

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	719.949	727.741	245.075	7.791	128.181	21,38%	412.769	131,05%	475.089	153,18%	252.652
2	Tabungan	2.242.130	2.422.180	2.394.967	2.405.871	40.155	10.904	(16.309)	-0,67%	163.741	7,30%	2.502.873	96,12%	(97.002)
3	Deposito	2.798.677	2.790.913	3.178.031	3.167.282	460.105	(10.748)	376.370	13,49%	368.606	13,17%	2.813.322	112,58%	353.960
	Total	5.355.779	5.812.652	6.292.947	6.300.894	745.335	7.947	488.242	8,40%	945.115	17,65%	5.791.284	108,80%	509.610
	CASA	2.557.102	3.021.739	3.114.916	3.133.612	285.230	18.695	111.872	3,70%	576.509	22,55%	2.977.962	105,23%	155.650
	(%) CASA	47,74%	51,99%	49,50%	49,73%									
	FDR	47,52%	50,76%	47,23%	47,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	103.106	105.078	1.973	4.671	4,65%	(8.578)	-7,55%	148.814	70,61%	(43.735)
2	Giro ISE	31.184	14.307	17.152	17.416	264	3.110	21,74%	(13.768)	-44,15%	52.489	33,18%	(35.072)
3	Tabungan ISE	59.057	66.768	66.621	68.330	1.708	1.562	2,34%	9.272	15,70%	63.948	106,85%	4.382
4	Deposito ISE	23.415	19.332	19.332	19.332	0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545	0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	206.868	206.991	1.150	2.830	1.680	3.840	122	18.781	2.708	233.500	88,65%	(26.509)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.845	1.150	2.830	1.680	3.964	122	20.005	2.708	194.408	97,14%	(5.563)
	• Local Champion	162.434	179.355	179.523	1.150	2.830	1.680	4.242	168	17.089	2.662	174.555	102,85%	4.968
	• Value Chain	6.407	9.368	9.322	-	-	-	-277	-45	2.916	45	19.853	46,96%	(10.530)
2	MBG	159.435	191.840	191.367	230	2.405	2.175	1.349	-472	31.933	2.877	205.492	93,13%	(14.125)
	KUR	151.599	182.202	181.679	230	2.055	1.825	1.585	-523	30.081	2.578	195.351	93,00%	(13.672)
	Non KUR	7.836	9.637	9.688	-	350	350	-236	51	1.852	299	10.141	95,53%	(453)
3	PWG	252.400	412.261	427.459	57.731	47.089	-10.642	23.624	15.198	175.059	31.891	431.397	99,09%	(3.938)
	Cilem	111.797	223.573	231.965	21.303	15.137	-6.166	8.750	8.392	120.168	6.745	256.762	90,34%	(24.796)
	Gadai	140.603	188.688	195.493	36.428	31.952	-4.476	14.874	6.806	54.890	25.146	174.635	111,94%	20.858
4	CFG	1.944.791	2.139.295	2.146.306	27.423	31.301	3.878	19.378	7.011	201.515	24.290	2.194.090	97,82%	(47.784)
	CF 1	376.842	385.958	383.701	1.803	337	-1.466	235	-2.257	6.859	2.594	418.880	91,60%	(35.179)
	Total Griya	311.852	314.123	313.225	681	150	-531	0	-899	1.373	1.049	332.926	94,08%	(19.701)
	• Total Non Program	308.347	309.901	309.013	681	150	-531	-3.862	-888	666	1.038	317.656	97,28%	(8.643)
	• Program	3.505	4.223	4.212	-	-	-	0	133	-11	11	15.270	27,58%	(11.058)
	Oto	64.990	71.834	70.476	1.122	187	-935	235	-1.358	5.486	1.545	85.954	81,99%	(15.478)
	CF 2	1.567.950	1.753.337	1.762.606	25.620	30.964	5.344	19.143	9.268	194.656	21.696	1.755.210	99,29%	(12.605)
	Mitraguna & Others	1.383.782	1.559.560	1.567.813	24.252	27.764	3.512	18.462	8.254	184.032	19.510	1.571.846	99,74%	(4.032)
	Pensiun	184.168	193.778	194.792	1.368	3.200	1.832	681	1.015	10.624	2.185	203.365	95,78%	(8.572)
	Total Pembiayaan	2.544.835	2.950.264	2.972.123	86.534	83.625	-2.909	48.191	21.859	427.288	61.766	3.064.479	96,99%	(92.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	31-Oct-25	18-Nov-25	MtD	% Relatif		MtM	Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YTD		%	Penc.	Gap			
1	SME	1.267	-	3.204	5.089	0,67%	1.55%	2,46%	1.885	3.822	5.089						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	1.267	-	3.204	4.969	0,75%	1,70%	2,63%	1.765	3.702	4.969						
2	MBG	3.453	4.655	4.655	16.962	2,17%	2,43%	8,86%	12.307	13.509	12.307						
	KUR	2.876	4.305	4.305	15.616	1,90%	2,36%	8,60%	11.311	12.740	11.311						
	Non KUR	577	350	350	1.346	7,36%	3,63%	13,89%	996	769	996						
3	PWG	-	26	26	14.441	0,00%	0,01%	3,38%	14.415	14.411	14.415						
	Cilem	-	-	-	8.882	0,00%	0,00%	3,83%	8.882	8.882	8.882						
	Gadai	-	-	-	5.558	0,00%	0,01%	2,84%	5.532	5.532	5.532						
4	CFG	19.268	23.212	25.105	45.995	0,99%	1,17%	2,14%	20.890	26.727	22.783						
	CF 1	8.041	9.455	13.170	21.395	2,13%	3,41%	5,58%	8.224	13.354	11.940						
	Total Griya	6.972	7.025	10.986	17.401	2,24%	3,50%	5,56%	6.415	10.429	10.376						
	Oto	1.069	2.430	2.184	3.994	1,64%	3,04%	5,67%	1.809	2.925	1.564						
	CF 2	11.227	13.757	11.934	24.600	0,72%	0,68%	1,40%	12.666	13.373	10.844						
	Mitraguna & Others	11.107	13.302	11.331	22.662	0,80%	0,73%	1,42%	10.931	11.155	8.960						
	Pensiun	120	455	603	2.339	0,07%	0,31%	1,20%	1.735	2.218	1.884						
	Total Pembiayaan	30.008	30.694	33.313	35.830	1,18%	1,13%	1,21%	2.517	5.822	5.136	0,94%	22,08%	-0,3%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi			Growth (Mtd)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	79.766	66.206	76.848	21.784	10.642	(2.918)	-3,66%	(3.316)	-4,14%	99.791	77,01%	(22.943)
2	Tabungan	392.786	392.341	385.271	394.139	(277)	8.867	1.798	0,46%	1.353	0,34%	424.694	92,81%	(30.555)
3	Deposito	233.260	195.103	199.496	200.462	(41.404)	966	5.359	2,75%	(32.798)	-14,06%	235.055	85,28%	(34.594)
	Total	706.209	667.209	650.973	671.448	(19.897)	20.475	4.239	0,64%	(34.761)	-4,92%	759.540	88,40%	(88.091)
	CASA	472.950	472.106	451.477	470.986	21.506	19.509	(1.120)	-0,24%	(1.963)	-0,42%	524.484	89,80%	(53.498)
	(%) CASA	66,97%	70,76%	69,35%	70,14%									
	FDR	69,41%	78,81%	81,23%	78,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-17 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	20.922	22.238	21.889	(349)	967	4,62%	(4.437)	-16,85%	-	0,00%	21.889
2	Giro ISE	3.901	3.080	3.135	3.083	(52)	4	0,12%	(817)	-20,95%	-	0,00%	3.083
3	Tabungan ISE	13.925	12.342	13.603	13.306	(297)	963	7,80%	(619)	-4,45%	-	0,00%	13.306
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500
5	CIF ISE	128	136	137	137	0	1	0,74%	9	7,03%	-	0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	89.596	88.466	-	190	190	-818	-1.130	-5.259	1.320	106.513	83,06%	(18.047)	
	Linkage	4.522	3.361	3.361	-	-	-	-122	0	-1.161	-	10.091	33,31%	(6.730)	
	Non-Linkage	89.203	86.235	85.105	-	190	190	-696	-1.130	-4.098	1.320	96.422	88,26%	(11.317)	
	• Local Champion	87.849	85.239	84.108	-	190	190	-661	-1.130	-3.741	1.320	91.272	92,15%	(7.163)	
	• Value Chain	1.354	996	996	-	-	-	-36	0	-357	-	5.150	19,35%	(4.154)	
2	MBG	44.762	41.512	41.015	-	255	255	-765	-497	-3.748	752	46.400	88,39%	(5.386)	
	KUR	42.954	39.297	38.667	-	105	105	-699	-630	-4.287	735	44.605	86,69%	(5.938)	
	Non KUR	1.808	2.214	2.348	-	150	150	-66	133	540	17	1.795	130,75%	552	
3	PWG	25.216	36.316	37.037	5.394	3.809	-1.584	1.748	722	11.821	3.088	43.943	84,29%	(6.906)	
	Cilem	10.119	17.246	17.568	1.601	919	-681	338	322	7.450	597	25.949	67,70%	(8.381)	
	Gadai	15.098	19.070	19.469	3.793	2.890	-903	1.410	399	4.372	2.491	17.994	108,20%	1.475	
4	CFG	326.493	358.409	362.283	5.925	8.046	2.121	2.388	3.874	35.790	4.172	347.257	104,33%	15.026	
	CF 1	44.529	52.963	52.451	16	-	-16	1.197	-511	7.923	511	46.935	111,75%	5.517	
	Total Griya	33.717	42.230	41.900	-	-	0	0	-330	8.183	330	34.266	122,28%	7.634	
4	• Total Non Program	33.717	42.230	41.900	-	-	0	0	-645	-330	8.183	330	34.266	122,28%	7.634
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Oto	10.812	10.733	10.552	16	-	-16	1.197	-181	-260	181	12.669	83,29%	(2.117)	
	CF 2	281.964	305.446	309.831	5.909	8.046	2.137	1.191	4.385	27.867	3.661	300.322	103,17%	9.509	
	Mitraguna & Others	268.245	288.489	292.117	5.909	7.040	1.131	1.718	3.628	23.872	3.412	285.267	102,40%	6.849	
	Pensiun	13.719	16.957	17.714	-	1.006	1.006	-527	757	3.996	249	15.055	117,67%	2.660	
	Total Pembiayaan	490.195	525.832	528.800	11.318	12.300	982	2.553	2.968	38.605	9.332	544.113	97,19%	(15.312)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	293	-	3.204	3.942	● 0,31%	● 3,58%	● 4,46%	738	3.649	3.942	-	-	-	-	-	-	
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	-	-	
	Local Champion	293	-	3.204	3.942	● 0,33%	● 3,71%	● 4,63%	738	3.649	3.942	-	-	-	-	-	-	
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	-	-	
2	MBG	550	1.094	1.021	3.662	● 1,23%	● 2,46%	● 8,93%	2.640	3.111	2.568	-	-	-	-	-	-	
	KUR	550	1.094	1.021	3.299	● 1,28%	● 2,60%	● 8,53%	2.278	2.749	2.205	-	-	-	-	-	-	
	Non KUR	-	-	-	-	363	● 0,00%	● 0,00%	● 15,44%	363	363	363	-	-	-	-	-	
3	PWG	-	-	-	-	1.568	● 0,00%	● 0,00%	● 4,23%	1.568	1.568	1.568	-	-	-	-	-	
	Cilem	-	-	-	-	706	● 0,00%	● 0,00%	● 4,02%	706	706	706	-	-	-	-	-	
	Gadai	-	-	-	-	862	● 0,00%	● 0,00%	● 4,43%	862	862	862	-	-	-	-	-	
4	CFG	5.180	4.311	4.286	7.468	● 1,59%	● 1,20%	● 2,06%	3.182	2.287	3.157	-	-	-	-	-	-	
	CF 1	174	45	42	2.154	● 0,39%	● 0,08%	● 4,11%	2.112	1.980	2.109	-	-	-	-	-	-	
	Total Griya	174	45	42	2.118	● 0,52%	● 0,10%	● 5,05%	2.075	1.944	2.073	-	-	-	-	-	-	
	Oto	-	-	-	-	36	● 0,00%	● 0,00%	● 0,34%	36	36	36	-	-	-	-	-	
	CF 2	5.006	4.266	4.244	5.314	● 1,78%	● 1,39%	● 1,72%	1.070	307	1.048	-	-	-	-	-	-	
	Mitraguna & Others	5.006	4.266	4.244	5.603	● 1,49%	● 1,46%	● 1,92%	1.070	307	1.048	-	-	-	-	-	-	
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-	-	-	-	-	-	-	
	Total Pembiayaan	5.937	5.465	5.456	6.927	● 1,21%	● 1,04%	● 1,31%	1.472	990	1.463	0,64%	50,86%	-0,7%	-	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	Y							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	10.485	6.683	6.374	(3.555)	(309)	(4.111)	-39,21%	(11.752)	-64,83%	33.616	18,96%	(27.242)
2	Tabungan	237.991	243.202	246.019	247.012	(1.888)	993	3.810	1,57%	9.021	3,79%	263.026	93,91%	(16.014)
3	Deposito	192.383	156.159	154.096	154.097	(51.287)	1	(2.062)	-1,32%	(38.286)	-19,90%	193.802	79,51%	(39.705)
	Total	448.500	409.846	406.798	407.483	(56.729)	685	(2.362)	-0,58%	(41.017)	-9,15%	490.444	83,08%	(82.961)
	CASA	256.117	253.687	252.702	253.386	(5.442)	684	(301)	-0,12%	(2.730)	-1,07%	296.642	85,42%	(43.256)
	(%) CASA	57,11%	61,90%	62,12%	62,18%									
	FDR	54,70%	64,09%	65,04%	64,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	9.906	10.242	10.321		79	415	4,19%	(1.318)	-11,32%	-	0,00%	10.321
2	Giro ISE	2.314	454	791	845		54	391	86,01%	(1.469)	-63,49%		0,00%	845
3	Tabungan ISE	1.452	1.580	1.578	1.604		25	24	1,53%	151	10,42%		0,00%	1.604
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	15.887	15.087	-	-	0	-2.842	-800	-2.492	800	26.993	55,89%	(11.906)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.100	0,00%	(4.100)
	Non-Linkage	17.579	15.887	15.087	-	-	0	-2.842	-800	-2.492	800	22.893	65,90%	(7.806)
	• Local Champion	16.492	15.487	14.687	-	-	0	-2.842	-800	-1.805	800	19.012	77,25%	(4.325)
	• Value Chain	1.087	401	401	-	-	-	0	0	-686	-	3.882	10,32%	(3.481)
2	MBG	38.270	39.122	38.339	-	-	0	-254	-783	69	783	48.666	78,78%	(10.327)
	KUR	37.787	38.582	37.808	-	-	0	-195	-774	21	774	47.501	79,59%	(9.693)
	Non KUR	483	540	531	-	-	0	-59	-10	48	10	1.166	45,53%	(635)
3	PWG	15.859	33.260	35.679	5.709	4.726	-983	3.002	2.419	19.820	2.307	33.597	106,20%	2.082
	Cilem	7.657	18.706	19.507	3.276	1.151	-1.215	2.015	801	11.850	350	21.318	91,50%	(1.811)
	Gadai	8.201	14.554	16.172	2.433	3.575	1.142	987	1.618	7.971	1.957	12.279	131,71%	3.893
4	CFG	173.601	174.409	175.491	1.655	2.150	495	-424	1.082	1.889	1.068	191.714	91,54%	(16.223)
	CF 1	81.382	70.149	69.967	-	-	0	-252	-182	-11.415	182	83.440	83,85%	(13.473)
	Total Griya	77.096	66.200	66.096	-	-	0	0	-104	-11.000	104	77.675	85,09%	(11.579)
4	• Total Non Program	77.096	66.200	66.096	-	-	0	-1.037	-104	-11.000	104	77.675	85,09%	(11.579)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.949	3.871	-	-	0	-252	-78	-416	78	5.765	67,14%	(1.894)
	CF 2	92.219	104.260	105.524	1.655	2.150	495	-172	1.264	13.305	886	108.274	97,46%	(2.751)
	Mitraguna & Others	90.304	99.165	100.206	1.655	1.900	245	-180	1.041	9.902	859	104.949	95,48%	(4.743)
	Pensiun	1.915	5.095	5.318	-	250	250	8	224	3.403	26	3.326	159,92%	1.993
	Total Pembiayaan	245.309	262.678	264.596	7.364	6.876	-488	-517	1.918	19.287	4.958	300.970	87,91%	(36.375)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	SME	210	-	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.248	2.172	3.707	3.78%	5,55%	9,67%	1,534	2.261	1.459				
	KUR	1.433	2.078	2.047	3.582	3,79%	5,31%	9,47%	1.535	2.149	1.504				
	Non KUR	12	170	125	125	2,54%	23,17%	23,52%	(0)	113	(45)				
3	PWG	-	-	-	1.712	0,00%	0,00%	4,80%	1.712	1.712	1.712				
	Cilem	-	-	-	1.411	0,00%	0,00%	7,23%	1.411	1.411	1.411				
	Gadai	-	-	-	301	0,00%	0,00%	1,86%	301	301	301				
4	CFG	3.497	2.932	3.360	4.086	2,01%	1,93%	2,33%	727	589	1.155				
	CF 1	3.310	2.801	3.079	3.264	4,07%	4,39%	4,67%	186	(46)	463				
	Total Griya	3.310	2.698	2.976	3.033	4,29%	4,50%	4,59%	57	(277)	335				
	Oto	-	103	102	231	0,00%	2,59%	5,98%	129	231	128				
	CF 2	187	130	281	822	0,20%	0,27%	0,78%	541	635	692				
	Mitraguna & Others	187	130	88	629	0,21%	0,09%	0,63%	541	442	499				
	Pensiun	-	-	193	193	0,00%	3,78%	3,62%	(0)	193	193				
	Total Pembiayaan	3.556	5.273	5.429	5.494	1,45%	2,07%	2,08%	65	1.937	220	0,46%	77,94%	-1,6%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	Asset (Retail) T	991	-	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	345	369	0,18%	0,88%	0,96%	24	299	24				
	KUR	-	275	2											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.210	919	911	(310)	(8)	(299)	-24,71%	(448)	-32,96%	9.983	9,12%	(9.072)
2	Tabungan	139.020	139.895	143.940	144.052	(343)	112	4.158	2,97%	5.032	3,62%	153.063	94,11%	(9.011)
3	Deposito	91.332	76.670	77.219	77.223	(2.687)	5	553	0,72%	(14.109)	-15,45%	92.121	83,83%	(14.898)
	Total	231.711	217.775	222.077	222.187	(3.339)	109	4.412	2,03%	(9.524)	-4,11%	255.167	87,08%	(32.980)
	CASA	140.379	141.104	144.859	144.963	(653)	104	3.859	2,73%	4.584	3,27%	163.046	88,91%	(18.083)
	(%) CASA	60,58%	64,79%	65,23%	65,24%									
	FDR	52,09%	65,09%	64,17%	64,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	2.354	5.592	6.513		921	4.159	176,67%	3.740	134,90%	-	0,00%	6.513
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,65%		0,00%	103
3	Tabungan ISE	2.669	2.251	5.488	6.410		921	4.159	184,79%	3.741	140,18%		0,00%	6.410
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	88	90	90		0	2	2,27%	6	7,14%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	306	306	-	-	0	-13	0	-1.108	-	1.415	21,65%	(1.108)
	Linkage	189	155	155	-	-	-	-4	0	-34	-	189	82,13%	(34)
	Non-Linkage	1.226	151	151	-	-	0	-9	0	-1.075	-	1.226	12,32%	(1.075)
• Local Champion	1.226	151	151	-	-	-	0	-9	-	-1.075	-	1.226	12,32%	(1.075)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.993	4.965	-	-	0	571	-28	4.965	28	3.617	137,27%	1.348
	KUR	-	4.454	4.430	-	-	0	579	-24	4.430	24	3.445	128,58%	984
	Non KUR	-	539	535	-	-	0	-8	-4	535	4	172	311,70%	363
3	PWG	10.318	19.674	21.028	2.962	2.678	-283	632	1.354	10.710	1.325	21.891	96,06%	(863)
	Cilem	4.275	11.824	12.773	1.154	1.212	58	619	949	8.498	263	15.011	85,09%	(2.237)
	Gadai	6.043	7.850	8.255	1.808	1.467	-342	13	405	2.212	1.062	6.881	119,97%	1.374
4	CFG	108.966	116.775	116.208	1.451	685	-766	3.254	-567	7.242	1.252	126.793	91,65%	(10.585)
	CF 1	22.575	21.821	21.682	16	-	-16	-98	-140	-894	140	25.867	83,82%	(4.185)
	Total Griya	18.510	17.085	17.017	-	-	0	0	-68	-1.493	68	20.337	83,67%	(3.320)
• Total Non Program	18.168	16.590	16.522	-	-	-	0	-1.368	-68	-1.646	68	18.849	87,66%	(2.326)
• Program	342	495	495	-	-	-	0	-2	-1	153	1	1.489	33,22%	(994)
Oto	4.065	4.736	4.665	16	-	-	-16	-98	-71	600	71	5.530	84,36%	(865)
CF 2	86.390	94.953	94.526	1.435	685	-750	3.352	-427	8.136	1.112		100.926	93,66%	(6.400)
Mitraguna & Others	53.276	64.119	63.896	1.435	685	-750	3.603	-223	10.620	908		66.415	96,21%	(2.519)
Pensiun	33.115	30.834	30.630	-	-	0	-251	-204	-2.485	204		34.511	88,75%	(3.881)
Total Pembiayaan	120.698	141.748	142.507	4.413	3.363	-1.049	4.444	758	21.809	2.605		153.716	92,71%	(11.209)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				31-Dec-24	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	913	-	-	-	64,56%	0,00%	0,00%	0,00%	0,00%	-	(913)	-			
	CF 1	397	542	541	1.232	1.76%	2,48%	3,17%	5,68%	691	835	690				
	Total Griya	397	542	541	1.232	2,14%	3,17%	7,24%	7,24%	691	835	690				
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
CF 2	128	241	439	439	439	0,15%	0,46%	0,46%	0,46%	-	312	198				
Mitraguna & Others	20	241	439	439	439	0,04%	0,69%	0,69%	0,69%	-	419	198				
Pensiun	108	-	-	-	-	0,09%	0,00%	0,00%	0,00%	-	(108)	-				
Total Pembiayaan	1.438	784	980	1.671	1.19%	0,69%	1,17%	691	233	888	0,24%	79,41%	-0,9%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228.311	232.327	221.354	(6.957)	
2	Contribution Margin	6.387	9.061	6.182	(205)	3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,72	2,91	2,89	(0,01)	0,17
CIF Payroll	836	895	908	13	72

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-17 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.320	10.436	10.441	4	121	1,17%	1.362	15,01%	-	0,00%	10.441
2	Giro ISE	2.308	2.000	2.040	2.046	7	46	2,30%	(261)	-11,32%	-	0,00%	2.046
3	Tabungan ISE	1.370	4.019	4.097	4.094	(2)	75	1,87%	2.724	198,74%	-	0,00%	4.094
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300
5	CIF ISE	58	67	68	68	0	1	1,49%	10	17,24%	-	0,00%	68

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	30.920	68,48%	(9.747)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.699	0,00%	(4.699)
	Non-Linkage	20.130	21.495	21.173	-	-	0	-361	-322	1.043	322	26.221	80,75%	(5.048)
	• Local Champion	18.621	20.216	19.894	-	-	0	-323	-322	1.272	322	21.509	92,49%	(1.615)
	• Value Chain	1.509	1.280	1.280	-	-	-	-38	0	-229	-	4.712	27,16%	(3.433)
2	MBG	53.102	56.338	55.909	100	300	200	940	-429	2.808	729	64.025	87,32%	(8.116)
	KUR	50.813	54.812	54.446	100	300	200	1.010	-366	3.634	666	61.091	89,12%	(6.645)
	Non KUR	2.289	1.525	1.463	-	-	0	-70	-63	-826	63	2.934	49,86%	(1.471)
3	PWG	17.782	25.816	26.612	4.500	3.214	-1.286	1.961	796	8.830	2.418	33.143	80,29%	(6.531)
	Cilem	6.518	15.281	15.799	1.353	1.212	-141	24	518	9.282	694	20.343	77,67%	(4.543)
	Gadai	11.264	10.534	10.812	3.147	2.002	-1.145	1.937	278	-452	1.724	12.800	84,47%	(1.988)
4	CFG	129.053	158.843	159.650	5.078	3.127	-1.951	3.390	806	30.597	2.321	158.758	100,56%	892
	CF 1	19.758	17.484	17.333	-	-	0	-264	-151	-2.425	151	33.408	51,88%	(16.075)
	Total Griya	14.572	12.909	12.848	-	-	0	0	-62	-1.724	62	26.744	48,04%	(13.896)
M	• Total Non Program	11.408	10.033	9.980	-	-	0	-173	-53	-1.429	53	12.963	76,99%	(2.983)
	• Program	3.163	2.877	2.868	-	-	0	-31	-8	-295	8	13.781	20,81%	(10.913)
	Oto	5.186	4.575	4.485	-	-	0	-264	-90	-701	90	6.665	67,30%	(2.179)
	CF 2	109.295	141.359	142.316	5.078	3.127	-1.951	3.654	957	33.021	2.170	125.350	113,54%	16.967
	Mitraguna & Others	90.925	122.975	123.872	5.078	2.970	-2.108	3.912	898	32.948	2.072	105.569	117,34%	18.303
	Pensiun	18.370	18.384	18.444	-	157	157	-257	60	74	97	19.780	93,24%	(1.336)
	Total Pembiayaan	220.067	262.492	263.344	9.678	6.641	-3.037	5.930	852	43.277	5.789	286.846	91,81%	(23.503)

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	904	812	909	2,88%	1,44%	1,63%	97	(622)	5			
	KUR	855	460	378	525	1,68%	0,69%	0,96%	147	(330)	65			
	Non KUR	677	444	434	384	29,56%	28,44%	26,28%	(49)	(292)	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	499	439	583	0,59%	0,28%	0,37%	144	(178)	84			
	CF 1	321	480	419	564	1,63%	2,40%	3,25%	144	243	84			
	Total Griya	321	480	419	564	2,20%	3,25%	4,39%	144	243	84			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.403	1.251	1.493	1,11%	0,48%	0,57%	242	(956)	89	1,58%	-179,37%	1,0%

Asset & Contribution Margin

No.	Neraca	Positif			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	6.863	8.500	7.440	(884)	(1.059)	577	8,41%	(2.055)	-21,64%	15.938	46,68%	(8.498)
2	Tabungan	99.410	121.220	123.115	125.856	4.389	2.740	4.636	3,82%	26.445	26,60%	109.902	114,52%	15.953
3	Deposito	64.192	61.782	61.632	62.632	415	1.000	850	1,38%	(1.559)	-2,43%	64.781	96,68%	(2.149)
	Total	173.097	189.865	193.247	195.928	3.920	2.681	6.063	3,19%	22.831	13,19%	190.622	102,78%	5.306
	CASA	108.906	128.083	131.615	133.296	3.505	1.681	5.213	4,07%	24.390	22,40%	125.841	105,92%	7.455
	(%) CASA	62,92%	67,46%	68,11%	68,03%									
	FDR	57,60%	62,38%	60,96%	60,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.447	13.213	13.353	140	1.906	16,65%	50	0,37%	-	0,00%	13.353	
2	Giro ISE	6.014	2.591	4.363	4.466	103	1.875	72,35%	(1.548)	-25,74%	-	0,00%	4.466	
3	Tabungan ISE	6.490	8.056	8.050	8.087	37	31	0,38%	1.597	24,61%	-	0,00%	8.087	
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800	
5	CIF ISE	44	54	54	54	0	0	0,00%	10	22,73%	-	0,00%	54	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	5.842	5.842	-	-	0	-131	0	5.842	-	0	0,00%	5.842	
	• Local Champion	-	1.986	1.986	-	-	0	-102	0	1.986	-	0	0,00%	1.986	
	• Value Chain	-	3.856	3.856	-	-	0	-29	0	3.856	-	0	0,00%	3.856	
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
3	PWG	23.729	35.658	35.733	5.662	3.067	-2.595	915	75	12.004	2.992	31.275	114,25%	4.458	
	Cilem	8.075	16.250	16.188	1.625	802	-823	562	-61	8.113	863	13.319	121,55%	2.870	
	Gadai	15.654	19.408	19.545	4.037	2.266	-1.772	353	136	3.890	2.129	17.956	108,84%	1.588	
4	CFG	75.933	76.937	76.237	1.161	100	-1.061	746	-700	304	800	85.579	89,08%	(9.342)	
	CF 1	16.979	16.082	16.004	-	-	0	-84	-78	-976	78	18.301	87,45%	(2.298)	
	Total Griya	15.306	13.981	13.941	-	-	0	0	-40	-1.365	40	15.789	88,29%	(1.848)	
4	• Total Non Program	15.306	13.981	13.941	-	-	0	0	-208	-40	-1.365	40	15.789	88,29%	(1.848)
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
	Oto	1.673	2.101	2.063	-	-	0	-84	-38	389	38	2.512	82,11%	(449)	
	CF 2	58.954	60.855	60.233	1.161	100	-1.061	830	-622	1.279	722	67.278	89,53%	(7.045)	
	Mitraguna & Others	51.295	53.770	53.203	1.161	100	-1.061	630	-567	1.908	667	58.819	90,45%	(5.616)	
	Pensiun	7.658	7.085	7.030	-	-	0	200	-55	-629	55	8.458	83,11%	(1.429)	
	Total Pembiayaan	99.702	118.437	117.812	6.823	3.167	-3.656	1.530	-625	18.110	3.793	116.894	100,79%	918	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Non KUR	40	-	-	-	0	100,00%	0,00%	0,00%	0,00%	-	(40)	-					
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
4	CFG	682	620	645	645	0	0,90%	0,84%	0,85%	-	(37)	25						
	CF 1	52	-	-	-	0	0,31%	0,00%	0,00%	-	(52)	-						
	Total Griya	52	-	-	-	0	0,34%	0,00%	0,00%	-	(52)	-						
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-						
	CF 2	630	620	645	645	0	1,07%	1,06%	1,07%	-	15	25						
	Mitraguna & Others	630	620	645	645	0	1,23%	1,20%	1,21%	-	15	25						
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	721	620	645	645	0,72%	0,54%	0,55%	-	(76)	25	0,26%	52,84%	-0,3%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.471	1.326	2.859	(3.083)	1.533	388	15,70%	(650)	-18,52%	8.802	32,48%	(5.943)
2	Tabungan	88.498	84.131	81.963	82.050	103	87	(2.081)	-2,47%	(6.447)	-7,29%	97.117	84,49%	(15.066)
3	Deposito	50.176	25.230	23.101	22.801	(1.116)	(300)	(2.428)	-9,63%	(27.374)	-54,56%	50.660	45,01%	(27.858)
	Total	142.182	111.831	106.391	107.710	(4.096)	1.319	(4.121)	-3,69%	(34.471)	-24,24%	156.578	68,79%	(48.868)
	CASA	92.006	86.602	83.290	84.909	(2.980)	1.619	(1.693)	-1,95%	(7.097)	-7,71%	105.918	80,16%	(21.009)
	(%) CASA	64,71%	77,44%	78,29%	78,83%									
	FDR	46,30%	76,68%	81,55%	80,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	3.257	656	694	665	(30)	8	1,28%	(2.592)	-79,59%	-	0,00%	665		
2	Giro ISE	705	158	163	164	0	6	3,55%	(541)	-76,79%	-	0,00%	164		
3	Tabungan ISE	2.552	498	531	501	(30)	3	0,56%	(2.051)	-80,36%	-	0,00%	501		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	147	154	154	154	0	0	0,00%	7	4,76%	-	0,00%	154		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-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	-	4.142	4.428	-	300	300	-91	286	4.428	14	3.633	121,89%	795
	KUR	-	4.055	4.341	-	300	300	-89	286	4.341	14	3.445	126,00%	896
	Non KUR	-	87	87	-	0	0	-2	0	87	-	188	46,41%	(101)
3	PWG	2.349	5.988	6.346	489	486	-4	144	358	3.996	128	6.181	102,67%	165
	Cilem	2.349	5.988	6.346	489	486	-4	144	358	3.996	128	6.181	102,67%	165
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.620	75.988	468	624	156	307	368	12.502	256	74.615	101,84%	1.373
	CF 1	26.468	28.175	28.164	220	49	-171	-88	-12	1.695	61	27.892	100,98%	272
	Total Griya	25.069	24.440	24.412	220	-	-220	0	-29	-657	29	25.514	95,68%	(1.103)
4	• Total Non Program	25.069	24.440	24.412	220	-	-220	326	-29	-657	29	25.514	95,68%	(1.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.735	3.752	-	49	49	-88	17	2.353	32	2.377	157,82%	1.375
	CF 2	37.018	47.444	47.824	248	575	327	394	380	10.806	195	46.723	102,36%	1.101
	Mitraguna & Others	36.826	47.238	47.622	248	575	327	399	385	10.797	190	45.599	104,44%	2.024
	Pensiun	192	206	202	-	-	0	-5	-5	10	5	1.125	17,92%	(923)
	Total Pembiayaan	65.835	85.750	86.761	957	1.410	452	360	1.011	20.926	398	84.429	102,76%	2.333

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	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	-	-	-	-	139	0,00%	0,00%	3,13%	139	139	139	-	-	-			
	KUR	-	-	-	-	139	0,00%	0,00%	3,19%	139	139	139	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	-	42	0,00%	0,00%	0,66%	42	42	42	-	-	-			
	Cilem	-	-	-	-	42	0,00%	0,00%	0,66%	42	42	42	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	1.097	1.553	1.482	2.750	0,00%	1,73%	1,96%	3,62%	1.268	1.653	1.197	-	-	-			
	CF 1	1.097	1.183	1.182	2.342	0,45%	4,20%	8,32%	1.160	1.245	1.159	-	-	-				
	Total Griya	1.097	1.040	1.038	1.967	0,38%	4,25%	8,06%	929	870	927	-	-	-				
	Oto	-	143	144	375	0,00%	3,85%	9,99%	231	375	232	-	-	-				
	CF 2	-	370	300	408	0,00%	0,63%	0,85%	108	408	37	-	-	-				
	Mitraguna & Others	-	370	300	408	0,00%	0,64%	0,86%	108	408	37	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	120	840	840	840	0,18%	0,98%	0,97%	-	720	0	0,94%	2,73%	0,0%	-	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	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%	-</								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	3.353	3.686	3.709	(1.376)	23	356	10,62%	(567)	-13,26%	13.937	26,61%	(10.228)
2	Tabungan	143.334	173.220	168.796	168.769	6.171	(27)	(4.451)	-2,57%	25.434	17,74%	159.063	106,10%	9.706
3	Deposito	111.952	109.799	109.182	109.182	(15.522)	0	(617)	-0,56%	(2.771)	-2,47%	112.836	96,76%	(3.654)
	Total	259.563	286.371	281.663	281.660	(10.728)	(4)	(4.712)	-1,65%	22.097	8,51%	285.836	98,54%	(4.177)
	CASA	147.610	176.573	172.481	172.478	4.794	(4)	(4.095)	-2,32%	24.867	16,85%	173.000	99,70%	(522)
	(%) CASA	56,87%	61,66%	61,24%	61,24%									
	FDR	26,72%	30,26%	31,17%	31,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.255	2.101	2.250	150	(5)	-0,22%	(87)	-3,72%	-	0,00%	2.250	
2	Giro ISE	22	24	24	24	0	(0)	-0,02%	3	11,65%	0	0,00%	24	
3	Tabungan ISE	2.316	2.231	2.076	2.226	150	(5)	-0,22%	(90)	-3,87%	0	0,00%	2.226	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	107	113	116	116	0	3	2,65%	9	8,41%	0	0,00%	116	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	• Local Champion	764	593	593	-	-	0	0	-0	-171	0	764	77,65%	(171)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	194	8.342	9.226	100	950	850	116	885	9.033	65	3.788	243,59%	5.439	
	KUR	194	7.561	8.256	100	750	650	140	695	8.062	55	3.600	229,35%	4.656	
	Non KUR	-	780	970	-	200	200	-24	190	970	10	188	516,42%	782	
3	PWG	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	139	9.388	58,85%	(3.863)	
	Cilem	3.438	5.534	5.525	171	130	-41	-581	-9	2.087	139	9.388	58,85%	(3.863)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	72.182	72.452	500	442	-58	1.336	270	7.489	172	77.036	94,05%	(4.584)	
	CF 1	19.068	19.140	19.075	-	-	0	-69	-66	7	66	20.608	92,56%	(1.533)	
	Total Griya	17.646	16.678	16.667	-	-	0	0	-11	-979	11	18.124	91,96%	(1.457)	
4	• Total Non Program	17.646	16.678	16.667	-	-	0	0	-106	-111	-979	11	18.124	91,96%	(1.457)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.462	2.407	-	-	0	-69	-55	985	55	2.483	96,94%	(76)	
	CF 2	45.895	53.042	53.377	500	442	-58	1.405	335	7.482	107	56.429	94,59%	(3.051)	
	Mitraguna & Others	40.397	47.281	47.497	500	300	-200	1.432	216	7.100	84	49.918	95,15%	(2.421)	
	Pensiun	5.498	5.761	5.880	-	142	142	-27	120	382	22	6.510	90,32%	(630)	
	Total Pembiayaan	69.359	86.651	87.796	771	1.522	751	871	1.145	18.438	377	90.976	96,51%	(3.179)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	174	0,00%	0,00%	0,00%	1.88%	174	174	174			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	174	0,00%	0,00%	0,00%	17,89%	174	174	174			
3	PWG	-	-	-	-	28	0,00%	0,00%	0,00%	0,50%	28	28	28		
	Cilem	-	-	-	-	28	0,00%	0,00%	0,00%	0,50%	28	28	28		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	1.060	1.293	4.096	4.679	1.63%	5,68%	6,46%	583	3.619	3.386				
	CF 1	648	-	3.784	4.313	3,40%	19,77%	22,61%	529	3.664	4.313				
	Total Griya	648	-	3.784	4.313	3,67%	22,69%	25,88%	529	3.664	4.313				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	412	1.293	313	366	0,90%	0,59%	0,69%	53	(45)	(927)				
	Mitraguna & Others	412	978	-	53	1,02%	0,00%	0,11%	53	(358)	(925)				
	Pensiun	-	315	313	313	0,00%	5,43%	5,32%	-	313	(2)				
	Total Pembiayaan	267	1.828	2.661	2.779	0,39%	3,07%	3,17%	119	2.512	952	2,15%	32,20%	-1,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	14.078	15.516	15.970	(964)	453	1.891	13,43%	12.152	318,34%	10.173	156,98%	5.797
2	Tabungan	117.085	115.849	113.731	113.529	3.632	(202)	(2.321)	-2,00%	(3.557)	-3,04%	127.435	89,09%	(13.906)
3	Deposito	49.844	47.990	47.876	47.893	(547)	17	(97)	-0,20%	(1.951)	-3,91%	50.425	94,98%	(2.532)
	Total	170.746	177.918	177.123	177.391	2.121	268	(526)	-0,30%	6.645	3,89%	188.033	94,34%	(10.642)
	CASA	120.903	129.928	129.247	129.498	2.668	251	(429)	-0,33%	8.596	7,11%	137.608	94,11%	(8.110)
	(%) CASA	70,81%	73,03%	72,97%	73,00%									
	FDR	80,42%	77,98%	78,63%	78,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	785	880	985		104	200	25,44%	(706)	-41,77%	-	0,00%	985
2	Giro ISE	436	84	72	72		0	(12)	-13,83%	(364)	-83,39%	-	0,00%	72
3	Tabungan ISE	1.254	701	808	912		104	211	30,15%	(342)	-27,28%	-	0,00%	912
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	75	75	75		0	0	0,00%	7	10,29%	-	0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	21.994	23.038	3.593	2.503	-1.090	1.462	1.045	9.489	1.458	21.977	104,83%	1.061
	Cilem	7.456	11.398	11.937	1.287	754	-532	655	538	4.481	216	12.976	91,99%	(1.039)
	Gadai	6.094	10.595	11.102	2.306	1.748	-558	806	507	5.008	1.241	9.002	123,33%	2.100
4	CFG	119.321	116.751	116.241	1.111	913	-198	-599	-510	-3.080	1.423	131.690	88,27%	(15.449)
	CF 1	15.625	17.890	17.809	461	-	-461	-70	-81	2.184	81	17.374	102,50%	434
	Total Griya	13.902	15.769	15.733	461	-	-461	0	-36	1.830	36	14.395	109,29%	1.337
4	• Total Non Program	13.902	15.769	15.733	461	-	-461	355	-36	1.830	36	14.395	109,29%	1.337
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.121	2.076	-	-	0	-70	-45	353	45	2.979	69,69%	(903)
	CF 2	103.696	98.862	98.432	650	913	263	-529	-429	-5.264	1.342	114.315	86,11%	(15.883)
	Mitraguna & Others	94.197	89.050	88.357	170	335	165	-803	-693	-5.840	1.028	103.618	85,27%	(15.262)
	Pensiun	9.499	9.812	10.076	480	578	98	275	264	576	314	10.697	94,19%	(622)
	Total Pembiayaan	137.307	138.745	139.279	4.704	3.416	-1.288	863	535	1.972	2.881	158.103	88,09%	(18.824)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	340	0,00%	0,00%	1,47%	340	340	340			
	Cilem	-	-	-	-	185	0,00%	0,00%	1,55%	185	185	185			
	Gadai	-	-	-	-	154	0,00%	0,00%	1,39%	154	154	154			
4	CFG	1.942	2.012	506	2.638	1.111	0,28%	0,52%	0,53%	15	286	138			
	CF 1	86	209	-	60	60	0,55%	0,00%	0,34%	60	(26)	(300)			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17	4,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	479	602	617	31	0,03%	0,61%	0,63%	15	586	138			
	Mitraguna & Others	31	479	602	617	31	0,03%	0,68%	0,70%	15	586	138			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	479	602	617	31	0,24%	0,43%	0,44%	15	286	138	0,63%	-43,29%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	12.470	8.554	8.795	(7.910)	241	(3.675)	-29,47%	(5.135)	-36,86%	22.731	38,69%	(13.935)
2	Tabungan	118.671	158.029	153.845	153.576	8.241	(269)	(4.454)	-2,82%	34.904	29,41%	133.410	115,12%	20.165
3	Deposito	125.329	134.600	121.332	110.726	10.955	(10.606)	(23.874)	-17,74%	(14.603)	-11,65%	126.098	87,81%	(15.372)
	Total	257.931	305.100	283.730	273.097	11.286	(10.634)	(32.003)	-10,49%	15.166	5,88%	282.239	96,76%	(9.142)
	CASA	132.602	170.500	162.399	162.371	331	(28)	(8.129)	-4,77%	29.769	22,45%	156.141	103,99%	6.230
	(%) CASA	51,41%	55,88%	57,24%	59,46%									
	FDR	59,82%	60,13%	65,33%	67,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.148	4.597	4.613	16	465	11,21%	1.074	30,37%	-	0,00%	4.613	
2	Giro ISE	1	1	1	1	0	(0)	-2,12%	(0)	-35,06%	-	0,00%	1	
3	Tabungan ISE	3.537	4.147	4.596	4.612	16	465	11,21%	1.075	30,39%	-	0,00%	4.612	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	0,00%	49	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	Linkage	-	-	-	-	-	-	0	0	0	-	0,00%	0	
	Non-Linkage	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	• Local Champion	-	8.409	8.409	1.000	-	-1.000	8.409	0	8.409	-	0,00%	8.409	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0,00%	0	
2	MBG	317	74	73	-	-	0	24	-1	-244	1	317	22,94%	(244)
	KUR	-	-	-	-	-	0	0	0	0	-	0,00%	0	
	Non KUR	317	74	73	-	-	0	24	-1	-244	1	317	22,94%	(244)
3	PWG	17.010	25.951	27.244	2.303	2.774	471	2.838	1.294	10.235	1.481	22.618	120,45%	4.626
	Cilem	7.758	11.911	12.561	707	938	230	343	650	4.802	288	12.110	103,72%	451
	Gadai	9.252	14.040	14.684	1.596	1.836	240	2.495	644	5.432	1.193	10.508	139,73%	4.175
4	CFG	136.962	149.035	149.641	1.622	2.611	989	859	606	12.679	2.005	151.758	98,61%	(2.117)
	CF 1	16.548	16.454	16.386	257	-	-257	158	-67	-162	67	18.143	90,32%	(1.757)
	Total Griya	15.017	13.737	13.722	-	-	0	0	-15	-1.295	15	15.466	88,72%	(1.744)
4	• Total Non Program	15.017	13.737	13.722	-	-	0	0	-118	-1.295	15	15.466	88,72%	(1.744)
	• Program	-	-	-	-	-	0	0	0	0	-	0,00%	0	
	Oto	1.532	2.717	2.664	257	-	-257	158	-53	1.133	53	2.676	99,55%	(12)
	CF 2	120.414	132.581	133.254	1.365	2.611	1.246	701	673	12.841	1.938	133.615	99,73%	(360)
	Mitraguna & Others	110.777	121.822	122.776	900	2.611	1.711	317	954	11.999	1.657	122.887	99,91%	(111)
	Pensiun	9.636	10.759	10.478	465	-	-465	384	-281	842	281	10.728	97,67%	(250)
	Total Pembiayaan	154.289	183.469	185.367	4.925	5.385	460	12.130	1.898	31.078	3.487	174.693	106,11%	10.674

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)						
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	148	50	74	-	46,61%	100,00%	0,00%	(74)	(148)	(50)						
3	PWG	-	-	-	-	505	0,00%	0,00%	1,85%	505	505	505					
	Cilem	-	-	-	-	244	0,00%	0,00%	1,95%	244	244	244					
	Gadai	-	-	-	-	261	0,00%	0,00%	1,78%	261	261	261					
4	CFG	334	1.041	1.276	1.276	0,24%	0,28%	0,13%	1.629	1.710	1.003						
	CF 1	-	569	195	200	0,00%	1,18%	1,22%	5	200	(369)						
	Total Griya	-	569	44	49	0,00%	0,32%	0,36%	5	49	(520)						
	Oto	-	-	151	151	0,00%	5,54%	5,65%	-	151	151						
	CF 2	334	472	220	1.844	0,28%	0,17%	1,38%	1.624	1.510	1.372						
	Mitraguna & Others	334	472	220	1.844	0,30%	0,18%	1,50%	1.624	1.510	1.372						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	863	1.203	1.276	1.349	0,56%	0,70%	0,73%	73	486	146	0,00%	100,00%	-0,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	6.544	10.645	10.901	(7.020)	256	4.357	66,57%	2.321	27,05%	19.111	57,04%	(8.210)
2	Tabungan	115.717	139.694	133.594	134.538	10.026	944	(5.156)	-3,69%	18.821	16,26%	130.187	103,34%	4.351
3	Deposito	158.683	172.137	172.524	172.390	(5.821)	(135)	253	0,15%	13.707	8,64%	159.611	108,01%	12.779
	Total	282.980	318.375	316.764	317.829	(2.815)	1.065	(546)	-0,17%	34.849	12,32%	308.909	102,89%	8.920
	CASA	124.297	146.238	144.240	145.439	3.006	1.199	(799)	-0,55%	21.142	17,01%	149.298	97,41%	(3.860)
	(%) CASA	43,92%	45,93%	45,54%	45,76%									
	FDR	77,18%	77,84%	79,23%	78,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	8.818	5.989	5.798	(191)	(3.020)	-34,24%	2.479	74,69%	-	-	0,00%	5.798
2	Giro ISE	510	227	407	428	21	201	88,38%	(82)	-16,05%	-	-	0,00%	428
3	Tabungan ISE	2.559	8.341	5.332	5.120	(212)	(3.220)	-38,61%	2.561	100,06%	-	-	0,00%	5.120
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%	-	-	0,00%	250
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	-	0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.117	4.117	-	-	0	-124	0	-392	-	7.994	51,50%	(3.877)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.518	0,00%	(1.518)
	Non-Linkage	4.509	4.117	4.117	-	-	0	-124	0	-392	-	6.476	63,56%	(2.360)
	• Local Champion	4.509	4.117	4.117	-	-	0	-124	0	-392	-	5.442	75,65%	(1.325)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.035	0,00%	(1.035)
2	MBG	9.912	12.255	12.082	-	150	150	251	-172	2.170	322	12.148	99,46%	(65)
	KUR	9.027	10.798	10.802	-	150	150	222	4	1.775	146	11.171	96,70%	(369)
	Non KUR	885	1.456	1.280	-	0	28	-176	395	176	-	977	131,08%	304
3	PWG	13.890	23.684	24.216	1.978	2.439	461	490	532	10.325	1.907	26.829	90,26%	(2.614)
	Cilem	5.699	14.241	14.700	525	991	466	-430	458	9.000	532	15.972	92,03%	(1.273)
	Gadai	8.191	9.442	9.516	1.453	1.448	-5	919	74	1.325	1.375	10.857	87,65%	(1.341)
4	CFG	190.097	207.781	210.545	1.941	4.729	2.788	-303	2.763	20.448	1.966	205.092	102,66%	5.452
	CF 1	25.896	28.102	27.613	-	0	-122	-489	1.717	489	-	27.742	99,54%	(128)
	Total Griya	21.834	24.165	24.121	-	0	0	-44	2.287	44	-	22.354	107,90%	1.767
4	• Total Non Program	21.834	24.165	24.121	-	0	0	-202	-44	2.287	44	22.354	107,90%	1.767
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.936	3.492	-	0	-122	-444	-570	444	-	5.388	64,82%	(1.895)
	CF 2	164.201	179.679	182.931	1.941	4.729	2.788	-181	3.252	18.730	1.477	177.351	103,15%	5.581
	Mitraguna & Others	145.925	160.670	164.052	1.655	4.697	3.042	-189	3.382	18.127	1.315	157.811	103,95%	6.241
	Pensiun	18.276	19.010	18.879	286	32	-254	7	-130	604	162	19.540	96,62%	(660)
	Total Pembiayaan	218.409	247.836	250.959	3.919	7.318	3.399	314	3.123	32.550	4.195	252.063	99,56%	(1.104)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	100	530	284	2,87%	0,82%	4,39%	430	246	530			
	KUR	284	-	100	530	31,15%	0,93%	4,91%	430	246	530				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	468	0	0,00%	0,11%	1,93%	442	468	468			
	Cilem	-	-	-	426	0	0,00%	2,90%	2,90%	426	426	426			
	Gadai	-	-	26	41	0	0,00%	0,28%	0,43%	15	41	41			
4	CFG	85	484	467	5.507	0,04%	0,04%	0,22%	0,26%	5.040	5.422	5.023			
	CF 1	52	484	467	3.544	0,20%	0,16%	12,84%	3,077	3.492	3.060				
	Total Griya	52	48	48	3.239	0,24%	0,20%	13,43%	3.192	3.187	3.191				
	Oto	-	436	419	305	0,00%	10,65%	8,74%	(114)	305	(131)				
	CF 2	33	-	-	1.963	0,02%	0,00%	1,07%	1.963	1.930	1.963				
	Mitraguna & Others	33	-	-	1.963	0,02%	0,00%	1,20%	1.963	1.930	1.963				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.209	515	514	513	0,55%	0,21%	0,20%	(1)	(696)	(1)	0,00%	98,98%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	3.398	3.000	3.001	(4.792)	1	(397)	-11,68%	(5.553)	-64,92%	15.576	19,27%	(12.575)
2	Tabungan	104.558	103.775	101.457	101.698	4.473	241	(2.077)	-2,00%	(2.860)	-2,73%	116.810	87,06%	(15.112)
3	Deposito	118.514	111.806	111.736	111.836	(5.325)	100	31	0,03%	(6.678)	-5,63%	119.096	93,90%	(7.260)
	Total	231.625	218.978	216.193	216.535	(5.644)	342	(2.443)	-1,12%	(15.090)	-6,51%	251.482	86,10%	(34.947)
	CASA	113.112	107.173	104.457	104.699	(319)	242	(2.474)	-2,31%	(8.412)	-7,44%	132.386	79,09%	(27.687)
	(%) CASA	48,83%	48,94%	48,32%	48,35%									
	FDR	61,23%	68,43%	69,74%	69,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.420	4.557	4.555		(1)	136	3,07%	1.895	71,26%	-	0,00%	4.555
2	Giro ISE	666	1.060	1.083	1.099		16	39	3,68%	433	64,95%		0,00%	1.099
3	Tabungan ISE	1.893	3.259	3.374	3.356		(18)	97	2,97%	1.463	77,25%		0,00%	3.356
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Local Champion	-	1.724	1.724	-	-	0	-40	0	1.724	-	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	59	59	-	-	0	-2	0	-17	-	76	77,74%	(17)
3	PWG	18.643	25.017	25.903	2.080	2.687	606	1.304	886	7.260	1.800	28.064	92,30%	(2.162)
	Cilem	13.169	14.403	14.688	628	622	-5	-208	285	1.519	338	18.830	78,00%	(4.142)
	Gadai	5.474	10.614	11.215	1.453	2.064	611	1.513	601	5.740	1.463	9.234	121,45%	1.981
4	CFG	123.108	123.055	123.094	345	995	650	84	39	-13	956	137.225	89,70%	(14.130)
	CF 1	17.304	13.823	13.696	-	-	0	-191	-127	-3.608	127	19.095	71,73%	(5.399)
	Total Griya	13.206	10.394	10.341	-	-	0	0	-53	-2.865	53	13.694	75,52%	(3.353)
4	• Total Non Program	13.206	10.394	10.341	-	-	0	-787	-53	-2.865	53	13.694	75,52%	(3.353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.429	3.355	-	-	0	-191	-74	-743	74	5.401	62,11%	(2.046)
	CF 2	105.804	109.232	109.399	345	995	650	274	166	3.594	829	118.130	92,61%	(8.731)
	Mitraguna & Others	72.025	76.346	76.879	-	-	0	707	533	4.854	462	83.166	92,44%	(6.287)
	Pensiun	33.780	32.886	32.520	-	-	0	-433	-367	-1.260	367	34.964	93,01%	(2.444)
	Total Pembiayaan	141.827	149.855	150.780	2.425	3.682	1.256	1.346	925	8.954	2.756	165.365	91,18%	(14.585)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	Posisi				%	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	5	325	625	625	0,00%	0,51%	0,51%	-	-	-	621	301					
	CF 1	5	108	106	106	0,03%	0,77%	0,77%	-	-	-	101	(2)					
	Total Griya	5	108	106	106	0,04%	1,02%	1,02%	-	-	-	101	(2)					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	CF 2	-	217	519	519	0,00%	0,48%	0,48%	-	-	-	519	302					
	Mitraguna & Others	-	-	303	303	0,00%	0,40%	0,40%	-	-	-	303	303					
	Pensiun	-	217	217	217	0,00%	0,14%	0,14%	-	-	-	217	(0)					
	Total Pembiayaan	5	325	625	625	0,00%	0,42%	0,41%	-	621	301	2,10%	-405,76%	1,7%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,06	3,22	3,21	(0,02)	0,15
CIF Payroll	1.010	1.088	1.108	20	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.412	4.106	3.923	(1.230)	(183)	511	14,99%	2.307	142,85%	6.881	57,01%	(2.958)
2	Tabungan	101.049	104.238	101.991	102.258	(1.606)	267	(1.980)	-1,90%	1.209	1,20%	109.623	93,28%	(7.365)
3	Deposito	38.774	45.450	47.341	47.431	(520)	90	1.981	4,36%	8.658	22,33%	39.255	120,83%	8.176
	Total	141.438	153.100	153.437	153.612	(3.355)	175	512	0,33%	12.174	8,61%	155.759	98,62%	(2.147)
	CASA	102.664	107.650	106.096	106.181	(2.836)	85	(1.469)	-1,36%	3.516	3,43%	116.504	91,14%	(10.323)
	(%) CASA	72,59%	70,31%	69,15%	69,12%									
	FDR	91,03%	105,36%	105,32%	105,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.949	2.780	2.663	(117)	(286)	-9,70%	(635)	-19,26%	-	0,00%	2.663	
2	Giro ISE	186	257	154	154	0	(102)	-39,88%	(31)	-16,80%	-	0,00%	154	
3	Tabungan ISE	2.913	2.682	2.616	2.499	(117)	(183)	-6,84%	(414)	-14,21%	-	0,00%	2.499	
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%	-	0,00%	10	
5	CIF ISE	94	102	103	103	0	1	0,98%	9	9,57%	-	0,00%	103	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Local Champion	415	20.120	20.120	150	-	-150	148	0	19.705	(0)	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.899	6.854	-	-	0	331	-44	6.613	44	3.851	178,01%	3.004
	KUR	103	6.283	6.246	-	-	0	349	-37	6.144	37	3.549	176,00%	2.697
	Non KUR	139	616	608	-	-	0	349	-17	469	8	302	201,59%	306
3	PWG	20.398	30.373	31.334	4.947	3.154	-1.793	2.240	961	10.936	2.192	31.029	100,98%	305
	Cilem	7.170	12.746	13.099	1.579	829	-750	809	352	5.929	476	15.989	81,92%	(2.891)
	Gadai	13.229	17.627	18.236	3.368	2.325	-1.043	1.431	609	5.007	1.716	15.040	121,25%	3.196
4	CFG	107.701	103.913	103.289	170	389	219	580	-624	-4.411	1.012	119.299	86,58%	(16.009)
	CF 1	13.161	13.563	13.623	-	119	119	-83	60	462	58	14.643	93,04%	(1.020)
	Total Griya	10.223	10.121	10.094	-	-	0	0	-27	-128	27	10.685	94,48%	(590)
4	• Total Non Program	10.223	9.949	9.923	-	-	0	0	-122	-26	26	10.685	92,87%	(762)
	• Program	-	172	172	-	-	0	0	-1	-1	1	0	0,00%	172
	Oto	2.938	3.442	3.529	-	119	119	-83	87	590	32	3.958	89,15%	(429)
	CF 2	94.540	90.350	89.666	170	270	100	664	-684	-4.873	954	104.656	85,68%	(14.989)
	Mitraguna & Others	89.171	84.140	83.420	170	80	-90	-55	-719	-5.751	799	98.315	84,85%	(14.895)
	Pensiun	5.368	6.211	6.246	-	190	190	719	36	878	154	6.341	98,51%	(94)
	Total Pembiayaan	128.755	161.305	161.598	5.267	3.542	-1.724	3.300	294	32.843	3.249	154.593	104,53%	7.005

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	787	0,00%	0,00%	0,00%	11,48%	787	787	787			
	KUR	-	-	-	-	570	0,00%	0,00%	0,00%	9,13%	570	570	570			
	Non KUR	-	-	-	-	217	0,00%	0,00%	0,00%	35,68%	217	217	217			
3	PWG	-	-	-	-	2.232	0,00%	0,00%	0,00%	7,12%	2.232	2.232	2.232			
	Cilem	-	-	-	-	875	0,00%	0,00%	0,00%	6,68%	875	875	875			
	Gadai	-	-	-	-	1.358	0,00%	0,00%	0,00%	7,44%	1.358	1.358	1.358			
4	CFG	2.505	2.121	2.530	2.529	2.33%	0,23%	0,243%	0,245%	(0)	24	409				
	CF 1	23	78	78	78	0,18%	0,58%	0,57%	0,57%	-	55	-				
	Total Griya	-	78	78	78	0,00%	0,77%	0,78%	0,78%	-	78	-				
	Oto	23	-	-	-	0,79%	0,00%	0,00%	0,00%	-	(23)	-				
	CF 2	2.482	2.042	2.451	2.451	2,63%	2,71%	2,71%	2,73%	(0)	(31)	409				
	Mitraguna & Others	2.482	2.042	2.451	2.451	2,78%	2,91%	2,91%	2,94%	(0)	(31)	409				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	2.920	2.121	2.530	2.529	2,27%	1,57%	1,57%	(0)	(391)	409	0,00%	100,00%	-1,6%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-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	35	110	121	123	(16)	2	14	12,38%	88	251,69%	40	311,21%	84
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	110	121	123	(16)	2	14	12,38%	88	251,69%	40	311,21%	84
	CASA	35	110	121	123	(16)	2	14	12,38%	88	251,69%	40	311,21%	84
(%) CASA	100,00%	100,00%	100,00%	100,00%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

<table border

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-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	438	693	627	619	75	(8)	(74)	-10,69%	180	41,17%	495	124,92%	123
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.243	1.177	1.169	75	(8)	(74)	-5,96%	730	166,66%	495	235,97%	673
	CASA	438	693	627	619	75	(8)	(74)	-10,69%	180	41,17%	495	124,92%	123
	(%) CASA	100,00%	55,74%	53,27%	52,94%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	195	0	0	0	0	(195)	-99,95%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	195	0	0	0	0	(195)	-99,95%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				31-Dec-24	31-Oct-25	18-Nov-25			%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				31-Dec-24	31-Oct-25	18-Nov-25			%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Mitraguna & Others	-	-	-													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	44.415	50.504	50.181	5.703	(323)	5.766	12,98%	28.729	133,92%	31.025	161,74%	19.156
2	Tabungan	103.481	122.013	119.407	116.826	7.231	(2.581)	(5.187)	-4,25%	13.346	12,90%	119.071	98,12%	(2.244)
3	Deposito	132.303	85.939	85.011	85.011	(6.648)	0	(927)	-1,08%	(47.291)	-35,74%	133.190	63,83%	(48.179)
	Total	257.235	252.367	254.922	252.019	6.286	(2.903)	(348)	-0,14%	(5.217)	-2,03%	283.286	88,96%	(31.267)
	CASA	124.933	166.428	169.911	167.007	12.934	(2.903)	579	0,35%	42.075	33,68%	150.096	111,27%	16.911
	(%) CASA	48,57%	65,95%	66,65%	66,27%									
	FDR	70,83%	83,50%	84,15%	85,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.471	7.771	8.699		928	228	2,69%	763	9,62%	-	0,00%	8.699
2	Giro ISE	4.026	3.734	3.517	3.521		4	(213)	-5,70%	(505)	-12,54%		0,00%	3.521
3	Tabungan ISE	2.910	4.737	4.254	5.178		924	441	9,30%	2.268	77,96%		0,00%	5.178
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	65	65		0	1	1,56%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	38.775	39.150	-	640	640	-388	375	-6.085	265	54.048	72,44%	(14.898)
	Linkage	14.656	14.627	14.627	-	-	-	1	0	-29	-	18.494	79,09%	(3.867)
	Non-Linkage	30.579	24.148	24.523	-	640	640	-390	375	-6.056	265	35.554	68,97%	(11.031)
	• Local Champion	28.121	21.313	21.733	-	640	640	-215	420	-6.388	220	30.480	71,30%	(8.747)
	• Value Chain	2.457	2.835	2.790	-	-	-	-174	-45	332	45	5.074	54,98%	(2.284)
2	MBG	4.919	2.874	2.849	-	-	0	-219	-24	-2.069	24	4.919	57,93%	(2.069)
	KUR	4.804	2.874	2.849	-	-	0	-219	-24	-1.955	24	4.804	59,31%	(1.955)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	39.533	41.601	7.780	5.255	-2.525	3.166	2.068	18.264	3.188	39.389	105,62%	2.212
	Cilem	6.677	17.447	18.355	2.373	1.309	-1.064	1.920	908	11.678	401	19.951	92,00%	(1.596)
	Gadai	16.660	22.086	23.246	5.407	3.946	-1.461	1.246	1.159	6.586	2.787	19.438	119,59%	3.807
4	CFG	108.703	129.533	130.905	1.877	2.995	1.118	2.647	1.373	22.203	1.623	121.184	108,02%	9.721
	CF 1	24.869	27.555	27.441	27	19	-8	-108	-114	2.572	133	26.405	103,92%	1.036
	Total Griya	19.873	21.431	21.377	-	-	0	0	-54	1.504	54	20.306	105,28%	1.071
	• Total Non Program	19.873	21.431	21.377	-	-	0	0	-54	1.504	54	20.306	105,28%	1.071
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.124	6.064	27	19	-8	-108	-60	1.067	79	6.099	99,42%	(35)
	CF 2	83.833	101.978	103.464	1.850	2.976	1.126	2.755	1.487	19.631	1.489	94.779	109,16%	8.685
	Mitraguna & Others	62.328	78.196	79.106	1.850	2.206	356	2.567	910	16.778	1.296	72.223	109,53%	6.884
	Pensiun	21.505	23.782	24.358	-	770	770	189	576	2.853	194	22.557	107,99%	1.801
	Total Pembiayaan	182.193	210.715	214.505	9.657	8.890	-767	5.206	3.791	32.312	5.100	219.540	97,71%	(5.035)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.147		0,00%	0,00%	2,93%	1.147	1.147	1.147				
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	1.027		0,00%	0,00%	4,19%	1.027	1.027	1.027				
	Value Chain	-	-	-	120		0,00%	0,00%	0,55%	120	120	120				
2	MBG	121	20	32	98		2,46%	1,11%	3,43%	66	(23)	77				
	KUR	83	20	32	98		1,72%	1,11%	3,43%	66	15	77				
	Non KUR	38	-	-	-		33,52%	0,00%	0,00%	-	(38)	-				
3	PWG	-	-	-	2.540		0,00%	0,00%	6,11%	2.540	2.540	2.540				
	Cilem	-	-	-	1.555		0,00%	0,00%	8,47%	1.555	1.555	1.555				
	Gadai	-	-	-	985		0,00%	0,00%	4,24%	985	985	985				
4	CFG	330	1.698	1.506	3.814		0,30%	1,16%	2,91%	2.307	3.484	2.116				
	CF 1	209	63	-	708		0,84%	0,00%	2,58%	708	499	644				
	Total Griya	-	-	-	273		0,00%	0,00%	1,28%	273	273	273				
	Oto	209	63	-	435		4,19%	0,00%	7,17%	435	226	371				
	CF 2	120	1.635	1.506	3.106		0,14%	1,48%	3,00%	1.600	2.985	1.471				
	Mitraguna & Others	-	1.495	1.506	2.807		0,00%	0,00%	3,55%	1.301	2.807	1.312				
	Pensiun	120	140	-	299		0,56%	0,00%	1,23%	299	178	159				
	Total Pembiayaan	8.782	6.428	6.553	6.565	4,82%	3,11%	3,06%	12	(2.217)	137	3,38%	-10,34%	0,3%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156		12,66%	15,88%	15,72%	-	430	-	-			
	Linkage	23	-	-	-		0,15%	0,00%	0,00%	-	(23)	-	-			
	Non-Linkage	5.703	6.156	6.156	6.156		18,65%	25,49%	25,10%	-	453	-	-			
2	MBG	372	73	-	-		7,57%	0,00%	0,00%	-	(372)	(73)	-			
	KUR	296	73	-	-		6,16%	0,00%	0,00%	-	(296)	(73)	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	40.076	31.775	30.037	16.346	(1.738)	(10.039)	-25,05%	12.333	69,66%	27.730	108,32%	2.307
2	Tabungan	74.047	76.608	74.935	78.520	1.205	3.586	1.912	2,50%	4.474	6,04%	90.374	86,88%	(11.854)
3	Deposito	177.676	159.231	159.057	157.057	(2.193)	(2.000)	(2.174)	-1,37%	(20.619)	-11,60%	178.593	87,94%	(21.536)
	Total	269.427	275.916	265.767	265.614	15.359	(153)	(10.301)	-3,73%	(3.813)	-1,42%	296.698	89,52%	(31.083)
	CASA	91.751	116.684	106.710	108.557	17.551	1.847	(8.127)	-6,96%	16.806	18,32%	118.105	91,92%	(9.547)
	(%) CASA	34,05%	42,29%	40,15%	40,87%									
	FDR	66,93%	75,15%	78,15%	78,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-17 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.827	2.009	2.051	42	224	12,24%	(1.648)	-44,55%		-	0,00%	2.051
2	Giro ISE	1.245	198	326	352	26	154	78,03%	(892)	-71,69%			0,00%	352
3	Tabungan ISE	2.454	1.630	1.683	1.699	16	69	4,25%	(755)	-30,78%			0,00%	1.699
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	78	83	84	84	0	1	1,20%	6	7,69%			0,00%	84

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-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	7.500	10.464	10.561	30	200	170	214	97	3.061	103	10.279	102,74%	282
	KUR	5.814	8.922	9.030	30	200	170	252	108	3.216	92	8.593	105,08%	437
	Non KUR	1.686	1.542	1.531	-	-	0	-38	-11	-155	11	1.686	90,80%	(155)
3	PWG	25.637	37.586	39.063	4.963	5.806	842	2.015	1.477	13.426	4.329	37.092	105,32%	1.971
	Cilem	7.478	16.013	16.924	1.734	1.308	-426	1.735	911	9.447	396	17.536	96,51%	(612)
	Gadai	18.160	21.573	22.139	3.229	4.498	1.269	280	566	3.980	3.932	19.556	113,21%	2.583
4	CFG	147.202	159.308	158.061	433	1.212	779	1.851	-1.247	10.859	2.459	161.418	97,92%	(3.357)
	CF 1	16.107	19.021	19.052	-	150	150	-201	31	2.946	119	18.142	105,02%	910
	Total Griya	8.451	13.214	13.337	-	150	150	0	123	4.886	27	8.981	148,50%	4.356
4	• Total Non Program	8.451	13.214	13.337	-	150	150	189	123	4.886	27	8.981	148,50%	4.356
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.807	5.715	-	-	0	-201	-92	-1.941	92	9.161	62,38%	(3.446)
	CF 2	131.096	140.287	139.009	433	1.062	629	2.052	-1.278	7.913	2.340	143.276	97,02%	(4.267)
	Mitraguna & Others	128.138	136.656	135.370	433	1.027	594	1.845	-1.286	7.232	2.313	138.882	97,47%	(3.511)
	Pensiun	2.957	3.631	3.638	-	35	35	208	8	681	27	4.394	82,80%	(756)
	Total Pembiayaan	180.340	207.358	207.685	5.426	7.218	1.791	4.080	327	27.346	6.891	208.789	99,47%	(1.104)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	453	156	151	1.340	6,04%	1.44%	1.44%	12,68%	1.189	887	1.183					
	KUR	363	83	80	1.064	6,24%	0,90%	0,90%	11,79%	984	702	981					
	Non KUR	90	73	70	275	5,33%	4,57%	4,57%	17,98%	205	185	202					
3	PWG	-	-	-	-	1.445	0,00%	0,00%	0,00%	3,70%	1.445	1.445	1.445				
	Cilem	-	-	-	-	757	0,00%	0,00%	0,00%	4,47%	757	757	757				
	Gadai	-	-	-	-	688	0,00%	0,00%	0,00%	3,11%	688	688	688				
4	CFG	537	1.372	1.213	3.716	0,36%	0,76%	0,76%	2,35%	2.503	3.179	2.344					
	CF 1	200	783	336	1.266	2,61%	5,79%	5,79%	22,16%	930	1.067	483					
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	-	-	-					
	Oto	200	783	336	1.266	2,61%	5,79%	5,79%	22,16%	930	1.067	483					
	CF 2	337	589	876	2.450	0,26%	0,62%	0,62%	1,76%	1.573	2.113	1.861					
	Mitraguna & Others	337	589	876	2.450	0,26%	0,64%	0,64%	1,81%	1.573	2.113	1.861					
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-					
	Total Pembiayaan	1.219	2.824	2.867	2.867	0,68%	1,38%	1,38%	(0)	1.648	43	0,06%	95,34%	-1,3%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	70	199	198	198	0,93%	1,90%	1,88%	(0)	128	(0)						
	KUR	-	199	198	198	0	0,00%	0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.546	15.053	14.969	(614)	(84)	423	2,91%	2.019	15,59%	17.890	83,67%	(2.922)
2	Tabungan	76.505	85.359	85.476	86.549	6.313	1.073	1.190	1,39%	10.045	13,13%	85.927	100,72%	622
3	Deposito	21.770	21.261	20.791	20.791	72	0	(470)	-2,21%	(979)	-4,50%	22.258	93,41%	(1.467)
	Total	111.225	121.166	121.320	122.309	5.771	989	1.143	0,94%	11.084	9,97%	126.075	97,01%	(3.767)
	CASA	89.454	99.905	100.529	101.518	5.700	989	1.613	1,61%	12.063	13,49%	103.817	97,79%	(2.299)
	(%) CASA	80,43%	82,45%	82,86%	83,00%									
	FDR	45,34%	58,33%	58,18%	57,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25			
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.158	1.451	1.456	1.456	0	5	0,34%	298	25,75%	-	0,00%	1.456		
2	Giro ISE	199	118	134	140	5	22	18,43%	(60)	-29,95%	-	0,00%	140		
3	Tabungan ISE	959	1.334	1.322	1.317	(5)	(17)	-1,26%	358	37,33%	-	0,00%	1.317		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	50	55	55	55	0	0	0,00%	5	10,00%	-	0,00%	55		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	103	4.767	5.007	-	250	250	232	240	4.905	10	3.735	134,08%	1.273
	KUR	103	4.563	4.803	-	250	250	234	240	4.701	10	3.547	135,43%	1.257
	Non KUR	-	204	204	-	0	-2	0	0	204	-	188	108,59%	16
3	PWG	12.227	18.330	18.860	2.595	2.342	-253	1.055	530	6.633	1.812	27.410	68,81%	(8.549)
	Cilem	5.118	10.278	10.968	577	948	371	284	690	5.850	258	17.009	64,49%	(6.041)
	Gadai	7.109	8.052	7.892	2.018	1.394	-624	771	-160	783	1.554	10.400	75,88%	(2.509)
4	CFG	38.093	47.576	46.713	723	570	-153	614	-863	8.620	1.433	46.389	100,70%	324
	CF 1	11.280	11.393	11.157	15	-	-15	-341	-235	-122	235	12.354	90,31%	(1.197)
	Total Griya	5.847	6.704	6.592	-	-	0	0	-113	745	113	6.132	107,49%	459
4	• Total Non Program	5.847	6.026	5.915	-	-	0	0	-84	-111	68	0	0,00%	677
	• Program	-	678	677	-	-	0	0	166	-1	677	1	0,00%	677
	Oto	5.433	4.688	4.565	15	-	-15	-341	-123	-867	123	6.221	73,38%	(1.656)
	CF 2	26.814	36.184	35.556	708	570	-138	955	-628	8.742	1.198	34.035	104,47%	1.521
	Mitraguna & Others	24.934	33.989	33.341	708	530	-178	910	-647	8.408	1.177	31.461	105,98%	1.880
	Pensiun	1.880	2.195	2.215	-	40	40	45	19	335	21	2.574	86,04%	(359)
	Total Pembiayaan	50.425	70.675	70.582	3.318	3.162	-156	1.900	-93	20.158	3.255	77.535	91,03%	(6.952)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
2	MBG	-	-	-	-	757	0,00%	0,00%	15,11%	757	757	757							
	KUR	-	-	-	-	757	0,00%	0,00%	15,75%	757	757	757							
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
3	PWG	-	-	-	-	290	0,00%	0,00%	1,54%	290	290	290							
	Cilem	-	-	-	-	166	0,00%	0,00%	1,51%	166	166	166							
	Gadai	-	-	-	-	124	0,00%	0,00%	1,57%	124	124	124							
4	CFG	182	943	361	879	879	0,48%	0,76%	1,88%	519	698	(64)							
	CF 1	77	348	272	297	297	0,68%	0,29%	2,66%	25	220	(51)							
	Total Griya	1	-	-	-	0	0,02%	0,00%	0,00%	-	(1)	-							
	Oto	76	348	272	297	297	1,39%	5,80%	6,50%	25	221	(51)							
	CF 2	105	595	89	583	583	0,39%	0,25%	1,64%	494	478	(12)							
	Mitraguna & Others	105	595	89	583	583	0,42%	0,26%	1,75%	494	478	(12)							
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	190	513	1.008	685	685	0,38%	1,43%	0,97%	(324)	494	172	0,00%	100,00%	-1,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.366	7.956	8.082	199	126	2.716	50,61%	(9.353)	-53,65%	22.385	36,10%	(14.304)
2	Tabungan	88.077	86.195	80.513	80.573	(7.659)	60	(5.622)	-6,52%	(7.504)	-8,52%	97.031	83,04%	(16.458)
3	Deposito	27.462	48.947	48.881	48.881	9.993	0	(65)	-0,13%	21.419	77,99%	27.903	175,18%	20.978
	Total	132.974	140.508	137.350	137.536	2.533	186	(2.972)	-2,12%	4.562	3,43%	147.320	93,36%	(9.784)
	CASA	105.512	91.561	88.469	88.655	(7.460)	186	(2.907)	-3,17%	(16.857)	-15,98%	119.416	74,24%	(30.762)
	(%) CASA	79,35%	65,16%	64,41%	64,46%									
	FDR	8,88%	16,51%	17,15%	17,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	7.799	6.654	6.914	260	(885)	-11,35%	(5.816)	-45,69%		-	0,00%	6.914
2	Giro ISE	9.787	158	777	857	81	699	441,81%	(8.929)	-91,24%			0,00%	857
3	Tabungan ISE	2.943	7.140	5.377	5.556	179	(1.584)	-22,18%	2.613	88,81%			0,00%	5.556
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!			0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%			0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.385	5.526	291	197	-94	-32	141	2.453	56	3.201	172,61%	2.324
	Cilem	3.072	5.385	5.526	291	197	-94	-32	141	2.453	56	3.201	172,61%	2.324
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	17.820	18.033	220	235	15	973	213	9.290	22	17.590	102,51%	442
	CF 1	1.694	1.865	1.854	-	-	0	-24	-11	160	11	2.718	68,22%	(864)
	Total Griya	398	867	867	-	-	0	0	0	469	-	696	124,52%	171
	• Total Non Program	398	867	867	-	-	0	-3	0	469	-	696	124,52%	171
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	998	988	-	-	0	-24	-11	-309	11	2.022	48,84%	(1.034)
	CF 2	7.049	15.955	16.178	220	235	15	997	224	9.130	11	14.872	108,78%	1.306
	Mitraguna & Others	6.955	15.863	16.087	-	-	15	997	224	9.132	11	14.204	113,26%	1.883
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	668	13,70%	(577)
	Total Pembiayaan	11.815	23.204	23.558	511	432	-79	941	354	11.743	78	20.791	113,31%	2.767

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif		MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	34	0,00%	0,00%	0,61%	34	34	34	34				
	Cilem	-	-	-	-	34	0,00%	0,00%	0,61%	34	34	34	34				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	-	339	184	184	2,55%	1,90%	1,02%	(155)	(39)	184	184				
	CF 1	223	-	184	184	184	13,18%	9,86%	9,91%	-	(39)	184	184				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	-	184	184	184	17,22%	18,42%	18,61%	-	(39)	184	184				
	CF 2	-	-	155	-	155	0,00%	0,97%	0,00%	(155)	-	-	-				
	Mitraguna & Others	-	-	155	-	155	0,00%	0,98%	0,00%	(155)	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	76	231	0,00%	0,33%	0,98%	155	231	155	5,99%	-512,29%	5,0%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.975	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.420	37.059	37.059	(4.985)	1	639	1,76%	18.034	94,79%	24.527	151,10%	12.533
2	Tabungan	42.453	54.176	52.568	52.233	2.399	(335)	(1.943)	-3,59%	9.779	23,04%	50.594	103,24%	1.638
3	Deposito	43.338	45.527	46.507	46.507	1.425	0	981	2,15%	3.169	7,31%	43.913	105,91%	2.594
	Total	104.817	136.122	136.134	135.799	(1.161)	(335)	(323)	-0,24%	30.982	29,56%	119.034	114,08%	16.765
	CASA	61.479	90.595	89.626	89.292	(2.586)	(335)	(1.303)	-1,44%	27.813	45,24%	75.121	118,86%	14.171
	(%) CASA	58,65%	66,55%	65,84%	65,75%									
	FDR	25,79%	41,74%	43,24%	43,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.683	1.895	1.913	17	230	13,64%	531	38,43%	-	0,00%	1.913	
2	Giro ISE	167	58	59	59	0	1	1,65%	(108)	-64,50%	-	0,00%	59	
3	Tabungan ISE	1.214	1.625	1.836	1.853	17	229	14,07%	639	52,62%	-	0,00%	1.853	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	33	36	36	0	3	9,09%	10	38,46%	-	0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Local Champion	-	-	2.000	-	2.000	2.000	0	2.000	2.000	-	0	0,00%	2.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.868	10.759	1.105	359	-746	358	-109	6.015	468	5.399	199,28%	5.360
	Cilem	4.744	10.868	10.759	1.105	359	-746	358	-109	6.015	468	5.399	199,28%	5.360
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.946	46.106	2.693	1.478	-1.215	1.685	160	23.819	1.318	31.309	147,26%	14.797
	CF 1	3.598	7.925	7.859	791	-	-791	906	-66	4.260	66	4.708	166,91%	3.150
	Total Griya	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
	• Total Non Program	1.186	3.167	3.130	-	-	0	0	-37	1.944	37	1.499	208,82%	1.631
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.758	4.729	791	-	-791	906	-29	2.316	29	3.209	147,34%	1.519
	CF 2	18.689	38.021	38.247	1.902	1.478	-424	779	226	19.558	1.252	26.601	143,78%	11.646
	Mitraguna & Others	17.983	37.214	37.445	1.815	1.478	-337	681	231	19.461	1.247	25.135	148,97%	12.310
	Pensiun	705	807	803	87	-	-87	99	-4	97	4	1.466	54,75%	(663)
	Total Pembiayaan	27.031	56.814	58.865	3.798	3.837	39	2.043	2.051	31.834	1.786	36.708	160,36%	22.157

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				MtD	YtD	%				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	2,98%	321	321	321	321	321	321	321	321
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	2,98%	321	321	321	321	321	321	321	321
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	321	321	321	321	321	321	321	321
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,01%	2	2	2	2	2	2	2	2
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,03%	2	2	2	2	2	2	2	2
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,05%	2	2	2	2	2	2	2	2
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	2	2	2	2	2	2	2	2
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	2	2	2	2	2	2	2	2
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	31-Oct-25	18-Nov-25	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25				31-Dec-24	31-Oct-25	18-Nov-25				%	Penc.	Gap
1	Asset (Retail) T	105.426	104.817	137.283	37.059	31.857	-	-	-	-	-	-	-	-	-	-	-
2	Contribution Margin	1.061	1.727	2.257	1.425	1.196	-112,7%	-	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	106.487	106.544	139.540	37.059	31.857	-112,7%	-	-	-	-	-	-	-	-	-	-

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll		
Sep-24	Dec-24	Sep-25	Growth (Yoy)	Posisi	Sep-24	Aug-25	Sep-25	Growth (Mtd)	Growth (YoY)	

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	6.752	0,00%	(6.752)
2	Tabungan	2.113	10.577	12.421	11.755	(1.709)	(665)	1.178	11,14%	9.643	456,41%	13.107	89,69%	(1.351)
3	Deposito	750	1.116	802	802	1	0	(314)	-28,12%	52	6,96%	1.367	58,66%	(565)
	Total	2.863	11.693	13.223	12.558	(1.708)	(665)	864	7,39%	9.695	338,66%	21.226	59,16%	(8.668)
	CASA	2.113	10.577	12.421	11.755	(1.709)	(665)	1.178	11,14%	9.643	456,41%	19.859	59,20%	(8.103)
(%) CASA	73,80%	90,46%	93,93%	93,61%										
FDR	44,75%	142,80%	131,04%	137,98%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	135	86	86		0	(49)	-36,38%	86	#DIV/0!	-	0,00%	86
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	135	86	86		0	(49)	-36,38%	86	#DIV/0!		0,00%	86
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3		0	0	0,00%	(86)	-96,63%		0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	11.296	11.955	1.209	1.465	255	909	659	10.754	805	8.970	133,28%	2.985
	Cilem	1.026	8.054	8.743	830	971	141	195	689	7.717	282	6.281	139,21%	2.462
	Gadai	175	3.242	3.212	379	493	114	714	30	3.037	523	2.689	119,45%	523
4	CFG	80	5.403	5.372	50	-	-50	-10	-31	5.292	31	9.385	57,24%	(4.014)
	CF 1	-	2.553	2.535	-	-	0	-31	-18	2.535	18	1.107	229,02%	1.428
4	Total Griya	-	1.031	1.031	-	-	0	0	0	1.031	-	268	384,59%	763
• Total Non Program	-	1.031	1.031	-	-	-	0	0	0	1.031	-	268	384,59%	763
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	1.522	1.505	-	-	-	0	-31	-18	1.505	18	839	179,33%	666
CF 2	-	80	2.849	2.836	50	-	-50	21	-13	2.756	13	8.278	34,26%	(5.442)
Mitraguna & Others	-	80	2.577	2.567	-	-	0	-27	-11	2.487	11	7.607	33,74%	(5.041)
Pensiun	-	-	272	270	50	-	-50	48	-2	270	2	671	40,21%	(401)
Total Pembiayaan		1.281	16.698	17.327	1.259	1.465	205	899	629	16.046	836	18.355	94,40%	(1.028)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
3	PWG	-	35	-	35		0,00%	0,00%	0,00%	0,30%	35	35	0			
	Cilem	-	-	29	29		0,00%	0,00%	0,00%	0,33%	29	29	29			
	Gadai	-	35	-	7		0,00%	0,00%	0,00%	0,21%	7	7	(28)			
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%	-	-	-	-	1,22%	#DIV/0!	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	#DIV/0!
2	Contribution Margin	-	(22)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13