

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	155.866	132.926	132.307	132.713	(20.234)	406	(213)	-0,16%	(23.153)	-14,85%	307.972	43,09%	(175.259)
2	Tabungan	1.803.617	1.929.405	1.948.846	1.931.716	8.980	(16.930)	2.512	0,13%	128.300	7,11%	2.053.217	94,09%	(121.301)
3	Deposito	681.198	794.773	779.907	790.303	13.126	10.397	(4.470)	-0,56%	109.105	16,02%	695.719	113,60%	94.584
	Total	2.640.681	2.857.104	2.861.060	2.854.933	1.872	(6.128)	(2.171)	-0,08%	214.252	8,11%	3.056.908	93,39%	(201.976)
	CASA	1.959.483	2.062.331	2.081.154	2.064.629	(11.254)	(16.524)	2.299	0,11%	105.146	5,37%	2.361.189	87,44%	(296.560)
	(%) CASA	74,20%	72,18%	72,74%	72,32%									
	FDR	99,99%	103,86%	104,42%	104,65%									

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	65.610	78.195	84.295	83.869		(426)	5.674	7,26%	18.259	27,83%	93.649	89,56%	(9.780)
2	Giro ISE	23.758	19.240	20.975	20.827		(148)	1.587	8,25%	(2.931)	-12,34%	40.752	51,11%	(19.925)
3	Tabungan ISE	30.646	49.287	53.653	53.375		(278)	4.087	8,29%	22.728	74,16%	34.543	154,52%	18.832
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	80.398	96.289	101.681	3.115	5.900	2.785	1.646	5.392	21.283	508	108.670	93,57%	(6.989)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.271	3.115	5.900	2.785	1.592	5.392	11.737	508	81.493	94,82%	(4.223)
	• Local Champion	62.373	68.775	74.187	3.115	5.900	2.785	1.923	5.412	11.814	488	69.939	106,07%	4.247
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.668	6.815	4.150	-2.665	2.427	-1.633	16.609	5.783	416.638	92,33%	(31.970)
	KUR	343.457	360.866	359.368	5.815	4.080	-1.735	2.172	-1.497	15.911	5.577	389.607	92,24%	(30.238)
3	PWG	200.888	337.104	351.974	48.696	46.512	-2.184	15.679	14.870	151.086	31.642	352.958	99,72%	(983)
	Cilem	92.590	179.567	191.708	13.400	18.219	4.819	5.131	12.141	99.118	6.078	214.664	89,31%	(22.955)
	Gadai	108.298	157.537	160.266	35.296	28.293	-7.003	10.549	2.729	51.968	25.564	138.294	115,89%	21.972
4	CFG	1.991.066	2.147.657	2.149.294	26.178	22.870	-3.308	24.686	1.638	158.229	21.233	2.201.267	97,64%	(51.973)
	CF 1	271.158	283.456	284.057	2.929	2.435	-494	1.344	601	12.899	1.835	306.261	92,75%	(22.204)
	Total Griya	236.939	234.916	233.829	850	160	-690	0	-1.087	-3.110	1.247	254.302	91,95%	(20.473)
	• Total Non Program	155.508	157.635	156.674	850	-	-850	-522	-960	1.166	960	163.178	96,01%	(6.504)
	• Program	81.431	77.281	77.154	-	160	160	-763	-127	-4.276	287	91.124	84,67%	(13.969)
	Oto	34.219	48.540	50.228	2.079	2.275	196	1.344	1.688	16.009	588	51.959	96,67%	(1.731)
	CF 2	1.719.908	1.864.201	1.865.238	23.249	20.435	-2.814	23.342	1.037	145.330	19.398	1.895.007	98,43%	(29.769)
	Mitraguna & Others	1.474.657	1.597.603	1.599.468	21.300	19.042	-2.258	17.258	1.865	124.811	17.177	1.633.534	97,91%	(34.065)
	Pensiun	245.250	266.598	265.770	1.950	1.393	-557	6.084	-828	20.519	2.221	261.473	101,64%	4.297
	Total Pembiayaan	2.640.411	2.967.351	2.987.618	84.805	79.432	-5.372	44.438	20.267	347.207	59.166	3.079.533	97,02%	(91.915)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	Net (UG) & DG		Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	18-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	5.289	0,00%	0,00%	5,20%	5.289	5.289	5.289	4.687			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	602	-	5.289	0,00%	0,00%	6,84%	5.289	5.289	5.289	4.687			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	2.275	5.444	5.444	28.501	0,62%	1,41%	7,41%	23.058	26.226	23.058				
	KUR	1.785	4.476	4.476	24.432	0,52%	1,24%	6,80%	19.956	22.646	19.956				
	Non KUR	489	968	968	4.070	1,99%	3,81%	16,09%	3.102	3.580	3.102				
3	PWG	10	-	-	-	8.623	0,00%	0,00%	2,45%	8.623	8.613	8.623			
	Cilem	10	-	-	-	3.575	0,01%	0,00%	2,80%	3.575	3.565	3.575			
	Gadai	-	-	-	-	3.248	0,00%	0,00%	2,03%	3.248	3.248	3.248			
4	CFG	19.717	27.801	28.500	54.967	0,99%	1,33%	2,56%	26.467	35.250	27.165				
	CF 1	13.249	15.216	16.070	25.146	4,89%	5,67%	8,85%	9.075	11.897	9.929				
	Total Griya	12.780	14.475	15.301	19.000	5,39%	6,51%	8,13%	3.699	6.220	4.525				
	Oto	469	742	769	6.146	1,37%	1,58%	12,24%	5.377	5.677	5.404				
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,76%	629	(1.653)	1.626				
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,82%	499	(1.820)	1.362				
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,41%	130	168	264				
	Total Pembiayaan	46.399	49.332	50.747	52.288	1,76%	1,71%	1,75%	1.542	5.890	2.956	1,79%	-2,10%	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

Kinerja	Posisi
---------	--------

Kinerja Pendanaan

Kineria 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	15.474	15.561	20.736	20.807	71	5.246	33,71%	5.333	34,46%	-	0,00%	20.807
2	Giro ISE	9.559	8.666	10.966	10.805	(161)	2.138	24,67%	1.245	13,03%		0,00%	10.805
3	Tabungan ISE	5.622	6.895	9.770	10.002	232	3.108	45,07%	4.380	77,91%		0,00%	10.002
4	Deposito ISE	293	-	-	-	0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	445	448	448	0	3	0,67%	21	4,92%		0,00%	448

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	17.555	13.598	18.598	3.115	5.000	1.885	2.782	5.000	1.043	-	24.634	75,50%	(6,036)	
	Linkage	-	-	-	-	-	-	0	0	0	-	3.083	0,00%	(3,083)	
	Non-Linkage	17.555	13.598	18.598	3.115	5.000	1.885	2.782	5.000	1.043	-	21.551	86,30%	(2,953)	
	• Local Champion	16.779	12.893	17.893	3.115	5.000	1.885	2.789	5.000	1.114	0	18.673	95,82%	(780)	
	• Value Chain	777	705	705	-	-	-	-7	0	-72	-	2.878	24,49%	(2,173)	
2	MBG	48.456	41.201	40.755	150	-	-150	-1.272	-445	-7.701	445	53.016	76,87%	(12,261)	
	KUR	46.158	38.350	37.916	150	-	-150	-1.221	-434	-8.242	434	50.496	75,09%	(12,580)	
	Non KUR	2.298	2.851	2.840	-	-	0	-51	-11	541	11	2.520	112,68%	319	
3	PWG	20.904	26.807	26.942	4.664	2.513	-2.151	1.575	135	6.037	2.379	34.588	77,89%	(7,646)	
	Cilem	9.146	13.780	13.849	917	323	-594	-575	69	4.704	254	20.186	68,61%	(6,336)	
	Gadai	11.759	13.027	13.092	3.747	2.190	-1.557	2.150	65	1.333	2.125	14.402	90,91%	(1,310)	
4	CFG	294.292	330.838	331.849	4.880	3.852	-1.028	2.642	1.011	37.557	2.841	309.858	107,10%	21.991	
	CF 1	11.437	13.928	13.659	-	-	0	-86	-269	2.222	269	13.294	102,75%	365	
	Total Griya	7.624	10.098	9.880	-	-	0	0	-218	2.255	218	8.092	122,09%	1.788	
1	• Total Non Program	7.624	10.098	9.880	-	-	0	-93	-218	2.255	218	8.092	122,09%	1.788	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.813	3.830	3.780	-	-	0	-86	-51	-33	51	5.202	72,66%	(1,422)	
	CF 2	282.855	316.910	318.190	4.880	3.852	-1.028	2.729	1.280	35.335	2.572	296.564	107,29%	21.626	
	Mitraguna & Others	252.904	277.936	278.891	4.780	3.265	-1.515	833	955	25.987	2.310	265.342	105,11%	13.549	
	Pensiun	29.951	38.974	39.299	100	587	487	1.895	325	9.348	262	31.222	125,87%	8.077	
	Total Pembiayaan	381.208	412.444	418.144	12.809	11.365	-1.444	5.727	5.700	36.936	5.665		422.096	99,06%	(3.952)

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	66	2.049	1.481	3.124	● 0,14%	● 3,59%	● 7,66%	1.643	3.057	1.074			
	KUR	66	1.886	1.317	2.960	● 0,14%	● 3,44%	● 7,81%	1.643	2.894	1.074			
	Non KUR	-	163	163	163	● 0,00%	● 5,73%	● 5,76%	(0)	163	0			
3	PWG	-	-	-	546	● 0,00%	● 0,00%	● 2,03%	546	546	546			
	Cilem	-	-	-	103	● 0,00%	● 0,00%	● 0,74%	103	103	103			
	Gadai	-	-	-	443	● 0,00%	● 0,00%	● 3,38%	443	443	443			
4	CFG	-	2.198	2.414	3.501	● 0,00%	● 0,73%	● 1,05%	1.087	3.501	1.303			
	CF 1	-	91	92	315	● 0,00%	● 0,66%	● 2,31%	223	315	224			
	Total Griya	-	-	-	64	● 0,00%	● 0,00%	● 0,64%	64	64	64			
	Oto	-	91	92	252	● 0,00%	● 2,40%	● 6,66%	160	252	161			
	CF 2	-	2.107	2.322	3.186	● 0,00%	● 0,73%	● 1,00%	863	3.186	1.079			
	Mitragna & Others	-	1.795	1.933	2.192	● 0,00%	● 0,70%	● 0,79%	259	2.192	397			
	Pensiun	-	312	389	994	● 0,00%	● 1,00%	● 2,53%	605	994	682			
	Total Pembiayaan	66	4.247	3.895	7.170	● 0,02%	● 0,94%	● 1,71%	3.275	7.104	2.923	0,00%	100,00%	-1,7%

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	674	3.598	3.571	3.571	3.84%	26,26%	19,20%	-	2.897	(27)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	674	3.598	3.571	3.571	3.84%	26,26%	19,20%	-	2.897	(27)				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	175	275	274	394	0,36%	0,66%	0,97%	121	219	120				
	KUR	175	56	56	176	0,38%	0,14%	0,46%	121	1	120				
	Non KUR	-	218	218	218	0,00%	7,65%	7,68%	-	218	(0)				
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CFG	1.522	1.589	2.176	2.676	0,52%	0,66%	0,81%	500	1.153	1.087				
	CF 1	290	290	290	290	2,54%	2,08%	2,13%	-	-	-				
4	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Oto	290	290	290	290	7,61%	7,58%	7,68%	-	-	-				
	CF 2	1.232	1.298	1.885	2.385	0,44%	0,59%	0,75%	500	1.153	1.087				
	Mitraguna & Others	1.232	1.298	1.885	2.385	0,49%	0,68%	0,86%	500	1.153	1.087				
Pensiun		-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
Total Pembiayaan		2.371	5.462	6.021	6.641	0,62%	1,46%	1,59%	621	4.270	1.180	0,70%	55,99%	-0,9%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

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	4.287	9.216	8.940	8.999	332	59	(216)	-2,35%	4.712	109,90%	16.989	52,97%	(7.989)
2	Tabungan	160.765	165.443	161.925	162.849	7.432	923	(2.594)	-1,57%	2.084	1,30%	180.916	90,01%	(18.067)
3	Deposito	65.984	41.550	41.500	41.500	276	0	(49)	-0,12%	(24.484)	-37,11%	67.122	61,83%	(25.622)
	Total	231.036	216.208	212.366	213.348	8.040	982	(2.860)	-1,32%	(17.688)	-7,66%	265.027	80,50%	(51.679)
	CASA	165.052	174.658	170.866	171.848	7.763	982	(2.811)	-1,61%	6.796	4,12%	197.905	86,83%	(26.057)
	(%) CASA	71,44%	80,78%	80,46%	80,55%									
	FDR	120,56%	144,20%	146,85%	146,18%									

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	1.555	2.609	2.427	2.416		(11)	(194)	-7,42%	861	55,36%	-	0,00%	2.416
2	Giro ISE	-	443	1	1		0	(442)	-99,68%	1	#DIV/0!	1	0,00%	1
3	Tabungan ISE	1.555	2.166	2.425	2.414		(11)	248	11,46%	859	55,26%	2.414	0,00%	2.414
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	150	163	164	164		0	1	0,61%	14	9,33%	164	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	71	4.245	4.244	-	-	0	-73	-1	4.172	1	3.456	122,78%	787
	Linkage	20	-	-	-	-	-	-2	0	-20	-	1.494	0,00%	(1.494)
	Non-Linkage	51	4.245	4.244	-	-	0	-71	-1	4.192	1	1.962	216,26%	2.281
	• Local Champion	51	4.245	4.244	-	-	0	-71	-1	4.192	1	957	443,28%	3.286
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.005	0,00%	(1.005)
2	MBG	14.646	19.565	19.556	315	140	-175	263	-9	4.910	149	17.686	110,57%	1.870
	KUR	12.693	16.663	16.678	315	140	-175	324	14	3.985	126	15.586	107,00%	1.092
	Non KUR	1.952	2.902	2.878	-	-	0	-60	-24	926	24	2.100	137,05%	778
3	PWG	16.365	26.307	26.875	3.217	2.351	-866	1.083	568	10.509	1.783	29.274	91,80%	(2.399)
	Cilem	8.190	15.249	16.063	1.186	1.166	-20	459	813	7.873	352	18.454	87,04%	(2.391)
	Gadai	8.175	11.058	10.812	2.032	1.185	-846	624	-245	2.637	1.431	10.820	99,93%	(8)
4	CFG	247.446	261.646	261.192	3.387	2.516	-871	3.839	-455	13.746	2.971	263.405	99,16%	(2.214)
	CF 1	12.247	10.586	10.542	-	-	0	-60	-44	-1.706	44	14.104	74,74%	(3.562)
	Total Griya	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
4	• Total Non Program	9.062	7.852	7.846	-	-	0	0	-6	-1.217	6	9.491	82,67%	(1.645)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.734	2.696	-	-	0	-60	-38	-489	38	4.613	58,44%	(1.917)
	CF 2	235.199	251.061	250.650	3.387	2.516	-871	3.899	-411	15.451	2.927	249.302	100,54%	1.348
	Mitraguna & Others	206.067	221.171	220.995	3.287	2.516	-771	4.041	-177	14.928	2.693	218.862	100,97%	2.132
	Pensiun	29.132	29.890	29.656	100	-	-100	-141	-234	523	234	30.439	97,43%	(784)
	Total Pembiayaan	278.528	311.763	311.866	6.919	5.007	-1.912	5.112	103	33.338	4.904	313.822	99,38%	(1.956)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25	31-Dec-24		31-Dec-24	31-Oct-25	18-Nov-25		%	Penc.	Gap	
1	SME	-	-	-	1.677	0	0,00%	0,00%	39,52%	1.677	1.677	1.677		
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	1.677	0	0,00%	0,00%	39,52%	1.677	1.677	1.677		
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
2	MBG	-	82	79	1.147	0	0,00%	0,41%	5,87%	1.068	1.147	1.065		
	KUR	-	82	79	807	0	0,00%	0,48%	4,84%	728	807	725		
	Non KUR	-	-	-	340	0	0,00%	0,00%	11,82%	340	340	340		
3	PWG	-	-	-	829	0	0,00%	0,00%	3,08%	829	829	829		
	Cilem	-	-	-	299	0	0,00%	0,00%	1,86%	299	299	299		
	Gadai	-	-	-	530	0	0,00%	0,00%	4,90%	530	530	530		
4	CFG	713	671	728	3.409	0	0,29%	0,28%	1,31%	2.681	2.696	2.738		
	CF 1	8	337	466	514	0	0,06%	4,40%	4,88%	48	507	177		
	Total Griya	-	261	257	159	0	0,00%	3,27%	2,03%	(97)	159	(101)		
	Oto	8	76	210	355	0	0,24%	7,67%	13,16%	145	347	279		
	CF 2	705	334	262	2.894	0	0,30%	0,10%	1,15%	2.633	2.189	2.561		
	Mitraguna & Others	705	334	262	2.455	0	0,34%	0,12%	1,11%	2.193	1.750	2.121		
	Pensiun	-	-	-	439	0	0,00%	0,00%	1,48%	439	439	439		
	Total Pembiayaan	2.309	1.752	2.059	2.059	0	0,83%	0,66%	0,66%	(250)	307	5,79%	-777,59%	5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% Relatif			Net (UG) & DG	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	31-Dec-24		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%	-	-	-	
	Non-Linkage	-	-	-	-	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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	
4													

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	27.417	29.828	28.401	29.060	1.239	659	(768)	-2,58%	1.643	5,99%	35.521	81,81%	(6.461)
2	Tabungan	55.536	68.233	66.449	66.041	9.942	(408)	(2.192)	-3,21%	10.505	18,92%	68.601	96,27%	(2.560)
3	Deposito	6.088	6.809	6.309	6.209	(335)	(100)	(600)	-8,81%	121	1,98%	6.873	90,33%	(664)
	Total	89.042	104.870	101.159	101.310	10.846	150	(3.560)	-3,39%	12.268	13,78%	110.995	91,27%	(9.686)
	CASA	82.953	98.061	94.851	95.101	11.181	250	(2.960)	-3,02%	12.148	14,64%	104.122	91,34%	(9.021)
	(%) CASA	93,16%	93,51%	93,76%	93,87%									
	FDR	82,33%	92,06%	96,72%	96,57%									

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	3.118	970	939	972		33	2	0,20%	(2.146)	-68,82%	-	0,00%	972
2	Giro ISE	560	442	57	58		0	(384)	-86,92%	(503)	-89,69%	-	0,00%	58
3	Tabungan ISE	2.557	528	882	914		32	386	72,99%	(1.643)	-64,25%	-	0,00%	914
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	52	53	53		0	1	1,92%	8	17,78%	-	0,00%	53

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Local Champion	3.229	2.604	2.189	-	-	0	-55	-414	-1.039	414	3.229	67,81%	(1.039)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.786	17.827	100	200	100	-215	41	6	159	21.896	81,42%	(4.068)
	KUR	16.625	17.098	17.143	100	200	100	-190	45	518	155	20.501	83,62%	(3.358)
	Non KUR	1.196	688	685	-	-	0	-24	-4	-512	4	1.394	49,09%	(710)
3	PWG	2.171	6.495	7.854	514	1.435	920	1.023	1.360	5.683	75	8.105	96,90%	(251)
	Cilem	2.171	6.495	7.854	514	1.435	920	1.023	1.360	5.683	75	8.105	96,90%	(251)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	69.662	69.966	787	1.171	384	2.040	304	19.879	866	63.498	110,19%	6.468
	CF 1	13.142	15.797	15.899	-	201	201	-77	102	2.757	99	15.400	103,24%	499
	Total Griya	12.152	13.526	13.464	-	-	0	0	-62	1.312	62	13.221	101,84%	243
	• Total Non Program	7.615	9.363	9.321	-	-	0	-108	-42	1.706	42	8.143	114,46%	1.177
	• Program	4.537	4.163	4.143	-	-	0	-32	-19	-394	19	5.078	81,60%	(934)
	Oto	989	2.271	2.435	-	201	201	-77	163	1.445	37	2.179	111,72%	256
	CF 2	36.945	53.865	54.067	787	970	183	2.117	203	17.122	767	48.098	112,41%	5.969
	Mitraguna & Others	31.987	48.880	49.119	787	970	183	2.146	240	17.132	730	42.107	116,65%	7.012
	Pensiun	4.958	4.985	4.948	-	-	0	-29	-37	-10	37	5.991	82,59%	(1.043)
	Total Pembiayaan	73.308	96.546	97.837	1.401	2.805	1.404	2.793	1.291	24.529	1.514	96.728	101,15%	1.109

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	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	249	983	1.229	1.963	1,40%	6,91%	11,01%	733	1.714	980					
	KUR	249	917	1.229	1.694	1,50%	7,19%	9,88%	465	1.445	778					
	Non KUR	-	66	-	269	0,00%	0,00%	0,00%	39,23%	269	269	202				
3	PWG	-	-	-	67	0,00%	0,00%	0,00%	0,85%	67	67	67				
	Cilem	-	-	-	67	0,00%	0,00%	0,00%	0,85%	67	67	67				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	1.001	586	789	1.055	2,00%	1,13%	1,51%	266	54	469					
	CF 1	727	586	789	1.001	5,53%	4,99%	6,30%	212	274	415					
	Total Griya	727	581	789	802	5,98%	5,83%	5,95%	13	75	221					
	Oto	-	5	-	199	0,00%	0,00%	0,00%	8,19%	199	199	195				
	CF 2	274	-	-	54	0,74%	0,00%	0,10%	54	(221)	54					
	Mitraguna & Others	274	-	-	54	0,86%	0,00%	0,11%	54	(221)	54					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	1.814	940	929	725	2,47%	0,96%	0,74%	(204)	(1.088)	(215)	0,76%	-1,87%	0,0%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	73.551	89.045	97.362	23.811		PHR	2,76	3,00
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%	CIF Payroll	472	488

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 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	25.718	15.043	17.996	17.472	(23.428)	(524)	2.429	16,15%	(8.246)	-32,06%	34.063	51,29%	(16.591)
2	Tabungan	122.400	138.299	139.146	138.568	2.513	(577)	270	0,20%	16.169	13,21%	135.814	102,03%	2.754
3	Deposito	49.497	52.299	49.594	49.534	(1.625)	(60)	(2.765)	-5,29%	37	0,07%	50.279	98,52%	(744)
	Total	197.616	205.640	206.736	205.574	(22.540)	(1.161)	(65)	-0,03%	7.959	4,03%	220.156	93,38%	(14.581)
	CASA	148.118	153.341	157.142	156.040	(20.916)	(1.102)	2.699	1,76%	7.922	5,35%	169.877	91,85%	(13.837)
	(%) CASA	74,95%	74,57%	76,01%	75,90%									
	FDR	74,94%	87,49%	87,52%	88,02%									

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	9.383	15.459	13.822	13.381	(441)	(2.078)	-13,44%	3.998	42,61%	-	0,00%	13.381		
2	Giro ISE	3.509	1.815	2.034	2.247	213	432	23,79%	(1.262)	-35,97%	-	0,00%	2.247		
3	Tabungan ISE	5.874	13.644	11.788	11.134	(654)	(2.510)	-18,40%	5.260	89,55%	-	0,00%	11.134		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	100	119	121	121	0	2	1,68%	21	21,00%	-	0,00%	121		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636	
	• Local Champion	215	2.167	2.851	-	700	700	-15	684	2.636	16	215	1324,32%	2.636	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	34.901	40.887	40.780	1.130	300	-830	1.749	-108	5.879	408	38.663	105,47%	2.116	
	KUR	33.390	38.479	38.381	930	300	-630	1.494	-98	4.992	398	36.969	103,82%	1.412	
	Non KUR	1.512	2.409	2.399	200	-	-200	256	-10	887	10	1.694	141,55%	704	
3	PWG	20.337	35.928	36.558	6.404	4.606	-1.798	2.559	630	16.221	3.976	31.928	114,50%	4.630	
	Cilem	6.847	17.748	17.928	1.830	830	-1.001	1.290	180	11.081	650	15.562	115,21%	2.367	
	Gadai	13.490	18.180	18.630	4.574	3.776	-798	1.269	450	5.140	3.326	16.366	113,83%	2.264	
4	CFG	92.645	100.930	100.755	2.863	669	-2.195	3.814	-175	8.110	844	103.398	97,44%	(2.643)	
	CF 1	21.426	20.334	20.383	357	109	-249	245	49	-1.043	59	22.707	89,77%	(2.323)	
	Total Griya	17.556	15.516	15.504	-	-	0	0	-12	-2.052	12	17.879	86,72%	(2.375)	
	• Total Non Program	17.556	15.516	15.504	-	-	0	0	-167	-12	-2.052	12	17.879	86,72%	(2.375)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Oto	3.870	4.818	4.879	357	109	-249	245	61	1.010	48	4.828	101,07%	52	
	CF 2	71.219	80.596	80.371	2.506	560	-1.946	3.569	-224	9.153	784	80.691	99,60%	(320)	
	Mitraguna & Others	67.517	76.973	76.783	2.506	560	-1.946	3.605	-189	9.266	749	76.113	100,88%	670	
	Pensiun	3.701	3.623	3.588	-	-	0	-37	-35	-113	35	4.579	78,36%	(991)	
	Total Pembiayaan	148.099	179.913	180.944	10.397	6.274	-4.123	8.106	1.032	32.845	5.243	174.205	103,87%	6.739	

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	131	334	106	4.384	0,38%	0,26%	0,1075	4.278	4.253	4.050					
	KUR	131	170	106	3.114	0,39%	0,28%	0,0811	3.008	2.983	2.944					
	Non KUR	-	-	165	1.270	0,00%	0,00%	0,05295	1.270	1.270	1.105					
3	PWG	-	-	-	652	0,00%	0,00%	0,0178	652	652	652					
	Cilem	-	-	-	463	0,00%	0,00%	0,0258	463	463	463					
	Gadai	-	-	-	189	0,00%	0,00%	0,0102	189	189	189					
4	CFG	616	1.647	1.495	2.467	0,61%	0,48%	0,1481	972	1.851	820					
	CF 1	588	544	325	1.018	0,274%	0,160%	0,0499	693	430	473					
	Total Griya	688	420	202	506	0,353%	0,30%	0,0326	303	(82)	86					
	Oto	-	-	125	512	0,00%	0,00%	0,0254	389	512	387					
	CF 2	28	1.102	1.170	1.449	0,04%	0,145%	0,0180	279	1.421	347					
	Mitraguna & Others	28	1.102	1.170	1.449	0,04%	0,152%	0,0189	279	1.421	347					
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-					
	Total Pembiayaan	780	1.220	1.275	1.275	0,53%	0,71%	0,070%	494	55	55	1,62%	-130,08%	0,9%		

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	SME	215	215	215	215	0	100,00%	9,94%	7,55%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	0	100,00%	9,94%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0	0,00%	0,00%	0,016%	64	(0)	64			
	KUR	-	64	64	64</										

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	420	215	174	174	118	0	(41)	-19,06%	(246)	-58,52%	8.110	2,15%	(7.936)
2	Tabungan	44.796	52.259	52.258	52.150	2.396	(109)	(109)	-0,21%	7.354	16,42%	57.103	91,33%	(4.953)
3	Deposito	28.737	6.132	6.186	6.126	(200)	(60)	(6)	-0,10%	(22.611)	-78,68%	29.411	20,83%	(23.285)
	Total	73.953	58.606	58.619	58.450	2.313	(169)	(156)	-0,27%	(15.503)	-20,96%	94.623	61,77%	(36.174)
	CASA	45.216	52.474	52.433	52.324	2.513	(109)	(150)	-0,29%	7.108	15,72%	65.213	80,24%	(12.889)
	(%) CASA	61,14%	89,54%	89,45%	89,52%									
	FDR	129,31%	188,04%	189,46%	190,00%									

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	907	1.171	1.938	2.070		132	899	76,79%	1.162	128,11%	-	0,00%	2.070
2	Giro ISE	390	210	168	169		0	(41)	-19,57%	(221)	-56,74%		0,00%	169
3	Tabungan ISE	518	961	1.770	1.901		131	940	97,80%	1.383	267,17%		0,00%	1.901
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	• Local Champion	-	739	739	-	-	0	-5	0	739	-	0	0,00%	739	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	19.772	19.596	19.257	300	-	-300	-449	-339	-515	339	22.803	84,45%	(3.546)	
	KUR	19.175	18.883	18.552	200	-	-200	-532	-331	-624	331	22.059	84,10%	(3.507)	
	Non KUR	597	713	706	100	-	-100	83	-8	109	8	745	94,78%	(39)	
3	PWG	2.596	7.836	8.070	526	472	-54	735	233	5.473	239	8.830	91,39%	(760)	
	Cilem	2.069	5.965	5.867	316	75	-241	287	-98	3.798	173	6.810	86,15%	(943)	
	Gadai	527	1.871	2.202	210	397	187	448	332	1.675	66	2.019	109,07%	183	
4	CFG	73.258	82.031	82.991	1.763	1.676	-86	2.392	959	9.733	717	83.932	98,88%	(941)	
	CF 1	2.294	3.647	4.278	221	660	440	276	631	1.984	29	3.570	119,84%	708	
	Total Griya	712	1.611	1.600	-	-	0	0	-11	888	11	1.034	154,71%	566	
	• Total Non Program	712	1.611	1.600	-	-	0	0	-22	-11	888	11	0	0,00%	0
	• Program	-	-	-	-	-	-	-	0	0	-	-			
	Oto	1.583	2.036	2.678	221	660	440	276	643	1.096	17	2.536	105,62%	143	
	CF 2	70.963	78.385	78.712	1.542	1.016	-526	2.117	328	7.749	688	80.362	97,95%	(1.650)	
	Mitraguna & Others	52.047	60.807	61.163	1.200	854	-346	2.208	356	9.116	498	60.577	100,97%	586	
	Pensiun	18.916	17.577	17.549	342	162	-180	-91	-28	-1.367	190	19.785	88,70%	(2.236)	
	Total Pembiayaan	95.626	110.202	111.056	2.589	2.149	-440	2.673	854	15.430	1.294	115.565	96,10%	(4.509)	

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	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	67	493	314	2.182	0,34%	1,60%	11,33%	1.868	2.116	1.689					
	KUR	67	397	286	2.182	0,35%	1,52%	11,76%	1.896	2.116	1.785					
	Non KUR	-	96	28	-	0,00%	3,93%	0,00%	(28)	-	(96)					
3	PWG	-	-	-	-	115	0,00%	0,00%	1,43%	115	115	115				
	Cilem	-	-	-	-	115	0,00%	0,00%	1,96%	115	115	115				
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-	-				
4	CFG	1	2.095	2.308	2.790	0,00%	0,00%	2,81%	3,36%	482	2.789	695				
	CF 1	-	-	-	-	144	0,00%	0,00%	3,36%	144	144	144				
	Total Griya	-	-	-	-	91	0,00%	0,00%	5,66%	91	91	91				
	Oto	-	-	-	-	53	0,00%	0,00%	1,98%	53	53	53				
	CF 2	-	1	2.095	2.308	2.646	0,00%	2,94%	3,36%	338	2.645	551				
	Mitraguna & Others	-	1	2.095	2.308	2.377	0,00%	3,80%	3,89%	68	2.376	281				
	Pensiun	-	-	156	145	145	0,00%	0,13%	0,83%	145	-	(11)				
	Total Pembiayaan	181	479	473	473	0,19%	0,43%	0,43%	0,43%	292	(7)	8,57%	#####	8,1%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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	3.039	4.018	3.938	3.436	(502)	(582)	-14,50%	396	13,04%	-	0,00%	3.436
2	Giro ISE	335	326	278	278	(1)	(48)	-14,83%	(57)	-17,09%		0,00%	278
3	Tabungan ISE	2.705	3.692	3.660	3.158	(502)	(534)	-14,47%	454	16,77%		0,00%	3.158
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	162	163	163	0	1	0,62%	17	11,64%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	24.774	25.227	25.235	-	-	0	-291	8	461	(8)	30.626	82,40%	(5,391)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.548	0,00%	(2,548)
	Non-Linkage	24.774	25.227	25.235	-	-	0	-291	8	461	(8)	28.077	89,88%	(2,842)
	• Local Champion	24.387	24.877	24.885	-	-	0	-288	8	498	(8)	25.953	95,88%	(1,068)
	• Value Chain	387	350	350	-	-	-	-4	0	-37	-	2.124	16,47%	(1,774)
2	MBG	21.941	24.298	24.209	700	200	-500	240	-89	2.269	289	24.965	96,97%	(755)
	KUR	20.349	22.920	22.840	700	200	-500	272	-79	2.491	279	23.226	98,34%	(386)
	Non KUR	1.592	1.379	1.369	-	-	0	-32	-9	-223	9	1.739	78,74%	(370)
3	PWG	23.945	36.403	37.735	6.620	6.090	-530	2.540	1.332	13.790	4.759	36.734	102,72%	1.000
	Cilem	8.631	15.736	16.466	1.435	1.316	-119	745	730	7.835	586	18.820	87,49%	(2,354)
	Gadai	15.314	20.667	21.269	5.185	4.774	-411	1.795	602	5.955	4.172	17.914	118,73%	3.355
4	CFG	98.692	109.855	110.706	1.620	1.599	-21	956	852	12.015	747	114.514	96,67%	(3.808)
	CF 1	13.574	19.937	20.451	403	607	204	121	513	6.876	93	15.455	132,33%	4.996
	Total Griya	9.477	14.029	14.023	-	-	0	0	-6	4.546	6	9.952	140,91%	4.072
I	• Total Non Program	9.477	14.029	14.023	-	-	0	128	-6	4.546	6	9.952	140,91%	4.072
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.908	6.427	403	607	204	121	519	2.330	87	5.503	116,80%	924
	CF 2	85.118	89.918	90.256	1.217	992	-225	835	338	5.138	654	99.060	91,11%	(8,804)
	Mitraguna & Others	51.909	55.390	55.642	475	692	217	194	252	3.733	440	64.565	86,18%	(9,923)
	Pensiun	33.208	34.527	34.614	742	300	-442	641	86	1.405	214	34.495	100,34%	119
	Total Pembiayaan	169.351	195.783	197.885	8.940	7.889	-1.051	3.445	2.103	28.534	5.786	206.839	95,67%	(8.954)

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	-	2.988	2.988	2.988	0,00%	0,00%	11,84%	-	2.988	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	-	2.988	2.988	2.988	0,00%	0,00%	11,84%	-	2.988	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	44	-	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	44	-	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	2.124	1.483	1.478	1.478	2,15%	1,35%	1,34%	-	(646)	(5)				
	CF 1	445	402	402	402	3,28%	2,02%	1,97%	-	(43)	-				
	Total Griya	405	386	386	386	4,28%	2,75%	2,75%	-	(20)	-				
	Oto	40	16	16	16	0,98%	0,28%	0,25%	-	(24)	-				
	CF 2	1.679	1.081	1.076	1.076	1,97%	1,20%	1,19%	-	(603)	(5)				
	Mitraguna & Others	1.585	1.081	1.076	1.076	3,05%	1,94%	1,93%	-	(509)	(5)				
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-				
	Total Pembayaan	2.169	4.471	4.466	4.466	1,28%	2,28%	2,26%	-	2.297	(5)	1,30%	42,51%	-1,0%	

Asset & Contribution Margin

No.	Neraca	Sep-24	Dec-24	Sep-25	Growth (YoY)	% Growth
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

Kinetics

Kinerja	Period			Growth (Mtd)	(YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

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	4.607	703	796	796	(31)	0	93	13,28%	(3.811)	-82,72%	12.486	6,37%	(11.690)
2	Tabungan	52.069	51.523	50.156	50.869	1.708	713	(654)	-1,27%	(1.200)	-2,30%	64.775	78,53%	(13.906)
3	Deposito	11.396	8.222	8.232	8.232	(495)	0	10	0,12%	(3.164)	-27,77%	12.114	67,96%	(3.882)
	Total	68.072	60.448	59.184	59.897	1.182	713	(551)	-0,91%	(8.175)	-12,01%	89.374	67,02%	(29.477)
	CASA	56.676	52.226	50.952	51.665	1.677	713	(561)	-1,07%	(5.011)	-8,84%	77.261	66,87%	(25.596)
	(%) CASA	83,26%	86,40%	86,09%	86,26%									
	FDR	200,44%	262,77%	269,72%	266,51%									

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	1.583	1.304	1.403	1.412		9	108	8,26%	(171)	-10,83%	-	0,00%	1.412
2	Giro ISE	116	4	4	4		0	0	0,00%	(111)	-96,15%	-	0,00%	4
3	Tabungan ISE	1.468	1.300	1.398	1.407		9	108	8,29%	(60)	-4,11%	-	0,00%	1.407
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	122	133	133	133		0	0	0,00%	11	9,02%	-	0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	39.654	41.111	40.711	825	350	-475	465	-400	1.057	750	42.501	95,79%	(1.790)	
	KUR	35.878	38.336	37.961	825	350	-475	572	-375	2.084	725	38.587	98,38%	(626)	
	Non KUR	3.776	2.775	2.750	-	-	0	-107	-25	-1.026	25	3.914	70,26%	(1.164)	
3	PWG	12.336	26.611	27.064	4.912	3.919	-993	2.289	452	14.728	3.467	21.563	125,51%	5.501	
	Cilem	3.767	8.461	8.947	600	712	113	418	486	5.179	227	8.648	103,45%	298	
	Gadai	8.569	18.150	18.117	4.312	3.207	-1.105	1.871	-33	9.548	3.240	12.915	140,28%	5.202	
4	CFG	84.451	91.118	91.858	753	1.370	617	1.254	740	7.407	630	95.541	96,15%	(3.683)	
	CF 1	4.785	7.248	7.228	158	-	-158	144	-20	2.443	20	6.077	118,94%	1.151	
	Total Griya	4.537	6.373	6.358	-	-	0	0	-15	1.820	15	4.894	129,91%	1.464	
4	• Total Non Program	4.383	5.720	5.706	-	-	0	-45	-14	1.323	14	4.721	120,86%	985	
	• Program	154	653	651	-	-	0	-3	-1	497	1	1.183	73,54%	(313)	
	Oto	248	875	870	158	-	-158	144	-5	622	5	89.464	94,60%	(4.834)	
	CF 2	79.665	83.870	84.630	596	1.370	775	1.110	760	4.965	610	72.645	91,13%	(6.440)	
	Mitraguna & Others	63.755	65.327	66.205	323	1.370	1.047	936	877	2.450	493	16.818	109,55%	1.607	
	Pensiun	15.910	18.542	18.425	273	-	-273	174	-117	2.515	117	159.605	100,02%	28	
	Total Pembiayaan	136.441	158.840	159.633	6.490	5.639	-851	4.007	793	23.192	4.847				

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	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
2	MBG	187	588	302	3.925	0,47%	0,73%	9,64%	3.623	3.738	3.338							
	KUR	48	449	302	3.382	0,13%	0,79%	8,91%	3.080	3.334	2.933							
	Non KUR	140	138	-	543	3,70%	0,00%	19,75%	543	404	405							
3	PWG	-	-	-	687	0,00%	0,00%	2,54%	687	687	687							
	Cilem	-	-	-	506	0,00%	0,00%	5,66%	506	506	506							
	Gadai	-	-	-	181	0,00%	0,00%	1,00%	181	181	181							
4	CFG	1.300	448	445	3.599	0,54%	0,49%	3,92%	3.154	2.299	3.151							
	CF 1	-	-	-	375	0,00%	0,00%	5,19%	375	375	375							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	-	-	-	375	0,00%	0,00%	43,14%	375	375	375							
	CF 2	1.300	448	445	3.223	1,63%	0,53%	3,81%	2.779	1.923	2.776							
	Mitraguna & Others	1.135	448	445	3.223	1,78%	0,68%	4,87%	2.779	2.088	2.776							
	Pensiun	-	162	162	162	0,00%	0,10%	0,88%	-	162	0							
	Total Pembiayaan	643	520	887	879	0,47%	0,56%	0,55%	(8)	236	359	0,59%	-7,91%	0,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	129.714	140.227	159.236	29.522		2.90	3,25	3.22
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%	486	669	712

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	3.251	3.346	3.579	3.664	86	318	9,51%	413	12,72%	-	0,00%	3.664
2	Giro ISE	1.707	1.958	2.016	2.088	72	130	6,62%	381	22,35%	-	0,00%	2.088
3	Tabungan ISE	1.544	1.388	1.563	1.576	13	188	13,58%	32	2,08%	-	0,00%	1.576
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	164	166	166	0	2	1,22%	11	7,10%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	14.885	14.604	14.601	-	-	0	-46	-3	-284	3	14.885	98,09%	(284)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.901	3.898	-	-	0	-46	-3	-284	3	4.183	93,20%	(284)
	• Local Champion	2.186	2.083	2.080	-	-	0	-28	-3	-106	3	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.819	-	-	-	-19	0	-178	-	1.997	91,08%	(178)
2	MBG	31.186	27.744	27.842	130	350	220	247	98	-3.344	252	34.233	81,33%	(6.390)
	KUR	27.378	24.973	25.081	130	350	220	362	108	-2.296	242	30.277	82,84%	(5.196)
	Non KUR	3.809	2.771	2.761	-	-	0	-115	-10	-1.048	10	3.955	69,80%	(1.194)
3	PWG	1.449	4.989	5.293	548	545	-3	228	304	3.844	241	6.624	79,91%	(1.331)
	Cilem	1.449	4.989	5.293	548	545	-3	228	304	3.844	241	6.624	79,91%	(1.331)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	80.047	79.542	780	460	-320	1.047	-505	4.979	965	87.647	90,75%	(8.105)
	CF 1	26.770	24.847	24.783	650	-	-650	-83	-64	-1.987	64	28.738	86,24%	(3.955)
	Total Griya	26.477	21.706	21.663	650	-	-650	0	-43	-4.814	43	27.317	79,30%	(5.654)
1	• Total Non Program	23.147	18.793	18.764	650	-	-650	389	-28	-4.383	28	23.590	79,54%	(4.826)
	• Program	3.330	2.913	2.899	-	-	0	-38	-15	-432	15	3.727	77,78%	(828)
	Oto	293	3.141	3.120	-	-	0	-83	-21	2.827	21	1.421	219,57%	1.699
	CF 2	47.792	55.199	54.759	130	460	330	1.130	-441	6.966	901	58.909	92,96%	(4.150)
	Mitragna & Others	41.537	46.694	46.306	130	460	330	12	-388	4.769	848	51.622	89,70%	(5.317)
	Pensiun	6.255	8.506	8.453	-	-	0	1.119	-53	2.198	53	7.286	116,01%	1.167
	Total Pembiayaan	122.084	127.384	127.278	1.458	1.355	-103	1.476	-105	5.194	1.461	143.389	88,76%	(16.111)

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	11.982	11.982	12.559	12.559	80,49%	86,00%	86,01%	-	577	577				
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-				
	Non-Linkage	1.279	1.279	1.856	1.856	30,58%	47,58%	47,61%	-	577	577				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	479	764	1.056	1.261	1,54%	3,81%	4,53%	205	783	497				
	KUR	111	276	479	470	0,41%	1,92%	1,87%	(9)	359	194				
	Non KUR	368	489	577	792	9,65%	20,81%	28,67%	215	424	303				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.365	1.723	1.266	1.534	1,83%	1,58%	1,93%	269	170	(189)				
	CF 1	1.118	655	388	657	4,18%	1,56%	2,65%	269	(461)	1				
	Total Griya	1.118	655	388	657	4,22%	1,79%	3,03%	269	(461)	1				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	247	1.068	878	878	0,52%	1,59%	1,60%	-	631	(190)				
	Mitraguna & Others	247	1.068	878	878	0,59%	1,88%	1,90%	-	631	(190)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	13.825	14.469	14.880	15.355	11.32%	11.68%	12.06%	474	1.529	885	1.28%	89.38%	-10.8%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 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	5.919	3.421	4.537	4.557	(1.283)	19	1.136	33,21%	(1.363)	-23,02%	14.361	31,73%	(9.805)
2	Tabungan	49.567	53.824	52.056	51.902	(527)	(155)	(1.923)	-3,57%	2.335	4,71%	63.134	82,21%	(11.232)
3	Deposito	19.983	50.227	50.102	50.102	(658)	0	(125)	-0,25%	30.119	150,72%	20.773	241,19%	29.329
	Total	75.469	107.472	106.696	106.560	(2.469)	(135)	(912)	-0,85%	31.091	41,20%	98.268	108,44%	8.292
	CASA	55.486	57.245	56.594	56.458	(1.811)	(135)	(787)	-1,37%	972	1,75%	77.495	72,85%	(21.037)
	(%) CASA	73,52%	53,26%	53,04%	52,98%									
	FDR	164,25%	127,15%	128,27%	128,43%									

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	1.169	1.016	1.030	1.031	0	14	1,41%	(138)	-11,84%	-	0,00%	1.031	
2	Giro ISE	176	1	1	1	0	0	0,00%	(175)	-99,41%	0	0,00%	1	
3	Tabungan ISE	994	865	879	880	0	14	1,65%	(114)	-11,47%	0	0,00%	880	
4	Deposito ISE	-	150	150	150	0	0	0,00%	150	#DIV/0!	0	0,00%	150	
5	CIF ISE	25	30	30	30	0	0	0,00%	5	20,00%	0	0,00%	30	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	14	-	-	-	-	0	0	0	0	-14	88	0,00%	(88)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	0	-14	88	0,00%	(88)
3	PWG	2.503	4.324	4.787	204	702	499	-38	463	2.284	239	8.497	56,33%	(3.710)
	Cilem	2.503	4.324	4.787	204	702	499	-38	463	2.284	239	8.497	56,33%	(3.710)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.330	132.069	1.850	1.251	-599	2.692	-261	10.629	1.512	133.806	98,70%	(1.737)
	CF 1	4.796	5.901	5.979	-	111	111	151	79	1.184	32	6.269	95,38%	(290)
	Total Griya	4.549	4.764	4.750	-	-	0	0	-14	201	14	4.920	96,54%	(170)
4	• Total Non Program	4.549	4.764	4.750	-	-	0	0	-45	201	14	4.920	96,54%	(170)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.137	1.229	-	111	111	151	92	983	19	1.349	91,14%	(120)
	CF 2	116.645	126.430	126.090	1.850	1.140	-710	2.541	-340	9.445	1.480	127.537	98,87%	(1.447)
	Mitraguna & Others	110.497	118.744	118.474	1.730	1.140	-590	1.766	-271	7.977	1.411	120.379	98,42%	(1.905)
	Pensiun	6.148	7.685	7.616	-	120	-120	775	-69	1.467	69	7.157	106,40%	458
	Total Pembiayaan	123.957	136.654	136.856	2.054	1.953	-100	2.653	202	12.899	1.752	142.391	96,11%	(5.535)

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%	-	-	-	(14)	-					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	-	-	(14)	-					
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	2.522	69	69	69	2,08%	0,05%	0,05%	-	(2.453)	(1)	0,53%	-955,90%	0,5%				
	CF 1	65	55	54	54	1,36%	0,91%	0,90%	-	(12)	(1)							
	Total Griya	65	55	54	54	1,44%	1,13%	1,13%	-	(12)	(1)							
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-							
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-							
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Total Pembiayaan	2.536	69	69	69	2,05%	0,05%	0,05%	-	(2.467)	(1)	0,53%	-955,90%	0,5%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 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	1.601	1.890	1.924	2.432	60	508	542	28,68%	832	51,95%	13.559	17,94%	(11.127)
2	Tabungan	117.228	130.045	124.061	124.800	(157)	738	(5.245)	-4,03%	7.572	6,46%	136.263	91,59%	(11.463)
3	Deposito	47.162	44.283	44.423	44.318	267	(105)	35	0,08%	(2.844)	-6,03%	48.271	91,81%	(3.952)
	Total	165.991	176.218	170.409	171.550	170	1.141	(4.668)	-2,65%	5.560	3,35%	198.093	86,60%	(26.543)
	CASA	118.829	131.935	125.986	127.232	(97)	1.246	(4.703)	-3,56%	8.403	7,07%	149.822	84,92%	(22.590)
	(%) CASA	71,59%	74,87%	73,93%	74,17%									
	FDR	85,30%	86,41%	90,19%	89,59%									

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	3.067	2.847	3.896	3.703	(193)	856	30,06%	636	20,74%	-	0,00%	3.703
2	Giro ISE	515	1.030	1.147	1.053	(94)	23	2,27%	538	104,57%	-	0,00%	1.053
3	Tabungan ISE	2.552	1.818	2.749	2.650	(99)	833	45,81%	98	3,84%	-	0,00%	2.650
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	117	121	121	0	4	3,42%	12	11,01%	-	0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)											
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0											
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)											
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)											
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0											
2	MBG	23.548	26.904	26.581	850	-	-850	297	-322	3.033	322	26.408	100,66%	173											
	KUR	22.685	26.325	26.005	850	-	-850	507	-319	3.321	319	25.406	102,36%	600											
	Non KUR	863	579	576	-	-	0	-210	-3	-287	3	1.002	57,46%	(426)											
3	PWG	16.913	28.940	31.092	3.520	4.423	903	1.211	2.153	14.179	2.271	29.768	104,45%	1.324											
	Cilem	9.701	18.563	20.896	1.523	2.931	1.409	807	2.333	11.195	598	19.909	104,96%	987											
	Gadai	7.212	10.377	10.196	1.998	1.492	-506	404	-181	2.984	1.673	9.859	103,42%	337											
4	CFG	101.109	96.418	96.026	137	175	38	-1.473	-393	-5.083	568	114.649	83,76%	(18.624)											
	CF 1	13.632	14.256	14.178	17	-	-17	-42	-78	546	78	15.245	93,00%	(1.067)											
	Total Griya	12.067	12.042	11.997	-	-	0	0	-45	-69	45	12.473	96,19%	(476)											
4	• Total Non Program	12.067	12.042	11.997	-	-	0	0	-45	-69	45	-	0,00%	0											
	• Program	-	-	-	-	-	0	0	0	0	-	2.772	78,67%	(591)											
	Oto	1.565	2.214	2.181	17	-	-17	-42	-33	616	33	99.404	82,34%	(17.557)											
	CF 2	87.476	82.163	81.847	120	175	55	-1.430	-315	-5.629	490	89.931	82,29%	(15.925)											
	Mitraguna & Others	79.108	74.436	74.006	70	-	-70	-1.400	-430	-5.102	430	9.473	82,77%	(1.632)											
	Pensiun	8.368	7.726	7.841	50	175	125	-30	115	-527	60	Total Pembiayaan	141.591	152.262	153.699	4.507	4.598	91	35	1.438	12.109	3.161	170.846	89,96%	(17.147)

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	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
2	MBG	190	-	-	1.127	0.819	0,00%	0,24%	1.127	937	1.127	-	-				
	KUR	-	-	-	1.040	0.00%	0,00%	0,00%	1.040	1.040	1.040	1.040	1.040				
	Non KUR	190	-	-	86	21,98%	0,00%	0,00%	14,98%	86	(103)	86	-				
3	PWG	-	-	-	1.210	0,00%	0,00%	0,00%	3,89%	1.210	1.210	1.210	1.210				
	Cilem	-	-	-	855	0,00%	0,00%	0,00%	4,09%	855	855	855	855				
	Gadai	-	-	-	355	0,00%	0,00%	0,00%	3,48%	355	355	355	355				
4	CFG	854	607	82	3.927	0.849	0,08%	0,09%	3.845	3.072	3.320	-	-				
	CF 1	-	84	82	523	0,00%	0,57%	0,57%	3,69%	441	523	438	-				
	Total Griya	-	72	70	348	0,00%	0,58%	0,29%	277	348	276	-	-				
	Oto	-	12	11	175	0,00%	0,52%	0,803%	164	175	163	-	-				
	CF 2	854	522	-	3.404	0,98%	0,00%	4,16%	3.404	2.550	2.882	-	-				
	Mitraguna & Others	854	522	-	3.404	1,08%	0,00%	4,60%	3.404	2.550	2.882	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	671	1.262	1.073	1.073	0,47%	0,70%	0,70%	(0)	402	(189)	0,85%	-21,19%	0,1%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	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	6.062	4.272	4.873	4.869	26	(4)	597	13,96%	(1.193)	-19,69%	17.587	27,68%	(12.718)
2	Tabungan	115.416	127.376	130.318	129.393	2.673	(925)	2.018	1,58%	13.977	12,11%	133.777	96,72%	(4.384)
3	Deposito	39.351	36.505	38.778	38.754	486	(25)	2.248	6,16%	(597)	-1,52%	40.431	95,85%	(1.678)
	Total	160.829	168.153	173.969	173.015	3.185	(954)	4.863	2,89%	12.187	7,58%	191.795	90,21%	(18.780)
	CASA	121.478	131.648	135.191	134.262	2.699	(929)	2.614	1,99%	12.784	10,52%	151.364	88,70%	(17.102)
	(%) CASA	75,53%	78,29%	77,71%	77,60%									
	FDR	76,61%	88,43%	86,33%	86,81%									

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	1.481	2.174	2.465	2.476		11	302	13,89%	995	67,17%	-	0,00%	2.476
2	Giro ISE	43	10	10	10		0	0	0,01%	(33)	-76,65%	-	0,00%	10
3	Tabungan ISE	1.438	2.164	2.455	2.466		11	302	13,95%	1.028	71,43%	-	0,00%	2.466
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	472	473	473		0	1	0,21%	15	3,28%	-	0,00%	473

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Local Champion	373	1.272	1.472	-	200	200	-16	200	1.099	-	373	394,42%	1.099
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.573	9.481	-	-	0	-303	-92	1.147	92	10.704	88,57%	(1.223)
	KUR	8.171	9.393	9.301	-	-	0	-298	-92	1.130	92	10.425	89,21%	(1.125)
	Non KUR	163	180	180	-	-	0	-5	0	0	-	279	64,62%	(99)
3	PWG	22.470	32.445	33.642	4.507	4.374	-134	246	1.197	11.171	3.177	34.600	97,23%	(959)
	Cilem	8.736	15.740	16.614	1.003	1.326	323	671	875	7.878	451	18.452	90,04%	(1.837)
	Gadai	13.734	16.705	17.027	3.504	3.047	-457	-426	322	3.293	2.725	16.149	105,44%	879
4	CFG	92.027	105.411	105.600	756	1.456	701	1.720	189	13.573	1.267	103.661	101,87%	1.939
	CF 1	36.305	36.820	36.698	48	160	113	156	-121	394	281	37.690	97,37%	(992)
	Total Griya	33.468	33.176	33.123	-	160	160	0	-53	-345	214	33.817	97,95%	(694)
	• Total Non Program	33.468	31.174	30.965	-	-	0	-651	-209	-2.504	209	33.817	91,57%	(2.852)
	• Program	-	2.002	2.158	-	160	160	-10	156	2.158	4	0	0,00%	2.158
	Oto	2.837	3.643	3.575	48	-	-48	156	-68	739	68	3.873	92,31%	(298)
	CF 2	55.722	68.591	68.902	708	1.296	588	1.564	310	13.180	986	65.971	104,44%	2.930
	Mitraguna & Others	47.599	55.350	55.738	708	1.296	588	-567	388	8.139	908	56.899	97,96%	(1.161)
	Pensiun	8.123	13.242	13.164	-	-	0	2.131	-78	5.041	78	9.072	145,10%	4.091
	Total Pembiayaan	123.205	148.701	150.195	5.263	6.030	767	1.647	1.494	26.990	4.536	149.339	100,57%	856

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	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	-	-	94	94	758	0,00%	0,98%	8,00%	665	758	758					
	KUR	-	-	94	94	758	0,00%	1,00%	8,16%	665	758	758					
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	792	0,00%	0,00%	2,35%	792	792	792					
	Cilem	-	-	-	-	242	0,00%	0,00%	1,45%	242	242	242					
	Gadai	-	-	-	-	550	0,00%	0,00%	3,23%	550	550	550					
4	CFG	1.195	325	701	818	0,87%	0,78%	0,77%	(1)	16	(3)						
	CF 1	46	163	161	160	0,13%	0,44%	0,44%	(1)	114	(3)						
	Total Griya	46	163	161	160	0,14%	0,49%	0,48%	(1)	114	(3)						
	Oto	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	CF 2	756	658	658	658	1,36%	0,96%	0,95%	-	(98)	(0)						
	Mitraguna & Others	629	470	470	470	1,32%	0,85%	0,84%	-	(159)	0						
	Pensiun	127	188	188	188	0,10%	0,13%	0,143	-	61	(0)						
	Total Pembiayaan	1.175	1.288	1.286	1.285	0,95%	0,86%	0,86%	(1)	109	(3)	0,08%	90,81%	-0,8%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.716	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 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	6.729	5.547	5.725	5.232	617	(493)	(316)	-5,69%	(1.498)	-22,26%	19.651	26,62%	(14.419)
2	Tabungan	220.302	236.315	251.022	241.901	(5.076)	(9.121)	5.586	2,36%	21.599	9,80%	240.832	100,44%	1.069
3	Deposito	143.210	171.686	157.022	157.025	(10.775)	3	(14.661)	-8,54%	13.815	9,65%	144.430	108,72%	12.596
	Total	370.242	413.548	413.769	404.158	(15.234)	(9.611)	(9.391)	-2,27%	33.916	9,16%	404.913	99,81%	(755)
	CASA	227.032	241.862	256.747	247.133	(4.459)	(9.614)	5.271	2,18%	20.101	8,85%	260.483	94,87%	(13.351)
	(%) CASA	61,32%	58,48%	62,05%	61,15%									
	FDR	58,19%	64,23%	65,08%	66,63%									

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	20.511	21.097	21.998	22.353	356	1.256	5,96%	1.842	8,98%	-	0,00%	22.353		
2	Giro ISE	3.669	3.228	3.243	3.125	(118)	(104)	-3,21%	(545)	-14,85%	-	0,00%	3.125		
3	Tabungan ISE	6.637	8.351	9.237	9.711	474	1.360	16,28%	3.075	46,33%	-	0,00%	9.711		
4	Deposito ISE	10.205	9.517	9.517	9.517	0	0	0,00%	(688)	-6,74%	-	0,00%	9.517		
5	CIF ISE	142	172	174	174	0	2	1,16%	32	22,54%	-	0,00%	174		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	28	13.192	13.154	-	-	0	-300	-39	13.125	39	8.808	149,33%	4.345
	Linkage	-	9.569	9.569	-	-	-	56	0	9.569	-	3.824	250,26%	5.745
	Non-Linkage	28	3.623	3.585	-	-	0	-356	-39	3.556	39	4.985	71,91%	(1.400)
	• Local Champion	28	3.393	3.374	-	-	0	-55	-18	3.346	18	2.378	141,89%	996
	• Value Chain	-	231	210	-	-	-	-301	-20	210	20	2.607	8,07%	(2.396)
2	MBG	7.817	12.075	11.984	-	-	0	126	-91	4.168	91	12.205	98,19%	(221)
	KUR	7.418	11.668	11.579	-	-	0	134	-89	4.161	89	11.593	99,87%	(15)
	Non KUR	399	407	406	-	-	0	-8	-1	7	1	612	66,31%	(206)
3	PWG	19.390	31.868	34.448	4.321	6.520	2.199	51	2.580	15.057	3.941	31.974	107,74%	2.474
	Cilem	9.334	14.807	16.937	496	3.525	3.029	-1.168	2.130	7.604	1.395	18.810	90,05%	(1.872)
	Gadai	10.057	17.061	17.510	3.825	2.995	-830	1.219	449	7.454	2.546	13.164	133,01%	4.346
4	CFG	188.225	208.494	209.715	3.827	4.068	241	3.008	1.221	21.490	2.847	202.408	103,61%	7.306
	CF 1	13.467	13.805	13.542	600	-	-600	37	-263	75	263	15.211	89,03%	(1.669)
	Total Griya	8.915	8.773	8.576	200	-	-200	0	-197	-340	197	9.339	91,82%	(764)
	• Total Non Program	8.915	8.773	8.576	200	-	-200	495	-197	-340	197	9.339	91,82%	(764)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	5.032	4.966	400	-	-400	37	-66	415	66	5.871	84,59%	(905)
	CF 2	174.758	194.689	196.173	3.227	4.068	841	2.971	1.484	21.415	2.584	187.198	104,79%	8.975
	Mitraguna & Others	169.164	188.986	190.505	3.227	4.068	841	3.012	1.519	21.341	2.549	180.451	105,57%	10.054
	Pensiun	5.594	5.703	5.668	-	-	0	-41	-35	74	35	6.747	84,01%	(1.079)
	Total Pembiayaan	215.460	265.630	269.301	8.148	10.588	2.441	2.886	3.671	53.840	6.917	255.396	105,44%	13.905

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Oct'25)	% 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		%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	181	-	66	425	2.32%	0,55%	3.55%	359	244	425	-	-	-
	KUR	181	-	-	285	2,44%	0,00%	2,46%	285	103	285	-	-	-
	Non KUR	-	-	66	141	0,00%	16,19%	34,64%	75	141	141	-	-	-
3	PWG	-	-	-	994	0,00%	0,00%	2,88%	994	994	994	-	-	-
	Cilem	-	-	-	800	0,00%	0,00%	4,72%	800	800	800	-	-	-
	Gadai	-	-	-	194	0,00%	0,00%	1,11%	194	194	194	-	-	-
4	CFG	461	147	-	1.329	0,24%	0,00%	0,63%	1.329	869	964	-	-	-
	CF 1	356	255	-	585	2,64%	0,00%	4,32%	585	229	329	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	-	-	-	-	-	-
	Oto	356	255	-	585	7,82%	0,00%	11,77%	585	229	329	-	-	-
	CF 2	105	110	-	745	0,06%	0,00%	0,38%	745	640	635	-	-	-
	Mitraguna & Others	105	110	-	647	0,06%	0,00%	0,34%	647	541	536	-	-	-
	Pensiun	-	-	-	98	0,00%	0,00%	1,73%	98	98	98	-	-	-
	Total Pembiayaan	112	147	147	146	0,05%	0,06%	0,05%	(1)	34	(1)	1,20%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 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	145	10.641	6.288	6.287	5.080	(1)	(4.354)	-40,91%	6.142	4222,68%	4.064	154,69%	2.223
2	Tabungan	93.148	114.005	121.911	114.398	2.110	(7.513)	393	0,34%	21.250	22,81%	106.141	107,78%	8.257
3	Deposito	25.397	122.050	123.705	123.845	(192)	140	1.796	1,47%	98.448	387,64%	26.151	473,57%	97.694
	Total	118.690	246.696	251.904	244.531	6.998	(7.373)	(2.165)	-0,88%	125.841	106,02%	136.357	179,33%	108.174
	CASA	93.293	124.646	128.199	120.686	7.190	(7.513)	(3.961)	-3,18%	27.392	29,36%	110.205	109,51%	10.480
	(%) CASA	78,60%	50,53%	50,89%	49,35%									
	FDR	96,89%	55,72%	54,78%	56,43%									

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	817	1.776	1.607	1.592	(15)	(184)	-10,37%	775	94,76%	-	0,00%	1.592	
2	Giro ISE	33	60	60	60	0	0	0,00%	27	79,95%	0	0,00%	60	
3	Tabungan ISE	784	1.717	1.547	1.532	(15)	(184)	-10,74%	748	95,39%	1.750	109,66%	1.532	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	70	82	82	82	0	0	0,00%	12	17,14%	0	0,00%	82	

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	29.770	34.624	34.963	970	1.370	400	-37	339	5.193	1.031	33.477	104,44%	1.486
	KUR	28.200	32.668	33.044	870	1.370	500	-59	376	4.844	994	31.727	104,15%	1.317
	Non KUR	1.570	1.956	1.919	100	-	-100	23	-37	349	37	1.750	109,66%	169
3	PWG	4.527	9.694	10.062	420	565	144	-227	368	5.535	197	10.876	92,52%	(814)
	Cilem	4.527	9.694	10.062	420	565	144	-227	368	5.535	197	10.876	92,51%	(814)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.137	92.974	1.078	868	-210	933	-162	12.274	1.030	93.313	99,64%	(339)
	CF 1	1.386	7.900	8.444	198	588	390	535	544	7.058	44	2.892	291,94%	5.552
	Total Griya	404	3.752	3.744	-	-	0	0	-7	3.340	7	784	477,69%	2.961
4	• Total Non Program	404	3.752	3.744	-	-	0	0	-9	3.340	7	784	477,69%	2.961
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.148	4.699	198	588	390	535	551	3.718	37	2.108	222,89%	2.591
	CF 2	79.315	85.237	84.531	880	280	-600	398	-706	5.216	986	90.421	93,49%	(5.890)
	Mitraguna & Others	60.800	65.858	65.423	280	-600	437	-435	4.623	715	70.877	92,30%	(545)	
	Pensiun	18.515	19.378	19.108	-	-	0	-39	-271	593	271	19.543	97,77%	(436)
	Total Pembiayaan	114.997	137.454	137.999	2.468	2.803	335	670	545	23.002	2.258	137.665	100,24%	334

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	214	103	349	1.206	0,72%	1,01%	3,45%	856	992	1.103	-	-	-				
	KUR	129	103	349	1.094	0,46%	1,07%	3,31%	745	965	991	-	-	-				
	Non KUR	85	-	-	112	5,40%	0,00%	5,81%	112	27	112	-	-	-				
3	PWG	-	-	-	133	0,00%	0,00%	1,33%	133	133	133	-	-	-				
	Cilem	-	-	-	133	0,00%	0,00%	1,33%	133	133	133	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	3	1.139	467	1.215	0,00%	0,50%	1,31%	749	1.212	76	-	-	-				
	CF 1	-	177	177	-	0,00%	2,24%	0,00%	(177)	-	(177)	-	-	-				
	Total Griya	-	-	-	23	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	-	177	177	-	0,00%	4,27%	0,00%	(177)	-	(177)	-	-	-				
	CF 2	3	962	289	1.215	0,00%	0,34%	1,44%	926	1.212	253	-	-	-				
	Mitraguna & Others	3	962	289	608	0,01%	0,44%	0,93%	319	605	(354)	-	-	-				
	Pensiun	-	-	214	214	0,00%	0,00%	3,85%	607	607	607	-	-	-				
	Total Pembiayaan	2.715	2.878	2.873	2.938	2,36%	2,09%	2,13%	65	223	60	0,10%	95,42%	-2,0%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 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	3.456	1.870	2.679	2.766	386	86	896	47,93%	(690)	-19,96%	15.621	17,71%	(12.855)
2	Tabungan	145.385	150.842	151.909	151.268	1.827	(641)	426	0,28%	5.882	4,05%	164.624	91,89%	(13.356)
3	Deposito	14.811	12.606	12.548	12.545	(141)	(3)	(61)	-0,48%	(2.266)	-15,30%	15.935	78,73%	(3.390)
	Total	163.652	165.317	167.136	166.579	2.072	(558)	1.261	0,76%	2.926	1,79%	196.180	84,91%	(29.601)
	CASA	148.841	152.712	154.588	154.034	2.214	(555)	1.322	0,87%	5.192	3,49%	180.244	85,46%	(26.211)
	(%) CASA	90,95%	92,37%	92,49%	92,47%									
	FDR	119,93%	128,22%	127,50%	127,92%									

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	2.534	2.992	2.526	2.561	36	(430)	-14,39%	28	1,09%	-	0,00%	2.561	
2	Giro ISE	1.520	903	816	761	(55)	(143)	-15,80%	(759)	-49,94%	-	0,00%	761	
3	Tabungan ISE	1.014	2.088	1.710	1.801	91	(288)	-13,78%	787	77,55%	-	0,00%	1.801	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	275	291	294	294	0	3	1,03%	19	6,91%	-	0,00%	294	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	4.568	4.240	4.240	-	-	0	-17	0	-327	-	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,92%	(3)
	Non-Linkage	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Local Champion	426	102	102	-	-	0	-16	0	-324	-	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.212	37.709	1.220	1.240	20	1.224	497	1.785	743	39.840	94,65%	(2.131)
	KUR	33.748	34.096	34.554	620	1.170	550	770	458	806	712	37.473	92,21%	(2.920)
	Non KUR	2.176	3.116	3.156	600	70	(530)	454	39	979	31	2.367	133,34%	789
3	PWG	12.551	23.986	25.344	3.219	3.696	477	978	1.358	12.794	2.338	24.637	102,87%	707
	Cilem	6.245	13.402	13.864	1.425	900	(525)	994	463	7.619	437	15.931	87,03%	(2.067)
	Gadai	6.305	10.585	11.480	1.794	2.796	1.002	(16)	895	5.175	1.901	8.706	131,86%	2.774
4	CFG	143.228	146.529	145.799	1.069	647	(422)	61	(730)	2.572	1.377	159.883	91,19%	(14.083)
	CF 1	29.589	26.539	26.431	129	-	(129)	-13	(107)	-3.158	107	34.388	76,86%	(7.957)
	Total Griya	26.165	23.673	23.588	-	-	0	0	(85)	-2.577	85	29.764	79,25%	(6.176)
	• Total Non Program	3.355	2.439	2.427	-	-	0	(56)	(12)	-928	12	4.239	57,25%	(1.812)
	• Program	22.810	21.235	21.161	-	-	0	(156)	(74)	-1.649	74	25.525	82,90%	(4.364)
	Oto	3.424	2.865	2.843	129	-	(129)	(13)	(22)	-580	22	4.624	61,49%	(1.780)
	CF 2	113.639	119.991	119.368	940	647	(293)	73	(623)	5.729	1.270	125.494	95,12%	(6.127)
	Mitraguna & Others	94.023	97.309	96.853	842	647	(195)	156	(456)	2.830	1.103	104.779	92,44%	(7.926)
	Pensiun	19.615	22.682	22.515	98	-	(98)	(83)	(167)	2.899	167	20.716	108,69%	1.799
	Total Pembiayaan	196.270	211.968	213.093	5.508	5.583	75	2.246	1.125	16.823	4.458	228.928	93,08%	(15.834)

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	635	96	91	2.571	1.77%	0,24%	6,82%	2.480	1.936	2.475	-	-	-			
	KUR	580	96	91	2.566	1.72%	0,27%	7,43%	2.475	1.987	2.470	-	-	-			
	Non KUR	55	-	-	5	2,54%	0,00%	0,16%	-	-	-	5	(50)	5			
3	PWG	-	-	-	1.045	0,00%	0,00%	4,12%	1.045	1.045	1.045	-	-	-			
	Cilem	-	-	-	606	0,00%	0,00%	4,37%	606	606	606	-	-	-			
	Gadai	-	-	-	439	0,00%	0,00%	3,82%	439	439	439	-	-	-			
4	CFG	3.895	4.268	3.612	4.635	2,72%	2,46%	3,18%	1.023	740	367	-	-	-			
	CF 1	3.671	3.535	2.934	4.019	12,41%	11,06%	15,21%	1.085	348	485	-	-	-			
	Total Griya	3.671	3.535	2.934	3.876	14,03%	12,39%	16,43%	942	205	341	-	-	-			
	Oto	-	-	-	143	0,00%	0,00%	5,04%	143	143	143	-	-	-			
	CF 2	224	733	678	616	0,20%	0,56%	0,52%	(62)	392	(117)	-	-	-			
	Mitraguna & Others	224	733	678	616	0,24%	0,70%	0,64%	(62)	392	(117)	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-	-	-	-			
	Total Pembiayaan	8.066	7.762	7.740	7.708	4,11%	3,65%	3,62%	(32)	(358)	(55)	3,62%	-0,20%	0,0%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	199.916	206.366	215.712	15.796		2.85	3.01	3.06
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%	1.884	2.250	2.281

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	540	446	503	606	(431)	103	160	35,76%	66	12,18%	13.456	4,50%	(12.850)
2	Tabungan	125.992	133.746	131.055	131.958	3	903	(1.788)	-1,34%	5.967	4,74%	146.385	90,14%	(14.427)
3	Deposito	49.100	48.466	46.607	46.607	1.128	0	(1.859)	-3,84%	(2.493)	-5,08%	50.288	92,68%	(3.681)
	Total	175.632	182.658	178.165	179.171	701	1.006	(3.487)	-1,91%	3.539	2,02%	210.129	85,27%	(30.958)
	CASA	126.532	134.192	131.558	132.564	(428)	1.006	(1.628)	-1,21%	6.032	4,77%	159.842	82,93%	(27.277)
	(%) CASA	72,04%	73,47%	73,84%	73,99%									
	FDR	182,36%	176,18%	180,64%	179,62%									

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	1.252	1.695	1.846	1.848		2	153	9,03%	596	47,58%	-	0,00%	1.848
2	Giro ISE	222	144	173	169		(4)	25	17,18%	(53)	-23,93%		0,00%	169
3	Tabungan ISE	1.030	1.551	1.673	1.679		7	128	8,28%	649	62,98%		0,00%	1.679
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	222	222		0	1	0,45%	27	13,85%		0,00%	222

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 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	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	17.854	80,41%	(3.497)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.383	0,00%	(1.383)
	Non-Linkage	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	16.471	87,17%	(2.114)
	• Local Champion	14.678	14.401	14.357	-	-	0	-316	-44	-321	44	15.528	92,46%	(1.171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	943	0,00%	(943)
2	MBG	34.274	33.724	33.011	125	-	-125	90	-713	-1.263	713	38.153	86,52%	(5.143)
	KUR	31.590	31.015	30.334	125	-	-125	38	-681	-1.256	681	35.282	85,98%	(4.948)
	Non KUR	2.684	2.709	2.677	-	-	0	52	-33	-7	33	2.872	93,21%	(195)
3	PWG	22.430	34.472	36.210	5.098	4.300	-797	1.427	1.739	13.780	2.562	34.960	103,58%	1.250
	Cilem	9.274	14.615	16.280	983	1.867	884	216	1.665	7.006	202	18.979	85,78%	(2.699)
	Gadai	13.156	19.856	19.930	4.115	2.433	-1.682	1.211	74	6.774	2.359	15.981	124,71%	3.949
4	CFG	248.904	239.210	238.252	629	1.093	464	-240	-958	-10.651	2.051	271.752	87,67%	(33.500)
	CF 1	66.307	61.912	61.560	149	-	-149	40	-351	-4.747	351	75.221	81,84%	(13.660)
	Total Griya	63.771	58.025	57.713	-	-	0	0	-312	-6.058	312	71.325	80,92%	(13.612)
	• Total Non Program	13.172	11.709	11.571	-	-	0	-143	-139	-1.601	139	14.703	78,70%	(3.132)
	• Program	50.599	46.315	46.142	-	-	0	-522	-173	-4.457	173	56.622	81,49%	(10.480)
	Oto	2.536	3.887	3.847	149	-	-149	40	-40	1.311	40	3.896	98,75%	(49)
	CF 2	182.596	177.298	176.692	480	1.093	613	-280	-606	-5.904	1.699	196.531	89,91%	(19.839)
	Mitraguna & Others	145.742	143.741	143.365	355	924	569	-121	-377	-2.377	1.301	158.383	90,52%	(15.019)
	Pensiun	36.854	33.557	33.327	125	169	44	-159	-230	-3.527	399	38.148	87,36%	(4.821)
	Total Pembiayaan	320.285	321.806	321.830	5.852	5.393	-459	961	24	1.545	5.370	362.719	88,73%	(40.890)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	% Relatif			Net (UG) & DG	Target Nov'25			
		31-Dec-24	31-Oct-25	18-Nov-25	31-Dec-24		31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.209	0,00%	0,00%	15,39%	2.209	2.209	2.209			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.209	0,00%	0,00%	15,39%	2.209	2.209	2.209			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	531	548	2.492	0,46%	1,62%	7,55%	1.944	2.333	1.961			
	KUR	138	436	452	2.048	0,44%	1,46%	6,75%	1.596	1.910	1.612			
	Non KUR	20	95	96	444	0,75%	3,55%	16,58%	348	424	349			
3	PWG	-	-	-	693	0,00%	0,00%	1,91%	693	693	693			
	Cilem	-	-	-	420	0,00%	0,00%	2,58%	420	420	420			
	Gadai	-	-	-	273	0,00%	0,00%	1,37%	273	273	273			
4	CFG	7.829	9.486	9.999	16.026	3,15%	4,18%	6,73%	6.027	8.197	6.541			
	CF 1	6.309	7.631	7.665	11.229	9,51%	12,38%	18,24%	3.563	4.920	3.598			
	Total Griya	6.204	7.631	7.665	10.623	9,73%	13,21%	18,41%	2.958	4.419	2.992			
	Oto	105	-	-	606	4,15%	0,00%	15,74%	606	500	606			
	CF 2	1.520	1.854	2.334	4.798	0,83%	1,32%	2,72%	2.464	3.278	2.943			
	Mitraguna & Others	1.215	1.065	1.695	4.161	0,83%	1,18%	2,90%	2.466	2.946	3.097			
	Pensiun	477	-	145	145	0,15%	0,05%	0,44%	-	(332)	145			
	Total Pembiayaan	7.031	6.611	6.570	7.198	2,20%	2,04%	2,24%	628	167	586	0,30%	86,58%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	314.605	324.841	329.291	14.686		2.87	3.10	3.06
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%	(0,04)	(1.239)	(1.239)