

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	325.467	356.286	(6.952)	30.819	1.801	0,51%	41.314	13,12%	450.944	79,01%	(94.658)
2	Tabungan	2.242.130	2.382.025	2.325.652	2.312.284	(93)	(13.369)	(69.741)	-2,93%	70.153	3,13%	2.474.610	93,44%	(162.326)
3	Deposito	2.798.677	2.330.807	3.049.064	3.013.919	(587.150)	(35.145)	683.111	29,31%	215.242	7,69%	2.810.906	107,22%	203.012
Total		5.355.779	5.067.317	5.700.183	5.682.489	(594.195)	(17.695)	615.172	12,14%	326.710	6,10%	5.736.460	99,06%	(53.971)
CASA		2.557.102	2.736.509	2.651.119	2.668.570	(7.045)	17.451	(67.939)	-2,48%	111.468	4,36%	2.925.554	91,22%	(256.984)
(% CASA		47,74%	54,00%	46,51%	46,96%									
FDR		47,52%	57,34%	51,18%	51,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	107.322	106.734		(588)	4.177	4,07%	(6.923)	-6,09%	146.110	73,05%	(39.376)
2	Giro ISE	31.184	22.084	22.364	22.087		(277)	3	0,01%	(9.097)	-29,17%	50.850	43,44%	(28.763)
3	Tabungan ISE	59.057	61.141	65.626	65.315		(311)	4.174	6,83%	6.257	10,60%	63.572	107,24%	1.743
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	202.364	-	1.150	1.150	-194	-664	14.154	1.814	227.888	88,80%	(25.524)
	Linkage	19.369	18.269	18.269	-	-	-	-149	0	-1.099	-	36.648	49,85%	(18.379)
	Non-Linkage	168.841	184.759	184.095	-	1.150	1.150	-45	-664	15.254	1.814	191.240	96,26%	(7.145)
	• Local Champion	162.434	175.114	174.463	-	1.150	1.150	764	-650	12.029	1.800	173.053	100,81%	1.410
	• Value Chain	6.407	9.645	9.631	-	-	-	-809	-14	3.225	14	18.187	52,96%	(8.555)
2	MBG	159.435	190.490	189.414	1.440	230	-1.210	2.648	-1.076	29.980	1.306	200.150	94,64%	(10.736)
	KUR	151.599	180.617	179.653	1.365	230	-1.135	2.039	-964	28.054	1.194	190.276	94,42%	(10.623)
	Non KUR	7.836	9.873	9.761	75	-	-75	610	-112	1.925	112	9.874	98,86%	(112)
3	PWG	252.400	388.637	406.000	36.538	47.839	11.302	26.609	17.363	153.600	30.476	409.178	99,22%	(3.178)
	Cilem	111.797	214.823	226.354	12.644	19.670	7.026	17.569	11.531	114.557	8.139	237.341	95,37%	(10.987)
	Gadai	140.603	173.814	179.646	23.894	28.169	4.275	9.039	5.832	39.043	22.337	171.837	104,54%	7.809
4	CFG	1.944.791	2.123.646	2.119.516	24.183	20.368	-3.815	25.579	-4.130	174.725	24.498	2.166.943	97,81%	(47.427)
	CF 1	376.842	389.452	387.350	1.962	1.326	-636	-1.567	-2.102	10.508	3.428	414.571	93,43%	(27.221)
	Total Griya	311.852	317.853	315.697	1.703	220	-1.483	0	-2.155	3.846	2.375	330.875	95,41%	(15.178)
	• Total Non Program	308.347	313.763	311.619	1.703	220	-1.483	-1.919	-2.144	3.272	2.364	316.750	98,38%	(5.132)
	• Program	3.505	4.090	4.079	-	-	0	-32	-11	574	11	14.125	28,88%	(10.046)
	Oto	64.990	71.600	71.652	259	1.106	847	-1.567	53	6.662	1.053	83.696	85,61%	(12.044)
	CF 2	1.567.950	1.734.194	1.732.166	22.222	19.042	-3.180	27.147	-2.028	164.217	21.070	1.752.371	98,85%	(20.205)
	Mitraguna & Others	1.383.782	1.541.098	1.540.309	20.022	18.224	-1.798	25.103	-789	156.527	19.013	1.552.088	99,24%	(11.780)
	Pensium	184.168	193.097	191.857	2.200	818	-1.382	2.043	-1.239	7.689	2.057	200.283	95,79%	(8.425)
Total Pembiayaan		2.544.835	2.905.802	2.917.294	62.161	69.587	7.427	54.642	11.492	372.459	58.095	3.004.159	97,11%	(86.865)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	1.338	0,67%	0,00%	0,66%	1.338	71	479			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	1.207	0,75%	0,00%	0,66%	1.207	(60)	348			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	17.698	2,17%	2,73%	9,34%	12.506	14.245	12.506			
	KUR	2.876	4.782	4.782	16.463	1,90%	2,65%	9,16%	11.681	13.587	11.681			
	Non KUR	577	411	411	1.235	7,36%	4,16%	12,66%	825	659	825			
3	PWG	-	35	35	12.803	0,00%	0,01%	3,15%	12.768	12.803	12.768			
	Cilem	-	-	-	8.020	0,00%	0,00%	3,54%	8.020	8.020	8.020			
	Gadai	-	35	35	4.783	0,00%	0,02%	2,66%	4.748	4.783	4.748			
4	CFG	19.268	20.967	23.212	49.180	0,99%	1,09%	2,32%	25.969	29.912	28.213			
	CF 1	8.041	7.521	9.455	20.386	2,13%	2,43%	5,26%	10.931	12.345	12.865			
	Total Griya	6.972	6.480	7.025	14.869	2,24%	2,21%	4,71%	7.844	7.898	8.390			
	Oto	1.069	1.041	2.430	5.516	1,64%	3,39%	7,70%	3.086	4.447	4.476			
	CF 2	11.227	13.447	13.757	28.795	0,72%	0,79%	1,66%	15.038	17.568	15.348			
	Mitraguna & Others	11.107	12.744	13.302	27.004	0,80%	0,86%	1,75%	13.701	15.897	14.260			
	Pensium	120	703	455	1.791	0,07%	0,24%	0,93%	1.336	1.671	1.088			
Total Pembiayaan		23.988	27.054	28.439	81.020	0,94%	0,98%	2,78%	52.581	57.032	53.966	0,93%	66,46%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,86%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,25%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.944	1,80%	0,89%	1,03%	249	(919)	99			
	KUR	1.760	1.264	1.181	1.385	1,16%	0,65%	0,77%	204	(375)	121			
	Non KUR	1.104	582	515	560	14,08%	5,21%	5,73%	45	(544)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	22.686	0,93%	1,00%	1,07%	1.505	4.563	(20)			
	CF 1	5.476	7.813	6.060	6.491	1,45%	1,56%	1,68%	432	1.016	(1.322)			
	Total Griya	4.795	7.030	5.611	6.042	1,54%	1,77%	1,91%	432	1.248	(988)			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.195	0,81%	0,87%	0,93%	1.073	3.547	1.302			
	Mitraguna & Others	12.330	14.676	14.664	15.737	0,89%	0,95%	1,02%	1.073	3.407	1.061			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	32.448	1,18%	1,06%	1,11%	1.753	2.439	896	0,96%	13,62%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	52.212	55.454	3.622	3.243	(2.528)	-4,36%	(24.710)	-30,82%	96.831	57,27%	(41.377)
2	Tabungan	392.786	392.618	380.023	370.370	(984)	(9.653)	(22.248)	-5,67%	(22.416)	-5,71%	421.235	87,92%	(50.865)
3	Deposito	233.260	236.507	227.668	227.664	19.773	(4)	(8.843)	-3,74%	(5.596)	-2,40%	234.759	96,98%	(7.095)
	Total	706.209	687.106	659.903	653.488	22.411	(6.414)	(33.618)	-4,89%	(52.721)	-7,47%	752.825	86,80%	(99.337)
	CASA	472.950	450.600	432.235	425.824	2.639	(6.410)	(24.775)	-5,50%	(47.125)	-9,96%	518.066	82,20%	(92.241)
	(%) CASA	66,97%	65,58%	65,50%	65,16%									
	FDR	69,41%	76,25%	79,37%	80,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	24.982	24.227	23.243	(983)	(1.739)	-6,96%	(3.082)	-11,71%	-	0,00%	23.243
2	Giro ISE	3.901	4.202	4.054	3.231	(823)	(971)	-23,11%	(670)	-17,18%		0,00%	3.231
3	Tabungan ISE	13.925	15.280	14.673	14.513	(160)	(768)	-5,02%	588	4,22%		0,00%	14.513
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	135	136	136	0	1	0,74%	8	6,25%		0,00%	136

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	89.545	-	-	0	2.095	-870	-4.180	870	104.928	85,34%	(15.384)
	Linkage	4.522	3.483	3.483	-	-	-	-121	0	-1.039	-	9.401	37,05%	(5.918)
	Non-Linkage	89.203	86.932	86.062	-	-	0	2.215	-870	-3.141	870	95.527	90,09%	(9.465)
	• Local Champion	87.849	85.900	85.030	-	-	0	2.252	-870	-2.819	870	90.848	93,60%	(5.818)
	• Value Chain	1.354	1.032	1.032	-	-	-	-36	0	-322	-	4.680	22,05%	(3.648)
2	MBG	44.762	42.277	42.024	-	-	0	-626	-253	-2.739	253	46.210	90,94%	(4.187)
	KUR	42.954	39.996	39.775	-	-	0	-657	-221	-3.179	221	44.413	89,56%	(4.638)
	Non KUR	1.808	2.280	2.248	-	-	0	31	-32	440	32	1.797	125,11%	451
3	PWG	25.216	34.568	36.649	2.043	5.041	2.998	2.117	2.081	11.433	2.960	41.584	88,13%	(4.935)
	Cilem	10.119	16.909	17.644	731	1.472	741	1.092	736	7.526	736	23.828	74,05%	(6.184)
	Gadai	15.098	17.660	19.005	1.312	3.569	2.257	1.026	1.345	3.908	2.224	17.756	107,04%	1.249
4	CFG	326.493	356.665	355.526	6.800	4.084	-2.716	5.091	-1.140	29.033	5.224	345.001	103,05%	10.525
	CF 1	44.529	52.411	52.081	412	-	-412	-661	-330	7.552	330	46.681	111,57%	5.400
	Total Griya	33.717	42.875	42.683	412	-	-412	0	-192	8.966	192	34.213	124,76%	8.470
	• Total Non Program	33.717	42.875	42.683	412	-	-412	-55	-192	8.966	192	34.213	124,76%	8.470
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	9.398	-	-	0	-661	-138	-1.414	138	12.469	75,37%	(3.070)
	CF 2	281.964	304.255	303.444	6.388	4.084	-2.304	5.752	-810	21.481	4.894	298.319	101,72%	5.125
	Mitraguna & Others	268.245	286.771	286.114	6.138	4.084	-2.054	5.737	-657	17.868	4.741	283.479	100,93%	2.635
	Pensiun	13.719	17.484	17.331	250	-	-250	15	-153	3.612	153	14.840	116,78%	2.491
	Total Pembiayaan	490.195	523.925	523.743	8.843	9.125	282	8.678	-182	33.548	9.307	537.723	97,40%	(13.980)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	101	0,31%	0,00%	0,11%	101	(192)	(161)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	101	0,33%	0,00%	0,12%	101	(192)	(161)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	5.185	1,23%	2,59%	12,34%	4.091	4.635	3.495			
	KUR	550	1.374	1.094	4.794	1,28%	2,74%	12,05%	3.700	4.244	3.421			
	Non KUR	-	317	-	391	0,00%	0,00%	17,38%	391	391	74			
3	PWG	-	-	-	890	0,00%	0,00%	2,43%	890	890	890			
	Cilem	-	-	-	538	0,00%	0,00%	3,05%	538	538	538			
	Gadai	-	-	-	352	0,00%	0,00%	1,85%	352	352	352			
4	CFG	5.180	4.480	4.311	9.250	1,59%	1,21%	2,60%	4.939	4.069	4.770			
	CF 1	174	238	45	3.342	0,39%	0,09%	6,42%	3.297	3.168	3.104			
	Total Griya	174	238	45	2.426	0,52%	0,11%	5,68%	2.381	2.252	2.188			
	Oto	-	-	-	916	0,00%	0,00%	9,75%	916	916	916			
	CF 2	5.006	4.242	4.266	5.908	1,78%	1,40%	1,95%	1.641	901	1.666			
	Mitraguna & Others	5.006	4.242	4.266	5.908	1,87%	1,49%	2,06%	1.641	901	1.666			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	15.426	1,23%	1,03%	2,95%	10.020	9.402	8.994	0,48%	83,63%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,19%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,24%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	223	1,56%	0,41%	0,53%	48	(476)	132			
	KUR	609	91	175	223	1,42%	0,44%	0,56%	48	(386)	132			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.953	4.224	4.224	1,35%	1,18%	1,19%	-	(195)	(729)			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.953	4.224	4.224	1,42%	1,39%	1,39%	-	217	(729)			
	Mitraguna & Others	4.007	4.953	4.224	4.224	1,49%	1,47%	1,48%	-	217	(729)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.513	1,21%	1,04%	1,05%	48	(425)	(351)	0,67%	36,75%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	13.288	13.345	(1.080)	57	(695)	-4,95%	(4.781)	-26,38%	31.280	42,66%	(17.935)
2	Tabungan	237.991	245.090	242.801	241.632	1.247	(1.169)	(3.458)	-1,41%	3.641	1,53%	260.312	92,82%	(18.680)
3	Deposito	192.383	207.446	178.222	177.825	3.855	(397)	(29.620)	-14,28%	(14.558)	-7,57%	193.568	91,87%	(15.743)
	Total	448.500	466.575	434.310	432.802	4.022	(1.508)	(33.773)	-7,24%	(15.698)	-3,50%	485.161	89,21%	(52.358)
	CASA	256.117	259.129	256.088	254.977	167	(1.111)	(4.152)	-1,60%	(1.140)	-0,45%	291.593	87,44%	(36.616)
	(%) CASA	57,11%	55,54%	58,96%	58,91%									
	FDR	54,70%	56,63%	60,79%	61,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	13.166	13.076		(90)	137	1,06%	1.437	12,35%	-	0,00%	13.076
2	Giro ISE	2.314	3.509	3.469	3.435		(34)	(74)	-2,11%	1.120	48,42%		0,00%	3.435
3	Tabungan ISE	1.452	1.558	1.825	1.769		(56)	211	13,54%	317	21,82%		0,00%	1.769
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	17.890	-	-	0	-1.242	-839	311	839	25.827	69,27%	(7.936)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	17.890	-	-	0	-1.242	-839	311	839	22.235	80,46%	(4.345)
	• Local Champion	16.492	18.329	17.490	-	-	0	-541	-839	997	839	18.700	93,53%	(1.210)
	• Value Chain	1.087	401	401	-	-	-	-701	0	-686	-	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	38.952	400	-	-400	-684	-424	682	424	47.460	82,07%	(8.508)
	KUR	37.787	38.777	38.362	400	-	-400	-663	-414	575	414	46.374	82,72%	(8.012)
	Non KUR	483	600	590	-	-	0	-21	-10	107	10	1.086	54,30%	(496)
3	PWG	15.859	30.257	32.351	4.767	4.489	-278	3.307	2.093	16.492	2.396	31.432	102,92%	919
	Cilem	7.657	16.691	18.568	1.182	2.715	1.533	2.162	1.878	10.911	837	19.488	95,28%	(920)
	Gadai	8.201	13.567	13.782	3.585	1.774	-1.811	1.145	216	5.581	1.558	11.944	115,40%	1.839
4	CFG	173.601	175.870	174.803	489	1.655	1.166	1.896	-1.067	1.201	2.722	189.734	92,13%	(14.931)
	CF 1	81.382	71.438	71.078	259	-	-259	-132	-360	-10.304	360	83.224	85,41%	(12.146)
	Total Griya	77.096	67.237	66.941	-	-	0	0	-296	-10.155	296	77.619	86,24%	(10.677)
	• Total Non Program	77.096	67.237	66.941	-	-	0	-2.182	-296	-10.155	296	77.619	86,24%	(10.677)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	4.136	259	-	-259	-132	-64	-150	64	5.605	73,79%	(1.469)
	CF 2	92.219	104.432	103.725	230	1.655	1.425	2.028	-707	11.506	2.362	106.509	97,39%	(2.785)
	Mitraguna & Others	90.304	99.345	98.664	230	1.655	1.425	2.056	-681	8.360	2.336	103.410	95,41%	(4.746)
	Pensiun	1.915	5.087	5.061	-	-	0	-28	-26	3.146	26	3.099	163,30%	1.962
	Total Pembiayaan	245.309	264.233	263.996	5.656	6.144	488	3.278	-237	18.687	6.381	294.452	89,66%	(30.456)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	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	1.271	2.248	3.201	3,78%	5,71%	8,22%	954	1.756	1.931			
	KUR	1.433	1.144	2.078	3.032	3,79%	5,36%	7,90%	954	1.599	1.888			
	Non KUR	12	127	170	169	2,54%	28,34%	28,72%	(1)	157	43			
3	PWG	-	-	-	896	0,00%	0,00%	2,77%	896	896	896			
	Cilem	-	-	-	860	0,00%	0,00%	4,63%	860	860	860			
	Gadai	-	-	-	37	0,00%	0,00%	0,27%	37	37	37			
4	CFG	3.497	2.846	2.932	2.647	2,01%	1,67%	1,51%	(284)	(850)	(199)			
	CF 1	3.310	2.577	2.801	2.365	4,07%	3,92%	3,33%	(436)	(945)	(212)			
	Total Griya	3.310	2.471	2.698	2.253	4,29%	4,01%	3,37%	(445)	(1.057)	(218)			
	Oto	-	106	103	113	0,00%	2,46%	2,72%	9	113	6			
	CF 2	187	269	130	282	0,20%	0,12%	0,27%	152	95	14			
	Mitraguna & Others	187	269	130	89	0,21%	0,13%	0,09%	(41)	(98)	(179)			
	Pensiun	-	-	-	193	0,00%	0,00%	3,81%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	6.745	2,10%	1,96%	2,55%	1.566	1.592	2.628	0,39%	84,60%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	712	345	345	0,18%	0,88%	0,89%	-	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,72%	-	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	11,90%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	6.609	4.928	5.342	1,44%	2,80%	3,06%	414	2.846	(1.267)			
	CF 1	2.172	4.229	2.812	3.226	2,67%	3,94%	4,54%	414	1.054	(1.003)			
	Total Griya	2.172	4.229	2.812	3.226	2,82%	4,18%	4,82%	414	1.054	(1.003)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.380	2.116	2.116	0,35%	2,03%	2,04%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,14%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.687	1,45%	2,00%	2,15%	414	2.130	(1.634)	0,47%	78,33%	-1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.176	1.207	118	31	(313)	-20,57%	(152)	-11,15%	8.682	13,90%	(7.475)
2	Tabungan	139.020	140.237	135.586	135.780	20	194	(4.458)	-3,18%	(3.240)	-2,33%	151.541	89,60%	(15.761)
3	Deposito	91.332	79.357	78.914	78.914	494	(0)	(444)	-0,56%	(12.419)	-13,60%	91.991	85,78%	(13.077)
	Total	231.711	221.114	215.675	215.900	632	225	(5.214)	-2,36%	(15.811)	-6,82%	252.214	85,60%	(36.314)
	CASA	140.379	141.757	136.762	136.987	138	225	(4.770)	-3,37%	(3.392)	-2,42%	160.223	85,50%	(23.236)
	(%) CASA	60,58%	64,11%	63,41%	63,45%									
	FDR	52,09%	62,72%	64,55%	64,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	3.588	2.932		(656)	(1.566)	-34,81%	159	5,73%	-	0,00%	2.932
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%	-	0,00%	103
3	Tabungan ISE	2.669	4.394	3.484	2.828		(656)	(1.566)	-35,63%	160	5,98%	-	0,00%	2.828
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	84	86	88	88		0	2	2,33%	4	4,76%	-	0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	319	-	-	0	-13	0	-1.095	-	1.415	22,56%	(1.095)
	Linkage	189	159	159	-	-	-	-4	0	-30	-	189	83,99%	(30)
	Non-Linkage	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Local Champion	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.411	-	-	0	113	-11	4.411	11	3.197	137,95%	1.213
	KUR	-	3.874	3.867	-	-	0	-36	-7	3.867	7	3.046	126,98%	822
	Non KUR	-	548	543	-	-	0	149	-4	543	4	152	358,08%	392
3	PWG	10.318	19.042	20.247	2.256	2.638	381	2.067	1.205	9.929	1.433	20.384	99,33%	(137)
	Cilem	4.275	11.205	11.817	1.036	1.140	104	1.688	612	7.542	528	13.572	87,07%	(1.755)
	Gadai	6.043	7.838	8.430	1.220	1.497	277	379	593	2.387	904	6.812	123,76%	1.618
4	CFG	108.966	114.891	114.246	730	616	-114	1.832	-646	5.280	1.261	124.853	91,50%	(10.608)
	CF 1	22.575	23.290	22.417	-	16	16	-132	-873	-159	889	25.531	87,80%	(3.115)
	Total Griya	18.510	18.455	17.642	-	-	0	0	-813	-868	813	20.159	87,51%	(2.517)
	• Total Non Program	18.168	17.958	17.146	-	-	0	-199	-812	-1.023	812	18.782	91,29%	(1.637)
	• Program	342	497	497	-	-	0	-2	-1	155	1	1.377	36,07%	(880)
	Oto	4.065	4.835	4.774	-	16	16	-132	-60	709	76	5.372	88,88%	(598)
	CF 2	86.390	91.601	91.829	730	600	-130	1.964	227	5.439	373	99.322	92,46%	(7.493)
	Mitraguna & Others	53.276	60.516	60.951	730	600	-130	2.213	434	7.675	166	65.035	93,72%	(4.084)
	Pensiun	33.115	31.085	30.878	-	-	0	-249	-207	-2.236	207	34.287	90,06%	(3.409)
	Total Pembiayaan	120.698	138.675	139.222	2.986	3.253	267	3.999	548	18.524	2.706	149.849	92,91%	(10.627)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	118	-	351	0,00%	0,00%	1,73%	351	351	233			
	Cilem	-	118	-	328	0,00%	0,00%	2,78%	328	328	210			
	Gadai	-	-	-	23	0,00%	0,00%	0,27%	23	23	23			
4	CFG	438	1.949	2.664	4.031	0,40%	2,32%	3,53%	1.367	3.592	2.082			
	CF 1	438	1.427	1.437	2.138	1,94%	6,17%	9,54%	701	1.699	710			
	Total Griya	438	1.277	1.286	1.739	2,37%	6,97%	9,86%	453	1.300	462			
	Oto	-	150	151	399	0,00%	3,13%	8,35%	248	399	249			
	CF 2	-	521	1.227	1.893	0,00%	1,34%	2,06%	666	1.893	1.372			
	Mitraguna & Others	-	521	1.227	1.531	0,00%	2,03%	2,51%	304	1.531	1.009			
	Pensiun	-	-	-	363	0,00%	0,00%	1,17%	363	363	363			
	Total Pembiayaan	438	2.066	2.664	4.382	0,36%	1,92%	3,15%	1.718	3.943	2.315	1,49%	52,51%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	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	525	784	784	784	0,48%	0,68%	0,69%	-	259	0			
	CF 1	397	542	542	542	1,76%	2,33%	2,42%	-	145	-			
	Total Griya	397	542	542	542	2,14%	2,94%	3,07%	-	145	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	241	0,15%	0,26%	0,26%	-	114	0			
	Mitraguna & Others	20	241	241	241	0,04%	0,40%	0,40%	-	221	0			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	784	1,19%	0,57%	0,56%	-	(654)	0	0,25%	56,38%	-0,3%

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

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	77.449	70.076	(28.699)	(7.373)	(6.846)	-8,90%	(2.905)	-3,98%	85.940	81,54%	(15.864)
2	Tabungan	196.862	211.461	199.449	197.130	5.677	(2.319)	(14.331)	-6,78%	268	0,14%	219.189	89,94%	(22.059)
3	Deposito	1.160.939	721.302	1.470.556	1.471.535	(601.127)	979	750.233	104,01%	310.596	26,75%	1.162.123	126,62%	309.412
	Total	1.430.782	1.009.685	1.747.453	1.738.741	(624.148)	(8.712)	729.056	72,21%	307.959	21,52%	1.467.252	118,50%	271.489
	CASA	269.843	288.383	276.898	267.206	(23.022)	(9.692)	(21.177)	-7,34%	(2.637)	-0,98%	305.129	87,57%	(37.923)
	(%) CASA	18,86%	28,56%	15,85%	15,37%									
	FDR	15,38%	25,43%	14,78%	14,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.959	10.838		(121)	2.714	33,41%	1.760	19,38%	-	0,00%	10.838
2	Giro ISE	2.308	2.084	2.406	2.376		(30)	292	14,01%	68	2,95%		0,00%	2.376
3	Tabungan ISE	1.370	1.740	4.253	4.162		(91)	2.422	139,23%	2.791	203,69%		0,00%	4.162
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	66	67	67		0	1	1,52%	9	15,52%		0,00%	67

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	21.835	-	-	0	-354	-22	1.705	22	29.583	73,81%	(7.748)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	21.835	-	-	0	-354	-22	1.705	22	25.467	85,74%	(3.632)
	• Local Champion	18.621	20.539	20.517	-	-	0	-315	-22	1.895	22	21.151	97,00%	(635)
	• Value Chain	1.509	1.318	1.318	-	-	-	-39	0	-191	-	4.315	30,55%	(2.997)
2	MBG	53.102	55.398	55.166	340	100	-240	424	-232	2.064	332	62.758	87,90%	(7.593)
	KUR	50.813	53.802	53.595	340	100	-240	300	-207	2.782	307	59.899	89,48%	(6.304)
	Non KUR	2.289	1.595	1.571	-	-	0	124	-25	-718	25	2.859	54,93%	(1.289)
3	PWG	17.782	23.855	25.076	2.473	3.636	1.163	2.429	1.221	7.294	2.415	31.165	80,46%	(6.088)
	Cilem	6.518	15.257	15.797	1.147	1.244	97	1.829	540	9.280	704	18.491	85,43%	(2.693)
	Gadai	11.264	8.598	9.279	1.326	2.392	1.066	600	681	-1.985	1.711	12.674	73,21%	(3.395)
4	CFG	129.053	155.657	156.167	3.217	2.940	-277	3.959	510	27.114	2.430	155.649	100,33%	517
	CF 1	19.758	17.952	17.826	-	-	0	-165	-126	-1.931	126	32.065	55,60%	(14.238)
	Total Griya	14.572	13.113	13.053	-	-	0	0	-60	-1.518	60	25.559	51,07%	(12.506)
	• Total Non Program	11.408	10.206	10.155	-	-	0	-177	-51	-1.253	51	12.811	79,27%	(2.656)
	• Program	3.163	2.907	2.898	-	-	0	-26	-9	-265	9	12.748	22,73%	(9.850)
	Oto	5.186	4.839	4.773	-	-	0	-165	-66	-413	66	6.505	73,37%	(1.732)
	CF 2	109.295	137.705	138.340	3.217	2.940	-277	4.123	635	29.045	2.305	123.585	111,94%	14.755
	Mitraguna & Others	90.925	119.063	120.056	2.698	2.940	242	3.625	993	29.132	1.947	104.031	115,40%	16.025
	Pensiun	18.370	18.642	18.284	519	-	-519	499	-358	-87	358	19.554	93,50%	(1.270)
	Total Pembiayaan	220.067	256.766	258.243	6.030	6.676	646	6.458	1.477	38.177	5.199	279.155	92,51%	(20.912)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	451	1.261	1.624	6.121	0,85%	2,93%	11,10%	4.497	5.670	4.859			
	KUR	163	1.084	1.506	5.950	0,32%	2,80%	11,10%	4.444	5.787	4.866			
	Non KUR	289	178	118	171	12,61%	7,40%	10,87%	53	(118)	(7)			
3	PWG	-	-	-	1.053	0,00%	0,00%	4,20%	1.053	1.053	1.053			
	Cilem	-	-	-	535	0,00%	0,00%	3,39%	535	535	535			
	Gadai	-	-	-	518	0,00%	0,00%	5,58%	518	518	518			
4	CFG	1.759	576	541	2.009	1,36%	0,35%	1,29%	1.468	250	1.433			
	CF 1	1.212	576	541	1.358	6,14%	3,01%	7,62%	816	145	782			
	Total Griya	1.052	576	541	851	7,22%	4,13%	6,52%	310	(200)	275			
	Oto	161	-	-	506	3,10%	0,00%	10,61%	506	345	506			
	CF 2	547	-	-	652	0,50%	0,00%	0,47%	652	105	652			
	Mitraguna & Others	547	-	-	652	0,60%	0,00%	0,54%	652	105	652			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	9.183	1,00%	0,84%	3,56%	7.018	6.973	7.346	2,22%	37,59%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	908	904	1.055	2,88%	1,63%	1,91%	151	(476)	147			
	KUR	855	457	460	615	1,68%	0,85%	1,15%	156	(239)	158			
	Non KUR	677	451	444	440	29,56%	27,85%	28,00%	(5)	(237)	(11)			
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	501	499	519	0,59%	0,32%	0,33%	19	(243)	18			
	CF 1	321	481	480	499	1,63%	2,67%	2,80%	19	178	18			
	Total Griya	321	481	480	499	2,20%	3,66%	3,82%	19	178	18			
	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	1.409	1.403	1.574	1,11%	0,55%	0,61%	170	(875)	165	1,63%	-167,44%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			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 (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	8.241	7.875	(2.608)	(365)	128	1,66%	(1.620)	-17,06%	14.967	52,62%	(7.091)
2	Tabungan	99.410	116.831	113.330	114.049	25.825	720	(2.781)	-2,38%	14.639	14,73%	108.765	104,86%	5.284
3	Deposito	64.192	61.368	61.721	61.711	141	(10)	344	0,56%	(2.481)	-3,86%	64.684	95,40%	(2.973)
	Total	173.097	185.945	183.292	183.636	23.358	344	(2.309)	-1,24%	10.539	6,09%	188.416	97,46%	(4.780)
	CASA	108.906	124.578	121.570	121.925	23.217	355	(2.653)	-2,13%	13.019	11,95%	123.732	98,54%	(1.807)
	(%) CASA	62,92%	67,00%	66,33%	66,39%									
	FDR	57,60%	62,98%	65,02%	64,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	13.303	11.961	12.247	12.202	(45)	241	2,01%	(1.102)	-8,28%	-	0,00%	12.202
2	Giro ISE	6.014	3.248	4.639	4.747	108	1.498	46,13%	(1.267)	-21,07%		0,00%	4.747
3	Tabungan ISE	6.490	7.913	6.808	6.655	(153)	(1.258)	-15,90%	165	2,54%		0,00%	6.655
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.973	-	-	0	-131	0	5.973	-	0	0,00%	5.973
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.973	-	-	0	-131	0	5.973	-	0	0,00%	5.973
	• Local Champion	-	2.088	2.088	-	-	0	-102	0	2.088	-	0	0,00%	2.088
	• Value Chain	-	3.885	3.885	-	-	-	-29	0	3.885	-	0	0,00%	3.885
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	34.743	36.060	3.478	4.823	1.345	2.299	1.317	12.331	3.506	30.383	118,68%	5.677
	Cilem	8.075	15.687	16.707	721	1.475	753	1.453	1.020	8.632	455	12.616	132,43%	4.091
	Gadai	15.654	19.055	19.353	2.757	3.349	592	845	297	3.699	3.051	17.767	108,92%	1.586
4	CFG	75.933	76.399	77.140	105	1.151	1.046	-973	741	1.207	410	84.523	91,27%	(7.383)
	CF 1	16.979	16.374	16.305	-	-	0	-84	-69	-675	69	18.164	89,76%	(1.859)
	Total Griya	15.306	14.189	14.152	-	-	0	0	-37	-1.154	37	15.742	89,90%	(1.590)
	• Total Non Program	15.306	14.189	14.152	-	-	0	-210	-37	-1.154	37	15.742	89,90%	(1.590)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.153	-	-	0	-84	-32	480	32	2.422	88,90%	(269)
	CF 2	58.954	60.025	60.835	105	1.151	1.046	-889	810	1.881	341	66.359	91,68%	(5.524)
	Mitraguna & Others	51.295	53.140	54.050	105	1.151	1.046	-828	909	2.754	242	58.029	93,14%	(3.979)
	Pensiun	7.658	6.884	6.785	-	-	0	-62	-99	-873	99	8.330	81,46%	(1.544)
	Total Pembiayaan	99.702	117.114	119.172	3.583	5.974	2.391	1.195	2.058	19.470	3.916	114.946	103,68%	4.227

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	20	-	1.165	0,00%	0,00%	3,23%	1.165	1.165	1.145			
	Cilem	-	20	-	747	0,00%	0,00%	4,47%	747	747	727			
	Gadai	-	-	-	418	0,00%	0,00%	2,16%	418	418	418			
4	CFG	315	353	443	1.177	0,41%	0,58%	1,53%	734	863	825			
	CF 1	-	240	260	585	0,00%	1,59%	3,59%	326	585	345			
	Total Griya	-	240	238	557	0,00%	1,68%	3,93%	319	557	316			
	Oto	-	-	22	29	0,00%	0,99%	1,33%	7	29	29			
	CF 2	315	112	184	592	0,53%	0,31%	0,97%	409	278	480			
	Mitraguna & Others	315	112	184	592	0,61%	0,35%	1,10%	409	278	480			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	2.342	0,32%	0,38%	1,97%	1.899	2.028	1.969	1,94%	1,21%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	623	620	616	0,90%	0,81%	0,80%	(4)	(66)	(7)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	623	620	616	1,07%	1,03%	1,01%	(4)	(14)	(7)			
	Mitraguna & Others	630	623	620	616	1,23%	1,17%	1,14%	(4)	(14)	(7)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	616	0,72%	0,53%	0,52%	(4)	(105)	(7)	0,26%	49,61%	-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 (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.330	2.430	(260)	101	(3.124)	-56,24%	(1.078)	-30,73%	8.003	30,36%	(5.573)
2	Tabungan	88.498	84.028	78.218	78.217	2.791	(0)	(5.811)	-6,92%	(10.280)	-11,62%	96.182	81,32%	(17.965)
3	Deposito	50.176	26.346	26.035	26.135	(1.595)	100	(210)	-0,80%	(24.040)	-47,91%	50.580	51,67%	(24.444)
	Total	142.182	115.928	106.582	106.783	936	201	(9.145)	-7,89%	(35.399)	-24,90%	154.766	69,00%	(47.982)
	CASA	92.006	89.582	80.547	80.648	2.531	100	(8.934)	-9,97%	(11.358)	-12,35%	104.186	77,41%	(23.538)
	(%) CASA	64,71%	77,27%	75,57%	75,52%									
	FDR	46,30%	73,38%	80,31%	80,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.257	2.670	870	695	(176)	(1.975)	-73,98%	(2.562)	-78,67%	-	0,00%	695
2	Giro ISE	705	2.196	140	142	2	(2.054)	-93,54%	(563)	-79,87%		0,00%	142
3	Tabungan ISE	2.552	474	730	553	(177)	79	16,55%	(1.999)	-78,33%		0,00%	553
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.233	4.215	-	-	0	281	-18	4.215	18	3.212	131,25%	1.004
	KUR	-	4.144	4.126	-	-	0	283	-18	4.126	18	3.046	135,47%	1.080
	Non KUR	-	89	89	-	-	0	-2	0	89	-	166	53,86%	(77)
3	PWG	2.349	5.844	6.220	216	479	263	411	375	3.870	104	5.668	109,74%	552
	Cilem	2.349	5.844	6.220	216	479	263	411	375	3.870	104	5.668	109,74%	552
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.157	165	468	303	1.632	170	11.671	298	73.395	102,40%	1.762
	CF 1	26.468	27.937	28.102	-	220	220	-109	165	1.634	55	27.743	101,29%	359
	Total Griya	25.069	24.115	24.307	-	220	220	0	192	-762	28	25.471	95,43%	(1.164)
1	• Total Non Program	25.069	24.115	24.307	-	220	220	-224	192	-762	28	25.471	95,43%	(1.164)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.795	-	-	0	-109	-28	2.396	28	2.272	167,05%	1.523
	CF 2	37.018	47.050	47.055	165	248	83	1.742	5	10.037	243	45.652	103,07%	1.403
	Mitraguna & Others	36.826	46.839	46.849	165	248	83	1.746	10	10.023	238	44.677	104,86%	2.172
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.592	381	947	566	2.324	527	19.756	420	82.274	104,03%	3.318

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	-	-	115	0,00%	0,00%	1,85%	115	115	115			
	Cilem	-	-	-	115	0,00%	0,00%	1,85%	115	115	115			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	2.548	1,73%	2,07%	3,39%	995	1.451	1.140			
	CF 1	1.097	1.035	1.183	2.141	4,15%	4,23%	7,62%	959	1.044	1.106			
	Total Griya	1.097	1.035	1.040	1.999	4,38%	4,31%	8,22%	959	902	964			
	Oto	-	-	143	143	0,00%	3,73%	3,76%	-	143	143			
	CF 2	-	373	370	407	0,00%	0,79%	0,86%	36	407	34			
	Mitraguna & Others	-	373	370	407	0,00%	0,79%	0,87%	36	407	34			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	2.663	1,67%	1,83%	3,11%	1.110	1.566	1.255	0,43%	86,32%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	850	840	840	0,19%	1,12%	1,12%	-	720	(10)			
	CF 1	-	831	821	821	0,00%	2,94%	2,92%	-	821	(10)			
	Total Griya	-	831	821	821	0,00%	3,41%	3,38%	-	821	(10)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	19	0,32%	0,04%	0,04%	-	(102)	0			
	Mitraguna & Others	120	19	19	19	0,33%	0,04%	0,04%	-	(102)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	840	0,18%	0,99%	0,98%	-	720	(10)	0,96%	1,72%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	4.191	4.230	638	39	(500)	-10,56%	(46)	-1,08%	12.480	33,89%	(8.251)
2	Tabungan	143.334	167.049	163.653	164.885	3.814	1.232	(2.165)	-1,30%	21.550	15,03%	157.358	104,78%	7.527
3	Deposito	111.952	125.321	110.427	109.927	(9.175)	(501)	(15.394)	-12,28%	(2.026)	-1,81%	112.690	97,55%	(2.764)
	Total	259.563	297.099	278.271	279.041	(4.723)	770	(18.058)	-6,08%	19.478	7,50%	282.529	98,77%	(3.488)
	CASA	147.610	171.779	167.844	169.114	4.452	1.270	(2.664)	-1,55%	21.504	14,57%	169.838	99,57%	(724)
	(%) CASA	56,87%	57,82%	60,32%	60,61%									
	FDR	26,72%	28,91%	30,98%	30,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.066	2.073		7	(57)	-2,66%	(264)	-11,31%	-	0,00%	2.073
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.041	2.049		7	(57)	-2,69%	(267)	-11,53%		0,00%	2.049
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	110	113	113		0	3	2,73%	6	5,61%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.226	8.287	75	100	25	1.340	62	8.094	38	3.371	245,86%	4.917
	KUR	194	7.421	7.493	-	100	100	946	72	7.299	28	3.205	233,80%	4.288
	Non KUR	-	805	795	75	-	-75	394	-10	795	10	166	478,41%	629
3	PWG	3.438	6.116	6.034	188	171	-17	-61	-82	2.596	253	8.591	70,24%	(2.557)
	Cilem	3.438	6.116	6.034	188	171	-17	-61	-82	2.596	253	8.591	70,24%	(2.557)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	71.287	450	500	50	900	335	6.324	165	75.712	94,16%	(4.425)
	CF 1	19.068	19.315	19.256	-	-	0	498	-60	188	60	20.447	94,18%	(1.191)
	Total Griya	17.646	16.784	16.773	-	-	0	0	-10	-873	10	18.078	92,78%	(1.304)
	• Total Non Program	17.646	16.784	16.773	-	-	0	-529	-10	-873	10	18.078	92,78%	(1.304)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.482	-	-	0	498	-49	1.061	49	2.369	104,79%	113
	CF 2	45.895	51.637	52.031	450	500	50	402	395	6.137	105	55.266	94,15%	(3.234)
	Mitraguna & Others	40.397	45.849	46.268	-	500	500	297	419	5.871	81	48.918	94,58%	(2.650)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	86.202	713	771	58	2.175	315	16.843	456	88.438	97,47%	(2.236)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	176	0,00%	0,00%	2,12%	176	176	176			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	176	0,00%	0,00%	22,11%	176	176	176			
3	PWG	-	19	-	110	0,00%	0,00%	1,83%	110	110	91			
	Cilem	-	19	-	110	0,00%	0,00%	1,83%	110	110	91			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	1.643	1,63%	1,82%	2,30%	350	583	1.326			
	CF 1	648	-	-	580	3,40%	0,00%	3,01%	580	(68)	580			
	Total Griya	648	-	-	499	3,67%	0,00%	2,97%	499	(149)	499			
	Oto	-	-	-	81	0,00%	0,00%	3,27%	81	81	81			
	CF 2	412	317	1.293	1.063	0,90%	2,50%	2,04%	(230)	651	746			
	Mitraguna & Others	412	-	978	749	1,02%	2,13%	1,62%	(228)	338	749			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	1.929	2,63%	1,51%	2,24%	636	105	996	0,56%	75,12%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	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	267	1.234	1.234	2.187	0,41%	1,74%	3,07%	953	1.920	953			
	CF 1	267	869	869	869	1,40%	4,50%	4,51%	-	602	-			
	Total Griya	132	734	734	734	0,75%	4,37%	4,38%	-	602	-			
	Oto	135	135	135	135	9,51%	5,34%	5,45%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,53%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,85%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.781	0,39%	2,13%	3,23%	953	2.513	1.546	2,24%	30,66%	-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 (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	14.699	15.480	(1.425)	780	437	2,90%	11.662	305,50%	9.215	167,99%	6.265
2	Tabungan	117.085	112.217	110.650	111.914	2.330	1.264	(303)	-0,27%	(5.172)	-4,42%	126.313	88,60%	(14.399)
3	Deposito	49.844	48.537	48.308	48.228	(676)	(80)	(309)	-0,64%	(1.615)	-3,24%	50.329	95,83%	(2.101)
	Total	170.746	175.797	173.657	175.622	229	1.964	(175)	-0,10%	4.875	2,86%	185.857	94,49%	(10.235)
	CASA	120.903	127.260	125.349	127.393	905	2.044	134	0,10%	6.491	5,37%	135.528	94,00%	(8.135)
	(%) CASA	70,81%	72,39%	72,18%	72,54%									
	FDR	80,42%	78,23%	79,50%	78,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	961	1.447	485	528	57,53%	(244)	-14,45%	-	0,00%	1.447	
2	Giro ISE	436	247	248	233	(16)	(14)	-5,76%	(204)	-46,70%		0,00%	233	
3	Tabungan ISE	1.254	671	713	1.214	501	543	80,81%	(41)	-3,23%		0,00%	1.214	
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-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	0,00%	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	20.532	21.455	1.742	2.388	647	782	923	7.905	1.466	20.999	102,17%	456
	Cilem	7.456	10.743	11.445	849	1.167	318	575	702	3.989	465	12.236	93,54%	(791)
	Gadai	6.094	9.789	10.010	893	1.221	329	208	221	3.916	1.001	8.762	114,23%	1.247
4	CFG	119.321	116.995	116.608	145	170	25	505	-387	-2.714	557	130.324	89,47%	(13.717)
	CF 1	15.625	17.605	17.521	-	-	0	-322	-83	1.896	83	17.191	101,92%	330
	Total Griya	13.902	15.414	15.378	-	-	0	0	-36	1.475	36	14.348	107,18%	1.030
	• Total Non Program	13.902	15.414	15.378	-	-	0	-276	-36	1.475	36	14.348	107,18%	1.030
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.144	-	-	0	-322	-47	421	47	2.844	75,39%	(700)
	CF 2	103.696	99.390	99.086	145	170	25	826	-304	-4.610	474	113.133	87,58%	(14.047)
	Mitraguna & Others	94.197	89.853	89.680	145	170	25	737	-173	-4.517	343	102.629	87,38%	(12.948)
	Pensiun	9.499	9.537	9.406	-	-	0	89	-131	-93	131	10.505	89,54%	(1.099)
	Total Pembiayaan	137.307	137.527	138.062	1.887	2.558	672	1.287	536	755	2.023	155.759	88,64%	(17.697)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	-	-	624	0,00%	0,00%	2,91%	624	624	624			
	Cilem	-	-	-	187	0,00%	0,00%	1,63%	187	187	187			
	Gadai	-	-	-	437	0,00%	0,00%	4,37%	437	437	437			
4	CFG	1.942	1.297	2.012	3.400	1,63%	1,72%	2,92%	1.388	1.458	2.103			
	CF 1	86	-	209	144	0,55%	1,19%	0,82%	(65)	58	144			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	209	144	4,99%	9,53%	6,72%	(65)	58	144			
	CF 2	1.856	1.297	1.803	3.256	1,79%	1,81%	3,29%	1.453	1.400	1.959			
	Mitraguna & Others	1.856	1.297	1.803	3.029	1,97%	2,01%	3,38%	1.225	1.173	1.731			
	Pensiun	-	-	-	227	0,00%	0,00%	2,42%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	4.024	1,41%	1,46%	2,91%	2.012	2.082	2.727	0,36%	87,50%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	748	479	605	0,28%	0,41%	0,52%	126	274	(143)			
	CF 1	300	268	-	-	1,92%	0,00%	0,00%	-	(300)	(268)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	268	-	-	17,42%	0,00%	0,00%	-	(300)	(268)			
	CF 2	31	480	479	605	0,03%	0,48%	0,61%	126	574	125			
	Mitraguna & Others	31	480	479	605	0,03%	0,53%	0,67%	126	574	125			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	605	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-46,57%	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 (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	9.802	10.236	9.320	434	(10.144)	-49,78%	(3.695)	-26,52%	21.404	47,82%	(11.168)
2	Tabungan	118.671	149.789	152.691	151.322	4.855	(1.369)	1.534	1,02%	32.651	27,51%	131.813	114,80%	19.510
3	Deposito	125.329	123.645	143.482	147.977	1.292	4.495	24.332	19,68%	22.648	18,07%	125.971	117,47%	22.006
	Total	257.931	293.814	305.975	309.535	15.467	3.560	15.721	5,35%	51.605	20,01%	279.187	110,87%	30.348
	CASA	132.602	170.169	162.493	161.558	14.175	(935)	(8.611)	-5,06%	28.956	21,84%	153.216	105,44%	8.342
	(%) CASA	51,41%	57,92%	53,11%	52,19%									
	FDR	59,82%	58,36%	56,36%	55,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.014	4.038		24	(159)	-3,79%	500	14,12%	-	0,00%	4.038
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%		0,00%	1
3	Tabungan ISE	3.537	4.196	4.013	4.037		24	(159)	-3,79%	500	14,14%		0,00%	4.037
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	48	49	49		0	1	2,08%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Local Champion	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
3	PWG	17.010	23.113	23.454	2.559	1.984	-575	2.629	341	6.444	1.643	21.932	106,94%	1.522
	Cilem	7.758	11.568	11.927	1.032	707	-325	1.248	359	4.169	348	11.527	103,47%	400
	Gadai	9.252	11.546	11.527	1.527	1.277	-250	1.381	-19	2.275	1.296	10.405	110,78%	1.122
4	CFG	136.962	148.294	147.944	2.528	1.312	-1.216	2.109	-350	10.982	1.662	150.143	98,54%	(2.199)
	CF 1	16.548	16.413	16.607	-	257	257	165	193	58	64	17.976	92,38%	(1.369)
	Total Griya	15.017	13.854	13.839	-	-	0	0	-16	-1.178	16	15.423	89,73%	(1.584)
	• Total Non Program	15.017	13.854	13.839	-	-	0	-111	-16	-1.178	16	15.423	89,73%	(1.584)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.768	-	257	257	165	209	1.237	48	2.553	108,42%	215
	CF 2	120.414	131.881	131.338	2.528	1.055	-1.473	1.945	-543	10.924	1.598	132.167	99,37%	(829)
	Mitraguna & Others	110.777	121.505	120.572	2.528	590	-1.938	1.183	-934	9.794	1.524	121.615	99,14%	(1.043)
	Pensiun	9.636	10.375	10.766	-	465	465	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	172.448	5.086	4.296	-790	4.676	991	18.159	3.305	172.392	100,03%	56

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
3	PWG	-	-	-	564	0,00%	0,00%	2,41%	564	564	564			
	Cilem	-	-	-	310	0,00%	0,00%	2,60%	310	310	310			
	Gadai	-	-	-	254	0,00%	0,00%	2,21%	254	254	254			
4	CFG	334	628	1.041	2.492	0,24%	0,70%	1,68%	1.451	2.158	1.864			
	CF 1	-	124	569	278	0,00%	3,47%	1,67%	(291)	278	154			
	Total Griya	-	124	569	128	0,00%	4,11%	0,93%	(440)	128	5			
	Oto	-	-	-	149	0,00%	0,00%	5,40%	149	149	149			
	CF 2	334	504	472	2.214	0,28%	0,36%	1,69%	1.743	1.880	1.710			
	Mitraguna & Others	334	504	472	2.214	0,30%	0,39%	1,84%	1.743	1.880	1.710			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	3.056	0,31%	0,64%	1,77%	1.966	2.575	2.376	0,15%	91,51%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.203	0,57%	0,81%	0,81%	(0)	416	225			
	CF 1	645	-	-	-	3,90%	0,00%	0,00%	-	(645)	-			
	Total Griya	645	-	-	-	4,29%	0,00%	0,00%	-	(645)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,92%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	1,00%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.252	0,56%	0,70%	0,73%	49	390	215	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 (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	7.552	8.680	6.361	1.128	(4.885)	-36,01%	100	1,16%	17.523	49,53%	(8.843)
2	Tabungan	115.717	129.668	130.134	129.176	(48.354)	(958)	(492)	-0,38%	13.459	11,63%	128.619	100,43%	557
3	Deposito	158.683	177.958	172.112	172.114	4.988	1	(5.845)	-3,28%	13.431	8,46%	159.458	107,94%	12.656
	Total	282.980	321.190	309.798	309.969	(37.006)	171	(11.221)	-3,49%	26.990	9,54%	305.600	101,43%	4.370
	CASA	124.297	143.232	137.686	137.856	(41.993)	170	(5.376)	-3,75%	13.559	10,91%	146.142	94,33%	(8.286)
	(%) CASA	43,92%	44,59%	44,44%	44,47%									
	FDR	77,18%	77,13%	79,38%	79,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	5.269	5.314		44	2.226	72,09%	1.995	60,09%	-	0,00%	5.314
2	Giro ISE	510	270	371	379		7	109	40,24%	(131)	-25,68%		0,00%	379
3	Tabungan ISE	2.559	2.568	4.648	4.685		37	2.117	82,45%	2.126	83,05%		0,00%	4.685
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.240	-	-	0	-374	0	-269	-	7.562	56,07%	(3.322)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.240	-	-	0	-374	0	-269	-	6.232	68,04%	(1.992)
	• Local Champion	4.509	4.240	4.240	-	-	0	-374	0	-269	-	5.326	79,62%	(1.086)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	11.921	150	-	-150	264	-83	2.009	83	11.888	100,27%	33
	KUR	9.027	10.576	10.504	150	-	-150	207	-72	1.477	72	10.922	96,17%	(418)
	Non KUR	885	1.428	1.417	-	-	0	57	-11	532	11	966	146,69%	451
3	PWG	13.890	23.194	23.343	1.606	1.812	206	1.853	149	9.452	1.663	25.234	92,51%	(1.891)
	Cilem	5.699	14.671	14.785	433	513	80	1.572	113	9.085	399	14.596	101,29%	189
	Gadai	8.191	8.523	8.558	1.173	1.299	126	281	35	367	1.264	10.638	80,45%	(2.080)
4	CFG	190.097	208.286	206.418	5.316	1.621	-3.695	4.715	-1.868	16.321	3.489	203.447	101,46%	2.971
	CF 1	25.896	28.426	28.357	1.291	-	-1.291	-115	-68	2.461	68	27.548	102,94%	809
	Total Griya	21.834	24.367	24.324	1.291	-	-1.291	0	-44	2.490	44	22.303	109,06%	2.021
	• Total Non Program	21.834	24.367	24.324	1.291	-	-1.291	1.758	-44	2.490	44	22.303	109,06%	2.021
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	4.033	-	-	0	-115	-25	-29	25	5.245	76,90%	(1.212)
	CF 2	164.201	179.861	178.061	4.025	1.621	-2.404	4.829	-1.800	13.860	3.421	175.899	101,23%	2.162
	Mitraguna & Others	145.925	160.858	159.114	3.875	1.405	-2.470	4.976	-1.744	13.188	3.149	156.562	101,63%	2.551
	Pensiun	18.276	19.003	18.947	150	216	66	-146	-55	672	271	19.337	97,99%	(389)
	Total Pembiayaan	218.409	247.724	245.922	7.072	3.433	-3.639	6.458	-1.802	27.514	5.235	248.132	99,11%	(2.209)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	284	-	-	636	2,87%	0,00%	5,33%	636	351	636			
	KUR	284	-	-	636	3,15%	0,00%	6,05%	636	351	636			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	730	0,00%	0,00%	3,13%	730	730	588			
	Cilem	-	142	-	485	0,00%	0,00%	3,28%	485	485	343			
	Gadai	-	-	-	245	0,00%	0,00%	2,86%	245	245	245			
4	CFG	85	731	484	6.797	0,04%	0,04%	3,29%	6.312	6.712	6.066			
	CF 1	52	483	484	3.713	0,20%	1,70%	13,09%	3.228	3.660	3.230			
	Total Griya	52	49	48	3.269	0,24%	0,20%	13,44%	3.221	3.217	3.220			
	Oto	-	434	436	443	0,00%	10,75%	10,99%	7	443	10			
	CF 2	33	248	-	3.084	0,02%	0,00%	1,73%	3.084	3.051	2.836			
	Mitraguna & Others	33	-	-	2.872	0,02%	0,00%	1,80%	2.872	2.839	2.872			
	Pensiun	-	248	-	212	0,00%	0,00%	1,12%	212	212	(36)			
	Total Pembiayaan	369	873	484	8.162	0,17%	0,20%	3,32%	7.677	7.792	7.289	0,18%	94,63%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	308	515	514	0,63%	0,25%	0,25%	(1)	(691)	206			
	CF 1	485	33	-	-	1,87%	0,00%	0,00%	-	(485)	(33)			
	Total Griya	485	33	-	-	2,22%	0,00%	0,00%	-	(485)	(33)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	275	515	514	0,44%	0,29%	0,29%	(1)	(205)	239			
	Mitraguna & Others	719	275	274	273	0,49%	0,17%	0,17%	(1)	(446)	(2)			
	Pensiun	-	-	241	241	0,00%	0,10%	1,27%	-	241	241			
	Total Pembiayaan	1.209	308	515	514	0,55%	0,21%	0,21%	(1)	(695)	206	0,00%	99,00%	-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 (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	3.924	45.159	4.605	41.235	36.969	451,39%	36.605	427,94%	14.517	311,07%	30.642
2	Tabungan	104.558	99.302	99.541	99.524	725	(17)	222	0,22%	(5.034)	-4,81%	115.482	86,18%	(15.958)
3	Deposito	118.514	117.131	116.729	76.779	1	(39.950)	(40.352)	-34,45%	(41.735)	-35,22%	119.000	64,52%	(42.221)
	Total	231.625	224.623	220.194	221.462	5.331	1.268	(3.161)	-1,41%	(10.163)	-4,39%	248.999	88,94%	(27.537)
	CASA	113.112	107.492	103.465	144.683	5.330	41.218	37.191	34,60%	31.572	27,91%	129.999	111,30%	14.684
	(%) CASA	48,83%	47,85%	46,99%	65,33%									
	FDR	61,23%	66,47%	67,34%	66,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.502	4.592		91	132	2,95%	1.933	72,66%	-	0,00%	4.592
2	Giro ISE	666	1.055	1.259	1.251		(8)	196	18,55%	584	87,69%		0,00%	1.251
3	Tabungan ISE	1.893	3.306	3.143	3.242		99	(64)	-1,94%	1.348	71,21%		0,00%	3.242
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	77	78	78		0	1	1,30%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	• Local Champion	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
3	PWG	18.643	23.712	24.294	1.461	1.752	291	590	582	5.651	1.170	26.997	89,99%	(2.702)
	Cilem	13.169	14.611	14.619	448	550	102	-89	8	1.451	542	18.072	80,90%	(3.452)
	Gadai	5.474	9.101	9.675	1.013	1.202	189	679	574	4.200	627	8.925	108,40%	750
4	CFG	123.108	123.758	122.162	590	265	-325	139	-1.596	-946	1.861	135.676	90,04%	(13.514)
	CF 1	17.304	14.800	13.976	-	-	0	-112	-824	-3.327	824	18.907	73,92%	(4.930)
	Total Griya	13.206	11.180	10.498	-	-	0	0	-682	-2.708	682	13.646	76,93%	(3.148)
	• Total Non Program	13.206	11.180	10.498	-	-	0	-416	-682	-2.708	682	13.646	76,93%	(3.148)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.478	-	-	0	-112	-142	-619	142	5.261	66,12%	(1.782)
	CF 2	105.804	108.958	108.186	590	265	-325	251	-772	2.382	1.037	116.769	92,65%	(8.584)
	Mitraguna & Others	72.025	75.639	75.281	590	265	-325	464	-357	3.257	622	81.996	91,81%	(6.715)
	Pensiun	33.780	33.319	32.905	-	-	0	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	148.282	2.051	2.017	-34	687	-1.014	6.455	3.031	162.749	91,11%	(14.467)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	67	-	1.174	0,00%	0,00%	4,83%	1.174	1.174	1.107			
	Cilem	-	67	-	732	0,00%	0,00%	5,01%	732	732	665			
	Gadai	-	-	-	442	0,00%	0,00%	4,57%	442	442	442			
4	CFG	370	829	965	1.582	0,30%	0,78%	1,29%	617	1.212	753			
	CF 1	206	520	654	754	1,19%	4,42%	5,40%	100	548	234			
	Total Griya	92	423	559	679	0,69%	5,00%	6,47%	120	587	256			
	Oto	114	97	95	75	2,79%	2,62%	2,16%	(20)	(39)	(22)			
	CF 2	164	309	311	828	0,15%	0,29%	0,76%	517	664	519			
	Mitraguna & Others	164	309	311	731	0,23%	0,41%	0,97%	420	567	422			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	2.756	0,26%	0,65%	1,86%	1.791	2.386	1.860	1,37%	26,44%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	443	325	324	0,00%	0,26%	0,26%	(1)	319	(119)			
	CF 1	5	67	108	107	0,03%	0,73%	0,76%	(1)	102	40			
	Total Griya	5	67	108	107	0,04%	0,97%	1,02%	(1)	102	40			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	217	0,00%	0,20%	0,20%	-	217	(159)			
	Mitraguna & Others	-	159	-	-	0,00%	0,00%	0,00%	-	-	(159)			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	-	217	(0)			
	Total Pembiayaan	5	443	325	324	0,00%	0,22%	0,22%	(1)	319	(119)	2,13%	-874,01%	1,9%

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 (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	2.591	2.606	(3.772)	15	(2.036)	-43,86%	991	61,33%	6.087	42,81%	(3.481)
2	Tabungan	101.049	105.844	104.247	104.064	2.355	(183)	(1.780)	-1,68%	3.014	2,98%	108.694	95,74%	(4.630)
3	Deposito	38.774	45.970	46.474	46.544	352	70	574	1,25%	7.770	20,04%	39.176	118,81%	7.368
	Total	141.438	156.455	153.311	153.214	(1.065)	(98)	(3.242)	-2,07%	11.775	8,33%	153.956	99,52%	(743)
	CASA	102.664	110.485	106.837	106.669	(1.417)	(168)	(3.816)	-3,45%	4.005	3,90%	114.781	92,93%	(8.111)
	(%) CASA	72,59%	70,62%	69,69%	69,62%									
	FDR	91,03%	101,07%	103,27%	103,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	3.241	3.381		140	717	26,91%	83	2,51%	-	0,00%	3.381
2	Giro ISE	186	384	247	247		0	(137)	-35,62%	62	33,17%		0,00%	247
3	Tabungan ISE	2.913	2.270	2.984	3.124		140	854	37,61%	211	7,25%		0,00%	3.124
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	98	102	102		0	4	4,08%	8	8,51%		0,00%	102

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	• Local Champion	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.525	400	-	-400	716	-43	6.284	43	3.432	190,12%	3.093
	KUR	103	5.934	5.900	400	-	-400	734	-35	5.797	35	3.149	187,33%	2.750
	Non KUR	139	633	625	-	-	0	-18	-8	487	8	283	221,22%	343
3	PWG	20.398	28.133	28.921	3.526	4.039	513	1.050	788	8.523	3.251	29.699	97,38%	(778)
	Cilem	7.170	11.937	12.689	882	1.579	697	519	751	5.519	827	14.807	85,69%	(2.119)
	Gadai	13.229	16.195	16.232	2.644	2.461	-183	531	37	3.004	2.424	14.891	109,01%	1.341
4	CFG	107.701	103.456	102.761	382	170	-212	-1.018	-695	-4.940	865	118.027	87,07%	(15.266)
	CF 1	13.161	13.769	13.714	-	-	0	-50	-56	552	56	14.488	94,66%	(774)
	Total Griya	10.223	10.244	10.224	-	-	0	0	-20	2	20	10.640	96,10%	(415)
	• Total Non Program	10.223	10.071	10.052	-	-	0	-459	-19	-171	19	10.640	94,48%	(588)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.489	-	-	0	-50	-36	551	36	3.848	90,68%	(359)
	CF 2	94.540	89.687	89.047	382	170	-212	-968	-639	-5.492	809	103.539	86,00%	(14.492)
	Mitraguna & Others	89.171	84.195	83.607	262	170	-92	-1.036	-588	-5.564	758	97.354	85,88%	(13.747)
	Pensiun	5.368	5.492	5.440	120	-	-120	68	-51	72	51	6.185	87,96%	(744)
	Total Pembiayaan	128.755	158.128	158.328	4.308	4.359	51	747	201	29.573	4.159	151.573	104,46%	6.756

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	-	-	769	0,00%	0,00%	11,79%	769	769	769			
	KUR	-	-	-	548	0,00%	0,00%	9,28%	548	548	548			
	Non KUR	-	-	-	222	0,00%	0,00%	35,47%	222	222	222			
3	PWG	-	-	-	1.312	0,00%	0,00%	4,54%	1.312	1.312	1.312			
	Cilem	-	-	-	771	0,00%	0,00%	6,08%	771	771	771			
	Gadai	-	-	-	541	0,00%	0,00%	3,33%	541	541	541			
4	CFG	1.919	1.753	960	1.541	1,78%	0,93%	1,50%	582	(378)	(212)			
	CF 1	107	46	77	316	0,81%	0,56%	2,31%	239	210	270			
	Total Griya	107	46	-	316	1,04%	0,00%	3,09%	316	210	270			
	Oto	-	-	77	-	0,00%	2,19%	0,00%	(77)	-	-			
	CF 2	1.812	1.706	883	1.225	1,92%	0,98%	1,38%	343	(587)	(481)			
	Mitraguna & Others	1.812	1.706	883	1.225	2,03%	1,05%	1,47%	343	(587)	(481)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	3.623	1,49%	0,61%	2,29%	2.664	1.704	1.870	0,00%	100,00%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	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	2.505	1.314	2.121	2.120	2,33%	2,05%	2,06%	(0)	(385)	806			
	CF 1	23	78	78	78	0,18%	0,57%	0,57%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	1.236	2.042	2.042	2,63%	2,28%	2,29%	(0)	(440)	806			
	Mitraguna & Others	2.482	1.236	2.042	2.042	2,78%	2,43%	2,44%	(0)	(440)	806			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.120	2,27%	1,34%	1,34%	(0)	(800)	806	0,00%	100,00%	-1,3%

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 (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-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	125	142	106	(12)	(36)	(19)	-15,41%	71	202,43%	39	271,00%	67
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	142	106	(12)	(36)	(19)	-15,41%	71	202,43%	39	271,00%	67
	CASA	35	125	142	106	(12)	(36)	(19)	-15,41%	71	202,43%	39	271,00%	67
	(%) 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 (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• 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			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	2,00	2,00	-	(1,00)
CIF Payroll	1	1	1	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-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	618	773	724	57	(49)	107	17,25%	286	65,21%	489	148,04%	235
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.323	1.274	57	(49)	107	9,12%	836	190,70%	489	260,49%	785
	CASA	438	618	773	724	57	(49)	107	17,25%	286	65,21%	489	148,04%	235
	(%) CASA	100,00%	52,89%	58,43%	56,83%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	107	193	142	(50)	35	32,60%	142	142370,91%	-	0,00%	142
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	193	142	(50)	35	32,60%	142	142370,91%		0,00%	142
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• 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			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258	438	1.168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,75	4,25	4,25	-	0,50
CIF Payroll	4	8	8	-	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	42.200	37.347	1.667	(4.853)	(1.365)	-3,53%	15.895	74,09%	29.582	126,25%	7.765
2	Tabungan	103.481	114.782	118.553	119.299	(1.849)	746	4.517	3,94%	15.818	15,29%	117.381	101,63%	1.918
3	Deposito	132.303	92.587	88.763	88.764	(2.092)	0	(3.823)	-4,13%	(43.539)	-32,91%	133.044	66,72%	(44.280)
	Total	257.235	246.081	249.516	245.409	(2.274)	(4.106)	(672)	-0,27%	(11.826)	-4,60%	280.006	87,64%	(34.597)
	CASA	124.933	153.494	160.752	156.646	(182)	(4.106)	3.152	2,05%	31.713	25,38%	146.962	106,59%	9.683
	(%) CASA	48,57%	62,38%	64,43%	63,83%									
	FDR	70,83%	83,69%	83,66%	85,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	9.391	9.527		136	1.133	13,50%	1.591	20,05%	-	0,00%	9.527
2	Giro ISE	4.026	4.019	4.120	4.134		14	115	2,87%	108	2,69%		0,00%	4.134
3	Tabungan ISE	2.910	4.374	5.271	5.393		122	1.018	23,28%	2.483	85,33%		0,00%	5.393
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	64	64		0	0	0,00%	2	3,23%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	39.080	-	-	0	-132	-84	-6.155	84	52.956	73,80%	(13.876)
	Linkage	14.656	14.626	14.626	-	-	-	-25	0	-30	-	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.454	-	-	0	-107	-84	-6.124	84	34.938	69,99%	(10.483)
	• Local Champion	28.121	21.528	21.459	-	-	0	-103	-70	-6.662	70	30.188	71,08%	(8.729)
	• Value Chain	2.457	3.009	2.995	-	-	-	-4	-14	538	14	4.750	63,06%	(1.754)
2	MBG	4.919	3.092	3.071	-	-	0	-141	-22	-1.848	22	4.919	62,43%	(1.848)
	KUR	4.804	3.092	3.071	-	-	0	-141	-22	-1.733	22	4.804	63,92%	(1.733)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	38.531	2.717	6.091	3.375	2.279	2.164	15.194	3.927	37.382	103,07%	1.149
	Cilem	6.677	15.526	16.790	1.211	2.217	1.006	1.765	1.264	10.113	953	18.172	92,40%	(1.382)
	Gadai	16.660	20.841	21.741	1.506	3.875	2.369	514	900	5.081	2.975	19.210	113,17%	2.531
4	CFG	108.703	127.310	128.066	1.670	1.297	-373	3.458	756	19.363	541	119.815	106,89%	8.251
	CF 1	24.869	28.088	28.006	-	27	27	-148	-82	3.136	109	26.244	106,71%	1.762
	Total Griya	19.873	21.856	21.807	-	-	0	0	-48	1.934	48	20.264	107,62%	1.544
	• Total Non Program	19.873	21.856	21.807	-	-	0	-204	-48	1.934	48	20.264	107,62%	1.544
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.198	-	27	27	-148	-34	1.202	61	5.980	103,65%	218
	CF 2	83.833	99.222	100.060	1.670	1.270	-400	3.606	838	16.227	432	93.571	106,93%	6.489
	Mitraguna & Others	62.328	75.629	76.659	1.240	1.270	30	2.486	1.030	14.331	240	71.183	107,69%	5.476
	Pensiun	21.505	23.593	23.401	430	-	-430	1.120	-192	1.896	192	22.388	104,52%	1.013
	Total Pembiayaan	182.193	205.933	208.748	4.387	7.388	3.002	5.464	2.814	26.555	4.574	215.072	97,06%	(6.325)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.237	0,00%	0,00%	3,17%	1.237	1.237	1.237			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.106	0,00%	0,00%	4,52%	1.106	1.106	1.106			
	Value Chain	-	-	-	131	0,00%	0,00%	0,61%	131	131	131			
2	MBG	121	35	20	52	2,46%	0,65%	1,71%	32	(69)	17			
	KUR	83	35	20	52	1,72%	0,65%	1,71%	32	(30)	17			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	1.768	0,00%	0,00%	4,59%	1.768	1.768	1.751			
	Cilem	-	17	-	875	0,00%	0,00%	5,21%	875	875	858			
	Gadai	-	-	-	893	0,00%	0,00%	4,11%	893	893	893			
4	CFG	330	1.984	1.698	3.695	0,30%	1,33%	2,89%	1.997	3.365	1.711			
	CF 1	209	-	63	405	0,84%	0,23%	1,45%	342	196	405			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	63	405	4,19%	1,02%	6,53%	342	196	405			
	CF 2	120	1.984	1.635	3.290	0,14%	1,65%	3,29%	1.655	3.169	1.306			
	Mitraguna & Others	-	1.846	1.495	3.040	0,00%	1,98%	3,97%	1.545	3.040	1.194			
	Pensiun	120	138	140	250	0,56%	0,59%	1,07%	110	130	112			
	Total Pembiayaan	451	2.036	1.718	6.752	0,25%	0,83%	3,23%	5.034	6.302	4.716	3,31%	-2,22%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,75%	-	430	(23)			
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,17%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	73	7,57%	2,36%	2,37%	-	(299)	(1)			
	KUR	296	74	73	73	6,16%	2,36%	2,37%	-	(223)	(1)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	264	199	199	2,47%	0,16%	0,16%	-	(2.486)	(66)			
	CF 1	107	264	199	199	0,43%	0,71%	0,71%	-	91	(66)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	199	2,15%	3,19%	3,21%	-	91	(66)			
	CF 2	2.577	-	-	-	3,07%	0,00%	0,00%	-	(2.577)	-			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	-	0,09%	0,00%	0,00%	-	(155)	-			
	Total Pembiayaan	8.782	6.517	6.428	6.428	4,82%	3,12%	3,08%	-	(2.354)	(90)	3,45%	-12,14%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	247.014	257.235	246.081	(933)	
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF Payroll	650	671	674	3	24

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	26.203	22.757	5.146	(3.446)	(973)	-4,10%	5.053	28,54%	26.218	86,80%	(3.461)
2	Tabungan	74.047	75.403	75.260	75.580	407	319	176	0,23%	1.533	2,07%	88.604	85,30%	(13.025)
3	Deposito	177.676	161.424	161.331	161.331	(1.510)	0	(93)	-0,06%	(16.345)	-9,20%	178.442	90,41%	(17.111)
	Total	269.427	260.557	262.794	259.668	4.043	(3.126)	(889)	-0,34%	(9.759)	-3,62%	293.265	88,54%	(33.597)
	CASA	91.751	99.133	101.463	98.336	5.552	(3.126)	(796)	-0,80%	6.586	7,18%	114.823	85,64%	(16.486)
	(%) CASA	34,05%	38,05%	38,61%	37,87%									
	FDR	66,93%	77,94%	77,79%	78,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.777	1.694	2.296	601	518	29,15%	(1.403)	-37,94%	-	0,00%	2.296
2	Giro ISE	1.245	404	181	652	471	248	61,28%	(593)	-47,61%		0,00%	652
3	Tabungan ISE	2.454	1.373	1.513	1.644	130	270	19,70%	(811)	-33,03%		0,00%	1.644
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	83	83	0	0	0,00%	5	6,41%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.250	10.202	75	30	-45	389	-48	2.702	78	9.957	102,46%	245
	KUR	5.814	8.671	8.636	75	30	-45	427	-35	2.822	65	8.271	104,41%	365
	Non KUR	1.686	1.579	1.566	-	-	0	-38	-13	-120	13	1.686	92,90%	(120)
3	PWG	25.637	35.572	37.066	3.875	4.061	186	2.160	1.495	11.429	2.566	35.630	104,03%	1.437
	Cilem	7.478	14.278	15.482	970	1.581	611	1.390	1.204	8.004	377	16.188	95,63%	(707)
	Gadai	18.160	21.294	21.585	2.904	2.480	-425	770	291	3.425	2.189	19.441	111,03%	2.143
4	CFG	147.202	157.268	157.155	359	433	74	-1.307	-113	9.953	546	159.845	98,32%	(2.690)
	CF 1	16.107	19.034	18.910	-	-	0	117	-124	2.803	124	17.928	105,47%	981
	Total Griya	8.451	13.025	12.999	-	-	0	0	-26	4.548	26	8.929	145,58%	4.070
	• Total Non Program	8.451	13.025	12.999	-	-	0	1.500	-26	4.548	26	8.929	145,58%	4.070
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.911	-	-	0	117	-98	-1.745	98	8.999	65,68%	(3.088)
	CF 2	131.096	138.234	138.245	359	433	74	-1.424	11	7.149	422	141.916	97,41%	(3.671)
	Mitraguna & Others	128.138	134.811	134.848	78	433	355	-1.539	36	6.709	397	137.753	97,89%	(2.905)
	Pensiun	2.957	3.423	3.397	281	-	-281	115	-26	440	26	4.164	81,59%	(766)
	Total Pembiayaan	180.340	203.090	204.423	4.309	4.524	215	1.242	1.334	24.084	3.190	205.431	99,51%	(1.008)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	453	368	156	782	6,04%	1,53%	7,67%	626	329	414			
	KUR	363	292	83	675	6,24%	0,96%	7,82%	592	312	383			
	Non KUR	90	76	73	107	5,33%	4,63%	6,83%	34	17	31			
3	PWG	-	-	-	1.285	0,00%	0,00%	3,47%	1.285	1.285	1.285			
	Cilem	-	-	-	893	0,00%	0,00%	5,77%	893	893	893			
	Gadai	-	-	-	393	0,00%	0,00%	1,82%	393	393	393			
4	CFG	537	576	1.372	3.780	0,36%	0,87%	2,41%	2.408	3.243	3.204			
	CF 1	200	-	783	1.153	1,24%	4,11%	6,10%	370	953	1.153			
	Total Griya	-	-	-	98	0,00%	0,00%	0,76%	98	98	98			
	Oto	200	-	783	1.055	2,61%	13,03%	17,85%	272	855	1.055			
	CF 2	337	576	589	2.627	0,26%	0,43%	1,90%	2.039	2.290	2.051			
	Mitraguna & Others	337	576	589	2.627	0,26%	0,44%	1,95%	2.039	2.290	2.051			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	944	1.528	5.848	0,55%	0,75%	2,86%	4.320	4.858	4.904	0,62%	78,43%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	-	199	199	0,93%	1,94%	1,95%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,30%	(0)	199	199			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.587	2.625	2.625	0,78%	1,67%	1,67%	-	1.476	38			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,27%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.590	0,80%	1,87%	1,87%	-	1.548	38			
	Mitraguna & Others	1.042	2.552	2.590	2.590	0,81%	1,92%	1,92%	-	1.548	38			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.824	0,68%	1,39%	1,38%	(0)	1.604	237	0,06%	95,31%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	15.682	15.375	161	(307)	216	1,42%	2.425	18,73%	17.145	89,68%	(1.770)
2	Tabungan	76.505	79.046	76.032	76.484	1.381	451	(2.562)	-3,24%	(21)	-0,03%	84.906	90,08%	(8.422)
3	Deposito	21.770	21.189	21.645	21.645	(2.672)	(0)	456	2,15%	(125)	-0,58%	22.178	97,60%	(533)
	Total	111.225	115.395	113.359	113.504	(1.131)	144	(1.891)	-1,64%	2.279	2,05%	124.229	91,37%	(10.725)
	CASA	89.454	94.205	91.714	91.859	1.542	144	(2.347)	-2,49%	2.404	2,69%	102.051	90,01%	(10.192)
	(%) CASA	80,43%	81,64%	80,91%	80,93%									
	FDR	45,34%	59,53%	61,21%	61,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.470	1.483		13	163	12,32%	325	28,04%	-	0,00%	1.483
2	Giro ISE	199	169	185	186		0	16	9,64%	(13)	-6,77%		0,00%	186
3	Tabungan ISE	959	1.151	1.284	1.297		13	146	12,72%	338	35,27%		0,00%	1.297
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-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	0,00%	0
2	MBG	103	4.535	4.530	-	-	0	637	-5	4.427	5	3.313	136,72%	1.217
	KUR	103	4.329	4.324	-	-	0	640	-5	4.221	5	3.147	137,39%	1.177
	Non KUR	-	206	206	-	-	0	-2	0	206	-	166	124,16%	40
3	PWG	12.227	17.275	18.242	1.375	1.951	576	926	967	6.015	984	25.546	71,41%	(7.304)
	Cilem	5.118	9.994	10.375	403	506	102	616	381	5.257	124	15.416	67,30%	(5.041)
	Gadai	7.109	7.281	7.867	972	1.446	474	311	586	758	860	10.130	77,66%	(2.263)
4	CFG	38.093	46.881	46.617	718	723	5	784	-263	8.524	986	45.479	102,50%	1.138
	CF 1	11.280	11.651	11.536	-	15	15	-168	-116	256	131	12.241	94,24%	(705)
	Total Griya	5.847	6.622	6.589	-	-	0	0	-33	742	33	6.105	107,93%	484
	• Total Non Program	5.847	6.110	6.077	-	-	0	-84	-32	231	32	6.105	99,55%	(27)
	• Program	-	512	512	-	-	0	-2	-1	512	1	0	0,00%	512
	Oto	5.433	5.029	4.947	-	15	15	-168	-83	-486	98	6.136	80,61%	(1.190)
	CF 2	26.814	35.229	35.082	718	708	-10	952	-147	8.268	855	33.238	105,55%	1.844
	Mitraguna & Others	24.934	33.079	32.951	718	708	-10	973	-128	8.018	836	30.775	107,07%	2.176
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	69.391	2.093	2.675	582	2.348	699	18.967	1.976	74.340	93,34%	(4.948)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	442	-	776	0,00%	0,00%	17,12%	776	776	334			
	KUR	-	442	-	776	0,00%	0,00%	17,94%	776	776	334			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	383	0,00%	0,00%	2,10%	383	383	271			
	Cilem	-	112	-	152	0,00%	0,00%	1,47%	152	152	40			
	Gadai	-	-	-	231	0,00%	0,00%	2,94%	231	231	231			
4	CFG	182	970	943	1.843	0,48%	2,01%	3,95%	900	1.662	873			
	CF 1	77	57	348	751	0,68%	2,99%	6,51%	403	674	693			
	Total Griya	1	-	-	55	0,02%	0,00%	0,83%	55	53	55			
	Oto	76	57	348	696	1,39%	6,92%	14,06%	348	620	638			
	CF 2	105	913	595	1.093	0,39%	1,69%	3,12%	498	988	180			
	Mitraguna & Others	105	913	595	956	0,42%	1,80%	2,90%	361	852	43			
	Pensiun	-	-	-	136	0,00%	0,00%	6,40%	136	136	136			
	Total Pembiayaan	182	1.525	943	3.003	0,36%	1,37%	4,33%	2.060	2.821	1.478	0,00%	100,00%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	512	511	510	0,49%	1,09%	1,09%	(1)	322	(1)			
	CF 1	182	115	115	115	1,61%	0,99%	1,00%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,33%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,13%	(1)	388	(1)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,20%	(1)	388	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,74%	(1)	322	(1)	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	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 (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	7.575	7.676	(48)	102	2.509	48,57%	(9.758)	-55,97%	21.639	35,47%	(13.962)
2	Tabungan	88.077	93.855	81.483	81.584	(1.626)	101	(12.270)	-13,07%	(6.493)	-7,37%	96.061	84,93%	(14.477)
3	Deposito	27.462	38.954	49.434	49.434	(246)	(0)	10.480	26,90%	21.972	80,01%	27.831	177,63%	21.604
	Total	132.974	137.975	138.492	138.695	(1.921)	202	719	0,52%	5.720	4,30%	145.530	95,30%	(6.835)
	CASA	105.512	99.021	89.058	89.260	(1.674)	202	(9.761)	-9,86%	(16.251)	-15,40%	117.699	75,84%	(28.439)
	(%) CASA	79,35%	71,77%	64,31%	64,36%									
	FDR	8,88%	16,14%	16,26%	16,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	7.762	7.741	(20)	1.012	15,05%	(4.988)	-39,19%	-	0,00%	7.741
2	Giro ISE	9.787	114	859	891	32	776	680,13%	(8.896)	-90,90%		0,00%	891
3	Tabungan ISE	2.943	6.115	6.403	6.351	(52)	236	3,86%	3.408	115,81%		0,00%	6.351
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.417	5.580	274	245	-28	505	163	2.508	82	3.184	175,25%	2.396
	Cilem	3.072	5.417	5.580	274	245	-28	505	163	2.508	82	3.184	175,25%	2.396
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	16.941	80	220	140	117	91	8.198	129	16.629	101,88%	312
	CF 1	1.694	1.892	1.886	-	-	0	-41	-7	192	7	2.611	72,23%	(725)
	Total Griya	398	870	870	-	-	0	0	0	472	-	667	130,44%	203
	• Total Non Program	398	870	870	-	-	0	-3	0	472	-	667	130,44%	203
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	1.016	-	-	0	-41	-7	-280	7	1.944	52,26%	(928)
	CF 2	7.049	14.958	15.055	80	220	140	159	98	8.007	122	14.019	107,40%	1.037
	Mitraguna & Others	6.955	14.866	14.964	80	220	140	159	98	8.009	122	13.442	111,32%	1.521
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.521	354	465	112	622	254	10.706	211	19.813	113,67%	2.708

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	-	-	66	0,00%	0,00%	1,19%	66	66	66			
	Cilem	-	-	-	66	0,00%	0,00%	1,19%	66	66	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	326	2,55%	0,00%	1,93%	326	103	55			
	CF 1	223	196	-	171	13,18%	0,00%	9,07%	171	(52)	(25)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	171	17,22%	0,00%	16,85%	171	(52)	(25)			
	CF 2	-	76	-	155	0,00%	0,00%	1,03%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,04%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	392	1,89%	0,00%	1,74%	392	169	121	2,07%	-18,96%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	76	76	0,00%	0,45%	0,45%	-	76	76			
	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	-	-	76	76	0,00%	0,50%	0,50%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,50%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,34%	-	76	76	6,27%	#####	5,9%

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 (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.356	36.353	(698)	(3)	(5.051)	-12,20%	17.328	91,08%	23.697	153,41%	12.657
2	Tabungan	42.453	51.777	51.229	50.780	862	(449)	(996)	-1,92%	8.327	19,61%	49.712	102,15%	1.068
3	Deposito	43.338	44.102	45.576	45.726	1.048	150	1.624	3,68%	2.387	5,51%	43.818	104,35%	1.907
	Total	104.817	137.283	133.161	132.859	1.212	(302)	(4.424)	-3,22%	28.042	26,75%	117.227	113,33%	15.632
	CASA	61.479	93.181	87.586	87.134	164	(452)	(6.048)	-6,49%	25.655	41,73%	73.409	118,70%	13.725
	(%) CASA	58,65%	67,88%	65,77%	65,58%									
	FDR	25,79%	39,49%	42,35%	42,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.702	1.715		12	116	7,23%	333	24,11%	-	0,00%	1.715
2	Giro ISE	167	55	57	57		0	2	2,96%	(111)	-66,07%		0,00%	57
3	Tabungan ISE	1.214	1.544	1.646	1.658		12	114	7,38%	444	36,55%		0,00%	1.658
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	33	33		0	0	0,00%	7	26,92%		0,00%	33

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	11.317	330	1.079	748	284	806	6.573	272	5.311	213,07%	6.005
	Cilem	4.744	10.510	11.317	330	1.079	748	284	806	6.573	272	5.311	213,07%	6.005
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	45.073	440	2.693	2.253	1.799	1.368	22.786	1.325	30.319	148,66%	14.754
	CF 1	3.598	6.464	7.193	-	791	791	-78	730	3.595	61	4.592	156,66%	2.602
	Total Griya	1.186	2.613	2.577	-	-	0	0	-35	1.392	35	1.468	175,53%	1.109
	• Total Non Program	1.186	2.613	2.577	-	-	0	-36	-35	1.392	35	1.468	175,53%	1.109
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.616	-	791	791	-78	765	2.204	26	3.124	147,78%	1.492
	CF 2	18.689	37.242	37.880	440	1.902	1.462	1.877	638	19.191	1.264	25.728	147,24%	12.152
	Mitraguna & Others	17.983	36.533	37.089	440	1.815	1.375	1.882	555	19.105	1.260	24.384	152,10%	12.705
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	56.390	770	3.772	3.001	2.083	2.174	29.359	1.597	35.631	158,26%	20.759

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-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	-	-	-	294	0,00%	0,00%	2,60%	294	294	294			
	Cilem	-	-	-	294	0,00%	0,00%	2,60%	294	294	294			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	231	0,00%	0,00%	0,51%	231	231	231			
	CF 1	-	-	-	4	0,00%	0,00%	0,05%	4	4	4			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	4	0,00%	0,00%	0,08%	4	4	4			
	CF 2	-	-	-	227	0,00%	0,00%	0,60%	227	227	227			
	Mitraguna & Others	-	-	-	227	0,00%	0,00%	0,61%	227	227	227			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	524	0,00%	0,00%	0,93%	524	524	524	0,00%	100,00%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	11.857	9.664	387	(2.193)	(2.622)	-21,34%	7.552	357,43%	11.915	81,11%	(2.251)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,07%	366	48,80%	1.266	88,18%	(150)
	Total	2.863	13.401	12.973	10.780	388	(2.193)	(2.621)	-19,56%	7.918	276,57%	18.914	56,99%	(8.134)
	CASA	2.113	12.286	11.857	9.664	387	(2.193)	(2.622)	-21,34%	7.552	357,43%	17.649	54,76%	(7.985)
	(%) CASA	73,80%	91,68%	91,40%	89,65%									
	FDR	44,75%	117,96%	128,01%	154,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!	-	0,00%	145	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!		0,00%	145	
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	10.387	11.161	1.653	1.159	-494	980	774	9.959	385	8.059	138,48%	3.101
	Cilem	1.026	7.859	8.557	590	830	240	610	698	7.532	132	5.577	153,45%	2.981
	Gadai	175	2.528	2.603	1.062	329	-734	370	76	2.428	253	2.482	104,87%	121
4	CFG	80	5.422	5.446	-	50	50	-60	24	5.366	26	8.370	65,00%	(2.925)
	CF 1	-	2.593	2.580	-	-	0	-31	-14	2.580	14	991	260,39%	1.589
	Total Griya	-	1.040	1.040	-	-	0	0	0	1.040	-	242	429,98%	798
	• Total Non Program	-	1.040	1.040	-	-	0	-10	0	1.040	-	242	429,98%	798
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.539	-	-	0	-31	-14	1.539	14	749	205,60%	791
	CF 2	80	2.829	2.866	-	50	50	-29	38	2.786	12	7.380	38,84%	(4.514)
	Mitraguna & Others	80	2.605	2.594	-	-	0	-27	-11	2.514	11	6.816	38,05%	(4.222)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.606	1.653	1.209	-444	920	798	15.325	411	16.430	101,08%	177

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	4	35	20	0,00%	0,34%	0,18%	(15)	20	17			
	Cilem	-	4	-	20	0,00%	0,00%	0,24%	20	20	17			
	Gadai	-	-	35	-	0,00%	1,39%	0,00%	(35)	-	-			
4	CFG	-	-	-	188	0,00%	0,00%	3,46%	188	188	188			
	CF 1	-	-	-	188	0,00%	0,00%	7,30%	188	188	188			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	188	0,00%	0,00%	12,23%	188	188	188			
	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	-	4	35	209	0,00%	0,22%	1,26%	174	209	205	1,32%	-5,14%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,34%	#DIV/0!	1,3%

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	
2	Contribution Margin	-	(222)	(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