

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	Giro	74,169	59,049	60,110	61,530	(86,238)	1,421	2,481	4.20%	(12,639)	-17.04%	212,481	28.96%	(150,950)
2	Tabungan	1,786,724	1,968,204	1,944,558	1,941,611	36,437	(2,946)	(26,593)	-1.35%	154,887	8.67%	2,011,047	96.55%	(69,436)
3	Deposito	649,060	615,862	618,040	628,031	(36,484)	9,991	12,169	1.98%	(21,029)	-3.24%	663,637	94.63%	(35,606)
	Total	2,509,954	2,643,115	2,622,708	2,631,173	(86,285)	8,465	(11,942)	-0.45%	121,219	4.83%	2,887,165	91.13%	(255,992)
	CASA	1,860,893	2,027,253	2,004,668	2,003,142	(49,801)	(1,526)	(24,112)	-1.19%	142,248	7.64%	2,223,528	90.09%	(220,386)
	(%) CASA	74.14%	76.70%	76.44%	76.13%									
	FDR	125.36%	131.49%	132.01%	131.58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-4 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	DPK ISE	42,839	42,018	41,978	41,879	(99)	(139)	-0.33%	(960)	-2.24%	80,699	51.90%	(38,820)
2	Giro ISE	4,948	4,741	4,013	4,306	294	(435)	-9.17%	(642)	-12.97%	27,894	15.44%	(23,588)
3	Tabungan ISE	31,691	33,067	33,756	33,363	(393)	296	0.89%	1,672	5.28%	36,953	90.29%	(3,589)
4	Deposito ISE	6,200	4,209	4,209	4,209	0	0	0.00%	(1,991)	-32.11%	15,852	26.55%	(11,643)
5	CIF ISE	2,385	2,575	2,594	2,594	0	19	0.74%	209	8.76%		0.00%	2,594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184,570	242,665	241,618	-	-	0	(5,617)	(1,047)	57,048	1,047	215,986	111.87%	25,632
	Linkage	86,431	111,300	111,300	-	-	-	(488)	0	24,870	-	100,323	110.94%	10,978
	Non-Linkage	98,139	131,365	130,318	-	-	0	(5,130)	(1,047)	32,178	1,047	115,663	112.67%	14,655
	• Local Champion	98,139	131,365	130,318	-	-	0	(5,130)	(1,047)	32,178	1,047	112,586	115.75%	17,731
	• Value Chain	-	-	-	-	-	-	0	0	-	-	3,077	0.00%	(3,077)
2	MBG	446,877	444,339	442,727	350	400	50	(160)	(1,612)	(4,150)	2,012	501,352	88.31%	(58,624)
	KUR	419,345	419,362	418,152	350	400	50	247	(1,210)	(1,193)	1,610	471,093	88.76%	(52,941)
	Non KUR	27,532	24,977	24,575	-	-	0	(407)	(402)	(2,957)	402	30,259	81.22%	(5,684)
3	PWG	258,833	406,261	408,142	15,334	12,351	(2,984)	27,268	1,881	149,309	10,470	414,433	98.48%	(6,290)
	Cilem	127,522	219,691	220,788	5,595	3,621	(1,974)	9,355	1,096	93,266	2,525	250,568	88.11%	(29,780)
	Gadai	131,312	186,569	187,354	9,739	8,730	(1,009)	17,913	785	56,043	7,945	163,864	114.33%	23,490
4	CFG	2,256,170	2,382,215	2,369,660	6,042	2,534	(3,508)	22,329	(12,555)	113,490	15,090	2,472,864	95.83%	(103,205)
	CF 1	461,418	471,592	472,347	1,070	1,363	293	5,755	755	10,929	608	495,744	95.28%	(23,397)
	Total Griya	417,205	393,258	393,158	-	200	200	0	(99)	(24,047)	299	432,970	90.81%	(39,811)
	• Total Non Program	64,148	59,328	59,398	-	200	200	2,080	70	(4,750)	130	71,111	83.53%	(11,713)
	• Program	353,058	333,930	333,760	-	-	0	(1,789)	(169)	(19,297)	169	361,858	92.24%	(28,098)
	Oto	44,213	78,334	79,189	1,070	1,163	93	5,755	854	34,976	309	62,775	126.15%	16,414
	CF 2	1,794,752	1,910,623	1,897,312	4,972	1,171	(3,801)	16,573	(13,310)	102,561	14,481	1,977,120	95.96%	(79,808)
	Mitraguna & Others	1,323,695	1,431,023	1,422,003	4,037	871	(3,166)	12,749	(9,020)	98,308	9,891	1,489,234	95.49%	(67,230)
	Pensiun	471,056	479,599	475,309	935	300	(635)	3,824	(4,290)	4,253	4,590	487,886	97.42%	(12,577)
	Total Pembiayaan	3,146,451	3,475,480	3,462,147	21,726	15,285	(6,441)	43,819	(13,333)	315,696	28,618	3,604,634	96.05%	(142,487)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	31-Oct-25	5-Nov-25	MtD	Net (UG) & DG			MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	Net (UG) & DG	MtM		%	Penc.	Gap
1	SME	192	348	475	1,045	0.10%	0.20%	0.43%	569	853	697				
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-				
	Local Champion	192	348	475	1,045	0.20%	0.36%	0.80%	569	853	697				
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-				
2	MBG	4,879	7,999	7,999	13,823	1.09%	1.80%	3.12%	5,823	8,944	5,823				
	KUR	3,627	6,377	6,377	11,820	0.86%	1.52%	2.83%	5,444	8,194	5,444				
	Non KUR	1,252	1,623	1,623	2,002	4.55%	6.50%	8.15%	380	750	380				
3	PWG	275	1	1	8,745	0.11%	0.00%	2.14%	8,744	8,470	8,744				
	Cilem	275	1	1	6,731	0.22%	0.00%	3.05%	6,729	6,455	6,729				
	Gadai	-	-	-	2,015	0.00%	0.00%	1.08%	2,015	2,015	2,015				
4	CFG	67,344	65,418	65,451	110,766	2.98%	2.75%	4.67%	45,315	43,422	45,348				
	CF 1	43,373	41,883	41,926	54,806	9.40%	8.89%	11.60%	12,880	11,433	12,923				
	Total Griya	41,791	40,502	40,088	44,286	10.02%	10.19%	11.26%	4,198	2,496	3,784				
	Oto	1,583	1,381	1,838	10,520	3.58%	2.35%	13.28%	8,682	8,938	9,139				
	CF 2	23,971	23,535	23,525	55,959	1.34%	1.23%	2.95%	32,435	31,989	32,425				
	Mitraguna & Others	22,208	21,338	21,186	51,127	1.68%	1.48%	3.60%	29,941	28,919	29,789				
	Pensiun	1,763	2,197	2,338	4,832	0.37%	0.49%	1.02%	2,494	3,069	2,636				
	Total Pembiayaan	138,673	175,716	177,658	178,084	4.41%	5.11%	5.14%	425	39,410	2,368				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3,150,621	3,261,982	3,549,038	398,417	
2	Contribution Margin	66,836	93,445	87,044	20,208	-30.2%

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	1,144	6,902	7,798	7,980	665	182	1,077	15.61%	6,835	597.30%	10,075	79.21%	(2,095)
3	Deposito	-	2,650	2,650	2,650	(1,200)	0	0	0.00%	2,650	#DIV/0!	283	936.86%	2,367
	Total	1,144	9,552	10,448	10,630	(535)	182	1,077	11.28%	9,485	828.86%	10,358	102.63%	272
	CASA	1,144	6,902	7,798	7,980	665	182	1,077	15.61%	6,835	597.30%	10,075	79.21%	(2,095)
	(%) CASA	100.00%	72.26%	74.64%	75.07%									
	FDR	0.00%	29.74%	27.13%	26.66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	159	175	145		(30)	(13)	-8.45%	145	#DIV/0!	-	0.00%	145
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
3	Tabungan ISE	-	159	175	145		(30)	(13)	-8.45%	145	#DIV/0!		0.00%	145
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	-	5	7	7		0	2	40.00%	7	#DIV/0!		0.00%	7

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	2,841	2,834	-	-	0	505	(7)	2,834	7	2,152	131.72%	683
	KUR	-	2,601	2,594	-	-	0	510	(7)	2,594	7	2,044	126.89%	550
	Non KUR	-	240	240	-	-	0	(5)	0	240	-	107	223.61%	133
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	-	2,841	2,834	-	-	0	505	(7)	2,834	7	2,152	131.72%	683

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			
		Sep-24	Dec-24	Sep-25	Growth (YoY)
1	Asset (Retail) T	-	1,144	10,088	10,088
2	Contribution Margin	-	(120)	(707)	(#DIV/0!)

PHR & Payroll

Kinerja	Posisi		
	Sep-24	Aug-25	Sep-25
PHR	#DIV/0!	3.04	3.12
CIF Payroll	-	81	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11,911	6,280	6,451	6,554	(414)	102	274	4.36%	(5,357)	-44.98%	28,234	23.21%	(21,681)
2	Tabungan	224,769	225,261	221,581	220,051	313	(1,531)	(5,210)	-2.31%	(4,719)	-2.10%	245,884	89.49%	(25,833)
3	Deposito	43,574	34,515	34,989	34,989	(513)	0	474	1.37%	(8,585)	-19.70%	44,717	78.24%	(9,728)
	Total	280,254	266,055	263,022	261,593	(614)	(1,428)	(4,462)	-1.68%	(18,661)	-6.66%	318,836	82.05%	(57,242)
	CASA	236,680	231,540	228,033	226,604	(101)	(1,429)	(4,936)	-2.13%	(10,076)	-4.26%	274,118	82.67%	(47,514)
	(%) CASA	84.45%	87.03%	86.70%	86.62%									
	FDR	105.53%	135.18%	136.36%	137.10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8,748	6,435	6,817	6,938	120	503	7.82%	(1,810)	-20.69%	-	0.00%	6,938	
2	Giro ISE	799	1,361	1,696	1,810	114	450	33.03%	1,011	126.46%	-	0.00%	1,810	
3	Tabungan ISE	1,949	2,074	2,121	2,127	6	53	2.58%	179	9.18%	-	0.00%	2,127	
4	Deposito ISE	6,000	3,000	3,000	3,000	0	0	0.00%	(3,000)	-50.00%	-	0.00%	3,000	
5	CIF ISE	215	231	234	234	0	3	1.30%	19	8.84%	-	0.00%	234	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30,908	47,775	47,730	-	-	0	(4,437)	(45)	16,822	45	38,880	122.76%	8,850
	Linkage	-	2,645	2,645	-	-	-	(159)	0	2,645	-	3,405	77.68%	(760)
	Non-Linkage	30,908	45,130	45,085	-	-	0	(4,278)	(45)	14,177	45	35,475	127.09%	9,610
	• Local Champion	30,908	45,130	45,085	-	-	0	(4,278)	(45)	14,177	-	34,449	130.87%	10,635
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,026	0.00%	(1,026)
2	MBG	35,044	33,769	33,689	-	-	0	104	(81)	(1,355)	81	38,842	86.73%	(5,153)
	KUR	33,160	32,116	32,038	-	-	0	135	(78)	(1,123)	78	36,768	87.14%	(4,730)
	Non KUR	1,883	1,653	1,651	-	-	0	(31)	(2)	(232)	2	2,074	79.60%	(423)
3	PWG	42,057	65,239	65,586	2,822	2,543	(279)	10,115	347	23,530	2,196	59,884	109.52%	5,702
	Cilem	12,529	18,095	18,307	427	411	(16)	1,230	212	5,778	199	25,249	72.51%	(6,942)
	Gadai	29,527	47,144	47,279	2,395	2,132	(263)	8,884	135	17,752	1,997	34,635	136.51%	12,644
4	CFG	187,744	212,874	211,652	1,431	659	(772)	2,858	(1,222)	23,908	1,880	209,436	101.06%	2,216
	CF 1	15,514	20,653	21,218	186	659	473	959	565	5,704	94	17,861	118.80%	3,358
	Total Griya	12,407	11,808	11,747	-	-	0	0	(61)	(660)	61	12,727	92.30%	(980)
	• Total Non Program	12,280	11,688	11,627	-	-	0	0	843	(61)	61	12,597	92.29%	(971)
	• Program	127	121	121	-	-	0	0	(1)	0	-	130	92.93%	(9)
	Oto	3,107	8,845	9,471	186	659	473	959	626	6,364	33	5,134	184.49%	4,337
	CF 2	172,230	192,221	190,434	1,245	-	(1,245)	1,900	(1,787)	18,204	1,787	191,575	99.40%	(1,141)
	Mitraguna & Others	136,376	153,847	152,619	510	-	(510)	783	(1,228)	16,243	1,228	154,181	98.99%	(1,562)
	Pensiun	35,854	38,374	37,815	735	-	(735)	1,117	(558)	1,961	558	37,394	101.13%	421
	Total Pembiayaan	295,752	359,658	358,657	4,253	3,202	(1,051)	8,640	(1,001)	62,905	4,203	347,042	103.35%	11,615

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	348	351	920	0.00%	0.73%	1.93%	569	920	572	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	-	348	351	920	0.00%	0.78%	2.04%	569	920	572	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	139	999	1,089	1,440	0.40%	3.23%	4.27%	350	1,301	440	-		
	KUR	69	987	1,080	1,430	0.21%	3.36%	4.46%	350	1,361	443	-		
	Non KUR	70	13	10	10	3.74%	0.59%	0.59%	-	(61)	(3)	-		
3	PWG	-	-	-	-	1,700	0.00%	0.00%	1,700	1,700	1,700	-		
	Cilem	-	-	-	-	932	0.00%	0.00%	932	932	932	-		
	Gadai	-	-	-	-	768	0.00%	0.00%	768	768	768	-		
4	CFG	606	1,732	1,400	9,697	0.32%	0.66%	4.58%	8,297	9,091	7,964	-		
	CF 1	136	431	665	5,473	0.88%	3.22%	25.79%	4,808	5,337	5,042	-		
	Total Griya	124	291	274	3,128	1.00%	2.32%	26.62%	2,853	3,004	2,837	-		
	Oto	12	140	391	2,346	0.39%	4.42%	24.77%	1,954	2,333	2,205	-		
	CF 2	470	1,301	734	4,224	0.27%	0.38%	2.22%	3,489	3,753	2,922	-		
	Mitraguna & Others	382	1,301	734	4,082	0.28%	0.48%	2.67%	3,348	3,700	2,781	-		
	Pensiun	88	-	-	142	0.24%	0.00%	0.37%	142	54	142	-		
	Total Pembiayaan	745	3,080	2,840	13,757	0.25%	0.79%	3.84%	10,917	13,012	10,677	1.14%	70.23%	-2.7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,369	1,120	1,119	1,119	4.43%	2.34%	2.35%	-	(249)	(0)	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Non-Linkage	1,369	1,120	1,119	1,119	4.43%	2.48%	2.48%	-	(249)	(0)	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	202	447	499	521	0.58%	1.48%	1.55%	22	319	74	-		
	KUR	-	99	153	175	0.00%	0.48%	0.55%	22	175	76	-		
	Non KUR	202	348	346	346	10.74%	20.91%	20.94%	-	143	(2)	-		
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11,470	19,027	16,895	16,772	7,013	(123)	(2,255)	-11.85%	5,302	46.23%	28,015	59.87%	(11,244)
2	Tabungan	240,508	310,664	306,315	305,620	14,144	(695)	(5,043)	-1.62%	65,112	27.07%	261,718	116.77%	43,902
3	Deposito	185,720	180,849	181,807	182,017	3,694	210	1,168	0.65%	(3,703)	-1.99%	186,880	97.40%	(4,863)
	Total	437,698	510,540	505,017	504,409	24,852	(608)	(6,131)	-1.20%	66,711	15.24%	476,614	105.83%	27,795
	CASA	251,978	329,690	323,210	322,392	21,158	(818)	(7,299)	-2.21%	70,414	27.94%	289,733	111.27%	32,658
	(%) CASA	57.57%	64.58%	64.00%	63.91%									
	FDR	88.88%	83.94%	84.48%	84.58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4,125	4,495	4,681	4,458		(224)	(38)	-0.84%	333	8.06%	-	0.00%	4,458
2	Giro ISE	544	537	298	330		32	(208)	-38.66%	(214)	-39.41%	-	0.00%	330
3	Tabungan ISE	3,581	3,958	4,384	4,128		(255)	170	4.30%	547	15.27%	-	0.00%	4,128
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
5	CIF ISE	233	253	255	255		0	2	0.79%	22	9.44%	-	0.00%	255

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86,034	102,657	101,657	-	-	0	(413)	(1,000)	15,623	1,000	96,228	105.64%	5,429
	Linkage	44,151	42,940	42,940	-	-	-	(198)	0	(1,211)	-	48,645	88.27%	(5,705)
	Non-Linkage	41,883	59,716	58,716	-	-	0	(215)	(1,000)	16,833	1,000	47,582	123.40%	11,134
	• Local Champion	41,883	59,716	58,716	-	-	0	(215)	(1,000)	16,833	1,000	46,557	126.12%	12,160
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,026	0.00%	(1,026)
2	MBG	29,653	30,019	30,240	-	300	300	19	221	587	79	33,703	89.73%	(3,463)
	KUR	28,300	29,042	29,263	-	300	300	34	221	963	79	32,146	91.03%	(2,883)
	Non KUR	1,354	978	978	-	-	0	(15)	0	(376)	-	1,557	62.79%	(579)
3	PWG	33,844	46,733	46,748	1,528	792	(735)	1,489	15	12,903	778	51,526	90.73%	(4,779)
	Cilem	16,485	25,101	25,013	686	354	(332)	88	(87)	8,529	442	30,241	82.71%	(5,227)
	Gadai	17,360	21,633	21,734	842	438	(404)	1,401	102	4,375	336	21,286	102.11%	449
4	CFG	239,485	249,114	247,999	1,150	13	(1,137)	1,764	(1,115)	8,514	1,128	265,972	93.24%	(17,973)
	CF 1	40,558	43,860	43,775	-	-	0	59	(85)	3,217	85	43,997	99.50%	(222)
	Total Griya	29,064	28,973	28,954	-	-	0	0	(19)	(110)	19	30,029	96.42%	(1,075)
	• Total Non Program	12,679	13,575	13,562	-	-	0	(66)	(13)	883	13	13,236	102.46%	326
	• Program	16,385	15,397	15,392	-	-	0	(90)	(6)	(993)	6	16,793	91.66%	(1,401)
	Oto	11,494	14,888	14,821	-	-	0	59	(67)	3,327	67	13,968	106.11%	853
	CF 2	198,927	205,254	204,224	1,150	13	(1,137)	1,705	(1,030)	5,297	1,043	221,975	92.00%	(17,751)
	Mitraguna & Others	182,594	188,635	187,766	950	13	(937)	985	(869)	5,171	882	203,670	92.19%	(15,904)
	Pensiun	16,332	16,619	16,459	200	-	(200)	720	(160)	126	160	18,305	89.91%	(1,846)
	Total Pembiayaan	389,016	428,523	426,644	2,678	1,105	(1,572)	2,859	(1,879)	37,628	2,985	447,429	95.35%	(20,785)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
2	MBG	97	597	370	1,573	0.33%	1.23%	5.20%	1,203	1,476	975	-	-	-
	KUR	-	597	370	1,573	0.00%	1.27%	5.37%	1,203	1,573	975	-	-	-
	Non KUR	97	-	-	-	7.13%	0.00%	0.00%	-	(97)	-	-	-	-
3	PWG	78	-	-	-	0.23%	0.00%	2.65%	1,238	1,160	1,238	-	-	-
	Cilem	78	-	-	-	0.47%	0.00%	3.91%	977	899	977	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	1.20%	261	261	261	-	-	-
4	CFG	3,097	3,508	3,356	7,106	1.29%	1.35%	2.87%	3,750	4,009	3,598	-	-	-
	CF 1	2,023	2,551	2,761	5,485	4.99%	6.30%	12.53%	2,724	3,462	2,934	-	-	-
	Total Griya	1,062	1,823	2,366	3,378	3.65%	8.17%	11.67%	1,011	2,316	1,555	-	-	-
	Oto	961	729	395	2,107	8.36%	2.65%	14.22%	1,712	1,146	1,378	-	-	-
	CF 2	1,074	957	595	1,621	0.54%	0.29%	0.79%	1,026	547	664	-	-	-
	Mitraguna & Others	1,074	863	500	1,506	0.59%	0.27%	0.80%	1,006	432	643	-	-	-
	Pensiun	-	94	95	115	0.00%	0.57%	0.70%	20	115	21	-	-	-
	Total Pembiayaan	3,271	4,106	3,726	9,916	0.84%	0.87%	2.32%	6,191	6,645	5,811	8.46%	-263.78%	6.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	31,055	30,847	30,829	30,829	36.10%	30.03%	30.33%	-	(225)	(18)	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Non-Linkage	31,055	30,847	30,829	30,829	74.15%	51.63%	52.51%	-	(225)	(18)	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
2	MBG	218	271	271	271	0.73%	0.90%	0.90%	-	53	-	-	-	-
	KUR	191	-	-	-	0.68%	0.00%	0.00%	-	(191)	-	-	-	-
	Non KUR	26	271	271	271	1.95%	27.73%	27.73%	-	245	-	-	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,516	16,165	16,653	17,070	(82,812)	416	905	5.60%	13,554	385.47%	19,284	88.52%	(2,214)
2	Tabungan	249,031	279,455	276,602	278,575	5,695	1,973	(880)	-0.31%	29,544	11.86%	266,981	104.34%	11,594
3	Deposito	114,464	61,967	62,220	71,860	(3,150)	9,640	9,893	15.96%	(42,605)	-37.22%	115,642	62.14%	(43,782)
	Total	367,012	357,587	355,475	367,505	(80,267)	12,030	9,918	2.77%	493	0.13%	401,907	91.44%	(34,402)
	CASA	252,547	295,620	293,255	295,645	(77,118)	2,390	25	0.01%	43,097	17.07%	286,265	103.28%	9,380
	(%) CASA	68.81%	82.67%	82.50%	80.45%									
	FDR	140.41%	153.22%	153.55%	148.52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,405	3,384	3,385	3,377	(9)	(7)	-0.21%	(29)	-0.84%		-	0.00%	3,377
2	Giro ISE	179	96	37	37	0	(60)	-61.79%	(142)	-79.43%			0.00%	37
3	Tabungan ISE	3,226	3,287	3,348	3,340	(9)	52	1.59%	114	3.52%			0.00%	3,340
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0.00%	0
5	CIF ISE	267	370	372	372	0	2	0.54%	105	39.33%			0.00%	372

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58,116	83,846	83,846	-	-	0	(581)	0	25,730	-	71,366	117.49%	12,480
	Linkage	33,720	57,852	57,852	-	-	-	(59)	0	24,132	-	39,712	145.68%	18,140
	Non-Linkage	24,397	25,994	25,994	-	-	0	(522)	0	1,598	-	31,654	82.12%	(5,660)
	• Local Champion	24,397	25,994	25,994	-	-	0	(522)	0	1,598	-	30,629	84.87%	(4,634)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1,026	0.00%	(1,026)
2	MBG	42,711	36,650	36,478	-	-	0	(543)	(173)	(6,234)	173	46,747	78.03%	(10,269)
	KUR	42,080	35,505	35,332	-	-	0	(443)	(173)	(6,748)	173	45,967	76.86%	(10,635)
	Non KUR	631	1,146	1,146	-	-	0	(100)	0	514	-	780	146.89%	366
3	PWG	35,041	52,873	52,827	2,078	1,591	(487)	1,453	(46)	17,786	1,637	51,704	102.17%	1,122
	Cilem	13,016	24,784	24,758	939	315	(624)	894	(26)	11,743	341	25,565	96.84%	(807)
	Gadai	22,025	28,089	28,068	1,139	1,276	137	559	(21)	6,043	1,297	26,139	107.38%	1,929
4	CFG	379,443	374,521	372,670	118	44	(74)	677	(1,851)	(6,773)	1,895	405,094	92.00%	(32,424)
	CF 1	241,455	234,709	234,540	-	-	0	780	(169)	(6,915)	169	251,717	93.18%	(17,177)
	Total Griya	235,660	222,320	222,193	-	-	0	0	(127)	(13,467)	127	244,156	91.00%	(21,963)
4	• Total Non Program	5,587	4,812	4,806	-	-	0	(55)	(6)	(781)	6	8,349	57.57%	(3,542)
	• Program	230,073	217,508	217,387	-	-	0	(1,380)	(121)	(12,686)	121	235,808	92.19%	(18,421)
	Oto	5,795	12,389	12,347	-	-	0	780	(42)	6,552	42	7,561	163.30%	4,786
	CF 2	137,987	139,812	138,130	118	44	(74)	(103)	(1,682)	143	1,726	153,377	90.06%	(15,247)
	Mitraguna & Others	90,056	91,160	89,872	118	44	(74)	(247)	(1,288)	(183)	1,332	104,194	86.26%	(14,321)
	Pensiun	47,932	48,652	48,257	-	-	0	144	(394)	326	394	49,183	98.12%	(925)
	Total Pembiayaan	515,311	547,891	545,820	2,196	1,635	(561)	1,006	(2,070)	30,509	3,705	574,911	94.94%	(29,091)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Gap		
1	SME	192	-	-	-	0.33%	0.00%	0.00%	-	(192)	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	192	-	-	-	0.79%	0.00%	0.00%	-	(192)	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	903	828	521	687	2.11%	1.42%	1.88%	166	(215)	(141)			
	KUR	903	726	418	687	2.15%	1.18%	1.95%	270	(215)	(39)			
	Non KUR	-	102	103	-	0.00%	9.01%	0.00%	(103)	-	(102)			
3	PWG	99	-	-	585	0.28%	0.00%	1.11%	585	486	585			
	Cilem	99	-	-	432	0.76%	0.00%	1.75%	432	334	432			
	Gadai	-	-	-	153	0.00%	0.00%	0.54%	153	153	153			
4	CFG	32,852	32,031	30,578	32,908	8.66%	8.16%	8.83%	2,330	56	877			
	CF 1	31,606	28,171	27,466	27,680	13.09%	11.70%	11.80%	214	(3,926)	(491)			
	Total Griya	31,469	28,057	27,355	26,648	13.35%	12.30%	11.99%	(707)	(4,822)	(1,409)			
	Oto	136	114	111	1,032	2.35%	0.90%	8.36%	921	896	919			
	CF 2	1,247	3,861	3,113	5,228	0.90%	2.23%	3.79%	2,116	3,982	1,368			
	Mitraguna & Others	1,122	3,290	2,540	4,267	1.25%	2.79%	4.75%	1,726	3,144	977			
	Pensiun	642	177	175	173	0.26%	1.18%	1.99%	389	838	391			
	Total Pembiayaan	60,897	75,108	74,810	75,092	11.82%	13.65%	13.76%	283	14,196	(16)	0.03%	99.81%	-13.7%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	240,829	530,211	560,428	319,599				2.70	2.94	2.90
2	Contribution Margin	6,246	11,173	4,978	(1,268)	20.3%			1,935	1,468	1,759

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,805	115	90	98	61	8	(17)	-14.54%	(1,707)	-94.57%	10,075	0.97%	(9,977)
2	Tabungan	71,593	75,137	73,746	72,987	(749)	(759)	(2,150)	-2.86%	1,394	1.95%	85,988	84.88%	(13,001)
3	Deposito	17,657	22,539	22,503	22,503	205	0	(35)	-0.16%	4,846	27.45%	18,761	119.95%	3,742
	Total	91,055	97,790	96,340	95,588	(482)	(751)	(2,202)	-2.25%	4,534	4.98%	114,824	83.25%	(19,236)
	CASA	73,398	75,251	73,836	73,085	(688)	(751)	(2,166)	-2.88%	(313)	-0.43%	96,063	76.08%	(22,978)
	(%) CASA	80.61%	76.95%	76.64%	76.46%									
	FDR	229.29%	239.15%	241.91%	243.81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,396	1,069	1,143	1,121	(22)	52	4.90%	(276)	-19.73%	-	-	0.00%	1,121
2	Giro ISE	302	89	97	64	(33)	(25)	-27.78%	(238)	-78.66%	-	-	0.00%	64
3	Tabungan ISE	1,094	979	1,046	1,056	11	77	7.87%	(38)	-3.47%	-	-	0.00%	1,056
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	148	149	150	150	0	1	0.67%	2	1.35%	-	-	0.00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	19,058	19,614	19,594	-	-	0	428	(20)	536	20	21,789	89.92%	(2,195)
	KUR	17,594	18,056	18,037	-	-	0	18	(20)	443	20	20,162	89.46%	(2,125)
	Non KUR	1,464	1,557	1,557	-	-	0	411	0	93	-	1,627	95.68%	(70)
3	PWG	15,250	27,102	27,454	1,400	1,002	(398)	3,381	352	12,204	650	28,692	95.68%	(1,238)
	Cilem	9,140	15,653	16,032	600	590	(10)	1,650	379	6,892	211	19,791	81.01%	(3,578)
	Gadai	6,110	11,449	11,422	799	412	(388)	1,730	(28)	5,312	440	8,901	128.31%	2,520
4	CFG	174,474	187,153	186,004	746	200	(546)	2,430	(1,149)	11,530	1,349	189,005	98.41%	(3,001)
	CF 1	2,726	4,142	4,325	-	200	200	415	184	1,600	16	3,884	111.36%	441
	Total Griya	1,978	1,811	2,005	-	200	200	0	193	27	7	2,194	91.35%	(190)
4	• Total Non Program	1,978	1,811	2,005	-	200	200	266	193	27	7	2,194	91.35%	(190)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0.00%	0
	Oto	748	2,330	2,321	-	-	0	415	(10)	1,573	10	1,689	137.36%	631
	CF 2	171,748	183,012	181,679	746	-	(746)	2,014	(1,333)	9,931	1,333	185,122	98.14%	(3,443)
	Mitraguna & Others	111,863	118,616	117,691	746	-	(746)	1,001	(926)	5,827	926	123,902	94.99%	(6,212)
	Pensiun	59,885	64,395	63,988	-	-	0	1,013	(407)	4,103	407	61,219	104.52%	2,769
	Total Pembiayaan	208,782	233,869	233,052	2,146	1,202	(944)	6,239	(817)	24,270	2,019	239,487	97.31%	(6,435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25					%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	344	153	36	600	1.81%	0.18%	3.06%	564	256	447	
	KUR	344	153	36	600	1.96%	0.20%	3.33%	564	256	447	
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
3	PWG	-	-	-	796	0.00%	0.00%	2.90%	796	796	796	
	Cilem	-	-	-	685	0.00%	0.00%	4.27%	685	685	685	
	Gadai	-	-	-	111	0.00%	0.00%	0.97%	111	111	111	
4	CFG	621	1,136	471	5,006	0.36%	0.25%	2.69%	4,535	4,385	3,870	
	CF 1	122	-	-	84	4.46%	0.00%	1.94%	84	(38)	84	
	Total Griya	-	-	-	84	0.00%	0.00%	4.18%	84	84	84	
	Oto	122	-	-	-	16.27%	0.00%	0.00%	-	(122)	-	-
	CF 2	499	1,136	471	4,922	0.29%	0.26%	2.71%	4,451	4,423	3,786	
	Mitraguna & Others	499	1,136	471	4,353	0.45%	0.40%	3.70%	3,883	3,854	3,217	
	Pensiun	-	-	-	569	0.00%	0.00%	0.89%	569	569	569	
	Total Pembiayaan	965	1,289	507	6,402	0.46%	0.22%	2.75%	5,895	5,437	5,113	0.61% 77.66% -2.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25					%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	110	332	299	299	0.58%	1.52%	1.53%	(0)	189	(33)	
	KUR	66	332	299	299	0.37%	1.66%	1.66%	(0)	233	(33)	
	Non KUR	44	-	-	-	3.04%	0.00%	0.00%	-	(44)	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	
4	CFG	40	2,261	2,257	2,256	0.02%	1.21%	1.21%	(2)	2,216	(5)	
	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	40	2,261	2,257	2,256	0.02%	1.23%	1.24%	(2)	2,216	(5)	
	Mitraguna & Others	40	2,015	2,011	2,010	0.04%	1.70%	1.71%	(2)	1,970	(5)	
	Pensiun	-	246	246	246	0.00%	0.11%	0.38%	-	246	(0)	
	Total Pembiayaan	150	2,592	2,556	2,555	0.07%	1.09%	1.10%	(2)</			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	213	459	459	145	0	246	115.12%	415	939.64%	7,914	5.80%	(7,455)
2	Tabungan	126,106	141,500	140,718	141,048	6,657	330	(452)	-0.32%	14,942	11.85%	139,914	100.81%	1,134
3	Deposito	46,391	59,763	59,763	59,603	300	(160)	(160)	-0.27%	13,212	28.48%	47,341	125.90%	12,262
	Total	172,540	201,477	200,940	201,110	7,102	170	(367)	-0.18%	28,570	16.56%	195,169	103.04%	5,941
	CASA	126,150	141,714	141,177	141,507	6,802	330	(207)	-0.15%	15,357	12.17%	147,828	95.72%	(6,321)
	(%) CASA	73.11%	70.34%	70.26%	70.36%									
	FDR	92.15%	82.53%	82.42%	82.35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	679	644	646		2	(33)	-4.91%	44	7.32%	-	0.00%	646
2	Giro ISE	8	1	2	2		0	1	67.66%	(6)	-72.79%	0	0.00%	2
3	Tabungan ISE	593	678	642	643		1	(34)	-5.06%	50	8.43%	0	0.00%	643
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
5	CIF ISE	185	194	196	196		0	2	1.03%	11	5.95%	0	0.00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	(1)	(0)	(44)	0	52	14.68%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	52	8	8	-	-	0	(1)	(0)	(44)	0	52	14.68%	(44)
	• Local Champion	52	8	8	-	-	0	(1)	(0)	(44)	0	52	14.68%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	16,528	19,881	19,871	-	-	0	315	(10)	3,344	10	19,794	100.39%	77
	KUR	15,208	18,629	18,622	-	-	0	411	(7)	3,414	7	18,312	101.70%	311
	Non KUR	1,319	1,252	1,249	-	-	0	(96)	(2)	(70)	2	1,482	84.26%	(233)
3	PWG	4,082	8,809	8,896	229	135	(94)	532	87	4,814	48	8,162	108.98%	733
	Cilem	4,082	8,809	8,896	229	135	(94)	532	87	4,814	48	8,162	108.98%	733
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	138,333	137,572	136,845	765	67	(698)	748	(727)	(1,488)	794	150,832	90.73%	(13,987)
	CF 1	3,556	3,552	3,541	265	-	(265)	205	(10)	(14)	10	4,936	71.74%	(1,395)
	Total Griya	1,390	1,029	1,028	-	-	0	0	(2)	(362)	2	1,602	64.18%	(574)
	• Total Non Program	1,390	1,029	1,028	-	-	0	(17)	(2)	(362)	2	1,602	64.18%	(574)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	2,165	2,522	2,513	265	-	(265)	205	(9)	348	9	3,334	75.37%	(821)
	CF 2	134,777	134,021	133,304	500	67	(433)	543	(717)	(1,474)	784	145,896	91.37%	(12,592)
	Mitraguna & Others	92,204	94,065	93,699	500	67	(433)	931	(366)	1,496	433	102,238	91.65%	(8,538)
	Pensiun	42,574	39,955	39,604	-	-	0	(388)	(351)	(2,969)	351	43,658	90.72%	(4,054)
	Total Pembiayaan	158,995	166,269	165,620	994	202	(792)	1,594	(649)	6,625	851	178,841	92.61%	(13,221)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (UG & DG)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%
1	SME	-	-	8	8	0	0.00%	100.00%	100.00%	(0)	8	8	8	
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
	Local Champion	-	-	8	8	0	0.00%	100.00%	100.00%	(0)	8	8	8	
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-	
2	MBG	172	134	136	724	0	1.04%	0.68%	3.64%	588	552	590		
	KUR	85	-	-	590	0	0.56%	0.00%	3.17%	590	505	590		
	Non KUR	87	134	136	133	0	6.58%	10.84%	10.67%	(2)	46	(1)		
3	PWG	-	-	1	351	0	0.00%	0.01%	3.94%	350	351	351		
	Cilem	-	-	1	351	0	0.00%	0.01%	3.94%	350	351	351		
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
4	CFG	1,128	926	1,500	4,908	0	0.82%	1.09%	3.59%	3,408	3,780	3,981		
	CF 1	123	-	-	526	0	3.46%	0.00%	14.84%	526	403	526		
	Total Griya	-	-	-	42	0	0.00%	0.00%	4.06%	42	42	42		
	Oto	123	-	-	484	0	5.68%	0.00%	19.25%	484	361	484		
	CF 2	1,005	926	1,500	4,382	0	0.75%	1.12%	3.29%	2,882	3,377	3,456		
	Mitraguna & Others	743	623	1,195	4,077	0	0.81%	1.27%	4.35%	2,882	3,334	3,454		
	Pensiun	262	303	305	305	0	0.62%	0.76%	0.77%	-	43	2		
	Total Pembiayaan	2,762	995	927	927	0	1.74%	0.56%	0.56%	(0)	(1,836)	(68)	0.60%	-8.01%
													0.0%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll					
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	161,020	172,540	194,375	33,355				2.93	3.16	3.20	0.04	0.27
2	Contribution Margin	6,691	9,606	9,885	3,194	-47.7%			1,390	1,528	1,528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,405	460	546	521	66	(25)	61	13.29%	(2,884)	-84.69%	10,740	4.85%	(10,218)
2	Tabungan	80,230	89,645	88,740	88,904	4,908	164	(741)	-0.83%	8,674	10.81%	92,985	95.61%	(4,081)
3	Deposito	12,294	17,359	17,029	16,658	(224)	(370)	(700)	-4.03%	4,364	35.50%	12,970	128.44%	3,688
	Total	95,930	107,464	106,315	106,084	4,751	(231)	(1,380)	-1.28%	10,154	10.58%	116,696	90.91%	(10,612)
	CASA	83,636	90,105	89,286	89,425	4,974	139	(680)	-0.75%	5,790	6.92%	103,725	86.21%	(14,300)
	(%) CASA	87.18%	83.85%	83.98%	84.30%									
	FDR	162.31%	169.31%	169.75%	170.12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,541	3,070	2,997	2,999		2	(71)	-2.31%	1,457	94.53%	-	0.00%	2,999
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0
3	Tabungan ISE	1,541	2,060	1,988	1,989		2	(71)	-3.44%	448	29.06%	-	0.00%	1,989
4	Deposito ISE	-	1,009	1,009	1,009		0	0	0.00%	1,009	#DIV/0!	-	0.00%	1,009
5	CIF ISE	141	155	157	157		0	2	1.29%	16	11.35%	-	0.00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	116	116	-	-	0	(14)	0	(151)	-	267	43.39%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	267	116	116	-	-	0	(14)	0	(151)	-	267	43.39%	(151)
	• Local Champion	267	116	116	-	-	0	(14)	0	(151)	-	267	43.39%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	53,813	56,364	55,886	350	-	(350)	518	(478)	2,072	478	59,009	94.71%	(3,123)
	KUR	50,217	53,456	53,007	350	-	(350)	634	(449)	2,790	449	55,180	96.06%	(2,173)
	Non KUR	3,596	2,908	2,879	-	-	0	(116)	(29)	(717)	29	3,829	75.19%	(950)
3	PWG	27,769	42,250	41,963	1,919	1,470	(449)	2,087	(287)	14,194	1,757	39,877	105.23%	2,085
	Cilem	10,764	19,493	19,586	351	240	(111)	669	92	8,821	147	19,655	99.65%	(69)
	Gadai	17,005	22,756	22,377	1,568	1,230	(338)	1,418	(379)	5,372	1,609	20,223	110.65%	2,154
4	CFG	73,851	83,213	82,505	445	270	(175)	1,822	(708)	8,654	978	86,117	95.81%	(3,612)
	CF 1	1,222	2,127	2,117	-	-	0	(25)	(10)	895	10	2,400	88.20%	(283)
	Total Griya	938	754	754	-	-	0	0	0	(184)	-	1,085	69.52%	(331)
	• Total Non Program	938	754	754	-	-	0	0	0	(184)	-	1,085	69.52%	(331)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	284	1,373	1,363	-	-	0	(25)	(10)	1,079	10	1,315	103.61%	47
	CF 2	72,630	81,086	80,388	445	270	(175)	1,848	(698)	7,759	968	83,717	96.02%	(3,329)
	Mitraguna & Others	46,537	52,417	51,918	445	270	(175)	1,974	(498)	5,381	768	56,568	91.78%	(4,649)
	Pensiun	26,093	28,670	28,470	-	-	0	(126)	(200)	2,377	200	27,149	104.86%	1,321
	Total Pembiayaan	155,700	181,942	180,469	2,714	1,740	(974)	4,414	(1,473)	24,769	3,213	185,270	97.41%	(4,801)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%
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	260	837	704	1,248	0.48%	1.25%	2.23%	544	988	411			
	KUR	228	680	545	951	0.45%	1.02%	1.79%	406	724	271			
	Non KUR	33	157	159	297	0.91%	5.47%	10.32%	138	264	140			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	528	528	528			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	423	423	423			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	105	105	105			
4	CFG	61	365	252	1,405	0.08%	0.30%	1.70%	1,153	1,344	1,041			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	81	81	81			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	22	22	22			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	59	59	59			
	CF 2	61	365	252	1,324	0.08%	0.31%	1.65%	1,072	1,263	960			
	Mitraguna & Others	61	365	208	980	0.13%	0.40%	1.89%	773	919	616			
	Pensiun	-	-	-	-	0.00%	0.16%	0.21%	299	344	344			
	Total Pembiayaan	322	1,202	957	3,182	0.21%	0.53%	1.76%	2,225	2,860	1,980	8.84%	-401.53%	7.1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%
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	477	503	546	546	0.89%	0.97%	0.98%	69	43				
	KUR	257	313	388	388	0.51%	0.73%	0.73%	131	75				
	Non KUR	220	190	159	159	6.13%	5.45%	5.51%	-	(62)	(32)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	638	923	948	948	0.86%	1.14%	1.15%	-	310	25			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-</td												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14,681	5,123	7,842	8,015	(4,461)	173	2,892	56.45%	(6,666)	-45.41%	25,531	31.39%	(17,517)
2	Tabungan	126,637	122,811	121,675	120,360	717	(1,315)	(2,451)	-2.00%	(6,277)	-4.96%	139,975	85.99%	(19,615)
3	Deposito	60,864	56,161	56,289	56,239	(34,263)	(50)	78	0.14%	(4,625)	-7.60%	62,098	90.56%	(5,859)
	Total	202,183	184,094	185,806	184,614	(38,007)	(1,192)	520	0.28%	(17,569)	-8.69%	227,605	81.11%	(42,991)
	CASA	141,318	127,934	129,517	128,375	(3,744)	(1,142)	441	0.34%	(12,943)	-9.16%	165,507	77.56%	(37,132)
	(%) CASA	69.90%	69.49%	69.71%	69.54%									
	FDR	127.02%	132.24%	130.13%	130.97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3,418	3,604	3,547	3,558	11	(46)	-1.28%	140	4.09%	-	-	0.00%	3,558
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
3	Tabungan ISE	3,218	3,404	3,347	3,358	11	(46)	-1.35%	140	4.34%	-	-	0.00%	3,358
4	Deposito ISE	200	200	200	200	0	0	0.00%	0	0.00%	-	-	0.00%	200
5	CIF ISE	220	231	232	232	0	1	0.43%	12	5.45%	-	-	0.00%	232

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	131	130	-	-	0	(23)	(1)	(111)	1	241	54.02%	(111)
	Linkage	46	37	37	-	-	-	(1)	0	(8)	-	46	81.53%	(8)
	Non-Linkage	195	94	93	-	-	0	(22)	(1)	(102)	1	195	47.54%	(102)
	• Local Champion	195	94	93	-	-	0	(22)	(1)	(102)	1	195	47.54%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	27,490	22,182	22,104	-	-	0	(991)	(78)	(5,386)	78	30,742	71.90%	(8,638)
	KUR	24,649	20,271	20,226	-	-	0	(933)	(45)	(4,423)	45	27,715	72.98%	(7,489)
	Non KUR	2,840	1,910	1,877	-	-	0	(58)	(33)	(963)	33	3,027	62.02%	(1,150)
3	PWG	10,361	9,808	9,533	80	14	(66)	(424)	(275)	(827)	289	18,333	52.00%	(8,800)
	Cilem	10,361	9,808	9,533	80	14	(66)	(424)	(275)	(827)	289	18,333	52.00%	(8,800)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	218,723	211,327	210,028	70	100	30	(762)	(1,299)	(8,696)	1,399	234,495	89.57%	(24,467)
	CF 1	7,216	7,476	7,438	-	-	0	(93)	(38)	223	38	8,917	83.42%	(1,479)
	Total Griya	3,957	4,107	4,086	-	-	0	0	(21)	129	21	4,267	95.77%	(181)
	• Total Non Program	3,667	3,325	3,305	-	-	0	(43)	(20)	(362)	20	3,968	83.27%	(664)
	• Program	291	782	781	-	-	0	335	(1)	490	1	298	262.07%	483
	Oto	3,258	3,369	3,352	-	-	0	(93)	(17)	94	17	4,650	72.08%	(1,298)
	CF 2	211,508	203,851	202,590	70	100	30	(669)	(1,261)	(8,918)	1,361	225,578	89.81%	(22,989)
	Mitraguna & Others	176,747	172,435	171,707	70	100	30	(289)	(728)	(5,040)	828	189,546	90.59%	(17,839)
	Pensiun	34,761	31,416	30,883	-	-	0	(381)	(533)	(3,878)	533	36,032	85.71%	(5,150)
	Total Pembiayaan	256,814	243,448	241,795	150	114	(36)	(2,201)	(1,653)	(15,020)	1,767	283,811	85.20%	(42,017)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM
1	SME	-	-	42	42	0.00%	31.76%	32.10%	-	-	-	42	42	
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	
	Local Champion	-	-	42	42	0.00%	44.40%	45.06%	-	-	-	42	42	
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	
2	MBG	154	1,080	707	905	0.56%	3.19%	4.09%	198	751	(175)			
	KUR	154	796	428	595	0.62%	2.11%	2.94%	167	442	(200)			
	Non KUR	-	284	279	309	0.00%	14.61%	16.48%	30	309	25			
3	PWG	25	-	-	386	0.24%	0.00%	4.05%	386	362	386			
	Cilem	25	-	-	386	0.24%	0.00%	4.05%	386	362	386			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	
4	CFG	14,908	9,439	10,054	16,396	6.82%	4.76%	7.81%	6,342	1,488	6,957			
	CF 1	-	36	33	98	0.00%	0.44%	1.31%	65	98	62			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	36	33	98	0.00%	0.97%	2.91%	65	98	62			
	CF 2	14,908	9,403	10,021	16,298	7.05%	4.92%	8.04%	6,277	1,391	6,895			
	Mitraguna & Others	14,471	9,292	9,714	15,991	8.19%	5.63%	9.31%	6,277	1,520	6,700			
	Pensiun	436	111	307	307	1.25%	0.98%	0.99%	(0)	(129)	195			
	Total Pembiayaan	8,238	22,559	23,033	23,316	3.21%	9.46%	9.64%	283	15,079	758	1.09%	88.66%	-8.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM
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	361	949	1,088	1,088	1.31%	4.91%	4.92%	-	-	-	727	139	
	KUR	269	771	910	910	1.0%	4.49%	4.50%	-	-	-	641	139	
	Non KUR	93	178	178	178	3.26%	9.33%	9.50%	-	-	-	86	-	
3	PWG	-	-	-	9	0.00%	0.00%	0.09%	9	9	9			
	Cilem	-	-	-	9	0.00%	0.00%	0.09%	9	9	9			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	
4	CFG	7,876	21,610	21,945	22,219	3.60%	10.38%	10.58%	274	14,343	609			
	CF 1	-	216	216										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7,513	6,351	6,632	6,460	(6,474)	(172)	109	1.71%	(1,053)	-14.02%	19,190	33.66%	(12,730)
2	Tabungan	148,174	174,962	174,231	173,362	7,558	(870)	(1,600)	-0.91%	25,188	17.00%	162,362	106.78%	11,000
3	Deposito	29,593	37,313	37,385	37,135	(2,366)	(250)	(178)	-0.48%	7,542	25.48%	30,657	121.13%	6,479
	Total	185,281	218,626	218,248	216,957	(1,281)	(1,292)	(1,670)	-0.76%	31,676	17.10%	212,208	102.24%	4,749
	CASA	155,687	181,313	180,863	179,821	1,084	(1,042)	(1,492)	-0.82%	24,134	15.50%	181,551	99.05%	(1,730)
	(%) CASA	84.03%	82.93%	82.87%	82.88%									
	FDR	129.17%	128.36%	127.99%	128.76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8,361	7,185	6,924	7,272	348	87	1.20%	(1,089)	-13.03%	-	0	0.00%	7,272
2	Giro ISE	1,674	1,419	1,046	1,196	150	(223)	-15.74%	(478)	-28.57%	-	0	0.00%	1,196
3	Tabungan ISE	6,686	5,766	5,878	6,076	197	310	5.38%	(611)	-9.13%	-	0	0.00%	6,076
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0	0.00%	0
5	CIF ISE	188	206	208	208	0	2	0.97%	20	10.64%	-	0	0.00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	46,391	47,549	47,130	-	-	0	(2)	(418)	740	418	50,997	92.42%	(3,867)
	KUR	42,708	43,748	43,636	-	-	0	157	(112)	928	112	47,111	92.62%	(3,475)
	Non KUR	3,682	3,801	3,494	-	-	0	(158)	(307)	(188)	307	3,886	89.92%	(392)
3	PWG	25,907	46,459	46,677	1,883	1,347	(536)	3,011	218	20,769	1,129	42,215	110.57%	4,462
	Cilem	11,633	27,453	27,640	1,062	554	(508)	1,712	187	16,007	366	23,136	119.47%	4,504
	Gadai	14,275	19,006	19,037	821	793	(28)	1,299	31	4,762	763	19,078	99.78%	(41)
4	CFG	167,028	186,627	185,540	-	50	50	3,377	(1,087)	18,512	1,137	183,810	100.94%	1,730
	CF 1	10,804	14,864	14,828	-	-	0	834	(36)	4,024	36	12,832	115.56%	1,996
	Total Griya	4,197	5,432	5,429	-	-	0	0	(3)	1,232	3	4,477	121.26%	952
	• Total Non Program	4,197	5,278	5,275	-	-	0	1,339	(3)	1,078	3	4,477	117.83%	798
	• Program	-	154	154	-	-	0	(1)	0	154	-	0	0.00%	154
	Oto	6,607	9,432	9,399	-	-	0	834	(33)	2,793	33	8,355	112.50%	1,044
	CF 2	156,224	171,763	170,712	-	50	50	2,544	(1,051)	14,488	1,101	170,978	99.84%	(266)
	Mitraguna & Others	100,077	114,328	113,831	-	50	50	1,808	(496)	13,755	546	113,332	100.44%	499
	Pensiun	56,148	57,435	56,880	-	-	0	735	(555)	733	555	57,645	98.67%	(765)
	Total Pembiayaan	239,326	280,635	279,347	1,883	1,397	(486)	6,387	(1,288)	40,021	2,684	277,021	100.84%	2,326

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	Gap		
1	SME	-	-	-	-	0	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	198	395	322	1,685	0.43%	0.68%	3.58%	1,363	1,487	1,290	-	-	-
	KUR	198	317	249	1,436	0.46%	0.57%	3.29%	1,187	1,238	1,119	-	-	-
	Non KUR	-	78	74	249	0.00%	1.94%	7.13%	175	249	171	-	-	-
3	PWG	-	-	-	705	0.00%	0.00%	1.51%	705	705	705	-	-	-
	Cilem	-	-	-	446	0.00%	0.00%	1.62%	446	446	446	-	-	-
	Gadai	-	-	-	259	0.00%	0.00%	1.36%	259	259	259	-	-	-
4	CFG	1,021	478	788	3,255	0.61%	0.42%	1.75%	2,466	2,233	2,776	-	-	-
	CF 1	202	15	371	1,969	1.87%	2.50%	13.28%	1,598	1,767	1,955	-	-	-
	Total Griya	-	-	212	-	0.00%	3.90%	0.00%	(212)	-	-	-	-	-
	Oto	202	15	160	1,969	3.06%	1.69%	20.95%	1,810	1,767	1,955	-	-	-
	CF 2	819	464	417	1,285	0.52%	0.24%	0.75%	868	466	821	-	-	-
	Mitraguna & Others	819	220	161	712	0.82%	0.14%	0.63%	551	(107)	492	-	-	-
	Pensiun	-	243	256	573	0.00%	0.45%	1.01%	317	573	329	-	-	-
	Total Pembiayaan	3,109	1,683	1,832	1,832	1.30%	0.65%	0.66%	(1,277)	149	1,1%	1.80%	-175.18%	1.1%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	235,260	242,722	276,897	41,637	-	-	Kinerja	2.67	2.75	2.76
2	Contribution Margin	8,041	12,126	13,940	5,899	-73.4%	-	PHR	0.01	0.09	0.09
	CIF Payroll	1,910	2,051	2,066	-	-	-	CIF Payroll	1,910	2,051	2,066

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,363	969	700	704	(208)	4	(264)	-27.28%	(658)	-48.32%	7,960	8.85%	(7,256)
2	Tabungan	77,945	97,520	97,036	96,607	5,916	(429)	(913)	-0.94%	18,662	23.94%	89,603	107.82%	7,004
3	Deposito	9,935	9,827	10,030	10,034	0	4	207	2.10%	98	0.99%	10,552	95.09%	(518)
	Total	89,243	108,315	107,766	107,345	5,707	(421)	(971)	-0.90%	18,102	20.28%	108,115	99.29%	(771)
	CASA	79,307	98,488	97,737	97,311	5,707	(425)	(1,177)	-1.20%	18,004	22.70%	97,563	99.74%	(252)
	(%) CASA	88.87%	90.93%	90.69%	90.65%									
	FDR	131.75%	136.37%	137.04%	137.58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,796	2,472	2,182	2,204	22	(268)	-10.85%	(592)	-21.17%	-	-	0.00%	2,204
2	Giro ISE	1,018	624	361	361	0	(263)	-42.11%	(657)	-64.52%	-	-	0.00%	361
3	Tabungan ISE	1,778	1,848	1,821	1,843	22	(5)	-0.29%	65	3.65%	-	-	0.00%	1,843
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	83	96	97	97	0	1	1.04%	14	16.87%	-	-	0.00%	97

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	(77)	0	(97)	-	97	0.00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	97	-	-	-	-	0	(77)	0	(97)	-	97	0.00%	(97)
	• Local Champion	97	-	-	-	-	0	(77)	0	(97)	-	97	0.00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	19,406	23,477	23,432	-	-	0	1,103	(46)	4,026	46	22,512	104.08%	919
	KUR	19,311	22,464	22,418	-	-	0	913	(46)	3,108	46	22,260	100.71%	158
	Non KUR	95	1,013	1,013	-	-	0	189	0	918	-	252	401.54%	761
3	PWG	2,291	6,594	6,613	219	56	(164)	549	19	4,322	36	5,977	110.64%	636
	Cilem	2,291	6,594	6,613	219	56	(164)	549	19	4,322	36	5,977	110.64%	636
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	95,786	117,635	117,642	152	505	353	3,574	8	21,857	497	105,810	111.18%	11,832
	CF 1	18,535	22,310	22,774	152	505	353	730	463	4,239	41	20,118	113.20%	2,655
	Total Griya	17,245	16,195	16,192	-	-	0	0	(2)	(1,052)	2	17,963	90.14%	(1,771)
	• Total Non Program	1,070	701	701	-	-	0	0	(10)	0	-	1,386	50.59%	(685)
	• Program	16,174	15,493	15,491	-	-	0	0	(74)	(2)	2	16,578	93.45%	(1,086)
	Oto	1,291	6,116	6,581	152	505	353	730	466	5,291	39	2,155	305.40%	4,426
	CF 2	77,250	95,325	94,869	-	-	0	2,844	(456)	17,618	456	85,692	110.71%	9,177
	Mitraguna & Others	58,013	77,042	76,727	-	-	0	3,384	(316)	18,713	316	65,673	116.83%	11,053
	Pensiun	19,237	18,282	18,142	-	-	0	(540)	(140)	(1,095)	140	20,018	90.63%	(1,876)
	Total Pembiayaan	117,580	147,707	147,688	371	560	189	5,148	(19)	30,108	579	134,397	109.89%	13,291

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-			
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-			
2	MBG	167	518	622	548	0	0.86%	2.65%	2.34%	74	381	30				
	KUR	167	518	622	548	0	0.87%	2.77%	2.44%	74	381	30				
	Non KUR	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-				
3	PWG	-	-	-	-	5	0.00%	0.00%	0.07%	5	5	5				
	Cilem	-	-	-	-	5	0.00%	0.00%	0.07%	5	5	5				
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-				
4	CFG	2,572	1,606	2,138	4,603	0	2.69%	1.82%	3.91%	2,465	2,031	2,997				
	CF 1	1,875	1,449	1,540	2,148	10	12.12%	6.90%	9.43%	608	273	699				
	Total Griya	1,875	1,449	1,449	1,790	10	10.87%	8.95%	11.06%	341	(85)	341				
	Oto	-	-	-	91	0	0.00%	1.48%	5.43%	267	358	358				
	CF 2	697	157	598	2,455	0	0.90%	0.63%	0.78%	1,857	1,758	2,298				
	Mitraguna & Others	583	157	598	2,455	0	1.01%	0.78%	3.20%	1,857	1,872	2,298				
	Pensiun	113	-	-	-	0	0.59%	0.00%	0.00%	-	(113)	-				
	Total Pembiayaan	4,935	5,890	6,086	6,033	4.20%	4.12%	4.08%	(54)	1,098	143		1.87%	54.15%	-2.2%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	114,806	119,588	146,239	31,433			Kinerja	2.95	3.29
2	Contribution Margin	3,119	4,675	2,966	(153)	4.9%		PHR	3.15	(0.14)
								CIF Payroll	815	0.20

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	105	107	107	(29)	0	2	2.02%	(54)	-33.73%	7,153	1.50%	(7,046)
2	Tabungan	112,107	103,071	101,313	101,220	(3,868)	(94)	(1,851)	-1.80%	(10,888)	-9.71%	125,573	80.61%	(24,353)
3	Deposito	7,734	12,256	12,257	13,223	(179)	966	967	7.89%	5,489	70.97%	8,692	152.12%	4,531
	Total	120,003	115,432	113,677	114,550	(4,076)	873	(882)	-0.76%	(5,453)	-4.54%	141,418	81.00%	(26,868)
	CASA	112,269	103,176	101,420	101,327	(3,897)	(94)	(1,849)	-1.79%	(10,942)	-9.75%	132,726	76.34%	(31,399)
	(%) CASA	93.56%	89.38%	89.22%	88.46%									
	FDR	119.28%	129.39%	130.71%	129.72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,548	1,726	1,835	1,833	(2)	107	6.22%	285	18.40%	-	-	0.00%	1,833
2	Giro ISE	6	7	7	7	0	0	0.00%	1	14.51%	-	-	0.00%	7
3	Tabungan ISE	1,542	1,719	1,828	1,826	(2)	107	6.24%	284	18.41%	-	-	0.00%	1,826
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	142	157	158	158	0	1	0.64%	16	11.27%	-	-	0.00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	52	52	-	-	0	(2)	0	(16)	-	68	76.19%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	68	52	52	-	-	0	(2)	0	(16)	-	68	76.19%	(16)
	• Local Champion	68	52	52	-	-	0	(2)	0	(16)	-	68	76.19%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	18,511	15,683	15,596	-	-	0	(257)	(87)	(2,915)	87	21,218	73.50%	(5,622)
	KUR	17,071	14,238	14,150	-	-	0	(215)	(87)	(2,920)	87	19,621	72.12%	(5,470)
	Non KUR	1,440	1,446	1,446	-	-	0	(42)	0	5	-	1,597	90.52%	(151)
3	PWG	10,369	17,014	17,050	635	185	(450)	1,061	35	6,681	150	20,168	84.54%	(3,119)
	Cilem	7,309	11,443	11,377	125	42	(83)	401	(66)	4,068	108	14,834	76.69%	(3,457)
	Gadai	3,060	5,572	5,673	509	143	(366)	660	101	2,613	42	5,334	106.35%	339
4	CFG	114,187	116,613	115,891	100	344	244	(558)	(723)	1,704	1,067	125,036	92.69%	(9,145)
	CF 1	709	1,874	1,871	-	-	0	45	(3)	1,162	3	1,870	100.03%	1
	Total Griya	277	245	245	-	-	0	0	0	(32)	-	424	57.79%	(179)
	• Total Non Program	277	245	245	-	-	0	(7)	0	(32)	-	424	57.79%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	431	1,629	1,626	-	-	0	45	(3)	1,194	3	1,446	112.41%	179
	CF 2	113,478	114,740	114,020	100	344	244	(603)	(720)	542	1,064	123,166	92.57%	(9,146)
	Mitraguna & Others	95,023	97,439	96,688	100	44	(56)	(556)	(751)	1,665	795	103,942	93.02%	(7,254)
	Pensiun	18,455	17,301	17,332	-	300	300	(47)	31	(1,123)	269	19,224	90.16%	(1,892)
	Total Pembiayaan	143,135	149,363	148,588	735	529	(206)	244	(775)	5,454	1,304	166,490	89.25%	(17,902)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
2	MBG	321	757	728	658	1.73%	4.64%	4.22%	(70)	338	(99)	-	-	-
	KUR	302	757	728	658	1.77%	5.11%	4.65%	(70)	357	(99)	-	-	-
	Non KUR	19	-	-	-	1.33%	0.00%	0.00%	-	(19)	-	-	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	579	579	579	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	567	567	567	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	12	12	12	-	-	-
4	CFG	617	1,089	842	3,105	0.54%	0.72%	2.68%	2,263	2,488	2,016	-	-	-
	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	617	1,089	842	2,841	0.65%	0.86%	2.94%	1,999	2,225	1,753	-	-	-
	Mitraguna & Others	617	1,089	842	264	0.00%	0.00%	1.52%	264	264	264	-	-	-
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	(291)	(0)	-	-	-
	Total Pembiayaan	2,540	3,024	3,059	3,057	1.77%	2.05%	2.06%	(2)	517	33	7.85%	-281.77%	5.8%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25	Growth (Mtd)			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	144,199	147,619	153,173	8,974	4.5%			3.00	3.26
2	Contribution Margin	5,784	7,943	5,521	(263)				1,413	1,495

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3,005	879	850	853	(52)	3	(26)	-2.96%	(2,152)	-71.61%	11,516	7.41%	(10,663)
2	Tabungan	56,317	63,776	63,766	63,742	(6,667)	(25)	(35)	-0.05%	7,425	13.18%	69,723	91.42%	(5,982)
3	Deposito	45,220	63,030	63,020	63,020	1,196	0	(9)	-0.01%	17,800	39.36%	46,360	135.94%	16,661
	Total	104,542	127,685	127,636	127,615	(5,523)	(21)	(70)	-0.05%	23,073	22.07%	127,600	100.01%	15
	CASA	59,322	64,655	64,616	64,595	(6,719)	(21)	(61)	-0.09%	5,273	8.89%	81,240	79.51%	(16,645)
	(%) CASA	56.74%	50.64%	50.63%	50.62%									
	FDR	207.64%	186.30%	186.21%	186.24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2,810	2,168	2,068	2,076	8	(92)	-4.23%	(734)	-26.11%	-	-	0.00%	2,076
2	Giro ISE	19	499	361	371	10	(128)	-25.57%	352	1840.33%	-	-	0.00%	371
3	Tabungan ISE	2,791	1,669	1,707	1,705	(2)	36	2.14%	(1,086)	-38.91%	-	-	0.00%	1,705
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	111	123	123	123	0	0	0.00%	12	10.81%	-	-	0.00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8,694	8,005	8,005	-	-	0	(71)	0	(689)	-	8,694	92.08%	(689)
	Linkage	8,515	7,826	7,826	-	-	-	(71)	0	(689)	-	8,515	91.91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100.00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	34,575	30,814	30,756	-	-	0	(787)	(58)	(3,819)	58	38,354	80.19%	(7,598)
	KUR	29,907	27,114	27,072	-	-	0	(576)	(42)	(2,835)	42	33,477	80.87%	(6,405)
	Non KUR	4,668	3,700	3,683	-	-	0	(210)	(17)	(985)	17	4,877	75.53%	(1,193)
3	PWG	5,791	10,204	10,158	138	22	(116)	1,043	(46)	4,367	69	13,904	73.06%	(3,746)
	Cilem	5,791	10,204	10,158	138	22	(116)	1,043	(46)	4,367	69	13,904	73.06%	(3,746)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	168,009	188,859	188,748	467	268	(199)	3,850	(111)	20,739	379	185,426	101.79%	3,322
	CF 1	111,105	105,056	104,981	467	-	(467)	1,393	(75)	(6,124)	75	116,015	90.49%	(11,033)
	Total Griya	105,380	97,030	96,983	-	-	0	(47)	(8,397)	47	108,893	89.06%	(11,910)	
4	• Total Non Program	15,372	12,556	12,548	-	-	0	(112)	(7)	(2,824)	7	16,641	75.41%	(4,093)
	• Program	90,009	84,475	84,435	-	-	0	(579)	(40)	(5,573)	40	92,252	91.53%	(7,817)
	Oto	5,724	8,026	7,998	467	-	(467)	1,393	(28)	2,273	28	7,122	112.30%	876
	CF 2	56,904	83,802	83,767	-	268	268	2,457	(35)	26,863	303	69,411	120.68%	14,355
	Mitraguna & Others	52,060	72,435	72,454	-	268	268	445	19	20,395	249	63,278	114.50%	9,176
	Pensiun	4,844	11,367	11,313	-	-	0	2,012	(55)	6,468	55	6,134	184.44%	5,179
	Total Pembiayaan	217,069	237,882	237,667	605	290	(315)	4,035	(215)	20,598	506	246,378	96.46%	(8,712)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	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	471	1,211	1,195	1,588	1.36%	3.88%	5.16%	393	1,117	378	-	-	-
	KUR	56	593	592	903	0.19%	2.18%	3.34%	312	847	310	-	-	-
	Non KUR	415	617	603	685	8.89%	16.30%	18.60%	82	270	68	-	-	-
3	PWG	-	-	-	380	0.00%	0.00%	0.00%	380	380	380	-	-	-
	Cilem	-	-	-	380	0.00%	0.00%	0.00%	380	380	380	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	7,329	9,032	9,702	13,478	4.36%	5.14%	5.14%	3,776	6,149	4,446	-	-	-
	CF 1	7,221	9,032	8,741	10,944	6.50%	8.32%	10.42%	2,203	3,723	1,913	-	-	-
	Total Griya	7,194	8,838	8,389	9,134	6.83%	8.65%	9.42%	745	1,940	297	-	-	-
	Oto	26	194	352	1,810	0.46%	4.39%	22.63%	1,458	1,783	1,616	-	-	-
	CF 2	108	-	960	2,534	0.19%	1.15%	3.02%	1,574	2,426	2,534	-	-	-
	Mitraguna & Others	-	-	960	2,534	0.00%	1.33%	3.50%	1,574	2,534	2,534	-	-	-
	Pensiun	-	-	-	-	2.23%	0.00%	0.00%	-	(108)	-	-	-	-
	Total Pembiayaan	12,895	15,855	16,634	16,371	5.94%	6.99%	6.89%	(263)	3,475	516	0.05%	99.34%	-6.8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Kinerja	Sep-24	Aug-25
1	Asset (Retail) T	215,335	219,091	239,170	23,835	-	PHR	1.67	1.85
2	Contribution Margin	230	1,145	2,222	1,992	-866.1%	CIF Payroll	1,638	1,786

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7,081	1,340	1,243	1,259	97	16	(80)	-6.01%	(5,822)	-82.21%	14,952	8.42%	(13,693)
2	Tabungan	82,750	88,190	85,359	85,294	(2,093)	(65)	(2,896)	-3.28%	2,544	3.07%	96,168	88.69%	(10,874)
3	Deposito	20,500	30,758	31,224	31,224	1,900	0	465	1.51%	10,724	52.31%	21,133	147.75%	10,091
	Total	110,331	120,289	117,826	117,777	(95)	(48)	(2,511)	-2.09%	7,446	6.75%	132,253	89.05%	(14,476)
	CASA	89,831	89,530	86,602	86,554	(1,996)	(48)	(2,977)	-3.32%	(3,277)	-3.65%	111,120	77.89%	(24,567)
	(%) CASA	81.42%	74.43%	73.50%	73.49%									
	FDR	132.60%	138.95%	141.71%	141.77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1,880	1,831	1,699	(133)	(181)	-9.63%	904	113.85%	-	-	0.00%	1,699
2	Giro ISE	389	33	34	54	20	21	61.35%	(335)	-86.13%	-	-	0.00%	54
3	Tabungan ISE	406	1,846	1,797	1,645	(152)	(202)	-10.92%	1,239	305.58%	-	-	0.00%	1,645
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	102	116	116	116	0	0	0.00%	14	13.73%	-	-	0.00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	37,651	36,691	36,565	-	-	0	(230)	(126)	(1,085)	126	40,914	89.37%	(4,349)
	KUR	36,457	35,715	35,591	-	-	0	(201)	(125)	(866)	125	39,582	89.92%	(3,991)
	Non KUR	1,194	975	974	-	-	0	(30)	(1)	(219)	1	1,332	73.13%	(358)
3	PWG	14,628	24,979	25,897	747	1,591	844	1,867	918	11,270	673	24,877	104.10%	1,020
	Cilem	6,737	13,467	14,147	331	764	433	124	680	7,410	84	13,381	105.72%	766
	Gadai	7,891	11,512	11,750	416	828	411	1,743	238	3,859	590	11,496	102.21%	254
4	CFG	94,017	105,470	104,505	41	-	(41)	1,055	(965)	10,488	965	107,669	97.06%	(3,164)
	CF 1	1,650	2,828	2,822	-	-	0	205	(6)	1,172	6	2,727	103.48%	95
	Total Griya	348	265	265	-	-	0	0	0	(83)	-	495	53.57%	(230)
	• Total Non Program	348	265	265	-	-	0	0	(9)	0	-	495	53.57%	(230)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	1,302	2,563	2,557	-	-	0	205	(6)	1,255	6	2,232	114.54%	325
	CF 2	92,366	102,641	101,683	41	-	(41)	850	(958)	9,317	958	104,942	96.89%	(3,259)
	Mitraguna & Others	54,628	62,993	62,344	41	-	(41)	326	(648)	7,716	648	66,021	94.43%	(3,676)
	Pensiun	37,738	39,649	39,339	-	-	0	524	(310)	1,601	310	38,921	101.07%	418
	Total Pembiayaan	146,295	167,140	166,968	788	1,591	803	2,692	(172)	20,673	1,764	173,460	96.26%	(6,493)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
2	MBG	83	54	54	208	0.22%	0.15%	0.57%	154	125	154	-	-	-
	KUR	-	17	19	173	0.00%	0.05%	0.49%	154	173	156	-	-	-
	Non KUR	83	37	35	35	6.98%	3.62%	3.62%	-	(48)	(2)	-	-	-
3	PWG	-	-	-	510	0.00%	0.00%	1.97%	510	510	510	-	-	-
	Cilem	-	-	-	403	0.00%	0.00%	2.85%	403	403	403	-	-	-
	Gadai	-	-	-	107	0.00%	0.00%	0.91%	107	107	107	-	-	-
4	CFG	-	723	732	2,679	0.00%	0.69%	2.56%	1,947	2,679	1,955	-	-	-
	CF 1	-	155	152	258	0.00%	5.38%	9.14%	106	258	103	-	-	-
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Oto	-	155	152	258	0.00%	5.93%	10.09%	106	258	103	-	-	-
	CF 2	-	569	580	2,421	0.00%	0.56%	2.38%	1,841	2,421	1,852	-	-	-
	Mitraguna & Others	-	444	479	2,320	0.00%	0.76%	3.72%	1,841	2,320	1,876	-	-	-
	Pensiun	-	124	101	101	0.00%	0.25%	0.26%	(0)	101	(23)	-	-	-
	Total Pembiayaan	83	777	786	3,396	0.06%	0.47%	2.03%	2,611	3,313	2,619	0.56%	72.50%	-1.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				% Relatif	%	Penc.	%	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	98	277	277	277	0.26%	0.76%	0.76%	-	179	(0)	-	-	-
	KUR	98	187	187	187	0.27%	0.52%	0.53%	-	89	(0)	-	-	-
	Non KUR	-	90	90	90	0.00%	9.24%	9.26%	-	90	0	-	-	-
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	19	2,914	3,059	3,059	0.02%	2.90%	2.93%	-	3,040	145	-	-	-
	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</td													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	670	451	936	405	484	266	39.71%	779	497.87%	6,948	13.46%	(6,012)
2	Tabungan	45,583	48,535	46,056	46,269	946	213	(2,266)	-4.67%	685	1.50%	55,342	83.61%	(9,073)
3	Deposito	28,548	6,815	6,815	6,815	(732)	0	0	0.00%	(21,733)	-76.13%	29,544	23.07%	(22,729)
	Total	74,288	56,019	53,322	54,019	619	697	(2,000)	-3.57%	(20,269)	-27.28%	91,834	58.82%	(37,815)
	CASA	45,740	49,204	46,507	47,204	1,351	697	(2,000)	-4.06%	1,464	3.20%	62,290	75.78%	(15,086)
	(%) CASA	61.57%	87.83%	87.22%	87.38%									
	FDR	155.10%	231.36%	241.51%	238.40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	795	905	947	861	(85)	(44)	-4.85%	66	8.31%	-	0.00%	861	0.00%	0
2	Giro ISE	7	72	72	72	0	0	0.00%	65	962.27%	-	0.00%	72	0.00%	0
3	Tabungan ISE	788	833	875	789	(85)	(44)	-5.27%	1	0.15%	-	0.00%	789	0.00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0.00%	0	0.00%	0
5	CIF ISE	79	88	88	88	0	0	0.00%	9	11.39%	-	0.00%	88	0.00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	24,147	30,484	30,284	-	-	0	733	(200)	6,137	200	26,876	112.68%	3,407
	KUR	23,464	29,725	29,528	-	-	0	782	(197)	6,064	197	26,038	113.40%	3,490
	Non KUR	683	759	756	-	-	0	(49)	(3)	73	3	838	90.16%	(83)
3	PWG	2,751	5,831	5,798	270	-	(270)	888	(33)	3,047	33	6,623	87.55%	(825)
	Cilem	2,751	5,831	5,798	270	-	(270)	888	(33)	3,047	33	6,623	87.55%	(825)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	88,322	93,289	92,697	500	-	(500)	1,600	(592)	4,375	592	97,005	95.56%	(4,307)
	CF 1	3,542	3,592	3,580	-	-	0	(15)	(12)	38	12	4,474	80.02%	(894)
	Total Griya	3,385	2,554	2,542	-	-	0	0	(11)	(842)	11	3,531	72.00%	(989)
	• Total Non Program	3,385	2,554	2,542	-	-	0	(29)	(11)	(842)	11	3,531	72.00%	(989)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	158	1,039	1,038	-	-	0	(15)	(1)	880	1	943	110.09%	95
	CF 2	84,780	89,697	89,117	500	-	(500)	1,616	(580)	4,337	580	92,531	96.31%	(3,414)
	Mitraguna & Others	72,402	77,501	77,014	500	-	(500)	1,803	(487)	4,612	487	79,257	97.17%	(2,243)
	Pensiun	12,378	12,196	12,103	-	-	0	(187)	(93)	(275)	93	13,274	91.18%	(1,171)
	Total Pembiayaan	115,220	129,604	128,779	770	-	(770)	3,221	(825)	13,559	825	130,504	98.68%	(1,725)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	31-Sep-25	31-Oct-25	5-Nov-25					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	261	22	15	201	1.08%	0.05%	0.66%	186	(60)	179	-	-	-
	KUR	188	-	-	186	0.80%	0.00%	0.63%	186	(2)	186	-	-	-
	Non KUR	73	22	15	15	10.64%	1.96%	1.97%	-	(58)	(7)	-	-	-
3	PWG	-	-	-	195	0.00%	0.00%	3.37%	195	195	195	-	-	-
	Cilem	-	-	-	195	0.00%	0.00%	3.37%	195	195	195	-	-	-
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-
4	CFG	563	891	1,072	3,350	0.64%	1.15%	3.61%	2,278	2,278	2,459	-	-	-
	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	563	891	1,072	3,350	0.66%	1.20%	3.76%	2,278	2,278	2,459	-	-	-
	Mitraguna & Others	408	817	998	3,276	0.56%	1.29%	4.25%	2,278	2,867	2,459	-	-	-
	Pensiun	155	74	74	74	1.25%	0.61%	0.61%	-	(81)	1	-	-	-
	Total Pembiayaan	1,213	1,182	1,118	1,118	1.05%	0.86%	0.87%	-	(95)	(64)	1.39%	-59.85%	0.5%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		31-Dec-24	31-Oct-25	31-Oct-25	31-Oct-25			Kinerja	Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	117,091	117,396	130,285	130,285	13,194	-	PHR	3.37	3.72	3.74
2	Contribution Margin	3,831	5,086	4,194	4,194	363	-9.5%	CIF Payroll	585	625	627

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8,058	1,353	1,190	1,723	424	533	370	27.33%	(6,334)	-78.61%	14,967	11.51%	(13,244)
2	Tabungan	114,229	116,866	115,909	115,871	2,472	(38)	(995)	-0.85%	1,642	1.44%	127,078	91.18%	(11,207)
3	Deposito	24,505	18,203	18,204	18,204	(795)	0	1	0.00%	(6,301)	-25.71%	25,528	71.31%	(7,324)
	Total	146,791	136,423	135,302	135,798	2,100	496	(625)	-0.46%	(10,993)	-7.49%	167,573	81.04%	(31,775)
	CASA	122,286	118,220	117,098	117,594	2,895	496	(626)	-0.53%	(4,692)	-3.84%	142,046	82.79%	(24,451)
	(%) CASA	83.31%	86.66%	86.55%	86.59%									
	FDR	111.90%	130.44%	131.17%	130.69%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	769	824	726	(97)	(42)	-5.48%	162	28.60%	-	-	0.00%	726
2	Giro ISE	2	1	1	1	0	0	0.00%	(0)	-21.73%	-	-	0.00%	1
3	Tabungan ISE	563	767	822	725	(97)	(42)	-5.49%	162	28.76%	-	-	0.00%	725
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	-	0.00%	0
5	CIF ISE	164	181	183	183	0	2	1.10%	19	11.59%	-	-	0.00%	183

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	2	0	(19)	-	94	80.20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	94	75	75	-	-	0	2	0	(19)	-	94	80.20%	(19)
	• Local Champion	94	75	75	-	-	0	2	0	(19)	-	94	80.20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	18,705	17,561	17,529	-	-	0	(426)	(32)	(1,176)	32	21,408	81.88%	(3,878)
	KUR	17,857	17,017	16,993	-	-	0	(400)	(24)	(864)	24	20,405	83.28%	(3,411)
	Non KUR	848	544	536	-	-	0	(26)	(8)	(313)	8	1,003	53.41%	(467)
3	PWG	28,691	42,364	42,943	1,386	1,603	216	217	578	14,251	1,024	42,488	101.07%	455
	Cilem	14,633	22,956	22,929	137	125	(12)	(1)	(27)	8,296	152	25,716	89.16%	(2,787)
	Gadai	14,059	19,408	20,014	1,250	1,478	228	219	606	5,955	872	16,772	119.33%	3,242
4	CFG	116,769	117,948	116,933	57	15	(42)	(107)	(1,015)	163	1,030	127,157	91.96%	(10,225)
	CF 1	2,827	4,549	4,536	-	-	0	264	(12)	1,709	12	3,996	113.53%	541
	Total Griya	979	734	734	-	-	0	0	0	(245)	-	1,126	65.21%	(392)
	• Total Non Program	979	734	734	-	-	0	0	(15)	0	0	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	1,126	65.21%	(392)
	Oto	1,848	3,814	3,802	-	-	0	264	(12)	1,954	12	2,870	132.48%	932
	CF 2	113,942	113,400	112,397	57	15	(42)	(371)	(1,003)	(1,545)	1,018	123,162	91.26%	(10,765)
	Mitraguna & Others	55,116	58,111	57,673	57	15	(42)	402	(438)	2,558	453	63,433	90.92%	(5,760)
	Pensiun	58,827	55,288	54,723	-	-	0	(773)	(565)	(4,103)	565	59,729	91.62%	(5,005)
	Total Pembiayaan	164,260	177,949	177,480	1,443	1,618	174	(314)	(469)	13,220	2,086	191,147	92.85%	(13,667)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		%	Penc.	Gap	
1	SME	-	-	75	75	0	0.00%	100.00%	100.00%	-	75	75		
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
	Local Champion	-	-	75	75	0	0.00%	100.00%	100.00%	-	75	75		
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-		
2	MBG	617	433	326	440	1,330	3.30%	1.86%	2.51%	114	(178)	7		
	KUR	461	321	291	404	1,280	2.58%	1.71%	2.38%	114	(57)	84		
	Non KUR	156	112	35	35	1,180	18.40%	6.52%	6.62%	-	(121)	(77)		
3	PWG	74	-	-	787	1,024	0.26%	0.00%	1.83%	787	713	787		
	Cilem	74	-	-	547	1,024	0.51%	0.00%	2.39%	547	473	547		
	Gadai	-	-	-	239	1,024	0.00%	0.00%	1.20%	239	239	239		
4	CFG	1,969	2,461	2,567	2,871	1,024	1.69%	2.18%	2.46%	304	902	410		
	CF 1	66	45	197	61	1,024	2.32%	4.32%	1.34%	(136)	(5)	16		
	Total Griya	66	45	43	61	1,024	6.70%	5.83%	8.31%	18	(5)	16		
	Oto	-	-	154	154	1,024	0.00%	4.03%	0.00%	(154)	-	-		
	CF 2	1,904	2,417	2,371	2,810	1,024	1.67%	2.09%	2.50%	439	907	394		
	Mitraguna & Others	1,427	1,741	1,787	1,732	1,024	2.59%	3.08%	3.00%	(55)	305	(8)		
	Pensiun	477	676	583	1,078	1,024	0.81%	1.06%	1.97%	494	601	402		
	Total Pembiayaan	2,661	2,894	2,969	4,173	1,024	1.62%	1.67%	2.35%	1,204	1,512	1,279		
							1.11%	1.18%	(1)	268	(228)	0.00%	100.00%	-2.4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25		31-Dec-24	31-Oct-25	5-Nov-25		%	Penc.	Gap
1	SME	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Non-Linkage	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
	Value Chain	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	-
2	MBG	229	603	643	642	1,024	1.22%	3.66%	3.67%	(1)	413	40	
	KUR	229	569	541	540	1,024	1.28%	3.18%	3.18%	(1)	311	(29)	
	Non KUR	-	34	102	102	1,024	0.00%	18.82%	19.10%	-	102	68	
3	PWG	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Cilem	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
	Gadai	-	-	-	-	0	0.00%	0.00%	0.00%	-	-	-	
4	CFG	1,597	1,719	1,451	1,451	1,024	1.37%	1.23%	1.24%	-	(146)	(268)	
	CF 1	-	159	154	154	1,024	0.00%	3.39%	3.39%	-	154	(5)	
	Total Griya	-											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	24,901	23,096	22,914	22,922	338	8	(174)	-0.75%	(1,979)	-7.95%	33,853	67.71%	(10,931)
3	Deposito	2,060	1,857	1,857	1,857	(359)	0	0	0.00%	(204)	-9.88%	2,365	78.50%	(508)
	Total	26,961	24,953	24,771	24,779	(21)	8	(174)	-0.70%	(2,182)	-8.09%	36,218	68.41%	(11,440)
	CASA	24,901	23,096	22,914	22,922	338	8	(174)	-0.75%	(1,979)	-7.95%	33,853	67.71%	(10,931)
	(%) CASA	92.36%	92.56%	92.50%	92.51%									
	FDR	86.03%	83.19%	83.72%	83.70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1,934	2,043	2,018	2,026		9	(17)	-0.83%	92	4.77%	-	0.00%	2,026
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
3	Tabungan ISE	1,934	2,043	2,018	2,026		9	(17)	-0.83%	92	4.77%		0.00%	2,026
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0.00%	0
5	CIF ISE	18	22	22	22		0	0	0.00%	4	22.22%		0.00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
2	MBG	23,194	20,760	20,739	-	100	100	(650)	(21)	(2,455)	121	26,294	78.87%	(5,555)
	KUR	21,361	19,664	19,643	-	100	100	(579)	(21)	(1,717)	121	24,306	80.82%	(4,662)
	Non KUR	1,833	1,095	1,095	-	-	0	(70)	0	(738)	-	1,988	55.10%	(893)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	23,194	20,760	20,739	-	100	100	(650)	(21)	(2,455)	121	26,294	78.87%	(5,555)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	692	860	1,173	1,318	2.98%	5.65%	6.35%	145	626	458			
	KUR	472	504	1,000	1,085	2.21%	5.09%	5.52%	85	612	581			
	Non KUR	220	356	173	233	11.98%	15.80%	21.28%	60	13	(123)			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	692	860	1,173	1,318	2.98%	5.65%	6.35%	145	626	458	5.88%	7.42%	-0.5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25					%	Penc.	Gap		
1	SME	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Non-Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-	-		
2	MBG	178	495	749	662	0.77%	3.61%	3.19%	(86)	485	168			
	KUR	161	401	483	397	0.75%	2.46%	2.02%	(86)	236	(4)			
	Non KUR	17	94	266	266	0.91%	24.24%	24.24%	-	249	171			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	178	495	749	662	0.77%	3.61%	3.19%	(86)	485	168	25.06%	-684.71%	21.9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24</th							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	888	417	403	407	(17)	3	(10)	-2.42%	(482)	-54.20%	888	45.80%	(482)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	888	417	403	407	(17)	3	(10)	-2.42%	(482)	-54.20%	888	45.80%	(482)
	CASA	888	417	403	407	(17)	3	(10)	-2.42%	(482)	-54.20%	888	45.80%	(482)
	(%) CASA	100.00%	100.00%	100.00%	100.00%									
	FDR	0.00%	0.00%	0.00%	0.00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0.00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	302	335	337	337	262	0	1	0.38%	35	11.62%	302	111.62%	35
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
	Total	302	335	337	337	262	0	1	0.38%	35	11.62%	302	111.62%	35
	CASA	302	335	337	337	262	0	1	0.38%	35	11.62%	302	111.62%	35
(%) CASA	100.00%	100.00%	100.00%	100.00%										
FDR	0.00%	0.00%	0.00%	0.00%										

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0.00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25)	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0.00%	0
2	Tabungan	3,509	61	58	57	(758)	(0)	(4)	-6.33%	(3,452)	-98.36%	6,635	0.87%	(6,578)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	113	0.00%	(113)
	Total	3,509	61	58	57	(758)	(0)	(4)	-6.33%	(3,452)	-98.36%	6,748	0.85%	(6,691)
	CASA	3,509	61	58	57	(758)	(0)	(4)	-6.33%	(3,452)	-98.36%	6,635	0.87%	(6,578)
	(%) CASA	100.00%	100.00%	100.00%	100.00%									
	FDR	0.00%	0.00%	0.00%	0.00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25)	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0.00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0.00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0.00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0.00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	5-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25				31-Dec-24	31-Oct-25	5-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
2	MBG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Non KUR	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
3	PWG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Cilem	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
4	CFG	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 1	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Griya	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Oto	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	CF 2	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Pensiun	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	0.00%	#DIV/0!	0.0%

Kualitas Pembiayaan (NPF)

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