

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	415.227	438.678	(2.867)	23.451	197.205	81,67%	200.381	84,09%	384.203	114,18%	54.476
2	Tabungan	1.732.891	1.859.030	1.834.164	1.835.655	56.174	1.491	(23.375)	-1,26%	102.764	5,93%	1.972.158	93,08%	(136.503)
3	Deposito	877.742	1.006.845	982.013	961.988	27.995	(20.024)	(44.857)	-4,46%	84.246	9,60%	892.777	107,75%	69.211
	<b>Total</b>	<b>2.848.930</b>	<b>3.107.348</b>	<b>3.231.404</b>	<b>3.236.321</b>	<b>81.302</b>	<b>4.917</b>	<b>128.973</b>	<b>4,15%</b>	<b>387.391</b>	<b>13,60%</b>	<b>3.249.137</b>	<b>99,61%</b>	<b>(12.816)</b>
	CASA	1.971.188	2.100.503	2.249.391	2.274.333	53.307	24.942	173.830	8,28%	303.145	15,38%	2.356.360	96,52%	(82.027)
	(%) CASA	69,19%	67,60%	69,61%	70,28%									
	FDR	84,13%	87,07%	83,43%	83,31%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	79.410	83.911	86.083	86.926	843	3.015	3,59%	7.516	9,46%	115.376	75,34%	(28.450)
2	Giro ISE	37.094	35.641	38.224	38.539	315	2.898	8,13%	1.445	3,90%	58.873	65,46%	(20.334)
3	Tabungan ISE	39.484	45.872	45.436	45.963	526	91	0,20%	6.479	16,41%	44.492	103,31%	1.471
4	Deposito ISE	2.833	2.398	2.423	2.424	2	27	1,11%	(409)	-14,42%	12.011	20,19%	(9.586)
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	120.641	1.685	500	-1.185	-6.011	-4.650	-2.321	5.150	154.342	78,16%	(33.701)
	Linkage	22.750	26.138	25.725	-	-	-	10	-413	2.975	413	36.415	70,64%	(10.690)
	Non-Linkage	100.212	99.154	94.916	1.685	500	-1.185	-6.021	-4.237	-5.296	4.737	117.927	80,49%	(23.010)
	• Local Champion	83.501	67.399	66.906	1.320	500	-820	-11.270	-493	-16.595	993	91.899	72,80%	(24.993)
	• Value Chain	16.712	31.755	28.010	365	-	(365)	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	323.496	5.480	3.515	-1.965	3.904	-1.044	12.680	4.559	356.921	90,64%	(33.426)
	KUR	291.370	304.664	303.961	4.940	3.515	-1.425	3.340	-703	12.591	4.218	335.168	90,69%	(31.207)
	Non KUR	19.446	19.876	19.535	540	-	-540	564	-341	88	341	21.753	89,80%	(2.219)
3	PWG	193.140	311.736	317.228	40.270	25.619	-14.651	11.829	5.492	124.087	20.128	344.208	92,16%	(26.980)
	Cilem	122.752	210.728	214.395	16.865	10.260	-6.604	4.926	3.667	91.644	6.594	246.061	87,13%	(31.666)
	Gadai	70.389	101.008	102.833	23.406	15.359	-8.047	6.902	1.825	32.444	13.534	98.147	104,77%	4.686
4	CFG	1.770.026	1.944.093	1.934.674	25.806	15.551	-10.256	12.103	-9.419	164.648	24.970	1.992.000	97,12%	(57.327)
	CF 1	463.002	518.559	516.529	9.766	3.052	-6.714	-305	-2.031	53.527	5.083	500.470	103,21%	16.058
	Total Griya	392.209	435.699	434.229	8.584	1.871	-6.713	0	-1.470	42.020	3.341	410.944	105,67%	23.284
	• Total Non Program	388.279	424.552	422.933	8.085	1.704	-6.381	6.848	-1.620	34.654	3.324	396.555	106,65%	26.378
	• Program	3.930	11.147	11.296	499	167	-332	1.756	149	7.366	18	14.389	78,50%	(3.093)
	Oto	70.793	82.860	82.300	1.182	1.180	-2	-305	-561	11.507	1.741	89.526	91,93%	(7.226)
	CF 2	1.307.024	1.425.534	1.418.145	16.040	12.499	-3.541	12.408	-7.388	111.121	19.887	1.491.530	95,08%	(73.385)
	Mitraguna & Others	1.211.757	1.326.190	1.319.922	15.260	12.399	-2.861	11.344	-6.268	108.166	18.667	1.379.110	95,71%	(59.188)
	Pensiun	95.268	99.344	98.223	780	100	-680	1.064	-1.121	2.955	1.221	112.420	87,37%	(14.197)
	<b>Total Pembiayaan</b>	<b>2.396.945</b>	<b>2.705.661</b>	<b>2.696.039</b>	<b>73.242</b>	<b>45.185</b>	<b>-28.057</b>	<b>21.824</b>	<b>-9.622</b>	<b>299.094</b>	<b>54.807</b>	<b>2.847.472</b>	<b>94,68%</b>	<b>(151.433)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-17 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	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	3.305	0,41%	0,00%	2,74%	3.299	2.797	3.299			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	3.305	0,46%	0,00%	3,48%	3.305	2.841	3.305			
	Value Chain	-	-	-	-	0,00%	0,00%	-	-	-	-			
2	MBG	4.441	6.233	6.233	29.045	1,43%	1,92%	8,98%	22.812	24.604	22.812			
	KUR	3.770	4.834	4.834	26.319	1,29%	1,59%	8,66%	21.485	22.550	21.485			
	Non KUR	671	1.399	1.399	2.725	3,45%	7,04%	13,95%	1.327	1.327	1.327			
3	PWG	155	2	2	9.740	0,08%	0,00%	3,07%	9.737	9.585	9.737			
	Cilem	155	2	2	7.901	0,13%	0,00%	3,69%	7.899	7.746	7.899			
	Gadai	-	-	-	1.839	0,00%	0,00%	1,79%	1.839	1.839	1.839			
4	CFG	19.018	30.183	28.147	59.198	1,07%	1,45%	3,06%	31.051	40.181	29.015			
	CF 1	8.456	11.874	11.479	20.367	1,83%	2,21%	3,94%	8.889	11.912	8.493			
	Total Griya	5.028	6.005	4.373	5.042	1,28%	1,00%	1,16%	668	13	(963)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.710	2,12%	1,61%	1,60%	(247)	(5.039)	1.739			
	Mitraguna & Others	27.082	20.709	22.326	22.083	2,23%	1,68%	1,67%	(242)	(4.999)	1.375			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
	<b>Total Pembiayaan</b>	<b>38.001</b>	<b>34.235</b>	<b>34.188</b>	<b>35.079</b>	<b>1,59%</b>	<b>1,26%</b>	<b>1,30%</b>	<b>891</b>	<b>(2.922)</b>	<b>844</b>	<b>1.42%</b>	<b>-9,39%</b>	<b>0,1%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll				
		Sep-24	Dec-24	Sep-25			Kinerja	Posisi	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	-10,8%	PHR	2.87	3.17	(0,03)	0,26
2	Contribution Margin	84.556	121.560	93.677	9.						

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	25.395	27.107	27.408	(4.264)	301	2.014	7,93%	(2.128)	-7,20%	42.826	64,00%	(15.418)
2	Tabungan	75.287	92.481	89.127	89.196	2.646	69	(3.285)	-3,55%	13.909	18,47%	93.900	94,99%	(4.704)
3	Deposito	166.481	142.703	142.324	132.324	9.873	(10.000)	(10.380)	-7,27%	(34.158)	-20,52%	167.973	78,78%	(35.649)
	<b>Total</b>	<b>271.304</b>	<b>260.579</b>	<b>258.557</b>	<b>248.928</b>	<b>8.255</b>	<b>(9.629)</b>	<b>(11.651)</b>	<b>-4,47%</b>	<b>(22.377)</b>	<b>-8,25%</b>	<b>304.699</b>	<b>81,70%</b>	<b>(55.771)</b>
	CASA	104.823	117.876	116.234	116.604	(1.618)	371	(1.271)	-1,08%	11.781	11,24%	136.726	85,28%	(20.122)
	(%) CASA	38,64%	45,24%	44,95%	46,84%									
	FDR	71,62%	78,78%	78,84%	81,89%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	20.528	19.655	19.741	86	(786)	-3,83%	3.477	21,38%	-	0,00%	19.741
2	Giro ISE	12.924	10.625	10.516	10.624	108	(1)	-0,01%	(2.300)	-17,80%	-	0,00%	10.624
3	Tabungan ISE	1.712	8.249	7.461	7.437	(23)	(812)	-9,84%	5.726	334,50%	-	0,00%	7.437
4	Deposito ISE	1.628	1.654	1.679	1.680	2	27	1,61%	52	3,18%	-	0,00%	1.680
5	CIF ISE	80	90	90	90	0	0	0,00%	10	12,50%	-	0,00%	90

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	17-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	60.021	1.350	610	-740	944	-402	-5.388	1.012	69.529	86,33%	(9.508)	
	KUR	63.164	57.622	57.297	950	610	-340	251	-325	-5.867	935	67.096	85,40%	(9.799)	
	Non KUR	2.245	2.800	2.724	400	-	-400	693	-77	479	77	2.433	111,96%	291	
3	PWG	10.519	14.446	14.410	1.176	478	-698	152	-36	3.891	515	17.123	84,15%	(2.714)	
	Cilem	10.519	14.446	14.410	1.176	478	-698	152	-36	3.891	515	17.123	84,15%	(2.714)	
	Gadai	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
4	CFG	108.478	115.743	114.761	3.501	1.667	-1.834	245	-983	6.283	2.650	133.187	86,17%	(18.426)	
	CF 1	58.498	62.301	61.679	2.781	327	-2.454	89	-622	3.182	949	60.283	102,32%	1.396	
	Total Griya	56.812	59.489	58.925	2.781	327	-2.454	0	-564	2.113	891	56.786	103,77%	2.139	
4	• Total Non Program	55.952	58.671	58.111	2.781	327	-2.454	2.044	-560	2.159	887	53.636	108,34%	4.474	
	• Program	860	817	814	-	-	0	-3	-3	-46	3	3.149	25,85%	(2.335)	
	Oto	1.686	2.813	2.755	-	-	0	89	-58	1.069	58	3.498	78,76%	(743)	
	CF 2	49.980	53.442	53.081	720	1.340	620	155	-361	3.101	1.701	72.903	72,81%	(19.822)	
	Mitraguna & Others	49.699	53.170	52.810	720	1.340	620	162	-359	3.111	1.699	71.970	73,38%	(19.159)	
	Pensiun	281	272	271	-	-	0	-6	-2	-10	2	934	28,99%	(663)	
	<b>Total Pembiayaan</b>	<b>194.296</b>	<b>205.276</b>	<b>203.854</b>	<b>6.027</b>	<b>2.755</b>	<b>-3.272</b>	<b>3.802</b>	<b>-1.422</b>	<b>9.558</b>	<b>4.177</b>	<b>237.739</b>	<b>85,75%</b>	<b>(33.885)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	6	6	-	0	0,00%	0,04%	0,00%	0,00%	(6)	-	(6)				
	Linkage	-	6	6	-	0	0,00%	0,74%	0,00%	0,00%	(6)	-	(6)				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.071	1.487	1.504	5.457	1.64%	2,49%	9,09%	3.952	4.385	3.969	-	-				
	KUR	1.022	1.291	1.029	4.935	1.62%	1,79%	8,61%	3.906	3.913	3.644	-	-				
	Non KUR	49	196	475	522	2,19%	16,97%	19,15%	46	472	326	-	-				
3	PWG	95	-	-	421	0,91%	0,00%	2,92%	421	325	421	-	-				
	Cilem	95	-	-	421	0,91%	0,00%	2,92%	421	325	421	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	1.865	2.551	2.403	4.580	1,72%	2,08%	3,99%	7.178	2.716	2.029	-	-				
	CF 1	1.284	1.536	1.880	3.201	2,19%	3,02%	5,19%	1.320	1.917	1.665	-	-				
	Total Griya	1.284	1.536	1.880	3.063	2,26%	3,16%	5,20%	1.182	1.779	1.526	-	-				
	Oto	-	-	-	138	0,00%	0,00%	5,02%	138	138	138	-	-				
	CF 2	576	-	-	-	1,15%	0,00%	2,60%	857	799	364	-	-				
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	2,61%	857	799	364	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>2.972</b>	<b>1.320</b>	<b>1.482</b>	<b>2.154</b>	<b>1,53%</b>	<b>0,72%</b>	<b>1,06%</b>	<b>672</b>	<b>(818)</b>	<b>834</b>	<b>0,34%</b>	<b>68,06%</b>	<b>-0,7%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	196	196	196	202	1,98%	1,34%	1,38%	6	6	6	-	-			
	Linkage	196	196	196	202	17,64%	23,87%	24,60%	6	6	6	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-</td			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	22.043	22.680	23.638	(4.874)	958	1.595	7,24%	(1.123)	-4,53%	37.820	62,50%	(14.182)
2	Tabungan	139.675	136.927	134.051	134.985	3.770	935	(1.942)	-1,42%	(4.689)	-3,36%	158.244	85,30%	(23.258)
3	Deposito	81.953	78.771	79.020	79.005	(1.465)	(15)	234	0,30%	(2.948)	-3,60%	83.187	94,97%	(4.182)
	<b>Total</b>	<b>246.389</b>	<b>237.742</b>	<b>235.751</b>	<b>237.629</b>	<b>(2.570)</b>	<b>1.878</b>	<b>(113)</b>	<b>-0,05%</b>	<b>(8.760)</b>	<b>-3,56%</b>	<b>279.251</b>	<b>85,10%</b>	<b>(41.622)</b>
	CASA	164.436	158.971	156.731	158.624	(1.105)	1.893	(347)	-0,22%	(5.812)	-3,53%	196.064	80,90%	(37.440)
	(%) CASA	66,74%	66,87%	66,48%	66,75%									
	FDR	63,49%	72,37%	72,95%	72,37%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	10.910	10.781	11.607	12.345	737	1.564	14,51%	1.435	13,15%	-	0,00%	12.345		
2	Giro ISE	6.429	7.250	7.858	7.944	86	695	9,58%	1.515	23,56%	-	0,00%	7.944		
3	Tabungan ISE	3.915	3.531	3.749	4.400	652	869	24,62%	485	12,39%	-	0,00%	4.400		
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.195	17.995	350	-	-350	-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	350	-	-350	-168	-1.200	-1.054	1.200	22.401	80,33%	(4.407)
	• Local Champion	15.448	17.449	17.449	350	-	-350	-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	-	19	0,00%	(19)
	KUR	-	-	-	-	-	-	0	0	0	-	19	0,00%	(19)
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.785	10.251	1.079	627	-452	540	466	4.414	160	12.717	80,61%	(2.466)
	Cilem	5.838	9.785	10.251	1.079	627	-452	540	466	4.414	160	12.717	80,61%	(2.466)
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.075	143.727	2.273	2.458	185	1.001	652	12.184	1.806	151.764	94,70%	(8.038)
	CF 1	81.145	75.863	75.575	1.008	634	-374	166	-288	-5.570	922	80.866	93,46%	(5.290)
	Total Griya	74.220	69.714	69.558	851	634	-217	0	-156	-4.663	790	72.806	95,54%	(3.248)
4	• Total Non Program	73.552	69.083	68.928	851	634	-217	213	-156	-4.624	790	70.358	97,97%	(1.430)
	• Program	669	630	630	-	-	0	-3	-1	-39	1	2.448	25,73%	(1.818)
	Oto	6.925	6.150	6.018	157	-	-157	166	-132	-907	132	8.060	74,66%	(2.042)
	CF 2	50.397	67.212	68.151	1.265	1.824	559	835	940	17.754	884	70.899	96,13%	(2.747)
	Mitraguna & Others	49.913	66.240	67.189	1.265	1.824	559	731	949	17.276	875	69.624	96,50%	(2.436)
	Pensiun	484	971	962	-	-	0	104	-9	478	9	1.274	75,54%	(312)
	<b>Total Pembiayaan</b>	<b>156.429</b>	<b>172.055</b>	<b>171.973</b>	<b>3.701</b>	<b>3.085</b>	<b>-617</b>	<b>1.373</b>	<b>-82</b>	<b>15.544</b>	<b>3.167</b>	<b>189.488</b>	<b>90,76%</b>	<b>(17.515)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-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	11	-	-	-	128	0,19%	0,00%	1,25%	128	117	128			
	Cilem	11	-	-	-	128	0,19%	0,00%	1,25%	128	117	128			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.509	1.437	2.329	2.458	0,88%	1,00%	1,62%	892	1.168	820			
	CF 1	1.162	1.459	1.383	1.945	1.945	1,43%	1,82%	2,57%	561	783	486			
	Total Griya	1.162	1.459	1.383	1.588	1.579	1,57%	1,98%	2,28%	205	426	129			
	Oto	-	-	-	-	357	0,00%	0,00%	5,93%	357	357	357			
	CF 2	-	51	54	385	385	0,00%	0,08%	0,56%	331	385	334			
	Mitraguna & Others	-	51	54	385	385	0,00%	0,08%	0,57%	331	385	334			
	Pensiun	-	-	-	-	-	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>778</b>	<b>1.309</b>	<b>1.299</b>	<b>1.252</b>	<b>2.458</b>	<b>0,50%</b>	<b>0,75%</b>	<b>0,73%</b>	<b>(47)</b>	<b>474</b>	<b>(57)</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-0,7%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	51.260	48.022	48.286	(1.973)	264	(2.974)	-5,80%	29.511	157,19%	32.608	148,08%	15.678
2	Tabungan	206.902	259.410	256.643	257.754	8.614	1.111	(1.656)	-0,64%	50.852	24,58%	226.267	113,92%	31.487
3	Deposito	118.442	104.385	99.462	99.465	4.578	3	(4.920)	-4,71%	(18.977)	-16,02%	120.137	82,79%	(20.671)
	<b>Total</b>	<b>344.119</b>	<b>415.055</b>	<b>404.127</b>	<b>405.505</b>	<b>11.219</b>	<b>1.378</b>	<b>(9.549)</b>	<b>-2,30%</b>	<b>61.386</b>	<b>17,84%</b>	<b>379.011</b>	<b>106,99%</b>	<b>26.494</b>
	CASA	225.677	310.670	304.665	306.040	6.642	1.375	(4.630)	-1,49%	80.363	35,61%	258.875	118,22%	47.165
	(%) CASA	65,58%	74,85%	75,39%	75,47%									
	FDR	96,55%	92,15%	93,88%	93,56%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.350	3.435	3.695	260	345	10,31%	(235)	-5,99%	-	0,00%	3.695
2	Giro ISE	1.420	1.401	1.305	1.249	(56)	(152)	-10,83%	(171)	-12,03%	-	0,00%	1.249
3	Tabungan ISE	2.001	1.335	1.516	1.832	316	497	37,24%	(169)	-8,46%	-	0,00%	1.832
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	87.575	84.111	1.335	-	-1.335	-9.025	-3.465	1.126	3.465	100.415	83,76%	(16.305)
	Linkage	21.612	25.302	24.890	-	-	-	28	-413	3.277	413	29.203	85,23%	(4.313)
	Non-Linkage	61.373	62.273	59.221	1.335	-	-1.335	-9.053	-3.052	-2.152	3.052	71.212	83,16%	(11.991)
	• Local Champion	55.173	37.334	36.827	970	-	-970	-13.343	-507	-18.346	507	59.838	61,54%	(23.011)
	• Value Chain	6.200	24.939	22.395	365	-	(365)	4.291	-2.545	16.195	2.545	11.375	196,88%	11.020
2	MBG	43.181	43.262	43.675	650	800	150	264	413	494	387	46.510	93,91%	(2.834)
	KUR	40.519	41.115	41.553	650	800	150	439	438	1.034	362	43.648	95,20%	(2.094)
	Non KUR	2.662	2.147	2.122	-	-	0	-175	-25	-540	25	2.862	74,15%	(740)
3	PWG	26.463	43.181	43.885	6.130	3.147	-2.983	2.081	705	17.422	2.442	37.150	118,13%	6.736
	Cilem	12.356	24.198	24.580	2.871	1.172	-1.699	1.790	382	12.225	790	17.679	139,04%	6.901
	Gadai	14.108	18.982	19.305	3.259	1.975	-1.284	291	323	5.197	1.652	19.471	99,15%	(166)
4	CFG	179.631	208.442	207.739	1.486	895	-591	-700	-703	28.108	1.598	198.860	104,47%	8.880
	CF 1	55.651	68.195	67.780	126	100	-26	207	-415	12.129	515	59.549	113,82%	8.231
	Total Griya	50.392	59.584	59.290	-	100	100	0	-294	8.898	394	52.444	113,05%	6.846
4	• Total Non Program	50.392	59.584	59.290	-	100	100	1.188	-294	8.898	394	52.444	113,05%	6.846
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.611	8.491	126	-	-126	207	-121	3.231	121	7.105	119,50%	1.386
	CF 2	123.980	140.247	139.959	1.360	795	-565	-907	-288	15.979	1.083	139.310	100,47%	649
	Mitraguna & Others	122.658	138.841	138.560	1.360	795	-565	-970	-281	15.902	1.076	137.009	101,13%	1.550
	Pensiun	1.322	1.406	1.399	-	-	0	62	-7	77	7	2.301	60,82%	(902)
	<b>Total Pembiayaan</b>	<b>332.261</b>	<b>382.460</b>	<b>379.411</b>	<b>9.601</b>	<b>4.842</b>	<b>-4.759</b>	<b>-7.381</b>	<b>-3.049</b>	<b>47.150</b>	<b>7.891</b>	<b>382.934</b>	<b>99,08%</b>	<b>(3.524)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	508	-	-	3.305	0,61%	0,00%	3,93%	3.305	2.797	3.305						
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-						
	Local Champion	465	-	-	3.305	0,76%	0,00%	5,58%	3.305	2.841	3.305						
	Value Chain	-	-	-	-	0,00%	0,00%	-	-	-	-						
2	MBG	409	968	740	3.474	0,95%	1,71%	7,95%	2.735	3.065	2.506						
	KUR	305	765	686	3.188	0,75%	1,67%	7,67%	2.501	2.883	2.423						
	Non KUR	104	203	53	287	3,92%	2,47%	13,50%	233	182	83						
3	PWG	-	-	-	3.253	0,00%	0,00%	7,41%	3.253	3.253	3.253						
	Cilem	-	-	-	2.811	0,00%	0,00%	11,44%	2.811	2.811	2.811						
	Gadai	-	-	-	442	0,00%	0,00%	2,29%	442	442	442						
4	CFG	673	1.272	1.279	3.617	0,37%	0,61%	1,74%	2.339	2.944	2.345						
	CF 1	295	265	196	1.177	0,53%	0,29%	1,74%	981	883	912						
	Total Griya	295	-	-	585	0,58%	0,00%	0,99%	585	290	585						
	Oto	-	265	196	592	0,00%	2,28%	6,98%	396	592	328						
	CF 2	379	1.007	1.083	2.136	0,31%	0,77%	1,74%	1.357	2.061	1.432						
	Mitraguna & Others	379	1.007	1.083	2.136	0,66%	0,78%	1,76%	1.357	2.061	1.432						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	<b>Total Pembiayaan</b>	<b>1.161</b>	<b>2.390</b>	<b>2.293</b>	<b>2.500</b>	<b>0,35%</b>	<b>0,60%</b>	<b>0,66%</b>	<b>207</b>	<b>1.339</b>	<b>110</b>	<b>1,07%</b>	<b>-62,52%</b>	<b>0,4%</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0					
	Linkage	-	42	42	-	0,00%	0,17%	0,17%	-	42	-					
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-					

### Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-16 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.542	3.851	3.775	(76)	233	6,58%	(2.411)	-38,97%	-	0,00%	3.775
2	Giro ISE	879	380	444	453	9	73	19,24%	(426)	-48,47%	-	0,00%	453
3	Tabungan ISE	5.307	3.163	3.407	3.322	(84)	160	5,06%	(1.985)	-37,40%	-	0,00%	3.322
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	9.054	230	180	-50	1.193	-4	8.348	184	5.179	174,83%	3.875
	KUR	498	7.829	7.829	160	180	20	1.132	-1	7.331	181	4.650	168,35%	3.178
	Non KUR	209	1.229	1.226	70	-	-70	61	-4	1.016	4	529	231,78%	697
3	PWG	23.244	33.746	34.763	5.409	4.250	-1.159	2.619	1.017	11.519	3.233	37.119	93,65%	(2.356)
	Cilem	7.809	11.491	11.771	943	745	-198	44	280	3.962	465	17.547	67,08%	(5.776)
	Gadai	15.435	22.255	22.992	4.466	3.505	-961	2.574	736	7.557	2.768	19.572	117,47%	3.420
4	CFG	144.290	158.744	156.932	572	124	-448	797	-1.812	12.641	1.936	165.073	95,07%	(8.141)
	CF 1	8.588	11.624	11.573	328	-	-328	-25	-52	2.984	52	11.872	97,48%	(299)
	Total Griya	7.701	10.580	10.548	328	-	-328	0	-32	2.847	32	9.914	106,39%	633
1	• Total Non Program	7.409	9.962	9.931	328	-	-328	305	-31	2.522	31	8.845	112,27%	1.085
	• Program	292	618	617	-	-	0	-3	-1	325	1	1.069	57,72%	(452)
	Oto	888	1.045	1.025	-	-	0	-25	-20	138	20	1.958	52,37%	(932)
	CF 2	135.702	147.119	145.359	244	124	-120	822	-1.761	9.657	1.885	153.201	94,88%	(7.842)
	Mitraguna & Others	125.011	133.617	131.988	80	124	44	216	-1.629	6.977	1.753	140.480	93,96%	(8.492)
	Pensiun	10.691	13.503	13.371	164	-	-164	606	-132	2.680	132	12.721	105,10%	649
	<b>Total Pembiayaan</b>	<b>175.227</b>	<b>201.982</b>	<b>201.182</b>	<b>6.211</b>	<b>4.554</b>	<b>-1.657</b>	<b>4.608</b>	<b>-800</b>	<b>25.955</b>	<b>5.354</b>	<b>214.357</b>	<b>93,85%</b>	<b>(13.175)</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	17-Nov-25	31-Dec-24	31-Oct-25	17-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	-	-	190	511	● 0,00%	● 2,09%	● 5,64%	321	511	511			
	KUR	-	-	-	169	● 0,00%	● 0,00%	● 2,15%	169	169	169			
	Non KUR	-	-	190	342	● 0,00%	● 15,42%	● 27,91%	153	342	342			
3	PWG	-	86	-	979	● 0,00%	● 0,00%	● 2,82%	979	979	893			
	Cilem	-	-	-	579	● 0,00%	● 0,00%	● 4,92%	579	579	579			
	Gadai	-	86	-	400	● 0,00%	● 0,00%	● 1,74%	400	400	314			
4	CFG	2.296	3.915	3.664	8.809	● 1,59%	● 2,31%	● 5,61%	5.145	6.513	4.894			
	CF 1	66	54	33	577	● 0,77%	● 0,28%	● 4,99%	544	511	523			
	Total Griya	66	54	33	577	● 0,86%	● 0,31%	● 5,47%	544	511	523			
	Oto	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	CF 2	2.230	3.861	3.631	8.232	● 1,64%	● 2,47%	● 5,66%	4.601	6.002	4.371			
	Mitragna & Others	2.230	3.861	3.631	7.894	● 1,78%	● 2,72%	● 5,98%	4.263	5.665	4.034			
	Pensiun	-	-	-	337	● 0,00%	● 0,00%	● 2,52%	337	337	337			
	<b>Total Pembiayaan</b>	<b>2.296</b>	<b>4.001</b>	<b>3.853</b>	<b>10.298</b>	<b>● 1,31%</b>	<b>● 1,91%</b>	<b>● 5,12%</b>	<b>6.445</b>	<b>8.002</b>	<b>6.297</b>	<b>1,65%</b>	<b>67,83%</b>	<b>-3,5%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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%	-	-	-			
	PWG	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
3	Cilem	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Gadai	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
4	CFG	4.120	3.933	3.440	3.494	● 2,86%	● 2,17%	● 2,23%	54	(626)	(439)			
	CF 1	47	-	-	-	● 0,55%	● 0,00%	● 0,00%	-	(47)	-			
	Total Griya	47	-	-	-	● 0,61%	● 0,00%	● 0,00%	-	(47)	-			
	Oto	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	CF 2	4.073	3.933	3.440	3.494	● 3,00%	● 2,34%	● 2,40%	54	(579)	(439)			
	Mitraguna & Others	4.073	3.933	3.440	3.494	● 3,26%	● 2,57%	● 2,65%	54	(579)	(439)			
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
<b>Total Pembiayaan</b>		<b>4.120</b>	<b>3.933</b>	<b>3.440</b>	<b>3.494</b>	<b>● 2,35%</b>	<b>● 1,70%</b>	<b>● 1,74%</b>	<b>54</b>	<b>(626)</b>	<b>(439)</b>	<b>5,80%</b>	<b>-233,79%</b>	<b>4,1%</b>

## Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

**PHR & Payroll**

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	430	429	437	(151)	8	7	1,66%	(1.650)	-79,05%	2.964	14,75%	(2.527)
2	Tabungan	37.117	39.166	38.241	37.913	1.229	(328)	(1.252)	-3,20%	796	2,15%	42.245	89,75%	(4.331)
3	Deposito	10.740	12.547	12.549	12.549	4	0	2	0,01%	1.809	16,85%	10.810	116,08%	1.739
	<b>Total</b>	<b>49.943</b>	<b>52.143</b>	<b>51.220</b>	<b>50.899</b>	<b>1.082</b>	<b>(320)</b>	<b>(1.243)</b>	<b>-2,38%</b>	<b>956</b>	<b>1,91%</b>	<b>56.019</b>	<b>90,86%</b>	<b>(5.119)</b>
	CASA	39.204	39.595	38.670	38.350	1.078	(320)	(1.245)	-3,14%	(853)	-2,18%	45.208	84,83%	(6.858)
	(%) CASA	78,50%	75,94%	75,50%	75,35%									
	FDR	145,08%	121,45%	122,07%	122,84%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	483	421	432		11	(51)	-10,56%	(149)	-25,64%	-	0,00%	432
2	Giro ISE	1	1	1	1		0	(0)	-0,89%	0	12,69%	0	0,00%	1
3	Tabungan ISE	580	482	420	431		11	(51)	-10,58%	(149)	-25,70%	0	0,00%	431
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%	0	0,00%	64

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.874	3.128	206	324	118	88	253	1.893	71	2.623	119,25%	505
	Cilem	1.235	2.874	3.128	206	324	118	88	253	1.893	71	2.623	119,25%	505
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.453	59.398	320	132	-188	48	-1.055	-11.824	1.187	64.465	92,14%	(5.067)
	CF 1	464	412	409	-	-	0	-2	-2	-54	2	458	89,48%	(48)
	Total Griya	301	272	272	-	-	0	0	0	-29	-	295	92,39%	(22)
4	• 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	137	-	-	0	-2	-2	-26	2	163	84,21%	(26)
	CF 2	70.758	60.041	58.988	320	132	-188	51	-1.053	-11.769	1.185	64.007	92,16%	(5.019)
	Mitraguna & Others	66.540	55.435	54.534	320	132	-188	87	-901	-12.006	1.033	57.104	95,50%	(2.570)
	Pensiun	4.218	4.607	4.455	-	-	0	-36	-152	237	152	6.903	64,53%	(2.449)
	<b>Total Pembiayaan</b>	<b>72.457</b>	<b>63.328</b>	<b>62.526</b>	<b>526</b>	<b>456</b>	<b>-70</b>	<b>137</b>	<b>-802</b>	<b>-9.931</b>	<b>1.258</b>	<b>67.087</b>	<b>93,20%</b>	<b>(4.562)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	3.023	2.416	2.337	4.379	4,24%	3,87%	7,37%	2,042	1.356	1.963						
	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	3.943	17,40%	6,98%	6,64%	(245)	(8.370)	(18)						
	Mitraguna & Others	11.834	3.785	4.013	3.769	17,79%	7,24%	6,91%	(244)	(8.065)	(16)						
	Pensiun	479	175	176	174	0,66%	0,28%	3,91%	(1)	(305)	(1)						
	<b>Total Pembiayaan</b>	<b>12.313</b>	<b>3.961</b>	<b>4.188</b>	<b>3.943</b>	<b>16,99%</b>	<b>6,61%</b>	<b>6,31%</b>	<b>(245)</b>	<b>(8.370)</b>	<b>(18)</b>	<b>0,00%</b>	<b>100,00%</b>	<b>-6,3%</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9,495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	26.192	184.697	185.582	(3.738)	886	159.390	608,54%	126.420	213,68%	68.641	270,37%	116.941
2	Tabungan	111.248	118.802	118.855	119.556	2.322	701	754	0,63%	8.307	7,47%	123.928	96,47%	(4.373)
3	Deposito	16.666	19.370	20.202	20.202	97	0	832	4,29%	3.536	21,21%	17.858	113,12%	2.344
	<b>Total</b>	<b>187.077</b>	<b>164.364</b>	<b>323.753</b>	<b>325.340</b>	<b>(1.320)</b>	<b>1.587</b>	<b>160.976</b>	<b>97,94%</b>	<b>138.263</b>	<b>73,91%</b>	<b>210.427</b>	<b>154,61%</b>	<b>114.912</b>
	CASA	170.411	144.994	303.551	305.138	(1.416)	1.586	160.144	110,45%	134.727	79,06%	192.569	158,46%	112.569
	(%) CASA	91,09%	88,22%	93,76%	93,79%									
	FDR	105,51%	131,77%	67,19%	66,86%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.810	3.266	3.294	28	484	17,24%	(526)	-13,77%	-	0,00%	3.294	
2	Giro ISE	954	1.173	1.646	1.653	7	479	40,86%	699	73,24%	-	0,00%	1.653	
3	Tabungan ISE	2.866	1.636	1.620	1.641	21	5	0,29%	(1.225)	-42,74%	-	0,00%	1.641	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	• Local Champion	3.301	3.243	2.758	-	-	0	733	-485	-543	485	3.301	83,56%	(543)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.790	49.698	920	575	-345	-162	-92	3.600	667	51.469	96,56%	(1.771)
	KUR	42.963	47.332	47.301	920	575	-345	-42	-31	4.339	606	48.188	98,16%	(886)
	Non KUR	3.135	2.458	2.396	-	-	0	-120	-61	-738	61	3.281	73,04%	(885)
3	PWG	20.876	31.646	32.911	6.311	4.878	-1.432	1.812	1.266	12.036	3.613	35.758	92,04%	(2.846)
	Cilem	7.514	12.700	13.602	1.017	1.259	242	479	902	6.087	357	17.033	79,86%	(3.431)
	Gadai	13.361	18.946	19.310	5.294	3.619	-1.675	1.334	363	5.948	3.256	18.725	103,12%	585
4	CFG	127.111	131.908	132.168	3.637	939	-2.698	-1.214	260	5.056	679	140.053	94,37%	(7.886)
	CF 1	49.510	49.727	50.128	2.587	714	-1.873	-17	401	618	313	51.150	98,00%	(1.022)
	Total Griya	39.898	39.179	39.080	2.358	-	-2.358	0	-99	-819	99	40.753	95,89%	(1.674)
4	• Total Non Program	39.898	39.179	39.080	2.358	-	-2.358	420	-99	-819	99	40.753	95,89%	(1.674)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	9.611	10.549	11.048	229	714	485	-17	500	1.437	214	10.397	106,27%	652
	CF 2	77.602	82.181	82.040	1.050	225	-825	-1.198	-141	4.438	366	88.903	92,28%	(6.863)
	Mitraguna & Others	75.812	80.105	79.985	1.050	225	-825	-1.417	-120	4.173	345	86.628	92,33%	(6.643)
	Pensiun	1.790	2.076	2.055	-	-	0	220	-21	265	21	2.275	90,32%	(220)
	<b>Total Pembiayaan</b>	<b>197.385</b>	<b>216.587</b>	<b>217.534</b>	<b>10.868</b>	<b>6.392</b>	<b>-4.476</b>	<b>1.169</b>	<b>948</b>	<b>20.150</b>	<b>5.444</b>	<b>230.580</b>	<b>94,34%</b>	<b>(13.046)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-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	4.444	0,27%	1,10%	8,94%	3.896	4.321	4.000	68	96,56%	(1.771)	
	KUR	68	332	433	4.235	0,16%	0,92%	8,95%	3.801	4.167	3.903	68	98,16%	(886)	
	Non KUR	56	112	115	209	1,79%	4,67%	8,74%	95	153	98	68	92,28%	(6.863)	
3	PWG	-	-	-	-	616	0,00%	0,00%	1,87%	616	616	616	68	92,33%	(6.643)
	Cilem	-	-	-	-	363	0,00%	0,00%	2,67%	363	363	363	68	90,32%	(220)
	Gadai	-	-	-	-	252	0,00%	0,00%	1,31%	252	252	252	68	90,32%	(220)
4	CFG	2.018	3.874	4.027	3.904	0,59%	1,59%	3,05%	2.95%	(123)	1.886	30	68	94,37%	(7.886)
	CF 1	1.770	1.943	1.931	1.321	0,58%	3,58%	3,88%	2.64%	(610)	(449)	(622)	68	98,00%	(1.022)
	Total Griya	1.463	1.943	1.931	90	3,67%	4,93%	5,16%	(1.321)	(853)	(1.332)				
	Oto	307	-	-	-	710	3,19%	0,00%	6,43%	710	403	710	68	90,32%	(220)
	CF 2	248	1.932	2.096	2.583	0,32%	2,55%	3,15%	487	2.335	652	68	90,32%	(220)	
	Mitraguna & Others	248	1.932	2.096	2.583	0,33%	2,62%	3,23%	487	2.335	652	68	90,32%	(220)	
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>829</b>	<b>4.435</b>	<b>2.695</b>	<b>2.743</b>	<b>0,42%</b>	<b>1,24%</b>	<b>1,26%</b>	<b>49</b>	<b>1.914</b>	<b>(1.692)</b>	<b>0,25%</b>	<b>80,33%</b>	<b>-1,0%</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	194.027	199.917	218.714	24.687		PHR	2,86	3,13
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%	CIF Payroll	707	933

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	1.391	4.099	4.088	(2.965)	(11)	2.697	193,82%	2.161	112,14%	10.667	38,33%	(6.578)
2	Tabungan	70.495	82.378	79.029	80.472	2.277	1.444	(1.906)	-2,31%	9.977	14,15%	84.695	95,01%	(4.223)
3	Deposito	64.264	93.395	92.697	92.697	(11)	0	(698)	-0,75%	28.434	44,25%	65.138	142,31%	27.560
	<b>Total</b>	<b>136.686</b>	<b>177.165</b>	<b>175.825</b>	<b>177.258</b>	<b>(699)</b>	<b>1.433</b>	<b>93</b>	<b>0,05%</b>	<b>40.572</b>	<b>29,68%</b>	<b>160.500</b>	<b>110,44%</b>	<b>16.758</b>
	CASA	72.423	83.770	83.128	84.561	(688)	1.433	791	0,94%	12.138	16,76%	95.362	88,67%	(10.801)
	(%) CASA	52,98%	47,28%	47,28%	47,70%									
	FDR	94,77%	84,93%	85,49%	84,80%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	3.545	3.430	3.271	(159)	(274)	-7,73%	1.949	147,44%	-	0,00%	3.271
2	Giro ISE	771	627	641	604	(38)	(23)	-3,67%	(167)	-21,70%	-	0,00%	604
3	Tabungan ISE	551	2.919	2.789	2.668	(121)	(251)	-8,61%	2.117	384,07%	-	0,00%	2.668
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	31.758	35.311	34.958	400	100	-300	674	-353	3.199	453	36.518	95,73%	(1.561)
	KUR	29.577	32.881	32.551	400	100	-300	745	-330	2.974	430	34.124	95,39%	(1.572)
	Non KUR	2.181	2.430	2.406	-	-	0	-72	-23	225	23	2.395	100,49%	12
3	PWG	6.201	8.941	9.049	609	360	-248	-29	108	2.848	252	13.514	66,96%	(4.465)
	Cilem	6.201	8.941	9.049	609	360	-248	-29	108	2.848	252	13.514	66,96%	(4.465)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	106.214	106.307	1.110	1.132	22	1.471	93	14.726	1.039	102.219	104,00%	4.089
	CF 1	23.474	29.546	29.850	-	467	467	-229	303	6.375	163	26.487	112,69%	3.362
	Total Griya	17.263	19.997	19.944	-	-	0	0	-53	2.681	53	18.293	109,03%	1.651
4	• Total Non Program	17.263	19.997	19.944	-	-	0	0	-53	2.681	53	18.293	109,03%	1.651
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.550	9.906	-	467	467	-229	357	3.695	110	8.195	120,88%	1.711
	CF 2	68.107	76.668	76.458	1.110	665	-445	1.700	-211	8.350	876	75.731	100,96%	726
	Mitraguna & Others	64.272	72.869	72.686	1.110	665	-445	1.727	-183	8.415	848	71.706	101,37%	981
	Pensiun	3.835	3.799	3.771	-	-	0	-27	-27	-64	27	4.025	93,68%	(254)
	<b>Total Pembiayaan</b>	<b>129.541</b>	<b>150.466</b>	<b>150.314</b>	<b>2.119</b>	<b>1.592</b>	<b>-527</b>	<b>2.115</b>	<b>-152</b>	<b>20.773</b>	<b>1.744</b>	<b>152.251</b>	<b>98,73%</b>	<b>(1.937)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	4	3	43	1.373	0,01%	0,12%	3,93%	1.330	1.369	1.370	-	-	-			
	KUR	-	3	43	1.116	0,00%	0,13%	3,43%	1.073	1.116	1.113	-	-	-			
	Non KUR	4	-	-	257	0,19%	0,00%	10,68%	257	253	257	-	-	-			
3	PWG	48	-	-	376	0,78%	0,00%	4,15%	376	327	376	-	-	-			
	Cilem	48	-	-	376	0,78%	0,00%	4,15%	376	327	376	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	547	1.430	1.422	4.292	0,60%	1,34%	4,04%	2.871	3.745	2.862	-	-	-			
	CF 1	172	1.127	1.125	2.245	0,73%	3,81%	7,52%	1.121	2.074	1.119	-	-	-			
	Total Griya	-	1.127	1.125	1.370	0,00%	5,62%	6,87%	245	1.370	243	-	-	-			
	Oto	172	-	-	876	2,76%	0,00%	8,84%	876	704	876	-	-	-			
	CF 2	375	304	297	2.047	0,55%	0,39%	2,68%	1.750	1.672	1.743	-	-	-			
	Mitraguna & Others	375	304	297	2.047	0,58%	0,41%	2,82%	1.750	1.672	1.743	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>567</b>	<b>669</b>	<b>704</b>	<b>669</b>	<b>0,44%</b>	<b>0,47%</b>	<b>4,02%</b>	<b>4.577</b>	<b>5.442</b>	<b>4.608</b>	<b>0,38%</b>	<b>15,10%</b>	<b>-0,1%</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	75	315	315	315	0,23%	0,89%	0,90%	-	241	(0)	-	-	-			
	KUR	70	315	315	315	0,24%	0,96%	0,97%	-	245	(0)						

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.525	5.418	5.469	208	51	(1.057)	-16,19%	1.163	27,02%	13.353	40,95%	(7.884)
2	Tabungan	84.533	89.368	88.097	85.918	3.040	(2.179)	(3.449)	-3,86%	1.385	1,64%	97.545	88,08%	(11.627)
3	Deposito	19.903	26.834	26.833	27.813	(1.780)	980	980	3,65%	7.911	39,75%	20.584	135,12%	7.230
	<b>Total</b>	<b>108.741</b>	<b>122.727</b>	<b>120.348</b>	<b>119.200</b>	<b>1.468</b>	<b>(1.148)</b>	<b>(3.527)</b>	<b>-2,87%</b>	<b>10.459</b>	<b>9,62%</b>	<b>131.482</b>	<b>90,66%</b>	<b>(12.282)</b>
	CASA	88.838	95.893	93.515	91.387	3.248	(2.128)	(4.506)	-4,70%	2.549	2,87%	110.898	82,41%	(19.511)
	(%) CASA	81,70%	78,14%	77,70%	76,67%									
	FDR	78,57%	82,58%	84,35%	85,17%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.342	3.886	3.977	92	635	19,00%	62	1,58%	-	0,00%	3.977	
2	Giro ISE	3.001	2.348	2.921	2.967	46	619	26,36%	(34)	-1,13%	-	0,00%	2.967	
3	Tabungan ISE	915	995	965	1.011	46	16	1,63%	96	10,48%	-	0,00%	1.011	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	-695	-	0	0,00%	0
2	MBG	3.069	3.873	4.178	-	350	350	197	305	1.110	45	7.157	58,38%	(2.979)
	KUR	2.657	3.623	3.943	-	350	350	202	320	1.285	30	6.507	60,60%	(2.564)
	Non KUR	412	251	236	-	0	0	-5	-15	-176	15	651	36,22%	(415)
3	PWG	13.521	18.803	18.487	3.214	1.489	-1.725	156	-316	4.966	1.805	27.081	68,26%	(8.594)
	Cilem	6.370	9.288	9.067	443	308	-135	-345	-220	2.697	529	16.556	54,77%	(7.489)
	Gadai	7.151	9.515	9.419	2.770	1.180	-1.590	500	-96	2.269	1.276	10.525	89,50%	(1.106)
4	CFG	68.150	78.677	78.853	1.505	900	-605	656	176	10.703	724	87.246	90,38%	(8.393)
	CF 1	32.030	33.916	33.507	-	0	0	-243	-409	1.476	409	33.647	99,58%	(140)
	Total Griya	25.555	26.419	26.126	-	0	0	-293	571	-	293	25.628	101,95%	499
4	• Total Non Program	25.555	26.419	26.126	-	0	0	-217	-293	571	293	25.628	101,95%	499
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.496	7.380	-	0	0	-243	-116	905	116	8.019	92,03%	(639)
	CF 2	36.119	44.761	45.346	1.505	900	-605	898	585	9.227	315	53.599	84,60%	(8.253)
	Mitraguna & Others	32.486	41.386	42.004	1.345	900	-445	845	618	9.518	282	49.893	84,19%	(7.889)
	Pensiun	3.633	3.375	3.342	160	-	-160	53	-33	-291	33	3.706	90,19%	(364)
	<b>Total Pembiayaan</b>	<b>85.434</b>	<b>101.353</b>	<b>101.518</b>	<b>4.719</b>	<b>2.739</b>	<b>-1.980</b>	<b>1.008</b>	<b>165</b>	<b>16.084</b>	<b>2.574</b>	<b>122.179</b>	<b>83,09%</b>	<b>(20.661)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-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	185	0	0,00%	2,57%	4,42%	85	185	152			
	KUR	-	33	100	185	0	0,00%	2,75%	4,68%	85	185	152			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	497	0,00%	0,00%	0,00%	497	497	497			
	Cilem	-	-	-	-	224	0,00%	0,00%	0,00%	224	224	224			
	Gadai	-	-	-	-	273	0,00%	0,00%	0,00%	273	273	273			
4	CFG	1.050	644	794	3.077	0	100,00%	1,54%	1,01%	3.283	2.027	2.433			
	CF 1	1.050	520	669	2.426	0	100,00%	3,28%	1,97%	1.757	1.375	1.905			
	Total Griya	697	520	669	1.489	0	100,00%	2,73%	2,53%	821	792	969			
	Oto	353	-	-	936	0	5,46%	0,00%	0,00%	12,69%	936	583	936		
	CF 2	-	124	125	651	0	0,00%	0,28%	0,144%	526	651	528			
	Mitraguna & Others	-	124	125	434	0	0,00%	0,30%	0,103%	309	434	310			
	Pensiun	-	-	-	217	0	0,00%	0,00%	0,00%	217	217	217			
	<b>Total Pembiayaan</b>	<b>1.164</b>	<b>988</b>	<b>979</b>	<b>964</b>	<b>0</b>	<b>1,36%</b>	<b>0,97%</b>	<b>0,95%</b>	<b>(15)</b>	<b>(200)</b>	<b>(24)</b>	<b>4,03%</b>	<b>-324,29%</b>	<b>3,1%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.360	7.352	9.237	(89)	1.885	(123)	-1,31%	1.556	20,26%	16.238	56,89%	(7.001)
2	Tabungan	96.197	116.467	115.397	117.388	(1.379)	1.991	921	0,79%	21.191	22,03%	111.265	105,50%	6.123
3	Deposito	50.701	45.950	46.151	45.192	614	(959)	(759)	-1,65%	(5.510)	-10,87%	51.587	87,60%	(6.396)
	<b>Total</b>	<b>154.579</b>	<b>171.777</b>	<b>168.900</b>	<b>171.817</b>	<b>(855)</b>	<b>2.917</b>	<b>40</b>	<b>0,02%</b>	<b>17.237</b>	<b>11,15%</b>	<b>179.091</b>	<b>95,94%</b>	<b>(7.274)</b>
	CASA	103.878	125.827	122.749	126.625	(1.468)	3.876	799	0,63%	22.747	21,90%	127.503	99,31%	(878)
	(%) CASA	67,20%	73,25%	72,68%	73,70%									
	FDR	122,53%	118,32%	120,29%	118,25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.057	4.036	4.032		(4)	(24)	-0,60%	94	2,40%	-	0,00%	4.032
2	Giro ISE	1.498	2.633	2.521	2.554		33	(79)	-3,00%	1.055	70,44%		0,00%	2.554
3	Tabungan ISE	2.310	1.294	1.385	1.349		(37)	55	4,23%	(961)	-41,61%		0,00%	1.349
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	35.877	920	680	-240	73	-11	1.458	691	38.497	93,19%	(2.620)
	KUR	32.500	34.255	34.336	920	680	-240	245	81	1.836	599	36.366	94,42%	(2.030)
	Non KUR	1.920	1.633	1.541	-	-	0	-172	-91	-378	91	2.131	72,31%	(590)
3	PWG	17.830	30.105	31.008	6.488	4.334	-2.154	2.493	903	13.178	3.431	31.298	99,07%	(290)
	Cilem	5.164	10.604	11.188	1.322	1.020	-302	1.032	585	6.024	435	13.667	81,87%	(2.478)
	Gadai	12.666	19.501	19.820	5.166	3.314	-1.852	1.461	319	7.154	2.996	17.632	112,41%	2.188
4	CFG	137.158	137.253	136.290	522	1.015	493	-499	-963	-867	1.978	146.832	92,82%	(10.542)
	CF 1	38.164	40.292	39.834	446	-	-446	-181	-458	1.670	458	39.270	101,44%	564
	Total Griya	33.008	34.228	34.118	446	-	-446	0	-110	1.110	110	32.691	104,37%	1.428
4	• Total Non Program	33.008	34.228	34.118	446	-	-446	127	-110	1.110	110	32.691	104,37%	1.428
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.064	5.716	-	-	0	-181	-348	560	348	6.579	86,87%	(864)
	CF 2	98.994	96.961	96.456	76	1.015	939	-318	-505	-2.537	1.520	107.562	89,67%	(11.106)
	Mitraguna & Others	71.310	70.983	70.685	-	915	915	-155	-298	-626	1.213	81.314	86,93%	(10.629)
	Pensiun	27.683	25.978	25.772	76	100	24	-163	-207	-1.912	307	26.248	98,18%	(477)
	<b>Total Pembiayaan</b>	<b>189.407</b>	<b>203.246</b>	<b>203.176</b>	<b>7.931</b>	<b>6.029</b>	<b>-1.901</b>	<b>2.067</b>	<b>-70</b>	<b>13.768</b>	<b>6.099</b>	<b>216.628</b>	<b>93,79%</b>	<b>(13.452)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif	Net (UG) & DG	Target Nov'25						
		31-Dec-24	30-Sep-25	31-Oct-25	17-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	238	721	634	2.729	0,69%	1,77%	7,61%	2.095	2.491	2.008				
	KUR	105	543	522	2.563	0,32%	1,53%	7,46%	2.040	2.458	2.020				
	Non KUR	133	177	111	166	6,92%	6,81%	10,77%	55	33	(11)				
3	PWG	-	-	-	-	503	0,00%	0,00%	1,62%	503	503				
	Cilem	-	-	-	-	344	0,00%	0,00%	3,08%	344	344				
	Gadai	-	-	-	-	159	0,00%	0,00%	0,80%	159	159				
4	CFG	1.146	1.668	999	5.504	0,84%	0,73%	4,04%	4.504	4.358	3.836				
	CF 1	198	738	258	1.429	0,52%	0,64%	3,59%	1.171	1.231	691				
	Total Griya	73	609	-	1.004	0,22%	0,00%	2,94%	1.004	930	395				
	Oto	125	129	258	426	2,42%	4,26%	7,45%	167	301	296				
	CF 2	948	929	741	4.074	0,96%	0,76%	4,22%	3.333	3.127	3.145				
	Mitraguna & Others	799	691	690	3.110	1,12%	0,97%	4,40%	2.420	2.311	2.419				
	Pensiun	149	238	51	964	0,54%	0,20%	3,74%	913	815	726				
	<b>Total Pembiayaan</b>	<b>4.871</b>	<b>2.699</b>	<b>2.966</b>	<b>3.058</b>	<b>2,57%</b>	<b>1,46%</b>	<b>1,51%</b>	<b>93</b>	<b>(1.813)</b>	<b>359</b>	<b>1,32%</b>	<b>12,42%</b>	<b>-0,2%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	184.816	193.297	211.772	26.956		2,70	2,86	2,85
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%	(0,01)	4	0,15

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	14.957	11.122	10.377	1.795	(744)	(4.580)	-30,62%	(2.419)	-18,90%	25.453	40,77%	(15.075)
2	Tabungan	133.664	151.079	149.277	148.145	2.349	(1.133)	(2.934)	-1,94%	14.481	10,83%	153.100	96,76%	(4.955)
3	Deposito	120.976	138.301	138.268	138.269	(1.570)	1	(32)	-0,02%	17.294	14,30%	122.651	112,73%	15.618
	<b>Total</b>	<b>267.435</b>	<b>304.336</b>	<b>298.667</b>	<b>296.791</b>	<b>2.574</b>	<b>(1.876)</b>	<b>(7.545)</b>	<b>-2,48%</b>	<b>29.356</b>	<b>10,98%</b>	<b>301.204</b>	<b>98,54%</b>	<b>(4.412)</b>
	CASA	146.460	166.035	160.399	158.522	4.144	(1.877)	(7.514)	-4,53%	12.062	8,24%	178.552	88,78%	(20.031)
	(%) CASA	54,76%	54,56%	53,70%	53,41%									
	FDR	60,13%	60,32%	61,20%	61,58%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.134	4.034	4.116	83	(17)	-0,42%	535	14,92%	-	0,00%	4.116	
2	Giro ISE	1.025	1.271	1.254	1.276	22	4	0,35%	251	24,50%	-	0,00%	1.276	
3	Tabungan ISE	2.557	2.862	2.780	2.841	60	(22)	-0,76%	283	11,08%	-	0,00%	2.841	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	38.391	550	160	-390	-288	-404	-2.262	564	44.009	87,23%	(5.619)
	KUR	37.299	36.721	36.343	550	160	-390	-364	-378	-956	538	40.604	89,51%	(4.261)
	Non KUR	3.353	2.073	2.047	-	-	0	76	-26	-1.306	26	3.405	60,12%	(1.358)
3	PWG	6.039	13.363	13.764	829	841	12	576	401	7.726	440	14.444	95,30%	(679)
	Cilem	6.039	13.363	13.764	829	841	12	576	401	7.726	440	14.444	95,30%	(679)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	131.419	130.617	2.567	2.105	-462	1.385	-802	16.509	2.907	123.218	106,01%	7.400
	CF 1	24.580	27.681	27.933	521	500	-21	30	252	3.352	248	27.949	99,94%	(16)
	Total Griya	19.863	21.337	21.754	318	500	182	0	417	1.891	83	21.467	101,34%	287
4	• Total Non Program	19.863	21.337	21.754	318	500	182	305	417	1.891	83	21.467	101,34%	287
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.344	6.179	203	-	-203	30	-166	1.461	166	6.482	95,33%	(303)
	CF 2	89.528	103.738	102.685	2.046	1.605	-441	1.355	-1.054	13.157	2.659	95.269	107,78%	7.416
	Mitraguna & Others	89.444	103.126	102.077	1.876	1.605	-271	1.153	-1.049	12.634	2.654	94.502	108,02%	7.576
	Pensiun	-	-	-	-	-	-170	202	-5	524	5	767	79,20%	(160)
	<b>Total Pembiayaan</b>	<b>160.799</b>	<b>183.577</b>	<b>182.772</b>	<b>3.946</b>	<b>3.106</b>	<b>-840</b>	<b>1.672</b>	<b>-805</b>	<b>21.973</b>	<b>3.910</b>	<b>181.671</b>	<b>100,61%</b>	<b>1.102</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	1.072	1.028	797	6.249	2.64%	2,05%	16,28%	5.453	5.178	5.221	-	-	-
	KUR	877	947	705	6.053	2,35%	1,92%	16,66%	5.348	5.176	5.106	-	-	-
	Non KUR	194	81	92	196	5,80%	4,42%	9,57%	104	2	115	-	-	-
3	PWG	-	-	-	400	0,00%	0,00%	2,90%	400	400	400	-	-	-
	Cilem	-	-	-	400	0,00%	0,00%	2,90%	400	400	400	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	792	342	161	990	0,69%	0,12%	0,76%	829	198	648	-	-	-
	CF 1	630	216	38	778	2,56%	0,14%	2,79%	740	148	562	-	-	-
	Total Griya	568	175	-	421	2,86%	0,00%	1,93%	421	(148)	245	-	-	-
	Oto	61	41	38	358	1,30%	0,60%	5,79%	320	296	317	-	-	-
	CF 2	162	126	123	212	0,18%	0,12%	0,21%	89	50	86	-	-	-
	Mitraguna & Others	162	126	123	212	0,18%	0,12%	0,21%	89	50	86	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>1.863</b>	<b>1.371</b>	<b>958</b>	<b>7.639</b>	<b>0,83%</b>	<b>1,26%</b>	<b>4,18%</b>	<b>6.681</b>	<b>5.776</b>	<b>6.268</b>	<b>0,41%</b>	<b>90,22%</b>	<b>-3,8%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25		31-Dec-24	31-Oct-25	17-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	931	1.423	1.625	1.873	2,29%	4,19%	4,88%	248	942	450	-	-	-
	KUR	399	1.226	1.431	1.681	1,07%	3,90%	4,63%	250	1.283	455	-	-	-
	Non KUR	532	197	194	191	15,87%	9,34%	9,35%	(2)	(341)	(5)	-	-	-
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-</td		

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	64.855	65.966	65.919	15.451	(48)	1.064	1,64%	26.736	68,23%	50.617	130,23%	15.301
2	Tabungan	123.525	146.373	145.316	145.297	2.331	(20)	(1.076)	-0,74%	21.772	17,63%	141.561	102,64%	3.736
3	Deposito	68.863	124.306	124.128	124.159	(6.480)	31	(147)	-0,12%	55.296	80,30%	70.099	177,12%	54.059
	<b>Total</b>	<b>231.570</b>	<b>335.534</b>	<b>335.410</b>	<b>335.374</b>	<b>11.302</b>	<b>(36)</b>	<b>(160)</b>	<b>-0,05%</b>	<b>103.804</b>	<b>44,83%</b>	<b>262.278</b>	<b>127,87%</b>	<b>73.096</b>
	CASA	162.707	211.228	211.282	211.215	17.782	(67)	(13)	-0,01%	48.508	29,81%	192.178	109,91%	19.037
	(%) CASA	70,26%	62,95%	62,99%	62,98%									
	FDR	34,66%	30,51%	30,28%	30,28%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.709	7.091	7.297	207	588	8,77%	1.406	23,87%	-	0,00%	7.297	
2	Giro ISE	3.773	3.799	4.135	4.179	44	380	9,99%	406	10,75%	-	0,00%	4.179	
3	Tabungan ISE	2.118	2.910	2.956	3.119	163	209	7,17%	1.000	47,23%	-	0,00%	3.119	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.591	10.355	576	268	-308	-241	-236	3.505	505	13.211	78,38%	(2.857)
	Cilem	6.849	10.591	10.355	576	268	-308	-241	-236	3.505	505	13.211	78,38%	(2.857)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	91.773	91.195	993	275	-718	628	-578	17.776	853	96.758	94,25%	(5.562)
	CF 1	59.117	72.436	71.762	863	-	-863	391	-673	12.646	673	67.903	105,68%	3.859
	Total Griya	51.507	63.844	63.373	583	-	-583	0	-470	11.866	470	59.124	107,19%	4.249
4	• Total Non Program	49.547	62.004	61.539	583	-	-583	1.421	-465	11.992	465	51.948	118,46%	9.591
	• Program	1.960	1.839	1.834	-	-	0	-13	-5	-126	5	7.176	25,56%	(5.342)
	Oto	7.609	8.592	8.389	280	-	-280	391	-203	779	203	8.779	95,55%	(390)
	CF 2	14.303	19.337	19.433	130	275	145	236	96	5.131	179	28.854	67,35%	(9.421)
	Mitraguna & Others	14.303	19.326	19.421	130	275	145	236	96	5.119	179	28.572	67,97%	(9.150)
	Pensiun	-	-	12	12	-	0	-0	-0	12	0	283	4,16%	(271)
	<b>Total Pembiayaan</b>	<b>80.269</b>	<b>102.364</b>	<b>101.550</b>	<b>1.569</b>	<b>543</b>	<b>-1.025</b>	<b>387</b>	<b>-814</b>	<b>21.281</b>	<b>1.357</b>	<b>109.969</b>	<b>92,34%</b>	<b>(8.419)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	2,90%	300	300	300	300				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,90%	300	300	300	300				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	650	3.077	2.768	2.937	0,88%	3,02%	3,22%	169	2.287	(141)						
	CF 1	650	3.077	2.768	2.763	1,10%	3,82%	3,85%	(5)	2.113	(314)						
	Total Griya	404	2.891	2.588	2.524	0,79%	4,05%	3,98%	(64)	2.120	(367)						
	Oto	245	187	180	239	3,22%	2,09%	2,85%	59	(6)	52						
	CF 2	-	-	-	174	0,00%	0,00%	0,89%	174	174	174						
	Mitraguna & Others	-	-	-	174	0,00%	0,00%	0,89%	174	174	174						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>650</b>	<b>3.077</b>	<b>2.768</b>	<b>3.237</b>	<b>0,81%</b>	<b>2,70%</b>	<b>3,19%</b>	<b>469</b>	<b>2.587</b>	<b>160</b>	<b>1,89%</b>	<b>40,62%</b>	<b>-1,3%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%</td								

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	7.314	6.819	6.850	(1.468)	31	(464)	-6,35%	(1.983)	-22,45%	19.113	35,84%	(12.263)
2	Tabungan	83.648	76.820	74.220	73.868	4.625	(352)	(2.952)	-3,84%	(9.780)	-11,69%	96.984	76,16%	(23.116)
3	Deposito	21.297	29.103	24.148	24.150	(7)	1	(4.954)	-17,02%	2.853	13,40%	21.662	111,49%	2.488
	<b>Total</b>	<b>113.778</b>	<b>113.238</b>	<b>105.187</b>	<b>104.868</b>	<b>3.150</b>	<b>(319)</b>	<b>(8.370)</b>	<b>-7,39%</b>	<b>(8.910)</b>	<b>-7,83%</b>	<b>137.759</b>	<b>76,12%</b>	<b>(32.892)</b>
	CASA	92.481	84.134	81.038	80.718	3.157	(320)	(3.416)	-4,06%	(11.763)	-12,72%	116.098	69,53%	(35.380)
	(%) CASA	81,28%	74,30%	77,04%	76,97%									
	FDR	151,33%	174,69%	185,92%	186,49%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.543	5.345	4.663	(682)	(880)	-15,87%	1.248	36,55%	-	0,00%	4.663	
2	Giro ISE	1.685	2.124	1.863	1.830	(33)	(294)	-13,86%	145	8,58%	-	0,00%	1.830	
3	Tabungan ISE	1.730	3.419	3.482	2.834	(648)	(585)	-17,11%	1.104	63,80%	-	0,00%	2.834	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	11.467	30	-	-30	-468	-138	-4.033	138	17.616	65,10%	(6.148)
	KUR	13.526	8.643	8.515	30	-	-30	-544	-127	-5.011	127	15.580	54,66%	(7.064)
	Non KUR	1.974	2.963	2.952	-	-	0	76	-11	978	11	2.036	144,99%	916
3	PWG	14.491	22.837	22.953	3.276	2.140	-1.136	1.063	116	8.462	2.024	29.753	77,14%	(6.801)
	Cilem	6.823	11.029	10.965	826	375	-451	322	-64	4.143	438	17.530	62,55%	(6.565)
	Gadai	7.668	11.808	11.987	2.450	1.765	-685	741	180	4.319	1.586	12.223	98,07%	(236)
4	CFG	142.193	163.370	161.146	3.424	1.090	-2.334	5.097	-2.224	18.953	3.314	153.159	105,21%	7.987
	CF 1	6.747	8.753	8.692	-	-	0	-111	-61	1.944	61	8.711	99,79%	(19)
	Total Griya	3.465	5.226	5.208	-	-	0	0	-18	1.743	18	4.778	109,00%	430
4	• Total Non Program	3.465	5.226	5.208	-	-	0	0	-41	1.743	18	4.778	109,00%	430
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.527	3.484	-	-	0	-111	-44	201	44	3.933	88,59%	(449)
	CF 2	135.445	154.617	152.454	3.424	1.090	-2.334	5.209	-2.163	17.009	3.253	144.449	105,54%	8.005
	Mitraguna & Others	125.884	145.797	143.725	3.424	1.090	-2.334	5.201	-2.072	17.841	3.162	134.106	107,17%	9.619
	Pensiun	9.561	8.820	8.729	-	-	0	8	-91	-832	91	10.343	84,40%	(1.614)
	<b>Total Pembiayaan</b>	<b>172.184</b>	<b>197.812</b>	<b>195.566</b>	<b>6.730</b>	<b>3.230</b>	<b>-3.500</b>	<b>5.693</b>	<b>-2.246</b>	<b>23.382</b>	<b>5.476</b>	<b>200.528</b>	<b>97,53%</b>	<b>(4.962)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
2	MBG	1.372	1.610	1.182	2.599	8.85%	10.18%	22,67%	1.418	1.228	989	-	-	-			
	KUR	1.295	1.152	819	1.919	9.57%	9.47%	22,54%	1.101	624	768	-	-	-			
	Non KUR	77	458	363	680	3.89%	12.25%	23,04%	317	603	222	-	-	-			
3	PWG	-	-	-	-	956	0,00%	0,00%	4,16%	956	956	-	-	-			
	Cilem	-	-	-	-	643	0,00%	0,00%	5,86%	643	643	-	-	-			
	Gadai	-	-	-	-	313	0,00%	0,00%	2,61%	313	313	-	-	-			
4	CFG	6	577	-	2.637	0,00%	0,00%	1,64%	2.637	2.631	2.060	-	-	-			
	CF 1	-	-	-	-	957	0,00%	0,00%	11,01%	957	957	-	-	-			
	Total Griya	-	-	-	-	559	0,00%	0,00%	10,74%	559	559	-	-	-			
	Oto	-	-	-	-	397	0,00%	0,00%	11,41%	397	397	-	-	-			
	CF 2	6	577	-	1.680	0,00%	0,00%	1,10%	1.680	1.674	1.103	-	-	-			
	Mitraguna & Others	-	-	-	-	1.680	0,00%	0,00%	1,17%	1.680	1.680	-	-	-			
	Pensiun	-	-	-	-	0	0,06%	0,00%	0,00%	-	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>971</b>	<b>1.812</b>	<b>1.803</b>	<b>1.867</b>	<b>0,56%</b>	<b>0,91%</b>	<b>0,95%</b>	<b>63</b>	<b>896</b>	<b>54</b>	<b>0,11%</b>	<b>88,27%</b>	<b>-0,8%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	Sep-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	Dec-24	Sep-25	Growth (YoY)				Posisi	Penc.	Gap				%	Penc.	Gap
1	Asset (Retail) T	175.005	176.155	201.258	26.253	-	-	-	3,05	3,49	3,52	0,03	0,47	-			
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%	-	-	1.376	1.106	1.114	8	(262)	-			
	<b>Total Pembiayaan</b>	<b>971</b>	<b>1.812</b>	<b>1.803</b>	<b>1.867</b>	<b>0,56%</b>	<b>0,91%</b>	<b>0,95%</b>	<b>63</b>	<b>896</b>	<b>54</b>	<b>0,11%</b>	<b>88,27%</b>	<b>-0,8%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin


## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	942	881	920	65	40	(22)	-2,34%	48	5,45%	1.573	58,49%	(653)
2	Tabungan	63.525	62.562	64.702	65.275	2.737	573	2.713	4,34%	1.750	2,75%	70.512	92,57%	(5.237)
3	Deposito	5.722	7.427	7.311	7.389	(34)	78	(37)	-0,50%	1.667	29,13%	5.934	124,53%	1.456
	<b>Total</b>	<b>70.120</b>	<b>70.931</b>	<b>72.894</b>	<b>73.585</b>	<b>2.768</b>	<b>691</b>	<b>2.653</b>	<b>3,74%</b>	<b>3.464</b>	<b>4,94%</b>	<b>78.019</b>	<b>94,32%</b>	<b>(4.435)</b>
	CASA	64.398	63.504	65.583	66.195	2.802	612	2.691	4,24%	1.798	2,79%	72.085	91,83%	(5.890)
	(%) CASA	91,84%	89,53%	89,97%	89,96%									
	FDR	73,73%	89,64%	87,83%	87,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.429	3.555	3.678		123	248	7,24%	191	5,47%	-	0,00%	3.678
2	Giro ISE	561	443	445	445		0	2	0,42%	(116)	-20,70%		0,00%	445
3	Tabungan ISE	2.926	2.987	3.110	3.233		123	247	8,26%	307	10,48%		0,00%	3.233
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	128	130	130		0	2	1,56%	7	5,69%		0,00%	130

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	-	-	-	-	-	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	5.033	272	163	-109	58	100	2.450	63	5.332	94,41%	(298)
	Cilem	2.583	4.934	5.033	272	163	-109	58	100	2.450	63	5.332	94,41%	(298)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	58.651	58.988	890	920	30	1.830	337	9.872	583	58.362	101,07%	626
	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	58.988	890	920	30	1.830	337	9.872	583	58.362	101,07%	626
	Mitraguna & Others	45.066	54.231	54.608	680	920	240	1.663	378	9.542	542	51.071	106,93%	3.537
	Pensiun	4.050	4.420	4.379	210	-	-210	167	-41	330	41	7.291	60,06%	(2.912)
	<b>Total Pembiayaan</b>	<b>51.699</b>	<b>63.584</b>	<b>64.021</b>	<b>1.162</b>	<b>1.083</b>	<b>-79</b>	<b>1.887</b>	<b>437</b>	<b>12.322</b>	<b>646</b>	<b>63.694</b>	<b>100,51%</b>	<b>327</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	17-Nov-25		31-Dec-24	31-Oct-25	17-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	-	-	-	-	152	0,00%	0,00%	0,00%	3,01%	152	152	152	152		
	Cilem	-	-	-	-	152	0,00%	0,00%	0,00%	3,01%	152	152	152	152		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	567	0,00%	0,00%	0,00%	0,96%	567	567	567	567		
	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	220	209	208	208	0,45%	0,35%	0,35%	0,35%	-	(12)	(1)				
	Mitraguna & Others	220	209	208	208	0,45%	0,35%	0,35%	0,35%	-	(12)	(1)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>220</b>	<b>209</b>	<b>208</b>	<b>208</b>	<b>0,43%</b>	<b>0,33%</b>	<b>0,32%</b>	<b>0,32%</b>	<b>-</b>	<b>(12)</b>	<b>(1)</b>	<b>3,78%</b>	<b>#####</b>	<b>3,5%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	1.962	2.426	2.339	(571)	(87)	378	19,25%	255	12,23%	6.160	37,97%	(3.821)
2	Tabungan	153.901	146.675	150.090	149.366	4.387	(724)	2.690	1,83%	(4.535)	-2,95%	168.902	88,43%	(19.536)
3	Deposito	36.197	29.274	28.735	28.615	(1.612)	(120)	(660)	-2,25%	(7.582)	-20,95%	37.037	77,26%	(8.423)
	<b>Total</b>	<b>192.181</b>	<b>177.911</b>	<b>181.251</b>	<b>180.319</b>	<b>2.204</b>	<b>(932)</b>	<b>2.408</b>	<b>1,35%</b>	<b>(11.862)</b>	<b>-6,17%</b>	<b>212.099</b>	<b>85,02%</b>	<b>(31.779)</b>
	CASA	155.985	148.637	152.516	151.705	3.816	(811)	3.068	2,06%	(4.280)	-2,74%	175.061	86,66%	(23.357)
	(%) CASA	81,17%	83,55%	84,15%	84,13%									
	FDR	138,97%	169,15%	165,15%	166,00%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	2.147	2.161	2.225	64	78	3,64%	1.696	320,55%	-	0,00%	2.225	
2	Giro ISE	45	763	872	936	64	172	22,56%	890	1972,92%	-	0,00%	936	
3	Tabungan ISE	484	1.383	1.289	1.289	0	(94)	-6,80%	805	166,43%	-	0,00%	1.289	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	35	107	107	107	0	0	0,00%	72	205,71%	-	0,00%	107	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	6.523	50	-	-50	206	-40	1.442	40	8.513	76,61%	(1.991)
	KUR	4.827	6.313	6.273	50	-	-50	152	-40	1.446	40	7.954	78,87%	(1.681)
	Non KUR	254	250	250	-	-	0	54	0	-4	-	559	44,61%	(310)
3	PWG	24.335	48.034	48.253	2.394	1.482	-912	895	219	23.918	1.263	41.252	116,97%	7.001
	Cilem	24.335	48.034	48.253	2.394	1.482	-912	895	219	23.918	1.263	41.252	116,97%	7.001
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	246.289	244.515	1.925	819	-1.106	1.752	-1.774	6.912	2.593	246.697	99,12%	(2.182)
	CF 1	8.506	8.927	8.833	420	-	-420	-73	-93	327	93	10.129	87,21%	(1.295)
	Total Griya	6.805	6.954	6.911	420	-	-420	0	-43	106	43	7.236	95,50%	(325)
4	• Total Non Program	6.655	6.810	6.768	420	-	-420	318	-42	113	42	6.690	101,17%	78
	• Program	149	143	143	-	-	0	-0	-1	-7	1	546	26,12%	(404)
	Oto	1.701	1.973	1.923	-	-	0	-73	-51	221	51	2.893	66,47%	(970)
	CF 2	229.097	237.362	235.682	1.505	819	-686	1.825	-1.680	6.585	2.499	236.569	99,63%	(887)
	Mitraguna & Others	203.836	211.430	210.115	1.505	819	-686	2.038	-1.315	6.279	2.134	207.218	101,40%	2.898
	Pensiun	25.262	25.932	25.567	-	-	0	-213	-365	305	365	29.351	87,11%	(3.784)
	<b>Total Pembiayaan</b>	<b>267.076</b>	<b>300.933</b>	<b>299.338</b>	<b>4.369</b>	<b>2.301</b>	<b>-2.068</b>	<b>2.852</b>	<b>-1.595</b>	<b>32.262</b>	<b>3.896</b>	<b>296.519</b>	<b>100,95%</b>	<b>2.818</b>

## 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	17-Nov-25				31-Dec-24	31-Oct-25	17-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	-	-	22	485	0,00%	0,33%	7,43%	463	485	485	-	-	-
	KUR	-	-	22	485	0,00%	0,35%	7,73%	463	485	485	-	-	-
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
3	PWG	-	-	2	254	0,00%	0,00%	0,53%	252	254	254	-	-	-
	Cilem	-	-	2	254	0,00%	0,00%	0,53%	252	254	254	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	2.584	3.424	3.719	6.754	1,09%	1,51%	2,76%	3.035	4.170	3.331	-	-	-
	CF 1	819	533	854	678	9,63%	9,56%	7,68%	(176)	(141)	145	-	-	-
	Total Griya	819	533	854	678	12,04%	12,28%	9,81%	(176)	(141)	145	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	CF 2	1.765	2.890	2.865	6.076	0,77%	1,21%	2,58%	3.211	4.311	3.186	-	-	-
	Mitraguna & Others	1.765	2.749	2.729	5.629	0,87%	1,29%	2,68%	2.901	3.864	2.880	-	-	-
	Pensiun	90	-	138	135	0,03%	0,05%	0,53%	310	447	306	-	-	-
	<b>Total Pembiayaan</b>	<b>3.370</b>	<b>3.535</b>	<b>3.498</b>	<b>3.820</b>	<b>1,26%</b>	<b>1,16%</b>	<b>1,28%</b>	<b>322</b>	<b>451</b>	<b>285</b>	<b>0,51%</b>	<b>60,34%</b>	<b>-0,8%</b>

## Asset &amp; 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 &amp; 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 Payroll	661	675	720	45	59

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-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
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	1.338	-	-1.338	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.338	-	-1.338	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
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.338</b>	<b>-</b>	<b>-1.338</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0,00%</b>	<b>0</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,38%</b>	<b>#DIV/0!</b>	<b>1,4%</b>	<b></b>	<b></b>	<b></b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,92%</b>	<b>#DIV/0</b>				

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.812	721	780	108	59	(1.031)	-56,93%	185	31,04%	9.865	7,91%	(9.085)
2	Tabungan	46.385	47.950	46.820	47.023	2.551	203	(927)	-1,93%	638	1,38%	59.043	79,64%	(12.020)
3	Deposito	18.302	47.011	47.042	47.042	24.713	0	31	0,07%	28.740	157,03%	18.943	248,33%	28.098
	<b>Total</b>	<b>65.283</b>	<b>96.773</b>	<b>94.583</b>	<b>94.845</b>	<b>27.371</b>	<b>262</b>	<b>(1.928)</b>	<b>-1,99%</b>	<b>29.562</b>	<b>45,28%</b>	<b>87.852</b>	<b>107,96%</b>	<b>6.993</b>
	CASA	46.981	49.762	47.542	47.803	2.658	262	(1.958)	-3,94%	823	1,75%	68.908	69,37%	(21.105)
	(%) CASA	71,97%	51,42%	50,26%	50,40%									
	FDR	134,21%	100,81%	103,55%	103,26%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	991	999	990		(9)	(1)	-0,05%	(407)	-29,16%	-	0,00%	990
2	Giro ISE	39	1	1	1		0	0	0,00%	(38)	-97,86%	-	0,00%	1
3	Tabungan ISE	1.358	990	998	989		(9)	(1)	-0,05%	(369)	-27,17%	-	0,00%	989
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	87	94	96	96		0	2	2,13%	9	10,34%	-	0,00%	96

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-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	15.438	16.330	16.100	110	60	-50	557	-229	663	289	17.933	89,78%	(1.832)
	KUR	14.693	15.812	15.584	110	60	-50	581	-228	891	288	17.058	91,36%	(1.474)
	Non KUR	745	518	516	-	-	0	-24	-2	-228	2	875	59,02%	(358)
3	PWG	3.211	6.101	6.698	512	741	229	2	598	3.487	143	7.953	84,22%	(1.255)
	Cilem	3.211	6.101	6.698	512	741	229	2	598	3.487	143	7.953	84,22%	(1.255)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.127	75.139	470	480	11	-90	12	6.170	468	77.223	97,30%	(2.084)
	CF 1	2.071	11.185	11.453	164	310	146	-22	268	9.382	43	5.308	215,77%	6.145
	Total Griya	1.516	10.178	10.458	164	310	146	0	280	8.942	30	3.948	264,92%	6.510
4	• Total Non Program	1.516	4.880	4.999	-	143	143	606	119	3.483	24	3.948	126,63%	1.051
	• Program	-	5.298	5.459	164	167	3	1.060	161	5.459	6	0	0,00%	5.459
	Oto	555	1.007	995	-	-	0	-22	-13	440	13	1.360	73,14%	(365)
	CF 2	66.897	63.942	63.686	305	170	-135	-68	-256	-3.211	426	71.915	88,56%	(8.229)
	Mitraguna & Others	64.762	61.118	60.888	305	170	-135	47	-230	-3.874	400	68.632	88,72%	(7.744)
	Pensiun	2.135	2.824	2.797	-	-	0	-115	-26	663	26	3.283	85,22%	(485)
	<b>Total Pembiayaan</b>	<b>87.617</b>	<b>97.557</b>	<b>97.937</b>	<b>1.092</b>	<b>1.281</b>	<b>189</b>	<b>469</b>	<b>380</b>	<b>10.321</b>	<b>901</b>	<b>103.108</b>	<b>94,98%</b>	<b>(5.171)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	MtM	%	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	151	323	475	949	0,98%	2,91%	5,89%	474	798	626						
	KUR	98	236	475	882	0,67%	3,00%	5,66%	408	784	646						
	Non KUR	53	87	-	67	7,15%	0,00%	12,88%	67	13	(20)						
3	PWG	-	-	-	136	0,00%	0,00%	2,03%	136	136	136						
	Cilem	-	-	-	136	0,00%	0,00%	2,03%	136	136	136						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	846	3.078	2.796	3.719	1,23%	3,72%	4,95%	924	2.874	642						
	CF 1	-	-	-	179	0,00%	0,00%	1,56%	179	179	179						
	Total Griya	-	-	-	179	0,00%	0,00%	1,71%	179	179	179						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 2	846	3.078	2.796	3.541	1,26%	4,37%	5,56%	745	2.695	463						
	Mitraguna & Others	846	3.078	2.796	3.363	1,31%	4,57%	5,52%	567	2.518	286						
	Pensiun	-	-	-	177	0,00%	0,00%	6,34%	177	177	177						
	<b>Total Pembiayaan</b>	<b>2.532</b>	<b>4.145</b>	<b>5.780</b>	<b>5.130</b>	<b>2,89%</b>	<b>5,92%</b>	<b>5,24%</b>	<b>(650)</b>	<b>2.598</b>	<b>985</b>	<b>3,77%</b>	<b>28,09%</b>	<b>-1,5%</b>	<b></b>	<b></b>	<b></b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.589	4.638	4.472	252	(166)	883	24,61%	(1.405)	-23,91%	14.586	30,66%	(10.114)
2	Tabungan	83.977	92.628	88.607	88.023	4.640	(584)	(4.605)	-4,97%	4.046	4,82%	97.359	90,41%	(9.336)
3	Deposito	19.184	13.402	13.969	14.019	227	50	617	4,60%	(5.165)	-26,92%	19.853	70,62%	(5.833)
	<b>Total</b>	<b>109.038</b>	<b>109.619</b>	<b>107.214</b>	<b>106.514</b>	<b>5.119</b>	<b>(700)</b>	<b>(3.105)</b>	<b>-2,83%</b>	<b>(2.524)</b>	<b>-2,31%</b>	<b>131.798</b>	<b>80,82%</b>	<b>(25.283)</b>
	CASA	89.854	96.217	93.245	92.495	4.892	(750)	(3.722)	-3,87%	2.641	2,94%	111.945	82,63%	(19.450)
	(%) CASA	82,41%	87,77%	86,97%	86,84%									
	FDR	40,48%	56,65%	58,03%	58,41%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.459	9.243	9.325	82	866	10,24%	744	8,67%	-	0,00%	9.325	
2	Giro ISE	1.236	802	1.802	1.825	23	1.023	127,62%	589	47,66%	-	0,00%	1.825	
3	Tabungan ISE	7.345	7.657	7.441	7.500	59	(157)	-2,05%	155	2,11%	-	0,00%	7.500	
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Local Champion	-	134	634	-	500	500	-11	500	634	-	0	0,00%	634
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	13.642	13.554	270	-	-270	715	-89	4.049	89	13.973	97,00%	(419)
	KUR	9.147	12.517	12.435	200	-	-200	542	-82	3.288	82	13.376	92,97%	(941)
	Non KUR	358	1.125	1.119	70	-	-70	173	-7	761	7	597	187,46%	522
3	PWG	9.262	11.461	11.360	449	49	-400	-376	-101	2.097	150	16.056	70,75%	(4.696)
	Cilem	9.262	11.461	11.360	449	49	-400	-376	-101	2.097	150	16.056	70,75%	(4.696)
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.866	36.672	601	460	-141	-365	-194	11.296	654	46.807	78,35%	(10.135)
	CF 1	14.455	17.700	17.520	521	-	-521	-286	-180	3.065	180	16.888	103,74%	631
	Total Griya	3.903	8.700	8.664	335	-	-335	0	-36	4.761	36	4.782	181,19%	3.882
4	• Total Non Program	3.903	6.900	6.865	-	-	0	-12	-35	2.962	35	4.782	143,56%	2.083
	• Program	-	1.801	1.799	335	-	-335	719	-1	1.799	1	0	0,00%	1.799
	Oto	10.552	9.000	8.856	187	-	-187	-286	-144	-1.696	144	12.107	73,15%	(3.251)
	CF 2	10.922	19.166	19.153	80	460	380	-79	-13	8.231	473	29.919	64,02%	(10.766)
	Mitraguna & Others	10.683	18.429	18.419	80	460	380	-283	-10	7.736	470	29.204	63,07%	(10.785)
	Pensiun	239	737	734	-	-	0	204	-3	495	3	715	102,67%	19
	<b>Total Pembiayaan</b>	<b>44.143</b>	<b>62.104</b>	<b>62.220</b>	<b>1.320</b>	<b>1.009</b>	<b>-311</b>	<b>-37</b>	<b>116</b>	<b>18.077</b>	<b>893</b>	<b>76.836</b>	<b>80,98%</b>	<b>(14.616)</b>

## 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	17-Nov-25				31-Dec-24	31-Oct-25	17-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	-	-	-	-	590	0,00%	0,00%	4,35%	590	590	590	590	590	590
	KUR	-	-	-	-	590	0,00%	0,00%	4,74%	590	590	590	590	590	590
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
3	PWG	-	-	-	-	766	0,00%	0,00%	6,74%	766	766	766	766	766	766
	Cilem	-	-	-	-	766	0,00%	0,00%	6,74%	766	766	766	766	766	766
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	-	170	-	175	0,00%	0,00%	0,48%	175	175	175	5	1,62%	-475,91%	1,3%
	CF 1	-	170	-	175	0,00%	0,00%	1,00%	175	175	175	5	1,62%	-475,91%	1,3%
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Oto	-	170	-	175	0,00%	0,00%	1,97%	175	175	175	5	1,62%	-475,91%	1,3%
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	<b>Total Pembiayaan</b>	<b>-</b>	<b>170</b>	<b>-</b>	<b>175</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,28%</b>	<b>175</b>	<b>175</b>	<b>175</b>	<b>5</b>	<b>1,62%</b>	<b>-475,91%</b>	<b>1,3%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	811	723	670	(442)	(53)	(141)	-17,44%	666	19278,79%	6	#####	664
2	Tabungan	34.487	31.138	32.683	33.411	578	728	2.273	7,30%	(1.077)	-3,12%	39.698	84,16%	(6.287)
3	Deposito	3.517	2.505	2.435	2.435	0	0	(70)	-2,79%	(1.082)	-30,77%	3.577	68,06%	(1.143)
	<b>Total</b>	<b>38.008</b>	<b>34.454</b>	<b>35.840</b>	<b>36.515</b>	<b>137</b>	<b>675</b>	<b>2.062</b>	<b>5,98%</b>	<b>(1.493)</b>	<b>-3,93%</b>	<b>43.281</b>	<b>84,37%</b>	<b>(6.766)</b>
	CASA	34.491	31.949	33.406	34.080	137	675	2.132	6,67%	(411)	-1,19%	39.704	85,84%	(5.624)
	(%) CASA	90,75%	92,73%	93,21%	93,33%									
	FDR	1,90%	2,84%	3,20%	3,14%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	62	70	68		(2)	6	9,00%	(91)	-57,41%	-	0,00%	68
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	159	62	70	68		(2)	6	9,00%	(91)	-57,41%	-	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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	889	920	4	48	44	-60	31	276	17	1.824	50,43%	(904)
	Cilem	644	889	920	4	48	44	-60	31	276	17	1.824	50,43%	(904)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	88	227	10	140	130	62	139	148	1	78	289,20%	148
	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	227	10	140	130	62	139	148	1	78	289,20%	148
	Mitraguna & Others	78	88	227	10	140	130	62	139	148	1	78	289,20%	148
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	<b>Total Pembiayaan</b>	<b>722</b>	<b>977</b>	<b>1.147</b>	<b>14</b>	<b>188</b>	<b>174</b>	<b>2</b>	<b>170</b>	<b>425</b>	<b>18</b>	<b>1.903</b>	<b>60,27%</b>	<b>(756)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	17-Nov-25	% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
3	PWG	-	-	-	-	4	0,00%	0,00%	0,46%	4	4	4						
	Cilem	-	-	-	-	4	0,00%	0,00%	0,46%	4	4	4						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	<b>Total Pembiayaan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,00%</b>	<b>0,00%</b>	<b>0,00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>57,46%</b>	<b>#DIV/0!</b>	<b>57,5%</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

## PHR &amp; 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