	3,631	18,443	1.64%	2.47%	12.63%	14,812	16,213	14,582			
	Mitraguna & Others	2,230	3,861	3,631	17,945	1.78%	2.72%	13.52%	14,314	15,715	14,084			
	Pensiun	-	-	-	498	0.00%	0.00%	3.72%	498	498	498			
	Total Pembiayaan	4,120	3,933	3,440	3,494	2.35%	1.70%	1.74%	54	(626)	(439)	5.80%	-232.90%	4.1%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	238,125	264,224	255,742	17,617			PHR	2,69	3,50
2	Contribution Margin	7,713	11,671	11,315	3,602	-46.7%		CIF Payroll	5,559	2,192

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,087	430	430	431	(151)	1	1	0.14%	(1,656)	-79.37%	2,964	14.53%	(2,533)
2	Tabungan	37,117	39,166	38,022	38,567	1,229	545	(599)	-1.53%	1,450	3.91%	42,245	91.29%	(3,678)
3	Deposito	10,740	12,547	12,548	12,548	4	0	1	0.01%	1,809	16.84%	10,810	116.08%	1,738
	Total	49,943	52,143	51,000	51,546	1,082	545	(597)	-1.15%	1,602	3.21%	56,019	92.01%	(4,473)
	CASA	39,204	39,595	38,452	38,997	1,078	545	(598)	-1.51%	(206)	-0.53%	45,208	86.26%	(6,211)
	(%) CASA	78.50%	75.94%	75.40%	75.66%									
	FDR	145.08%	121.45%	122.82%	121.52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	441	441		1	(42)	-8.65%	(140)	-24.05%	-	0.00%	441
2	Giro ISE	1	1	1	1		0	(0)	-0.89%	0	12.69%		0.00%	1
3	Tabungan ISE	580	482	440	440		1	(42)	-8.67%	(140)	-24.11%		0.00%	440
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	61	64	64	64		0	0	0.00%	3	4.92%		0.00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	1,235	2,874	2,890	21	39	18	88	16	1,656	23	2,623	110.21%	268
	Cilem	1,235	2,874	2,890	21	39	18	88	16	1,656	23	2,623	110.21%	268
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	71,222	60,453	59,750	-	-	0	48	(703)	(11,472)	703	64,465	92.69%	(4,715)
	CF 1	464	412	412	-	-	0	(2)	0	(52)	-	458	90.01%	(46)
	Total Griya	301	272	272	-	-	0	0	0	(29)	-	295	92.39%	(22)
	• Total Non Program	301	272	272	-	-	0	(3)	0	(29)	-	295	92.39%	(22)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	163	139	139	-	-	0	(2)	0	(23)	-	163	85.70%	(23)
	CF 2	70,758	60,041	59,338	-	-	0	51	(703)	(11,420)	703	64,007	92.71%	(4,669)
	Mitraguna & Others	66,540	55,435	54,760	-	-	0	87	(675)	(11,780)	675	57,104	95.90%	(2,344)
	Pensiun	4,218	4,607	4,579	-	-	0	(36)	(28)	361	28	6,903	66.32%	(2,325)
	Total Pembiayaan	72,457	63,328	62,640	21	39	18	137	(687)	(9,816)	726	67,087	93.37%	(4,447)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-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%	0.75%	22	22	22	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.75%	22	22	22	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	3,023	2,416	2,337	22,040	4.24%	3.87%	36.89%	19,703	19,017	19,624	-	-	-
	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	3,023	2,416	2,337	22,040	4.27%	3.89%	37.14%	19,703	19,017	19,624	-	-	-
	Mitraguna & Others	2,931	2,416	2,337	21,909	4.41%	4.22%	40.01%	19,572	18,977	19,493	-	-	-
	Pensiun	92	-	-	131	2.17%	0.00%	2.86%	131	39	131	-	-	-
	Total Pembiayaan	3,023	3,961	4,188	4,188	4.17%	3.69%	35.22%	19,724	19,038	19,646	0.00%	100.00%	-35.2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-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	12,313	3,961	4,188	4,188	17.29%	6.93%	7.01%	-	(8,125)	227	-	-	-
	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	12,313	3,961	4,188	4,188	17.40%	6.98%	7.06%	-	(8,125)	227	-	-	-
	Mitraguna & Others	11,834	3,785	4,013	4,013	17.79%	7.24%	7.33%	-	(7,822)	227	-	-	-
	Pensiun	479	175	176	176	0.66%	0.28%	0.38%	-	(303)</td				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59,162	26,192	210,136	211,252	(3,738)	1,116	185,060	706.55%	152,090	257.07%	68,641	307.76%	142,611
2	Tabungan	111,248	118,802	117,235	118,808	2,322	1,573	6	0.01%	7,560	6.80%	123,928	95.87%	(5,120)
3	Deposito	16,666	19,370	19,370	19,700	97	330	330	1.70%	3,034	18.20%	17,858	110.31%	1,842
	Total	187,077	164,364	346,741	349,761	(1,320)	3,020	185,397	112.80%	162,684	86.96%	210,427	166.21%	139,333
	CASA	170,411	144,994	327,371	330,061	(1,416)	2,690	185,067	127.64%	159,650	93.69%	192,569	171.40%	137,491
	(%) CASA	91.09%	88.22%	94.41%	94.37%									
	FDR	105.51%	131.77%	62.57%	62.03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,820	2,810	2,815	2,849	34	39	1.39%	(971)	-25.43%	-	-	0.00%	2,849
2	Giro ISE	954	1,173	1,229	1,249	20	76	6.48%	295	30.96%	-	-	0.00%	1,249
3	Tabungan ISE	2,866	1,636	1,586	1,599	13	(37)	-2.26%	(1,267)	-44.20%	-	-	0.00%	1,599
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	121	126	127	127	0	1	0.79%	6	4.96%	-	-	0.00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3,301	3,243	3,243	-	-	0	733	0	(58)	(0)	3,301	98.25%	(58)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	3,301	3,243	3,243	-	-	0	733	0	(58)	(0)	3,301	98.25%	(58)
	• Local Champion	3,301	3,243	3,243	-	-	0	733	0	(58)	(0)	3,301	98.25%	(58)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	46,097	49,790	49,950	-	225	225	(162)	160	3,853	65	51,469	97.05%	(1,519)
	KUR	42,963	47,332	47,510	-	225	225	(42)	177	4,547	48	48,188	98.59%	(678)
	Non KUR	3,135	2,458	2,440	-	0	(120)	(17)	(694)	17	3,281	74.38%	(841)	
3	PWG	20,876	31,646	31,889	870	1,249	379	1,812	243	11,013	1,005	35,758	89.18%	(3,869)
	Cilem	7,514	12,700	12,923	228	307	79	479	223	5,408	84	17,033	75.87%	(4,110)
	Gadai	13,361	18,946	18,966	641	941	300	1,334	20	5,605	921	18,725	101.29%	241
4	CFG	127,111	131,908	131,886	111	331	221	(1,214)	(22)	4,775	353	140,053	94.17%	(8,167)
	CF 1	49,510	49,727	49,971	111	331	221	(17)	243	461	88	51,150	97.69%	(1,179)
	Total Griya	39,898	39,179	39,152	-	0	0	(27)	(746)	27	40,753	96.07%	(1,601)	
4	• Total Non Program	39,898	39,179	39,152	-	0	0	420	(27)	(746)	27	40,753	96.07%	(1,601)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0.00%	0
	Oto	9,611	10,549	10,819	111	331	221	(17)	270	1,207	61	10,397	104.06%	422
	CF 2	77,602	82,181	81,915	-	0	(1,198)	(265)	4,314	265	88,903	92.14%	(6,987)	
	Mitraguna & Others	75,812	80,105	79,861	-	0	(1,417)	(244)	4,049	244	86,628	92.19%	(6,767)	
	Pensiun	1,790	2,076	2,055	-	0	220	(21)	265	21	2,275	90.32%	(220)	
	Total Pembiayaan	197,385	216,587	216,968	980	1,805	824	1,169	382	19,583	1,423	230,580	94.10%	(13,612)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-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	124	444	548	746	0.27%	1.10%	1.49%	198	623	302	-	-
	KUR	68	332	433	571	0.16%	0.92%	1.20%	138	503	239	-	-
	Non KUR	56	112	115	175	1.79%	4.67%	7.18%	60	119	63	-	-
3	PWG	-	-	-	300	0.00%	0.00%	0.94%	300	300	300	-	-
	Cilem	-	-	-	243	0.00%	0.00%	1.88%	243	243	243	-	-
	Gadai	-	-	-	57	0.00%	0.00%	0.30%	57	57	57	-	-
4	CFG	2,018	3,874	4,027	2,228	1.59%	3.05%	1.69%	(1,799)	209	(1,647)	-	-
	CF 1	1,770	1,943	1,931	791	3.58%	3.88%	1.58%	(1,140)	(979)	(1,151)	-	-
	Total Griya	1,463	1,943	1,931	20	3.67%	4.93%	0.05%	(1,912)	(1,444)	(1,923)	-	-
	Oto	307	-	-	772	3.19%	0.00%	7.13%	772	465	772	-	-
	CF 2	248	1,932	2,096	1,436	0.32%	2.55%	1.75%	(660)	1,188	(495)	-	-
	Mitraguna & Others	248	1,932	2,096	1,436	0.33%	2.62%	1.80%	(660)	1,188	(495)	-	-
	Pensiun	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	-
	Total Pembiayaan	829	4,435	2,695	2,695	0.42%	1.24%	-	1,865	(1,740)	0.25%	80.03%	-1.0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-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	493	561	260	260	1.07%	0.52%	0.52%	-	(234)	(302)	-	-
	KUR	115	465	169	169	0.27%	0.36%	0.36%	-	54	(295)	-	-
	Non KUR	378	97	91	91	12.06%	3.68%	3.71%	-	(288)	(6)	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-
4	CFG	336	2,374	935	935	0.26%	0.71%	0.71%	-	599	(1,439)	-	-
	CF 1	297	1,529	90	90	0.60%	0.18%	0.18%	-	(207)	(1,439)	-	-
	Total Griya	297	1,529	90	90								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,927	1,391	3,934	6,566	(2,965)	2,632	5,174	371.88%	4,639	240.69%	10,667	61.56%	(4,101)
2	Tabungan	70,495	82,378	80,566	80,535	2,277	(32)	(1,844)	-2.24%	10,039	14.24%	84,695	95.09%	(4,161)
3	Deposito	64,264	93,395	93,395	93,395	(11)	0	0	0.00%	29,132	45.33%	65,138	143.38%	28,257
	Total	136,686	177,165	177,895	180,496	(699)	2,601	3,331	1.88%	43,809	32.05%	160,500	112.46%	19,996
	CASA	72,423	83,770	84,500	87,100	(688)	2,601	3,331	3.98%	14,678	20.27%	95,362	91.34%	(8,262)
	(%) CASA	52.98%	47.28%	47.50%	48.26%									
	FDR	94.77%	84.93%	84.16%	82.95%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,322	3,545	2,688	4,535	1,847	990	27.91%	3,213	243.03%	-	0.00%	4,535	
2	Giro ISE	771	627	673	679	7	53	8.40%	(92)	-11.89%		0.00%	679	
3	Tabungan ISE	551	2,919	2,016	3,856	1,840	937	32.10%	3,305	599.66%		0.00%	3,856	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0.00%	0	
5	CIF ISE	65	78	78	78	0	0	0.00%	13	20.00%		0.00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	-	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	31,758	35,311	35,078	-	-	0	674	(233)	3,320	233	36,518	96.06%	(1,440)
	KUR	29,577	32,881	32,651	-	-	0	745	(230)	3,074	230	34,124	95.69%	(1,472)
	Non KUR	2,181	2,430	2,427	-	-	0	(72)	(3)	246	3	2,395	101.34%	32
3	PWG	6,201	8,941	8,949	311	101	(210)	(29)	8	2,748	93	13,514	66.22%	(4,566)
	Cilem	6,201	8,941	8,949	311	101	(210)	(29)	8	2,748	93	13,514	66.22%	(4,566)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	91,582	106,214	105,689	610	86	(524)	1,471	(525)	14,108	612	102,219	103.40%	3,471
	CF 1	23,474	29,546	29,560	-	86	86	(229)	14	6,086	72	26,487	111.60%	3,073
	Total Griya	17,263	19,997	19,969	-	-	0	0	(28)	2,706	28	18,293	109.17%	1,677
	• Total Non Program	17,263	19,997	19,969	-	-	0	172	(28)	2,706	28	18,293	109.17%	1,677
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	6,212	9,550	9,591	-	86	86	(229)	42	3,380	45	8,195	117.04%	1,396
	CF 2	68,107	76,668	76,129	610	-	(610)	1,700	(539)	8,022	539	75,731	100.53%	398
	Mitraguna & Others	64,272	72,869	72,358	610	-	(610)	1,727	(512)	8,086	512	71,706	100.91%	652
	Pensiun	3,835	3,799	3,771	-	-	0	(27)	(27)	(64)	27	4,025	93.68%	(254)
	Total Pembiayaan	129,541	150,466	149,716	921	188	(733)	2,115	(750)	20,175	938	152,251	98.33%	(2,535)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	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	4	3	43	606	0.01%	0.12%	1.73%	562	601	602			
	KUR	-	-	3	43	0.00%	0.13%	1.85%	562	606	602			
	Non KUR	4	-	-	-	0.19%	0.00%	0.00%	-	(4)	-			
3	PWG	48	-	-	268	0.78%	0.00%	2.99%	268	219	268			
	Cilem	48	-	-	268	0.78%	0.00%	2.99%	268	219	268			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	547	1,430	1,422	5,180	0.60%	1.34%	4.90%	3,759	4,633	3,750			
	CF 1	172	1,127	1,125	2,160	0.73%	3.81%	7.31%	1,036	1,989	1,034			
	Total Griya	-	1,127	1,125	1,125	0.00%	5.62%	5.63%	-	1,125	(2)			
	Oto	172	-	-	1,036	2.76%	0.00%	10.80%	1,036	864	1,036			
	CF 2	375	304	297	3,020	0.55%	0.39%	3.97%	2,723	2,645	2,716			
	Mitraguna & Others	375	304	297	3,020	0.58%	0.41%	4.17%	2,723	2,645	2,716			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	600	1,434	1,465	6,054	0.46%	0.97%	4.04%	29	5,454	4,620	0.78%	80.68%	-3.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	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	75	315	315	315	0.23%	0.89%	0.90%	-	241	(0)			
	KUR	70	315	315	315	0.24%	0.96%	0.96%	-	245	(0)			
	Non KUR	5	-	-	-	0.21%	0.00%	0.00%	-	(5)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	493	353	389	418	0.54%	0.37%	0.40%	29	(75)	64			
	CF 1	203	203	203	203	0.87%	0.69%	0.69%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	203	203	203	203	3.28%	2.13%	2.12%	-	-	-			
	CF 2	289	150	185	214	0.42%	0.24%	0.28						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4,305	6,525	6,085	6,275	208	191	(250)	-3.83%	1,970	45.75%	13,353	46.99%	(7,078)
2	Tabungan	84,533	89,368	85,995	86,390	3,040	396	(2,977)	-3.33%	1,858	2.20%	97,545	88.56%	(11,155)
3	Deposito	19,903	26,834	26,835	26,835	(1,780)	0	1	0.00%	6,932	34.83%	20,584	130.37%	6,251
	Total	108,741	122,727	118,914	119,501	1,468	587	(3,226)	-2.63%	10,760	9.89%	131,482	90.89%	(11,981)
	CASA	88,838	95,893	92,079	92,666	3,248	587	(3,227)	-3.37%	3,827	4.31%	110,898	83.56%	(18,233)
	(%) CASA	81.70%	78.14%	77.43%	77.54%									
	FDR	78.57%	82.58%	84.59%	84.18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,916	3,342	3,474	3,550	76	208	6.21%	(366)	-9.34%	-	-	0.00%	3,550
2	Giro ISE	3,001	2,348	2,474	2,547	73	199	8.49%	(454)	-15.11%	-	-	0.00%	2,547
3	Tabungan ISE	915	995	999	1,003	4	8	0.84%	88	9.61%	-	-	0.00%	1,003
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	109	120	120	120	0	0	0.00%	11	10.09%	-	-	0.00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	(695)	-	695	0.00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	(695)	-	695	0.00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	(695)	-	695	0.00%	(695)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	3,069	3,873	3,853	-	-	0	197	(20)	785	20	7,157	53.84%	(3,304)
	KUR	2,657	3,623	3,618	-	-	0	202	(5)	960	5	6,507	55.60%	(2,889)
	Non KUR	412	251	236	-	-	0	(5)	(15)	(176)	15	651	36.22%	(415)
3	PWG	13,521	18,803	18,619	798	294	(505)	156	(184)	5,098	477	27,081	68.75%	(8,462)
	Cilem	6,370	9,288	9,065	130	52	(77)	(345)	(223)	2,694	276	16,556	54.75%	(7,491)
	Gadai	7,151	9,515	9,554	668	241	(427)	500	39	2,404	202	10,525	90.78%	(970)
4	CFG	68,150	78,677	78,118	900	-	(900)	656	(559)	9,968	559	87,246	89.54%	(9,128)
	CF 1	32,030	33,916	33,631	-	-	0	(243)	(285)	1,600	285	33,647	99.95%	(16)
	Total Griya	25,555	26,419	26,206	-	-	0	0	(213)	651	213	25,628	102.26%	578
4	• Total Non Program	25,555	26,419	26,206	-	-	0	(217)	(213)	651	213	25,628	102.26%	578
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	6,475	7,496	7,425	-	-	0	(243)	(72)	949	72	8,019	92.58%	(595)
	CF 2	36,119	44,761	44,487	900	-	(900)	898	(274)	8,368	274	53,599	83.00%	(9,112)
	Mitraguna & Others	32,486	41,386	41,143	740	-	(740)	845	(243)	8,657	243	49,893	82.46%	(8,750)
	Pensiun	3,633	3,375	3,344	160	-	(160)	53	(31)	(289)	31	3,706	90.24%	(362)
	Total Pembiayaan	85,434	101,353	100,590	1,698	294	(1,405)	1,008	(763)	15,156	1,056	122,179	82.33%	(21,588)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-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	-	33	100	100	0	0.00%	2.57%	2.58%	-	100	67		
	KUR	-	33	100	100	0	0.00%	2.75%	2.75%	-	100	67		
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
3	PWG	-	-	-	-	252	0.00%	0.00%	1.35%	252	252	252		
	Cilem	-	-	-	-	106	0.00%	0.00%	1.17%	106	106	106		
	Gadai	-	-	-	-	146	0.00%	0.00%	1.53%	146	146	146		
4	CFG	1,050	644	794	2,950	1,432	1.54%	1.01%	3.78%	2,156	1,900	2,306		
	CF 1	1,050	520	669	1,756	3.28	1.97%	2.52%	1.02%	1,087	706	1,235		
	Total Griya	697	520	669	1,622	2.73	2.53%	2.53%	6.19%	954	926	1,102		
	Oto	353	-	-	133	5.46	0.00%	1.80%	1.80%	133	(220)	133		
	CF 2	-	124	125	1,194	0.00	0.28%	0.28%	2.68%	1,069	1,194	1,070		
	Mitraguna & Others	-	124	125	879	0.00	0.30%	0.24%	2.14%	754	879	755		
	Pensiun	-	-	-	315	0.00	0.00%	0.00%	9.42%	315	315	315		
	Total Pembiayaan	1,164	988	979	964	1.36	0.97%	0.96%	4.03%	(15)	(200)	(24)	4.03%	-320.42%
													3.1%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	31-Oct-25	31-Oct-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	105,804	108,741	121,259	121,259	15,455		PHR	3.05	3.34
2	Contribution Margin	3,733	5,501	4,793	4,793	1,060	-28.4%	CIF Payroll	959	1,155

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7,681	9,360	9,589	9,586	(89)	(3)	227	2.42%	1,906	24.81%	16,238	59.04%	(6,652)
2	Tabungan	96,197	116,467	114,303	112,707	(1,379)	(1,596)	(3,759)	-3.23%	16,510	17.16%	111,265	101.30%	1,442
3	Deposito	50,701	45,950	45,953	45,955	614	2	5	0.01%	(4,746)	-9.36%	51,587	89.08%	(5,632)
	Total	154,579	171,777	169,845	168,249	(855)	(1,596)	(3,528)	-2.05%	13,669	8.84%	179,091	93.95%	(10,842)
	CASA	103,878	125,827	123,893	122,294	(1,468)	(1,599)	(3,533)	-2.81%	18,416	17.73%	127,503	95.91%	(5,209)
	(%) CASA	67.20%	73.25%	72.94%	72.69%									
	FDR	122.53%	118.32%	119.09%	120.22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,938	4,057	4,022	3,906	(116)	(151)	-3.71%	(32)	-0.81%	-	-	0.00%	3,906
2	Giro ISE	1,498	2,633	2,566	2,476	(90)	(157)	-5.96%	978	65.25%	-	-	0.00%	2,476
3	Tabungan ISE	2,310	1,294	1,326	1,300	(26)	6	0.49%	(1,009)	-43.71%	-	-	0.00%	1,300
4	Deposito ISE	130	130	130	130	0	0	0.00%	0	0.00%	-	-	0.00%	130
5	CIF ISE	147	160	162	162	0	2	1.25%	15	10.20%	-	-	0.00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	34,419	35,888	35,783	400	-	(400)	73	(104)	1,364	104	38,497	92.95%	(2,714)
	KUR	32,500	34,255	34,157	400	-	(400)	245	(98)	1,657	98	36,366	93.93%	(2,209)
	Non KUR	1,920	1,633	1,627	-	-	0	(172)	(6)	(293)	6	2,131	76.31%	(505)
3	PWG	17,830	30,105	30,012	1,220	981	(238)	2,493	(93)	12,182	1,074	31,298	95.89%	(1,286)
	Cilem	5,164	10,604	10,422	370	-	(370)	1,032	1,461	5,258	182	13,667	76.26%	(3,245)
	Gadai	12,666	19,501	19,591	849	981	132	89	6,924	892	-	17,632	111.11%	1,959
4	CFG	137,158	137,253	136,468	-	-	0	(499)	(785)	(690)	785	146,832	92.94%	(10,364)
	CF 1	38,164	40,292	40,200	-	-	0	(181)	(92)	2,036	92	39,270	102.37%	929
	Total Griya	33,008	34,228	34,175	-	-	0	0	(53)	1,167	53	32,691	104.54%	1,484
4	• Total Non Program	33,008	34,228	34,175	-	-	0	127	(53)	1,167	53	32,691	104.54%	1,484
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	5,156	6,064	6,025	-	-	0	(181)	(39)	869	39	6,579	91.57%	(555)
	CF 2	98,994	96,961	96,268	-	-	0	(318)	(693)	(2,725)	693	107,562	89.50%	(11,294)
	Mitraguna & Others	71,310	70,983	70,549	-	-	0	(155)	(434)	(762)	434	81,314	86.76%	(10,765)
	Pensiun	27,683	25,978	25,720	-	-	0	(163)	(259)	(1,963)	259	26,248	97.99%	(529)
	Total Pembiayaan	189,407	203,246	202,263	1,620	981	(638)	2,067	(982)	12,856	1,963	216,628	93.37%	(14,365)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
2	MBG	238	721	634	1,599	0.69%	1.77%	4.47%	965	1,361	878	-		
	KUR	105	543	522	1,488	0.32%	1.53%	4.36%	965	1,383	945	-		
	Non KUR	133	177	111	111	6.92%	6.81%	6.84%	-	(22)	(66)	-		
3	PWG	-	-	-	174	0.00%	0.00%	0.00%	174	174	174	-		
	Cilem	-	-	-	155	0.00%	0.00%	0.00%	155	155	155	-		
	Gadai	-	-	-	19	0.00%	0.00%	0.10%	19	19	19	-		
4	CFG	1,146	1,668	999	7,207	0.84%	0.73%	5.28%	6,208	6,061	5,539	-		
	CF 1	198	738	258	2,388	0.52%	0.64%	5.94%	2,130	2,189	1,649	-		
	Total Griya	73	609	-	1,312	0.22%	0.00%	3.84%	1,312	1,238	703	-		
	Oto	125	129	258	1,076	2.42%	4.26%	17.86%	818	951	947	-		
	CF 2	948	929	741	4,819	0.96%	0.76%	5.01%	4,078	3,872	3,890	-		
	Mitraguna & Others	799	691	690	3,795	1.12%	0.97%	5.38%	3,105	2,997	3,104	-		
	Pensiun	149	238	51	1,024	0.54%	0.20%	3.98%	973	875	785	-		
	Total Pembiayaan	4,871	2,699	2,966	2,964	2.57%	1.46%	1.47%	(2)	(1,908)	264	1.32%	10.03%	-0.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-		
2	MBG	477	379	318	315	1.39%	0.88%	0.88%	0.88%	(2)	(162)	(64)	-	
	KUR	477	248	186	184	1.47%	0.54%	0.54%	0.54%	(1)	(293)	(63)	-	
	Non KUR	-	132	132	131	0.00%	8.07%	8.05%	8.05%	(1)	131	(1)	-	
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	
4	CFG	4,394	2,320	2,648	2,648	3.20%	1.93%	1.94%	1.94%	-	(1,746)	328	-	
	CF 1	1,329	1,891	1,891	1,891	3.48%	4.69%	4.71%	4.71%	-	562</			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12,796	14,957	14,795	9,997	1,795	(4,798)	(4,960)	-33.16%	(2,799)	-21.87%	25,453	39.28%	(15,456)
2	Tabungan	133,664	151,079	148,325	149,392	2,349	1,067	(1,686)	-1.12%	15,729	11.77%	153,100	97.58%	(3,707)
3	Deposito	120,976	138,301	138,189	138,190	(1,570)	0	(112)	-0.08%	17,214	14.23%	122,651	112.67%	15,538
	Total	267,435	304,336	301,309	297,579	2,574	(3,730)	(6,758)	-2.22%	30,144	11.27%	301,204	98.80%	(3,625)
	CASA	146,460	166,035	163,120	159,389	4,144	(3,730)	(6,646)	-4.00%	12,930	8.83%	178,552	89.27%	(19,163)
	(%) CASA	54.76%	54.56%	54.14%	53.56%									
	FDR	60.13%	60.32%	60.81%	61.57%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,582	4,134	4,195	4,414	219	280	6.78%	832	23.23%	-	-	0.00%	4,414
2	Giro ISE	1,025	1,271	1,477	1,635	158	364	28.64%	611	59.59%	-	-	0.00%	1,635
3	Tabungan ISE	2,557	2,862	2,718	2,778	61	(84)	-2.93%	221	8.66%	-	-	0.00%	2,778
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	213	226	228	228	0	2	0.88%	15	7.04%	-	-	0.00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	40,652	38,794	38,779	-	160	160	(288)	(15)	(1,873)	175	44,009	88.12%	(5,230)
	KUR	37,299	36,721	36,710	-	160	160	(364)	(12)	(589)	172	40,604	90.41%	(3,894)
	Non KUR	3,353	2,073	2,069	-	0	76	(4)	(1,284)	4	3,405	60.77%	(1,336)	
3	PWG	6,039	13,363	13,251	362	74	(288)	576	(111)	7,213	186	14,444	91.75%	(1,192)
	Cilem	6,039	13,363	13,251	362	74	(288)	576	(111)	7,213	186	14,444	91.75%	(1,192)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	114,108	131,419	131,193	-	695	695	1,385	(226)	17,085	921	123,218	106.47%	7,975
	CF 1	24,580	27,681	27,589	-	0	30	(92)	3,008	92	27,949	98.71%	(360)	
	Total Griya	19,863	21,337	21,310	-	0	0	(27)	1,447	27	21,467	99.27%	(157)	
4	• Total Non Program	19,863	21,337	21,310	-	0	305	(27)	1,447	27	21,467	99.27%	(157)	
	• Program	-	-	-	-	0	0	0	0	-	0	0.00%	0	
	Oto	4,718	6,344	6,279	-	0	30	(65)	1,561	65	6,482	96.87%	(203)	
	CF 2	89,528	103,738	103,604	-	695	695	1,355	(134)	14,077	829	95,269	108.75%	8,336
	Mitraguna & Others	89,444	103,126	102,997	-	695	695	1,153	(129)	13,553	824	94,502	108.99%	8,495
	Pensiun	84	612	608	-	0	202	(5)	524	5	767	79.20%	(160)	
	Total Pembiayaan	160,799	183,577	183,224	362	929	567	1,672	(353)	22,424	1,282	181,671	100.85%	1,553

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				Posisi	Penc.	Gap	%	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	1,072	1,028	797	1,211	2.64%	2.05%	3.12%	415	140	183			
	KUR	877	947	705	1,047	2.35%	1.92%	2.85%	342	170	100			
	Non KUR	194	81	92	164	5.80%	4.42%	7.92%	72	(30)	83			
3	PWG	-	-	-	-	306	0.00%	0.00%	306	306	306			
	Cilem	-	-	-	-	306	0.00%	0.00%	306	306	306			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	792	342	161	2,460	0.69%	0.12%	1.88%	2,299	1,668	2,117			
	CF 1	630	216	38	975	2.56%	0.14%	3.53%	937	345	759			
	Total Griya	568	175	-	-	2.86%	0.00%	0.00%	-	(568)	(175)			
	Oto	61	41	38	975	1.30%	0.60%	15.53%	937	914	934			
	CF 2	162	126	123	1,485	0.18%	0.12%	1.43%	1,362	1,323	1,359			
	Mitraguna & Others	162	126	123	1,485	0.18%	0.12%	1.44%	1,362	1,323	1,359			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	1,332	2,123	2,320	2,400	0.83%	1.26%	1.31%	80	1,068	276	0.44%	66.78%	-0.9%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25			Posisi	Penc.	Gap
1	Asset (Retail) T	261,311	267,435	301,762	40,451	40,451	-12.3%	PHR	3.20	3.36
2	Contribution Margin	6,979	10,276	7,840	861	861	-12.3%	CIF Payroll	1,030	1,213

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39,183	64,855	64,512	64,941	15,451	429	86	0.13%	25,758	65.74%	50,617	128.30%	14,324
2	Tabungan	123,525	146,373	146,354	146,122	2,331	(232)	(251)	-0.17%	22,598	18.29%	141,561	103.22%	4,561
3	Deposito	68,863	124,306	124,308	124,308	(6,480)	0	2	0.00%	55,444	80.51%	70,099	177.33%	54,208
	Total	231,570	335,534	335,174	335,371	11,302	197	(163)	-0.05%	103,800	44.82%	262,278	127.87%	73,093
	CASA	162,707	211,228	210,866	211,063	17,782	197	(165)	-0.08%	48,356	29.72%	192,178	109.83%	18,885
	(%) CASA	70.26%	62.95%	62.91%	62.93%									
	FDR	34.66%	30.51%	30.35%	30.33%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5,891	6,709	6,930	6,825	(105)	116	1.73%	934	15.85%	-	0.00%	6,825	
2	Giro ISE	3,773	3,799	4,077	4,121	44	322	8.47%	348	9.22%	-	0.00%	4,121	
3	Tabungan ISE	2,118	2,910	2,853	2,704	(149)	(206)	-7.08%	586	27.66%	-	0.00%	2,704	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	
5	CIF ISE	116	125	126	126	0	1	0.80%	10	8.62%	-	0.00%	126	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	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	6,849	10,591	10,481	207	22	(184)	(241)	(109)	3,632	132	13,211	79.33%	(2,730)
	Cilem	6,849	10,591	10,481	207	22	(184)	(241)	(109)	3,632	132	13,211	79.33%	(2,730)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	73,419	91,773	91,229	-	-	0	628	(544)	17,809	544	96,758	94.29%	(5,529)
	CF 1	59,117	72,436	72,013	-	-	0	391	(422)	12,897	422	67,903	106.05%	4,110
	Total Griya	51,507	63,844	63,491	-	-	0	0	(353)	11,984	353	59,124	107.39%	4,367
	• Total Non Program	49,547	62,004	61,654	-	-	0	1,421	(350)	12,107	350	51,948	118.68%	9,706
	• Program	1,960	1,839	1,837	-	-	0	(13)	(2)	(123)	2	7,176	25.60%	(5,339)
	Oto	7,609	8,592	8,522	-	-	0	391	(70)	913	70	8,779	97.07%	(257)
	CF 2	14,303	19,337	19,215	-	-	0	236	(122)	4,913	122	28,854	66.59%	(9,639)
	Mitraguna & Others	14,303	19,326	19,203	-	-	0	236	(122)	4,901	122	28,572	67.21%	(9,368)
	Pensiun	-	12	12	-	-	0	(0)	(0)	12	0	283	4.16%	(271)
	Total Pembiayaan	80,269	102,364	101,710	207	22	(184)	387	(654)	21,441	676	109,969	92.49%	(8,259)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	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%	0.70%	73	73	73		
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.70%	73	73	73		
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
4	CFG	650	3,077	2,768	4,367	0.88%	3.02%	4.79%	1,600	3,717	1,290			
	CF 1	650	3,077	2,768	4,284	1.10%	3.82%	5.95%	1,516	3,634	1,206			
	Total Griya	404	2,891	2,588	3,288	0.79%	4.05%	5.18%	701	2,884	398			
	Oto	245	187	180	995	3.22%	2.09%	11.68%	815	750	808			
	CF 2	-	38	38	38	0.00%	0.00%	0.00%	0.20%	84	84	84		
	Mitraguna & Others	-	38	38	38	0.00%	0.00%	0.00%	0.20%	84	84	84		
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Total Pembiayaan	800	535	534	534	1.00%	0.52%	0.53%	-	(266)	(1)	0.90%	-71.52%	0.4%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25		
1	Asset (Retail) T	205,326	231,570	324,232	118,906				2.54	2.84	2.86		
2	Contribution Margin	4,598	6,760	5,281	683	-14.9%					0.02	0.32	
	CIF Payroll								1,411	1,602	1,677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,833	7,314	5,811	6,707	(1,468)	896	(607)	-8.30%	(2,126)	-24.07%	19,113	35.09%	(12,406)
2	Tabungan	83,648	76,820	77,620	77,065	4,625	(555)	245	0.32%	(6,583)	-7.87%	96,984	79.46%	(19,920)
3	Deposito	21,297	29,103	24,107	24,108	(7)	1	(4,996)	-17.16%	2,811	13.20%	21,662	111.29%	2,446
	Total	113,778	113,238	107,538	107,880	3,150	341	(5,358)	-4.73%	(5,899)	-5.18%	137,759	78.31%	(29,880)
	CASA	92,481	84,134	83,431	83,772	3,157	340	(362)	-0.43%	(8,709)	-9.42%	116,098	72.16%	(32,326)
	(%) CASA	81.28%	74.30%	77.58%	77.65%									
	FDR	151.33%	174.69%	182.35%	181.77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,415	5,543	5,459	4,824	(635)	(719)	-12.98%	1,408	41.24%	-	-	0.00%	4,824
2	Giro ISE	1,685	2,124	734	747	12	(1,378)	-64.86%	(939)	-55.71%	-	-	0.00%	747
3	Tabungan ISE	1,730	3,419	4,724	4,077	(647)	659	19.26%	2,347	135.70%	-	-	0.00%	4,077
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	157	173	173	173	0	0	0.00%	16	10.19%	-	-	0.00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	15,500	11,605	11,567	-	-	0	(468)	(38)	(3,934)	38	17,616	65.66%	(6,049)
	KUR	13,526	8,643	8,612	-	-	0	(544)	(31)	(4,914)	31	15,580	55.28%	(9,968)
	Non KUR	1,974	2,963	2,955	-	-	0	76	(8)	981	8	2,036	145.13%	919
3	PWG	14,491	22,837	22,668	872	420	(452)	1,063	(169)	8,177	589	29,753	76.19%	(7,085)
	Cilem	6,823	11,029	10,862	274	-	(274)	322	(167)	4,039	167	17,530	61.96%	(6,668)
	Gadai	7,668	11,808	11,806	597	420	(177)	741	(2)	4,138	422	12,223	96.59%	(417)
4	CFG	142,193	163,370	161,859	-	-	0	5,097	(1,511)	19,666	1,511	153,159	105.68%	8,700
	CF 1	6,747	8,753	8,727	-	-	0	(111)	(27)	1,979	27	8,711	100.18%	16
	Total Griya	3,465	5,226	5,211	-	-	0	0	(15)	1,746	15	4,778	109.06%	433
	• Total Non Program	3,465	5,226	5,211	-	-	0	(41)	(15)	1,746	15	4,778	109.06%	433
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	3,282	3,527	3,516	-	-	0	(111)	(12)	233	12	3,933	89.39%	(417)
	CF 2	135,445	154,617	153,132	-	-	0	5,209	(1,485)	17,687	1,485	144,449	106.01%	8,684
	Mitraguna & Others	125,884	145,797	144,404	-	-	0	5,201	(1,394)	18,519	1,394	134,106	107.68%	10,297
	Pensiun	9,561	8,820	8,729	-	-	0	8	(91)	(832)	91	10,343	84.40%	(1,614)
	Total Pembiayaan	172,184	197,812	196,094	872	420	(452)	5,693	(1,718)	23,910	2,138	200,528	97.79%	(4,435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	%	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	1,372	1,610	1,182	1,152	8.85%	10.18%	9.96%	(30)	(220)	(458)	-	-	-
	KUR	1,295	1,152	819	791	9.57%	9.47%	9.19%	(27)	(504)	(360)	-	-	-
	Non KUR	77	458	363	360	3.89%	12.25%	12.19%	(3)	283	(98)	-	-	-
3	PWG	-	-	-	436	0.00%	0.00%	1.92%	436	436	436	-	-	-
	Cilem	-	-	-	105	0.00%	0.00%	0.97%	105	105	105	-	-	-
	Gadai	-	-	-	331	0.00%	0.00%	2.80%	331	331	331	-	-	-
4	CFG	6	577	-	4,870	0.00%	0.00%	3.01%	4,870	4,863	4,293	-	-	-
	CF 1	-	-	-	313	0.00%	0.00%	3.59%	313	313	313	-	-	-
	Total Griya	-	-	-	179	0.00%	0.00%	3.44%	179	179	179	-	-	-
	Oto	-	-	-	134	0.00%	0.00%	3.81%	134	134	134	-	-	-
	CF 2	6	577	-	4,556	0.00%	0.00%	2.98%	4,556	4,550	3,980	-	-	-
	Mitraguna & Others	-	-	-	4,556	0.00%	0.00%	3.16%	4,556	4,556	3,980	-	-	-
	Pensiun	-	-	-	-	0.06%	0.00%	0.00%	-	(6)	-	-	-	-
	Total Pembiayaan	971	1,812	1,803	1,803	0.56%	0.91%	0.92%	(0)	832	(9)	0.11%	87.83%	-0.8%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	175,005	176,155	201,258	26,253	201,258	-16.5%	Kinerja	3.05	3.49	3.52
2	Contribution Margin	6,268	9,134	7,305	1,037	7,305	-16.5%	PHR	1,376	1,106	1,114

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	820	757	65	(63)	(185)	-19.65%	(116)	-13.24%	1,573	48.12%	(816)
2	Tabungan	63,525	62,562	62,701	62,973	2,737	272	411	0.66%	(552)	-0.87%	70,512	89.31%	(7,539)
3	Deposito	5,722	7,427	7,429	7,429	(34)	0	2	0.03%	1,706	29.82%	5,934	125.20%	1,495
	Total	70,120	70,931	70,949	71,159	2,768	210	228	0.32%	1,039	1.48%	78,019	91.21%	(6,860)
	CASA	64,398	63,504	63,520	63,730	2,802	210	225	0.35%	(668)	-1.04%	72,085	88.41%	(8,356)
	(%) CASA	91.84%	89.53%	89.53%	89.56%									
	FDR	73.73%	89.64%	88.78%	88.52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,487	3,429	3,242	3,246	4	(183)	(241)	-5.35%	(241)	-6.91%	-	0.00%	3,246
2	Giro ISE	561	443	435	435	0	(8)	(126)	-1.72%	(126)	-22.38%	-	0.00%	435
3	Tabungan ISE	2,926	2,987	2,807	2,811	4	(176)	(115)	-5.88%	(115)	-3.95%	-	0.00%	2,811
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	-	0.00%	0
5	CIF ISE	123	128	130	130	0	2	7	1.56%	7	5.69%	-	0.00%	130

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	2,583	4,934	4,907	65	-	(65)	58	(27)	2,324	27	5,332	92.03%	(425)
	Cilem	2,583	4,934	4,907	65	-	(65)	58	(27)	2,324	27	5,332	92.03%	(425)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	49,116	58,651	58,082	-	-	0	1,830	(569)	8,966	569	58,362	99.52%	(280)
	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	49,116	58,651	58,082	-	-	0	1,830	(569)	8,966	569	58,362	99.52%	(280)
	Mitraguna & Others	45,066	54,231	53,703	-	-	0	1,663	(528)	8,637	528	51,071	105.15%	2,632
	Pensiun	4,050	4,420	4,379	-	-	0	167	(41)	330	41	7,291	60.06%	(2,912)
	Total Pembiayaan	51,699	63,584	62,989	65	-	(65)	1,887	(596)	11,290	596	63,694	98.89%	(705)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-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	-	-	-	-	124	0.00%	0.00%	2.52%	124	124	124	-	-	-
	Cilem	-	-	-	-	124	0.00%	0.00%	2.52%	124	124	124	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
4	CFG	-	-	-	-	1,725	0.00%	0.00%	2.97%	1,725	1,725	1,725	-	-	-
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	CF 2	220	209	208	208	0.45%	0.35%	0.36%	-	(12)	(1)	-	-	-	
	Mitraguna & Others	220	209	208	208	0.49%	0.38%	0.39%	-	(12)	(1)	-	-	-	
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Total Pembiayaan	220	209	208	208	0.43%	0.33%	0.33%	-	(12)	(1)	3.78%	#####	3.4%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	66,462	72,064	68,959	2,497			Kinerja	3.15	3.62	3.56
2	Contribution Margin	2,297	3,362	2,902	605	-26.3%		PHR	(0.05)	0.41	0.41
								CIF Payroll	571	650	826
									176	255	

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2,147	2,229	2,277	48	131	6.09%	1,748	330.50%	-	0.00%	2,277
2	Giro ISE	45	763	841	878	37	115	15.08%	833	1846.26%		0.00%	878
3	Tabungan ISE	484	1,383	1,388	1,399	11	16	1.14%	915	189.12%		0.00%	1,399
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0.00%	C
5	CIF ISE	35	107	107	107	0	0	0.00%	72	205.71%		0.00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	47	47	-	-	0	(1)	0	(9)	-	56	83.18%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	56	47	47	-	-	0	(1)	0	(9)	-	56	83.18%	(9)
• Local Champion	56	47	47	-	-	-	0	(1)	0	(9)	-	56	83.18%	(9)
• Value Chain	-	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	5,081	6,563	6,557	-	-	0	206	(6)	1,476	6	8,513	77.02%	(1,956)
	KUR	4,827	6,313	6,308	-	-	0	152	(6)	1,480	6	7,954	79.30%	(1,646)
	Non KUR	254	250	250	-	-	0	54	0	(4)	-	559	44.61%	(310)
3	PWG	24,335	48,034	47,482	661	67	(594)	895	(552)	23,147	619	41,252	115.10%	6,230
	Cilem	24,335	48,034	47,482	661	67	(594)	895	(552)	23,147	619	41,252	115.10%	6,230
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	237,604	246,289	243,896	-	10	10	1,752	(2,394)	6,292	2,404	246,697	98.86%	(2,802)
	CF 1	8,506	8,927	8,874	-	-	0	(73)	(53)	367	53	10,129	87.61%	(1,255)
	Total Griya	6,805	6,954	6,919	-	-	0	0	(34)	114	34	7,236	95.62%	(317)
• Total Non Program	6,655	6,810	6,776	-	-	-	0	318	(34)	121	34	6,690	101.29%	87
• Program	149	143	143	-	-	-	0	(0)	(1)	(7)	1	546	26.12%	(404)
Oto	1,701	1,973	1,954	-	-	-	0	(73)	(19)	253	19	2,893	67.56%	(938)
CF 2	229,097	237,362	235,022	-	10	10	1,825	(2,340)	5,925	2,350	236,569	99.35%	(1,546)	
Mitraguna & Others	203,836	211,430	209,454	-	10	10	10	2,038	(1,976)	5,619	1,986	207,218	101.08%	2,237
Pensiun	25,262	25,932	25,568	-	-	-	0	(213)	(364)	306	364	29,351	87.11%	(3,783)
Total Pembiayaan	267,076	300,933	297,982	661	77	(584)	2,852	(2,951)	30,906	3,028	296,519	100.49%	1,463	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	-	-	22	-	● 0.00%	● 0.33%	● 0.00%	(22)	-	-			
	KUR	-	-	22	-	● 0.00%	● 0.35%	● 0.00%	(22)	-	-			
	Non KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
3	PWG	-	-	2	665	● 0.00%	● 0.00%	● 1.40%	663	665	665			
	Cilem	-	-	2	665	● 0.00%	● 0.00%	● 1.40%	663	665	665			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	2,584	3,424	3,719	8,194	● 1.09%	● 1.51%	● 3.36%	4,476	5,610	4,771			
	CF 1	819	533	854	864	● 9.63%	● 9.56%	● 9.74%	11	45	331			
	Total Griya	819	533	854	748	● 12.04%	● 12.28%	● 10.81%	(105)	(71)	215			
	Oto	-	-	-	116	● 0.00%	● 0.00%	● 5.94%	116	116	116			
	CF 2	1,765	2,890	2,865	7,330	● 0.77%	● 1.21%	● 3.12%	4,465	5,565	4,440			
	Mitraguna & Others	1,765	2,749	2,729	6,563	● 0.87%	● 1.29%	● 3.13%	3,834	4,797	3,813			
	Pensiun	-	141	136	767	● 0.00%	● 0.53%	● 3.00%	631	767	626			
	Total Pembiayaan	2,584	3,424	3,743	8,859	● 0.97%	● 1.24%	● 2.97%	5,116	6,275	5,436	0.58%	80.34%	-2.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Linkage	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Non-Linkage	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Value Chain	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
2	MBG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Non KUR	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
3	PWG	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Cilem	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	Gadai	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
4	CFG	3,370	3,535	3,498	3,823	● 1.42%	● 1.42%	● 1.57%	325	454	288			
	CF 1	340	540	364	364	● 4.00%	● 4.08%	● 4.11%	(0)	24	(175)			
	Total Griya	340	540	364	364	● 5.00%	● 5.24%	● 5.27%	(0)	24	(175)			
	Oto	-	-	-	-	● 0.00%	● 0.00%	● 0.00%	-	-	-			
	CF 2	3,029	2,995	3,134	3,459	● 1.32%	● 1.32%	● 1.47%	325	430	464			
	Mitraguna & Others	2,939	2,995	2,995	3,324	● 1.44%	● 1.42%	● 1.59%	329	385	329			
	Pensiuni	90	-	138	135	● 0.03%	● 0.05%	● 0.53%	(3)	45	135			
Total Pembiayaan		3,370	3,535	3,498	3,823	● 1.26%	● 1.16%	● 1.28%	325	454	288	0.51%	60.55%	-0.8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165,712	185,257	203,844	38,132	
2	Contribution Margin	4,785	6,968	5,063	278	-5.8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.23	3.27	3.24	(0.02)	0.01
CIF Pavroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!								0	0.00%	0
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!								0	0.00%	0

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,501	-	-	-	0	0	#DIV/0!	(1,501)	-100.00%		-	0.00%	0
2	Giro ISE	851	-	-	-	0	0	#DIV/0!	(851)	-100.00%		0	0.00%	0
3	Tabungan ISE	650	-	-	-	0	0	#DIV/0!	(650)	-100.00%		0	0.00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0	0.00%	0
5	CIF ISE	65	-	-	-	0	0	#DIV/0!	(65)	-100.00%		0	0.00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	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	-	-	-	662	-	(662)	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	662	-	(662)	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	-	-	-	662	-	(662)	0	0	0	-	0	0.00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	1.38%	#DIV/0!	1.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1,812	996	791	108	(205)	(1,020)	-56.33%	196	32.88%	9,865	8.02%	(9,074)
2	Tabungan	46,385	47,950	46,664	46,656	2,551	(8)	(1,294)	-2.70%	271	0.58%	59,043	79.02%	(12,387)
3	Deposito	18,302	47,011	47,011	47,011	24,713	0	0	0.00%	28,709	156.87%	18,943	248.16%	28,067
	Total	65,283	96,773	94,671	94,458	27,371	(213)	(2,315)	-2.39%	29,176	44.69%	87,852	107.52%	6,606
	CASA	46,981	49,762	47,660	47,447	2,658	(213)	(2,315)	-4.65%	466	0.99%	68,908	68.86%	(21,461)
	(%) CASA	71.97%	51.42%	50.34%	50.23%									
	FDR	134.21%	100.81%	102.66%	102.89%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,398	991	916	947	31	(44)	(44)	-4.41%	(451)	-32.24%	-	0.00%	947
2	Giro ISE	39	1	1	1	0	0	0	0.00%	(38)	-97.86%	-	0.00%	1
3	Tabungan ISE	1,358	990	915	946	31	(44)	(44)	-4.41%	(412)	-30.34%	-	0.00%	946
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	#DIV/0!	0	#DIV/0!	-	0.00%	0
5	CIF ISE	87	94	96	96	0	2	2	2.13%	9	10.34%	-	0.00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-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	15,438	16,330	16,179	-	-	0	557	(150)	742	150	17,933	90.22%	(1,753)
	KUR	14,693	15,812	15,661	-	-	0	581	(150)	969	150	17,058	91.81%	(1,396)
	Non KUR	745	518	518	-	-	0	(24)	0	(227)	-	875	59.23%	(357)
3	PWG	3,211	6,101	6,081	135	20	(115)	2	(19)	2,871	39	7,953	76.47%	(1,872)
	Cilem	3,211	6,101	6,081	135	20	(115)	2	(19)	2,871	39	7,953	76.47%	(1,872)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	68,969	75,127	74,926	164	167	3	(90)	(201)	5,957	368	77,223	97.03%	(2,297)
	CF 1	2,071	11,185	11,328	164	167	3	(22)	143	9,257	25	5,308	213.41%	6,020
	Total Griya	1,516	10,178	10,322	164	167	3	0	145	8,806	23	3,948	261.48%	6,375
	• Total Non Program	1,516	4,880	4,858	-	-	0	606	(22)	3,342	22	3,948	123.07%	911
	• Program	-	5,298	5,464	164	167	3	1,060	166	5,464	1	1,360	73.92%	(355)
	Oto	555	1,007	1,005	-	-	0	(22)	(2)	450	2	71,915	88.44%	(8,317)
	CF 2	66,897	63,942	63,598	-	-	0	(68)	(344)	(3,299)	344	68,632	88.59%	(7,832)
	Mitraguna & Others	64,762	61,118	60,800	-	-	0	47	(318)	(3,962)	318	3,283	85.22%	(485)
	Pensiun	2,135	2,824	2,797	-	-	0	(115)	(26)	663	26	103,108	94.26%	(5,922)
	Total Pembiayaan	87,617	97,557	97,187	299	187	(112)	469	(371)	9,570	558			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
2	MBG	151	323	475	549	0.98%	2.91%	3.39%	75	398	226	-	-	-			
	KUR	98	236	475	549	0.67%	3.00%	3.51%	75	451	313	-	-	-			
	Non KUR	53	87	-	-	7.15%	0.00%	0.00%	(53)	(53)	(87)	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	1.20%	73	73	73	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	1.20%	73	73	73	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0	0	0	-	-	-			
4	CFG	846	3,078	2,796	8,663	1.23%	3.72%	11.56%	5,867	7,818	5,586	-	-	-			
	CF 1	-	-	-	13	0.00%	0.00%	0.11%	13	13	13	-	-	-			
	Total Griya	-	-	-	13	0.00%	0.00%	0.13%	13	13	13	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-			
	CF 2	846	3,078	2,796	8,650	1.26%	4.37%	13.60%	5,854	7,805	5,573	-	-	-			
	Mitraguna & Others	846	3,078	2,796	8,473	1.31%	4.57%	13.94%	5,677	7,627	5,395	-	-	-			
	Pensiun	-	-	-	177	0.00%	0.00%	6.34%	177	177	177	-	-	-			
	Total Pembiayaan	997	3,401	3,270	9,285	1.14%	3.35%	9.55%	6,015	8,289	5,885	3.77%	36.65%	-2.2%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-			
2	MBG	112	329	107	107	0.73%	0.66%	0.66%	-	-	-	(5)	(222)	-			
	KUR	75	292	70	70	0.51%	0.44%	0.45%	-	-	-	(5)	(222)	-			
	Non KUR	37	37	37	37	4.98%	7.10%	7.10%	-	-	-	(0)	(0)	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5,877	3,589	4,488	4,504	252	16	916	25.51%	(1,373)	-23.36%	14,586	30.88%	(10,082)
2	Tabungan	83,977	92,628	90,101	90,573	4,640	473	(2,055)	-2.22%	6,596	7.85%	97,359	93.03%	(6,786)
3	Deposito	19,184	13,402	13,606	13,633	227	27	231	1.72%	(5,551)	-28.94%	19,853	68.67%	(6,220)
	Total	109,038	109,619	108,194	108,710	5,119	516	(909)	-0.83%	(328)	-0.30%	131,798	82.48%	(23,087)
	CASA	89,854	96,217	94,588	95,078	4,892	489	(1,139)	-1.18%	5,223	5.81%	111,945	84.93%	(16,868)
	(%) CASA	82.41%	87.77%	87.42%	87.46%									
	FDR	40.48%	56.65%	57.00%	56.73%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8,581	8,459	8,918	8,940	21	481	5.68%	359	4.18%	-	-	0.00%	8,940
2	Giro ISE	1,236	802	624	1,667	1,043	865	107.93%	431	34.88%	-	-	0.00%	1,667
3	Tabungan ISE	7,345	7,657	8,295	7,273	(1,022)	(384)	-5.02%	(72)	-0.98%	-	-	0.00%	7,273
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	146	154	154	154	0	0	0.00%	8	5.48%	-	-	0.00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	134	-	-	0	(11)	0	134	-	0	0.00%	134
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	134	134	-	-	0	(11)	0	134	-	0	0.00%	134
	• Local Champion	-	134	134	-	-	0	(11)	0	134	-	0	0.00%	134
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	9,504	13,642	13,626	-	-	0	715	(17)	4,121	17	13,973	97.52%	(347)
	KUR	9,147	12,517	12,500	-	-	0	542	(17)	3,354	17	13,376	93.45%	(876)
	Non KUR	358	1,125	1,125	-	-	0	173	0	768	-	597	188.59%	529
3	PWG	9,262	11,461	11,423	-	28	28	(376)	(38)	2,161	66	16,056	71.14%	(4,633)
	Cilem	9,262	11,461	11,423	-	28	28	(376)	(38)	2,161	66	16,056	71.14%	(4,633)
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0.00%	0
4	CFG	25,377	36,866	36,492	354	-	(354)	(365)	(374)	11,115	374	46,807	77.96%	(10,315)
	CF 1	14,455	17,700	17,644	354	-	(354)	(286)	(56)	3,189	56	16,888	104.47%	756
	Total Griya	3,903	8,700	8,683	167	-	(167)	0	(17)	4,780	17	4,782	181.60%	3,902
4	• Total Non Program	3,903	6,900	6,883	-	-	0	(12)	(16)	2,980	16	4,782	143.95%	2,102
	• Program	-	1,801	1,800	167	-	(167)	719	(1)	1,800	1	0	0.00%	1,800
	Oto	10,552	9,000	8,961	187	-	(187)	(286)	(39)	(1,591)	39	12,107	74.01%	(3,146)
	CF 2	10,922	19,166	18,848	-	-	0	(79)	(318)	7,927	318	29,919	63.00%	(11,071)
	Mitraguna & Others	10,683	18,429	18,114	-	-	0	(283)	(315)	7,432	315	29,204	62.03%	(11,090)
	Pensiun	239	737	734	-	-	0	204	(3)	495	3	715	102.67%	19
	Total Pembiayaan	44,143	62,104	61,675	354	28	(326)	(37)	(429)	17,532	456	76,836	80.27%	(15,161)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
3	PWG	-	-	-	-	306	0.00%	0.00%	2.68%	306	306	306	-
	Cilem	-	-	-	-	306	0.00%	0.00%	2.68%	306	306	306	-
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
4	CFG	360	405	344	1,429	1,429	1.42%	0.93%	3.92%	1,086	1,069	1,024	-
	CF 1	360	405	344	1,412	1,412	2.49%	1.94%	8.00%	1,069	1,052	1,007	-
	Total Griya	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Oto	360	405	344	1,412	1,412	3.41%	3.82%	15.76%	1,069	1,052	1,007	-
	CF 2	-	-	-	-	17	0.00%	0.00%	0.09%	17	17	17	-
	Mitraguna & Others	-	-	-	-	17	0.00%	0.00%	0.09%	17	17	17	-
	Pensiun	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Total Pembiayaan	-	170	-	-	0	0.00%	0.00%	0.00%	-	-	(170)	-
						0	0.00%	0.00%	0.00%	-	-	1.62%	#DIV/0!
						0	0.00%	0.00%	0.00%	-	-	1.6%	-

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	99,375	109,038	104,501	5,126	5,126	5.12%	PHR	3.03	3.14
2	Contribution Margin	1,760	2,877	3,589	1,829	-103.9%	-103.9%	CIF Payroll	602	494

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	711	711	(442)	0	(100)	-12.34%	707	20473.62%	6	#####	705
2	Tabungan	34,487	31,138	31,416	31,421	578	5	283	0.91%	(3,066)	-8.89%	39,698	79.15%	(8,277)
3	Deposito	3,517	2,505	2,535	2,535	0	0	30	1.20%	(982)	-27.93%	3,577	70.86%	(1,043)
	Total	38,008	34,454	34,662	34,667	137	5	213	0.62%	(3,341)	-8.79%	43,281	80.10%	(8,615)
	CASA	34,491	31,949	32,127	32,132	137	5	183	0.57%	(2,359)	-6.84%	39,704	80.93%	(7,572)
	(%) CASA	90.75%	92.73%	92.69%	92.69%									
	FDR	1.90%	2.84%	2.80%	2.80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	68	68		0	6	9.03%	(91)	-57.40%	-	0.00%	68
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
3	Tabungan ISE	159	62	68	68		0	6	9.03%	(91)	-57.40%	-	0.00%	68
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
5	CIF ISE	44	46	46	46		0	0	0.00%	2	4.55%	-	0.00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	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	644	889	884	-	-	0	(60)	(5)	240	5	1,824	48.46%	(940)
	Cilem	644	889	884	-	-	0	(60)	(5)	240	5	1,824	48.46%	(940)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	78	88	87	-	-	0	62	(1)	8	1	78	110.51%	8
	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	78	88	87	-	-	0	62	(1)	8	1	78	110.51%	8
	Mitraguna & Others	78	88	87	-	-	0	62	(1)	8	1	78	110.51%	8
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	722	977	971	-	-	0	2	(7)	248	7	1,903	51.01%	(932)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
3	PWG	-	-	-	-	16	0.00%	0.00%	1.86%	16	16	16	-	-	-	
	Cilem	-	-	-	-	16	0.00%	0.00%	1.86%	16	16	16	-	-	-	
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	0.00%	-	-	-	-	57.46%	#DIV/0!	57.5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39,560	38,008	34,317	(5,243)	-3.3%
2	Contribution Margin	598	859	618	20	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.36	2.69	2.55	(0.14)	0.19
CIF Payroll	351	322	410	88	59