

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	151.315	151.808	(20.234)	493	18.882	14,20%	(4.058)	-2,60%	307.972	49,29%	(156.164)
2	Tabungan	1.803.617	1.929.405	1.940.216	1.935.286	8.980	(4.930)	5.881	0,30%	131.670	7,30%	2.053.217	94,26%	(117.931)
3	Deposito	681.198	794.773	799.101	797.751	13.126	(1.350)	2.978	0,37%	116.553	17,11%	695.719	114,67%	102.032
	<b>Total</b>	<b>2.640.681</b>	<b>2.857.104</b>	<b>2.890.632</b>	<b>2.884.845</b>	<b>1.872</b>	<b>(5.787)</b>	<b>27.741</b>	<b>0,97%</b>	<b>244.164</b>	<b>9,25%</b>	<b>3.056.908</b>	<b>94,37%</b>	<b>(172.063)</b>
	CASA	1.959.483	2.062.331	2.091.531	2.087.094	(11.254)	(4.437)	24.763	1,20%	127.611	6,51%	2.361.189	88,39%	(274.095)
	(%) CASA	74,20%	72,18%	72,36%	72,35%									
	FDR	99,99%	103,86%	103,56%	103,77%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	84.158	86.444		2.286	8.249	10,55%	20.834	31,75%	93.649	92,31%	(7,205)
2	Giro ISE	23.758	19.240	22.195	23.539		1.344	4.298	22,34%	(220)	-0,93%	40.752	57,76%	(17,214)
3	Tabungan ISE	30.646	49.287	52.296	53.238		942	3.951	8,02%	22.592	73,72%	34.543	154,12%	18,695
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8,686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.410	3.115	5.900	2.785	1.646	4.122	20.013	1.778	108.670	92,40%	(8,259)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2,766)
	Non-Linkage	65.533	71.879	76.000	3.115	5.900	2.785	1.592	4.122	10.467	1.778	81.493	93,26%	(5,493)
	• Local Champion	62.373	68.775	72.924	3.115	5.900	2.785	1.923	4.149	10.551	1.751	69.939	104,27%	2.985
	• Value Chain	3.160	3.104	3.076	-	-	-	-330	-28	-84	28	11.554	26,62%	(8,478)
2	MBG	368.059	386.301	386.362	9.705	8.675	-1.030	2.427	62	18.304	8.613	416.638	92,73%	(30,276)
	KUR	343.457	360.866	360.402	8.605	7.885	-720	2.172	-464	16.945	8.349	389.607	92,50%	(29,204)
	Non KUR	24.602	25.435	25.960	1.100	790	-310	255	525	1.358	265	27.031	96,04%	(1,071)
3	PWG	200.888	337.104	353.229	64.046	56.396	-7.650	15.679	16.124	152.340	40.272	352.958	100,08%	271
	Cilem	92.590	179.567	192.705	16.309	20.857	4.548	5.131	13.138	100.114	7.720	214.664	89,77%	(21,959)
	Gadai	108.298	157.537	160.524	47.737	35.539	-12.197	10.549	2.987	52.226	32.553	138.294	116,07%	22.230
4	CFG	1.991.066	2.147.657	2.153.599	38.537	33.571	-4.966	24.686	5.942	162.533	27.629	2.201.267	97,83%	(47,669)
	CF 1	271.158	283.456	283.465	3.645	2.435	-1.209	1.344	9	12.307	2.427	306.261	92,56%	(22,796)
	Total Griya	236.939	234.916	233.531	850	160	-690	0	-1.385	-3.408	1.545	254.302	91,83%	(20,771)
	• Total Non Program	155.508	157.635	156.482	850	-	-850	-522	-1.153	974	1.153	163.178	95,90%	(6,696)
	• Program	81.431	77.281	77.049	-	160	160	-763	-232	-4.382	393	91.124	84,55%	(14,075)
	Oto	34.219	48.540	49.934	2.795	2.275	-520	1.344	1.394	15.715	881	51.959	96,10%	(0,205)
	CF 2	1.719.908	1.864.201	1.870.134	34.893	31.136	-3.757	23.342	5.933	150.226	25.203	1.895.007	98,69%	(24,873)
	Mitraguna & Others	1.474.657	1.597.603	1.603.470	30.850	28.268	-2.582	17.258	5.867	128.813	22.401	1.633.534	98,16%	(30,064)
	Pensiun	245.250	266.598	266.664	4.043	2.868	-1.175	6.084	66	21.413	2.802	261.473	101,99%	5.191
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>2.967.351</b>	<b>2.993.600</b>	<b>115.403</b>	<b>104.543</b>	<b>-10.861</b>	<b>44.438</b>	<b>26.250</b>	<b>353.190</b>	<b>78.293</b>	<b>3.079.533</b>	<b>97,21%</b>	<b>(85.932)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-23 Oct'25)	% Relatif		MtD	Net (UG) & DG		Run Off Nov'25	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	6.767	0,00%	0,00%	6,74%	6.767	6.767	6.165			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	6.767	0,00%	0,00%	8,90%	6.767	6.767	6.165			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	35.711	0,62%	1,41%	9,24%	30.267	33.436	30.267			
	KUR	1.785	4.476	4.476	30.953	0,52%	1,24%	8,59%	26.478	29.168	26.478			
	Non KUR	489	968	968	4.757	1,99%	3,81%	18,32%	3.789	4.268	3.789			
3	PWG	10	-	-	13.541	0,00%	0,00%	3,83%	13.541	13.531	13.541			
	Cilem	10	-	-	9.244	0,01%	0,00%	4,80%	9.244	9.234	9.244			
	Gadai	-	-	-	4.297	0,00%	0,00%	2,68%	4.297	4.297	4.297			
4	CFG	19.717	27.801	28.500	68.334	0,99%	1,33%	3,17%	39.834	48.617	40.532			
	CF 1	9.750	10.411	9.855	11.088	3,60%	4,89%	5,67%	9.25%	10.145	12.967	10.999		
	Total Griya	9.274	9.871	9.315	10.371	3,91%	3,97%	4,44%	1.057	1.098	501			
	Oto	476	540	540	717	1,39%	1,11%	1,44%	177	241	177			
	CF 2	15.917	12.639	13.636	14.309	0,93%	0,73%	0,77%	673	(1.608)	1.670			
	Mitraguna & Others	14.983	11.801	12.664	13.337	1,02%	0,79%	0,83%	673	(1.646)	1.536			
	Pensiun	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
	<b>Total Pembiayaan</b>	<b>46.399</b>	<b>49.332</b>	<b>50.747</b>	<b>52.759</b>	<b>1,76%</b>	<b>1,71%</b>	<b>1,76%</b>	<b>2.012</b>	<b>6.360</b>	<b>3.427</b>	<b>1,79%</b>	<b>-1,39%</b>	<b>0,0%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Target Nov'25		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25		Growth (Mtd)	Growth (YoY)	%
1	Asset (Retail) T	2.501.032</											

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	21.963	27.734	27.790	(1.762)	56	5.827	26,53%	1.785	6,86%	39.337	70,65%	(11.547)
2	Tabungan	211.719	206.878	230.945	231.356	(13.599)	411	24.478	11,83%	19.637	9,28%	232.866	99,35%	(1.510)
3	Deposito	98.613	105.058	107.987	106.637	29.502	(1.350)	1.579	1,50%	8.024	8,14%	99.856	106,79%	6.781
	<b>Total</b>	<b>336.337</b>	<b>333.899</b>	<b>366.666</b>	<b>365.783</b>	<b>14.141</b>	<b>(883)</b>	<b>31.885</b>	<b>9,55%</b>	<b>29.446</b>	<b>8,76%</b>	<b>372.059</b>	<b>98,31%</b>	<b>(6.275)</b>
	CASA	237.724	228.840	258.679	259.146	(15.361)	467	30.306	13,24%	21.422	9,01%	272.203	95,20%	(13.057)
	(%) CASA	70,68%	68,54%	70,55%	70,85%									
	FDR	113,34%	123,52%	114,26%	114,54%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	15.561	22.259	22.470		211	6.909	44,40%	6.996	45,21%	-	0,00%	22.470
2	Giro ISE	9.559	8.666	12.061	12.254		192	3.587	41,39%	2.694	28,19%		0,00%	12.254
3	Tabungan ISE	5.622	6.895	10.198	10.217		19	3.322	48,19%	4.595	81,73%		0,00%	10.217
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448		0	3	0,67%	21	4,92%		0,00%	448

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	13.598	18.516	3.115	5.000	1.885	2.782	4.918	960	82	24.634	75,16%	(6.118)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3.083)
	Non-Linkage	17.555	13.598	18.516	3.115	5.000	1.885	2.782	4.918	960	82	21.551	85,91%	(3.036)
	• Local Champion	16.779	12.893	17.819	3.115	5.000	1.885	2.789	4.925	1.040	75	18.673	95,42%	(855)
	• Value Chain	777	705	697	-	-	-	-7	-8	-79	8	2.878	24,23%	(2.181)
2	MBG	48.456	41.201	40.402	150	300	150	-1.272	-798	-8.054	1.098	53.016	76,21%	(12.614)
	KUR	46.158	38.350	37.564	150	300	150	-1.221	-786	-8.594	1.086	50.496	74,39%	(12.932)
	Non KUR	2.298	2.851	2.838	-	-	0	-51	-13	540	13	2.520	112,61%	318
3	PWG	20.904	26.807	26.934	5.688	2.963	-2.724	1.575	126	6.029	2.837	34.588	77,87%	(7.654)
	Cilem	9.146	13.780	13.805	917	357	-559	-575	25	4.659	333	20.186	68,39%	(6.381)
	Gadai	11.759	13.027	13.129	4.771	2.606	-2.165	2.150	102	1.370	2.504	14.402	91,16%	(1.273)
4	CFG	294.292	330.838	333.102	6.391	6.075	-316	2.642	2.263	38.810	3.812	309.858	107,50%	23.244
	CF 1	11.437	13.928	13.642	-	-	0	-86	-286	2.205	286	13.294	102,62%	348
	Total Griya	7.624	10.098	9.865	-	-	0	0	-233	2.241	233	8.092	121,91%	1.773
	• Total Non Program	7.624	10.098	9.865	-	-	0	0	-93	2.241	233	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	5.202	72,61%	(1.425)
	Oto	3.813	3.830	3.777	-	-	0	-86	-53	-36	53	296.564	107,72%	22.895
	CF 2	282.855	316.910	319.460	6.391	6.075	-316	2.729	2.550	36.605	3.525	265.342	105,58%	14.819
	Mitraguna & Others	252.904	277.936	280.161	5.745	5.488	-257	833	2.225	27.257	3.263	31.222	125,87%	8.077
	Pensiun	29.951	38.974	39.299	646	587	-59	1.895	325	9.348	262			
	<b>Total Pembiayaan</b>	<b>381.208</b>	<b>412.444</b>	<b>418.953</b>	<b>15.344</b>	<b>14.338</b>	<b>-1.005</b>	<b>5.727</b>	<b>6.509</b>	<b>37.745</b>	<b>7.829</b>	<b>422.096</b>	<b>99,26%</b>	<b>(3.143)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	23-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	251	0,00%	0,00%	1,35%	251	251	251				
	Linkage	-	-	-	-	251	0,00%	0,00%	0,00%	251	251	251				
	Local Champion	-	-	-	-	251	0,00%	0,00%	1,35%	251	251	251				
	Value Chain	-	-	-	-	251	0,00%	0,00%	0,00%	251	251	251				
2	MBG	66	2.049	1.481	4.578	0,14%	3,59%	11,33%	3.097	4.512	2.529					
	KUR	66	1.886	1.317	3.941	0,14%	3,44%	10,49%	2.624	3.875	2.056					
	Non KUR	-	163	163	637	0,00%	5,73%	22,44%	473	637	473					
3	PWG	-	-	-	-	671	0,00%	0,00%	2,49%	671	671	671				
	Cilem	-	-	-	-	236	0,00%	0,00%	1,71%	236	236	236				
	Gadai	-	-	-	-	435	0,00%	0,00%	3,31%	435	435	435				
4	CFG	-	2.198	2.414	3.892	0,00%	0,73%	0,73%	1.17%	1.478	3.892	1.694				
	CF 1	-	91	92	823	0,00%	2,40%	14,52%	456	548	457					
	Total Griya	-	-	-	-	274	0,00%	0,00%	2,78%	274	274	274				
	Oto	-	91	92	548	0,00%	2,40%	14,52%	456	548	457					
	CF 2	-	2.107	2.322	3.069	0,00%	0,73%	0,96%	747	3.069	962					
	Mitraguna & Others	-	1.795	1.933	2.075	0,00%	0,70%	0,74%	142	2.075	280					
	Pensiun	-	312	389	994	0,00%	1,00%	2,53%	605	994	682					
	<b>Total Pembiayaan</b>	<b>2.371</b>	<b>5.462</b>	<b>6.021</b>	<b>6.705</b>	<b>0,62%</b>	<b>1,46%</b>	<b>1,60%</b>	<b>684</b>	<b>4.334</b>	<b>1.243</b>	<b>0,70%</b>	<b>56,32%</b>	<b>-0,9%</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	367.490	387.886	413.298	45.808		3.26	3.50	3.46
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%	(0,04)	(0,20)	0,20

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.216	8.127	8.127	332	0	(1.089)	-11,81%	3.840	89,56%	16.989	47,84%	(8.862)
2	Tabungan	160.765	165.443	162.781	162.324	7.432	(458)	(3.119)	-1,89%	1.559	0,97%	180.916	89,72%	(18.592)
3	Deposito	65.984	41.550	39.404	39.404	276	0	(2.146)	-5,16%	(26.580)	-40,28%	67.122	58,70%	(27.718)
	<b>Total</b>	<b>231.036</b>	<b>216.208</b>	<b>210.312</b>	<b>209.855</b>	<b>8.040</b>	<b>(457)</b>	<b>(6.353)</b>	<b>-2,94%</b>	<b>(21.182)</b>	<b>-9,17%</b>	<b>265.027</b>	<b>79,18%</b>	<b>(55.172)</b>
	CASA	165.052	174.658	170.908	170.451	7.763	(457)	(4.208)	-2,41%	5.399	3,27%	197.905	86,13%	(27.454)
	(%) CASA	71,44%	80,78%	81,26%	81,22%									
	FDR	120,56%	144,20%	148,68%	149,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.609	2.436	2.454	18	(155)	-5,93%	900	57,85%	-	0,00%	2.454	
2	Giro ISE	-	443	1	1	0	(442)	-99,68%	1	#DIV/0!	1	0,00%	1	
3	Tabungan ISE	1.555	2.166	2.434	2.453	18	287	13,25%	898	57,76%	1	0,00%	2.453	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	150	163	164	164	0	1	0,61%	14	9,33%	164	0,00%	164	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.245	4.244	-	-	0	-73	-1	4.172	1	3.456	122,78%	787
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.244	-	-	0	-71	-1	4.192	1	1.962	216,26%	2.281
	• Local Champion	51	4.245	4.244	-	-	0	-71	-1	4.192	1	957	443,28%	3.286
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.683	315	340	25	263	118	5.038	222	17.686	111,29%	1.997
	KUR	12.693	16.663	16.607	315	140	-175	324	-56	3.914	196	15.586	106,55%	1.021
	Non KUR	1.952	2.902	3.076	-	200	200	-60	174	1.124	26	2.100	146,49%	976
3	PWG	16.365	26.307	27.010	4.087	2.946	-1.140	1.083	704	10.645	2.243	29.274	92,27%	(2.263)
	Cilem	8.190	15.249	16.244	1.322	1.413	91	459	995	8.054	418	18.454	88,03%	(2.210)
	Gadai	8.175	11.058	10.766	2.765	1.534	-1.231	624	-291	2.591	1.825	10.820	99,50%	(54)
4	CFG	247.446	261.646	261.747	4.918	3.429	-1.489	3.899	101	14.301	3.328	263.405	99,37%	(1.658)
	CF 1	12.247	10.586	10.531	-	-	0	-60	-54	-1.716	54	14.104	74,67%	(3.572)
	Total Griya	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
	• Total Non Program	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.686	-	-	0	-60	-48	-499	48	4.613	58,22%	(1.927)
	CF 2	235.199	251.061	251.216	4.918	3.429	-1.489	3.899	155	16.017	3.274	249.302	100,77%	1.914
	Mitraguna & Others	206.067	221.171	221.028	4.818	2.749	-2.069	4.041	-143	14.961	2.892	218.862	100,99%	2.166
	Pensiun	29.132	29.890	30.187	100	680	580	-141	298	1.055	382	30.439	99,17%	(252)
	<b>Total Pembiayaan</b>	<b>278.528</b>	<b>311.763</b>	<b>312.684</b>	<b>9.320</b>	<b>6.715</b>	<b>-2.604</b>	<b>5.112</b>	<b>921</b>	<b>34.156</b>	<b>5.794</b>	<b>313.822</b>	<b>99,64%</b>	<b>(1.137)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	3.655	0,00%	0,00%	86,13%	3.655	3.655	3.655			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	3.655	0,00%	0,00%	86,13%	3.655	3.655	3.655			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	82	79	1.365	1.365	0,00%	0,41%	6,94%	1.286	1.365	1.283			
	KUR	-	82	79	1.025	1.025	0,00%	0,48%	6,17%	946	1.025	943			
	Non KUR	-	-	-	-	340	0,00%	0,00%	11,06%	340	340	340			
3	PWG	-	-	-	-	1.274	0,00%	0,00%	4,72%	1.274	1.274	1.274			
	Cilem	-	-	-	-	697	0,00%	0,00%	4,29%	697	697	697			
	Gadai	-	-	-	-	577	0,00%	0,00%	5,36%	577	577	577			
4	CFG	713	671	728	2.059	2.059	0,93%	0,79%	0,79%	-	(250)	307			
	CF 1	8	337	466	511	511	0,06%	4,40%	4,85%	45	503	174			
	Total Griya	-	261	257	159	159	0,00%	3,27%	2,03%	(97)	159	(101)			
	Oto	8	76	210	351	351	0,24%	7,67%	13,08%	142	344	275			
	CF 2	705	334	262	2.214	2.214	0,30%	0,10%	0,88%	1.952	1.509	1.880			
	Mitraguna & Others	705	334	262	1.925	1.925	0,34%	0,12%	0,87%	1.663	1.220	1.591			
	Pensiun	-	-	-	-	289	0,00%	0,00%	0,96%	289	289	289			
	<b>Total Pembiayaan</b>	<b>2.309</b>	<b>1.752</b>	<b>2.059</b>	<b>2.059</b>	<b>2.059</b>	<b>0,83%</b>	<b>0,66%</b>	<b>0,66%</b>	<b>(250)</b>	<b>307</b>	<b>5,79%</b>	<b>-779,89%</b>	<b>5,1%</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-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	-	-	-	-	-									

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	29.828	28.640	28.800	1.239	160	(1.029)	-3,45%	1.383	5,04%	35.521	81,08%	(6.722)
2	Tabungan	55.536	68.233	64.387	64.409	9.942	22	(3.824)	-5,60%	8.873	15,98%	68.601	93,89%	(4.192)
3	Deposito	6.088	6.809	6.209	6.209	(335)	0	(600)	-8,81%	121	1,98%	6.873	90,34%	(664)
	<b>Total</b>	<b>89.042</b>	<b>104.870</b>	<b>99.236</b>	<b>99.418</b>	<b>10.846</b>	<b>182</b>	<b>(5.452)</b>	<b>-5,20%</b>	<b>10.376</b>	<b>11,65%</b>	<b>110.995</b>	<b>89,57%</b>	<b>(11.578)</b>
	CASA	82.953	98.061	93.027	93.209	11.181	182	(4.852)	-4,95%	10.255	12,36%	104.122	89,52%	(10.913)
	(%) CASA	93,16%	93,51%	93,74%	93,75%									
	FDR	82,33%	92,06%	99,15%	98,97%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	970	909	914		5	(56)	-5,82%	(2.204)	-70,70%	-	0,00%	914
2	Giro ISE	560	442	476	476		0	35	7,85%	(84)	-15,02%	-	0,00%	476
3	Tabungan ISE	2.557	528	433	437		5	(91)	-17,24%	(2.120)	-82,90%	-	0,00%	437
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	52	53	53		0	1	1,92%	8	17,78%	-	0,00%	53

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Local Champion	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.777	450	300	-150	-215	-10	-45	310	21.896	81,19%	(4.119)
	KUR	16.625	17.098	17.092	450	300	-150	-190	-6	467	306	20.501	83,37%	(3.409)
	Non KUR	1.196	688	685	-	-	0	-24	-4	-512	4	1.394	49,09%	(710)
3	PWG	2.171	6.495	7.959	870	1.560	690	1.023	1.464	5.788	95	8.105	98,19%	(146)
	Cilem	2.171	6.495	7.959	870	1.560	690	1.023	1.464	5.788	95	8.105	98,19%	(146)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	70.471	1.417	1.721	304	2.040	810	20.384	911	63.498	110,98%	6.973
	CF 1	13.142	15.797	15.888	-	201	201	-77	91	2.746	109	15.400	103,17%	488
	Total Griya	12.152	13.526	13.453	-	-	0	0	-72	1.301	72	13.221	101,76%	232
	• Total Non Program	7.615	9.363	9.316	-	-	0	-108	-47	1.701	47	8.143	114,40%	1.172
	• Program	4.537	4.163	4.138	-	-	0	-32	-25	-400	25	5.078	81,49%	(940)
	Oto	989	2.271	2.435	-	201	201	-77	163	1.445	37	2.179	111,72%	256
	CF 2	36.945	53.865	54.583	1.417	1.520	103	2.117	719	17.638	801	48.098	113,48%	6.485
	Mitraguna & Others	31.987	48.880	49.642	1.287	1.520	233	2.146	763	17.655	757	42.107	117,89%	7.535
	Pensiun	4.958	4.985	4.941	130	-	-130	-29	-44	-17	44	5.991	82,48%	(1.050)
	<b>Total Pembiayaan</b>	<b>73.308</b>	<b>96.546</b>	<b>98.396</b>	<b>2.737</b>	<b>3.580</b>	<b>844</b>	<b>2.793</b>	<b>1.850</b>	<b>25.088</b>	<b>1.730</b>	<b>96.728</b>	<b>101,72%</b>	<b>1.668</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-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	249	983	1.229	2.684	1,40%	6,91%	15,10%	1.454	2.434	1.701
	KUR	249	917	1.229	2.415	1,50%	7,19%	14,13%	1.186	2.166	1.498
	Non KUR	-	66	-	269	0,00%	0,00%	39,23%	269	269	202
3	PWG	-	-	-	127	0,00%	0,00%	1,59%	127	127	127
	Cilem	-	-	-	127	0,00%	0,00%	1,59%	127	127	127
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	1.001	586	789	1.203	2,00%	1,13%	1,71%	414	202	617
	CF 1	727	586	789	955	5,53%	4,99%	6,01%	167	228	370
	Total Griya	727	581	789	756	5,98%	5,83%	5,62%	(33)	29	175
	Oto	-	5	-	199	0,00%	0,00%	8,19%	199	199	195
	CF 2	274	-	-	248	0,74%	0,00%	0,45%	248	(27)	248
	Mitraguna & Others	274	-	-	248	0,86%	0,00%	0,50%	248	(27)	248
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-
	<b>Total Pembiayaan</b>	<b>1.814</b>	<b>940</b>	<b>929</b>	<b>595</b>	<b>2,47%</b>	<b>0,96%</b>	<b>0,61%</b>	<b>(334)</b>	<b>(1.219)</b>	<b>(345)</b>
									0,76%	-24,84%	0,2%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	73.551	89.045	97.362	23.811		PHR	2.76	3.00
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%	CIF Payroll	472	488

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	15.043	39.182	39.138	(23.428)	(44)	24.096	160,18%	13.420	52,18%	34.063	114,90%	5.076
2	Tabungan	122.400	138.299	137.490	137.494	2.513	5	(804)	-0,58%	15.094	12,33%	135.814	101,24%	1.680
3	Deposito	49.497	52.299	49.532	49.532	(1.625)	0	(2.766)	-5,29%	35	0,07%	50.279	98,52%	(746)
	<b>Total</b>	<b>197.616</b>	<b>205.640</b>	<b>226.204</b>	<b>226.165</b>	<b>(22.540)</b>	<b>(40)</b>	<b>20.525</b>	<b>9,98%</b>	<b>28.549</b>	<b>14,45%</b>	<b>220.156</b>	<b>102,73%</b>	<b>6.009</b>
	CASA	148.118	153.341	176.672	176.632	(20.916)	(40)	23.291	15,19%	28.514	19,25%	169.877	103,98%	6.755
	(%) CASA	74,95%	74,57%	78,10%	78,10%									
	FDR	74,94%	87,49%	80,13%	80,14%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.459	13.077	13.157		80	(2.303)	-14,89%	3.774	40,22%	-	0,00%	13.157
2	Giro ISE	3.509	1.815	1.922	1.981		60	166	9,16%	(1.528)	-43,54%		0,00%	1.981
3	Tabungan ISE	5.874	13.644	11.155	11.176		20	(2.469)	-18,09%	5.302	90,26%		0,00%	11.176
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	119	121	121		0	2	1,68%	21	21,00%		0,00%	121

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.887	41.142	1.230	880	-350	1.749	254	6.240	626	38.663	106,41%	2.478
	KUR	33.390	38.479	38.730	930	860	-70	1.494	251	5.340	609	36.969	104,76%	1.761
	Non KUR	1.512	2.409	2.412	300	20	-280	256	3	900	17	1.694	142,34%	717
3	PWG	20.337	35.928	36.618	8.049	5.287	-2.763	2.559	690	16.281	4.597	31.928	114,69%	4.690
	Cilem	6.847	17.748	17.918	1.999	896	-1.103	1.290	170	11.071	727	15.562	115,14%	2.356
	Gadai	13.490	18.180	18.700	6.050	4.390	-1.660	1.269	520	5.210	3.871	16.366	114,26%	2.334
4	CFG	92.645	100.930	100.641	3.960	687	-3.274	3.814	-289	7.996	976	103.398	97,33%	(2.758)
	CF 1	21.426	20.334	20.306	357	109	-249	245	-28	-1.120	137	22.707	89,43%	(2.400)
	Total Griya	17.556	15.516	15.467	-	-	0	0	-49	-2.090	49	17.879	86,51%	(2.412)
4	• Total Non Program	17.556	15.516	15.467	-	-	0	0	-167	-4.090	49	17.879	86,51%	(2.412)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	3.870	4.818	4.840	357	109	-249	245	21	970	88	4.828	100,24%	12
	CF 2	71.219	80.596	80.334	3.603	578	-3.025	3.569	-261	9.116	839	80.691	99,56%	(357)
	Mitraguna & Others	67.517	76.973	76.746	3.603	578	-3.025	3.605	-226	9.229	804	76.113	100,83%	634
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)
	<b>Total Pembiayaan</b>	<b>148.099</b>	<b>179.913</b>	<b>181.252</b>	<b>13.240</b>	<b>7.554</b>	<b>-5.686</b>	<b>8.106</b>	<b>1.339</b>	<b>33.153</b>	<b>6.214</b>	<b>174.205</b>	<b>104,05%</b>	<b>7.047</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-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	131	334	106	5.545	0	0,38%	0,26%	13,48%	5.439	5.413	5.210					
	KUR	131	170	106	4.519	0	0,39%	0,28%	11,67%	4.413	4.387	4.349					
	Non KUR	-	-	165	-	0	1.026	0,00%	0,00%	42,54%	1.026	1.026	861				
3	PWG	-	-	-	-	0	1.048	0,00%	0,00%	2,86%	1.048	1.048	1.048				
	Cilem	-	-	-	-	0	854	0,00%	0,00%	4,77%	854	854	854				
	Gadai	-	-	-	-	0	194	0,00%	0,00%	1,04%	194	194	194				
4	CFG	616	1.647	1.495	2.649	0	0,67%	1,48%	2,63%	1.154	2.033	1.002					
	CF 1	588	544	325	1.348	0	2,74%	1,60%	6,64%	1.023	760	804					
	Total Griya	588	420	202	839	0	3,35%	1,30%	5,43%	637	251	420					
	Oto	-	-	125	122	0	509	0,00%	0,00%	2,54%	10,51%	386	509	384			
	CF 2	-	28	1.102	1.170	0	1.301	0,04%	1,45%	1,62%	131	1.273	199				
	Mitraguna & Others	28	1.102	1.170	1.301	0	0,04%	1,52%	1,70%	1.30%	131	1.273	199				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	<b>Total Pembiayaan</b>	<b>780</b>	<b>1.220</b>	<b>1.275</b>	<b>1.275</b>	<b>0,53%</b>	<b>0,71%</b>	<b>0,70%</b>	<b>-</b>	<b>494</b>	<b>55</b>	<b>1.62%</b>	<b>-130,47%</b>	<b>0,9%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-Nov-25				%	Penc.	Gap
1	SME	215	215	215	215	0	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	0	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0	0,00%	0,00%	0,16%	0,16					

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	215	234	233	118	(1)	18	8,37%	(187)	-44,45%	8.110	2,88%	(7.877)
2	Tabungan	44.796	52.259	52.076	51.832	2.396	(244)	(427)	-0,82%	7.036	15,71%	57.103	90,77%	(5.271)
3	Deposito	28.737	6.132	6.196	6.196	(200)	0	64	1,05%	(22.541)	-78,44%	29.411	21,07%	(23.215)
	<b>Total</b>	<b>73.953</b>	<b>58.606</b>	<b>58.506</b>	<b>58.261</b>	<b>2.313</b>	<b>(246)</b>	<b>(345)</b>	<b>-0,59%</b>	<b>(15.692)</b>	<b>-21,22%</b>	<b>94.623</b>	<b>61,57%</b>	<b>(36.363)</b>
	CASA	45.216	52.474	52.310	52.065	2.513	(246)	(409)	-0,78%	6.849	15,15%	65.213	79,84%	(13.148)
	(%) CASA	61,14%	89,54%	89,41%	89,37%									
	FDR	129,31%	188,04%	190,12%	190,92%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.171	1.750	1.878	128	708	60,44%	971	107,00%	-	0,00%	1.878	
2	Giro ISE	390	210	169	229	60	19	9,22%	(161)	-41,25%	-	0,00%	229	
3	Tabungan ISE	518	961	1.581	1.649	68	688	71,60%	1.132	218,54%	-	0,00%	1.649	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	140	152	152	152	0	0	0,00%	12	8,57%	-	0,00%	152	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	19.772	19.596	19.341	300	200	-100	-449	-255	-431	455	22.803	84,82%	(3.463)	
	KUR	19.175	18.883	18.635	200	200	0	-532	-248	-540	448	22.059	84,48%	(3.424)	
	Non KUR	597	713	706	100	-	-100	83	-8	109	8	745	94,78%	(39)	
3	PWG	2.596	7.836	8.093	849	507	-342	735	257	5.497	250	8.830	91,66%	(736)	
	Cilem	2.069	5.965	5.891	316	108	-208	287	-75	3.822	182	6.810	86,50%	(920)	
	Gadai	527	1.871	2.202	533	399	-134	448	332	1.675	67	2.019	109,07%	183	
4	CFG	73.258	82.031	83.060	2.450	1.826	-624	2.392	1.029	9.803	797	83.932	98,96%	(872)	
	CF 1	2.294	3.647	4.261	328	660	332	276	615	1.967	46	3.570	119,37%	692	
	Total Griya	712	1.611	1.599	-	-	0	0	-12	887	12	1.034	154,60%	565	
	• Total Non Program	712	1.611	1.599	-	-	0	0	-22	887	12	0	0,00%	0	
	• Program	-	-	-	-	-	-	0	0	0	-	2.536	105,01%	127	
	Oto	1.583	2.036	2.663	328	660	332	276	627	1.080	33	80.362	98,05%	(1.563)	
	CF 2	70.963	78.385	78.799	2.122	1.166	-956	2.117	415	7.836	751	60.577	101,11%	673	
	Mitraguna & Others	52.047	60.807	61.250	1.780	1.004	-776	2.208	443	9.203	561	19.785	88,70%	(2.236)	
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	115.565	96,25%	(4.332)	
	<b>Total Pembiayaan</b>	<b>95.626</b>	<b>110.202</b>	<b>111.233</b>	<b>3.599</b>	<b>2.533</b>	<b>-1.066</b>	<b>2.673</b>	<b>1.031</b>	<b>15.607</b>	<b>1.502</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	23-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	23-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	67	493	314	2.370	0,34%	1,60%	12,25%	2.055	2.303	1.877	-	-	-					
	KUR	67	397	286	2.370	0,35%	1,52%	12,72%	2.084	2.303	1.973	-	-	-					
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)	-	-	-					
3	PWG	-	-	-	-	458	0,00%	0,00%	5,66%	458	458	458	-	-	-				
	Cilem	-	-	-	-	293	0,00%	0,00%	4,97%	293	293	293	-	-	-				
	Gadai	-	-	-	-	165	0,00%	0,00%	7,49%	165	165	165	-	-	-				
4	CFG	-	1	2.095	2.308	3.232	0,00%	0,00%	2,81%	3.89%	924	3.231	1.136	-	-	-			
	CF 1	-	-	-	-	287	0,00%	0,00%	6,72%	287	287	287	-	-	-				
	Total Griya	-	-	-	-	233	0,00%	0,00%	14,60%	233	233	233	-	-	-				
	Oto	-	-	-	-	53	0,00%	0,00%	2,00%	53	53	53	-	-	-				
	CF 2	-	1	2.095	2.308	3.232	0,00%	0,00%	2,94%	3.74%	637	2.944	850	-	-	-			
	Mitraguna & Others	-	1	2.095	2.308	3.276	0,00%	0,00%	3,80%	4,37%	367	2.675	580	-	-	-			
	Pensiun	-	-	-	-	270	0,00%	0,00%	1,54%	270	270	270	-	-	-				
	<b>Total Pembiayaan</b>	<b>181</b>	<b>479</b>	<b>473</b>	<b>524</b>	<b>0,19%</b>	<b>0,43%</b>	<b>0,47%</b>	<b>51</b>	<b>343</b>	<b>45</b>		<b>8,57%</b>	####	<b>8,1%</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.981	17.254	17.276	(662)	22	(4.706)	-21,41%	(21.303)	-55,22%	50.912	33,93%	(33.636)
2	Tabungan	168.056	173.709	177.461	176.761	(401)	(700)	3.052	1,76%	8.705	5,18%	188.094	93,97%	(11.333)
3	Deposito	55.027	67.591	67.146	67.146	(3.993)	0	(445)	-0,66%	12.119	22,02%	56.195	119,49%	10.951
	<b>Total</b>	<b>261.662</b>	<b>263.281</b>	<b>261.860</b>	<b>261.182</b>	<b>(5.056)</b>	<b>(678)</b>	<b>(2.099)</b>	<b>-0,80%</b>	<b>(479)</b>	<b>-0,18%</b>	<b>295.201</b>	<b>88,48%</b>	<b>(34.019)</b>
	CASA	206.634	195.690	194.715	194.037	(1.063)	(678)	(1.654)	-0,85%	(12.598)	-6,10%	239.006	81,18%	(44.969)
	(%) CASA	78,97%	74,33%	74,36%	74,29%									
	FDR	64,72%	74,36%	75,93%	76,13%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.018	3.822	3.858		36	(161)	-4,00%	818	26,92%	-	0,00%	3.858
2	Giro ISE	335	326	221	201		(20)	(125)	-38,47%	(134)	-40,11%	-	0,00%	201
3	Tabungan ISE	2.705	3.692	3.601	3.657		56	(35)	-0,96%	952	35,22%	-	0,00%	3.657
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	146	162	163	163		0	1	0,62%	17	11,64%	-	0,00%	163

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	24.774	25.227	25.203	-	-	0	-291	-24	429	24	30.626	82,29%	(5.423)	
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2.548)	
	Non-Linkage	24.774	25.227	25.203	-	-	0	-291	-24	429	24	28.077	89,76%	(2.874)	
	• Local Champion	24.387	24.877	24.853	-	-	0	-288	-24	466	24	25.953	95,76%	(1.100)	
	• Value Chain	387	350	350	-	-	-4	0	-37	-	-	2.124	16,47%	(1.774)	
2	MBG	21.941	24.298	24.565	1.050	760	-290	240	267	2.625	493	24.965	98,40%	(399)	
	KUR	20.349	22.920	23.199	1.050	760	-290	272	280	2.850	480	23.226	99,89%	(27)	
	Non KUR	1.592	1.379	1.366	-	-	0	-32	-12	-226	12	1.739	78,56%	(373)	
3	PWG	23.945	36.403	37.581	8.427	7.412	-1.015	2.540	1.178	13.636	6.234	36.734	102,31%	847	
	Cilem	8.631	15.736	16.425	1.919	1.503	-416	745	689	7.794	814	18.820	87,27%	(2.395)	
	Gadai	15.314	20.667	21.156	6.508	5.909	-599	1.795	489	5.842	5.420	17.914	118,10%	3.242	
4	CFG	98.692	109.855	111.477	1.660	2.399	739	956	1.622	12.785	777	114.514	97,35%	(3.038)	
	CF 1	13.574	19.937	20.423	403	607	204	121	486	6.849	120	15.455	132,15%	4.969	
	Total Griya	9.477	14.029	14.013	-	-	0	0	-17	4.535	17	9.952	140,81%	4.061	
	• Total Non Program	9.477	14.029	14.013	-	-	0	0	0	0	-	0	0,00%	0	
	• Program	-	-	-	-	-	-	-	-	-	-	5.503	116,50%	908	
	Oto	4.097	5.908	6.411	403	607	204	121	503	2.314	104	99.060	91,92%	(8.006)	
	CF 2	85.118	89.918	91.053	1.257	1.792	535	835	1.136	5.936	656	64.565	87,42%	(8.125)	
	Mitraguna & Others	51.909	55.390	56.440	515	1.492	977	194	1.050	4.531	442	34.495	100,34%	119	
	Pensiun	33.208	34.527	34.613	742	300	-442	641	86	1.405	214	206.839	96,13%	(8.013)	
	<b>Total Pembiayaan</b>	<b>169.351</b>	<b>195.783</b>	<b>198.826</b>	<b>11.137</b>	<b>10.571</b>	<b>-567</b>	<b>3.445</b>	<b>3.043</b>	<b>29.475</b>	<b>7.528</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	652	0,00%	0,00%	2,59%	652	652	652			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	652	0,00%	0,00%	2,59%	652	652	652			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	99	71	1.179	562	0,51%	0,29%	4,80%	1.109	1.067	1.080			
	KUR	113	35	11	966	562	0,55%	0,05%	4,16%	955	853	931			
	Non KUR	-	-	64	213	562	0,00%	4,35%	15,61%	153	213	149			
3	PWG	-	-	-	-	1.848	0,00%	0,00%	4,92%	1.848	1.848	1.848			
	Cilem	-	-	-	-	1.740	0,00%	0,00%	10,59%	1.740	1.740	1.740			
	Gadai	-	-	-	-	108	0,00%	0,00%	0,51%	108	108	108			
4	CFG	211	347	851	2.134	562	0,21%	0,78%	1,91%	1.282	1.922	1.787			
	CF 1	-	-	132	505	2.124	0,00%	2,53%	5,99%	719	1.224	1.092			
	Total Griya	-	-	349	97	2.124	0,00%	2,49%	0,69%	(251)	97	(34)			
	Oto	-	-	156	1.126	2.124	0,00%	2,64%	17,57%	970	1.126	1.126			
	CF 2	211	215	347	910	2.124	0,25%	0,39%	1,00%	563	698	694			
	Mitraguna & Others	211	9	13	576	2.124	0,41%	0,02%	1,02%	563	364	567			
	Pensiun	-	-	206	334	2.124	0,00%	0,97%	0,96%	-	334	128			
	<b>Total Pembiayaan</b>	<b>2.169</b>	<b>4.471</b>	<b>4.466</b>	<b>4.479</b>	<b>2.124</b>	<b>1,28%</b>	<b>2,28%</b>	<b>2,25%</b>	<b>13</b>	<b>2.310</b>	<b>8</b>	<b>1,30%</b>	<b>42,40%</b>	<b>-1,0%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	2.988	0,00%	11,84%	11,85%	-	2.988	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	402	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	703	820	820	(31)	0	117	16,72%	(3.787)	-82,20%	12.486	6,57%	(11.666)
2	Tabungan	52.069	51.523	51.754	51.645	1.708	(109)	121	0,24%	(424)	-0,81%	64.775	79,73%	(13.130)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	<b>Total</b>	<b>68.072</b>	<b>60.448</b>	<b>60.806</b>	<b>60.697</b>	<b>1.182</b>	<b>(109)</b>	<b>249</b>	<b>0,41%</b>	<b>(7.375)</b>	<b>-10,83%</b>	<b>89.374</b>	<b>67,91%</b>	<b>(28.677)</b>
	CASA	56.676	52.226	52.574	52.465	1.677	(109)	239	0,46%	(4.211)	-7,43%	77.261	67,91%	(24.796)
	(%) CASA	83,26%	86,40%	86,46%	86,44%									
	FDR	200,44%	262,77%	262,54%	263,01%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.304	1.408	1.415		7	111	8,52%	(168)	-10,61%	-	0,00%	1.415
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%	-	0,00%	4
3	Tabungan ISE	1.468	1.300	1.404	1.411		7	111	8,55%	(57)	-3,88%	-	0,00%	1.411
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%	-	0,00%	133

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	0,00%	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0,00%	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0,00%	0	-	0	0,00%	0
2	MBG	39.654	41.111	40.684	1.700	500	-1.200	465	-427	1.030	927	42.501	95,72%	(1.817)
	KUR	35.878	38.336	37.939	1.700	500	-1.200	572	-397	2.061	897	38.587	98,32%	(648)
	Non KUR	3.776	2.775	2.745	-	-	0	-107	-30	-1.031	30	3.914	70,13%	(1.169)
3	PWG	12.336	26.611	26.942	5.995	5.176	-820	2.289	331	14.606	4.844	21.563	124,95%	5.379
	Cilem	3.767	8.461	9.025	795	854	59	418	564	5.258	290	8.648	104,35%	377
	Gadai	8.569	18.150	17.917	5.200	4.322	-879	1.871	-233	9.349	4.554	12.915	138,74%	5.003
4	CFG	84.451	91.118	92.015	1.643	1.546	-97	1.254	897	7.565	649	95.541	96,31%	(3.526)
	CF 1	4.785	7.248	7.209	158	-	-158	144	-39	2.424	39	6.077	118,62%	1.132
	Total Griya	4.537	6.373	6.340	-	-	0	0	-32	1.803	32	4.894	129,56%	1.447
1	• Total Non Program	4.383	5.720	5.691	-	-	0	-45	-30	1.307	30	4.721	120,53%	969
	• Program	154	653	650	-	-	0	-3	-3	496	3	172	376,98%	477
	Oto	248	875	869	158	-	-158	144	-7	621	7	1.183	73,40%	(315)
	CF 2	79.665	83.870	84.806	1.486	1.546	61	1.110	936	5.141	610	89.464	94,79%	(4.658)
	Mitraguna & Others	63.755	65.327	66.381	1.213	1.546	333	936	1.053	2.626	493	72.645	91,38%	(6.264)
	Pensiun	15.910	18.542	18.425	-	-	-273	174	-117	2.515	117	16.818	109,55%	1.607
	<b>Total Pembiayaan</b>	<b>136.441</b>	<b>158.840</b>	<b>159.642</b>	<b>9.339</b>	<b>7.222</b>	<b>-2.117</b>	<b>4.007</b>	<b>801</b>	<b>23.201</b>	<b>6.420</b>	<b>159.605</b>	<b>100,02%</b>	<b>36</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0	0	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0	0	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0	0	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0	0	-	-	-	
2	MBG	187	588	302	4.566	0,47%	0,73%	11,22%	4.264	4.379	3.979	-	-	-
	KUR	48	449	302	4.068	0,13%	0,79%	10,72%	3.766	4.020	3.619	-	-	-
	Non KUR	140	138	-	498	3,70%	0,00%	18,14%	498	358	360	-	-	-
3	PWG	-	-	-	733	0,00%	0,00%	2,72%	733	733	733	-	-	-
	Cilem	-	-	-	511	0,00%	0,00%	5,67%	511	511	511	-	-	-
	Gadai	-	-	-	222	0,00%	0,00%	1,24%	222	222	222	-	-	-
4	CFG	1.300	448	445	4.211	0,54%	0,49%	4,58%	3.766	2.911	3.763	-	-	-
	CF 1	-	-	-	625	0,00%	0,00%	8,67%	625	625	625	-	-	-
	Total Griya	-	-	-	112	0,00%	0,00%	1,76%	112	112	112	-	-	-
	Oto	-	-	-	514	0,00%	0,00%	59,13%	514	514	514	-	-	-
	CF 2	1.300	448	445	3.586	1,63%	0,53%	4,23%	3.141	2.285	3.138	-	-	-
	Mitraguna & Others	1.135	448	445	3.586	1,78%	0,68%	5,40%	3.141	2.450	3.138	-	-	-
	Pensiun	-	-	-	-	1,04%	0,00%	-	-	-	(165)	-	-	-
	<b>Total Pembiayaan</b>	<b>643</b>	<b>1.035</b>	<b>747</b>	<b>9.510</b>	<b>1,09%</b>	<b>0,47%</b>	<b>5,96%</b>	<b>8.763</b>	<b>8.022</b>	<b>8.475</b>	<b>0,51%</b>	<b>91,50%</b>	<b>-5,5%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0	0	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0	0	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0	0	0	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0	0	-	-	-	
2	MBG	-	-	74	442	360	0,00%	1,07%	0,88%	(82)	360	286	-	-
	KUR	-	-	-	238	161	0,00%	0,62%	0,42%	(77)	161	161	-	-
	Non KUR	-	-	74	204	199	0,00%	7,34%	7,26%	(4)	199	125	-	-
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-
4	CFG	-	-	643	446	445	0,76%	0,49%	0,48%	-	(198)	(1)	-	-
	CF 1	-	-	-	-	0	0,00%	0						

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	5.890	4.409	4.450	(495)	41	(1.440)	-24,45%	70	1,59%	12.255	36,32%	(7.804)
2	Tabungan	121.239	126.909	122.796	123.239	(1.862)	443	(3.670)	-2,89%	2.000	1,65%	133.893	92,04%	(10.654)
3	Deposito	26.839	21.290	21.317	21.317	(120)	0	27	0,13%	(5.522)	-20,57%	27.590	77,26%	(6.273)
	<b>Total</b>	<b>152.459</b>	<b>154.089</b>	<b>148.522</b>	<b>149.007</b>	<b>(2.477)</b>	<b>485</b>	<b>(5.083)</b>	<b>-3,30%</b>	<b>(3.452)</b>	<b>-2,26%</b>	<b>173.738</b>	<b>85,77%</b>	<b>(24.731)</b>
	CASA	125.619	132.799	127.205	127.689	(2.357)	485	(5.110)	-3,85%	2.070	1,65%	146.148	87,37%	(18.458)
	(%) CASA	82,40%	86,18%	85,65%	85,69%									
	FDR	80,08%	82,67%	85,85%	85,57%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.346	3.606	3.761		155	415	12,41%	511	15,71%	-	0,00%	3.761
2	Giro ISE	1.707	1.958	2.101	2.164		63	206	10,50%	457	26,80%	-	0,00%	2.164
3	Tabungan ISE	1.544	1.388	1.505	1.597		92	210	15,10%	53	3,45%	-	0,00%	1.597
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	164	166	166		0	2	1,22%	11	7,10%	-	0,00%	166

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.853	130	550	420	247	108	-3.334	442	34.233	81,36%	(6.380)
	KUR	27.378	24.973	25.100	130	550	420	362	127	-2.278	423	30.277	82,90%	(5.177)
	Non KUR	3.809	2.771	2.752	-	-	0	-115	-19	-1.056	19	3.955	69,58%	(1.203)
3	PWG	1.449	4.989	5.363	639	622	-17	228	374	3.914	248	6.624	80,97%	(1.261)
	Cilem	1.449	4.989	5.363	639	622	-17	228	374	3.914	248	6.624	80,97%	(1.261)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.691	1.430	705	-725	1.047	-355	5.129	1.060	87.647	90,92%	(7.956)
	CF 1	26.770	24.847	24.703	650	-	-650	-83	-144	-2.067	144	28.738	85,96%	(4.035)
	Total Griya	26.477	21.706	21.637	650	-	-650	0	-69	-4.840	69	27.317	79,21%	(5.680)
4	• Total Non Program	23.147	18.793	18.749	-	-	-	-	-	-	-	23.590	79,48%	(4.841)
	• Program	3.330	2.913	2.888	-	-	0	-38	-25	-442	25	3.727	77,50%	(838)
	Oto	293	3.141	3.066	-	-	0	-83	-76	2.772	76	1.421	215,72%	1.645
	CF 2	47.792	55.199	54.988	780	705	-75	1.130	-211	7.196	916	58.909	93,35%	(3.920)
	Mitraguna & Others	41.537	46.694	46.440	240	610	370	12	-253	4.903	863	51.622	89,96%	(5.182)
	Pensiun	6.255	8.506	8.548	540	95	-445	1.119	42	2.293	53	7.286	117,31%	1.262
	<b>Total Pembiayaan</b>	<b>122.084</b>	<b>127.384</b>	<b>127.508</b>	<b>2.199</b>	<b>1.877</b>	<b>-322</b>	<b>1.476</b>	<b>125</b>	<b>5.424</b>	<b>1.753</b>	<b>143.389</b>	<b>88,92%</b>	<b>(15.881)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-Nov-25				%	Penc.	Gap	
1	SME	-	602	-	-	0	0,00%	0,00%	0,00%	-	-	(602)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	602	-	-	0	0,00%	0,00%	0,00%	-	-	(602)				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	83	1.083	713	2.759	0	0,27%	0,25%	0,91%	2.046	2.676	1.677				
	KUR	83	412	159	1.999	0	0,30%	0,64%	0,797%	1.840	1.916	1.587				
	Non KUR	-	670	554	760	0	0,00%	0,01%	0,201%	0,2762%	206	760	90			
3	PWG	10	-	-	-	0	0,69%	0,00%	0,00%	0,67%	36	26	36			
	Cilem	10	-	-	-	0	0,69%	0,00%	0,00%	0,67%	36	26	36			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.636	2.166	3.103	2.102	0	2,19%	3,88%	2,64%	(1.000)	466	(64)				
	CF 1	1.522	1.690	2.499	1.741	0	5,68%	10,06%	7,05%	(758)	220	51				
	Total Griya	1.522	1.690	2.499	1.625	0	5,75%	11,51%	7,51%	(874)	103	(65)				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	3,80%	116	116	116			
	CF 2	114	476	603	361	0	0,24%	1,09%	0,66%	(242)	247	(115)				
	Mitraguna & Others	114	476	603	361	0	0,27%	0,59%	0,78%	(242)	247	(115)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>13.825</b>	<b>14.469</b>	<b>14.880</b>	<b>15.505</b>	<b>0</b>	<b>11,32%</b>	<b>11,68%</b>	<b>12,16%</b>	<b>624</b>	<b>1.679</b>	<b>1.035</b>	<b>1,28%</b>	<b>89,47%</b>	<b>-10,9%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	3.421	4.596	4.605	(1.283)	9	1.184	34,62%	(1.314)	-22,21%	14.361	32,06%	(9.757)
2	Tabungan	49.567	53.824	51.474	51.240	(527)	(234)	(2.584)	-4,80%	1.673	3,38%	63.134	81,16%	(11.894)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	<b>Total</b>	<b>75.469</b>	<b>107.472</b>	<b>106.172</b>	<b>105.947</b>	<b>(2.469)</b>	<b>(225)</b>	<b>(1.525)</b>	<b>-1,42%</b>	<b>30.478</b>	<b>40,38%</b>	<b>98.268</b>	<b>107,81%</b>	<b>7,679</b>
	CASA	55.486	57.245	56.070	55.845	(1.811)	(225)	(1.400)	-2,45%	359	0,65%	77.495	72,06%	(21.650)
	(%) CASA	73,52%	53,26%	52,81%	52,71%									
	FDR	164,25%	127,15%	129,57%	129,84%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.016	1.031	1.031	0	15	1,48%	(138)	-11,78%	-	0,00%	1.031	
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%	0	0,00%	1	
3	Tabungan ISE	994	865	880	880	0	15	1,74%	(113)	-11,39%	0	0,00%	880	
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!	0	0,00%	150	
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%	0	0,00%	30	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	14	-	-	-	-	0	0	0	0	-14	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	0	-14	88	0,00%	(88)
3	PWG	2.503	4.324	4.925	338	861	523	-38	601	2.422	260	8.497	57,96%	(3.572)
	Cilem	2.503	4.324	4.925	338	861	523	-38	601	2.422	260	8.497	57,96%	(3.572)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.638	2.407	2.076	-331	2.692	308	11.198	1.768	133.806	99,13%	(1.168)
	CF 1	4.796	5.901	5.977	177	111	-66	151	76	1.181	35	6.269	95,33%	(293)
	Total Griya	4.549	4.764	4.750	-	-	0	0	-14	201	14	4.920	96,54%	(170)
4	• Total Non Program	4.549	4.764	4.750	-	-	0	0	-45	201	14	4.920	96,54%	(170)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.226	177	111	-66	151	89	980	22	1.349	90,93%	(122)
	CF 2	116.645	126.430	126.662	2.230	1.965	-265	2.541	232	10.017	1.733	127.537	99,31%	(875)
	Mitraguna & Others	110.497	118.744	119.046	2.110	1.965	-145	1.766	301	8.549	1.664	120.379	98,89%	(1.333)
	Pensiun	6.148	7.685	7.616	120	-	-120	775	-69	1.467	69	7.157	106,40%	458
	<b>Total Pembiayaan</b>	<b>123.957</b>	<b>136.654</b>	<b>137.563</b>	<b>2.745</b>	<b>2.937</b>	<b>192</b>	<b>2.653</b>	<b>909</b>	<b>13.606</b>	<b>2.027</b>	<b>142.391</b>	<b>96,61%</b>	<b>(4.828)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	23-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	23-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	-	-	-	-	100,00%	0,00%	0,00%	-	-	(14)	-	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	-	(14)	-	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	-	(2.453)	(1)						
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	-	(12)	(1)						
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	-	(12)	(1)						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	-	(2.442)	-						
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	-	(2.442)	-						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	<b>Total Pembiayaan</b>	<b>2.536</b>	<b>69</b>	<b>69</b>	<b>69</b>	<b>2,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>-</b>	<b>(2.467)</b>	<b>(1)</b>	<b>0,53%</b>	<b>-961,36%</b>	<b>0,5%</b>				

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.890	2.669	2.665	60	(4)	775	41,00%	1.065	66,50%	13.559	19,66%	(10.894)
2	Tabungan	117.228	130.045	120.886	120.521	(157)	(365)	(9.524)	-7,32%	3.293	2,81%	136.263	88,45%	(15.742)
3	Deposito	47.162	44.283	44.239	44.239	267	0	(44)	-0,10%	(2.923)	-6,20%	48.271	91,65%	(4.032)
	<b>Total</b>	<b>165.991</b>	<b>176.218</b>	<b>167.795</b>	<b>167.426</b>	<b>170</b>	<b>(369)</b>	<b>(8.793)</b>	<b>-4,99%</b>	<b>1.435</b>	<b>0,86%</b>	<b>198.093</b>	<b>84,52%</b>	<b>(30.668)</b>
	CASA	118.829	131.935	123.555	123.186	(97)	(369)	(8.749)	-6,63%	4.358	3,67%	149.822	82,22%	(26.636)
	(%) CASA	71,59%	74,87%	73,63%	73,58%									
	FDR	85,30%	86,41%	91,54%	91,74%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.847	3.624	4.041	416	1.193	41,91%	974	31,74%	-	0,00%	4.041	
2	Giro ISE	515	1.030	1.072	1.676	604	646	62,77%	1.161	225,59%	-	0,00%	1.676	
3	Tabungan ISE	2.552	1.818	2.553	2.365	(188)	547	30,10%	(188)	-7,35%	-	0,00%	2.365	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	109	117	121	121	0	4	3,42%	12	11,01%	-	0,00%	121	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)	
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	23.548	26.904	26.590	1.090	200	-890	297	-313	3.042	513	26.408	100,69%	182	
	KUR	22.685	26.325	26.014	1.090	200	-890	507	-311	3.329	511	25.406	102,40%	609	
	Non KUR	863	579	576	-	-	0	-210	-3	-287	3	1.002	57,46%	(426)	
3	PWG	16.913	28.940	31.242	4.738	5.611	873	1.211	2.303	14.329	3.308	29.768	104,95%	1.475	
	Cilem	9.701	18.563	20.815	1.789	3.407	1.618	807	2.252	11.114	1.155	19.909	104,55%	905	
	Gadai	7.212	10.377	10.428	2.949	2.204	-745	404	51	3.216	2.153	9.859	105,77%	569	
4	CFG	101.109	96.418	95.771	137	413	276	-1.473	-648	-5.338	1.061	114.649	83,53%	(18.879)	
	CF 1	13.632	14.256	14.164	17	-	-17	-42	-92	532	92	15.245	92,91%	(1.081)	
	Total Griya	12.067	12.042	11.990	-	-	0	0	-52	-77	52	12.473	96,13%	(483)	
4	• Total Non Program	12.067	12.042	11.990	-	-	0	0	-108	-52	52	-	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	2.772	78,41%	(598)	
	Oto	1.565	2.214	2.174	17	-	-17	-42	-40	608	40	99.404	82,10%	(17.797)	
	CF 2	87.476	82.163	81.607	120	413	293	-1.430	-556	-5.870	969	89.931	81,85%	(16.326)	
	Mitraguna & Others	79.108	74.436	73.606	70	-	-70	-1.400	-831	-5.503	831	9.473	84,46%	(1.472)	
	Pensiun	8.368	7.726	8.001	50	413	363	-30	275	-367	138	170.846	89,91%	(17.243)	
	<b>Total Pembiayaan</b>	<b>141.591</b>	<b>152.262</b>	<b>153.603</b>	<b>5.964</b>	<b>6.224</b>	<b>260</b>	<b>35</b>	<b>1.342</b>	<b>12.013</b>	<b>4.882</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25					
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25				%	Penc.	Gap			
1	SME	-	-	-	-	0	0,00%	0	0,00%	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-			
2	MBG	190	-	-	1.564	0,81%	0,00%	5,88%	1.564	1.374	1.564			
	KUR	-	-	-	1.342	0,00%	0,00%	5,16%	1.342	1.342	1.342			
	Non KUR	190	-	-	222	21,98%	0,00%	38,53%	222	32	222			
3	PWG	-	-	-	1.496	0,00%	0,00%	4,79%	1.496	1.496	1.496			
	Cilem	-	-	-	1.271	0,00%	0,00%	6,11%	1.271	1.271	1.271			
	Gadai	-	-	-	225	0,00%	0,00%	2,16%	225	225	225			
4	CFG	854	607	82	4.484	0,84%	0,08%	4,68%	4.402	3.629	3.877			
	CF 1	-	84	82	445	0,00%	0,57%	3,14%	364	445	361			
	Total Griya	-	72	70	416	0,00%	0,58%	3,47%	346	416	344			
	Oto	-	12	11	29	0,00%	0,52%	1,35%	18	29	17			
	CF 2	854	522	-	4.038	0,98%	0,00%	4,95%	4.038	3.184	3.516			
	Mitraguna & Others	854	522	-	4.038	1,08%	0,00%	5,49%	4.038	3.184	3.516			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>671</b>	<b>1.262</b>	<b>1.073</b>	<b>1.073</b>	<b>0,47%</b>	<b>0,70%</b>	<b>0,70%</b>	<b>(0)</b>	<b>402</b>	<b>(189)</b>	<b>0,85%</b>	<b>-21,11%</b>	<b>0,1%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	164.736	165.991	176.048	11.312		PHR	2,86	2,99
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%	CIF Payroll	974	923

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.272	4.963	4.963	26	0	691	16,18%	(1.099)	-18,13%	17.587	28,22%	(12.624)
2	Tabungan	115.416	127.376	130.517	130.036	2.673	(481)	2.660	2,09%	14.619	12,67%	133.777	97,20%	(3.741)
3	Deposito	39.351	36.505	38.519	38.519	486	0	2.013	5,52%	(832)	-2,11%	40.431	95,27%	(1.913)
	<b>Total</b>	<b>160.829</b>	<b>168.153</b>	<b>173.998</b>	<b>173.517</b>	<b>3.185</b>	<b>(481)</b>	<b>5.365</b>	<b>3,19%</b>	<b>12.689</b>	<b>7,89%</b>	<b>191.795</b>	<b>90,47%</b>	<b>(18.278)</b>
	CASA	121.478	131.648	135.480	134.999	2.699	(481)	3.351	2,55%	13.520	11,13%	151.364	89,19%	(16.365)
	(%) CASA	75,53%	78,29%	77,86%	77,80%									
	FDR	76,61%	88,43%	86,41%	86,65%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.174	2.540	3.128		588	954	43,87%	1.647	111,17%	-	0,00%	3.128
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.164	2.530	3.118		588	954	44,07%	1.679	116,74%		0,00%	3.118
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%		0,00%	473

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099	
• Value Chain	-	-	-	-	-	-	0	0	0	0	0	0,00%	0	
2	MBG	8.334	9.573	9.434	-	-	0	-303	-138	1.100	138	10.704	88,14%	(1.270)
	KUR	8.171	9.393	9.259	-	-	0	-298	-134	1.089	134	10.425	88,82%	(1.166)
	Non KUR	163	180	175	-	-	0	-5	-5	12	5	279	62,84%	(104)
3	PWG	22.470	32.445	33.742	5.894	5.392	-503	246	1.297	11.271	4.095	34.600	97,52%	(859)
	Cilem	8.736	15.740	16.887	1.336	1.751	415	671	1.148	8.151	604	18.452	91,52%	(1.565)
	Gadai	13.734	16.705	16.855	4.558	3.640	-918	-426	149	3.120	3.491	16.149	104,37%	706
4	CFG	92.027	105.411	105.701	1.726	2.421	696	1.720	290	13.674	2.131	103.661	101,97%	2.039
	CF 1	36.305	36.820	36.667	48	160	113	156	-153	362	313	37.690	97,29%	(1.023)
	Total Griya	33.468	33.176	33.098	-	160	160	0	-78	-370	238	33.817	97,88%	(719)
• Total Non Program	33.468	31.174	30.941	-	-	0	-651	-233	-2.527	233		33.817	91,50%	(2.876)
• Program	-	2.002	2.157	-	160	160	-10	155	2.157	5	0	0,00%	2.157	
Oto	2.837	3.643	3.568	48	-	-48	156	-75	732	75	3.873	92,13%	(305)	
CF 2	55.722	68.591	69.034	1.678	2.261	583	1.564	443	13.312	1.818	65.971	104,64%	3.063	
Mitraguna & Others	47.599	55.350	55.870	828	2.261	1.433	-567	521	8.271	1.740	56.899	98,19%	(1.029)	
Pensiun	8.123	13.242	13.164	850	-	-850	2.131	-78	5.041	78	9.072	145,10%	4.091	
<b>Total Pembiayaan</b>	<b>123.205</b>	<b>148.701</b>	<b>150.349</b>	<b>7.620</b>	<b>8.013</b>	<b>393</b>	<b>1.647</b>	<b>1.648</b>	<b>27.145</b>	<b>6.365</b>	<b>149.339</b>	<b>100,68%</b>	<b>1.010</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-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	-	-	94	1.706		0,00%	0,98%	18,09%	1.613	1.706	1.706					
	KUR	-	-	94	1.706		0,00%	1,00%	18,43%	1.613	1.706	1.706					
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-					
3	PWG	-	-	-	-		1.703	0,00%	0,00%	18,09%	1.703	1.703	1.703				
	Cilem	-	-	-	-		1.025	0,00%	0,00%	6,07%	1.025	1.025	1.025				
	Gadai	-	-	-	-		678	0,00%	0,00%	4,02%	678	678	678				
4	CFG	1.195	325	701	3.784		1.00%	1,30%	0,67%	0,35%	(327)	(821)	49				
	CF 1	69	154	536	158		0,19%	1,46%	0,43%	(378)	90	5					
	Total Griya	69	154	161	160		0,21%	1,62%	0,38%	(411)	56	(29)					
Oto	-	-	-	-	34		0,00%	0,00%	0,00%	34	34	34					
CF 2	1.127	171	165	216	822		2,02%	0,24%	0,31%	50	(911)	45					
Mitraguna & Others	1.127	171	165	216	634		2,37%	0,30%	0,39%	50	(911)	45					
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-					
<b>Total Pembiayaan</b>	<b>1.175</b>	<b>1.288</b>	<b>1.286</b>	<b>1.449</b>	<b>0,95%</b>		<b>0,86%</b>	<b>0,96%</b>	<b>163</b>	<b>274</b>	<b>161</b>	<b>0,08%</b>	<b>91,85%</b>	<b>-0,9%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	5.547	5.105	5.352	617	247	(196)	-3,53%	(1.378)	-20,47%	19.651	27,23%	(14.299)
2	Tabungan	220.302	236.315	237.546	236.954	(5.076)	(592)	639	0,27%	16.652	7,56%	240.832	98,39%	(3.879)
3	Deposito	143.210	171.686	177.510	177.510	(10.775)	0	5.824	3,39%	34.300	23,95%	144.430	122,90%	33.081
	<b>Total</b>	<b>370.242</b>	<b>413.548</b>	<b>420.161</b>	<b>419.816</b>	<b>(15.234)</b>	<b>(345)</b>	<b>6.268</b>	<b>1,52%</b>	<b>49.574</b>	<b>13,39%</b>	<b>404.913</b>	<b>103,68%</b>	<b>14.903</b>
	CASA	227.032	241.862	242.651	242.305	(4.459)	(345)	443	0,18%	15.274	6,73%	260.483	93,02%	(18.178)
	(%) CASA	61,32%	58,48%	57,75%	57,72%									
	FDR	58,19%	64,23%	64,13%	64,18%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.097	21.494	21.928	434	831	3,94%	1.416	6,91%	-	0,00%	21.928	
2	Giro ISE	3.669	3.228	3.035	3.409	374	181	5,59%	(261)	-7,11%	-	0,00%	3.409	
3	Tabungan ISE	6.637	8.351	8.942	9.002	60	651	7,79%	2.365	35,64%	-	0,00%	9.002	
4	Deposito ISE	10.205	9.517	9.517	9.517	0	0	0,00%	(688)	-6,74%	-	0,00%	9.517	
5	CIF ISE	142	172	174	174	0	2	1,16%	32	22,54%	-	0,00%	174	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.192	12.203	-	-	0	-300	-989	12.175	989	8.808	138,54%	3.395
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	2.634	-	-	0	-356	-989	2.606	989	4.985	52,85%	(2.350)
	• Local Champion	28	3.393	2.424	-	-	0	-55	-969	2.396	969	2.378	101,93%	46
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	12.316	-	380	380	126	241	4.499	139	12.205	100,91%	111
	KUR	7.418	11.668	11.910	-	380	380	134	242	4.492	138	11.593	102,73%	317
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	34.753	6.641	7.520	879	51	2.885	15.363	4.635	31.974	108,69%	2.780
	Cilem	9.334	14.807	16.967	496	3.637	3.141	-1.168	2.160	7.633	1.477	18.810	90,20%	(1.843)
	Gadai	10.057	17.061	17.786	6.146	3.883	-2.263	1.219	726	7.730	3.157	13.164	135,11%	4.622
4	CFG	188.225	208.494	210.167	4.911	5.797	886	3.008	1.673	21.942	4.124	202.408	103,83%	7.759
	CF 1	13.467	13.805	13.498	620	-	-620	37	-307	31	307	15.211	88,74%	(1.713)
	Total Griya	8.915	8.773	8.548	200	-	-200	0	-226	-368	226	9.339	91,52%	(792)
4	• Total Non Program	8.915	8.773	8.548	200	-	-200	495	-226	-368	226	9.339	91,52%	(792)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.951	420	-	-420	37	-82	399	82	5.871	84,32%	(921)
	CF 2	174.758	194.689	196.669	4.291	5.797	1.506	2.971	1.980	21.911	3.817	187.198	105,06%	9.471
	Mitraguna & Others	169.164	188.986	191.001	4.291	5.797	1.506	3.012	2.015	21.837	3.782	180.451	105,85%	10.550
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	<b>Total Pembiayaan</b>	<b>215.460</b>	<b>265.630</b>	<b>269.439</b>	<b>11.552</b>	<b>13.697</b>	<b>2.145</b>	<b>2.886</b>	<b>3.810</b>	<b>53.979</b>	<b>9.887</b>	<b>255.396</b>	<b>105,50%</b>	<b>14.044</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25		31-Dec-24	31-Oct-25	23-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	181	-	66	980	2.32%	0,55%	7,96%	914	799	980	181	100,91%	111	
	KUR	181	-	-	840	2,44%	0,00%	7,05%	840	658	840	181	100,91%	111	
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141	181	100,91%	111	
3	PWG	-	-	-	1.184	0,00%	0,00%	3,41%	1.184	1.184	1.184	181	100,91%	111	
	Cilem	-	-	-	782	0,00%	0,00%	4,61%	782	782	782	181	100,91%	111	
	Gadai	-	-	-	402	0,00%	0,00%	2,26%	402	402	402	181	100,91%	111	
4	CFG	461	366	-	2.415	0,24%	0,00%	1,15%	2.415	1.954	2.049	181	100,91%	111	
	CF 1	356	255	-	588	0,64%	0,00%	4,35%	588	232	332	181	100,91%	111	
	Total Griya	-	-	-	0	0,00%	0,00%	-	-	-	-	181	100,91%	111	
	Oto	356	255	-	588	7,82%	0,00%	11,87%	588	232	332	181	100,91%	111	
	CF 2	105	110	-	1.827	0,06%	0,00%	0,93%	1.827	1.722	1.717	181	100,91%	111	
	Mitraguna & Others	105	110	-	1.827	0,06%	0,00%	0,96%	1.827	1.722	1.717	181	100,91%	111	
	Pensiun	-	-	-	0	0,00%	0,00%	-	-	-	-	181	100,91%	111	
	<b>Total Pembiayaan</b>	<b>112</b>	<b>147</b>	<b>147</b>	<b>146</b>	<b>0,05%</b>	<b>0,06%</b>	<b>0,05%</b>	<b>(1)</b>	<b>34</b>	<b>(1)</b>	<b>1,20%</b>	<b>#####</b>	<b>1,1%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	10.641	4.251	4.251	5.080	0	(6.390)	-60,05%	4.106	2822,75%	4.064	104,60%	187
2	Tabungan	93.148	114.005	114.489	113.920	2.110	(568)	(85)	-0,07%	20.773	22,30%	106.141	107,33%	7.780
3	Deposito	25.397	122.050	123.632	123.632	(192)	0	1.583	1,30%	98.235	386,80%	26.151	472,75%	97.481
	<b>Total</b>	<b>118.690</b>	<b>246.696</b>	<b>242.372</b>	<b>241.804</b>	<b>6.998</b>	<b>(568)</b>	<b>(4.892)</b>	<b>-1,98%</b>	<b>123.114</b>	<b>103,73%</b>	<b>136.357</b>	<b>177,33%</b>	<b>105.447</b>
	CASA	93.293	124.646	118.740	118.172	7.190	(568)	(6.475)	-5,19%	24.878	26,67%	110.205	107,23%	7.966
	(%) CASA	78,60%	50,53%	48,99%	48,87%									
	FDR	96,89%	55,72%	57,06%	57,20%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.776	1.595	1.824	229	48	2,68%	1.006	123,12%	-	0,00%	1.824	
2	Giro ISE	33	60	60	60	0	0	0,00%	27	79,95%	-	0,00%	60	
3	Tabungan ISE	784	1.717	1.535	1.764	229	48	2,77%	980	124,95%	-	0,00%	1.764	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	70	82	82	82	0	0	0,00%	12	17,14%	-	0,00%	82	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-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	29.770	34.624	35.336	1.200	1.995	795	-37	712	5.566	1.283	33.477	105,55%	1.860
	KUR	28.200	32.668	33.429	1.100	1.995	895	-59	761	5.229	1.234	31.727	105,36%	1.702
	Non KUR	1.570	1.956	1.907	100	-	-100	23	-49	338	49	1.750	109,00%	157
3	PWG	4.527	9.694	10.130	420	695	275	-227	436	5.603	259	10.876	93,14%	(746)
	Cilem	4.527	9.694	10.130	420	695	275	-227	436	5.603	259	10.876	93,14%	(746)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	92.835	1.838	1.357	-481	933	-301	12.135	1.658	93.313	99,49%	(478)
	CF 1	1.386	7.900	8.440	608	588	-20	535	540	7.054	48	2.892	291,79%	5.547
	Total Griya	404	3.752	3.744	-	-	0	0	-7	3.340	7	784	477,69%	2.961
4	• Total Non Program	404	3.752	3.744	-	-	0	0	-9	3.340	7	784	477,69%	2.961
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.695	608	588	-20	535	547	3.713	41	2.108	222,68%	2.587
	CF 2	79.315	85.237	84.396	1.230	769	-461	398	-841	5.081	1.610	90.421	93,34%	(6.025)
	Mitraguna & Others	60.800	65.858	65.532	1.230	769	-461	437	-326	4.733	1.095	70.877	92,46%	(5.345)
	Pensiun	18.515	19.378	18.863	-	-	0	-39	-515	348	515	19.543	96,52%	(680)
	<b>Total Pembiayaan</b>	<b>114.997</b>	<b>137.454</b>	<b>138.301</b>	<b>3.458</b>	<b>4.047</b>	<b>589</b>	<b>670</b>	<b>847</b>	<b>23.304</b>	<b>3.200</b>	<b>137.665</b>	<b>100,46%</b>	<b>636</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	23-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	214	103	349	1.204	0	0,72%	0	1,01%	3.41%	855	990	1.101				
	KUR	129	103	349	1.092	0	0,46%	0	1,07%	3.27%	743	963	990				
	Non KUR	85	-	-	112	0	5,40%	0	0,00%	5,85%	112	27	112				
3	PWG	-	-	-	110	0	0,00%	0	0,00%	1,09%	110	110	110				
	Cilem	-	-	-	110	0	0,00%	0	0,00%	1,09%	110	110	110				
	Gadai	-	-	-	0	0	0,00%	0	0,00%	0,00%	-	-	-				
4	CFG	3	1.139	467	2.045	0	0,00%	0	0,50%	2,20%	1.578	2.041	905				
	CF 1	-	177	177	1.043	0	0,00%	0	2,24%	12,36%	866	1.043	867				
	Total Griya	-	-	-	0	0	0,00%	0	0,00%	0,00%	-	-	-				
	Oto	-	177	177	1.043	0	4,27%	0	22,22%	22,22%	866	1.043	867				
	CF 2	3	962	289	1.001	0	0,00%	0	0,34%	1,19%	712	998	39				
	Mitraguna & Others	3	962	289	608	0	0,01%	0	0,44%	0,93%	319	605	(354)				
	Pensiun	-	-	-	393	0	0,00%	0	0,00%	2,09%	393	393	393				
	<b>Total Pembiayaan</b>	<b>217</b>	<b>2.878</b>	<b>2.873</b>	<b>2.938</b>	<b>2</b>	<b>2,36%</b>	<b>2,09%</b>	<b>2,12%</b>	<b>177</b>	<b>428</b>	<b>172</b>	<b>0,10%</b>	<b>95,41%</b>	<b>-2,0%</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.870	2.719	2.726	386	7	857	45,81%	(729)	-21,11%	15.621	17,45%	(12.894)
2	Tabungan	145.385	150.842	153.123	152.593	1.827	(530)	1.751	1,16%	7.208	4,96%	164.624	92,69%	(12.031)
3	Deposito	14.811	12.606	12.473	12.473	(141)	0	(133)	-1,05%	(2.338)	-15,79%	15.935	78,27%	(3.462)
	<b>Total</b>	<b>163.652</b>	<b>165.317</b>	<b>168.315</b>	<b>167.792</b>	<b>2.072</b>	<b>(523)</b>	<b>2.475</b>	<b>1,50%</b>	<b>4.140</b>	<b>2,53%</b>	<b>196.180</b>	<b>85,53%</b>	<b>(28.387)</b>
	CASA	148.841	152.712	155.842	155.319	2.214	(523)	2.608	1,71%	6.478	4,35%	180.244	86,17%	(24.925)
	(%) CASA	90,95%	92,37%	92,59%	92,57%									
	FDR	119,93%	128,22%	127,25%	127,64%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.534	2.992	2.503	2.512	9	(480)	-16,03%	(22)	-0,85%	-	0,00%	2.512		
2	Giro ISE	1.520	903	792	803	10	(101)	-11,16%	(717)	-47,18%	-	0,00%	803		
3	Tabungan ISE	1.014	2.088	1.711	1.710	(2)	(379)	-18,14%	695	68,56%	-	0,00%	1.710		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	275	291	294	294	0	3	1,03%	19	6,91%	-	0,00%	294		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.810	1.390	1.620	230	1.224	598	1.886	1.022	39.840	94,91%	(2.030)
	KUR	33.748	34.096	34.410	790	1.300	510	770	314	662	986	37.473	91,82%	(3.064)
	Non KUR	2.176	3.116	3.400	600	320	-280	454	284	1.224	36	2.367	143,69%	1.034
3	PWG	12.551	23.986	25.733	4.531	4.592	60	978	1.746	13.182	2.845	24.637	104,45%	1.095
	Cilem	6.245	13.402	14.083	1.800	1.223	-577	994	682	7.838	542	15.931	88,40%	(1.848)
	Gadai	6.305	10.585	11.649	2.731	3.368	637	-16	1.065	5.344	2.304	8.706	133,80%	2.943
4	CFG	143.228	146.529	146.392	2.056	1.593	-463	61	-137	3.164	1.730	159.883	91,56%	(13.490)
	CF 1	29.589	26.539	26.329	129	-	-129	-13	-210	-3.260	210	34.388	76,56%	(8.059)
	Total Griya	26.165	23.673	23.560	-	-	0	0	-113	-2.605	113	29.764	79,15%	(6.204)
1	• Total Non Program	3.355	2.439	2.419	-	-	0	-56	-19	-936	19	4.239	57,07%	(1.820)
	• Program	22.810	21.235	21.141	-	-	0	-156	-94	-1.669	94	25.525	82,82%	(4.385)
	Oto	3.424	2.865	2.769	129	-	-129	-13	-96	-655	96	4.624	59,88%	(1.855)
	CF 2	113.639	119.991	120.063	1.927	1.593	-334	73	73	6.425	1.520	125.494	95,67%	(5.431)
	Mitraguna & Others	94.023	97.309	97.222	1.829	1.163	-666	156	-87	3.198	1.250	104.779	92,79%	(7.557)
	Pensiun	19.615	22.682	22.842	98	430	332	-83	160	3.226	270	20.716	110,26%	2.126
	<b>Total Pembiayaan</b>	<b>196.270</b>	<b>211.968</b>	<b>214.175</b>	<b>7.977</b>	<b>7.805</b>	<b>-173</b>	<b>2.246</b>	<b>2.207</b>	<b>17.905</b>	<b>5.598</b>	<b>228.928</b>	<b>93,56%</b>	<b>(14.752)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	23-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	635	96	91	2.133	1.77%	0,24%	5.64%	2.042	1.498	2.037	-	-				
	KUR	580	96	91	2.128	1.72%	0,27%	6,18%	2.037	1.548	2.032	-	-				
	Non KUR	55	-	-	5	2,54%	0,00%	0,15%	-	-	-	5	(50)	5			
3	PWG	-	-	-	1.317	0,00%	0,00%	5,12%	1.317	1.317	1.317	-	-				
	Cilem	-	-	-	620	0,00%	0,00%	4,40%	620	620	620	-	-				
	Gadai	-	-	-	697	0,00%	0,00%	5,98%	697	697	697	-	-				
4	CFG	3.895	4.268	3.612	4.615	2,72%	2,46%	3,15%	1.004	720	347	-	-				
	CF 1	3.671	3.535	2.934	3.999	12,41%	11,06%	15,19%	1.065	328	465	-	-				
	Total Griya	3.671	3.535	2.934	3.999	14,03%	12,39%	16,97%	1.065	328	465	-	-				
	Oto	15	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	457	241	384	384	0,40%	0,32%	0,32%	-	(73)	143	-	-				
	Mitraguna & Others	221	123	266	266	0,23%	0,27%	0,27%	-	46	143	-	-				
	Pensiun	236	118	118	118	0,12%	0,06%	0,05%	-	(118)	(0)	-	-				
	<b>Total Pembiayaan</b>	<b>8.066</b>	<b>7.762</b>	<b>7.740</b>	<b>7.807</b>	<b>4,11%</b>	<b>3,65%</b>	<b>3,65%</b>	<b>67</b>	<b>(259)</b>	<b>45</b>	<b>3,62%</b>	<b>0,57%</b>	<b>0,0%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)			
1	Asset (Retail) T	199.916	206.366	215.712	15.796		2.85	3.01	3.06	0,05	0,21			
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%	1.884	2.250	2.281	31	397			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	446	612	612	(431)	0	165	37,05%	72	13,24%	13.456	4,55%	(12.845)
2	Tabungan	125.992	133.746	132.493	130.963	3	(1.530)	(2.783)	-2,08%	4.971	3,95%	146.385	89,46%	(15.423)
3	Deposito	49.100	48.466	46.602	46.602	1.128	0	(1.864)	-3,85%	(2.498)	-5,09%	50.288	92,67%	(3.686)
	<b>Total</b>	<b>175.632</b>	<b>182.658</b>	<b>179.706</b>	<b>178.176</b>	<b>701</b>	<b>(1.530)</b>	<b>(4.482)</b>	<b>-2,45%</b>	<b>2.544</b>	<b>1,45%</b>	<b>210.129</b>	<b>84,79%</b>	<b>(31.953)</b>
	CASA	126.532	134.192	133.104	131.574	(428)	(1.530)	(2.618)	-1,95%	5.043	3,99%	159.842	82,32%	(28.267)
	(%) CASA	72,04%	73,47%	74,07%	73,85%									
	FDR	182,36%	176,18%	179,00%	180,54%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'25)	Growth (1-20 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.252	1.695	1.956	1.934	(23)	239	14,07%	681	54,40%	-	0,00%	1.934		
2	Giro ISE	222	144	270	270	0	126	87,68%	48	21,84%	-	0,00%	270		
3	Tabungan ISE	1.030	1.551	1.686	1.663	(23)	112	7,24%	633	61,41%	-	0,00%	1.663		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	195	221	222	222	0	1	0,45%	27	13,85%	-	0,00%	222		

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	17.854	79,26%	(3.703)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	16.471	85,92%	(2.320)
	• Local Champion	14.678	14.401	14.151	-	-	0	-316	-250	-527	250	15.528	91,13%	(1.377)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.429	700	650	-50	90	-295	-845	945	38.153	87,62%	(4.724)
	KUR	31.590	31.015	30.513	700	400	-300	38	-501	-1.077	901	35.282	86,49%	(4.768)
	Non KUR	2.684	2.709	2.916	-	250	250	52	206	232	44	2.872	101,53%	44
3	PWG	22.430	34.472	36.204	6.879	5.254	-1.625	1.427	1.732	13.773	3.522	34.960	103,56%	1.244
	Cilem	9.274	14.615	16.269	1.353	1.970	616	216	1.653	6.995	316	18.979	85,72%	(2.711)
	Gadai	13.156	19.856	19.935	5.526	3.284	-2.242	1.211	78	6.779	3.206	15.981	124,74%	3.954
4	CFG	248.904	239.210	237.890	1.593	1.527	-66	-240	-1.320	-11.014	2.847	271.752	87,54%	(33.862)
	CF 1	66.307	61.912	61.426	149	-	-149	40	-486	-4.881	486	75.221	81,66%	(13.795)
	Total Griya	63.771	58.025	57.620	-	-	0	0	-405	-6.151	405	71.325	80,79%	(13.705)
4	• Total Non Program	13.172	11.709	11.545	-	-	0	-143	-164	-1.627	164	14.703	78,52%	(3.158)
	• Program	50.599	46.315	46.075	-	-	0	-522	-240	-4.524	240	56.622	81,37%	(10.547)
	Oto	2.536	3.887	3.806	149	-	-149	40	-81	1.269	81	3.896	97,69%	(90)
	CF 2	182.596	177.298	176.464	1.444	1.527	84	-280	-834	-6.132	2.361	196.531	89,79%	(20.068)
	Mitraguna & Others	145.742	143.741	143.105	1.292	1.326	35	-121	-637	-2.637	1.963	158.383	90,35%	(15.279)
	Pensiun	36.854	33.557	33.359	152	201	49	-159	-198	-3.495	399	38.148	87,45%	(4.789)
	<b>Total Pembiayaan</b>	<b>320.285</b>	<b>321.806</b>	<b>321.674</b>	<b>9.172</b>	<b>7.431</b>	<b>-1.741</b>	<b>961</b>	<b>-133</b>	<b>1.388</b>	<b>7.564</b>	<b>362.719</b>	<b>88,68%</b>	<b>(41.046)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	23-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25				MtD	YtD				Posisi	Penc.	Gap
1	SME	-	-	-	-	2.209	0,00%	0,00%	15,61%	2.209	2.209	2.209	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-	-	
	Local Champion	-	-	-	-	2.209	0,00%	0,00%	15,61%	2.209	2.209	2.209	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-	-	
2	MBG	158	531	548	3.076	0,46%	1,62%	9,20%	2.529	2.918	2.545	-	-	-	-	
	KUR	138	436	452	2.542	0,44%	1,46%	8,33%	2.090	2.403	2.105	-	-	-	-	
	Non KUR	20	95	96	535	0,75%	3,55%	18,35%	439	515	440	-	-	-	-	
3	PWG	-	-	-	-	1.503	0,00%	0,00%	4,15%	1.503	1.503	1.503	-	-	-	
	Cilem	-	-	-	-	908	0,00%	0,00%	5,58%	908	908	908	-	-	-	
	Gadai	-	-	-	-	595	0,00%	0,00%	2,98%	595	595	595	-	-	-	
4	CFG	7.829	9.486	9.999	27.872	3,15%	4,18%	11,72%	17.873	20.043	18.387	-	-	-	-	
	CF 1	6.309	7.631	7.665	12.332	9,51%	12,38%	20,08%	4.666	6.023	4.701	-	-	-	-	
	Total Griya	6.204	7.631	7.665	11.424	9,73%	13,21%	19,83%	3.759	5.221	3.793	-	-	-	-	
	Oto	105	-	-	907	4,15%	0,00%	23,84%	907	802	907	-	-	-	-	
	CF 2	1.520	1.854	2.334	15.541	0,83%	1,32%	8,81%	13.207	14.021	13.686	-	-	-	-	
	Mitraguna & Others	1.215	1.065	1.695	14.904	0,83%	1,18%	10,41%	13.209	13.689	13.840	-	-	-	-	
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145	-	-	-	-	
	<b>Total Pembiayaan</b>	<b>7.031</b>	<b>6.611</b>	<b>6.570</b>	<b>7.332</b>	<b>2,20%</b>	<b>2,04%</b>	<b>2,28%</b>	<b>762</b>	<b>301</b>	<b>720</b>	<b>0,30%</b>	<b>86,83%</b>	<b>-2,0%</b>	<b></b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	23-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25				MtD	YtD				Posisi	Penc.	Gap
1	SME	263	263	263	263	0	0,00%	0,00%	1,86%	0	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-	-	-	-	
	Non-Linkage	263	263	263	263	1,79%	1,83%	1,86%	0	-	-	-				