

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	54.946	54.142	96.995	(804)	(91.145)	-62,73%	(20.027)	-27,00%	191.624	28,25%	(137.482)
2	Tabungan	1.786.724	1.931.767	1.916.333	1.916.626	83.206	293	(15.141)	-0,78%	129.902	7,27%	1.986.732	96,47%	(70.106)
3	Deposito	649.060	652.346	616.439	616.642	(58.204)	203	(35.704)	-5,47%	(32.419)	-4,99%	661.233	93,26%	(44.591)
Total		2.509.954	2.729.400	2.587.718	2.587.410	121.998	(308)	(141.991)	-5,20%	77.456	3,09%	2.839.589	91,12%	(252.179)
CASA		1.860.893	2.077.054	1.971.279	1.970.768	180.202	(511)	(106.286)	-5,12%	109.874	5,90%	2.178.356	90,47%	(207.588)
(% CASA		74,14%	76,10%	76,18%	76,17%									
FDR		125,36%	125,72%	133,31%	133,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	42.839	42.529	43.539	43.594		55	1.065	2,50%	755	1,76%	77.787	56,04%	(34.193)
2	Giro ISE	4.948	6.771	7.669	7.691		23	920	13,59%	2.743	55,43%	26.129	29,43%	(18.438)
3	Tabungan ISE	31.691	31.549	31.661	31.694		33	145	0,46%	3	0,01%	36.548	86,72%	(4.854)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	245.133	1.050	500	-550	765	-3.150	60.562	3.650	212.093	115,58%	33.039
	Linkage	86.431	111.788	111.788	-	-	-	-511	0	25.357	-	98.602	113,37%	13.187
	Non-Linkage	98.139	136.494	133.345	1.050	500	-550	1.275	-3.150	35.205	3.650	113.492	117,49%	19.853
	• Local Champion	98.139	136.494	133.345	1.050	500	-550	1.275	-3.150	35.205	3.650	110.796	120,35%	22.548
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.781	4.970	5.315	345	158	-718	-3.096	6.033	495.033	89,65%	(51.252)
	KUR	419.345	419.115	418.760	4.680	5.215	535	-30	-355	-585	5.570	465.091	90,04%	(46.331)
	Non KUR	27.532	25.384	25.021	290	100	-190	188	-363	-2.511	463	29.942	83,57%	(4.921)
3	PWG	258.833	378.993	398.187	43.789	60.593	16.804	15.132	19.194	139.353	41.400	395.272	100,74%	2.915
	Cilem	127.522	210.337	221.644	14.935	19.855	4.920	9.447	11.307	94.122	8.548	234.083	94,69%	(12.440)
	Gadai	131.312	168.656	176.543	28.855	40.739	11.884	5.685	7.887	45.231	32.852	161.188	109,53%	15.354
4	CFG	2.256.170	2.359.595	2.362.583	26.125	26.811	686	23.227	2.988	106.413	23.823	2.449.238	96,46%	(86.655)
	CF 1	461.418	465.546	466.782	1.835	3.406	1.571	3.166	1.236	5.364	2.170	492.211	94,83%	(25.429)
	Total Griya	417.205	392.967	393.075	-	1.258	1.258	0	109	-24.130	1.149	431.436	91,11%	(38.360)
	• Total Non Program	64.148	57.248	58.180	-	1.100	1.100	-166	932	-5.968	168	70.434	82,60%	(12.254)
	• Program	353.058	335.719	334.895	-	158	158	-2.103	-823	-18.162	981	361.002	92,77%	(26.107)
	Oto	44.213	72.579	73.706	1.835	2.149	313	3.166	1.127	29.494	1.021	60.775	121,28%	12.931
	CF 2	1.794.752	1.894.050	1.895.801	24.290	23.405	-885	20.061	1.752	101.050	21.653	1.957.027	96,87%	(61.226)
	Mitraguna & Others	1.323.695	1.418.274	1.420.853	22.005	19.089	-2.916	19.276	2.579	97.158	16.510	1.471.843	96,54%	(50.990)
	Pensiun	471.056	475.775	474.948	2.285	4.316	2.031	785	-827	3.892	5.143	485.184	97,89%	(10.236)
Total Pembiayaan		3.146.451	3.431.370	3.449.683	75.934	93.219	17.285	39.282	18.314	303.233	74.905	3.551.637	97,13%	(101.953)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.862	0,10%	0,14%	0,76%	1.513	1.670	1.516			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.862	0,20%	0,26%	1,40%	1.513	1.670	1.516			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	33.919	1,09%	2,00%	7,64%	25.039	29.039	25.039			
	KUR	3.627	6.968	6.968	29.791	0,86%	1,66%	7,11%	22.823	26.164	22.823			
	Non KUR	1.252	1.912	1.912	4.128	4,55%	7,53%	16,50%	2.216	2.875	2.216			
3	PWG	275	-	-	11.391	0,11%	0,00%	2,86%	11.391	11.116	11.391			
	Cilem	275	-	-	8.683	0,22%	0,00%	3,92%	8.683	8.408	8.683			
	Gadai	-	-	-	2.708	0,00%	0,00%	1,53%	2.708	2.708	2.708			
4	CFG	67.344	65.935	65.418	103.303	2,98%	2,77%	4,37%	37.885	35.959	37.368			
	CF 1	43.373	45.604	41.883	59.673	9,40%	9,00%	12,78%	17.790	16.300	14.069			
	Total Griya	41.791	43.704	40.502	54.464	10,02%	10,31%	13,86%	13.962	12.673	10.760			
	Oto	1.583	1.900	1.381	5.209	3,58%	1,90%	7,07%	3.828	3.626	3.309			
	CF 2	23.971	20.331	23.535	43.630	1,34%	1,24%	2,30%	20.095	19.659	23.299			
	Mitraguna & Others	22.208	19.274	21.338	39.403	1,68%	1,50%	2,77%	18.065	17.196	20.129			
	Pensiun	1.763	1.057	2.197	4.227	0,37%	0,46%	0,89%	2.030	2.464	3.170			
Total Pembiayaan		72.690	75.160	74.645	150.475	2,31%	2,18%	4,36%	75.829	77.784	75.315	2,29%	47,41%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.082	19,34%	13,32%	13,50%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	24,81%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.071	0,79%	1,76%	1,82%	228	4.542	1.004			
	KUR	2.493	5.296	5.912	6.290	0,59%	1,41%	1,50%	379	3.798	995			
	Non KUR	1.037	1.772	1.932	1.781	3,77%	7,61%	7,12%	(151)	744	9			
3	PWG	184	184	184	199	0,07%	0,05%	0,05%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,01%	15	15	15			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	133.464	4,40%	5,70%	5,65%	(1.142)	34.195	99			
	CF 1	73.505	93.594	94.608	94.343	15,93%	20,32%	20,21%	(265)	20.838	749			
	Total Griya	73.052	92.636	92.989	92.493	17,51%	23,66%	23,53%	(496)	19.441	(143)			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,51%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.121	1,44%	2,11%	2,06%	(877)	13.357	(651)			
	Mitraguna & Others	22.415	37.485	37.920	37.271	1,69%	2,67%	2,62%	(649)	14.857	(214)			
	Pensiun	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	174.815	4,41%	5,12%	5,07%	(900)	36.142	152	4,06%	19,81%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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	1.144	6.238	6.464	7.072	771	607	834	13,37%	5.927	517,95%	9.107	77,65%	(2.035)
3	Deposito	-	3.850	3.250	2.650	600	(600)	(1.200)	-31,17%	2.650	#DIV/0!	236	1121,92%	2.414
	Total	1.144	10.088	9.714	9.722	1.371	7	(366)	-3,63%	8.577	749,51%	9.343	104,05%	379
	CASA	1.144	6.238	6.464	7.072	771	607	834	13,37%	5.927	517,95%	9.107	77,65%	(2.035)
	(%) CASA	100,00%	61,84%	66,54%	72,74%									
	FDR	0,00%	23,15%	26,34%	26,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	-	129	137	137	0	8	5,87%	137	#DIV/0!	-	0,00%	137	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	129	137	137	0	8	5,87%	137	#DIV/0!		0,00%	137	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	5	5	5	0	0	0,00%	5	#DIV/0!		0,00%	5	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	-	2.336	2.559	170	250	80	527	223	2.559	27	1.902	134,52%	657
	KUR	-	2.090	2.314	170	250	80	532	224	2.314	26	1.807	128,05%	507
	Non KUR	-	245	245	-	-	0	-5	-1	245	1	95	257,64%	150
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.559	170	250	80	527	223	2.559	27	1.902	134,52%	657

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,04	3,12	0,08	#DIV/0!
CIF Payroll	-	81	82	1	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	8.288	8.193	2	(95)	1.500	22,41%	(3.717)	-31,21%	25.773	31,79%	(17.579)
2	Tabungan	224.769	224.948	221.047	222.333	4.646	1.286	(2.615)	-1,16%	(2.437)	-1,08%	243.595	91,27%	(21.263)
3	Deposito	43.574	35.028	34.949	34.949	(3.568)	0	(79)	-0,22%	(8.625)	-19,79%	44.529	78,49%	(9.580)
	Total	280.254	266.669	264.284	265.475	1.080	1.191	(1.194)	-0,45%	(14.779)	-5,27%	313.897	84,57%	(48.422)
	CASA	236.680	231.641	229.335	230.526	4.648	1.191	(1.115)	-0,48%	(6.154)	-2,60%	269.368	85,58%	(38.842)
	(%) CASA	84,45%	86,86%	86,78%	86,84%									
	FDR	105,53%	131,31%	133,75%	133,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	8.748	6.763	7.183	7.239	56	476	7,04%	(1.509)	-17,25%	-	0,00%	7.239
2	Giro ISE	799	2.386	2.834	2.863	29	477	19,98%	2.064	258,16%		0,00%	2.863
3	Tabungan ISE	1.949	1.376	1.349	1.376	27	(0)	-0,04%	(573)	-29,39%		0,00%	1.376
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	48.595	-	-	0	-1.949	-3.617	17.687	3.617	37.892	128,25%	10.703
	Linkage	-	2.804	2.804	-	-	-	-158	0	2.804	-	2.983	93,98%	(179)
	Non-Linkage	30.908	49.408	45.791	-	-	0	-1.791	-3.617	14.883	3.617	34.909	131,17%	10.882
	• Local Champion	30.908	49.408	45.791	-	-	0	-1.791	-3.617	14.883	3.617	34.010	134,64%	11.781
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.765	400	410	10	-184	100	-1.279	310	38.401	87,93%	(4.637)
	KUR	33.160	31.981	32.088	400	410	10	-156	107	-1.073	303	36.349	88,28%	(4.262)
	Non KUR	1.883	1.684	1.677	-	-	0	-28	-7	-206	7	2.052	81,72%	(375)
3	PWG	42.057	55.125	59.534	6.791	14.425	7.634	51	4.409	17.477	10.016	57.760	103,07%	1.773
	Cilem	12.529	16.865	18.265	861	2.333	1.472	741	1.399	5.735	933	23.545	77,57%	(5.280)
	Gadai	29.527	38.259	41.269	5.930	12.093	6.163	-690	3.010	11.742	9.083	34.215	120,62%	7.054
4	CFG	187.744	209.174	211.585	5.272	6.021	748	5.058	2.411	23.841	3.610	207.069	102,18%	4.516
	CF 1	15.514	18.853	19.768	323	1.126	802	1.035	915	4.254	210	17.611	112,25%	2.157
	Total Griya	12.407	10.966	11.692	-	800	800	0	725	-715	75	12.696	92,09%	(1.004)
	• Total Non Program	12.280	10.845	11.571	-	800	800	325	725	-710	75	12.567	92,07%	(996)
	• Program	127	121	121	-	-	0	-1	0	-5	-	129	93,61%	(8)
	Oto	3.107	7.886	8.076	323	326	2	1.035	190	4.969	136	4.915	164,31%	3.161
	CF 2	172.230	190.321	191.817	4.949	4.895	-54	4.024	1.496	19.587	3.399	189.457	101,25%	2.359
	Mitraguna & Others	136.376	153.064	153.573	4.269	3.560	-709	3.112	508	17.197	3.052	152.311	100,83%	1.262
	Pensiun	35.854	37.257	38.244	680	1.335	655	912	987	2.390	348	37.147	102,95%	1.097
	Total Pembiayaan	295.752	350.176	353.478	12.463	20.856	8.393	2.976	3.302	57.726	17.554	341.122	103,62%	12.356

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	1.854	0,00%	0,67%	3,82%	1.506	1.854	1.508			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	1.854	0,00%	0,70%	4,05%	1.506	1.854	1.508			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	2.720	0,40%	2,97%	8,06%	1.721	2.581	1.267			
	KUR	69	1.438	987	2.618	0,21%	3,09%	8,16%	1.631	2.550	1.180			
	Non KUR	70	15	13	102	3,74%	0,75%	6,09%	89	32	87			
3	PWG	-	143	-	1.965	0,00%	0,00%	3,30%	1.965	1.965	1.822			
	Cilem	-	143	-	1.201	0,00%	0,00%	6,58%	1.201	1.201	1.058			
	Gadai	-	-	-	763	0,00%	0,00%	1,85%	763	763	763			
4	CFG	606	1.575	1.732	3.868	0,32%	0,83%	1,83%	2.135	3.262	2.293			
	CF 1	136	330	431	679	0,88%	2,29%	3,43%	248	543	349			
	Total Griya	124	330	291	381	1,00%	2,65%	3,26%	91	258	51			
	Oto	12	-	140	297	0,39%	1,78%	3,68%	157	285	297			
	CF 2	470	1.245	1.301	3.189	0,27%	0,68%	1,66%	1.888	2.719	1.944			
	Mitraguna & Others	382	1.245	1.301	3.189	0,28%	0,85%	2,08%	1.888	2.807	1.944			
	Pensiun	88	-	-	-	0,24%	0,00%	0,00%	-	(88)	-			
	Total Pembiayaan	745	3.517	3.080	10.407	0,25%	0,88%	2,94%	7.327	9.662	6.890	1,15%	60,91%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,30%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,44%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	538	0,58%	1,33%	1,59%	91	336	162			
	KUR	-	27	99	190	0,00%	0,31%	0,59%	91	190	162			
	Non KUR	202	348	348	348	10,74%	20,67%	20,76%	-	146	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.420	1.708	1.349	1,17%	0,82%	0,64%	(359)	(849)	(71)			
	CF 1	358	365	365	365	2,31%	1,94%	1,85%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,33%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	984	1,07%	0,71%	0,51%	(359)	(857)	(71)			
	Mitraguna & Others	1.689	916	1.204	845	1,24%	0,79%	0,55%	(359)	(844)	(71)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	3.007	1,27%	0,94%	0,85%	(268)	(762)	(850)	10,70%	#####	9,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	291.672	311.873	363.312	71.640	
2	Contribution Margin	6.735	8.183	16.883	10.148	-150,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,79	3,03	2,99	(0,03)	0,20
CIF Payroll	2.500	2.694	2.652	(42)	152

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	17.991	18.010	(1.103)	19	5.997	49,92%	6.540	57,02%	25.520	70,57%	(7.510)
2	Tabungan	240.508	296.519	292.813	293.632	25.760	819	(2.887)	-0,97%	53.124	22,09%	259.419	113,19%	34.213
3	Deposito	185.720	177.155	181.201	181.176	26.046	(25)	4.021	2,27%	(4.544)	-2,45%	186.689	97,05%	(5.513)
	Total	437.698	485.688	492.005	492.818	50.704	813	7.130	1,47%	55.120	12,59%	471.628	104,49%	21.189
	CASA	251.978	308.533	310.804	311.642	24.658	838	3.109	1,01%	59.664	23,68%	284.939	109,37%	26.703
	(%) CASA	57,57%	63,52%	63,17%	63,24%									
	FDR	88,88%	87,67%	87,00%	86,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	4.125	3.924	3.931	3.773		(157)	(150)	-3,84%	(352)	-8,53%	-	0,00%	3.773
2	Giro ISE	544	529	441	403		(38)	(126)	-23,78%	(141)	-25,93%		0,00%	403
3	Tabungan ISE	3.581	3.395	3.490	3.370		(119)	(25)	-0,73%	(211)	-5,89%		0,00%	3.370
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	103.569	350	500	150	-114	500	17.535	-	94.965	109,06%	8.605
	Linkage	44.151	43.138	43.138	-	-	-	-208	0	-1.013	-	48.088	89,71%	(4.951)
	Non-Linkage	41.883	59.932	60.432	350	500	150	93	500	18.549	-	46.876	128,92%	13.555
	• Local Champion	41.883	59.932	60.432	350	500	150	93	500	18.549	-	45.978	131,44%	14.454
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.292	250	710	460	-90	291	638	419	33.233	91,15%	(2.942)
	KUR	28.300	29.007	29.302	250	710	460	-2	295	1.003	415	31.700	92,44%	(2.398)
	Non KUR	1.354	993	989	-	-	0	-88	-4	-364	4	1.533	64,52%	(544)
3	PWG	33.844	45.245	46.231	3.824	4.830	1.006	1.317	987	12.387	3.844	49.361	93,66%	(3.129)
	Cilem	16.485	25.013	25.675	1.067	1.496	429	478	662	9.190	834	28.398	90,41%	(2.723)
	Gadai	17.360	20.232	20.557	2.758	3.334	576	839	325	3.197	3.009	20.963	98,06%	(406)
4	CFG	239.485	247.507	247.961	1.381	2.727	1.346	-96	454	8.477	2.273	263.081	94,25%	(15.119)
	CF 1	40.558	43.958	43.976	-	224	224	-170	18	3.418	206	43.637	100,78%	339
	Total Griya	29.064	29.129	29.073	-	-	0	0	-56	10	56	29.935	97,12%	(862)
	• Total Non Program	12.679	13.641	13.623	-	-	0	-114	-18	944	18	13.182	103,35%	442
	• Program	16.385	15.488	15.450	-	-	0	78	-38	-935	38	16.753	92,22%	(1.303)
	Oto	11.494	14.829	14.902	-	224	224	-170	74	3.408	150	13.702	108,77%	1.201
	CF 2	198.927	203.549	203.985	1.381	2.503	1.122	74	436	5.059	2.067	219.444	92,96%	(15.458)
	Mitraguna & Others	182.594	187.650	187.683	1.381	1.885	504	149	32	5.088	1.853	201.456	93,16%	(13.773)
	Pensiun	16.332	15.899	16.303	-	618	618	-74	404	-30	214	17.988	90,63%	(1.686)
	Total Pembiayaan	389.016	425.821	428.053	5.805	8.767	2.962	1.017	2.232	39.037	6.535	440.639	97,14%	(12.586)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	97	304	597	1.820	0,33%	1,99%	6,01%	1.223	1.724	1.517			
	KUR	-	304	597	1.820	0,00%	2,06%	6,21%	1.223	1.820	1.517			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	952	0,23%	0,00%	2,06%	952	874	772			
	Cilem	78	181	-	511	0,47%	0,00%	1,99%	511	433	330			
	Gadai	-	-	-	441	0,00%	0,00%	2,15%	441	441	441			
4	CFG	3.097	3.984	3.508	6.921	1,29%	1,42%	2,79%	3.412	3.824	2.937			
	CF 1	2.023	2.914	2.551	5.188	4,99%	5,80%	11,80%	2.636	3.164	2.274			
	Total Griya	1.062	2.030	1.823	3.845	3,65%	6,26%	13,23%	2.022	2.783	1.815			
	Oto	961	884	729	1.343	8,36%	4,91%	9,01%	614	382	459			
	CF 2	1.074	1.070	957	1.733	0,54%	0,47%	0,85%	776	659	663			
	Mitraguna & Others	1.074	1.070	863	1.489	0,59%	0,46%	0,79%	626	415	418			
	Pensiun	-	-	94	244	0,00%	0,59%	1,50%	151	244	244			
	Total Pembiayaan	3.271	4.468	4.106	9.693	0,84%	0,96%	2,26%	5.587	6.422	5.225	8,54%	-276,95%	6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.847	36,10%	29,93%	29,78%	-	(207)	(23)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.847	74,15%	51,47%	51,05%	-	(207)	(23)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,89%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,40%	-	245	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.235	1,53%	2,02%	2,11%	235	1.577	269			
	CF 1	2.180	2.731	2.624	2.861	5,37%	5,97%	6,51%	237	681	130			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,04%	-	170	(287)			
	Oto	302	397	576	813	2,62%	3,89%	5,46%	237	512	417			
	CF 2	1.479	2.235	2.376	2.374	0,74%	1,17%	1,16%	(2)	895	139			
	Mitraguna & Others	1.217	2.235	2.376	2.374	0,67%	1,27%	1,26%	(2)	1.157	139			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.354	8,98%	8,48%	8,49%	235	1.423	245	13,91%	-63,74%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	401.918	437.801	485.717	83.799	
2	Contribution Margin	7.153	9.961	15.519	8.366	-117,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,40	2,67	2,67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	9.204	9.245	91.819	41	(89.732)	-90,66%	5.729	162,95%	16.906	54,69%	(7.661)
2	Tabungan	249.031	273.760	275.271	274.948	13.805	(323)	1.188	0,43%	25.917	10,41%	265.035	103,74%	9.913
3	Deposito	114.464	65.117	62.096	62.096	(39.813)	0	(3.021)	-4,64%	(52.369)	-45,75%	115.448	53,79%	(53.352)
	Total	367.012	437.855	346.571	346.289	65.811	(282)	(91.565)	-20,91%	(20.723)	-5,65%	397.389	87,14%	(51.100)
	CASA	252.547	372.737	284.476	284.194	105.624	(282)	(88.544)	-23,76%	31.646	12,53%	281.941	100,80%	2.252
	(%) CASA	68,81%	85,13%	82,08%	82,07%									
	FDR	140,41%	125,23%	158,09%	158,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.405	2.858	2.885	2.904	20	46	1,62%	(501)	-14,71%	-	0,00%	2.904	
2	Giro ISE	179	11	90	95	5	84	757,92%	(84)	-46,89%	-	0,00%	95	
3	Tabungan ISE	3.226	2.847	2.794	2.809	15	(38)	-1,33%	(417)	-12,92%	-	0,00%	2.809	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	267	368	370	370	0	2	0,54%	103	38,58%	-	0,00%	370	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	84.397	700	-	-700	2.929	-30	26.281	30	69.725	121,04%	14.672
	Linkage	33.720	57.911	57.911	-	-	-	-73	0	24.192	-	38.970	148,61%	18.942
	Non-Linkage	24.397	26.516	26.486	700	-	-700	3.002	-30	2.089	30	30.755	86,12%	(4.269)
	• Local Champion	24.397	26.516	26.486	700	-	-700	3.002	-30	2.089	30	29.856	88,71%	(3.371)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.527	420	265	-155	-319	-667	-6.185	932	46.279	78,93%	(9.752)
	KUR	42.080	35.947	35.370	300	265	-35	-623	-578	-6.711	843	45.516	77,71%	(10.146)
	Non KUR	631	1.246	1.157	120	-	-120	305	-89	526	89	763	151,72%	394
3	PWG	35.041	51.420	53.432	8.451	7.590	-861	2.158	2.012	18.392	5.578	49.685	107,54%	3.748
	Cilem	13.016	23.890	25.679	1.639	2.836	1.197	845	1.789	12.663	1.047	23.884	107,52%	1.795
	Gadai	22.025	27.530	27.753	6.812	4.754	-2.058	1.313	223	5.728	4.531	25.801	107,57%	1.952
4	CFG	379.443	375.278	373.525	494	951	457	-1.743	-1.753	-5.917	2.704	402.391	92,83%	(28.865)
	CF 1	241.455	235.364	234.646	-	110	110	308	-718	-6.809	828	250.700	93,60%	(16.054)
	Total Griya	235.660	223.755	223.083	-	-	0	0	-672	-12.577	672	243.329	91,68%	(20.246)
	• Total Non Program	5.587	4.867	4.857	-	-	0	-57	-11	-731	11	8.080	60,11%	(3.223)
	• Program	230.073	218.888	218.227	-	-	0	-1.391	-661	-11.846	661	235.250	92,76%	(17.023)
	Oto	5.795	11.609	11.563	-	110	110	308	-46	5.767	156	7.371	156,87%	4.192
	CF 2	137.987	139.915	138.879	494	841	347	-2.050	-1.035	892	1.876	151.690	91,55%	(12.811)
	Mitraguna & Others	90.056	91.407	90.456	439	534	95	-1.599	-951	401	1.485	102.708	88,07%	(12.252)
	Pensiun	47.932	48.507	48.423	55	307	252	-452	-84	491	391	48.982	98,86%	(559)
	Total Pembiayaan	515.311	548.319	547.881	10.065	8.806	-1.259	3.026	-438	32.570	9.244	568.078	96,44%	(20.197)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	1.847	2,11%	2,23%	5,06%	1.019	944	941			
	KUR	903	796	726	1.697	2,15%	2,02%	4,80%	971	794	901			
	Non KUR	-	111	102	150	0,00%	8,17%	12,97%	48	150	39			
3	PWG	99	120	-	617	0,28%	0,00%	1,16%	617	518	497			
	Cilem	99	120	-	556	0,76%	0,00%	2,17%	556	457	436			
	Gadai	-	-	-	61	0,00%	0,00%	0,22%	61	61	61			
4	CFG	32.852	32.833	32.031	40.218	8,66%	8,54%	10,77%	8.186	7.365	7.385			
	CF 1	31.606	29.927	28.171	35.425	13,09%	11,97%	15,10%	7.254	3.820	5.498			
	Total Griya	31.469	29.927	28.057	34.980	13,35%	12,54%	15,68%	6.923	3.511	5.053			
	Oto	136	-	114	445	2,35%	0,98%	3,85%	331	309	445			
	CF 2	1.247	2.905	3.861	4.793	0,90%	2,76%	3,45%	932	3.546	1.888			
	Mitraguna & Others	1.122	2.666	3.290	4.222	1,25%	3,60%	4,67%	932	3.099	1.556			
	Pensiun	124	239	571	571	0,26%	1,18%	1,18%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	42.682	6,61%	5,99%	7,79%	9.823	8.636	8.823	0,20%	97,48%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,53%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	950	1,07%	2,63%	2,60%	(29)	494	(32)			
	KUR	456	982	979	950	1,08%	2,72%	2,69%	(29)	494	(32)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	189	0,53%	0,36%	0,35%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
	Gadai	184	184	184	184	0,84%	0,67%	0,66%	-	(0)	-			
4	CFG	57.168	72.575	73.010	73.411	15,07%	19,45%	19,65%	401	16.243	836			
	CF 1	55.413	70.640	70.906	70.929	22,95%	30,13%	30,23%	23	15.516	289			
	Total Griya	55.413	70.640	70.906	70.929	23,51%	31,69%	31,79%	23	15.516	289			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.482	1,27%	1,50%	1,79%	378	727	547			
	Mitraguna & Others	1.113	1.635	1.927	2.307	1,24%	2,11%	2,55%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	75.486	11,82%	13,70%	13,78%	377	14.589	810	0,03%	99,81%	-13,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	240.829	530.211	560.428	319.599	
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,94	2,90	(0,03)	0,20
CIF Payroll	1.935	1.468	1.759	291	(176)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	66	65	(546)	(1)	12	21,88%	(1.739)	-96,38%	8.828	0,74%	(8.762)
2	Tabungan	71.593	75.885	72.053	72.091	4.472	37	(3.795)	-5,00%	497	0,69%	84.428	85,39%	(12.337)
3	Deposito	17.657	22.333	22.204	22.204	950	0	(130)	-0,58%	4.547	25,75%	18.579	119,51%	3.625
	Total	91.055	98.272	94.323	94.360	4.877	37	(3.913)	-3,98%	3.305	3,63%	111.834	84,37%	(17.475)
	CASA	73.398	75.939	72.119	72.156	3.926	37	(3.783)	-4,98%	(1.242)	-1,69%	93.256	77,37%	(21.100)
	(%) CASA	80,61%	77,27%	76,46%	76,47%									
	FDR	229,29%	231,36%	243,57%	243,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.396	1.053	1.116	1.118		2	65	6,22%	(278)	-19,93%	-	0,00%	1.118
2	Giro ISE	302	27	39	39		0	12	44,03%	(263)	-87,05%		0,00%	39
3	Tabungan ISE	1.094	1.025	1.077	1.079		2	54	5,22%	(15)	-1,40%		0,00%	1.079
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	149	149		0	0	0,00%	1	0,68%		0,00%	149

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	19.058	19.185	19.175	450	300	-150	101	-10	117	310	21.472	89,30%	(2.297)
	KUR	17.594	18.039	18.153	450	300	-150	146	114	559	186	19.864	91,39%	(1.711)
	Non KUR	1.464	1.147	1.022	-	-	0	-45	-124	-442	124	1.609	63,56%	(586)
3	PWG	15.250	23.722	25.881	2.623	4.715	2.092	1.301	2.160	10.631	2.555	27.036	95,73%	(1.154)
	Cilem	9.140	14.003	15.268	968	2.001	1.033	642	1.265	6.128	735	18.364	83,14%	(3.096)
	Gadai	6.110	9.719	10.613	1.655	2.714	1.059	659	894	4.503	1.820	8.672	122,39%	1.941
4	CFG	174.474	184.458	184.684	1.912	1.975	63	2.440	227	10.211	1.748	187.404	98,55%	(2.720)
	CF 1	2.726	3.460	3.731	-	300	300	-34	270	1.005	30	3.761	99,19%	(31)
	Total Griya	1.978	1.546	1.839	-	300	300	0	293	-139	7	2.173	84,61%	(334)
	• Total Non Program	1.978	1.546	1.839	-	300	300	-35	293	-139	7	2.173	84,61%	(334)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	1.892	-	-	0	-34	-23	1.144	23	1.588	119,13%	304
	CF 2	171.748	180.997	180.954	1.912	1.675	-237	2.473	-44	9.206	1.719	183.643	98,54%	(2.689)
	Mitraguna & Others	111.863	117.615	117.714	1.744	1.250	-494	1.941	99	5.851	1.151	122.637	95,99%	(4.923)
	Pensiun	59.885	63.382	63.239	168	425	257	532	-143	3.355	568	61.005	103,66%	2.234
	Total Pembiayaan	208.782	227.364	229.741	4.985	6.990	2.005	3.841	2.377	20.959	4.613	235.912	97,38%	(6.171)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	344	25	153	2.390	1,81%	0,80%	12,47%	2.237	2.046	2.365			
	KUR	344	25	153	2.312	1,96%	0,85%	12,74%	2.159	1.968	2.287			
	Non KUR	-	-	-	79	0,00%	0,00%	7,68%	79	79	79			
3	PWG	-	91	-	727	0,00%	0,00%	2,81%	727	727	636			
	Cilem	-	91	-	621	0,00%	0,00%	4,07%	621	621	530			
	Gadai	-	-	-	106	0,00%	0,00%	1,00%	106	106	106			
4	CFG	621	1.076	1.136	3.485	0,36%	0,62%	1,89%	2.349	2.864	2.409			
	CF 1	122	-	-	86	4,46%	0,00%	2,29%	86	(36)	86			
	Total Griya	-	-	-	86	0,00%	0,00%	4,65%	86	86	86			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	3.399	0,29%	0,63%	1,88%	2.263	2.900	2.323			
	Mitraguna & Others	499	1.076	1.136	2.798	0,45%	0,97%	2,38%	1.662	2.299	1.722			
	Pensiun	-	-	-	601	0,00%	0,00%	0,95%	601	601	601			
	Total Pembiayaan	965	1.192	1.289	6.602	0,46%	0,57%	2,87%	5.313	5.638	5.410	0,61%	78,74%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	110	378	332	328	0,58%	1,73%	1,71%	(3)	218	(50)			
	KUR	66	378	332	328	0,37%	1,84%	1,81%	(3)	263	(50)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,22%	(2)	2.219	284			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.258	0,02%	1,25%	1,25%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,71%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,39%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.587	0,07%	1,14%	1,13%	(6)	2.437	234	1,19%	-5,30%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.912	222.249	246.467	30.555	
2	Contribution Margin	7.508	10.360	7.781	273	-3,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,38	(0,03)	0,21
CIF Payroll	1.150	1.123	1.475	352	325

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	67	67	(271)	(1)	(2)	-2,51%	23	51,52%	6.728	0,99%	(6.661)
2	Tabungan	126.106	134.843	135.670	137.107	7.489	1.437	2.264	1,68%	11.001	8,72%	138.417	99,05%	(1.310)
3	Deposito	46.391	59.463	59.758	59.758	(10.559)	0	295	0,50%	13.367	28,81%	47.184	126,65%	12.574
	Total	172.540	194.375	195.496	196.932	(3.341)	1.436	2.556	1,32%	24.391	14,14%	192.329	102,39%	4.603
	CASA	126.150	134.912	135.738	137.174	7.218	1.436	2.262	1,68%	11.024	8,74%	145.144	94,51%	(7.971)
	(%) CASA	73,11%	69,41%	69,43%	69,66%									
	FDR	92,15%	84,73%	84,78%	84,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	602	593	738	735	(3)	142	23,87%	133	22,16%	-	0,00%	735	
2	Giro ISE	8	2	5	1	(3)	(0)	-18,16%	(7)	-83,14%		0,00%	1	
3	Tabungan ISE	593	592	733	733	0	142	23,99%	140	23,62%		0,00%	733	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	185	194	194	194	0	0	0,00%	9	4,86%		0,00%	194	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.434	470	-	-470	753	-132	2.906	132	19.415	100,10%	19
	KUR	15.208	18.219	18.095	300	-	-300	617	-123	2.887	123	17.952	100,80%	143
	Non KUR	1.319	1.347	1.339	170	-	-170	136	-9	19	9	1.463	91,47%	(125)
3	PWG	4.082	8.277	8.867	223	727	504	266	590	4.784	137	7.616	116,42%	1.251
	Cilem	4.082	8.277	8.867	223	727	504	266	590	4.784	137	7.616	116,42%	1.251
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.425	1.616	2.270	654	973	585	-908	1.685	149.457	91,95%	(12.032)
	CF 1	3.556	3.363	3.572	-	265	265	-65	209	17	56	4.790	74,58%	(1.217)
	Total Griya	1.390	1.046	1.044	-	-	0	0	-2	-347	2	1.581	66,02%	(537)
	• Total Non Program	1.390	1.046	1.044	-	-	0	-17	-2	-347	2	1.581	66,02%	(537)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.528	-	265	265	-65	211	363	54	3.209	78,80%	(680)
	CF 2	134.777	133.478	133.853	1.616	2.005	389	1.038	376	-924	1.629	144.668	92,52%	(10.815)
	Mitraguna & Others	92.204	93.135	93.907	1.438	2.005	567	1.265	772	1.703	1.233	101.184	92,81%	(7.277)
	Pensiun	42.574	40.343	39.947	178	-	-178	-227	-396	-2.627	396	43.484	91,87%	(3.537)
	Total Pembiayaan	158.995	164.692	165.734	2.309	2.997	688	1.990	1.041	6.738	1.956	176.541	93,88%	(10.807)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	1.910	1,04%	0,68%	9,83%	1.776	1.738	1.690			
	KUR	85	84	-	1.776	0,56%	0,00%	9,82%	1.776	1.691	1.692			
	Non KUR	87	136	134	134	6,58%	9,93%	10,00%	-	47	(3)			
3	PWG	-	178	-	186	0,00%	0,00%	2,09%	186	186	8			
	Cilem	-	178	-	186	0,00%	0,00%	2,09%	186	186	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	2.723	0,82%	0,68%	1,98%	1.797	1.595	1.809			
	CF 1	123	109	-	162	3,46%	0,00%	4,54%	162	39	53			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	162	5,68%	0,00%	6,41%	162	39	53			
	CF 2	1.005	805	926	2.561	0,75%	0,69%	1,91%	1.635	1.556	1.756			
	Mitraguna & Others	743	805	623	2.258	0,81%	0,67%	2,40%	1.635	1.515	1.453			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	4.827	0,82%	0,64%	2,91%	3.767	3.527	3.515	0,22%	92,51%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	37	128	121	120	0,22%	0,62%	0,61%	(1)	83	(8)			
	KUR	-	60	57	55	0,00%	0,31%	0,31%	(1)	55	(5)			
	Non KUR	37	68	64	64	2,80%	4,76%	4,79%	-	27	(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	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,96%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,19%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	993	1,74%	0,60%	0,60%	(1)	(1.769)	97	0,62%	-3,26%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161.020	172.540	194.375	33.355	
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,93	3,16	3,20	0,04	0,27
CIF Payroll	1.390	1.528	1.528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	517	517	(2.057)	0	123	31,31%	(2.888)	-84,82%	9.634	5,37%	(9.117)
2	Tabungan	80.230	84.737	85.334	84.972	541	(362)	235	0,28%	4.742	5,91%	91.603	92,76%	(6.631)
3	Deposito	12.294	17.582	17.308	17.308	(988)	0	(274)	-1,56%	5.014	40,79%	12.859	134,60%	4.450
	Total	95.930	102.713	103.159	102.797	(2.503)	(362)	84	0,08%	6.867	7,16%	114.095	90,10%	(11.298)
	CASA	83.636	85.131	85.851	85.489	(1.515)	(362)	358	0,42%	1.853	2,22%	101.237	84,44%	(15.748)
	(%) CASA	87,18%	82,88%	83,22%	83,16%									
	FDR	162,31%	172,84%	174,49%	175,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.541	2.817	2.901	2.900		(1)	83	2,96%	1.359	88,14%	-	0,00%	2.900
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.892	1.891		(1)	83	4,62%	349	22,67%	-	0,00%	1.891
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	• Local Champion	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.127	350	945	595	56	281	2.314	664	58.406	96,10%	(2.279)
	KUR	50.217	52.822	53.156	350	945	595	174	335	2.939	610	54.604	97,35%	(1.448)
	Non KUR	3.596	3.024	2.971	-	-	0	-118	-53	-625	53	3.802	78,14%	(831)
3	PWG	27.769	40.162	41.484	4.257	5.872	1.615	1.917	1.321	13.715	4.550	38.422	107,97%	3.062
	Cilem	10.764	18.825	19.340	1.247	1.085	-161	1.303	515	8.575	570	18.464	104,74%	876
	Gadai	17.005	21.338	22.144	3.010	4.787	1.777	614	806	5.140	3.980	19.958	110,95%	2.186
4	CFG	73.851	81.396	82.257	2.008	2.007	-1	2.844	861	8.406	1.146	84.768	97,04%	(2.511)
	CF 1	1.222	2.157	2.131	-	-	0	81	-26	910	26	2.275	93,69%	(144)
	Total Griya	938	759	759	-	-	0	0	0	-179	-	1.070	70,91%	(311)
	• Total Non Program	938	759	759	-	-	0	-114	0	-179	-	1.070	70,91%	(311)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.372	-	-	0	81	-26	1.088	26	1.204	113,93%	168
	CF 2	72.630	79.239	80.126	2.008	2.007	-1	2.763	887	7.496	1.120	82.494	97,13%	(2.368)
	Mitraguna & Others	46.537	50.443	51.604	1.744	2.007	263	2.714	1.162	5.067	845	55.514	92,96%	(3.910)
	Pensiun	26.093	28.796	28.521	264	-	-264	49	-275	2.429	275	26.980	105,71%	1.542
	Total Pembiayaan	155.700	177.534	179.998	6.615	8.824	2.209	4.803	2.464	24.297	6.360	181.863	98,97%	(1.865)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	260	862	837	3.415	0,48%	1,50%	6,08%	2.577	3.154	2.553			
	KUR	228	536	680	2.987	0,45%	1,29%	5,62%	2.307	2.759	2.451			
	Non KUR	33	326	157	427	0,91%	5,19%	14,39%	271	395	102			
3	PWG	-	-	-	2.469	0,00%	0,00%	5,95%	2.469	2.469	2.469			
	Cilem	-	-	-	2.094	0,00%	0,00%	10,83%	2.094	2.094	2.094			
	Gadai	-	-	-	375	0,00%	0,00%	1,69%	375	375	375			
4	CFG	61	210	365	1.783	0,08%	0,45%	2,17%	1.419	1.722	1.573			
	CF 1	-	-	-	23	0,00%	0,00%	1,08%	23	23	23			
	Total Griya	-	-	-	23	0,00%	0,00%	3,02%	23	23	23			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	210	365	1.760	0,08%	0,46%	2,20%	1.396	1.699	1.550			
	Mitraguna & Others	61	210	365	1.413	0,13%	0,72%	2,74%	1.049	1.352	1.203			
	Pensiun	-	-	-	347	0,00%	0,00%	1,22%	347	347	347			
	Total Pembiayaan	322	1.072	1.202	7.666	0,21%	0,68%	4,26%	6.464	7.345	6.594	8,97%	-110,65%	4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	477	344	503	541	0,89%	0,90%	0,96%	38	64	197			
	KUR	257	314	313	381	0,51%	0,59%	0,72%	68	124	67			
	Non KUR	220	30	190	160	6,13%	6,29%	5,39%	(30)	(60)	130			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	845	0,86%	1,13%	1,03%	(78)	207	37			
	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	638	808	923	845	0,88%	1,16%	1,05%	(78)	207	37			
	Mitraguna & Others	346	808	923	845	0,74%	1,83%	1,64%	(78)	499	37			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.386	0,72%	0,80%	0,77%	(40)	271	235	4,54%	-489,59%	3,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	153.146	159.806	184.968	31.822	
2	Contribution Margin	6.487	9.504	7.713	1.226	-18,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,45	2,72	2,79	0,08	0,35
CIF Payroll	1.484	1.552	1.551	(1)	67

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	4.775	4.600	(450)	(175)	(4.984)	-52,00%	(10.081)	-68,67%	23.895	19,25%	(19.295)
2	Tabungan	126.637	122.094	123.734	122.803	164	(931)	710	0,58%	(3.834)	-3,03%	138.530	88,65%	(15.726)
3	Deposito	60.864	90.424	55.134	56.034	4.487	900	(34.390)	-38,03%	(4.830)	-7,94%	61.895	90,53%	(5.860)
	Total	202.183	222.101	183.643	183.438	4.200	(206)	(38.664)	-17,41%	(18.745)	-9,27%	224.319	81,78%	(40.882)
	CASA	141.318	131.677	128.509	127.403	(286)	(1.106)	(4.274)	-3,25%	(13.915)	-9,85%	162.425	78,44%	(35.021)
	(%) CASA	69,90%	59,29%	69,98%	69,45%									
	FDR	127,02%	110,47%	132,98%	133,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.418	3.517	4.001	3.981		(21)	463	13,18%	563	16,46%	-	0,00%	3.981
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.801	3.781		(21)	463	13,97%	563	17,48%	-	0,00%	3.781
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	153	-	-	0	-8	-1	-88	1	241	63,54%	(88)
	Linkage	46	38	38	-	-	-	-1	0	-8	-	46	83,46%	(8)
	Non-Linkage	195	116	115	-	-	0	-7	-1	-80	1	195	58,85%	(80)
	• Local Champion	195	116	115	-	-	0	-7	-1	-80	1	195	58,85%	(80)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.799	-	-	0	-725	-374	-4.691	374	30.365	75,08%	(7.566)
	KUR	24.649	21.204	20.848	-	-	0	-669	-356	-3.801	356	27.359	76,20%	(6.511)
	Non KUR	2.840	1.969	1.951	-	-	0	-56	-18	-890	18	3.006	64,90%	(1.055)
3	PWG	10.361	10.233	10.017	98	229	131	-227	-216	-344	444	17.265	58,02%	(7.248)
	Cilem	10.361	10.233	10.017	98	229	131	-227	-216	-344	444	17.265	58,02%	(7.248)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	211.237	1.839	843	-996	-1.233	-560	-7.487	1.402	232.766	90,75%	(21.530)
	CF 1	7.216	7.276	7.365	-	158	158	-99	88	149	69	8.737	84,29%	(1.372)
	Total Griya	3.957	3.815	3.952	-	158	158	0	137	-6	21	4.237	93,27%	(285)
	• Total Non Program	3.667	3.368	3.348	-	-	0	223	-20	-319	20	3.939	84,98%	(592)
	• Program	291	447	604	-	158	158	-2	157	313	1	297	203,09%	307
	Oto	3.258	3.462	3.413	-	-	0	-99	-49	155	49	4.501	75,84%	(1.087)
	CF 2	211.508	204.520	203.872	1.839	685	-1.154	-1.134	-648	-7.636	1.333	224.029	91,00%	(20.157)
	Mitraguna & Others	176.747	172.724	172.448	1.839	685	-1.154	-1.089	-276	-4.299	961	188.201	91,63%	(15.754)
	Pensiun	34.761	31.796	31.424	-	-	0	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	244.205	1.937	1.071	-865	-2.193	-1.151	-12.609	2.223	280.637	87,02%	(36.432)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	154	1.251	1.080	2.101	0,56%	4,66%	9,22%	1.021	1.947	851			
	KUR	154	1.078	796	1.627	0,62%	3,75%	7,80%	831	1.473	549			
	Non KUR	-	173	284	475	0,00%	14,45%	24,34%	190	475	302			
3	PWG	25	122	-	486	0,24%	0,00%	4,85%	486	461	364			
	Cilem	25	122	-	486	0,24%	0,00%	4,85%	486	461	364			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	11.610	6,82%	4,46%	5,50%	2.171	(3.298)	2.941			
	CF 1	-	261	36	168	0,00%	0,49%	2,28%	132	168	(93)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	168	0,00%	1,03%	4,91%	132	168	(93)			
	CF 2	14.908	8.408	9.403	11.442	7,05%	4,60%	5,61%	2.039	(3.465)	3.034			
	Mitraguna & Others	14.471	8.408	9.292	11.138	8,19%	5,38%	6,46%	1.846	(3.334)	2.730			
	Pensiun	436	-	111	304	1,25%	0,35%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	14.197	5,87%	4,29%	5,81%	3.678	(889)	4.156	0,48%	91,77%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	361	430	949	1.090	1,31%	4,09%	4,78%	141	728	660			
	KUR	269	252	771	911	1,09%	3,63%	4,37%	141	643	660			
	Non KUR	93	178	178	178	3,26%	9,05%	9,14%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	21.610	3,60%	10,20%	10,23%	-	13.734	(771)			
	CF 1	-	-	216	216	0,00%	2,97%	2,94%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,34%	-	216	216			
	CF 2	7.876	22.381	21.394	21.394	3,72%	10,46%	10,49%	-	13.518	(987)			
	Mitraguna & Others	7.422	21.944	20.957	20.957	4,20%	12,13%	12,15%	-	13.535	(987)			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	22.709	3,21%	9,19%	9,30%	150	14.472	(102)	1,10%	88,12%	-8,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)	
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,57	2,89	2,77	(0,12)	0,21
CIF Payroll	3.324	2.077	2.582	505	(742)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	9.253	8.590	10.453	(663)	(4.235)	-33,02%	1.077	14,33%	17.429	49,28%	(8.839)
2	Tabungan	148.174	167.404	166.622	166.970	9.844	349	(434)	-0,26%	18.796	12,69%	160.824	103,82%	6.147
3	Deposito	29.593	39.679	37.663	37.663	(12.069)	0	(2.016)	-5,08%	8.070	27,27%	30.481	123,56%	7.182
	Total	185.281	219.908	213.537	213.223	8.228	(314)	(6.684)	-3,04%	27.943	15,08%	208.734	102,15%	4.489
	CASA	155.687	180.229	175.874	175.560	20.297	(314)	(4.669)	-2,59%	19.873	12,76%	178.253	98,49%	(2.693)
	(%) CASA	84,03%	81,96%	82,36%	82,34%									
	FDR	129,17%	124,10%	129,02%	129,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	8.361	9.855	9.767	10.112		344	257	2,60%	1.751	20,95%	-	0,00%	10.112
2	Giro ISE	1.674	3.000	3.556	3.606		50	607	20,22%	1.932	115,37%		0,00%	3.606
3	Tabungan ISE	6.686	6.855	6.211	6.505		294	(350)	-5,10%	(181)	-2,70%		0,00%	6.505
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	46.391	47.550	47.671	510	535	25	536	121	1.280	414	50.463	94,47%	(2.792)
	KUR	42.708	43.592	43.642	510	435	-75	632	50	933	385	46.601	93,65%	(2.959)
	Non KUR	3.682	3.959	4.029	-	100	100	-96	71	347	29	3.862	104,33%	167
3	PWG	25.907	43.447	45.908	6.959	7.499	540	1.699	2.461	20.001	5.038	40.279	113,98%	5.630
	Cilem	11.633	25.741	26.984	4.529	3.269	-1.260	1.400	1.244	15.352	2.026	21.595	124,95%	5.389
	Gadai	14.275	17.707	18.924	2.430	4.229	1.800	299	1.217	4.649	3.012	18.683	101,29%	240
4	CFG	167.028	181.912	181.937	2.133	1.472	-661	2.235	26	14.909	1.446	181.961	99,99%	(24)
	CF 1	10.804	12.692	13.088	565	522	-43	648	396	2.284	127	12.617	103,74%	471
	Total Griya	4.197	4.094	4.088	-	-	0	0	-5	-109	5	4.450	91,88%	(362)
	• Total Non Program	4.197	3.939	3.934	-	-	0	-111	-5	-263	5	4.450	88,41%	(516)
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	8.599	8.999	565	522	-43	648	401	2.393	121	8.167	110,20%	833
	CF 2	156.224	169.220	168.850	1.568	950	-618	1.587	-370	12.625	1.320	169.344	99,71%	(495)
	Mitraguna & Others	100.077	112.520	112.737	1.330	755	-575	1.226	218	12.661	537	111.939	100,71%	798
	Pensiun	56.148	56.700	56.112	238	195	-43	361	-588	-36	783	57.405	97,75%	(1.293)
	Total Pembiayaan	239.326	272.910	275.516	9.602	9.506	-96	4.470	2.607	36.190	6.899	272.702	101,03%	2.814

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	198	580	395	5.432	0,43%	0,83%	11,39%	5.037	5.234	4.852			
	KUR	198	433	317	4.683	0,46%	0,73%	10,73%	4.365	4.485	4.250			
	Non KUR	-	147	78	749	0,00%	1,97%	18,59%	671	749	602			
3	PWG	-	-	-	1.128	0,00%	0,00%	2,46%	1.128	1.128	1.128			
	Cilem	-	-	-	790	0,00%	0,00%	2,93%	790	790	790			
	Gadai	-	-	-	338	0,00%	0,00%	1,79%	338	338	338			
4	CFG	1.021	882	478	2.653	0,61%	0,26%	1,46%	2.175	1.632	1.772			
	CF 1	202	250	15	1.670	1,87%	0,11%	12,76%	1.655	1.467	1.419			
	Total Griya	-	214	-	905	0,00%	0,00%	22,13%	905	905	691			
	Oto	202	36	15	765	3,06%	0,17%	8,50%	750	563	729			
	CF 2	819	632	464	984	0,52%	0,27%	0,58%	520	165	352			
	Mitraguna & Others	819	435	220	731	0,82%	0,20%	0,65%	510	(89)	295			
	Pensiun	-	196	243	253	0,00%	0,43%	0,45%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	9.213	0,51%	0,32%	3,34%	8.340	7.994	7.752	1,09%	67,29%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	461	476	474	502	0,99%	1,00%	1,05%	28	41	26			
	KUR	366	425	423	451	0,86%	0,97%	1,03%	28	85	26			
	Non KUR	95	51	51	51	2,57%	1,28%	1,26%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.209	1,59%	0,66%	0,66%	-	(1.439)	(1)			
	CF 1	10	294	294	294	0,09%	2,31%	2,24%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,26%	-	284	-			
	CF 2	2.638	916	916	916	1,69%	0,54%	0,54%	-	(1.723)	(1)			
	Mitraguna & Others	2.229	887	887	887	2,23%	0,79%	0,79%	-	(1.342)	(1)			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.711	1,30%	0,62%	0,62%	28	(1.398)	25	1,82%	-193,00%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	235.260	242.722	276.897	41.637	
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	2,75	2,76	0,01	0,09
CIF Payroll	1.910	2.051	2.066	15	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.153	1.156	(12)	3	(21)	-1,78%	(207)	-15,19%	6.965	16,59%	(5.810)
2	Tabungan	77.945	91.604	93.115	93.139	3.062	24	1.535	1,68%	15.195	19,49%	88.339	105,43%	4.800
3	Deposito	9.935	9.827	9.927	9.927	(3.771)	0	100	1,02%	(8)	-0,08%	10.450	94,99%	(523)
	Total	89.243	102.608	104.194	104.222	(721)	28	1.614	1,57%	14.979	16,79%	105.755	98,55%	(1.533)
	CASA	79.307	92.781	94.267	94.295	3.050	28	1.514	1,63%	14.988	18,90%	95.305	98,94%	(1.010)
	(%) CASA	88,87%	90,42%	90,47%	90,48%									
	FDR	131,75%	139,02%	138,02%	137,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.796	2.298	2.229	2.220		(9)	(77)	-3,36%	(575)	-20,58%	-	0,00%	2.220
2	Giro ISE	1.018	536	491	491		0	(45)	-8,46%	(527)	-51,81%	-	0,00%	491
3	Tabungan ISE	1.778	1.762	1.739	1.730		(9)	(32)	-1,81%	(48)	-2,69%	-	0,00%	1.730
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	83	96	96	96		0	0	0,00%	13	15,66%	-	0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	• Local Champion	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	22.361	270	250	-20	166	-13	2.956	263	22.152	100,95%	209
	KUR	19.311	21.551	21.548	270	250	-20	184	-2	2.238	252	21.918	98,31%	(369)
	Non KUR	95	824	813	-	-	0	-18	-11	718	11	234	347,27%	579
3	PWG	2.291	6.046	6.548	394	584	191	444	502	4.257	82	5.483	119,42%	1.065
	Cilem	2.291	6.046	6.548	394	584	191	444	502	4.257	82	5.483	119,42%	1.065
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	114.823	1.217	1.837	620	3.923	678	19.037	1.159	104.717	109,65%	10.106
	CF 1	18.535	21.664	21.732	607	152	-455	1.032	68	3.197	84	19.955	108,90%	1.776
	Total Griya	17.245	16.279	16.264	-	-	0	0	-15	-981	15	17.894	90,89%	(1.630)
	• Total Non Program	1.070	711	705	-	-	0	-10	-7	-366	7	1.355	52,00%	(650)
	• Program	16.174	15.567	15.559	-	-	0	-67	-8	-615	8	16.538	94,08%	(979)
	Oto	1.291	5.386	5.468	607	152	-455	1.032	82	4.178	69	2.062	265,20%	3.406
	CF 2	77.250	92.480	93.091	610	1.685	1.075	2.890	611	15.841	1.074	84.762	109,83%	8.329
	Mitraguna & Others	58.013	73.658	74.408	610	1.685	1.075	3.046	750	16.395	935	64.869	114,71%	9.539
	Pensiun	19.237	18.823	18.683	-	-	0	-156	-139	-554	139	19.893	93,92%	(1.210)
	Total Pembiayaan	117.580	142.642	143.810	1.880	2.671	791	4.531	1.168	26.230	1.504	132.450	108,58%	11.360

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	167	647	518	791	0,86%	2,32%	3,54%	273	624	144			
	KUR	167	647	518	791	0,87%	2,40%	3,67%	273	624	144			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	149	0,00%	0,00%	2,28%	149	149	149			
	Cilem	-	-	-	149	0,00%	0,00%	2,28%	149	149	149			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	3.425	2,69%	1,41%	2,98%	1.819	853	1.807			
	CF 1	1.875	1.203	1.449	2.390	10,12%	6,69%	11,00%	941	515	1.187			
	Total Griya	1.875	1.203	1.449	1.885	10,87%	8,90%	11,59%	436	10	683			
	Oto	-	-	-	505	0,00%	0,00%	9,23%	505	505	505			
	CF 2	697	415	157	1.035	0,90%	0,17%	1,11%	878	338	619			
	Mitraguna & Others	583	206	157	620	1,01%	0,21%	0,83%	463	37	414			
	Pensiun	113	209	-	415	0,59%	0,00%	2,22%	415	301	206			
	Total Pembiayaan	2.739	2.265	2.124	4.365	2,33%	1,49%	3,04%	2.240	1.626	2.100	0,80%	73,79%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	408	582	739	0,00%	2,60%	3,31%	157	739	331			
	KUR	-	408	582	739	0,00%	2,70%	3,43%	157	739	331			
	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	4.935	5.248	5.309	4.867	5,15%	4,65%	4,24%	(441)	(67)	(381)			
	CF 1	4.826	5.144	5.155	4.714	26,04%	23,79%	21,69%	(441)	(113)	(431)			
	Total Griya	4.826	5.144	5.155	4.714	27,99%	31,67%	28,98%	(441)	(113)	(431)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	154	0,14%	0,17%	0,17%	-	45	50			
	Mitraguna & Others	108	104	154	154	0,19%	0,21%	0,21%	-	45	50			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	5.606	4,20%	4,13%	3,90%	(284)	672	(50)	1,90%	51,26%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114.806	119.588	146.239	31.433	
2	Contribution Margin	3.119	4.675	2.966	(153)	4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,29	3,15	(0,14)	0,20
CIF Payroll	767	676	815	139	48

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	106	106	22	0	(28)	-20,94%	(56)	-34,43%	6.099	1,74%	(5.993)
2	Tabungan	112.107	106.939	106.490	105.979	4.001	(511)	(960)	-0,90%	(6.128)	-5,47%	124.113	85,39%	(18.134)
3	Deposito	7.734	12.435	12.208	12.186	(7.081)	(22)	(249)	-2,00%	4.452	57,56%	8.534	142,79%	3.652
	Total	120.003	119.508	118.804	118.271	(3.058)	(533)	(1.237)	-1,03%	(1.731)	-1,44%	138.746	85,24%	(20.475)
	CASA	112.269	107.073	106.596	106.085	4.023	(511)	(988)	-0,92%	(6.183)	-5,51%	130.212	81,47%	(24.127)
	(%) CASA	93,56%	89,59%	89,72%	89,70%									
	FDR	119,28%	124,78%	124,87%	125,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.548	1.456	1.602	1.524		(78)	68	4,67%	(24)	-1,54%	-	0,00%	1.524
2	Giro ISE	6	6	32	7		(25)	1	17,47%	1	14,98%	-	0,00%	7
3	Tabungan ISE	1.542	1.450	1.570	1.517		(53)	67	4,61%	(25)	-1,61%	-	0,00%	1.517
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	• Local Champion	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.812	180	200	20	21	-129	-2.699	329	20.904	75,64%	(5.092)
	KUR	17.071	14.453	14.328	180	200	20	-290	-125	-2.743	325	19.325	74,14%	(4.997)
	Non KUR	1.440	1.487	1.484	-	-	0	311	-4	43	4	1.579	93,95%	(95)
3	PWG	10.369	15.953	16.769	1.565	2.214	649	1.525	815	6.400	1.399	18.973	88,38%	(2.204)
	Cilem	7.309	11.042	11.511	710	802	92	627	469	4.202	333	13.826	83,26%	(2.315)
	Gadai	3.060	4.912	5.258	855	1.412	557	898	346	2.198	1.066	5.147	102,15%	111
4	CFG	114.187	117.178	115.718	574	485	-88	421	-1.460	1.532	1.946	123.852	93,43%	(8.134)
	CF 1	709	1.836	1.913	139	83	-55	241	77	1.204	7	1.747	109,53%	166
	Total Griya	277	252	252	-	-	0	0	0	-25	-	410	61,58%	(157)
	• Total Non Program	277	252	252	-	-	0	-3	0	-25	-	410	61,58%	(157)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.661	139	83	-55	241	77	1.229	7	1.337	124,21%	324
	CF 2	113.478	115.342	113.805	435	402	-33	179	-1.537	327	1.939	122.105	93,20%	(8.300)
	Mitraguna & Others	95.023	97.994	96.538	435	260	-175	301	-1.456	1.516	1.716	103.005	93,72%	(6.466)
	Pensiun	18.455	17.348	17.267	-	142	142	-121	-81	-1.188	223	19.101	90,40%	(1.834)
	Total Pembiayaan	143.135	149.126	148.352	2.319	2.900	581	1.965	-774	5.217	3.674	163.797	90,57%	(15.445)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	321	731	757	1.493	1,73%	4,75%	9,44%	736	1.172	762			
	KUR	302	708	757	1.372	1,77%	5,24%	9,58%	615	1.071	664			
	Non KUR	19	23	-	121	1,33%	0,00%	8,13%	121	101	98			
3	PWG	-	-	-	411	0,00%	0,00%	2,45%	411	411	411			
	Cilem	-	-	-	372	0,00%	0,00%	3,24%	372	372	372			
	Gadai	-	-	-	39	0,00%	0,00%	0,74%	39	39	39			
4	CFG	617	850	1.089	2.419	0,54%	0,93%	2,09%	1.330	1.802	1.568			
	CF 1	-	-	-	15	0,00%	0,00%	0,79%	15	15	15			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	15	0,00%	0,00%	0,90%	15	15	15			
	CF 2	617	850	1.089	2.404	0,54%	0,94%	2,11%	1.315	1.787	1.553			
	Mitraguna & Others	617	850	1.089	2.404	0,65%	1,11%	2,49%	1.315	1.787	1.553			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	4.323	0,65%	1,24%	2,91%	2.477	3.386	2.742	5,19%	-78,22%	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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	415	1.051	1.024	1.020	2,24%	6,42%	6,45%	(3)	605	(31)			
	KUR	236	952	926	924	1,38%	6,41%	6,45%	(3)	688	(29)			
	Non KUR	179	98	97	96	12,41%	6,53%	6,49%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.681	1,86%	1,71%	1,45%	(319)	(445)	(484)			
	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	2.125	2.164	2.000	1.681	1,87%	1,73%	1,48%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,72%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.701	1,77%	2,03%	1,82%	(323)	160	(515)	7,93%	-335,65%	6,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144.199	147.619	153.173	8.974	
2	Contribution Margin	5.784	7.943	5.521	(263)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	3,26	3,26	0,00	0,26
CIF Payroll	1.413	1.495	1.132	(363)	(281)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	869	874	(270)	5	(57)	-6,15%	(2.131)	-70,92%	10.233	8,54%	(9.359)
2	Tabungan	56.317	70.443	66.976	66.365	2.742	(611)	(4.078)	-5,79%	10.048	17,84%	68.270	97,21%	(1.905)
3	Deposito	45.220	61.834	63.023	63.023	530	0	1.189	1,92%	17.803	39,37%	46.172	136,50%	16.851
	Total	104.542	133.208	130.868	130.262	3.002	(606)	(2.946)	-2,21%	25.720	24,60%	124.675	104,48%	5.587
	CASA	59.322	71.374	67.844	67.239	2.472	(606)	(4.136)	-5,79%	7.917	13,35%	78.503	85,65%	(11.265)
	(%) CASA	56,74%	53,58%	51,84%	51,62%									
	FDR	207,64%	176,07%	180,68%	181,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.810	1.905	1.718	1.587		(131)	(318)	-16,71%	(1.223)	-43,53%	-	0,00%	1.587
2	Giro ISE	19	177	83	85		2	(91)	-51,67%	66	346,04%		0,00%	85
3	Tabungan ISE	2.791	1.729	1.635	1.502		(133)	(227)	-13,13%	(1.290)	-46,20%		0,00%	1.502
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	121	123	123		0	2	1,65%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.076	-	-	0	-71	0	-618	-	8.694	92,90%	(618)
	Linkage	8.515	7.897	7.897	-	-	-	-71	0	-618	-	8.515	92,75%	(618)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	31.593	400	400	0	-713	-8	-2.982	408	37.916	83,32%	(6.323)
	KUR	29.907	27.691	27.741	400	400	0	-527	50	-2.166	350	33.063	83,90%	(5.322)
	Non KUR	4.668	3.910	3.852	-	-	0	-186	-58	-816	58	4.853	79,38%	(1.001)
3	PWG	5.791	9.161	10.467	700	1.650	951	451	1.305	4.675	345	12.817	81,66%	(2.351)
	Cilem	5.791	9.161	10.467	700	1.650	951	451	1.305	4.675	345	12.817	81,66%	(2.351)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	186.322	3.317	1.517	-1.800	4.198	623	18.313	894	183.548	101,51%	2.774
	CF 1	111.105	104.354	104.372	-	467	467	79	18	-6.733	449	115.522	90,35%	(11.151)
	Total Griya	105.380	97.721	97.435	-	-	0	0	-286	-7.945	286	108.551	89,76%	(11.116)
	• Total Non Program	15.372	12.667	12.655	-	-	0	-92	-12	-2.717	12	16.517	76,62%	(3.862)
	• Program	90.009	85.053	84.780	-	-	0	-719	-273	-5.228	273	92.034	92,12%	(7.254)
	Oto	5.724	6.633	6.937	-	467	467	79	303	1.212	164	6.971	99,51%	(34)
	CF 2	56.904	81.345	81.950	3.317	1.050	-2.267	4.119	605	25.047	445	68.026	120,47%	13.924
	Mitraguna & Others	52.060	71.990	71.938	3.317	344	-2.973	4.172	-52	19.879	396	62.099	115,84%	9.839
	Pensiun	4.844	9.355	10.012	-	706	706	-53	657	5.168	49	5.927	168,94%	4.086
	Total Pembiayaan	217.069	234.537	236.458	4.417	3.567	-849	3.866	1.920	19.389	1.647	242.975	97,32%	(6.518)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	471	1.113	1.211	3.309	1,36%	3,83%	10,47%	2.099	2.838	2.196			
	KUR	56	257	593	2.295	0,19%	2,14%	8,27%	1.702	2.239	2.038			
	Non KUR	415	856	617	1.014	8,89%	15,78%	26,31%	396	599	158			
3	PWG	-	16	-	529	0,00%	0,00%	5,06%	529	529	513			
	Cilem	-	16	-	529	0,00%	0,00%	5,06%	529	529	513			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	16.592	4,36%	4,86%	8,91%	7.561	9.263	6.645			
	CF 1	7.221	9.947	9.032	13.356	6,50%	8,65%	12,80%	4.324	6.135	3.408			
	Total Griya	7.194	9.680	8.838	12.256	6,83%	9,04%	12,58%	3.418	5.061	2.576			
	Oto	26	267	194	1.100	0,46%	2,92%	15,86%	906	1.074	833			
	CF 2	108	-	-	3.237	0,19%	0,00%	3,95%	3.237	3.129	3.237			
	Mitraguna & Others	-	-	-	3.237	0,00%	0,00%	4,50%	3.237	3.237	3.237			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	20.431	3,59%	4,37%	8,64%	10.189	12.631	9.354	0,04%	99,50%	-8,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,22%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	436	0,76%	1,76%	1,38%	(120)	174	(72)			
	KUR	164	63	102	102	0,55%	0,37%	0,37%	-	(62)	39			
	Non KUR	98	446	455	334	2,11%	11,63%	8,68%	(120)	236	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	15.041	7,41%	8,14%	8,07%	(78)	2.587	(36)			
	CF 1	10.689	14.420	14.462	14.384	9,62%	13,86%	13,78%	(78)	3.695	(36)			
	Total Griya	10.577	14.153	14.195	14.117	10,04%	14,53%	14,49%	(78)	3.540	(36)			
	Oto	112	267	267	267	1,96%	4,02%	3,85%	-	155	-			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,80%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	15.657	5,94%	6,76%	6,62%	(198)	2.761	(108)	0,05%	99,29%	-6,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.335	219.091	239.170	23.835	
2	Contribution Margin	230	1.145	2.222	1.992	-866,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,67	1,85	2,02	0,16	0,35
CIF Payroll	1.638	1.786	2.057	271	419

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	1.269	1.278	(108)	9	35	2,83%	(5.803)	-81,95%	13.765	9,28%	(12.487)
2	Tabungan	82.750	90.284	88.516	87.167	2.369	(1.349)	(3.117)	-3,45%	4.417	5,34%	94.714	92,03%	(7.547)
3	Deposito	20.500	28.858	30.156	30.156	(518)	0	1.298	4,50%	9.655	47,10%	21.028	143,40%	9.127
	Total	110.331	120.384	119.940	118.600	1.744	(1.340)	(1.784)	-1,48%	8.269	7,49%	129.507	91,58%	(10.907)
	CASA	89.831	91.526	89.785	88.444	2.261	(1.340)	(3.082)	-3,37%	(1.386)	-1,54%	108.479	81,53%	(20.034)
	(%) CASA	81,42%	76,03%	74,86%	74,57%									
	FDR	132,60%	136,61%	137,65%	139,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	794	1.735	1.672	1.675		3	(59)	-3,42%	881	110,90%	-	0,00%	1.675
2	Giro ISE	389	18	24	27		3	9	49,25%	(362)	-93,17%	-	0,00%	27
3	Tabungan ISE	406	1.717	1.648	1.649		1	(68)	-3,97%	1.243	306,55%		0,00%	1.649
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	37.651	36.921	36.692	300	200	-100	156	-230	-959	430	40.536	90,52%	(3.844)
	KUR	36.457	35.916	35.694	300	200	-100	197	-222	-763	422	39.220	91,01%	(3.526)
	Non KUR	1.194	1.005	998	-	-	0	-41	-7	-196	7	1.316	75,81%	(318)
3	PWG	14.628	23.112	24.306	3.419	4.216	797	2.313	1.194	9.678	3.022	23.691	102,60%	616
	Cilem	6.737	13.343	14.123	911	1.362	451	824	780	7.386	582	12.491	113,06%	1.632
	Gadai	7.891	9.770	10.184	2.508	2.854	346	1.489	414	2.293	2.440	11.200	90,93%	(1.016)
4	CFG	94.017	104.423	104.097	1.545	1.036	-509	2.208	-326	10.081	1.362	106.168	98,05%	(2.070)
	CF 1	1.650	2.632	2.598	-	-	0	-46	-34	948	34	2.613	99,43%	(15)
	Total Griya	348	274	274	-	-	0	0	0	-74	-	481	56,96%	(207)
	• Total Non Program	348	274	274	-	-	0	-9	0	-74	-	481	56,96%	(207)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.324	-	-	0	-46	-34	1.022	34	2.132	109,00%	192
	CF 2	92.366	101.791	101.499	1.545	1.036	-509	2.254	-292	9.133	1.328	103.555	98,02%	(2.056)
	Mitraguna & Others	54.628	62.667	62.256	1.545	608	-937	2.605	-411	7.628	1.019	64.824	96,04%	(2.568)
	Pensiun	37.738	39.124	39.243	-	428	428	-351	119	1.505	309	38.731	101,32%	512
	Total Pembiayaan	146.295	164.457	165.095	5.264	5.452	188	4.677	638	18.800	4.814	170.394	96,89%	(5.299)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	83	48	54	1.644	0,22%	0,15%	4,48%	1.591	1.561	1.596			
	KUR	-	48	17	1.461	0,00%	0,05%	4,09%	1.444	1.461	1.413			
	Non KUR	83	-	37	184	6,98%	3,67%	18,40%	147	100	184			
3	PWG	-	-	-	591	0,00%	0,00%	2,43%	591	591	591			
	Cilem	-	-	-	470	0,00%	0,00%	3,33%	470	470	470			
	Gadai	-	-	-	122	0,00%	0,00%	1,19%	122	122	122			
4	CFG	-	897	723	2.648	0,00%	0,69%	2,54%	1.924	2.648	1.751			
	CF 1	-	157	155	410	0,00%	5,87%	15,78%	255	410	253			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	410	0,00%	6,55%	17,63%	255	410	253			
	CF 2	-	740	569	2.238	0,00%	0,56%	2,20%	1.669	2.238	1.498			
	Mitraguna & Others	-	616	444	2.012	0,00%	0,71%	3,23%	1.568	2.012	1.396			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	4.883	0,06%	0,47%	2,96%	4.106	4.800	3.939	0,55%	81,48%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	98	277	277	277	0,26%	0,75%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,04%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	2.648	0,02%	2,79%	2,54%	(266)	2.630	82			
	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	19	2.566	2.914	2.648	0,02%	2,86%	2,61%	(266)	2.630	82			
	Mitraguna & Others	19	2.136	2.485	2.219	0,03%	3,97%	3,56%	(266)	2.200	82			
	Pensiun	-	430	429	429	0,00%	0,26%	1,09%	-	429	(0)			
	Total Pembiayaan	116	2.843	3.191	2.925	0,08%	1,94%	1,77%	(266)	2.809	82	0,72%	59,57%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142.526	155.632	167.737	25.211	
2	Contribution Margin	6.195	9.101	5.902	(293)	4,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	3,09	3,12	0,03	0,42
CIF Payroll	1.793	1.072	1.150	78	(643)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	214	269	(54)	55	4	1,53%	112	71,84%	5.924	4,54%	(5.655)
2	Tabungan	45.583	47.589	45.851	45.981	2.129	130	(1.607)	-3,38%	398	0,87%	54.284	84,70%	(8.303)
3	Deposito	28.548	7.547	7.049	6.999	(9.965)	(50)	(548)	-7,26%	(21.549)	-75,48%	29.380	23,82%	(22.381)
	Total	74.288	55.400	53.114	53.249	(7.891)	135	(2.151)	-3,88%	(21.039)	-28,32%	89.588	59,44%	(36.339)
	CASA	45.740	47.853	46.066	46.250	2.075	185	(1.603)	-3,35%	510	1,12%	60.208	76,82%	(13.958)
	(%) CASA	61,57%	86,38%	86,73%	86,86%									
	FDR	155,10%	228,18%	243,31%	242,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	795	997	873	879		6	(119)	-11,90%	84	10,53%	-	0,00%	879
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%	-	0,00%	72
3	Tabungan ISE	788	919	801	807		6	(112)	-12,21%	19	2,39%	-	0,00%	807
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%	-	0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	24.147	29.751	29.973	440	600	160	355	222	5.826	378	26.560	112,85%	3.413
	KUR	23.464	28.943	29.195	440	600	160	175	253	5.731	347	25.739	113,43%	3.456
	Non KUR	683	808	777	-	-	0	179	-31	94	31	820	94,73%	(43)
3	PWG	2.751	4.944	5.598	436	747	312	555	654	2.846	93	6.104	91,70%	(506)
	Cilem	2.751	4.944	5.598	436	747	312	555	654	2.846	93	6.104	91,70%	(506)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.664	1.206	3.104	1.898	865	1.946	5.342	1.158	96.042	97,52%	(2.378)
	CF 1	3.542	3.637	3.621	-	-	0	-16	-16	79	16	4.375	82,75%	(755)
	Total Griya	3.385	2.583	2.572	-	-	0	0	-11	-813	11	3.517	73,12%	(945)
	• Total Non Program	3.385	2.583	2.572	-	-	0	-141	-11	-813	11	3.517	73,12%	(945)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.049	-	-	0	-16	-5	891	5	858	122,22%	191
	CF 2	84.780	88.081	90.043	1.206	3.104	1.898	881	1.963	5.263	1.141	91.667	98,23%	(1.623)
	Mitraguna & Others	72.402	75.698	77.839	1.206	3.104	1.898	922	2.141	5.437	963	78.537	99,11%	(698)
	Pensiun	12.378	12.383	12.204	-	-	0	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	129.234	2.082	4.451	2.370	1.775	2.822	14.014	1.629	128.706	100,41%	528

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	261	29	22	2.125	1,08%	0,07%	7,09%	2.103	1.865	2.096			
	KUR	188	-	-	1.993	0,80%	0,00%	6,82%	1.993	1.805	1.993			
	Non KUR	73	29	22	133	10,64%	2,75%	17,09%	111	60	104			
3	PWG	-	-	-	91	0,00%	0,00%	1,63%	91	91	91			
	Cilem	-	-	-	91	0,00%	0,00%	1,63%	91	91	91			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	2.239	0,64%	0,97%	2,39%	1.348	1.676	1.055			
	CF 1	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	2.239	0,66%	1,01%	2,49%	1.348	1.676	1.375			
	Mitraguna & Others	408	799	817	2.165	0,56%	1,08%	2,78%	1.348	1.757	1.366			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	4.455	0,72%	0,72%	3,45%	3.542	3.631	3.242	2,41%	30,18%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	26	325	232	232	0,11%	0,78%	0,77%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,59%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,66%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	950	1,34%	1,04%	1,01%	-	(237)	371			
	CF 1	-	-	320	320	0,00%	8,81%	8,85%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,45%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	630	1,40%	0,72%	0,70%	-	(558)	50			
	Mitraguna & Others	1.187	580	567	567	1,64%	0,75%	0,73%	-	(620)	(12)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.182	1,05%	0,94%	0,91%	-	(31)	277	1,40%	-53,59%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.091	117.396	130.285	13.194	
2	Contribution Margin	3.831	5.086	4.194	363	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,72	3,74	0,02	0,37
CIF Payroll	585	625	627	2	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.174	1.172	(430)	(3)	242	26,05%	(6.886)	-85,46%	13.925	8,41%	(12.754)
2	Tabungan	114.229	114.395	113.320	113.073	938	(247)	(1.322)	-1,16%	(1.155)	-1,01%	125.686	89,97%	(12.613)
3	Deposito	24.505	18.999	18.647	18.647	(2.845)	0	(351)	-1,85%	(5.858)	-23,90%	25.359	73,53%	(6.712)
	Total	146.791	134.323	133.142	132.892	(2.337)	(250)	(1.431)	-1,07%	(13.899)	-9,47%	164.970	80,56%	(32.078)
	CASA	122.286	115.324	114.495	114.245	508	(250)	(1.079)	-0,94%	(8.041)	-6,58%	139.611	81,83%	(25.366)
	(%) CASA	83,31%	85,86%	85,99%	85,97%									
	FDR	111,90%	132,72%	133,90%	134,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	565	640	741	744		3	104	16,18%	179	31,71%	-	0,00%	744
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	739	743		3	104	16,22%	180	31,88%		0,00%	743
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.718	160	50	-110	-313	-269	-988	319	21.094	83,99%	(3.376)
	KUR	17.857	17.417	17.162	160	50	-110	-292	-255	-695	305	20.109	85,34%	(2.947)
	Non KUR	848	570	556	-	-	0	-21	-14	-292	14	985	56,43%	(429)
3	PWG	28.691	42.147	43.145	4.051	5.294	1.242	1.361	998	14.454	4.295	40.780	105,80%	2.365
	Cilem	14.633	22.957	23.304	1.154	732	-422	1.098	347	8.672	384	24.231	96,18%	(927)
	Gadai	14.059	19.190	19.841	2.898	4.562	1.664	263	651	5.782	3.911	16.549	119,89%	3.292
4	CFG	116.769	118.070	117.347	1.611	567	-1.044	1.134	-723	577	1.290	126.014	93,12%	(8.668)
	CF 1	2.827	4.299	4.270	201	-	-201	171	-29	1.443	29	3.871	110,31%	399
	Total Griya	979	749	749	-	-	0	0	0	-230	-	1.112	67,35%	(363)
	• Total Non Program	979	749	749	-	-	0	-12	0	-230	-	1.112	67,35%	(363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.522	201	-	-201	171	-29	1.674	29	2.760	127,61%	762
	CF 2	113.942	113.771	113.076	1.410	567	-843	962	-695	-866	1.262	122.143	92,58%	(9.067)
	Mitraguna & Others	55.116	57.710	57.751	708	407	-301	511	42	2.636	365	62.559	92,31%	(4.808)
	Pensiun	58.827	56.061	55.325	702	160	-542	451	-736	-3.502	896	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	178.283	5.822	5.911	88	2.180	6	14.023	5.905	187.982	94,84%	(9.699)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	617	435	433	858	3,30%	2,41%	4,85%	426	241	423			
	KUR	461	320	321	736	2,58%	1,84%	4,29%	416	275	416			
	Non KUR	156	115	112	122	18,40%	19,66%	21,97%	10	(34)	7			
3	PWG	74	135	-	1.090	0,26%	0,00%	2,53%	1.090	1.016	955			
	Cilem	74	135	-	627	0,51%	0,00%	2,69%	627	553	492			
	Gadai	-	-	-	463	0,00%	0,00%	2,33%	463	463	463			
4	CFG	1.969	1.297	2.461	2.720	1,69%	2,08%	2,32%	258	751	1.423			
	CF 1	66	186	45	103	2,32%	1,04%	2,42%	58	38	(82)			
	Total Griya	66	-	45	103	6,70%	6,00%	13,81%	58	38	103			
	Oto	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)			
	CF 2	1.904	1.111	2.417	2.616	1,67%	2,12%	2,31%	200	713	1.505			
	Mitraguna & Others	1.427	886	1.741	1.728	2,59%	3,02%	2,99%	(13)	301	842			
	Pensiun	477	225	676	888	0,81%	1,21%	1,61%	212	412	663			
	Total Pembiayaan	2.661	1.867	2.894	4.668	1,62%	1,62%	2,62%	1.774	2.007	2.801	0,00%	100,00%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	229	557	603	496	1,22%	3,35%	2,80%	(107)	267	(61)			
	KUR	229	523	569	462	1,28%	3,27%	2,69%	(107)	233	(61)			
	Non KUR	-	34	34	34	0,00%	5,95%	6,10%	-	34	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.485	1,37%	1,46%	1,27%	(234)	(112)	(142)			
	CF 1	-	-	159	154	0,00%	3,70%	3,61%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,37%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.331	1,40%	1,37%	1,18%	(229)	(266)	(296)			
	Mitraguna & Others	770	1.246	1.325	1.323	1,40%	2,30%	2,29%	(2)	553	77			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	1.981	1,11%	1,30%	1,11%	(341)	154	(203)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.764	167.709	183.004	15.240	
2	Contribution Margin	8.174	11.234	10.742	2.568	-31,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,81	1,98	2,05	0,07	0,24
CIF Payroll	1.647	1.557	1.729	172	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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	24.901	22.758	22.498	22.432	236	(65)	(326)	-1,43%	(2.468)	-9,91%	32.883	68,22%	(10.450)
3	Deposito	2.060	2.215	1.866	1.866	360	0	(349)	-15,75%	(194)	-9,41%	2.315	80,63%	(449)
	Total	26.961	24.974	24.364	24.299	596	(65)	(675)	-2,70%	(2.662)	-9,87%	35.198	69,04%	(10.899)
	CASA	24.901	22.758	22.498	22.432	236	(65)	(326)	-1,43%	(2.468)	-9,91%	32.883	68,22%	(10.450)
	(%) CASA	92,36%	91,13%	92,34%	92,32%									
	FDR	86,03%	85,73%	87,36%	87,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.934	1.972	2.037	2.057		20	84	4,27%	123	6,34%	-	0,00%	2.057
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	1.972	2.037	2.057		20	84	4,27%	123	6,34%		0,00%	2.057
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	23.194	21.409	21.285	200	200	0	-168	-124	-1.909	324	25.934	82,07%	(4.649)
	KUR	21.361	20.243	20.123	200	200	0	-127	-121	-1.238	321	23.964	83,97%	(3.841)
	Non KUR	1.833	1.166	1.162	-	-	0	-41	-4	-671	4	1.970	58,99%	(808)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	21.285	200	200	0	-168	-124	-1.909	324	25.934	82,07%	(4.649)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	692	848	860	2.062	2,98%	4,02%	9,69%	1.202	1.370	1.214			
	KUR	472	484	504	1.622	2,21%	2,49%	8,06%	1.118	1.150	1.139			
	Non KUR	220	364	356	439	11,98%	30,53%	37,80%	83	220	75			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	2.062	2,98%	4,02%	9,69%	1.202	1.370	1.214	5,94%	38,63%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	178	556	495	531	0,77%	2,31%	2,50%	37	354	(24)			
	KUR	161	460	401	437	0,75%	1,98%	2,17%	37	277	(22)			
	Non KUR	17	96	94	94	0,91%	8,07%	8,09%	-	77	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	531	0,77%	2,31%	2,50%	37	354	(24)	25,89%	-936,76%	23,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	22.780	26.961	24.974	2.194	
2	Contribution Margin	613	1.153	980	367	-59,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	3,65	3,57	(0,09)	0,24
CIF Payroll	80	81	92	11	12

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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	888	434	420	417	40	(3)	(17)	-3,91%	(471)	-53,04%	888	46,96%	(471)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	420	417	40	(3)	(17)	-3,91%	(471)	-53,04%	888	46,96%	(471)
	CASA	888	434	420	417	40	(3)	(17)	-3,91%	(471)	-53,04%	888	46,96%	(471)
	(%) 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 (1-15 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	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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	3,20	3,00	(0,20)	0,33
CIF Payroll	9	5	5	-	(4)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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	302	73	78	79	13	1	6	8,88%	(222)	-73,66%	302	26,34%	(222)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	73	78	79	13	1	6	8,88%	(222)	-73,66%	302	26,34%	(222)
	CASA	302	73	78	79	13	1	6	8,88%	(222)	-73,66%	302	26,34%	(222)
	(%) 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 (1-15 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	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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	-	-	-	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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	3.509	820	59	65	183	5	(755)	-92,09%	(3.444)	-98,15%	6.296	1,03%	(6.231)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	59	65	183	5	(755)	-92,09%	(3.444)	-98,15%	6.391	1,01%	(6.326)
	CASA	3.509	820	59	65	183	5	(755)	-92,09%	(3.444)	-98,15%	6.296	1,03%	(6.231)
	(%) 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 (1-15 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,61	2,60	2,50	(0,10)	(0,11)
CIF Payroll	18	10	10	-	(8)