

AREA MEDAN RAYA

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	155.866	153.160	160.167	160.829	18.896	662	7.669	5,01%	4.963	3,18%	285.035	56,42%	(124.206)
2	Tabungan	1.803.617	1.920.425	1.891.523	1.897.328	73.106	5.805	(23.097)	-1,20%	93.711	5,20%	2.026.162	93,64%	(128.834)
3	Deposito	681.198	781.647	815.564	811.751	(10.210)	(3.812)	30.105	3,85%	130.554	19,17%	693.324	117,08%	118.428
Total		2.640.681	2.855.231	2.867.254	2.869.908	81.792	2.654	14.677	0,51%	229.228	8,68%	3.004.521	95,52%	(134.612)
CASA		1.959.483	2.073.585	2.051.690	2.058.157	92.002	6.467	(15.428)	-0,74%	98.674	5,04%	2.311.197	89,05%	(253.040)
(% CASA)		74,20%	72,62%	71,56%	71,72%									
FDR		99,99%	102,42%	102,54%	102,45%									

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	65.610	76.129	84.593	84.362		(231)	8.232	10,81%	18.752	28,58%	91.492	92,21%	(7.131)
2	Giro ISE	23.758	18.808	23.024	22.499		(525)	3.690	19,62%	(1.260)	-5,30%	39.445	57,04%	(16.946)
3	Tabungan ISE	30.646	47.654	51.802	52.096		294	4.442	9,32%	21.449	69,99%	34.243	152,13%	17.852
4	Deposito ISE	11.205	9.667	9.767	9.767		0	100	1,03%	(1.438)	-12,83%	17.804	54,86%	(8.037)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

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	80.398	94.643	94.406	-	-	0	8.098	-237	14.008	237	105.167	89,77%	(10.761)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	70.049	-	-	0	2.932	-237	4.516	237	79.516	88,09%	(9.467)
	• Local Champion	62.373	66.852	66.635	-	-	0	2.714	-217	4.262	217	69.002	96,57%	(2.367)
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	384.949	4.330	6.500	2.170	2.339	1.075	16.890	5.425	411.003	93,66%	(26.054)
	KUR	343.457	358.694	359.151	4.230	5.600	1.370	2.561	458	15.694	5.142	384.254	93,47%	(25.102)
	Non KUR	24.602	25.180	25.798	100	900	800	-222	618	1.196	282	26.750	96,44%	(952)
3	PWG	200.888	321.425	332.102	38.024	43.602	5.578	23.304	10.677	131.214	32.925	334.137	99,39%	(2.035)
	Cilem	92.590	174.437	181.114	11.700	12.567	867	15.815	6.677	88.523	5.890	198.310	91,33%	(17.196)
	Gadai	108.298	146.988	150.988	26.324	31.035	4.711	7.489	4.000	42.691	27.035	135.828	111,16%	15.161
4	CFG	1.991.066	2.124.255	2.128.629	22.750	25.192	2.442	19.608	4.374	137.563	20.819	2.178.372	97,72%	(49.743)
	CF 1	271.158	283.396	283.660	1.295	2.729	1.434	-887	264	12.502	2.465	302.660	93,72%	(19.000)
	Total Griya	236.939	236.200	235.135	1.076	650	-426	0	-1.066	-1.804	1.716	252.612	96,90%	(17.478)
	• Total Non Program	155.508	158.157	157.389	443	650	208	-785	-768	1.881	1.418	162.432	96,90%	(5.043)
	• Program	81.431	78.044	77.746	633	-	-633	154	-298	-3.685	298	90.181	86,21%	(12.435)
	Oto	34.219	47.196	48.526	219	2.079	1.860	-887	1.330	14.307	749	50.048	96,96%	(1.522)
	CF 2	1.719.908	1.840.859	1.844.968	21.455	22.463	1.008	20.495	4.110	125.061	18.354	1.875.711	98,36%	(30.743)
	Mitraguna & Others	1.474.657	1.580.345	1.584.533	19.786	20.629	843	16.923	4.187	109.876	16.441	1.616.843	98,00%	(32.310)
	Pensiun	245.250	260.513	260.436	1.669	1.835	166	3.572	-78	15.185	1.912	258.868	100,61%	1.567
Total Pembiayaan		2.640.411	2.924.197	2.940.086	65.105	75.295	10.190	53.349	15.889	299.675	59.406	3.028.679	97,07%	(88.594)

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	-	602	602	2.945	0,00%	0,64%	3,12%	2.343	2.945	2.343			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	2.945	0,00%	0,86%	4,20%	2.343	2.945	2.343			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	24.986	0,62%	1,68%	6,49%	18.545	22.711	18.545			
	KUR	1.785	4.983	4.983	21.935	0,52%	1,39%	6,11%	16.951	20.149	16.951			
	Non KUR	489	1.458	1.458	3.051	1,99%	5,79%	11,83%	1.593	2.562	1.593			
3	PWG	10	-	-	9.691	0,00%	0,00%	2,92%	9.691	9.681	9.691			
	Cilem	10	-	-	6.808	0,01%	0,00%	3,76%	6.808	6.798	6.808			
	Gadai	-	-	-	2.883	0,00%	0,00%	1,91%	2.883	2.883	2.883			
4	CFG	19.717	25.753	27.801	53.160	0,99%	1,31%	2,50%	25.359	33.443	27.407			
	CF 1	13.249	13.763	15.216	21.418	4,89%	5,37%	7,55%	6.202	8.170	7.655			
	Total Griya	12.780	13.116	14.475	19.085	5,39%	6,13%	8,12%	4.611	6.305	5.970			
	Oto	469	648	742	2.333	1,37%	1,57%	4,81%	1.592	1.864	1.685			
	CF 2	6.468	11.990	12.585	31.742	0,38%	0,68%	1,72%	19.157	25.274	19.752			
	Mitraguna & Others	5.999	11.313	11.277	28.757	0,41%	0,71%	1,81%	17.480	22.758	17.444			
	Pensiun	470	677	1.308	2.985	0,19%	0,50%	1,15%	1.677	2.515	2.308			
Total Pembiayaan		22.002	32.797	34.844	90.782	0,83%	1,19%	3,09%	55.938	68.780	57.986	0,88%	71,45%	-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	18.159	23.987	23.973	24.568	22,59%	25,33%	26,02%	595	6.409	581			
	Linkage	14.845	14.842	14.842	14.842	99,87%	60,93%	60,93%	-	(3)	(0)			
	Non-Linkage	3.314	9.145	9.131	9.726	5,06%	12,99%	13,88%	595	6.412	581			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.057	0,70%	0,60%	0,79%	748	484	219			
	KUR	1.118	1.467	1.018	1.430	0,33%	0,28%	0,40%	412	312	(37)			
	Non KUR	1.455	1.371	1.292	1.627	5,91%	5,13%	6,31%	335	172	256			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	23.450	1,29%	1,09%	1,10%	401	(2.217)	1.186			
	CF 1	9.750	9.970	10.411	11.032	3,60%	3,67%	3,89%	621	1.282	1.061			
	Total Griya	9.274	9.581	9.871	10.488	3,91%	4,18%	4,46%	617	1.214	907			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	12.419	0,93%	0,69%	0,67%	(220)	(3.499)	124			
	Mitraguna & Others	14.983	11.599	11.801	11.580	1,02%	0,75%	0,73%	(220)	(3.403)	(19)			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	51.075	1,76%	1,69%	1,74%	1.743	4.676	1.985	1,83%	-5,25%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

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	26.005	23.724	26.681	27.226	(97)	544	3.501	14,76%	1.221	4,69%	37.326	72,94%	(10.101)
2	Tabungan	211.719	220.477	207.959	210.610	9.992	2.651	(9.867)	-4,48%	(1.109)	-0,52%	230.574	91,34%	(19.964)
3	Deposito	98.613	75.556	98.115	95.915	(22.636)	(2.200)	20.359	26,95%	(2.698)	-2,74%	99.651	96,25%	(3.736)
	Total	336.337	319.757	332.755	333.751	(12.741)	995	13.994	4,38%	(2.586)	-0,77%	367.551	90,80%	(33.800)
	CASA	237.724	244.201	234.640	237.836	9.895	3.195	(6.366)	-2,61%	112	0,05%	267.900	88,78%	(30.065)
	(%) CASA	70,68%	76,37%	70,51%	71,26%									
	FDR	113,34%	127,22%	122,69%	122,32%									

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	15.474	13.530	20.526	20.241		(285)	6.711	49,60%	4.767	30,80%	-	0,00%	20.241
2	Giro ISE	9.559	7.832	11.875	11.475		(400)	3.643	46,52%	1.916	20,04%		0,00%	11.475
3	Tabungan ISE	5.622	5.699	8.651	8.766		115	3.067	53,83%	3.144	55,92%		0,00%	8.766
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%		0,00%	445

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	17.555	10.816	10.814	-	-	0	-103	-2	-6.741	2	23.757	45,52%	(12.942)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	10.814	-	-	0	-103	-2	-6.741	2	21.056	51,36%	(10.242)
	• Local Champion	16.779	10.104	10.102	-	-	0	-95	-2	-6.676	2	18.438	54,79%	(8.336)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	42.056	75	150	75	-1.783	-417	-6.401	567	52.487	80,13%	(10.432)
	KUR	46.158	39.571	39.165	75	150	75	-1.731	-406	-6.993	556	49.993	78,34%	(10.828)
	Non KUR	2.298	2.902	2.891	-	-	0	-52	-11	592	11	2.494	115,89%	396
3	PWG	20.904	25.232	26.294	2.864	4.039	1.174	962	1.061	5.389	2.977	32.891	79,94%	(6.598)
	Cilem	9.146	14.355	14.569	1.247	895	-353	1.588	214	5.424	681	18.707	77,88%	(4.137)
	Gadai	11.759	10.877	11.724	1.617	3.144	1.527	-626	847	-35	2.297	14.185	82,65%	(2.460)
4	CFG	294.292	328.290	329.093	3.220	4.780	1.560	2.071	804	34.801	3.976	308.152	106,80%	20.941
	CF 1	11.437	14.108	14.057	-	-	0	-110	-51	2.620	51	13.099	107,32%	958
	Total Griya	7.624	10.191	10.165	-	-	0	0	-27	2.541	27	8.046	126,33%	2.118
	• Total Non Program	7.624	10.191	10.165	-	-	0	850	-27	2.541	27	8.046	126,33%	2.118
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.892	-	-	0	-110	-25	79	25	5.052	77,04%	(1.160)
	CF 2	282.855	314.182	315.036	3.220	4.780	1.560	2.181	855	32.181	3.925	295.053	106,77%	19.983
	Mitraguna & Others	252.904	277.103	278.276	3.220	4.780	1.560	1.632	1.173	25.372	3.607	264.035	105,39%	14.241
	Pensiun	29.951	37.078	36.760	-	-	0	549	-319	6.809	319	31.018	118,51%	5.742
	Total Pembiayaan	381.208	406.811	408.257	6.159	8.969	2.809	1.147	1.446	27.048	7.523	417.288	97,84%	(9.031)

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	66	1.528	2.049	3.182	0,14%	4,82%	7,57%	1.133	3.116	1.654			
	KUR	66	1.365	1.886	3.019	0,14%	4,77%	7,71%	1.133	2.952	1.654			
	Non KUR	-	163	163	163	0,00%	5,63%	5,65%	(0)	163	0			
3	PWG	-	176	-	612	0,00%	0,00%	2,33%	612	612	435			
	Cilem	-	176	-	280	0,00%	0,00%	1,92%	280	280	104			
	Gadai	-	-	-	332	0,00%	0,00%	2,83%	332	332	332			
4	CFG	-	2.088	2.198	5.662	0,00%	0,67%	1,72%	3.464	5.662	3.574			
	CF 1	-	94	91	662	0,00%	0,65%	4,71%	571	662	568			
	Total Griya	-	-	-	65	0,00%	0,00%	0,64%	65	65	65			
	Oto	-	94	91	597	0,00%	2,33%	15,34%	506	597	503			
	CF 2	-	1.995	2.107	5.000	0,00%	0,67%	1,59%	2.893	5.000	3.005			
	Mitraguna & Others	-	1.680	1.795	4.022	0,00%	0,65%	1,45%	2.227	4.022	2.342			
	Pensiun	-	315	312	978	0,00%	0,84%	2,66%	666	978	663			
	Total Pembiayaan	66	3.793	4.247	9.456	0,02%	1,04%	2,32%	5.208	9.389	5.663	0,00%	100,00%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.596	3,84%	33,27%	33,25%	(2)	2.922	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.596	3,84%	33,27%	33,25%	(2)	2.922	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	275	0,36%	0,65%	0,65%	-	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	-	(119)	(1)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,55%	-	218	(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	1.522	1.188	1.589	1.589	0,52%	0,48%	0,48%	-	66	400			
	CF 1	290	290	290	290	2,54%	2,06%	2,07%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,46%	-	-	-			
	CF 2	1.232	898	1.298	1.298	0,44%	0,41%	0,41%	-	66	400			
	Mitraguna & Others	1.232	898	1.298	1.298	0,49%	0,47%	0,47%	-	66	400			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	5.460	0,62%	1,34%	1,34%	(2)	3.088	395	0,70%	47,48%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	4.287	8.884	8.505	8.527	113	22	(357)	-4,02%	4.240	98,88%	15.073	56,57%	(6.547)
2	Tabungan	160.765	158.011	163.372	163.691	4.621	319	5.680	3,59%	2.927	1,82%	178.732	91,58%	(15.040)
3	Deposito	65.984	41.273	41.768	41.770	(2.064)	2	496	1,20%	(24.215)	-36,70%	66.935	62,40%	(25.165)
	Total	231.036	208.168	213.645	213.988	2.670	343	5.819	2,80%	(17.049)	-7,38%	260.740	82,07%	(46.752)
	CASA	165.052	166.895	171.877	172.218	4.734	341	5.323	3,19%	7.166	4,34%	193.805	88,86%	(21.587)
	(%) CASA	71,44%	80,17%	80,45%	80,48%									
	FDR	120,56%	147,35%	144,79%	144,56%									

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	1.555	2.671	2.457	2.519		62	(153)	-5,71%	964	61,99%	-	0,00%	2.519
2	Giro ISE	-	388	27	27		0	(361)	-92,97%	27	#DIV/0!	-	0,00%	27
3	Tabungan ISE	1.555	2.283	2.329	2.391		62	108	4,73%	837	53,80%	-	0,00%	2.391
4	Deposito ISE	-	-	100	100		0	100	#DIV/0!	100	#DIV/0!	-	0,00%	100
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%	-	0,00%	163

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	71	4.318	4.318	-	-	0	-72	0	4.247	-	3.037	142,18%	1.281
	Linkage	20	2	2	-	-	-	-2	0	-18	-	1.311	0,16%	(1.309)
	Non-Linkage	51	4.316	4.316	-	-	0	-70	0	4.264	-	1.726	250,12%	2.590
	• Local Champion	51	4.316	4.316	-	-	0	-70	0	4.264	-	845	510,71%	3.471
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.306	400	170	-230	264	4	4.660	166	17.334	111,33%	1.972
	KUR	12.693	16.340	16.367	400	170	-230	-6	27	3.674	143	15.251	107,32%	1.116
	Non KUR	1.952	2.962	2.939	-	-	0	270	-23	987	23	2.083	141,10%	856
3	PWG	16.365	25.224	26.544	2.078	3.160	1.082	1.941	1.320	10.179	1.840	27.681	95,89%	(1.137)
	Cilem	8.190	14.790	15.650	636	1.186	550	1.634	860	7.460	325	17.079	91,64%	(1.428)
	Gadai	8.175	10.434	10.894	1.443	1.975	532	307	460	2.718	1.515	10.602	102,75%	291
4	CFG	247.446	257.894	259.163	2.772	3.367	595	2.758	1.269	11.718	2.098	261.656	99,05%	(2.492)
	CF 1	12.247	10.733	10.672	17	-	-17	-49	-61	-1.575	61	13.908	76,73%	(3.236)
	Total Griya	9.062	7.939	7.910	-	-	0	0	-29	-1.152	29	9.449	83,72%	(1.539)
	• Total Non Program	9.062	7.939	7.910	-	-	0	-64	-29	-1.152	29	9.449	83,72%	(1.539)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.762	17	-	-17	-49	-32	-423	32	4.459	61,94%	(1.697)
	CF 2	235.199	247.161	248.491	2.755	3.367	612	2.807	1.330	13.293	2.037	247.748	100,30%	744
	Mitraguna & Others	206.067	217.130	218.592	2.755	3.267	512	2.698	1.462	12.526	1.805	217.518	100,49%	1.074
	Pensiun	29.132	30.031	29.899	-	100	100	109	-132	767	232	30.230	98,91%	(331)
	Total Pembiayaan	278.528	306.738	309.332	5.251	6.697	1.446	4.890	2.593	30.803	4.104	309.708	99,88%	(376)

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	-	85	82	609	0,00%	0,43%	3,16%	527	609	524			
	KUR	-	85	82	388	0,00%	0,50%	2,37%	305	388	302			
	Non KUR	-	-	-	221	0,00%	0,00%	7,54%	221	221	221			
3	PWG	-	-	-	720	0,00%	0,00%	2,71%	720	720	720			
	Cilem	-	-	-	536	0,00%	0,00%	3,43%	536	536	536			
	Gadai	-	-	-	184	0,00%	0,00%	1,69%	184	184	184			
4	CFG	713	996	671	1.974	0,29%	0,26%	0,76%	1.303	1.261	978			
	CF 1	8	316	337	800	0,06%	3,14%	7,49%	463	792	484			
	Total Griya	-	238	261	261	0,00%	3,29%	3,30%	-	261	23			
	Oto	8	78	76	539	0,24%	2,72%	19,51%	463	531	460			
	CF 2	705	679	334	1.174	0,30%	0,13%	0,47%	840	469	495			
	Mitraguna & Others	705	679	334	1.082	0,34%	0,15%	0,49%	748	376	402			
	Pensiun	-	-	-	92	0,00%	0,00%	0,31%	92	92	92			
	Total Pembiayaan	713	1.081	753	3.304	0,26%	0,25%	1,07%	2.551	2.591	2.223	1,20%	-11,94%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	2.309	1.488	1.752	1.756	0,93%	0,68%	0,68%	4	(553)	268			
	CF 1	296	296	296	300	2,42%	2,76%	2,81%	4	4	4			
	Total Griya	296	296	296	296	3,26%	3,73%	3,74%	-	-	-			
	Oto	-	-	-	4	0,00%	0,00%	0,14%	4	4	4			
	CF 2	2.013	1.192	1.456	1.456	0,86%	0,59%	0,59%	-	(557)	264			
	Mitraguna & Others	2.013	1.192	1.456	1.456	0,98%	0,67%	0,67%	-	(557)	264			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	1.756	0,83%	0,57%	0,57%	4	(553)	268	5,98%	-952,80%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

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	27.417	28.589	27.967	28.311	(10.388)	345	(278)	-0,97%	894	3,26%	34.299	82,54%	(5.988)
2	Tabungan	55.536	58.291	64.549	65.294	(3.192)	744	7.002	12,01%	9.757	17,57%	67.185	97,19%	(1.891)
3	Deposito	6.088	7.144	6.446	6.448	175	1	(696)	-9,74%	360	5,91%	6.744	95,61%	(296)
	Total	89.042	94.024	98.962	100.053	(13.404)	1.091	6.029	6,41%	11.011	12,37%	108.228	92,45%	(8.175)
	CASA	82.953	86.880	92.516	93.605	(13.579)	1.089	6.725	7,74%	10.651	12,84%	101.484	92,24%	(7.879)
	(%) CASA	93,16%	92,40%	93,49%	93,56%									
	FDR	82,33%	99,86%	95,00%	93,97%									

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	3.118	891	720	737	17	(154)	-17,29%	(2.381)	-76,37%	-	0,00%	737
2	Giro ISE	560	570	105	105	0	(465)	-81,54%	(455)	-81,23%		0,00%	105
3	Tabungan ISE	2.557	321	615	632	17	311	96,79%	(1.926)	-75,30%		0,00%	632
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	51	52	52	0	1	1,96%	7	15,56%		0,00%	52

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	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Local Champion	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.692	300	100	-200	-183	-309	-129	409	21.423	82,58%	(3.731)
	KUR	16.625	17.288	16.982	300	100	-200	-168	-306	358	406	20.052	84,69%	(3.069)
	Non KUR	1.196	713	709	-	-	0	-15	-3	-487	3	1.371	51,73%	(662)
3	PWG	2.171	5.471	5.795	457	514	57	180	324	3.624	190	7.310	79,28%	(1.515)
	Cilem	2.171	5.471	5.795	457	514	57	180	324	3.624	190	7.310	79,28%	(1.515)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	67.870	1.127	787	-340	1.263	108	17.783	679	62.037	109,40%	5.832
	CF 1	13.142	16.014	15.920	243	-	-243	-72	-94	2.778	94	15.168	104,96%	752
	Total Griya	12.152	13.666	13.615	243	-	-243	0	-51	1.462	51	13.117	103,79%	498
	• Total Non Program	7.615	9.471	9.431	243	-	-243	128	-40	1.816	40	8.092	116,54%	1.339
	• Program	4.537	4.195	4.184	-	-	0	-38	-11	-354	11	5.025	83,26%	(841)
	Oto	989	2.348	2.306	-	-	0	-72	-42	1.316	42	2.051	112,40%	254
	CF 2	36.945	51.748	51.949	884	787	-97	1.335	202	15.004	585	46.869	110,84%	5.080
	Mitraguna & Others	31.987	46.733	46.971	884	787	-97	1.386	237	14.983	550	41.044	114,44%	5.927
	Pensiun	4.958	5.014	4.979	-	-	0	-51	-36	21	36	5.825	85,47%	(846)
	Total Pembiayaan	73.308	93.893	94.016	1.884	1.401	-483	1.191	123	20.708	1.278	93.999	100,02%	16

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	249	1.260	983	1.731	1,40%	5,46%	9,78%	748	1.482	471			
	KUR	249	1.174	917	1.549	1,50%	5,30%	9,12%	632	1.299	374			
	Non KUR	-	86	66	182	0,00%	9,27%	25,71%	116	182	97			
3	PWG	-	47	-	98	0,00%	0,00%	1,68%	98	98	51			
	Cilem	-	47	-	98	0,00%	0,00%	1,68%	98	98	51			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	960	2,00%	0,86%	1,41%	374	(41)	329			
	CF 1	727	631	586	883	5,53%	3,66%	5,55%	298	156	252			
	Total Griya	727	626	581	881	5,98%	4,25%	6,47%	300	154	255			
	Oto	-	5	5	2	0,00%	0,20%	0,11%	(2)	2	(2)			
	CF 2	274	-	-	76	0,74%	0,00%	0,15%	76	(198)	76			
	Mitraguna & Others	274	-	-	76	0,86%	0,00%	0,16%	76	(198)	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	2.788	1,71%	1,67%	2,97%	1.220	1.538	850	1,62%	45,46%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	168	4,80%	0,94%	0,95%	(2)	(687)	12			
	KUR	438	43	40	39	2,63%	0,23%	0,23%	(1)	(399)	(4)			
	Non KUR	417	112	129	128	34,85%	18,17%	18,08%	(1)	(289)	16			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,53%	0,53%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,56%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,51%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,57%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	938	2,47%	1,00%	1,00%	(2)	(876)	0	0,77%	22,59%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

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	25.718	38.471	40.000	40.256	19.500	256	1.785	4,64%	14.538	56,53%	32.804	122,72%	7.452
2	Tabungan	122.400	135.786	136.550	136.305	7.461	(245)	519	0,38%	13.905	11,36%	134.360	101,45%	1.944
3	Deposito	49.497	53.923	52.856	52.856	(3.736)	0	(1.067)	-1,98%	3.358	6,78%	50.150	105,40%	2.706
	Total	197.616	228.180	229.405	229.416	23.225	11	1.236	0,54%	31.801	16,09%	217.314	105,57%	12.102
	CASA	148.118	174.257	176.550	176.560	26.960	11	2.304	1,32%	28.442	19,20%	167.165	105,62%	9.396
	(%) CASA	74,95%	76,37%	76,96%	76,96%									
	FDR	74,94%	75,37%	76,88%	76,87%									

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	9.383	15.038	15.174	15.207		33	168	1,12%	5.824	62,07%	-	0,00%	15.207
2	Giro ISE	3.509	1.267	1.511	1.515		4	248	19,55%	(1.995)	-56,84%		0,00%	1.515
3	Tabungan ISE	5.874	13.772	13.663	13.692		29	(79)	-0,58%	7.818	133,10%		0,00%	13.692
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%		0,00%	119

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	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	39.639	75	1.130	1.055	946	501	4.738	629	38.227	103,69%	1.412
	KUR	33.390	36.985	37.292	75	930	855	799	307	3.902	623	36.554	102,02%	738
	Non KUR	1.512	2.153	2.347	-	200	200	146	194	835	6	1.673	140,26%	674
3	PWG	20.337	33.370	35.072	4.974	5.633	660	2.902	1.702	14.735	3.931	30.524	114,90%	4.548
	Cilem	6.847	16.459	17.619	1.302	1.636	335	2.263	1.161	10.772	476	14.394	122,40%	3.225
	Gadai	13.490	16.911	17.453	3.672	3.997	325	639	541	3.963	3.456	16.129	108,20%	1.323
4	CFG	92.645	97.283	99.485	1.075	2.712	1.637	770	2.202	6.839	510	102.220	97,32%	(2.735)
	CF 1	21.426	20.256	20.559	-	357	357	-181	303	-868	54	22.572	91,08%	(2.014)
	Total Griya	17.556	15.682	15.668	-	-	0	0	-14	-1.888	14	17.848	87,79%	(2.179)
	• Total Non Program	17.556	15.682	15.668	-	-	0	-492	-14	-1.888	14	17.848	87,79%	(2.179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.890	-	357	357	-181	317	1.020	40	4.725	103,50%	166
	CF 2	71.219	77.027	78.926	1.075	2.355	1.280	950	1.899	7.707	456	79.648	99,09%	(722)
	Mitraguna & Others	67.517	73.367	75.301	975	2.355	1.380	862	1.933	7.783	422	75.210	100,12%	91
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	176.362	6.124	9.476	3.352	4.602	4.390	28.264	5.086	171.186	103,02%	5.176

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	131	111	334	3.716	0,38%	0,85%	9,38%	3.382	3.585	3.605			
	KUR	131	111	170	3.057	0,39%	0,46%	8,20%	2.887	2.925	2.946			
	Non KUR	-	-	165	659	0,00%	7,66%	28,10%	495	659	659			
3	PWG	-	103	-	1.157	0,00%	0,00%	3,30%	1.157	1.157	1.054			
	Cilem	-	103	-	1.080	0,00%	0,00%	6,13%	1.080	1.080	977			
	Gadai	-	-	-	77	0,00%	0,00%	0,44%	77	77	77			
4	CFG	616	1.343	1.647	1.943	0,67%	1,69%	1,95%	297	1.327	600			
	CF 1	588	294	544	621	2,74%	2,69%	3,02%	77	34	327			
	Total Griya	588	167	420	438	3,35%	2,68%	2,79%	18	(150)	271			
	Oto	-	127	125	184	0,00%	2,73%	3,76%	59	184	57			
	CF 2	28	1.049	1.102	1.322	0,04%	1,43%	1,67%	219	1.293	272			
	Mitraguna & Others	28	1.049	1.102	1.322	0,04%	1,50%	1,76%	219	1.293	272			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	6.816	0,50%	1,15%	3,87%	4.836	6.069	5.259	0,05%	98,78%	-3,8%

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	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	-	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	941	0,61%	0,97%	0,95%	-	376	(1)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	941	0,70%	1,22%	1,19%	-	439	(1)			
	Mitraguna & Others	502	942	941	941	0,74%	1,28%	1,25%	-	439	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.220	0,53%	0,71%	0,69%	-	440	(26)	1,65%	-139,22%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

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	420	97	295	295	73	0	197	202,64%	(125)	-29,76%	6.950	4,24%	(6.656)
2	Tabungan	44.796	49.863	50.034	49.953	4.133	(81)	90	0,18%	5.157	11,51%	55.769	89,57%	(5.816)
3	Deposito	28.737	6.332	6.082	6.082	340	0	(250)	-3,95%	(22.655)	-78,84%	29.300	20,76%	(23.218)
	Total	73.953	56.293	56.411	56.330	4.546	(81)	37	0,07%	(17.623)	-23,83%	92.019	61,22%	(35.689)
	CASA	45.216	49.961	50.329	50.248	4.206	(81)	287	0,57%	5.032	11,13%	62.719	80,12%	(12.471)
	(%) CASA	61,14%	88,75%	89,22%	89,20%									
	FDR	129,31%	191,06%	193,12%	193,40%									

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	907	1.060	1.362	1.510		148	451	42,53%	603	66,46%	-	0,00%	1.510
2	Giro ISE	390	93	184	291		106	197	211,75%	(99)	-25,43%	-	0,00%	291
3	Tabungan ISE	518	967	1.178	1.220		42	253	26,22%	702	135,59%	-	0,00%	1.220
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%	-	0,00%	152

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	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Local Champion	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	20.021	-	200	200	694	-24	249	224	22.452	89,17%	(2.431)
	KUR	19.175	19.415	19.397	-	200	200	708	-17	222	217	21.724	89,29%	(2.327)
	Non KUR	597	630	623	-	-	0	-14	-7	26	7	727	85,67%	(104)
3	PWG	2.596	7.101	7.372	566	526	-40	761	271	4.776	256	8.072	91,33%	(700)
	Cilem	2.069	5.679	5.872	460	316	-144	728	193	3.803	123	6.175	95,09%	(303)
	Gadai	527	1.423	1.500	106	210	104	34	78	973	133	1.897	79,10%	(396)
4	CFG	73.258	79.661	80.804	1.655	1.743	88	1.856	1.142	7.546	600	82.762	97,63%	(1.959)
	CF 1	2.294	3.393	3.586	-	221	221	-50	192	1.291	28	3.436	104,36%	150
	Total Griya	712	1.633	1.622	-	-	0	0	-11	911	11	1.003	161,81%	620
	• Total Non Program	712	1.633	1.622	-	-	0	-22	-11	911	11	1.003	161,81%	620
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	1.963	-	221	221	-50	203	381	17	2.433	80,69%	(470)
	CF 2	70.963	76.268	77.218	1.655	1.522	-133	1.906	950	6.255	572	79.327	97,34%	(2.109)
	Mitraguna & Others	52.047	58.599	59.358	1.655	1.180	-475	2.067	759	7.311	421	59.681	99,46%	(322)
	Pensiun	18.916	17.668	17.860	-	342	342	-161	191	-1.057	151	19.646	90,91%	(1.786)
	Total Pembiayaan	95.626	107.552	108.941	2.221	2.469	248	3.306	1.389	13.315	1.080	113.286	96,16%	(4.345)

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	67	479	493	2.046	0,34%	2,46%	10,22%	1.553	1.979	1.567			
	KUR	67	448	397	2.006	0,35%	2,05%	10,34%	1.609	1.939	1.558			
	Non KUR	-	32	96	40	0,00%	15,23%	6,44%	(56)	40	9			
3	PWG	-	-	-	96	0,00%	0,00%	1,31%	96	96	96			
	Cilem	-	-	-	96	0,00%	0,00%	1,64%	96	96	96			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.272	0,00%	2,63%	2,81%	177	2.271	204			
	CF 1	-	-	-	148	0,00%	0,00%	4,14%	148	148	148			
	Total Griya	-	-	-	92	0,00%	0,00%	5,68%	92	92	92			
	Oto	-	-	-	56	0,00%	0,00%	2,86%	56	56	56			
	CF 2	1	2.068	2.095	2.124	0,00%	2,75%	2,75%	29	2.123	56			
	Mitraguna & Others	1	2.068	2.095	2.124	0,00%	3,58%	3,58%	29	2.123	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	4.415	0,07%	2,41%	4,05%	1.826	4.347	1.867	4,15%	-2,36%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	181	144	116	122	0,91%	0,58%	0,61%	5	(59)	(22)			
	KUR	181	144	116	122	0,94%	0,60%	0,63%	5	(59)	(22)			
	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	-	356	363	363	0,00%	0,46%	0,45%	-	363	7			
	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	-	356	363	363	0,00%	0,48%	0,47%	-	363	7			
	Mitraguna & Others	-	200	207	207	0,00%	0,35%	0,35%	-	207	7			
	Pensiun	-	156	156	156	0,00%	0,14%	0,87%	-	156	(0)			
	Total Pembiayaan	181	500	479	485	0,19%	0,45%	0,44%	5	304	(15)	8,83%	#####	8,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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	38.579	22.643	27.138	26.414	5.228	(724)	3.770	16,65%	(12.165)	-31,53%	49.052	53,85%	(22.639)
2	Tabungan	168.056	174.110	167.079	165.310	4.919	(1.768)	(8.800)	-5,05%	(2.745)	-1,63%	185.922	88,91%	(20.612)
3	Deposito	55.027	71.583	71.189	71.189	(4.612)	0	(394)	-0,55%	16.162	29,37%	56.002	127,12%	15.187
	Total	261.662	268.337	265.405	262.913	5.536	(2.492)	(5.424)	-2,02%	1.251	0,48%	290.976	90,36%	(28.064)
	CASA	206.634	196.754	194.216	191.724	10.147	(2.492)	(5.030)	-2,56%	(14.911)	-7,22%	234.974	81,59%	(43.250)
	(%) CASA	78,97%	73,32%	73,18%	72,92%									
	FDR	64,72%	71,63%	73,46%	74,15%									

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.	Gap
1	DPK ISE	3.039	4.485	3.919	4.008		89	(477)	-10,63%	969	31,87%	-	0,00%	4.008
2	Giro ISE	335	363	240	243		2	(121)	-33,22%	(92)	-27,57%		0,00%	243
3	Tabungan ISE	2.705	4.122	3.679	3.766		87	(356)	-8,64%	1.061	39,23%		0,00%	3.766
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%		0,00%	162

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	24.774	25.518	25.395	-	-	0	3.375	-123	621	123	29.901	84,93%	(4.506)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.395	-	-	0	3.375	-123	621	123	27.668	91,78%	(2.273)
	• Local Champion	24.387	25.164	25.041	-	-	0	3.379	-123	654	123	25.759	97,21%	(718)
	• Value Chain	387	354	354	-	-	-	-4	0	-33	-	1.909	18,53%	(1.555)
2	MBG	21.941	24.058	24.404	100	700	600	324	346	2.464	354	24.614	99,15%	(210)
	KUR	20.349	22.648	23.003	100	700	600	233	355	2.654	345	22.892	100,48%	111
	Non KUR	1.592	1.411	1.401	-	-	0	91	-9	-191	9	1.722	81,38%	(321)
3	PWG	23.945	33.863	35.718	4.340	6.207	1.867	2.019	1.855	11.773	4.352	35.155	101,60%	562
	Cilem	8.631	14.991	15.692	876	1.381	505	1.761	701	7.062	679	17.455	89,90%	(1.763)
	Gadai	15.314	18.872	20.025	3.464	4.826	1.362	257	1.153	4.711	3.673	17.700	113,13%	2.325
4	CFG	98.692	108.770	109.439	1.531	1.620	89	683	669	10.747	951	112.781	97,04%	(3.342)
	CF 1	13.574	19.687	19.878	200	403	203	-58	191	6.304	212	15.257	130,29%	4.621
	Total Griya	9.477	13.901	13.763	200	-	-200	0	-137	4.286	137	9.906	138,95%	3.858
	• Total Non Program	9.477	13.901	13.763	200	-	-200	91	-137	4.286	137	9.906	138,95%	3.858
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	6.115	-	403	403	-58	328	2.018	75	5.351	114,27%	764
	CF 2	85.118	89.083	89.561	1.331	1.217	-114	741	478	4.443	739	97.524	91,83%	(7.963)
	Mitraguna & Others	51.909	55.196	55.144	1.331	475	-856	426	-53	3.234	528	63.235	87,20%	(8.092)
	Pensiun	33.208	33.886	34.417	-	742	742	315	531	1.209	211	34.288	100,38%	129
	Total Pembiayaan	169.351	192.209	194.956	5.971	8.527	2.556	6.400	2.746	25.605	5.780	202.451	96,30%	(7.495)

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	-	-	-	1.410	0,00%	0,00%	5,55%	1.410	1.410	1.410			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.410	0,00%	0,00%	5,55%	1.410	1.410	1.410			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	66	99	1.490	0,51%	0,41%	6,11%	1.391	1.378	1.424			
	KUR	113	-	35	1.271	0,55%	0,16%	5,52%	1.235	1.158	1.271			
	Non KUR	-	66	64	220	0,00%	4,53%	15,69%	156	220	154			
3	PWG	-	62	-	929	0,00%	0,00%	2,60%	929	929	867			
	Cilem	-	62	-	517	0,00%	0,00%	3,29%	517	517	455			
	Gadai	-	-	-	412	0,00%	0,00%	2,06%	412	412	412			
4	CFG	211	14	347	1.248	0,21%	0,32%	1,14%	901	1.037	1.234			
	CF 1	-	-	132	126	0,00%	0,67%	0,63%	(6)	126	126			
	Total Griya	-	-	132	-	0,00%	0,95%	0,00%	(132)	-	-			
	Oto	-	-	-	126	0,00%	0,00%	2,06%	126	126	126			
	CF 2	211	14	215	1.122	0,25%	0,24%	1,25%	907	911	1.108			
	Mitraguna & Others	211	14	9	791	0,41%	0,02%	1,43%	782	579	777			
	Pensiun	-	-	206	332	0,00%	0,61%	0,96%	125	332	332			
	Total Pembiayaan	324	142	446	5.078	0,19%	0,23%	2,60%	4.632	4.754	4.936	0,36%	86,19%	-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	-	2.988	2.988	2.988	0,00%	11,71%	11,76%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,76%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.694	1.483	1.478	2,15%	1,36%	1,35%	(5)	(646)	(216)			
	CF 1	445	422	402	402	3,28%	2,04%	2,02%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,80%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,27%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.076	1,97%	1,21%	1,20%	(5)	(603)	(196)			
	Mitraguna & Others	1.585	1.272	1.081	1.076	3,05%	1,96%	1,95%	(5)	(509)	(196)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.466	1,28%	2,33%	2,29%	(5)	2.297	(319)	1,32%	42,55%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.46	2.67	2.62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	4.607	734	711	733	(5)	23	(1)	-0,08%	(3.873)	-84,08%	11.298	6,49%	(10.564)
2	Tabungan	52.069	49.816	49.321	49.711	1.018	390	(105)	-0,21%	(2.358)	-4,53%	63.397	78,41%	(13.687)
3	Deposito	11.396	8.717	8.717	8.317	(620)	(400)	(400)	-4,59%	(3.079)	-27,02%	11.995	69,33%	(3.678)
	Total	68.072	59.267	58.749	58.761	393	12	(505)	-0,85%	(9.311)	-13,68%	86.691	67,78%	(27.930)
	CASA	56.676	50.550	50.032	50.444	1.013	412	(105)	-0,21%	(6.232)	-11,00%	74.695	67,53%	(24.251)
	(%) CASA	83,26%	85,29%	85,16%	85,85%									
	FDR	200,44%	261,33%	266,80%	266,74%									

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	1.583	1.388	1.289	1.270		(19)	(118)	-8,52%	(313)	-19,78%	-	0,00%	1.270
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.285	1.266		(19)	(91)	-6,68%	(202)	-13,77%		0,00%	1.266
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

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	39.654	40.647	40.819	730	755	25	472	173	1.166	582	42.171	96,79%	(1.352)
	KUR	35.878	37.764	37.955	730	755	25	663	191	2.077	564	38.273	99,17%	(318)
	Non KUR	3.776	2.882	2.865	-	-	0	-191	-18	-912	18	3.898	73,48%	(1.034)
3	PWG	12.336	24.323	25.812	3.411	4.284	873	2.886	1.490	13.476	2.794	20.552	125,60%	5.260
	Cilem	3.767	8.043	8.344	619	430	-188	815	301	4.577	129	7.994	104,37%	350
	Gadai	8.569	16.279	17.468	2.792	3.854	1.062	2.071	1.189	8.899	2.665	12.558	139,11%	4.911
4	CFG	84.451	89.913	90.108	720	753	33	238	196	5.658	558	94.326	95,53%	(4.217)
	CF 1	4.785	7.153	7.291	473	158	-315	-14	139	2.506	19	5.942	122,71%	1.350
	Total Griya	4.537	6.422	6.407	473	-	-473	0	-15	1.869	15	4.859	131,85%	1.547
	• Total Non Program	4.383	5.766	5.752	-	-	0	-114	-14	1.368	14	4.689	122,68%	1.063
	• Program	154	656	655	473	-	-473	507	-1	501	1	171	383,82%	484
	Oto	248	731	885	-	158	158	-14	154	637	4	1.083	81,73%	(198)
	CF 2	79.665	82.760	82.817	247	596	349	253	57	3.151	539	88.384	93,70%	(5.567)
	Mitraguna & Others	63.755	64.392	64.297	247	323	76	381	-95	541	418	71.711	89,66%	(7.414)
	Pensiun	15.910	18.368	18.520	-	273	273	-128	152	2.610	121	16.673	111,08%	1.847
	Total Pembiayaan	136.441	154.882	156.740	4.861	5.792	931	3.596	1.858	20.299	3.934	157.048	99,80%	(309)

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	187	557	588	2.802	0,47%	1,45%	6,86%	2.214	2.614	2.245			
	KUR	48	416	449	2.322	0,13%	1,19%	6,12%	1.873	2.275	1.906			
	Non KUR	140	140	138	479	3,70%	4,80%	16,74%	341	340	339			
3	PWG	-	-	-	748	0,00%	0,00%	0,00%	748	748	748			
	Cilem	-	-	-	292	0,00%	0,00%	3,50%	292	292	292			
	Gadai	-	-	-	456	0,00%	0,00%	2,61%	456	456	456			
4	CFG	1.300	452	448	3.798	1,54%	0,50%	4,21%	3.350	2.497	3.346			
	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	1.300	452	448	3.798	1,63%	0,54%	4,59%	3.350	2.497	3.346			
	Mitraguna & Others	1.135	452	448	3.489	1,78%	0,70%	5,43%	3.041	2.354	3.038			
	Pensiun	165	-	-	308	1,04%	0,00%	1,67%	308	144	308			
	Total Pembiayaan	1.487	1.008	1.035	7.348	1,09%	0,67%	4,69%	6.312	5.860	6.339	0,50%	89,27%	-4,2%

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	-	221	74	574	0,00%	0,18%	1,41%	499	574	353			
	KUR	-	15	-	362	0,00%	0,00%	0,95%	362	362	347			
	Non KUR	-	206	74	212	0,00%	2,58%	7,40%	137	212	6			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	517	446	446	0,76%	0,50%	0,49%	-	(197)	(71)			
	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	643	517	446	446	0,81%	0,54%	0,54%	-	(197)	(71)			
	Mitraguna & Others	643	284	284	284	1,01%	0,44%	0,44%	-	(359)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	1.020	0,47%	0,34%	0,65%	499	377	282	0,61%	6,96%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226

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	4.381	6.385	4.525	4.483	935	(42)	(1.902)	-29,78%	103	2,34%	11.067	40,51%	(6.584)
2	Tabungan	121.239	128.771	125.675	124.348	5.278	(1.327)	(4.423)	-3,43%	3.110	2,56%	132.521	93,83%	(8.173)
3	Deposito	26.839	21.410	21.845	21.745	369	(100)	336	1,57%	(5.094)	-18,98%	27.466	79,17%	(5.721)
	Total	152.459	156.566	152.046	150.577	6.582	(1.469)	(5.989)	-3,83%	(1.882)	-1,23%	171.055	88,03%	(20.478)
	CASA	125.619	135.156	130.201	128.832	6.213	(1.369)	(6.325)	-4,68%	3.212	2,56%	143.589	89,72%	(14.757)
	(%) CASA	82,40%	86,33%	85,63%	85,56%									
	FDR	80,08%	80,19%	82,69%	83,50%									

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	3.251	4.781	4.181	3.691		(490)	(1.090)	-22,79%	441	13,56%	-	0,00%	3.691
2	Giro ISE	1.707	2.935	2.707	2.245		(463)	(691)	-23,53%	538	31,52%		0,00%	2.245
3	Tabungan ISE	1.544	1.846	1.474	1.447		(27)	(399)	-21,61%	(97)	-6,30%		0,00%	1.447
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%		0,00%	164

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	14.885	14.650	14.643	-	-	0	-22	-8	-243	8	14.885	98,37%	(243)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.940	-	-	0	-22	-8	-243	8	4.183	94,20%	(243)
	• Local Champion	2.186	2.110	2.103	-	-	0	-3	-8	-83	8	2.186	96,18%	(83)
	• Value Chain	1.997	1.837	1.837	-	-	-	-19	0	-159	-	1.997	92,03%	(159)
2	MBG	31.186	27.497	27.290	170	130	-40	13	-207	-3.896	337	33.879	80,55%	(6.589)
	KUR	27.378	24.611	24.457	170	130	-40	218	-154	-2.920	284	29.941	81,69%	(5.484)
	Non KUR	3.809	2.886	2.833	-	-	0	-205	-53	-976	53	3.938	71,92%	(1.106)
3	PWG	1.449	4.760	5.254	267	548	281	731	494	3.805	54	5.931	88,60%	(676)
	Cilem	1.449	4.760	5.254	267	548	281	731	494	3.805	54	5.931	88,60%	(676)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	78.539	496	760	264	853	-110	3.977	870	86.219	91,00%	(7.679)
	CF 1	26.770	24.580	25.158	-	650	650	-84	578	-1.612	72	28.535	88,17%	(3.377)
	Total Griya	26.477	21.355	21.954	-	650	650	0	599	-4.523	51	27.235	80,61%	(5.281)
	• Total Non Program	23.147	18.404	19.017	-	650	650	-279	613	-4.130	37	23.547	80,76%	(4.530)
	• Program	3.330	2.952	2.937	-	-	0	-45	-14	-393	14	3.688	79,64%	(751)
	Oto	293	3.225	3.204	-	-	0	-84	-21	2.911	21	1.300	246,52%	1.904
	CF 2	47.792	54.069	53.381	496	110	-386	937	-688	5.589	798	57.684	92,54%	(4.302)
	Mitraguna & Others	41.537	46.682	46.041	364	110	-254	326	-641	4.504	751	50.563	91,06%	(4.521)
	Pensiun	6.255	7.387	7.340	132	-	-132	611	-47	1.085	47	7.121	103,07%	219
	Total Pembiayaan	122.084	125.557	125.726	933	1.438	505	1.575	170	3.642	1.269	140.914	89,22%	(15.188)

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	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	2.263	0,27%	3,94%	8,29%	1.180	2.179	974			
	KUR	83	450	412	1.767	0,30%	1,68%	7,23%	1.355	1.684	1.318			
	Non KUR	-	839	670	496	0,00%	23,23%	17,50%	(175)	496	(344)			
3	PWG	10	25	-	51	0,69%	0,00%	0,97%	51	41	26			
	Cilem	10	25	-	51	0,69%	0,00%	0,97%	51	41	26			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	1.748	2,19%	2,75%	2,23%	(418)	113	(136)			
	CF 1	1.522	1.087	1.690	1.398	5,68%	6,88%	5,56%	(292)	(124)	311			
	Total Griya	1.522	1.087	1.690	1.398	5,75%	7,91%	6,37%	(292)	(124)	311			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	351	0,24%	0,88%	0,66%	(125)	236	(447)			
	Mitraguna & Others	114	798	476	351	0,27%	1,02%	0,76%	(125)	236	(447)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	4.062	1,42%	3,07%	3,23%	212	2.333	262	0,93%	71,18%	-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	11.982	11.982	11.982	12.579	80,49%	81,79%	85,90%	597	597	597			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.876	30,58%	32,40%	47,62%	597	597	597			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.077	1,54%	2,78%	3,95%	313	598	280			
	KUR	111	405	276	269	0,41%	1,12%	1,10%	(7)	158	(137)			
	Non KUR	368	392	489	808	9,65%	16,93%	28,53%	320	441	417			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.534	1,83%	2,19%	1,95%	(190)	169	219			
	CF 1	1.118	588	655	655	4,18%	2,67%	2,60%	(1)	(463)	67			
	Total Griya	1.118	588	655	655	4,22%	3,07%	2,98%	(1)	(463)	67			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	879	0,52%	1,98%	1,65%	(189)	632	152			
	Mitraguna & Others	247	726	1.068	879	0,59%	2,29%	1,91%	(189)	632	152			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.190	11,32%	11,52%	12,08%	720	1.364	1.096	1,33%	89,02%	-10,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	5.919	4.704	4.619	4.673	2.553	55	(31)	-0,65%	(1.246)	-21,05%	13.088	35,71%	(8.415)
2	Tabungan	49.567	54.352	54.060	54.006	2.095	(54)	(346)	-0,64%	4.439	8,96%	61.663	87,58%	(7.657)
3	Deposito	19.983	50.886	50.382	50.357	9.713	(25)	(529)	-1,04%	30.374	152,00%	20.643	243,94%	29.714
	Total	75.469	109.942	109.061	109.037	14.361	(24)	(905)	-0,82%	33.568	44,48%	95.394	114,30%	13.642
	CASA	55.486	59.056	58.679	58.680	4.648	1	(376)	-0,64%	3.194	5,76%	74.752	78,50%	(16.072)
	(%) CASA	73,52%	53,72%	53,80%	53,82%									
	FDR	164,25%	121,92%	123,85%	123,87%									

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	1.169	1.096	982	982		0	(114)	-10,37%	(187)	-16,00%	-	0,00%	982
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%		0,00%	1
3	Tabungan ISE	994	945	831	831		0	(114)	-12,03%	(163)	-16,36%		0,00%	831
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

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	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.403	261	158	-103	231	41	1.901	116	7.694	57,23%	(3.291)
	Cilem	2.503	4.362	4.403	261	158	-103	231	41	1.901	116	7.694	57,23%	(3.291)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	130.666	1.840	1.850	10	3.086	982	9.225	868	132.451	98,65%	(1.785)
	CF 1	4.796	5.795	5.770	-	-	0	-28	-25	975	25	6.114	94,37%	(344)
	Total Griya	4.549	4.809	4.795	-	-	0	0	-13	246	13	4.884	98,18%	(89)
	• Total Non Program	4.549	4.809	4.795	-	-	0	-232	-13	246	13	4.884	98,18%	(89)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	975	-	-	0	-28	-12	729	12	1.230	79,25%	(255)
	CF 2	116.645	123.889	124.895	1.840	1.850	10	3.113	1.007	8.250	843	126.337	98,86%	(1.441)
	Mitraguna & Others	110.497	116.979	117.930	1.490	1.730	240	2.828	951	7.433	779	119.341	98,82%	(1.411)
	Pensiun	6.148	6.910	6.965	350	120	-230	286	55	817	65	6.995	99,57%	(30)
	Total Pembiayaan	123.957	134.046	135.069	2.101	2.008	-93	3.316	1.023	11.112	985	140.224	96,32%	(5.155)

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	-	-	-	95	0,00%	0,00%	2,16%	95	95	95			
	Cilem	-	-	-	95	0,00%	0,00%	2,16%	95	95	95			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	3.296	0,00%	1,12%	2,52%	1.842	3.296	2.329			
	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	-	967	1.454	3.296	0,00%	1,17%	2,64%	1.842	3.296	2.329			
	Mitraguna & Others	-	967	1.454	3.296	0,00%	1,24%	2,79%	1.842	3.296	2.329			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	3.391	0,00%	1,08%	2,51%	1.937	3.391	2.424	0,79%	68,60%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	-	(2.452)	(2)			
	CF 1	65	57	55	55	1,36%	0,94%	0,95%	-	(11)	(2)			
	Total Griya	65	57	55	55	1,44%	1,13%	1,14%	-	(11)	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	-	(2.466)	(2)	0,53%	-942,21%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	1.601	1.830	2.847	2.157	(372)	(690)	327	17,86%	557	34,77%	11.756	18,35%	(9.599)
2	Tabungan	117.228	130.202	124.301	124.842	2.821	542	(5.359)	-4,12%	7.615	6,50%	134.200	93,03%	(9.357)
3	Deposito	47.162	44.016	44.173	44.157	1.000	(16)	141	0,32%	(3.005)	-6,37%	48.088	91,83%	(3.931)
	Total	165.991	176.048	171.321	171.157	3.449	(164)	(4.892)	-2,78%	5.166	3,11%	194.044	88,21%	(22.887)
	CASA	118.829	132.032	127.148	127.000	2.449	(149)	(5.032)	-3,81%	8.171	6,88%	145.956	87,01%	(18.956)
	(%) CASA	71,59%	75,00%	74,22%	74,20%									
	FDR	85,30%	86,53%	89,14%	89,23%									

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	3.067	2.694	2.837	3.168		331	474	17,59%	101	3,28%	-	0,00%	3.168
2	Giro ISE	515	1.171	1.145	1.445		300	274	23,37%	931	180,78%		0,00%	1.445
3	Tabungan ISE	2.552	1.522	1.692	1.722		31	200	13,15%	(830)	-32,51%		0,00%	1.722
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	117	117		0	0	0,00%	8	7,34%		0,00%	117

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	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	27.225	200	850	650	403	618	3.677	232	26.076	104,40%	1.148
	KUR	22.685	25.818	26.437	200	850	650	424	619	3.752	231	25.090	105,37%	1.347
	Non KUR	863	788	788	-	-	0	-20	-0	-75	0	986	79,89%	(198)
3	PWG	16.913	27.728	28.669	2.823	2.943	120	2.179	940	11.756	2.003	28.183	101,72%	486
	Cilem	9.701	17.756	18.357	1.310	1.491	182	1.766	601	8.656	890	18.542	99,00%	(185)
	Gadai	7.212	9.973	10.312	1.513	1.451	-62	413	339	3.100	1.113	9.641	106,96%	671
4	CFG	101.109	97.999	96.825	530	137	-393	-1.008	-1.174	-4.284	1.311	113.166	85,56%	(16.341)
	CF 1	13.632	14.406	14.352	-	17	17	-63	-54	720	71	15.076	95,20%	(724)
	Total Griya	12.067	12.150	12.106	-	-	0	0	-44	39	44	12.433	97,37%	(327)
	• Total Non Program	12.067	12.150	12.106	-	-	0	-105	-44	39	44	12.433	97,37%	(327)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.246	-	17	17	-63	-10	680	27	2.642	84,99%	(397)
	CF 2	87.476	83.593	82.473	530	120	-410	-945	-1.120	-5.003	1.240	98.090	84,08%	(15.617)
	Mitraguna & Others	79.108	75.836	74.727	530	70	-460	-1.043	-1.109	-4.381	1.179	88.794	84,16%	(14.067)
	Pensiun	8.368	7.757	7.746	-	50	50	97	-11	-622	61	9.296	83,33%	(1.549)
	Total Pembiayaan	141.591	152.334	152.719	3.553	3.930	376	1.574	385	11.128	3.545	167.445	91,21%	(14.727)

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	190	-	-	671	0,81%	0,00%	2,46%	671	481	671			
	KUR	-	-	-	577	0,00%	0,00%	2,18%	577	577	577			
	Non KUR	190	-	-	94	21,98%	0,00%	11,89%	94	(96)	94			
3	PWG	-	-	-	1.441	0,00%	0,00%	5,03%	1.441	1.441	1.441			
	Cilem	-	-	-	1.320	0,00%	0,00%	7,19%	1.320	1.320	1.320			
	Gadai	-	-	-	121	0,00%	0,00%	1,17%	121	121	121			
4	CFG	854	1.070	607	5.545	0,84%	0,62%	5,73%	4.939	4.691	4.475			
	CF 1	-	167	84	371	0,00%	0,58%	2,58%	286	371	203			
	Total Griya	-	-	72	371	0,00%	0,59%	3,06%	299	371	371			
	Oto	-	167	12	-	0,00%	0,55%	0,00%	(12)	-	(167)			
	CF 2	854	903	522	5.175	0,98%	0,62%	6,27%	4.652	4.320	4.271			
	Mitraguna & Others	854	903	522	5.175	1,08%	0,69%	6,92%	4.652	4.320	4.271			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	7.657	0,74%	0,40%	5,01%	7.050	6.613	6.587	0,73%	85,37%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	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	74	189	189	189	0,32%	0,71%	0,69%	-	115	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	189	4,73%	24,00%	24,01%	-	148	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	-	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,66%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,72%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,71%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,01%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.262	0,47%	0,83%	0,83%	-	591	151	0,86%	-4,59%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	6.062	4.246	4.038	4.081	(485)	43	(166)	-3,90%	(1.981)	-32,68%	15.849	25,75%	(11.768)
2	Tabungan	115.416	124.702	123.726	122.850	(255)	(876)	(1.852)	-1,49%	7.433	6,44%	131.787	93,22%	(8.937)
3	Deposito	39.351	36.019	36.482	36.492	2.718	10	473	1,31%	(2.859)	-7,26%	40.253	90,66%	(3.761)
	Total	160.829	164.968	164.246	163.422	1.978	(824)	(1.545)	-0,94%	2.594	1,61%	187.889	86,98%	(24.467)
	CASA	121.478	128.948	127.764	126.930	(740)	(834)	(2.018)	-1,56%	5.452	4,49%	147.636	85,98%	(20.705)
	(%) CASA	75,53%	78,17%	77,79%	77,67%									
	FDR	76,61%	89,54%	89,09%	89,54%									

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	1.481	2.227	2.558	2.389		(168)	162	7,27%	908	61,32%	-	0,00%	2.389
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%	-	0,00%	9
3	Tabungan ISE	1.438	2.220	2.549	2.381		(168)	161	7,25%	942	65,49%	-	0,00%	2.381
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%	-	0,00%	472

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	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Local Champion	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.762	165	-	-165	596	-113	1.428	113	10.429	93,60%	(667)
	KUR	8.171	9.690	9.577	165	-	-165	601	-113	1.406	113	10.164	94,23%	(587)
	Non KUR	163	185	185	-	-	0	-5	0	22	-	265	69,72%	(80)
3	PWG	22.470	32.199	32.007	4.301	4.290	-11	2.615	-192	9.537	4.483	33.100	96,70%	(1.093)
	Cilem	8.736	15.068	15.435	932	946	13	1.307	367	6.699	579	17.150	90,00%	(1.715)
	Gadai	13.734	17.131	16.572	3.369	3.345	-24	1.308	-559	2.838	3.904	15.950	103,90%	622
4	CFG	92.027	104.352	103.268	1.935	756	-1.180	1.082	-1.084	11.241	1.840	102.386	100,86%	881
	CF 1	36.305	37.324	36.348	160	48	-113	-99	-976	43	1.024	37.544	96,81%	(1.196)
	Total Griya	33.468	33.837	32.874	160	-	-160	0	-964	-595	964	33.783	97,31%	(909)
	• Total Non Program	33.468	31.825	30.864	-	-	0	-207	-961	-2.604	961	33.783	91,36%	(2.919)
	• Program	-	2.013	2.010	160	-	-160	334	-3	2.010	3	0	0,00%	2.010
	Oto	2.837	3.487	3.474	-	48	48	-99	-13	638	60	3.762	92,37%	(287)
	CF 2	55.722	67.027	66.920	1.775	708	-1.067	1.181	-108	11.198	816	64.842	103,20%	2.078
	Mitraguna & Others	47.599	55.917	55.875	1.185	708	-477	248	-42	8.276	750	55.922	99,92%	(47)
	Pensiun	8.123	11.111	11.045	590	-	-590	933	-66	2.922	66	8.920	123,82%	2.125
	Total Pembiayaan	123.205	147.715	146.325	6.401	5.046	-1.355	4.276	-1.390	23.121	6.436	146.289	100,02%	36

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	-	-	-	384	0,00%	0,00%	3,94%	384	384	384			
	KUR	-	-	-	384	0,00%	0,00%	4,01%	384	384	384			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	476	0,00%	0,00%	1,49%	476	476	286			
	Cilem	-	190	-	258	0,00%	0,00%	1,67%	258	258	67			
	Gadai	-	-	-	219	0,00%	0,00%	1,32%	219	219	219			
4	CFG	1.195	331	325	1.007	1,30%	0,31%	0,97%	682	(189)	675			
	CF 1	69	158	154	183	0,19%	0,41%	0,50%	29	114	26			
	Total Griya	69	158	154	183	0,21%	0,45%	0,56%	29	114	26			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	824	2,02%	0,25%	1,23%	653	(303)	650			
	Mitraguna & Others	1.127	174	171	824	2,37%	0,31%	1,47%	653	(303)	650			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	1.868	0,97%	0,22%	1,28%	1.543	672	1.346	0,48%	62,74%	-0,8%

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	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,96%	-	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	0,98%	-	94	(0)			
	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	802	721	821	819	0,87%	0,79%	0,79%	(2)	17	98			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,98%	0,98%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,84%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,70%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.286	0,95%	0,87%	0,88%	(2)	111	98	0,08%	90,87%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	6.729	4.930	7.004	6.868	(402)	(136)	1.938	39,31%	139	2,06%	17.703	38,80%	(10.834)
2	Tabungan	220.302	241.391	233.082	232.236	12.445	(846)	(9.155)	-3,79%	11.934	5,42%	238.607	97,33%	(6.371)
3	Deposito	143.210	182.461	194.488	193.270	10.219	(1.219)	10.809	5,92%	50.059	34,96%	144.229	134,00%	49.041
	Total	370.242	428.782	434.575	432.374	22.262	(2.201)	3.592	0,84%	62.132	16,78%	400.538	107,95%	31.836
	CASA	227.032	246.321	240.087	239.104	12.043	(983)	(7.217)	-2,93%	12.072	5,32%	256.310	93,29%	(17.206)
	(%) CASA	61,32%	57,45%	55,25%	55,30%									
	FDR	58,19%	61,16%	60,54%	60,84%									

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	20.511	21.330	22.267	22.090		(176)	760	3,56%	1.579	7,70%	-	0,00%	22.090
2	Giro ISE	3.669	3.479	4.493	4.235		(258)	756	21,74%	566	15,42%	-	0,00%	4.235
3	Tabungan ISE	6.637	8.334	8.257	8.338		81	4	0,04%	1.701	25,63%	-	0,00%	8.338
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%	-	0,00%	9.517
5	CIF ISE	142	171	172	172		0	1	0,58%	30	21,13%	-	0,00%	172

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	28	13.492	13.454	-	-	0	5.360	-38	13.426	38	7.721	174,26%	5.733
	Linkage	-	9.513	9.513	-	-	-	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.941	-	-	0	192	-38	3.913	38	4.371	90,17%	(430)
	• Local Champion	28	3.448	3.430	-	-	0	-56	-18	3.402	18	2.087	164,35%	1.343
	• Value Chain	-	531	511	-	-	-	248	-20	511	20	2.284	22,37%	(1.773)
2	MBG	7.817	11.949	11.804	-	-	0	189	-144	3.988	144	11.696	100,93%	108
	KUR	7.418	11.533	11.393	-	-	0	194	-141	3.975	141	11.109	102,56%	284
	Non KUR	399	415	412	-	-	0	-5	-3	13	3	587	70,08%	(176)
3	PWG	19.390	31.817	31.333	3.032	3.377	345	1.712	-484	11.943	3.862	30.449	102,90%	884
	Cilem	9.334	15.975	15.959	657	496	-161	83	-16	6.625	512	17.540	90,99%	(1.581)
	Gadai	10.057	15.842	15.374	2.375	2.882	506	1.629	-468	5.318	3.349	12.909	119,10%	2.465
4	CFG	188.225	204.991	206.484	2.791	3.472	681	3.633	1.494	18.259	1.978	200.854	102,80%	5.630
	CF 1	13.467	13.272	13.330	168	400	232	41	58	-136	342	15.027	88,71%	(1.697)
	Total Griya	8.915	8.278	8.247	-	-	0	0	-30	-668	30	9.298	88,70%	(1.051)
	• Total Non Program	8.915	8.278	8.247	-	-	0	96	-30	-668	30	9.298	88,70%	(1.051)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.083	168	400	232	41	88	532	312	5.729	88,72%	(646)
	CF 2	174.758	191.718	193.154	2.623	3.072	449	3.592	1.436	18.396	1.636	185.827	103,94%	7.327
	Mitraguna & Others	169.164	185.974	187.445	2.623	3.072	449	3.637	1.471	18.280	1.601	179.265	104,56%	8.179
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	263.076	5.823	6.849	1.026	10.894	827	47.616	6.022	250.720	104,93%	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	-	-	-	-	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	181	-	-	77	2,32%	0,00%	0,65%	77	(104)	77			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	-	77	0,00%	0,00%	18,65%	77	77	77			
3	PWG	-	11	-	1.306	0,00%	0,00%	4,17%	1.306	1.306	1.295			
	Cilem	-	11	-	894	0,00%	0,00%	5,60%	894	894	883			
	Gadai	-	-	-	412	0,00%	0,00%	2,68%	412	412	412			
4	CFG	461	92	366	726	0,24%	0,18%	0,35%	361	265	634			
	CF 1	356	-	255	726	2,64%	1,92%	5,45%	471	371	726			
	Total Griya	-	-	-	320	0,00%	0,00%	3,88%	320	320	320			
	Oto	356	-	255	406	7,82%	5,11%	8,00%	151	51	406			
	CF 2	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Mitraguna & Others	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	2.109	0,30%	0,14%	0,80%	1.743	1.467	2.006	0,10%	87,03%	-0,7%

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	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	147	0,04%	0,07%	0,07%	-	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	-	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	145	5.561	3.641	4.587	2.814	946	(974)	-17,51%	4.442	3053,77%	3.473	132,07%	1.114
2	Tabungan	93.148	111.895	111.831	118.454	13.708	6.623	6.559	5,86%	25.307	27,17%	104.732	113,10%	13.722
3	Deposito	25.397	122.242	121.770	121.803	975	33	(438)	-0,36%	96.406	379,60%	26.027	467,99%	95.776
	Total	118.690	239.698	237.243	244.845	17.496	7.602	5.147	2,15%	126.155	106,29%	134.233	182,40%	110.612
	CASA	93.293	117.456	115.473	123.042	16.521	7.569	5.585	4,76%	29.749	31,89%	108.206	113,71%	14.836
	(%) CASA	78,60%	49,00%	48,67%	50,25%									
	FDR	96,89%	57,07%	58,04%	56,23%									

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	817	1.599	1.961	1.954		(7)	355	22,21%	1.137	139,06%	-	0,00%	1.954
2	Giro ISE	33	50	60	60		0	10	19,91%	26	79,70%		0,00%	60
3	Tabungan ISE	784	1.549	1.902	1.895		(7)	345	22,28%	1.110	141,57%		0,00%	1.895
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	80	82	82		0	2	2,50%	12	17,14%		0,00%	82

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	29.770	34.661	35.171	880	970	90	816	511	5.401	459	33.047	106,43%	2.125
	KUR	28.200	32.727	33.162	780	870	90	817	434	4.961	436	31.318	105,89%	1.844
	Non KUR	1.570	1.933	2.010	100	100	0	-1	76	440	24	1.729	116,23%	281
3	PWG	4.527	9.921	10.048	804	420	-384	920	128	5.521	293	10.025	100,23%	23
	Cilem	4.527	9.921	10.048	804	420	-384	920	128	5.521	293	10.026	100,23%	23
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	92.213	92.467	355	843	488	1.212	254	11.766	589	91.931	100,58%	536
	CF 1	1.386	7.374	7.537	-	198	198	102	163	6.152	35	2.734	275,69%	4.803
	Total Griya	404	3.761	3.755	-	-	0	0	-6	3.351	6	747	502,74%	3.008
	• Total Non Program	404	3.761	3.755	-	-	0	-10	-6	3.351	6	747	502,74%	3.008
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	3.783	-	198	198	102	169	2.801	28	1.987	190,35%	1.795
	CF 2	79.315	84.838	84.929	355	645	290	1.110	91	5.614	554	89.197	95,22%	(4.268)
	Mitraguna & Others	60.800	65.421	65.611	250	645	395	919	190	4.811	455	69.819	93,97%	(4.208)
	Pensiun	18.515	19.417	19.318	105	-	-105	191	-99	803	99	19.378	99,69%	(60)
	Total Pembiayaan	114.997	136.794	137.686	2.039	2.233	194	2.948	892	22.689	1.341	135.003	101,99%	2.683

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	214	62	103	1.903	0,72%	0,30%	5,41%	1.800	1.689	1.841			
	KUR	129	62	103	1.772	0,46%	0,31%	5,34%	1.669	1.643	1.710			
	Non KUR	85	-	-	131	5,40%	0,00%	6,52%	131	46	131			
3	PWG	-	-	-	303	0,00%	0,00%	3,02%	303	303	303			
	Cilem	-	-	-	303	0,00%	0,00%	3,02%	303	303	303			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	2.217	0,00%	1,24%	2,40%	1.077	2.213	831			
	CF 1	-	176	177	336	0,00%	2,40%	4,46%	159	336	160			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	336	0,00%	4,89%	8,89%	159	336	160			
	CF 2	3	1.209	962	1.881	0,00%	1,13%	2,21%	918	1.877	671			
	Mitraguna & Others	3	995	962	1.621	0,01%	1,47%	2,47%	659	1.618	626			
	Pensiun	-	214	-	259	0,00%	0,00%	1,34%	259	259	45			
	Total Pembiayaan	217	1.448	1.242	4.423	0,19%	0,91%	3,21%	3.181	4.206	2.976	0,06%	98,14%	-3,2%

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	212	223	119	7	0,71%	0,34%	0,02%	(113)	(205)	(216)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	-	12,12%	5,82%	0,00%	(113)	(190)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.756	3,10%	2,99%	2,98%	(3)	252	(323)			
	CF 1	-	23	23	23	0,00%	0,32%	0,31%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.732	3,16%	3,22%	3,22%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,84%	(3)	15	(537)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,11%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.762	2,36%	2,10%	2,01%	(116)	47	(539)	0,10%	94,88%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	3.456	1.484	1.371	1.453	(284)	82	(31)	-2,06%	(2.003)	-57,96%	13.786	10,54%	(12.333)
2	Tabungan	145.385	149.015	150.318	149.752	(362)	(567)	737	0,49%	4.366	3,00%	162.538	92,13%	(12.787)
3	Deposito	14.811	12.747	12.428	12.528	(1.053)	100	(219)	-1,72%	(2.283)	-15,42%	15.750	79,54%	(3.222)
	Total	163.652	163.245	164.117	163.732	(1.699)		487	0,30%	80	0,05%	192.074	85,24%	(28.342)
	CASA	148.841	150.498	151.689	151.205	(646)	(485)	707	0,47%	2.363	1,59%	176.325	85,75%	(25.120)
	(%) CASA	90,95%	92,19%	92,43%	92,35%									
	FDR	119,93%	128,60%	128,18%	128,48%									

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	2.534	1.275	2.314	2.361		47	1.085	85,11%	(173)	-6,83%	-	0,00%	2.361
2	Giro ISE	1.520	463	358	383		25	(80)	-17,27%	(1.137)	-74,81%		0,00%	383
3	Tabungan ISE	1.014	813	1.956	1.978		22	1.165	143,39%	964	95,04%		0,00%	1.978
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%		0,00%	291

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	4.568	4.257	4.257	-	-	0	-33	0	-311	-	4.568	93,19%	(311)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,93%	(3)
	Non-Linkage	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Local Champion	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	36.550	335	1.220	885	-493	562	626	658	39.386	92,80%	(2.835)
	KUR	33.748	33.326	33.380	335	620	285	-401	54	-368	566	37.041	90,12%	(3.661)
	Non KUR	2.176	2.662	3.170	-	600	600	-92	508	994	92	2.344	135,23%	826
3	PWG	12.551	23.009	23.932	3.030	2.872	-157	2.223	923	11.381	1.949	23.142	103,41%	789
	Cilem	6.245	12.408	13.205	966	1.272	306	1.236	797	6.959	474	14.633	90,24%	(1.429)
	Gadai	6.305	10.601	10.727	2.064	1.601	-463	986	126	4.422	1.475	8.509	126,07%	2.218
4	CFG	143.228	146.680	145.627	1.875	999	-876	1.760	-1.053	2.399	2.052	158.096	92,11%	(12.469)
	CF 1	29.589	26.763	26.798	-	129	129	-142	35	-2.791	94	33.909	79,03%	(7.111)
	Total Griya	26.165	23.885	23.811	-	-	0	0	-74	-2.354	74	29.414	80,95%	(5.603)
	• Total Non Program	3.355	2.494	2.475	-	-	0	-130	-19	-881	19	4.153	59,58%	(1.679)
	• Program	22.810	21.391	21.336	-	-	0	-157	-54	-1.474	54	25.261	84,46%	(3.925)
	Oto	3.424	2.878	2.987	-	129	129	-142	109	-437	20	4.494	66,45%	(1.508)
	CF 2	113.639	119.917	118.829	1.875	870	-1.005	1.903	-1.088	5.191	1.958	124.188	95,69%	(5.358)
	Mitraguna & Others	94.023	97.153	96.133	1.777	772	-1.005	1.342	-1.019	2.110	1.791	103.649	92,75%	(7.516)
	Pensiun	19.615	22.765	22.696	98	98	0	561	-69	3.081	167	20.539	110,50%	2.157
	Total Pembiayaan	196.270	209.933	210.366	5.240	5.091	-148	3.457	433	14.096	4.659	225.192	93,42%	(14.827)

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	635	120	96	1.938	1,77%	0,27%	5,30%	1.841	1.303	1.818			
	KUR	580	120	96	1.927	1,72%	0,29%	5,77%	1.831	1.348	1.807			
	Non KUR	55	-	-	10	2,54%	0,00%	0,32%	10	(45)	10			
3	PWG	-	19	-	771	0,00%	0,00%	3,22%	771	771	752			
	Cilem	-	19	-	753	0,00%	0,00%	5,70%	753	753	734			
	Gadai	-	-	-	19	0,00%	0,00%	0,17%	19	19	19			
4	CFG	3.895	4.292	4.268	5.035	2,72%	2,91%	3,46%	767	1.140	744			
	CF 1	3.671	3.594	3.535	4.272	12,41%	13,21%	15,94%	737	601	678			
	Total Griya	3.671	3.594	3.535	4.272	14,03%	14,80%	17,94%	737	601	678			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	763	0,20%	0,61%	0,64%	30	539	66			
	Mitraguna & Others	224	698	733	763	0,24%	0,75%	0,79%	30	539	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	7.744	2,31%	2,08%	3,68%	3.380	3.214	3.313	3,70%	-0,40%	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	4.142	4.139	4.139	4.139	90,68%	97,23%	97,23%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	203	0,93%	0,57%	0,55%	(1)	(131)	(12)			
	KUR	146	150	148	147	0,43%	0,44%	0,44%	(1)	1	(3)			
	Non KUR	188	64	56	56	8,65%	2,10%	1,77%	-	(132)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.332	3.419	3.302	2,51%	2,33%	2,27%	(117)	(288)	(30)			
	CF 1	3.133	3.006	3.178	3.061	10,59%	11,88%	11,42%	(117)	(72)	55			
	Total Griya	3.118	3.006	3.178	3.061	11,91%	13,31%	12,86%	(117)	(56)	55			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	241	0,40%	0,20%	0,20%	-	(216)	(85)			
	Mitraguna & Others	221	208	123	123	0,23%	0,13%	0,13%	-	(98)	(85)			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.644	4,11%	3,70%	3,63%	(118)	(422)	(42)	3,66%	-0,72%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

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	540	877	826	765	(286)	(61)	(112)	-12,80%	224	41,55%	11.509	6,64%	(10.744)
2	Tabungan	125.992	133.743	129.665	129.966	8.423	301	(3.777)	-2,82%	3.975	3,15%	144.175	90,15%	(14.208)
3	Deposito	49.100	47.338	48.823	48.823	(999)	0	1.485	3,14%	(277)	-0,56%	50.092	97,47%	(1.269)
	Total	175.632	181.958	179.314	179.554	7.137	240	(2.404)	-1,32%	3.922	2,23%	205.775	87,26%	(26.221)
	CASA	126.532	134.620	130.491	130.731	8.137	240	(3.889)	-2,89%	4.199	3,32%	155.683	83,97%	(24.952)
	(%) CASA	72,04%	73,98%	72,77%	72,81%									
	FDR	182,36%	176,70%	178,75%	178,51%									

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	1.252	1.933	1.909	2.097		188	163	8,46%	844	67,43%	-	0,00%	2.097
2	Giro ISE	222	156	304	462		158	305	195,13%	240	108,20%		0,00%	462
3	Tabungan ISE	1.030	1.777	1.605	1.635		30	(142)	-7,99%	604	58,66%		0,00%	1.635
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

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	14.678	14.717	14.666	-	-	0	-303	-51	-11	51	17.461	84,00%	(2.794)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.666	-	-	0	-303	-51	-11	51	16.249	90,26%	(1.582)
	• Local Champion	14.678	14.717	14.666	-	-	0	-303	-51	-11	51	15.423	95,10%	(756)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.209	900	125	-775	83	-424	-1.064	549	37.703	88,08%	(4.494)
	KUR	31.590	30.977	30.584	900	125	-775	212	-393	-1.006	518	34.853	87,75%	(4.269)
	Non KUR	2.684	2.657	2.625	-	-	0	-129	-32	-58	32	2.850	92,12%	(225)
3	PWG	22.430	33.044	33.849	4.815	4.630	-185	1.043	805	11.419	3.825	33.428	101,26%	421
	Cilem	9.274	14.399	14.910	906	880	-27	573	511	5.636	369	17.679	84,34%	(2.769)
	Gadai	13.156	18.645	18.939	3.909	3.750	-158	470	294	5.783	3.456	15.749	120,26%	3.191
4	CFG	248.904	240.116	238.791	828	614	-214	-647	-1.325	-10.112	1.939	269.335	88,66%	(30.543)
	CF 1	66.307	62.537	62.403	34	149	115	-79	-134	-3.904	283	74.339	83,94%	(11.936)
	Total Griya	63.771	58.691	58.441	-	-	0	0	-249	-5.329	249	70.590	82,79%	(12.148)
	• Total Non Program	13.172	11.853	11.818	-	-	0	-294	-35	-1.354	35	14.554	81,20%	(2.736)
	• Program	50.599	46.838	46.624	-	-	0	-447	-214	-3.975	214	56.036	83,20%	(9.412)
	Oto	2.536	3.847	3.962	34	149	115	-79	115	1.426	34	3.749	105,67%	213
	CF 2	182.596	177.579	176.388	794	465	-329	-569	-1.191	-6.208	1.656	194.996	90,46%	(18.607)
	Mitraguna & Others	145.742	143.862	142.832	500	355	-145	-785	-1.031	-2.910	1.386	157.055	90,94%	(14.224)
	Pensiun	36.854	33.716	33.557	294	110	-184	217	-160	-3.298	270	37.940	88,45%	(4.384)
	Total Pembiayaan	320.285	321.511	320.516	6.543	5.369	-1.174	176	-995	231	6.364	357.926	89,55%	(37.410)

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	-	-	-	1.535	0,00%	0,00%	10,46%	1.535	1.535	1.535			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.535	0,00%	0,00%	10,46%	1.535	1.535	1.535			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	422	531	2.174	0,46%	1,58%	6,55%	1.643	2.015	1.752			
	KUR	138	422	436	1.896	0,44%	1,41%	6,20%	1.460	1.758	1.474			
	Non KUR	20	-	95	278	0,75%	3,57%	10,58%	183	258	278			
3	PWG	-	95	-	887	0,00%	0,00%	2,62%	887	887	792			
	Cilem	-	95	-	234	0,00%	0,00%	1,57%	234	234	140			
	Gadai	-	-	-	652	0,00%	0,00%	3,44%	652	652	652			
4	CFG	7.829	8.139	9.486	15.729	3,15%	3,95%	6,59%	6.243	7.900	7.590			
	CF 1	6.309	7.247	7.631	10.892	9,51%	12,20%	17,45%	3.261	4.583	3.645			
	Total Griya	6.204	7.247	7.631	10.805	9,73%	13,00%	18,49%	3.174	4.602	3.558			
	Oto	105	-	-	86	4,15%	0,00%	2,18%	86	(19)	86			
	CF 2	1.520	892	1.854	4.837	0,83%	1,04%	2,74%	2.983	3.317	3.945			
	Mitraguna & Others	1.215	744	1.065	3.822	0,83%	0,74%	2,68%	2.758	2.607	3.078			
	Pensiun	305	148	790	1.015	0,83%	2,34%	3,02%	225	710	867			
	Total Pembiayaan	7.988	8.655	10.017	20.324	2,49%	3,12%	6,34%	10.307	12.336	11.669	0,61%	90,33%	-5,7%

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	263	263	263	263	1,79%	1,79%	1,79%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,79%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	287	0,50%	0,72%	0,86%	45	116	(45)			
	KUR	12	308	218	272	0,04%	0,70%	0,89%	54	259	(37)			
	Non KUR	158	23	23	15	5,88%	0,88%	0,57%	(8)	(143)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.137	6.107	6.820	2,65%	2,54%	2,86%	713	223	684			
	CF 1	4.154	5.047	5.019	5.756	6,26%	8,03%	9,22%	736	1.602	708			
	Total Griya	4.071	4.965	4.937	5.673	6,38%	8,41%	9,71%	736	1.602	708			
	Oto	82	82	82	82	3,25%	2,14%	2,08%	-	-	-			
	CF 2	2.444	1.089	1.088	1.065	1,34%	0,61%	0,60%	(23)	(1.379)	(25)			
	Mitraguna & Others	1.967	1.089	1.088	1.065	1,35%	0,76%	0,75%	(23)	(902)	(25)			
	Pensiun	477	-	-	-	0,15%	0,00%	0,00%	-	(477)	-			
	Total Pembiayaan	7.031	6.731	6.611	7.370	2,20%	2,06%	2,30%	758	339	638	0,30%	86,85%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117