

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	54.487	59.049	96.995	4.562	(86.238)	-59,36%	(15.120)	-20,39%	191.624	30,82%	(132.575)
2	Tabungan	1.786.724	1.931.767	1.933.915	1.968.204	83.206	34.289	36.437	1,89%	181.480	10,16%	1.986.732	99,07%	(18.527)
3	Deposito	649.060	652.346	615.788	615.862	(58.204)	74	(36.484)	-5,59%	(33.198)	-5,11%	661.233	93,14%	(45.371)
Total		2.509.954	2.729.400	2.604.189	2.643.115	121.998	38.926	(86.285)	-3,16%	133.162	5,31%	2.839.589	93,08%	(196.473)
CASA		1.860.893	2.077.054	1.988.402	2.027.253	180.202	38.852	(49.801)	-2,40%	166.360	8,94%	2.178.356	93,06%	(151.102)
(% CASA		74,14%	76,10%	76,35%	76,70%									
FDR		125,36%	125,72%	133,44%	131,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	42.198	43.010	812	481	1,13%	171	0,40%	77.787	55,29%	(34.777)
2	Giro ISE	4.948	6.771	6.184	6.665	481	(106)	-1,57%	1.717	34,70%	26.129	25,51%	(19.464)
3	Tabungan ISE	31.691	31.549	31.804	32.136	332	587	1,86%	445	1,40%	36.548	87,93%	(4.412)
4	Deposito ISE	6.200	4.209	4.209	4.209	0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575	0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.517	4.590	500	-4.090	765	-5.765	57.947	6.265	212.093	114,34%	30.424
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.230	4.590	500	-4.090	1.275	-5.264	33.091	5.764	113.492	115,63%	17.738
	• Local Champion	98.139	136.494	131.230	4.590	500	-4.090	1.275	-5.264	33.091	5.764	110.796	118,44%	20.434
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	444.294	15.645	16.870	1.225	158	-205	-2.583	17.075	495.033	89,75%	(50.739)
	KUR	419.345	419.115	419.317	14.605	16.020	1.415	-30	202	-29	15.818	465.091	90,16%	(45.774)
	Non KUR	27.532	25.384	24.978	1.040	850	-190	188	-407	-2.555	1.257	29.942	83,42%	(4.965)
3	PWG	258.833	378.993	406.130	97.437	116.355	18.919	15.132	27.137	147.297	89.218	395.272	102,75%	10.859
	Cilem	127.522	210.337	219.561	26.767	26.539	-227	9.447	9.224	92.039	17.315	234.083	93,80%	(14.523)
	Gadai	131.312	168.656	186.569	70.670	89.816	19.146	5.685	17.913	55.258	71.903	161.188	115,75%	25.381
4	CFG	2.256.170	2.359.595	2.382.021	59.561	62.740	3.179	23.227	22.426	125.851	40.315	2.449.238	97,26%	(67.218)
	CF 1	461.418	465.546	471.566	5.986	11.069	5.083	3.166	6.020	10.148	5.049	492.211	95,81%	(20.645)
	Total Griya	417.205	392.967	393.271	1.101	3.326	2.225	0	304	-23.934	3.022	431.436	91,15%	(38.165)
	• Total Non Program	64.148	57.248	59.328	941	3.011	2.070	-166	2.080	-4.819	931	70.434	84,23%	(11.105)
	• Program	353.058	335.719	333.943	160	315	155	-2.103	-1.776	-19.115	2.091	361.002	92,50%	(27.059)
	Oto	44.213	72.579	78.295	4.885	7.742	2.857	3.166	5.716	34.082	2.026	60.775	128,83%	17.519
	CF 2	1.794.752	1.894.050	1.910.455	53.575	51.672	-1.904	20.061	16.405	115.703	35.266	1.957.027	97,62%	(46.572)
	Mitraguna & Others	1.323.695	1.418.274	1.430.947	46.652	41.464	-5.188	19.276	12.673	107.252	28.792	1.471.843	97,22%	(40.896)
	Pensiun	471.056	475.775	479.508	6.923	10.207	3.284	785	3.733	8.451	6.475	485.184	98,83%	(5.676)
Total Pembiayaan		3.146.451	3.431.370	3.474.962	177.233	196.466	19.233	39.282	43.593	328.512	152.873	3.551.637	97,84%	(76.674)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.041	0,10%	0,14%	0,43%	693	849	695			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.041	0,20%	0,26%	0,79%	693	849	695			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	8.695	1,09%	2,00%	1,96%	(184)	3.816	(184)			
	KUR	3.627	6.968	6.968	7.020	0,86%	1,66%	1,67%	52	3.393	52			
	Non KUR	1.252	1.912	1.912	1.675	4,55%	7,53%	6,71%	(236)	423	(236)			
3	PWG	275	-	-	1.240	0,11%	0,00%	0,31%	1.240	965	1.240			
	Cilem	275	-	-	1.240	0,22%	0,00%	0,56%	1.240	965	1.240			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	67.344	65.935	65.418	67.538	2,98%	2,77%	2,84%	2.120	194	1.603			
	CF 1	43.373	45.604	41.883	43.258	9,40%	9,00%	9,17%	1.375	(116)	(2.346)			
	Total Griya	41.791	43.704	40.502	40.965	10,02%	10,31%	10,42%	463	(826)	(2.739)			
	Oto	1.583	1.900	1.381	2.293	3,58%	1,90%	2,93%	912	710	393			
	CF 2	23.971	20.331	23.535	24.280	1,34%	1,24%	1,27%	746	310	3.949			
	Mitraguna & Others	22.208	19.274	21.338	21.757	1,68%	1,50%	1,52%	419	(451)	2.483			
	Pensiun	1.763	1.057	2.197	2.524	0,37%	0,46%	0,53%	327	761	1.467			
Total Pembiayaan		72.690	75.160	74.645	78.514	2,31%	2,18%	2,26%	3.868	5.824	3.354	2,29%	-1,54%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,59%	(135)	(2.744)	(1.100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	32.947	36,37%	24,24%	25,11%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.555	0,79%	1,76%	1,93%	711	5.025	1.488			
	KUR	2.493	5.296	5.912	6.310	0,59%	1,41%	1,50%	398	3.817	1.014			
	Non KUR	1.037	1.772	1.932	2.245	3,77%	7,61%	8,99%	313	1.208	474			
3	PWG	184	184	184	197	0,07%	0,05%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	135.864	4,40%	5,70%	5,70%	1.258	36.595	2.499			
	CF 1	73.505	93.594	94.608	94.312	15,93%	20,32%	20,00%	(296)	20.807	718			
	Total Griya	73.052	92.636	92.989	92.641	17,51%	23,66%	23,56%	(348)	19.590	5			
	Oto	453	957	1.619	1.670	1,03%	2,23%	2,13%	52	1.217	713			
	CF 2	25.764	39.771	39.998	41.552	1,44%	2,11%	2,17%	1.554	15.788	1.781			
	Mitraguna & Others	22.415	37.485	37.920	39.578	1,69%	2,67%	2,77%	1.658	17.164	2.093			
	Pensiun	3.349	2.286	2.078	1.974	0,11%	0,06%	0,41%	(105)	(1.375)	(313)			
Total Pembiayaan		138.673	174.663	175.716	177.562	4,41%	5,12%	5,11%	1.846	38.889	2.899	4,06%	20,47%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	7.332	6.902	771	(429)	665	10,65%	5.758	503,15%	9.107	75,79%	(2.204)
3	Deposito	-	3.850	2.650	2.650	600	0	(1.200)	-31,17%	2.650	#DIV/0!	236	1121,92%	2.414
	Total	1.144	10.088	9.982	9.552	1.371	(429)	(535)	-5,31%	8.408	734,71%	9.343	102,24%	209
	CASA	1.144	6.238	7.332	6.902	771	(429)	665	10,65%	5.758	503,15%	9.107	75,79%	(2.204)
	(%) CASA	100,00%	61,84%	73,45%	72,26%									
	FDR	0,00%	23,15%	28,29%	29,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	129	158	158	0	29	22,30%	158	#DIV/0!	-	0,00%	158	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	129	158	158	0	29	22,30%	158	#DIV/0!		0,00%	158	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	5	5	5	0	0	0,00%	5	#DIV/0!		0,00%	5	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.336	2.824	555	550	-5	527	488	2.824	62	1.902	148,45%	922
	KUR	-	2.090	2.583	555	550	-5	532	493	2.583	57	1.807	142,95%	776
	Non KUR	-	245	241	-	-	0	-5	-5	241	5	95	253,16%	146
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.824	555	550	-5	527	488	2.824	62	1.902	148,45%	922

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	8.141	6.280	2	(1.862)	(414)	-6,18%	(5.631)	-47,28%	25.773	24,37%	(19.493)
2	Tabungan	224.769	224.948	221.904	225.261	4.646	3.357	313	0,14%	491	0,22%	243.595	92,47%	(18.335)
3	Deposito	43.574	35.028	34.540	34.515	(3.568)	(25)	(513)	-1,46%	(9.059)	-20,79%	44.529	77,51%	(10.014)
	Total	280.254	266.669	264.585	266.055	1.080	1.470	(614)	-0,23%	(14.199)	-5,07%	313.897	84,76%	(47.842)
	CASA	236.680	231.641	230.045	231.540	4.648	1.495	(101)	-0,04%	(5.140)	-2,17%	269.368	85,96%	(37.828)
	(%) CASA	84,45%	86,86%	86,95%	87,03%									
	FDR	105,53%	131,31%	135,92%	135,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.763	7.160	7.309	149	547	8,08%	(1.439)	-16,45%	-	0,00%	7.309
2	Giro ISE	799	2.386	2.906	3.089	183	702	29,43%	2.289	286,34%		0,00%	3.089
3	Tabungan ISE	1.949	1.376	1.254	1.221	(33)	(156)	-11,31%	(728)	-37,35%		0,00%	1.221
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	47.765	-	-	0	-1.949	-4.447	16.857	4.447	37.892	126,06%	9.873
	Linkage	-	2.804	2.645	-	-	-	-158	-159	2.645	159	2.983	88,65%	(338)
	Non-Linkage	30.908	49.408	45.121	-	-	0	-1.791	-4.288	14.213	4.288	34.909	129,25%	10.212
	• Local Champion	30.908	49.408	45.121	-	-	0	-1.791	-4.288	14.213	4.288	34.010	132,67%	11.110
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.774	890	1.185	295	-184	109	-1.269	1.076	38.401	87,95%	(4.627)
	KUR	33.160	31.981	32.121	890	1.185	295	-156	140	-1.040	1.045	36.349	88,37%	(4.229)
	Non KUR	1.883	1.684	1.653	-	-	0	-28	-31	-230	31	2.052	80,58%	(398)
3	PWG	42.057	55.125	65.227	20.979	31.773	10.795	51	10.102	23.170	21.671	57.760	112,93%	7.466
	Cilem	12.529	16.865	18.083	1.818	2.796	977	741	1.218	5.554	1.578	23.545	76,80%	(5.462)
	Gadai	29.527	38.259	47.144	19.161	28.978	9.817	-690	8.884	17.617	20.094	34.215	137,79%	12.928
4	CFG	187.744	209.174	212.861	9.519	8.723	-796	5.058	3.688	25.117	5.036	207.069	102,80%	5.793
	CF 1	15.514	18.853	20.644	1.862	2.153	291	1.035	1.792	5.130	362	17.611	117,22%	3.033
	Total Griya	12.407	10.966	11.807	687	1.011	324	0	841	-600	170	12.696	93,00%	(889)
	• Total Non Program	12.280	10.845	11.687	687	1.011	324	325	842	-594	169	12.567	93,00%	(880)
	• Program	127	121	120	-	-	0	-1	-1	-6	1	129	93,13%	(9)
	Oto	3.107	7.886	8.837	1.175	1.142	-33	1.035	951	5.730	192	4.915	179,79%	3.922
	CF 2	172.230	190.321	192.217	7.657	6.570	-1.087	4.024	1.896	19.987	4.674	189.457	101,46%	2.759
	Mitraguna & Others	136.376	153.064	153.863	6.243	5.125	-1.118	3.112	799	17.487	4.326	152.311	101,02%	1.552
	Pensiun	35.854	37.257	38.354	1.414	1.445	31	912	1.097	2.500	348	37.147	103,25%	1.207
	Total Pembiayaan	295.752	350.176	359.628	31.388	41.682	10.294	2.976	9.452	63.876	32.230	341.122	105,42%	18.505

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	918	0,00%	0,67%	1,92%	569	918	572			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	918	0,00%	0,70%	2,03%	569	918	572			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	1.089	0,40%	2,97%	3,22%	89	950	(365)			
	KUR	69	1.438	987	1.079	0,21%	3,09%	3,36%	92	1.010	(360)			
	Non KUR	70	15	13	10	3,74%	0,75%	0,60%	(3)	(60)	(5)			
3	PWG	-	143	-	98	0,00%	0,00%	0,15%	98	98	(45)			
	Cilem	-	143	-	98	0,00%	0,00%	0,54%	98	98	(45)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	606	1.575	1.732	1.327	0,32%	0,83%	0,62%	(405)	721	(248)			
	CF 1	136	330	431	665	0,88%	2,29%	3,22%	234	529	335			
	Total Griya	124	330	291	274	1,00%	2,65%	2,32%	(17)	150	(56)			
	Oto	12	-	140	391	0,39%	1,78%	4,43%	251	379	391			
	CF 2	470	1.245	1.301	662	0,27%	0,68%	0,34%	(639)	192	(582)			
	Mitraguna & Others	382	1.245	1.301	662	0,28%	0,85%	0,43%	(639)	280	(582)			
	Pensiun	88	-	-	-	0,24%	0,00%	0,00%	-	(88)	-			
	Total Pembiayaan	745	3.517	3.080	3.431	0,25%	0,88%	0,95%	351	2.686	(86)	1,15%	-20,63%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.119	4,43%	2,14%	2,34%	(0)	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.119	4,43%	2,27%	2,48%	(0)	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	500	0,58%	1,33%	1,48%	52	298	124			
	KUR	-	27	99	154	0,00%	0,31%	0,48%	55	154	127			
	Non KUR	202	348	348	346	10,74%	20,67%	20,91%	(3)	143	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.420	1.708	1.887	1,17%	0,82%	0,89%	179	(311)	467			
	CF 1	358	365	365	365	2,31%	1,94%	1,77%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,33%	3,09%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	1.522	1,07%	0,71%	0,79%	179	(319)	467			
	Mitraguna & Others	1.689	916	1.204	1.383	1,24%	0,79%	0,90%	179	(306)	467			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	3.506	1,27%	0,94%	0,97%	231	(263)	(350)	10,70%	-997,76%	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	12.059	19.027	(1.103)	6.968	7.013	58,38%	7.557	65,89%	25.520	74,55%	(6.494)
2	Tabungan	240.508	296.519	304.580	310.664	25.760	6.084	14.144	4,77%	70.155	29,17%	259.419	119,75%	51.245
3	Deposito	185.720	177.155	180.849	180.849	26.046	0	3.694	2,09%	(4.870)	-2,62%	186.689	96,87%	(5.839)
	Total	437.698	485.688	497.488	510.540	50.704	13.051	24.852	5,12%	72.842	16,64%	471.628	108,25%	38.912
	CASA	251.978	308.533	316.639	329.690	24.658	13.051	21.158	6,86%	77.712	30,84%	284.939	115,71%	44.751
	(%) CASA	57,57%	63,52%	63,65%	64,58%									
	FDR	88,88%	87,67%	86,11%	83,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	4.342	4.375		33	451	11,50%	250	6,06%	-	0,00%	4.375
2	Giro ISE	544	529	451	461		11	(67)	-12,74%	(83)	-15,20%		0,00%	461
3	Tabungan ISE	3.581	3.395	3.891	3.914		23	519	15,28%	333	9,29%		0,00%	3.914
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	102.531	850	500	-350	-114	-538	16.497	1.038	94.965	107,97%	7.566
	Linkage	44.151	43.138	42.934	-	-	-	-208	-203	-1.217	203	48.088	89,28%	(5.154)
	Non-Linkage	41.883	59.932	59.596	850	500	-350	93	-335	17.713	835	46.876	127,14%	12.720
	• Local Champion	41.883	59.932	59.596	850	500	-350	93	-335	17.713	835	45.978	129,62%	13.619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.017	1.030	910	-120	-90	17	364	893	33.233	90,32%	(3.216)
	KUR	28.300	29.007	29.040	1.030	910	-120	-2	33	740	877	31.700	91,61%	(2.660)
	Non KUR	1.354	993	977	-	-	0	-88	-16	-376	16	1.533	63,75%	(556)
3	PWG	33.844	45.245	46.723	8.220	9.625	1.404	1.317	1.479	12.879	8.146	49.361	94,66%	(2.637)
	Cilem	16.485	25.013	25.091	1.956	1.850	-106	478	78	8.606	1.772	28.398	88,35%	(3.307)
	Gadai	17.360	20.232	21.633	6.264	7.774	1.511	839	1.401	4.273	6.374	20.963	103,20%	670
4	CFG	239.485	247.507	249.093	4.034	7.428	3.394	-96	1.586	9.608	5.842	263.081	94,68%	(13.987)
	CF 1	40.558	43.958	43.862	319	825	506	-170	-96	3.304	921	43.637	100,52%	226
	Total Griya	29.064	29.129	28.975	160	250	90	0	-154	-89	404	29.935	96,79%	(960)
	• Total Non Program	12.679	13.641	13.573	-	250	250	-114	-68	894	318	13.182	102,97%	391
	• Program	16.385	15.488	15.402	160	-	-160	78	-86	-983	86	16.753	91,93%	(1.351)
	Oto	11.494	14.829	14.887	159	575	416	-170	58	3.393	517	13.702	108,65%	1.186
	CF 2	198.927	203.549	205.231	3.715	6.603	2.888	74	1.682	6.304	4.921	219.444	93,52%	(14.213)
	Mitraguna & Others	182.594	187.650	188.608	3.601	5.665	2.064	149	958	6.014	4.707	201.456	93,62%	(12.847)
	Pensiun	16.332	15.899	16.623	114	938	824	-74	724	290	214	17.988	92,41%	(1.366)
	Total Pembiayaan	389.016	425.821	428.364	14.134	18.463	4.328	1.017	2.543	39.348	15.919	440.639	97,21%	(12.275)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	369	0,33%	1,99%	1,23%	(228)	273	66			
	KUR	-	304	597	369	0,00%	2,06%	1,27%	(228)	369	66			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	56	0,23%	0,00%	0,12%	56	(21)	(124)			
	Cilem	78	181	-	56	0,47%	0,00%	0,22%	56	(21)	(124)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.097	3.984	3.508	3.806	1,29%	1,42%	1,53%	298	709	(177)			
	CF 1	2.023	2.914	2.551	3.213	4,99%	5,80%	7,33%	662	1.190	299			
	Total Griya	1.062	2.030	1.823	2.365	3,65%	6,26%	8,16%	542	1.302	335			
	Oto	961	884	729	848	8,36%	4,91%	5,70%	120	(113)	(35)			
	CF 2	1.074	1.070	957	593	0,54%	0,47%	0,29%	(364)	(481)	(477)			
	Mitraguna & Others	1.074	1.070	863	500	0,59%	0,46%	0,26%	(364)	(574)	(571)			
	Pensiun	-	-	94	94	0,00%	0,59%	0,56%	-	94	94			
	Total Pembiayaan	3.271	4.468	4.106	4.232	0,84%	0,96%	0,99%	126	960	(236)	8,54%	-764,02%	7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.712	36,10%	29,93%	29,95%	(135)	(342)	(158)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.712	74,15%	51,47%	51,53%	(135)	(342)	(158)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,90%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,73%	-	245	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.202	1,53%	2,02%	2,09%	201	1.544	236			
	CF 1	2.180	2.731	2.624	2.681	5,37%	5,97%	6,11%	57	502	(50)			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,07%	-	170	(287)			
	Oto	302	397	576	633	2,62%	3,89%	4,25%	57	332	237			
	CF 2	1.479	2.235	2.376	2.521	0,74%	1,17%	1,23%	144	1.042	286			
	Mitraguna & Others	1.217	2.235	2.376	2.521	0,67%	1,27%	1,34%	144	1.304	286			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.185	8,98%	8,48%	8,45%	66	1.255	76	13,91%	-64,62%	5,5%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.40	2.67	2.67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	10.762	16.165	91.819	5.403	(82.812)	-83,67%	12.649	359,75%	16.906	95,62%	(741)
2	Tabungan	249.031	273.760	276.153	279.455	13.805	3.301	5.695	2,08%	30.423	12,22%	265.035	105,44%	14.420
3	Deposito	114.464	65.117	61.868	61.967	(39.813)	100	(3.150)	-4,84%	(52.497)	-45,86%	115.448	53,68%	(53.481)
	Total	367.012	437.855	348.783	357.587	65.811	8.804	(80.260)	-18,33%	(9.425)	-2,57%	397.389	89,98%	(39.802)
	CASA	252.547	372.737	286.915	295.620	105.624	8.704	(77.118)	-20,69%	43.072	17,06%	281.941	104,85%	13.678
	(%) CASA	68,81%	85,13%	82,26%	82,67%									
	FDR	140,41%	125,23%	157,08%	153,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	2.858	3.180	3.182		2	324	11,33%	(223)	-6,55%	-	0,00%	3.182
2	Giro ISE	179	11	21	21		(1)	9	85,06%	(159)	-88,54%		0,00%	21
3	Tabungan ISE	3.226	2.847	3.159	3.161		3	314	11,04%	(65)	-2,00%		0,00%	3.161
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370		0	2	0,54%	103	38,58%		0,00%	370

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	83.836	3.740	-	-3.740	2.929	-592	25.719	592	69.725	120,24%	14.111
	Linkage	33.720	57.911	57.845	-	-	-	-73	-67	24.125	67	38.970	148,44%	18.875
	Non-Linkage	24.397	26.516	25.991	3.740	-	-3.740	3.002	-525	1.594	525	30.755	84,51%	(4.764)
	• Local Champion	24.397	26.516	25.991	3.740	-	-3.740	3.002	-525	1.594	525	29.856	87,05%	(3.866)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.647	1.020	1.250	230	-319	-547	-6.065	1.797	46.279	79,19%	(9.632)
	KUR	42.080	35.947	35.502	700	1.250	550	-623	-445	-6.578	1.695	45.516	78,00%	(10.013)
	Non KUR	631	1.246	1.144	320	-	-320	305	-102	513	102	763	150,01%	381
3	PWG	35.041	51.420	52.854	14.881	14.320	-562	2.158	1.434	17.813	12.886	49.685	106,38%	3.169
	Cilem	13.016	23.890	24.765	3.058	3.375	317	845	875	11.750	2.500	23.884	103,69%	882
	Gadai	22.025	27.530	28.089	11.823	10.944	-878	1.313	559	6.064	10.386	25.801	108,87%	2.288
4	CFG	379.443	375.278	374.524	2.677	3.354	678	-1.743	-755	-4.919	4.109	402.391	93,07%	(27.867)
	CF 1	241.455	235.364	234.711	687	1.070	384	308	-653	-6.744	1.723	250.700	93,62%	(15.989)
	Total Griya	235.660	223.755	222.327	-	-	0	0	-1.428	-13.333	1.428	243.329	91,37%	(21.002)
	• Total Non Program	5.587	4.867	4.812	-	-	0	-57	-55	-775	55	8.080	59,56%	(3.268)
	• Program	230.073	218.888	217.515	-	-	0	-1.391	-1.373	-12.558	1.373	235.250	92,46%	(17.735)
	Oto	5.795	11.609	12.384	687	1.070	384	308	775	6.589	295	7.371	168,02%	5.013
	CF 2	137.987	139.915	139.813	1.990	2.284	294	-2.050	-102	1.825	2.386	151.690	92,17%	(11.878)
	Mitraguna & Others	90.056	91.407	91.161	1.717	1.748	31	-1.599	-247	1.105	1.995	102.708	88,76%	(11.548)
	Pensiun	47.932	48.507	48.652	273	536	263	-452	145	720	391	48.982	99,33%	(330)
	Total Pembiayaan	515.311	548.319	547.860	22.318	18.924	-3.394	3.026	-459	32.549	19.384	568.078	96,44%	(20.219)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	540	2,11%	2,23%	1,47%	(288)	(363)	(366)			
	KUR	903	796	726	439	2,15%	2,02%	1,24%	(288)	(464)	(357)			
	Non KUR	-	111	102	102	0,00%	8,17%	8,90%	-	102	(9)			
3	PWG	99	120	-	294	0,28%	0,00%	0,56%	294	195	174			
	Cilem	99	120	-	294	0,76%	0,00%	1,19%	294	195	174			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	32.852	32.833	32.031	31.041	8,66%	8,54%	8,29%	(990)	(1.811)	(1.792)			
	CF 1	31.606	29.927	28.171	27.932	13,09%	11,97%	11,90%	(239)	(3.674)	(1.995)			
	Total Griya	31.469	29.927	28.057	27.932	13,35%	12,54%	12,56%	(125)	(3.537)	(1.995)			
	Oto	136	-	114	-	2,35%	0,98%	0,00%	(114)	(136)	-			
	CF 2	1.247	2.905	3.861	3.109	0,90%	2,76%	2,22%	(752)	1.862	204			
	Mitraguna & Others	1.122	2.666	3.290	2.538	1,25%	3,60%	2,78%	(752)	1.416	(128)			
	Pensiun	124	239	571	571	0,26%	1,18%	1,17%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	31.876	6,61%	5,99%	5,82%	(984)	(2.170)	(1.984)	0,20%	96,63%	-5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	1.078	1,07%	2,63%	2,94%	99	621	96			
	KUR	456	982	979	1.078	1,08%	2,72%	3,04%	99	621	96			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	188	0,53%	0,36%	0,36%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,67%	0,66%	-	(0)	-			
4	CFG	57.168	72.575	73.010	72.647	15,07%	19,45%	19,40%	(363)	15.479	72			
	CF 1	55.413	70.640	70.906	69.786	22,95%	30,13%	29,73%	(1.120)	14.373	(854)			
	Total Griya	55.413	70.640	70.906	69.786	23,51%	31,69%	31,39%	(1.120)	14.373	(854)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.861	1,27%	1,50%	2,05%	757	1.106	926			
	Mitraguna & Others	1.113	1.635	1.927	2.686	1,24%	2,11%	2,95%	759	1.573	1.051			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	74.848	11,82%	13,70%	13,66%	(260)	13.952	172	0,03%	99,81%	-13,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	111	115	(546)	4	61	113,79%	(1.690)	-93,64%	8.828	1,30%	(8.713)
2	Tabungan	71.593	75.885	72.348	75.137	4.472	2.789	(749)	-0,99%	3.543	4,95%	84.428	88,99%	(9.291)
3	Deposito	17.657	22.333	22.539	22.539	950	0	205	0,92%	4.882	27,65%	18.579	121,31%	3.960
	Total	91.055	98.272	94.997	97.790	4.877	2.793	(482)	-0,49%	6.735	7,40%	111.834	87,44%	(14.045)
	CASA	73.398	75.939	72.459	75.251	3.926	2.793	(688)	-0,91%	1.853	2,53%	93.256	80,69%	(18.004)
	(%) CASA	80,61%	77,27%	76,27%	76,95%									
	FDR	229,29%	231,36%	246,18%	239,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.075	1.067		(8)	14	1,35%	(330)	-23,60%	-	0,00%	1.067
2	Giro ISE	302	27	79	85		6	58	213,73%	(217)	-71,78%		0,00%	85
3	Tabungan ISE	1.094	1.025	995	982		(14)	(44)	-4,27%	(113)	-10,30%		0,00%	982
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	149	149		0	0	0,00%	1	0,68%		0,00%	149

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.185	19.603	910	1.250	340	101	418	545	832	21.472	91,29%	(1.869)
	KUR	17.594	18.039	18.057	910	700	-210	146	19	463	681	19.864	90,90%	(1.807)
	Non KUR	1.464	1.147	1.546	-	550	550	-45	399	82	151	1.609	96,11%	(63)
3	PWG	15.250	23.722	27.089	5.499	8.983	3.485	1.301	3.367	11.839	5.616	27.036	100,20%	53
	Cilem	9.140	14.003	15.640	1.766	2.935	1.169	642	1.637	6.500	1.298	18.364	85,17%	(2.724)
	Gadai	6.110	9.719	11.449	3.733	6.048	2.315	659	1.730	5.339	4.318	8.672	132,03%	2.777
4	CFG	174.474	184.458	187.171	5.065	5.309	244	2.440	2.713	12.697	2.596	187.404	99,88%	(233)
	CF 1	2.726	3.460	4.140	-	748	748	-34	680	1.414	69	3.761	110,07%	379
	Total Griya	1.978	1.546	1.810	-	300	300	0	265	-168	35	2.173	83,29%	(363)
	• Total Non Program	1.978	1.546	1.810	-	300	300	-35	265	-168	35	2.173	83,29%	(363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	2.330	-	448	448	-34	415	1.582	33	1.588	146,72%	742
	CF 2	171.748	180.997	183.031	5.065	4.561	-504	2.473	2.033	11.282	2.528	183.643	99,67%	(612)
	Mitraguna & Others	111.863	117.615	118.615	3.743	2.838	-905	1.941	1.000	6.751	1.839	122.637	96,72%	(4.023)
	Pensiun	59.885	63.382	64.416	1.322	1.723	401	532	1.033	4.531	689	61.005	105,59%	3.411
	Total Pembiayaan	208.782	227.364	233.863	11.474	15.543	4.069	3.841	6.499	25.081	9.044	235.912	99,13%	(2.049)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	36	1,81%	0,80%	0,18%	(117)	(308)	11			
	KUR	344	25	153	36	1,96%	0,85%	0,20%	(117)	(308)	11			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	91	-	4	0,00%	0,00%	0,01%	4	4	(87)			
	Cilem	-	91	-	4	0,00%	0,00%	0,03%	4	4	(87)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	621	1.076	1.136	471	0,36%	0,62%	0,25%	(665)	(150)	(605)			
	CF 1	122	-	-	-	4,46%	0,00%	0,00%	-	(122)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	471	0,29%	0,63%	0,26%	(665)	(28)	(605)			
	Mitraguna & Others	499	1.076	1.136	471	0,45%	0,97%	0,40%	(665)	(28)	(605)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	965	1.192	1.289	510	0,46%	0,57%	0,22%	(779)	(454)	(682)	0,61%	-179,89%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	378	332	299	0,58%	1,73%	1,53%	(32)	189	(79)			
	KUR	66	378	332	299	0,37%	1,84%	1,66%	(32)	234	(79)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.257	0,02%	1,23%	1,21%	(4)	2.217	282			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.257	0,02%	1,25%	1,23%	(4)	2.217	282			
	Mitraguna & Others	40	1.729	2.015	2.011	0,04%	1,71%	1,70%	(4)	1.972	282			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.556	0,07%	1,14%	1,09%	(36)	2.406	204	1,19%	-8,46%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	116	213	(271)	97	145	210,96%	169	383,29%	6.728	3,17%	(6.514)
2	Tabungan	126.106	134.843	136.735	141.500	7.489	4.765	6.657	4,94%	15.395	12,21%	138.417	102,23%	3.083
3	Deposito	46.391	59.463	59.763	59.763	(10.559)	0	300	0,50%	13.372	28,83%	47.184	126,66%	12.579
	Total	172.540	194.375	196.614	201.477	(3.341)	4.862	7.102	3,65%	28.936	16,77%	192.329	104,76%	9.148
	CASA	126.150	134.912	136.851	141.714	7.218	4.862	6.802	5,04%	15.564	12,34%	145.144	97,64%	(3.431)
	(%) CASA	73,11%	69,41%	69,60%	70,34%									
	FDR	92,15%	84,73%	84,56%	82,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	669	671		2	77	13,05%	69	11,49%	-	0,00%	671
2	Giro ISE	8	2	2	2		0	0	17,39%	(6)	-75,82%		0,00%	2
3	Tabungan ISE	593	592	667	669		2	77	13,04%	75	12,69%		0,00%	669
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.869	1.190	850	-340	753	303	3.341	547	19.415	102,34%	454
	KUR	15.208	18.219	18.619	1.020	850	-170	617	400	3.411	450	17.952	103,72%	667
	Non KUR	1.319	1.347	1.250	170	-	-170	136	-97	-69	97	1.463	85,43%	(213)
3	PWG	4.082	8.277	8.802	721	966	244	266	525	4.720	440	7.616	115,58%	1.186
	Cilem	4.082	8.277	8.802	721	966	244	266	525	4.720	440	7.616	115,58%	1.186
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.568	2.844	3.129	285	973	728	-765	2.401	149.457	92,05%	(11.889)
	CF 1	3.556	3.363	3.550	-	265	265	-65	187	-5	78	4.790	74,12%	(1.239)
	Total Griya	1.390	1.046	1.030	-	-	0	0	-17	-361	17	1.581	65,11%	(552)
	• Total Non Program	1.390	1.046	1.030	-	-	0	-17	-17	-361	17	1.581	65,11%	(552)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.521	-	265	265	-65	204	355	61	3.209	78,56%	(688)
	CF 2	134.777	133.478	134.018	2.844	2.864	20	1.038	540	-759	2.324	144.668	92,64%	(10.650)
	Mitraguna & Others	92.204	93.135	94.046	2.666	2.744	78	1.265	912	1.842	1.832	101.184	92,95%	(7.138)
	Pensiun	42.574	40.343	39.972	178	120	-58	-227	-371	-2.602	491	43.484	91,92%	(3.512)
	Total Pembiayaan	158.995	164.692	166.247	4.755	4.945	189	1.990	1.555	7.252	3.390	176.541	94,17%	(10.293)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	205	1,04%	0,68%	1,03%	72	34	(15)			
	KUR	85	84	-	72	0,56%	0,00%	0,38%	72	(13)	(12)			
	Non KUR	87	136	134	134	6,58%	9,93%	10,71%	-	47	(3)			
3	PWG	-	178	-	342	0,00%	0,00%	3,89%	342	342	164			
	Cilem	-	178	-	342	0,00%	0,00%	3,89%	342	342	164			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	1.493	0,82%	0,68%	1,09%	567	365	579			
	CF 1	123	109	-	-	3,46%	0,00%	0,00%	-	(123)	(109)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	-	5,68%	0,00%	0,00%	-	(123)	(109)			
	CF 2	1.005	805	926	1.493	0,75%	0,69%	1,11%	567	488	688			
	Mitraguna & Others	743	805	623	1.190	0,81%	0,67%	1,27%	567	447	385			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	2.048	0,82%	0,64%	1,23%	988	748	736	0,22%	82,29%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	128	121	54	0,22%	0,62%	0,27%	(67)	17	(74)			
	KUR	-	60	57	54	0,00%	0,31%	0,29%	(3)	54	(6)			
	Non KUR	37	68	64	-	2,80%	4,76%	0,00%	(64)	(37)	(68)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,98%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,20%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	927	1,74%	0,60%	0,56%	(67)	(1.835)	31	0,62%	-10,94%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	459	460	(2.057)	1	66	16,87%	(2.945)	-86,49%	9.634	4,78%	(9.174)
2	Tabungan	80.230	84.737	88.850	89.645	541	795	4.908	5,79%	9.415	11,73%	91.603	97,86%	(1.958)
3	Deposito	12.294	17.582	17.359	17.359	(988)	0	(224)	-1,27%	5.065	41,19%	12.859	134,99%	4.500
	Total	95.930	102.713	106.668	107.464	(2.503)	796	4.751	4,63%	11.534	12,02%	114.095	94,19%	(6.631)
	CASA	83.636	85.131	89.310	90.105	(1.515)	796	4.974	5,84%	6.470	7,74%	101.237	89,00%	(11.131)
	(%) CASA	87,18%	82,88%	83,73%	83,85%									
	FDR	162,31%	172,84%	170,53%	169,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.979	3.261		283	445	15,79%	1.720	111,58%	-	0,00%	3.261
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.970	2.252		283	445	24,61%	711	46,11%	-	0,00%	2.252
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Local Champion	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.333	1.670	2.375	705	56	487	2.519	1.888	58.406	96,45%	(2.074)
	KUR	50.217	52.822	53.426	1.670	2.375	705	174	605	3.209	1.770	54.604	97,84%	(1.178)
	Non KUR	3.596	3.024	2.906	-	-	0	-118	-118	-690	118	3.802	76,44%	(896)
3	PWG	27.769	40.162	42.241	8.504	11.107	2.603	1.917	2.078	14.472	9.029	38.422	109,94%	3.819
	Cilem	10.764	18.825	19.484	2.195	1.498	-697	1.303	660	8.720	838	18.464	105,53%	1.021
	Gadai	17.005	21.338	22.756	6.309	9.609	3.300	614	1.418	5.752	8.190	19.958	114,02%	2.798
4	CFG	73.851	81.396	83.215	4.269	4.072	-197	2.844	1.819	9.363	2.253	84.768	98,17%	(1.554)
	CF 1	1.222	2.157	2.126	110	-	-110	81	-31	904	31	2.275	93,45%	(149)
	Total Griya	938	759	754	-	-	0	0	-5	-184	5	1.070	70,45%	(316)
	• Total Non Program	938	759	754	-	-	0	-114	-5	-184	5	1.070	70,45%	(316)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.372	110	-	-110	81	-26	1.088	26	1.204	113,89%	167
	CF 2	72.630	79.239	81.089	4.159	4.072	-87	2.763	1.850	8.459	2.222	82.494	98,30%	(1.405)
	Mitraguna & Others	46.537	50.443	52.416	3.560	3.430	-130	2.714	1.974	5.880	1.456	55.514	94,42%	(3.098)
	Pensiun	26.093	28.796	28.672	599	642	43	49	-124	2.580	766	26.980	106,27%	1.693
	Total Pembiayaan	155.700	177.534	181.904	14.443	17.554	3.111	4.803	4.370	26.203	13.184	181.863	100,02%	40

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	701	0,48%	1,50%	1,24%	(136)	441	(161)			
	KUR	228	536	680	544	0,45%	1,29%	1,02%	(136)	317	8			
	Non KUR	33	326	157	157	0,91%	5,19%	5,40%	-	124	(169)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	210	365	251	0,08%	0,45%	0,30%	(114)	190	41			
	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	61	210	365	251	0,08%	0,46%	0,31%	(114)	190	41			
	Mitraguna & Others	61	210	365	207	0,13%	0,72%	0,39%	(158)	146	(4)			
	Pensiun	-	-	-	44	0,00%	0,00%	0,15%	44	44	44			
	Total Pembiayaan	322	1.072	1.202	952	0,21%	0,68%	0,52%	(250)	631	(120)	8,97%	#####	8,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	344	503	548	0,89%	0,90%	0,97%	45	71	205			
	KUR	257	314	313	390	0,51%	0,59%	0,73%	77	133	76			
	Non KUR	220	30	190	159	6,13%	6,29%	5,46%	(32)	(62)	129			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	949	0,86%	1,13%	1,14%	26	311	141			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	808	923	949	0,88%	1,16%	1,17%	26	311	141			
	Mitraguna & Others	346	808	923	949	0,74%	1,83%	1,81%	26	603	141			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.497	0,72%	0,80%	0,82%	71	382	346	4,54%	-451,64%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	9.969	5.123	(450)	(4.846)	(4.461)	-46,55%	(9.558)	-65,11%	23.895	21,44%	(18.772)
2	Tabungan	126.637	122.094	120.627	122.811	164	2.184	717	0,59%	(3.827)	-3,02%	138.530	88,65%	(15.719)
3	Deposito	60.864	90.424	56.161	56.161	4.487	0	(34.263)	-37,89%	(4.704)	-7,73%	61.895	90,74%	(5.734)
	Total	202.183	222.101	186.756	184.094	4.200	(2.662)	(38.007)	-17,11%	(18.088)	-8,95%	224.319	82,07%	(40.225)
	CASA	141.318	131.677	130.596	127.934	(286)	(2.662)	(3.744)	-2,84%	(13.385)	-9,47%	162.425	78,76%	(34.491)
	(%) CASA	69,90%	59,29%	69,93%	69,49%									
	FDR	127,02%	110,47%	130,36%	132,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	3.601	3.598		(3)	81	2,31%	180	5,27%	-	0,00%	3.598
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	3.218	3.317	3.401	3.398		(3)	81	2,45%	180	5,60%		0,00%	3.398
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%		0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	132	-	-	0	-8	-23	-109	23	241	54,72%	(109)
	Linkage	46	38	37	-	-	-	-1	-1	-8	1	46	81,52%	(8)
	Non-Linkage	195	116	94	-	-	0	-7	-22	-100	22	195	48,41%	(100)
	• Local Champion	195	116	94	-	-	0	-7	-22	-100	22	195	48,41%	(100)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.217	-	-	0	-725	-956	-5.272	956	30.365	73,17%	(8.148)
	KUR	24.649	21.204	20.305	-	-	0	-669	-899	-4.344	899	27.359	74,22%	(7.054)
	Non KUR	2.840	1.969	1.912	-	-	0	-56	-57	-928	57	3.006	63,62%	(1.093)
3	PWG	10.361	10.233	9.806	390	310	-80	-227	-426	-555	736	17.265	56,80%	(7.459)
	Cilem	10.361	10.233	9.806	390	310	-80	-227	-426	-555	736	17.265	56,80%	(7.459)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	211.298	3.467	3.058	-409	-1.233	-498	-7.425	3.557	232.766	90,78%	(21.468)
	CF 1	7.216	7.276	7.454	254	315	61	-99	178	239	138	8.737	85,32%	(1.283)
	Total Griya	3.957	3.815	4.086	254	315	61	0	271	128	44	4.237	96,44%	(151)
	• Total Non Program	3.667	3.368	3.325	254	-	-254	223	-42	-341	42	3.939	84,42%	(614)
	• Program	291	447	760	-	315	315	-2	313	470	2	297	255,65%	463
	Oto	3.258	3.462	3.368	-	-	0	-99	-93	110	93	4.501	74,85%	(1.132)
	CF 2	211.508	204.520	203.844	3.213	2.743	-470	-1.134	-676	-7.664	3.419	224.029	90,99%	(20.186)
	Mitraguna & Others	176.747	172.724	172.419	2.753	2.743	-10	-1.089	-304	-4.328	3.047	188.201	91,61%	(15.782)
	Pensiun	34.761	31.796	31.424	460	-	-460	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	243.453	3.857	3.368	-489	-2.193	-1.903	-13.361	5.271	280.637	86,75%	(37.184)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	42	0,00%	0,00%	31,91%	42	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	42	0,00%	0,00%	44,56%	42	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.251	1.080	777	0,56%	4,66%	3,50%	(303)	623	(474)			
	KUR	154	1.078	796	496	0,62%	3,75%	2,44%	(300)	342	(582)			
	Non KUR	-	173	284	281	0,00%	14,45%	14,70%	(3)	281	108			
3	PWG	25	122	-	284	0,24%	0,00%	2,89%	284	259	162			
	Cilem	25	122	-	284	0,24%	0,00%	2,89%	284	259	162			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	10.201	6,82%	4,46%	4,83%	762	(4.706)	1.532			
	CF 1	-	261	36	33	0,00%	0,49%	0,44%	(3)	33	(228)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	33	0,00%	1,03%	0,97%	(3)	33	(228)			
	CF 2	14.908	8.408	9.403	10.168	7,05%	4,60%	4,99%	765	(4.739)	1.760			
	Mitraguna & Others	14.471	8.408	9.292	9.864	8,19%	5,38%	5,72%	573	(4.607)	1.456			
	Pensiun	436	-	111	304	0,35%	0,35%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	11.303	5,87%	4,29%	4,64%	784	(3.783)	1.262	0,48%	89,70%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	430	949	1.093	1,31%	4,09%	4,92%	144	732	663			
	KUR	269	252	771	915	1,09%	3,63%	4,51%	144	646	663			
	Non KUR	93	178	178	178	3,26%	9,05%	9,32%	-	86	-			
3	PWG	-	-	-	8	0,00%	0,00%	0,09%	8	8	8			
	Cilem	-	-	-	8	0,00%	0,00%	0,09%	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	21.962	3,60%	10,20%	10,39%	352	14.086	(419)			
	CF 1	-	-	216	216	0,00%	2,97%	2,90%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,42%	-	216	216			
	CF 2	7.876	22.381	21.394	21.746	3,72%	10,46%	10,67%	352	13.870	(635)			
	Mitraguna & Others	7.422	21.944	20.957	21.309	4,20%	12,13%	12,36%	352	13.887	(635)			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	23.064	3,21%	9,19%	9,47%	505	14.826	253	1,10%	88,34%	-8,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	6.919	6.351	10.453	(567)	(6.474)	-50,48%	(1.162)	-15,47%	17.429	36,44%	(11.078)
2	Tabungan	148.174	167.404	173.474	174.962	9.844	1.488	7.558	4,51%	26.788	18,08%	160.824	108,79%	14.138
3	Deposito	29.593	39.679	37.313	37.313	(12.069)	0	(2.366)	-5,96%	7.720	26,09%	30.481	122,41%	6.832
	Total	185.281	219.908	217.706	218.626	8.228	921	(1.281)	-0,58%	33.346	18,00%	208.734	104,74%	9.892
	CASA	155.687	180.229	180.393	181.313	20.297	921	1.084	0,60%	25.626	16,46%	178.253	101,72%	3.060
	(%) CASA	84,03%	81,96%	82,86%	82,93%									
	FDR	129,17%	124,10%	128,90%	128,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	7.407	7.499		92	(2.356)	-23,91%	(862)	-10,31%	-	0,00%	7.499
2	Giro ISE	1.674	3.000	1.780	1.780		0	(1.220)	-40,68%	105	6,27%		0,00%	1.780
3	Tabungan ISE	6.686	6.855	5.627	5.719		92	(1.136)	-16,57%	(967)	-14,46%		0,00%	5.719
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.550	47.539	2.495	2.135	-360	536	-12	1.148	2.147	50.463	94,21%	(2.924)
	KUR	42.708	43.592	43.738	2.495	2.035	-460	632	146	1.030	1.889	46.601	93,86%	(2.863)
	Non KUR	3.682	3.959	3.801	-	100	100	-96	-158	118	258	3.862	98,41%	(61)
3	PWG	25.907	43.447	46.442	15.043	14.037	-1.006	1.699	2.995	20.534	11.042	40.279	115,30%	6.163
	Cilem	11.633	25.741	27.436	6.815	5.380	-1.435	1.400	1.695	15.803	3.685	21.595	127,05%	5.841
	Gadai	14.275	17.707	19.006	8.228	8.656	428	299	1.299	4.731	7.357	18.683	101,73%	323
4	CFG	167.028	181.912	186.643	4.904	7.726	2.821	2.235	4.731	19.615	2.994	181.961	102,57%	4.682
	CF 1	10.804	12.692	14.859	811	2.575	1.763	648	2.167	4.055	408	12.617	117,78%	2.243
	Total Griya	4.197	4.094	5.432	-	1.450	1.450	0	1.339	1.235	111	4.450	122,07%	982
	• Total Non Program	4.197	3.939	5.278	-	1.450	1.450	-111	1.339	1.081	111	4.450	118,61%	828
	• Program	-	154	154	-	-	0	-1	-1	154	1	0	0,00%	154
	Oto	6.607	8.599	9.427	811	1.125	313	648	829	2.821	296	8.167	115,44%	1.261
	CF 2	156.224	169.220	171.784	4.093	5.151	1.058	1.587	2.564	15.560	2.586	169.344	101,44%	2.439
	Mitraguna & Others	100.077	112.520	114.319	3.154	3.513	359	1.226	1.799	14.242	1.714	111.939	102,13%	2.379
	Pensiun	56.148	56.700	57.465	939	1.638	699	361	765	1.317	873	57.405	100,10%	60
	Total Pembiayaan	239.326	272.910	280.624	22.442	23.897	1.455	4.470	7.714	41.297	16.183	272.702	102,90%	7.921

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	580	395	324	0,43%	0,83%	0,68%	(72)	126	(256)			
	KUR	198	433	317	249	0,46%	0,73%	0,57%	(69)	51	(184)			
	Non KUR	-	147	78	75	0,00%	1,97%	1,97%	(3)	75	(72)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.021	882	478	901	0,61%	0,26%	0,48%	423	(120)	19			
	CF 1	202	250	15	488	1,87%	0,11%	3,28%	473	286	238			
	Total Griya	-	214	-	212	0,00%	0,00%	3,90%	212	212	(2)			
	Oto	202	36	15	276	3,06%	0,17%	2,93%	261	74	240			
	CF 2	819	632	464	413	0,52%	0,27%	0,24%	(50)	(406)	(218)			
	Mitraguna & Others	819	435	220	160	0,82%	0,20%	0,14%	(60)	(659)	(275)			
	Pensiun	-	196	243	253	0,00%	0,43%	0,44%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	1.225	0,51%	0,32%	0,44%	351	5	(237)	1,09%	-150,62%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	476	474	409	0,99%	1,00%	0,86%	(65)	(51)	(67)			
	KUR	366	425	423	359	0,86%	0,97%	0,82%	(65)	(7)	(66)			
	Non KUR	95	51	51	51	2,57%	1,28%	1,33%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.430	1,59%	0,66%	0,77%	220	(1.218)	220			
	CF 1	10	294	294	294	0,09%	2,31%	1,98%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,12%	-	284	-			
	CF 2	2.638	916	916	1.136	1,69%	0,54%	0,66%	220	(1.502)	220			
	Mitraguna & Others	2.229	887	887	1.107	2,23%	0,79%	0,97%	220	(1.122)	220			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.839	1,30%	0,62%	0,66%	156	(1.270)	153	1,82%	-177,69%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.390	969	(12)	(421)	(208)	-17,70%	(394)	-28,93%	6.965	13,90%	(5.997)
2	Tabungan	77.945	91.604	96.900	97.520	3.062	620	5.916	6,46%	19.575	25,11%	88.339	110,39%	9.180
3	Deposito	9.935	9.827	9.827	9.827	(3.771)	0	0	0,00%	(108)	-1,09%	10.450	94,04%	(623)
	Total	89.243	102.608	108.116	108.315	(721)	199	5.707	5,56%	19.073	21,37%	105.755	102,42%	2.560
	CASA	79.307	92.781	98.289	98.488	3.050	199	5.707	6,15%	19.181	24,19%	95.305	103,34%	3.183
	(%) CASA	88,87%	90,42%	90,91%	90,93%									
	FDR	131,75%	139,02%	136,59%	136,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.219	2.416	198	119	5,17%	(379)	-13,57%	-	0,00%	2.416	
2	Giro ISE	1.018	536	381	624	243	88	16,43%	(394)	-38,71%		0,00%	624	
3	Tabungan ISE	1.778	1.762	1.838	1.792	(45)	31	1,74%	15	0,82%		0,00%	1.792	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	83	96	96	96	0	0	0,00%	13	15,66%		0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	• Local Champion	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	23.444	770	1.705	935	166	1.070	4.038	635	22.152	105,83%	1.292
	KUR	19.311	21.551	22.437	770	1.505	735	184	887	3.127	618	21.918	102,37%	520
	Non KUR	95	824	1.007	-	200	200	-18	183	912	17	234	430,01%	773
3	PWG	2.291	6.046	6.590	737	814	77	444	545	4.299	269	5.483	120,18%	1.107
	Cilem	2.291	6.046	6.590	737	814	77	444	545	4.299	269	5.483	120,18%	1.107
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	117.645	4.773	5.474	701	3.923	3.500	21.859	1.974	104.717	112,35%	12.928
	CF 1	18.535	21.664	22.315	1.126	831	-295	1.032	651	3.780	181	19.955	111,82%	2.360
	Total Griya	17.245	16.279	16.205	-	-	0	0	-74	-1.040	74	17.894	90,56%	(1.689)
	• Total Non Program	1.070	711	701	-	-	0	-10	-10	-369	10	1.355	51,73%	(654)
	• Program	16.174	15.567	15.504	-	-	0	-67	-64	-671	64	16.538	93,74%	(1.035)
	Oto	1.291	5.386	6.110	1.126	831	-295	1.032	724	4.819	107	2.062	296,33%	4.048
	CF 2	77.250	92.480	95.330	3.647	4.643	996	2.890	2.850	18.080	1.793	84.762	112,47%	10.568
	Mitraguna & Others	58.013	73.658	77.038	3.647	4.615	968	3.046	3.380	19.024	1.235	64.869	118,76%	12.169
	Pensiun	19.237	18.823	18.292	-	28	28	-156	-530	-945	558	19.893	91,95%	(1.601)
	Total Pembiayaan	117.580	142.642	147.679	6.280	7.993	1.713	4.531	5.037	30.099	2.956	132.450	111,50%	15.230

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	622	0,86%	2,32%	2,65%	103	455	(26)			
	KUR	167	647	518	622	0,87%	2,40%	2,77%	103	455	(26)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	5	0,00%	0,00%	0,07%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,07%	5	5	5			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	2.137	2,69%	1,41%	1,82%	531	(435)	519			
	CF 1	1.875	1.203	1.449	1.540	10,12%	6,69%	6,90%	92	(335)	338			
	Total Griya	1.875	1.203	1.449	1.450	10,87%	8,90%	8,95%	2	(425)	248			
	Oto	-	-	-	90	0,00%	0,00%	1,47%	90	90	90			
	CF 2	697	415	157	597	0,90%	0,17%	0,63%	439	(100)	181			
	Mitraguna & Others	583	206	157	597	1,01%	0,21%	0,77%	439	13	390			
	Pensiun	113	209	-	-	0,59%	0,00%	0,00%	-	(113)	(209)			
	Total Pembiayaan	2.739	2.265	2.124	2.763	2,33%	1,49%	1,87%	639	24	498	0,80%	57,48%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	582	667	0,00%	2,60%	2,84%	85	667	259			
	KUR	-	408	582	667	0,00%	2,70%	2,97%	85	667	259			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.248	5.309	5.427	5,15%	4,65%	4,61%	118	492	178			
	CF 1	4.826	5.144	5.155	5.274	26,04%	23,79%	23,63%	119	448	130			
	Total Griya	4.826	5.144	5.155	5.274	27,99%	31,67%	32,54%	119	448	130			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	153	0,14%	0,17%	0,16%	(1)	45	49			
	Mitraguna & Others	108	104	154	153	0,19%	0,21%	0,20%	(1)	45	49			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	6.094	4,20%	4,13%	4,13%	203	1.159	437	1,90%	53,95%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	105	105	22	(0)	(29)	-21,68%	(57)	-35,04%	6.099	1,72%	(5.994)
2	Tabungan	112.107	106.939	100.969	103.071	4.001	2.102	(3.868)	-3,62%	(9.036)	-8,06%	124.113	83,05%	(21.042)
3	Deposito	7.734	12.435	12.256	12.256	(7.081)	(0)	(179)	-1,44%	4.522	58,47%	8.534	143,61%	3.722
	Total	120.003	119.508	113.330	115.432	(3.058)	2.102	(4.076)	-3,41%	(4.571)	-3,81%	138.746	83,20%	(23.314)
	CASA	112.269	107.073	101.074	103.176	4.023	2.102	(3.897)	-3,64%	(9.093)	-8,10%	130.212	79,24%	(27.036)
	(%) CASA	93,56%	89,59%	89,19%	89,38%									
	FDR	119,28%	124,78%	131,79%	129,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.724	1.724		0	268	18,40%	176	11,38%	-	0,00%	1.724
2	Giro ISE	6	6	7	7		0	1	17,47%	1	14,98%		0,00%	7
3	Tabungan ISE	1.542	1.450	1.717	1.717		0	267	18,40%	175	11,36%		0,00%	1.717
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Local Champion	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.680	790	630	-160	21	-260	-2.831	890	20.904	75,01%	(5.224)
	KUR	17.071	14.453	14.235	440	630	190	-290	-218	-2.836	848	19.325	73,66%	(5.090)
	Non KUR	1.440	1.487	1.445	350	-	-350	311	-42	5	42	1.579	91,53%	(134)
3	PWG	10.369	15.953	17.008	3.608	3.444	-164	1.525	1.055	6.639	2.389	18.973	89,64%	(1.965)
	Cilem	7.309	11.042	11.436	1.159	999	-159	627	395	4.127	604	13.826	82,72%	(2.390)
	Gadai	3.060	4.912	5.572	2.449	2.445	-4	898	660	2.511	1.785	5.147	108,24%	424
4	CFG	114.187	117.178	116.617	3.083	1.657	-1.426	421	-561	2.431	2.218	123.852	94,16%	(7.235)
	CF 1	709	1.836	1.873	276	83	-193	241	37	1.164	47	1.747	107,23%	126
	Total Griya	277	252	245	-	-	0	0	-7	-32	7	410	59,80%	(165)
	• Total Non Program	277	252	245	-	-	0	-3	-7	-32	7	410	59,80%	(165)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.628	276	83	-193	241	44	1.196	39	1.337	121,76%	291
	CF 2	113.478	115.342	114.744	2.807	1.574	-1.233	179	-598	1.267	2.172	122.105	93,97%	(7.361)
	Mitraguna & Others	95.023	97.994	97.437	2.732	1.278	-1.454	301	-557	2.415	1.835	103.005	94,60%	(5.567)
	Pensiun	18.455	17.348	17.307	75	296	221	-121	-41	-1.148	337	19.101	90,61%	(1.793)
	Total Pembiayaan	143.135	149.126	149.357	7.481	5.731	-1.750	1.965	232	6.223	5.500	163.797	91,18%	(14.440)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	731	757	875	1,73%	4,75%	5,58%	118	555	144			
	KUR	302	708	757	875	1,77%	5,24%	6,15%	118	574	167			
	Non KUR	19	23	-	-	1,33%	0,00%	0,00%	-	(19)	(23)			
3	PWG	-	-	-	32	0,00%	0,00%	0,19%	32	32	32			
	Cilem	-	-	-	32	0,00%	0,00%	0,28%	32	32	32			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	850	1.089	884	0,54%	0,93%	0,76%	(205)	267	34			
	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	617	850	1.089	884	0,54%	0,94%	0,77%	(205)	267	34			
	Mitraguna & Others	617	850	1.089	884	0,65%	1,11%	0,91%	(205)	267	34			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	1.791	0,65%	1,24%	1,20%	(55)	853	209	5,19%	-333,16%	4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.051	1.024	1.067	2,24%	6,42%	6,81%	44	653	17			
	KUR	236	952	926	971	1,38%	6,41%	6,82%	45	735	19			
	Non KUR	179	98	97	96	12,41%	6,53%	6,66%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.994	1,86%	1,71%	1,71%	(6)	(131)	(170)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.164	2.000	1.994	1,87%	1,73%	1,74%	(6)	(131)	(170)			
	Mitraguna & Others	1.814	2.145	1.980	1.974	1,91%	2,02%	2,03%	(6)	160	(170)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	3.061	1,77%	2,03%	2,05%	38	521	(154)	7,93%	-286,90%	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	1.402	879	(270)	(523)	(52)	-5,59%	(2.126)	-70,75%	10.233	8,59%	(9.354)
2	Tabungan	56.317	70.443	63.217	63.776	2.742	559	(6.667)	-9,46%	7.459	13,25%	68.270	93,42%	(4.494)
3	Deposito	45.220	61.834	63.030	63.030	530	0	1.196	1,93%	17.810	39,38%	46.172	136,51%	16.858
	Total	104.542	133.208	127.649	127.685	3.002	36	(5.523)	-4,15%	23.143	22,14%	124.675	102,41%	3.010
	CASA	59.322	71.374	64.619	64.655	2.472	36	(6.719)	-9,41%	5.333	8,99%	78.503	82,36%	(13.848)
	(%) CASA	56,74%	53,58%	50,62%	50,64%									
	FDR	207,64%	176,07%	186,25%	186,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	2.144	2.192		48	287	15,05%	(618)	-22,00%	-	0,00%	2.192
2	Giro ISE	19	177	455	492		36	315	178,44%	473	2469,92%		0,00%	492
3	Tabungan ISE	2.791	1.729	1.688	1.700		12	(28)	-1,64%	(1.091)	-39,09%		0,00%	1.700
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	121	123	123		0	2	1,65%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.005	-	-	0	-71	-71	-689	71	8.694	92,08%	(689)
	Linkage	8.515	7.897	7.826	-	-	-	-71	-71	-689	71	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	30.835	500	550	50	-713	-766	-3.740	1.316	37.916	81,32%	(7.081)
	KUR	29.907	27.691	27.126	500	550	50	-527	-565	-2.781	1.115	33.063	82,04%	(5.938)
	Non KUR	4.668	3.910	3.709	-	-	0	-186	-201	-959	201	4.853	76,44%	(1.143)
3	PWG	5.791	9.161	10.198	1.214	1.747	534	451	1.037	4.407	711	12.817	79,56%	(2.620)
	Cilem	5.791	9.161	10.198	1.214	1.747	534	451	1.037	4.407	711	12.817	79,56%	(2.620)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	188.708	5.425	4.590	-835	4.198	3.010	20.700	1.581	183.548	102,81%	5.160
	CF 1	111.105	104.354	105.066	295	1.608	1.313	79	712	-6.039	896	115.522	90,95%	(10.456)
	Total Griya	105.380	97.721	97.047	-	-	0	0	-674	-8.333	674	108.551	89,40%	(11.504)
	• Total Non Program	15.372	12.667	12.560	-	-	0	-92	-108	-2.812	108	16.517	76,04%	(3.958)
	• Program	90.009	85.053	84.487	-	-	0	-719	-566	-5.521	566	92.034	91,80%	(7.547)
	Oto	5.724	6.633	8.019	295	1.608	1.313	79	1.386	2.294	223	6.971	115,03%	1.048
	CF 2	56.904	81.345	83.643	5.130	2.982	-2.148	4.119	2.298	26.739	684	68.026	122,96%	15.617
	Mitraguna & Others	52.060	71.990	72.423	5.130	1.067	-4.063	4.172	433	20.364	634	62.099	116,63%	10.324
	Pensiun	4.844	9.355	11.219	-	1.915	1.915	-53	1.864	6.375	51	5.927	189,30%	5.293
	Total Pembiayaan	217.069	234.537	237.746	7.139	6.888	-251	3.866	3.209	20.678	3.679	242.975	97,85%	(5.229)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.113	1.211	1.408	1,36%	3,83%	4,56%	197	936	295			
	KUR	56	257	593	809	0,19%	2,14%	2,98%	216	753	552			
	Non KUR	415	856	617	598	8,89%	15,78%	16,12%	(19)	183	(257)			
3	PWG	-	16	-	65	0,00%	0,00%	0,64%	65	65	49			
	Cilem	-	16	-	65	0,00%	0,00%	0,64%	65	65	49			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	10.383	4,36%	4,86%	5,50%	1.352	3.054	436			
	CF 1	7.221	9.947	9.032	9.040	6,50%	8,65%	8,60%	8	1.819	(908)			
	Total Griya	7.194	9.680	8.838	8.689	6,83%	9,04%	8,95%	(148)	1.495	(991)			
	Oto	26	267	194	350	0,46%	2,92%	4,37%	157	324	83			
	CF 2	108	-	-	1.344	0,19%	0,00%	1,61%	1.344	1.236	1.344			
	Mitraguna & Others	-	-	-	1.344	0,00%	0,00%	1,86%	1.344	1.344	1.344			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	11.856	3,59%	4,37%	4,99%	1.614	4.056	779	0,04%	99,14%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	714	0,76%	1,76%	2,32%	158	452	206			
	KUR	164	63	102	99	0,55%	0,37%	0,36%	(3)	(65)	36			
	Non KUR	98	446	455	616	2,11%	11,63%	16,59%	161	517	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	15.773	7,41%	8,14%	8,36%	653	3.318	695			
	CF 1	10.689	14.420	14.462	15.116	9,62%	13,86%	14,39%	653	4.427	696			
	Total Griya	10.577	14.153	14.195	14.849	10,04%	14,53%	15,30%	653	4.272	696			
	Oto	112	267	267	267	1,96%	4,02%	3,33%	-	155	-			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,79%	(0)	(1.108)	(1)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	(0)	(1.108)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	16.666	5,94%	6,76%	7,01%	811	3.771	901	0,05%	99,33%	-7,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	1.338	1.340	(108)	2	97	7,84%	(5.741)	-81,08%	13.765	9,73%	(12.425)
2	Tabungan	82.750	90.284	86.039	88.190	2.369	2.152	(2.093)	-2,32%	5.441	6,57%	94.714	93,11%	(6.523)
3	Deposito	20.500	28.858	30.758	30.758	(518)	0	1.900	6,59%	10.258	50,04%	21.028	146,27%	9.730
	Total	110.331	120.384	118.135	120.289	1.744	2.153	(95)	-0,08%	9.958	9,03%	129.507	92,88%	(9.219)
	CASA	89.831	91.526	87.377	89.530	2.261	2.153	(1.996)	-2,18%	(300)	-0,33%	108.479	82,53%	(18.948)
	(%) CASA	81,42%	76,03%	73,96%	74,43%									
	FDR	132,60%	136,61%	141,42%	138,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.735	1.773	1.777		4	42	2,44%	983	123,70%	-	0,00%	1.777
2	Giro ISE	389	18	29	32		3	14	78,06%	(357)	-91,85%		0,00%	32
3	Tabungan ISE	406	1.717	1.744	1.745		2	28	1,65%	1.340	330,35%		0,00%	1.745
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.921	36.692	1.450	1.250	-200	156	-229	-958	1.479	40.536	90,52%	(3.844)
	KUR	36.457	35.916	35.717	1.450	1.250	-200	197	-199	-740	1.449	39.220	91,07%	(3.503)
	Non KUR	1.194	1.005	976	-	-	0	-41	-30	-218	30	1.316	74,12%	(341)
3	PWG	14.628	23.112	24.970	7.281	8.257	976	2.313	1.858	10.343	6.399	23.691	105,40%	1.280
	Cilem	6.737	13.343	13.458	1.702	1.604	-98	824	115	6.721	1.488	12.491	107,74%	967
	Gadai	7.891	9.770	11.512	5.579	6.653	1.074	1.489	1.743	3.621	4.911	11.200	102,79%	313
4	CFG	94.017	104.423	105.404	3.887	2.405	-1.482	2.208	981	11.387	1.424	106.168	99,28%	(764)
	CF 1	1.650	2.632	2.827	-	261	261	-46	196	1.177	65	2.613	108,21%	215
	Total Griya	348	274	265	-	-	0	0	-9	-83	9	481	55,15%	(216)
	• Total Non Program	348	274	265	-	-	0	-9	-9	-83	9	481	55,15%	(216)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.562	-	261	261	-46	204	1.260	57	2.132	120,17%	430
	CF 2	92.366	101.791	102.577	3.887	2.144	-1.743	2.254	785	10.210	1.359	103.555	99,06%	(978)
	Mitraguna & Others	54.628	62.667	62.995	3.737	1.377	-2.360	2.605	328	8.366	1.049	64.824	97,18%	(1.829)
	Pensiun	37.738	39.124	39.582	150	767	617	-351	458	1.844	309	38.731	102,20%	851
	Total Pembiayaan	146.295	164.457	167.067	12.618	11.912	-706	4.677	2.610	20.772	9.302	170.394	98,05%	(3.327)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	91	0,22%	0,15%	0,25%	37	8	43			
	KUR	-	48	17	56	0,00%	0,05%	0,16%	39	56	8			
	Non KUR	83	-	37	35	6,98%	3,67%	3,63%	(2)	(48)	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	-	897	723	732	0,00%	0,69%	0,69%	9	732	(165)			
	CF 1	-	157	155	152	0,00%	5,87%	5,37%	(3)	152	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	152	0,00%	6,55%	5,93%	(3)	152	(5)			
	CF 2	-	740	569	580	0,00%	0,56%	0,57%	11	580	(160)			
	Mitraguna & Others	-	616	444	479	0,00%	0,71%	0,76%	34	479	(138)			
	Pensiun	-	123	124	101	0,00%	0,32%	0,26%	(23)	101	(22)			
	Total Pembiayaan	83	944	777	823	0,06%	0,47%	0,49%	46	739	(122)	0,55%	-11,23%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,75%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,24%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	3.064	0,02%	2,79%	2,91%	149	3.045	498			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.566	2.914	3.064	0,02%	2,86%	2,99%	149	3.045	498			
	Mitraguna & Others	19	2.136	2.485	2.510	0,03%	3,97%	3,98%	25	2.491	373			
	Pensiun	-	430	429	554	0,00%	0,26%	1,40%	124	554	124			
	Total Pembiayaan	116	2.843	3.191	3.341	0,08%	1,94%	2,00%	149	3.224	497	0,72%	64,17%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	505	670	(54)	165	405	152,85%	513	327,93%	5.924	11,30%	(5.254)
2	Tabungan	45.583	47.589	46.598	48.535	2.129	1.936	946	1,99%	2.951	6,47%	54.284	89,41%	(5.750)
3	Deposito	28.548	7.547	6.815	6.815	(9.965)	0	(732)	-9,70%	(21.733)	-76,13%	29.380	23,20%	(22.565)
	Total	74.288	55.400	53.918	56.019	(7.891)	2.101	619	1,12%	(18.269)	-24,59%	89.588	62,53%	(33.569)
	CASA	45.740	47.853	47.103	49.204	2.075	2.101	1.351	2,82%	3.464	7,57%	60.208	81,72%	(11.004)
	(%) CASA	61,57%	86,38%	87,36%	87,83%									
	FDR	155,10%	228,18%	240,31%	231,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	892	899		7	(99)	-9,91%	104	13,04%	-	0,00%	899
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%		0,00%	72
3	Tabungan ISE	788	919	821	827		7	(92)	-10,04%	39	4,92%		0,00%	827
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	29.751	30.451	1.185	1.630	445	355	700	6.304	930	26.560	114,65%	3.891
	KUR	23.464	28.943	29.692	985	1.630	645	175	750	6.228	880	25.739	115,36%	3.953
	Non KUR	683	808	759	200	-	-200	179	-49	76	49	820	92,48%	(62)
3	PWG	2.751	4.944	5.827	827	1.102	275	555	883	3.075	219	6.104	95,45%	(278)
	Cilem	2.751	4.944	5.827	827	1.102	275	555	883	3.075	219	6.104	95,45%	(278)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.294	2.243	3.971	1.728	865	1.576	4.972	2.395	96.042	97,14%	(2.748)
	CF 1	3.542	3.637	3.592	-	-	0	-16	-45	50	45	4.375	82,10%	(783)
	Total Griya	3.385	2.583	2.554	-	-	0	0	-29	-831	29	3.517	72,60%	(964)
	• Total Non Program	3.385	2.583	2.554	-	-	0	-141	-29	-831	29	3.517	72,60%	(964)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.038	-	-	0	-16	-16	881	16	858	121,00%	180
	CF 2	84.780	88.081	89.702	2.243	3.971	1.728	881	1.621	4.922	2.350	91.667	97,86%	(1.965)
	Mitraguna & Others	72.402	75.698	77.498	2.137	3.971	1.834	922	1.800	5.096	2.171	78.537	98,68%	(1.039)
	Pensiun	12.378	12.383	12.204	106	-	-106	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	129.571	4.255	6.703	2.448	1.775	3.159	14.351	3.544	128.706	100,67%	865

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	29	22	15	1,08%	0,07%	0,05%	(7)	(246)	(14)			
	KUR	188	-	-	-	0,80%	0,00%	0,00%	-	(188)	-			
	Non KUR	73	29	22	15	10,64%	2,75%	1,98%	(7)	(58)	(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	563	1.184	891	1.150	0,64%	0,97%	1,23%	259	587	(34)			
	CF 1	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	1.150	0,66%	1,01%	1,28%	259	587	286			
	Mitraguna & Others	408	799	817	1.076	0,56%	1,08%	1,39%	259	668	277			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	1.165	0,72%	0,72%	0,90%	252	341	(48)	2,41%	-167,70%	1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	325	232	169	0,11%	0,78%	0,56%	(62)	144	(156)			
	KUR	-	265	172	110	0,00%	0,60%	0,37%	(62)	110	(156)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,84%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	949	1,34%	1,04%	1,02%	(1)	(239)	369			
	CF 1	-	-	320	320	0,00%	8,81%	8,92%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,54%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	628	1,40%	0,72%	0,70%	(1)	(559)	49			
	Mitraguna & Others	1.187	580	567	566	1,64%	0,75%	0,73%	(1)	(622)	62			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	(14)			
	Total Pembiayaan	1.213	905	1.182	1.118	1,05%	0,94%	0,86%	(64)	(95)	214	1,40%	-62,80%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.211	1.353	(430)	143	424	45,58%	(6.704)	-83,21%	13.925	9,72%	(12.572)
2	Tabungan	114.229	114.395	114.603	116.866	938	2.263	2.472	2,16%	2.638	2,31%	125.686	92,98%	(8.819)
3	Deposito	24.505	18.999	18.203	18.203	(2.845)	(0)	(795)	-4,19%	(6.302)	-25,72%	25.359	71,78%	(7.156)
	Total	146.791	134.323	134.017	136.423	(2.337)	2.406	2.100	1,56%	(10.368)	-7,06%	164.970	82,70%	(28.547)
	CASA	122.286	115.324	115.814	118.220	508	2.406	2.895	2,51%	(4.066)	-3,33%	139.611	84,68%	(21.391)
	(%) CASA	83,31%	85,86%	86,42%	86,66%									
	FDR	111,90%	132,72%	132,81%	130,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	745	756		10	115	17,98%	191	33,76%	-	0,00%	756
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	744	754		10	115	18,03%	191	33,93%		0,00%	754
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.580	450	320	-130	-313	-407	-1.125	727	21.094	83,34%	(3.514)
	KUR	17.857	17.417	17.033	450	320	-130	-292	-384	-824	704	20.109	84,70%	(3.076)
	Non KUR	848	570	547	-	-	0	-21	-23	-301	23	985	55,55%	(438)
3	PWG	28.691	42.147	42.353	9.534	9.871	337	1.361	206	13.661	9.665	40.780	103,86%	1.573
	Cilem	14.633	22.957	22.944	2.409	1.163	-1.246	1.098	-13	8.312	1.176	24.231	94,69%	(1.287)
	Gadai	14.059	19.190	19.408	7.125	8.708	1.583	263	219	5.350	8.490	16.549	117,28%	2.859
4	CFG	116.769	118.070	117.979	3.370	1.842	-1.528	1.134	-91	1.210	1.933	126.014	93,62%	(8.035)
	CF 1	2.827	4.299	4.546	245	332	88	171	246	1.718	86	3.871	117,42%	674
	Total Griya	979	749	734	-	-	0	0	-15	-245	15	1.112	66,04%	(377)
	• Total Non Program	979	749	734	-	-	0	-12	-15	-245	15	1.112	66,04%	(377)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.812	245	332	88	171	261	1.963	71	2.760	138,11%	1.052
	CF 2	113.942	113.771	113.434	3.126	1.510	-1.616	962	-337	-509	1.847	122.143	92,87%	(8.710)
	Mitraguna & Others	55.116	57.710	58.109	1.833	1.350	-483	511	400	2.994	950	62.559	92,89%	(4.450)
	Pensiun	58.827	56.061	55.324	1.293	160	-1.133	451	-737	-3.502	897	59.584	92,85%	(4.260)
	Total Pembiayaan	164.260	178.278	177.986	13.354	12.034	-1.320	2.180	-292	13.726	12.325	187.982	94,68%	(9.997)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	435	433	326	3,30%	2,41%	1,85%	(107)	(292)	(110)			
	KUR	461	320	321	290	2,58%	1,84%	1,70%	(30)	(171)	(30)			
	Non KUR	156	115	112	35	18,40%	19,66%	6,46%	(77)	(121)	(80)			
3	PWG	74	135	-	61	0,26%	0,00%	0,14%	61	(13)	(74)			
	Cilem	74	135	-	61	0,51%	0,00%	0,27%	61	(13)	(74)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.969	1.297	2.461	2.761	1,69%	2,08%	2,34%	299	791	1.464			
	CF 1	66	186	45	195	2,32%	1,04%	4,30%	150	130	10			
	Total Griya	66	-	45	43	6,70%	6,00%	5,83%	(2)	(23)	43			
	Oto	-	186	-	153	0,00%	0,00%	4,00%	153	153	(33)			
	CF 2	1.904	1.111	2.417	2.565	1,67%	2,12%	2,26%	149	662	1.454			
	Mitraguna & Others	1.427	886	1.741	1.786	2,59%	3,02%	3,07%	45	359	900			
	Pensiun	477	225	676	779	0,81%	1,21%	1,41%	103	303	554			
	Total Pembiayaan	2.661	1.867	2.894	3.221	1,62%	1,62%	1,81%	327	560	1.353	0,00%	100,00%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	557	603	649	1,22%	3,35%	3,69%	46	420	92			
	KUR	229	523	569	543	1,28%	3,27%	3,19%	(26)	314	20			
	Non KUR	-	34	34	106	0,00%	5,95%	19,31%	72	106	72			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.451	1,37%	1,46%	1,23%	(268)	(146)	(175)			
	CF 1	-	-	159	154	0,00%	3,70%	3,39%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,04%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.297	1,40%	1,37%	1,14%	(262)	(300)	(329)			
	Mitraguna & Others	770	1.246	1.325	1.290	1,40%	2,30%	2,22%	(35)	520	44			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	2.100	1,11%	1,30%	1,18%	(222)	274	(84)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	22.761	23.096	236	335	338	1,48%	(1.804)	-7,25%	32.883	70,24%	(9.786)
3	Deposito	2.060	2.215	1.857	1.857	360	0	(359)	-16,19%	(204)	-9,88%	2.315	80,21%	(458)
	Total	26.961	24.974	24.618	24.953	596	335	(21)	-0,08%	(2.008)	-7,45%	35.198	70,89%	(10.245)
	CASA	24.901	22.758	22.761	23.096	236	335	338	1,48%	(1.804)	-7,25%	32.883	70,24%	(9.786)
	(%) CASA	92,36%	91,13%	92,46%	92,56%									
	FDR	86,03%	85,73%	84,45%	83,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.153	2.148		(5)	176	8,93%	214	11,08%	-	0,00%	2.148
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	1.972	2.153	2.148		(5)	176	8,93%	214	11,08%		0,00%	2.148
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	21.409	20.789	740	280	-460	-168	-621	-2.406	901	25.934	80,16%	(5.146)
	KUR	21.361	20.243	19.684	740	280	-460	-127	-559	-1.676	839	23.964	82,14%	(4.280)
	Non KUR	1.833	1.166	1.104	-	-	0	-41	-62	-729	62	1.970	56,04%	(866)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	20.789	740	280	-460	-168	-621	-2.406	901	25.934	80,16%	(5.146)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	848	860	1.318	2,98%	4,02%	6,34%	458	626	471			
	KUR	472	484	504	1.085	2,21%	2,49%	5,51%	581	613	602			
	Non KUR	220	364	356	233	11,98%	30,53%	21,10%	(123)	13	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	1.318	2,98%	4,02%	6,34%	458	626	471	5,94%	6,28%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	556	495	759	0,77%	2,31%	3,65%	264	581	203			
	KUR	161	460	401	485	0,75%	1,98%	2,46%	84	324	25			
	Non KUR	17	96	94	274	0,91%	8,07%	24,80%	180	257	178			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	759	0,77%	2,31%	3,65%	264	581	203	25,89%	-609,23%	22,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	431	417	40	(14)	(17)	-3,96%	(471)	-53,06%	888	46,94%	(471)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	431	417	40	(14)	(17)	-3,96%	(471)	-53,06%	888	46,94%	(471)
	CASA	888	434	431	417	40	(14)	(17)	-3,96%	(471)	-53,06%	888	46,94%	(471)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	335	335	13	1	262	359,56%	34	11,19%	302	111,19%	34
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	73	335	335	13	1	262	359,56%	34	11,19%	302	111,19%	34
	CASA	302	73	335	335	13	1	262	359,56%	34	11,19%	302	111,19%	34
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	820	60	61	183	1	(758)	-92,52%	(3.448)	-98,25%	6.296	0,97%	(6.235)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	60	61	183	1	(758)	-92,52%	(3.448)	-98,25%	6.391	0,96%	(6.329)
	CASA	3.509	820	60	61	183	1	(758)	-92,52%	(3.448)	-98,25%	6.296	0,97%	(6.235)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

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