

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	147.670	145.585	18.896	(2.085)	(7.575)	-4,95%	(10.281)	-6,60%	285.035	51,08%	(139.450)
2	Tabungan	1.803.617	1.920.425	1.907.998	1.899.072	73.106	(8.926)	(21.353)	-1,11%	95.455	5,29%	2.026.162	93,73%	(127.090)
3	Deposito	681.198	781.647	812.558	811.852	(10.210)	(706)	30.205	3,86%	130.654	19,18%	693.324	117,10%	118.528
Total		2.640.681	2.855.231	2.868.226	2.856.509	81.792	(11.717)	1.277	0,04%	215.828	8,17%	3.004.521	95,07%	(148.012)
CASA		1.959.483	2.073.585	2.055.668	2.044.657	92.002	(11.011)	(28.928)	-1,40%	85.174	4,35%	2.311.197	88,47%	(266.540)
(% CASA		74,20%	72,62%	71,67%	71,58%									
FDR		99,99%	102,42%	103,03%	103,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	85.081	80.181		(4.900)	4.052	5,32%	14.571	22,21%	91.492	87,64%	(11.312)
2	Giro ISE	23.758	18.808	20.580	19.448		(1.131)	640	3,40%	(4.310)	-18,14%	39.445	49,30%	(19.997)
3	Tabungan ISE	30.646	47.654	54.734	51.065		(3.669)	3.411	7,16%	20.419	66,63%	34.243	149,12%	16.822
4	Deposito ISE	11.205	9.667	9.767	9.667		(100)	0	0,00%	(1.538)	-13,73%	17.804	54,30%	(8.137)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.371	3.128	3.115	-13	8.098	1.728	15.973	1.387	105.167	91,64%	(8.796)
	Linkage	14.865	24.357	24.354	2.878	-	(2.878)	5.166	-2	9.490	2	25.651	94,94%	(1.297)
	Non-Linkage	65.533	70.286	72.017	250	3.115	2.865	2.932	1.730	6.483	1.385	79.516	90,57%	(7.499)
	• Local Champion	62.373	66.852	68.906		3.115	3.115	2.714	2.054	6.533	1.061	69.002	99,86%	(96)
	• Value Chain	3.160	3.434	3.111	250	-	(250)	218	-323	-49	323	10.514	29,59%	(7.403)
2	MBG	368.059	383.874	384.578	13.728	14.021	293	2.339	704	16.519	13.317	411.003	93,57%	(26.426)
	KUR	343.457	358.694	358.966	13.333	12.721	-612	2.561	272	15.509	12.449	384.254	93,42%	(25.288)
	Non KUR	24.602	25.180	25.611	395	1.300	905	-222	431	1.010	869	26.750	95,75%	(1.138)
3	PWG	200.888	321.425	335.797	76.429	78.483	2.054	23.304	14.372	134.908	64.111	334.137	100,50%	1.659
	Cilem	92.590	174.437	178.085	25.587	17.087	-8.500	15.815	3.648	85.494	13.439	198.310	89,80%	(20.225)
	Gadai	108.298	146.988	157.712	50.841	61.396	10.554	7.489	10.723	49.414	50.672	135.828	116,11%	21.884
4	CFG	1.991.066	2.124.255	2.138.393	56.514	51.515	-4.999	19.608	14.138	147.328	37.377	2.178.372	98,16%	(39.979)
	CF 1	271.158	283.396	282.560	2.048	3.891	1.843	-887	-836	11.402	4.727	302.660	93,36%	(20.100)
	Total Griya	236.939	236.200	233.989	1.436	850	-586	0	-2.211	-2.950	3.061	252.612	92,63%	(18.623)
	• Total Non Program	155.508	158.157	156.568	643	850	208	-785	-1.589	1.060	2.439	162.432	96,39%	(5.864)
	• Program	81.431	78.044	77.421	794	-	-794	154	-623	-4.010	623	90.181	85,85%	(12.760)
	Oto	34.219	47.196	48.571	612	3.041	2.429	-887	1.375	14.352	1.666	50.048	97,05%	(1.477)
	CF 2	1.719.908	1.840.859	1.855.833	54.466	47.624	-6.841	20.495	14.974	135.925	32.650	1.875.711	98,94%	(19.878)
	Mitraguna & Others	1.474.657	1.580.345	1.591.627	48.978	41.364	-7.614	16.923	11.282	116.970	30.082	1.616.843	98,44%	(25.216)
	Pensiun	245.250	260.513	264.206	5.488	6.261	773	3.572	3.692	18.956	2.568	258.868	102,06%	5.337
Total Pembiayaan		2.640.411	2.924.197	2.955.138	149.798	147.134	-2.664	53.349	30.941	314.728	116.193	3.028.679	97,57%	(73.541)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	1.566	0,00%	0,64%	1,63%	964	1.566	964			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	854	0,00%	0,86%	1,19%	252	854	252			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	31.732	0,62%	1,68%	8,25%	25.291	29.457	25.291			
	KUR	1.785	4.983	4.983	26.860	0,52%	1,39%	7,48%	21.877	25.074	21.877			
	Non KUR	489	1.458	1.458	4.872	1,99%	5,79%	19,02%	3.414	4.383	3.414			
3	PWG	10	-	-	11.205	0,00%	0,00%	3,34%	11.205	11.195	11.205			
	Cilem	10	-	-	8.455	0,01%	0,00%	4,75%	8.455	8.445	8.455			
	Gadai	-	-	-	2.750	0,00%	0,00%	1,74%	2.750	2.750	2.750			
4	CFG	19.717	25.753	27.801	53.103	0,99%	1,31%	2,48%	25.301	33.385	27.349			
	CF 1	13.249	13.763	15.216	30.617	4,89%	5,37%	10,84%	15.401	17.368	16.854			
	Total Griya	12.780	13.116	14.475	27.614	5,39%	6,13%	11,80%	13.140	14.834	14.499			
	Oto	469	648	742	3.003	1,37%	1,57%	6,18%	2.261	2.534	2.355			
	CF 2	6.468	11.990	12.585	22.485	0,38%	0,68%	1,21%	9.900	16.017	10.495			
	Mitraguna & Others	5.999	11.313	11.277	20.388	0,41%	0,71%	1,28%	9.110	14.389	9.075			
	Pensiun	470	677	1.308	2.098	0,19%	0,50%	0,79%	790	1.628	1.421			
Total Pembiayaan		22.002	32.797	34.844	97.606	0,83%	1,19%	3,30%	62.762	75.604	64.810	0,88%	73,31%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.567	22,59%	25,33%	25,49%	595	6.409	580			
	Linkage	14.845	14.842	14.842	14.841	99,87%	60,93%	60,94%	(0)	(3)	(1)			
	Non-Linkage	3.314	9.145	9.131	9.726	5,06%	12,99%	13,51%	595	6.412	581			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.923	0,70%	0,60%	0,76%	613	350	84			
	KUR	1.118	1.467	1.018	1.587	0,33%	0,28%	0,44%	569	469	119			
	Non KUR	1.455	1.371	1.292	1.336	5,91%	5,13%	5,22%	44	(119)	(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	25.667	22.264	23.049	24.229	1,29%	1,09%	1,13%	1.180	(1.438)	1.965			
	CF 1	9.750	9.970	10.411	10.659	3,60%	3,67%	3,77%	248	909	689			
	Total Griya	9.274	9.581	9.871	10.115	3,91%	4,18%	4,32%	244	841	534			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	13.570	0,93%	0,69%	0,73%	931	(2.347)	1.276			
	Mitraguna & Others	14.983	11.599	11.801	12.743	1,02%	0,75%	0,80%	942	(2.240)	1.143			
	Pensiun	934	695	838	828	0,04%	0,03%	0,31%	(11)	(107)	133			
Total Pembiayaan		46.399	49.090	49.332	51.719	1,76%	1,69%	1,75%	2.387	5.321	2.630	1,83%	-4,48%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	22.090	21.020	(97)	(1.071)	(2.704)	-11,40%	(4.985)	-19,17%	37.326	56,31%	(16.306)
2	Tabungan	211.719	220.477	207.380	205.889	9.992	(1.490)	(14.588)	-6,62%	(5.830)	-2,75%	230.574	89,29%	(24.685)
3	Deposito	98.613	75.556	118.399	118.248	(22.636)	(152)	42.692	56,50%	19.634	19,91%	99.651	118,66%	18.597
	Total	336.337	319.757	347.870	345.157	(12.741)	(2.713)	25.400	7,94%	8.820	2,62%	367.551	93,91%	(22.394)
	CASA	237.724	244.201	229.470	226.909	9.895	(2.561)	(17.292)	-7,08%	(10.815)	-4,55%	267.900	84,70%	(40.991)
	(%) CASA	70,68%	76,37%	65,96%	65,74%									
	FDR	113,34%	127,22%	118,29%	119,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	17.598	16.117		(1.480)	2.587	19,12%	643	4,15%	-	0,00%	16.117
2	Giro ISE	9.559	7.832	8.994	8.436		(558)	605	7,72%	(1.123)	-11,75%	-	0,00%	8.436
3	Tabungan ISE	5.622	5.699	8.604	7.681		(923)	1.982	34,79%	2.059	36,62%	-	0,00%	7.681
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%	-	0,00%	445

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	13.634	-	3.115	3.115	-103	2.818	-3.921	297	23.757	57,39%	(10.123)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	13.634	-	3.115	3.115	-103	2.818	-3.921	297	21.056	64,75%	(7.422)
	• Local Champion	16.779	10.104	12.922	-	3.115	3.115	-95	2.818	-3.857	297	18.438	70,08%	(5.516)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	41.568	75	600	525	-1.783	-904	-6.888	1.504	52.487	79,20%	(10.919)
	KUR	46.158	39.571	38.708	75	600	525	-1.731	-863	-7.450	1.463	49.993	77,43%	(11.285)
	Non KUR	2.298	2.902	2.860	-	-	0	-52	-41	562	41	2.494	114,68%	366
3	PWG	20.904	25.232	26.583	5.611	7.013	1.402	962	1.351	5.679	5.662	32.891	80,82%	(6.308)
	Cilem	9.146	14.355	13.795	2.534	939	-1.595	1.588	-561	4.649	1.500	18.707	73,74%	(4.912)
	Gadai	11.759	10.877	12.789	3.078	6.074	2.996	-626	1.912	1.030	4.163	14.185	90,16%	(1.396)
4	CFG	294.292	328.290	329.696	7.951	9.434	1.483	2.071	1.407	35.404	8.027	308.152	106,99%	21.544
	CF 1	11.437	14.108	13.931	-	-	0	-110	-177	2.494	177	13.099	106,35%	832
	Total Griya	7.624	10.191	10.103	-	-	0	0	-88	2.479	88	8.046	125,56%	2.057
	• Total Non Program	7.624	10.191	10.103	-	-	0	850	-88	2.479	88	8.046	125,56%	2.057
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.828	-	-	0	-110	-89	15	89	5.052	75,77%	(1.224)
	CF 2	282.855	314.182	315.766	7.951	9.434	1.483	2.181	1.584	32.911	7.850	295.053	107,02%	20.712
	Mitraguna & Others	252.904	277.103	277.322	7.110	7.750	640	1.632	219	24.418	7.531	264.035	105,03%	13.286
	Pensiun	29.951	37.078	38.444	841	1.684	843	549	1.365	8.493	319	31.018	123,94%	7.426
	Total Pembiayaan	381.208	406.811	411.482	13.637	20.162	6.525	1.147	4.671	30.274	15.491	417.288	98,61%	(5.806)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	976	0,00%	0,00%	7,16%	976	976	976			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	264	0,00%	0,00%	1,94%	264	264	264			
	Value Chain	-	-	-	712	0,00%	0,00%	5,51%	712	712	712			
2	MBG	66	1.528	2.049	4.201	0,14%	4,82%	10,11%	2.152	4.134	2.673			
	KUR	66	1.365	1.886	4.038	0,14%	4,77%	10,43%	2.152	3.972	2.673			
	Non KUR	-	163	163	163	0,00%	5,63%	5,68%	(1)	163	(1)			
3	PWG	-	176	-	820	0,00%	3,09%	3,09%	820	820	644			
	Cilem	-	176	-	516	0,00%	0,00%	3,74%	516	516	340			
	Gadai	-	-	-	305	0,00%	0,00%	2,38%	305	305	305			
4	CFG	-	2.088	2.198	5.396	0,00%	0,67%	1,64%	3.198	5.396	3.308			
	CF 1	-	94	91	1.312	0,00%	0,65%	9,42%	1.221	1.312	1.218			
	Total Griya	-	-	-	435	0,00%	0,00%	4,31%	435	435	435			
	Oto	-	94	91	877	0,00%	2,33%	22,91%	786	877	783			
	CF 2	-	1.995	2.107	4.084	0,00%	0,67%	1,29%	1.978	4.084	2.090			
	Mitraguna & Others	-	1.680	1.795	3.106	0,00%	0,65%	1,12%	1.311	3.106	1.426			
	Pensiun	-	315	312	978	0,00%	0,84%	2,54%	666	978	663			
	Total Pembiayaan	66	3.793	4.247	11.394	0,02%	1,04%	2,77%	7.146	11.327	7.601	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.596	3,84%	33,27%	26,38%	(2)	2.922	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.596	3,84%	33,27%	26,38%	(2)	2.922	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	274	0,36%	0,65%	0,66%	(1)	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	(1)	(120)	(2)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,63%	(0)	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.188	1.589	2.190	0,52%	0,48%	0,66%	601	668	1.001			
	CF 1	290	290	290	290	2,54%	2,06%	2,08%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,58%	-	-	-			
	CF 2	1.232	898	1.298	1.899	0,44%	0,41%	0,60%	601	668	1.001			
	Mitraguna & Others	1.232	898	1.298	1.899	0,49%	0,47%	0,68%	601	668	1.001			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	6.060	0,62%	1,34%	1,47%	598	3.689	995	0,70%	52,30%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	8.603	8.653	113	49	(231)	-2,60%	4.365	101,81%	15.073	57,40%	(6.421)
2	Tabungan	160.765	158.011	163.121	164.454	4.621	1.332	6.442	4,08%	3.689	2,29%	178.732	92,01%	(14.278)
3	Deposito	65.984	41.273	41.648	41.550	(2.064)	(98)	276	0,67%	(24.435)	-37,03%	66.935	62,07%	(25.385)
	Total	231.036	208.168	213.372	214.656	2.670	1.284	6.487	3,12%	(16.380)	-7,09%	260.740	82,33%	(46.084)
	CASA	165.052	166.895	171.724	173.106	4.734	1.382	6.211	3,72%	8.054	4,88%	193.805	89,32%	(20.699)
	(%) CASA	71,44%	80,17%	80,48%	80,64%									
	FDR	120,56%	147,35%	145,62%	144,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.176	2.063		(113)	(609)	-22,79%	508	32,65%	-	0,00%	2.063
2	Giro ISE	-	388	35	3		(32)	(385)	-99,16%	3	#DIV/0!		0,00%	3
3	Tabungan ISE	1.555	2.283	2.041	2.059		19	(224)	-9,82%	504	32,44%		0,00%	2.059
4	Deposito ISE	-	-	100	-		(100)	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.247	-	-	0	-72	-71	4.175	71	3.037	139,83%	1.210
	Linkage	20	2	-	-	-	-	-2	-2	-20	2	1.311	0,00%	(1.311)
	Non-Linkage	51	4.316	4.247	-	-	0	-70	-69	4.195	69	1.726	246,11%	2.521
	• Local Champion	51	4.316	4.247	-	-	0	-70	-69	4.195	69	845	502,51%	3.402
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.254	575	465	-110	264	-48	4.608	513	17.334	111,08%	1.920
	KUR	12.693	16.340	16.344	400	465	65	-6	4	3.651	461	15.251	107,17%	1.093
	Non KUR	1.952	2.962	2.910	175	-	-175	270	-52	958	52	2.083	139,71%	827
3	PWG	16.365	25.224	26.326	4.881	5.786	904	1.941	1.102	9.960	4.684	27.681	95,10%	(1.355)
	Cilem	8.190	14.790	15.150	2.120	1.322	-798	1.634	359	6.960	962	17.079	88,70%	(1.929)
	Gadai	8.175	10.434	11.176	2.762	4.464	1.702	307	742	3.001	3.722	10.602	105,41%	574
4	CFG	247.446	257.894	260.878	6.561	5.970	-591	2.758	2.983	13.432	2.987	261.656	99,70%	(778)
	CF 1	12.247	10.733	10.598	17	17	-0	-49	-135	-1.649	152	13.908	76,20%	(3.310)
	Total Griya	9.062	7.939	7.854	-	-	0	0	-85	-1.209	85	9.449	83,12%	(1.595)
	• Total Non Program	9.062	7.939	7.854	-	-	0	-64	-85	-1.209	85	9.449	83,12%	(1.595)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.745	17	17	-0	-49	-49	-440	67	4.459	61,55%	(1.714)
	CF 2	235.199	247.161	250.279	6.544	5.953	-591	2.807	3.118	15.081	2.835	247.748	101,02%	2.532
	Mitraguna & Others	206.067	217.130	220.380	6.144	5.853	-291	2.698	3.250	14.314	2.603	217.518	101,32%	2.862
	Pensiun	29.132	30.031	29.899	400	100	-300	109	-132	767	232	30.230	98,91%	(331)
	Total Pembiayaan	278.528	306.738	310.704	12.018	12.221	203	4.890	3.966	32.176	8.255	309.708	100,32%	996

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	590	0,00%	0,00%	13,90%	590	590	590			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	590	0,00%	0,00%	13,90%	590	590	590			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	85	82	1.293	0,00%	0,43%	6,72%	1.211	1.293	1.208			
	KUR	-	85	82	911	0,00%	0,50%	5,58%	829	911	826			
	Non KUR	-	-	-	381	0,00%	0,00%	13,11%	381	381	381			
3	PWG	-	-	-	663	0,00%	0,00%	2,52%	663	663	663			
	Cilem	-	-	-	366	0,00%	0,00%	2,42%	366	366	366			
	Gadai	-	-	-	297	0,00%	0,00%	2,66%	297	297	297			
4	CFG	713	996	671	1.671	0,29%	0,26%	0,64%	1.001	958	676			
	CF 1	8	316	337	781	0,06%	3,14%	7,37%	444	773	465			
	Total Griya	-	238	261	559	0,00%	3,29%	7,12%	298	559	322			
	Oto	8	78	76	222	0,24%	2,72%	8,08%	146	214	143			
	CF 2	705	679	334	890	0,30%	0,13%	0,36%	557	185	211			
	Mitraguna & Others	705	679	334	890	0,34%	0,15%	0,40%	557	185	211			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	1.081	753	4.217	0,26%	0,25%	1,36%	3.464	3.504	3.137	1,20%	11,93%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.488	1.752	1.949	0,93%	0,68%	0,75%	196	(361)	461			
	CF 1	296	296	296	300	2,42%	2,76%	2,83%	4	4	4			
	Total Griya	296	296	296	296	3,26%	3,73%	3,77%	-	-	-			
	Oto	-	-	-	4	0,00%	0,00%	0,15%	4	4	4			
	CF 2	2.013	1.192	1.456	1.649	0,86%	0,59%	0,66%	192	(365)	457			
	Mitraguna & Others	2.013	1.192	1.456	1.649	0,98%	0,67%	0,75%	192	(365)	457			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	1.949	0,83%	0,57%	0,63%	196	(361)	461	5,98%	-853,06%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.589	29.537	29.807	(10.388)	270	1.218	4,26%	2.390	8,72%	34.299	86,90%	(4.492)
2	Tabungan	55.536	58.291	64.564	64.819	(3.192)	256	6.528	11,20%	9.283	16,72%	67.185	96,48%	(2.365)
3	Deposito	6.088	7.144	6.704	6.704	175	0	(440)	-6,16%	616	10,11%	6.744	99,41%	(40)
	Total	89.042	94.024	100.805	101.330	(13.404)	526	7.306	7,77%	12.289	13,80%	108.228	93,63%	(6.897)
	CASA	82.953	86.880	94.101	94.626	(13.579)	526	7.746	8,92%	11.673	14,07%	101.484	93,24%	(6.858)
	(%) CASA	93,16%	92,40%	93,35%	93,38%									
	FDR	82,33%	99,86%	95,37%	94,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	891	1.276	1.013	(263)	123	13,77%	(2.104)	-67,49%	-	0,00%	1.013
2	Giro ISE	560	570	478	478	0	(92)	-16,16%	(83)	-14,73%		0,00%	478
3	Tabungan ISE	2.557	321	798	536	(263)	215	66,91%	(2.022)	-79,05%		0,00%	536
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	51	52	52	0	1	1,96%	7	15,56%		0,00%	52

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	• Local Champion	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.881	450	625	175	-183	-120	60	745	21.423	83,47%	(3.542)
	KUR	16.625	17.288	17.179	450	625	175	-168	-109	554	734	20.052	85,68%	(2.872)
	Non KUR	1.196	713	702	-	-	0	-15	-11	-495	11	1.371	51,15%	(670)
3	PWG	2.171	5.471	6.498	648	1.485	836	180	1.027	4.327	457	7.310	88,89%	(812)
	Cilem	2.171	5.471	6.498	648	1.485	836	180	1.027	4.327	457	7.310	88,89%	(812)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	69.152	2.152	2.477	326	1.263	1.390	19.065	1.087	62.037	111,47%	7.115
	CF 1	13.142	16.014	15.826	243	-	-243	-72	-188	2.684	188	15.168	104,34%	658
	Total Griya	12.152	13.666	13.552	243	-	-243	0	-114	1.400	114	13.117	103,32%	435
	• Total Non Program	7.615	9.471	9.389	243	-	-243	128	-82	1.774	82	8.092	116,03%	1.297
	• Program	4.537	4.195	4.163	-	-	0	-38	-31	-374	31	5.025	82,85%	(862)
	Oto	989	2.348	2.274	-	-	0	-72	-74	1.284	74	2.051	110,85%	222
	CF 2	36.945	51.748	53.326	1.909	2.477	568	1.335	1.578	16.381	899	46.869	113,78%	6.457
	Mitraguna & Others	31.987	46.733	48.337	1.909	2.347	438	1.386	1.604	16.350	743	41.044	117,77%	7.293
	Pensiun	4.958	5.014	4.989	-	130	130	-51	-26	31	156	5.825	85,64%	(836)
	Total Pembiayaan	73.308	93.893	96.134	3.250	4.587	1.337	1.191	2.241	22.826	2.346	93.999	102,27%	2.135

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.260	983	2.101	1,40%	5,46%	11,75%	1.119	1.852	841			
	KUR	249	1.174	917	1.985	1,50%	5,30%	11,55%	1.068	1.736	811			
	Non KUR	-	86	66	116	0,00%	9,27%	16,59%	50	116	31			
3	PWG	-	47	-	443	0,00%	0,00%	6,81%	443	443	396			
	Cilem	-	47	-	443	0,00%	0,00%	6,81%	443	443	396			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	1.703	2,00%	0,86%	2,46%	1.118	702	1.072			
	CF 1	727	631	586	1.627	5,53%	3,66%	10,28%	1.041	900	996			
	Total Griya	727	626	581	1.625	5,98%	4,25%	11,99%	1.044	898	998			
	Oto	-	5	5	2	0,00%	0,20%	0,11%	(2)	2	(2)			
	CF 2	274	-	-	76	0,74%	0,00%	0,14%	76	(198)	76			
	Mitraguna & Others	274	-	-	76	0,86%	0,00%	0,16%	76	(198)	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	4.248	1,71%	1,67%	4,42%	2.679	2.998	2.310	1,62%	63,39%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,91%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,91%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	252	4,80%	0,94%	1,41%	82	(603)	97			
	KUR	438	43	40	124	2,63%	0,23%	0,72%	84	(314)	81			
	Non KUR	417	112	129	128	34,85%	18,17%	18,28%	(1)	(289)	16			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,53%	0,52%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,56%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,50%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,55%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	1.023	2,47%	1,00%	1,06%	82	(791)	85	0,77%	27,39%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	15.728	15.676	19.500	(52)	(22.795)	-59,25%	(10.042)	-39,05%	32.804	47,79%	(17.128)
2	Tabungan	122.400	135.786	138.750	136.576	7.461	(2.174)	790	0,58%	14.176	11,58%	134.360	101,65%	2.215
3	Deposito	49.497	53.923	52.532	52.531	(3.736)	(0)	(1.392)	-2,58%	3.034	6,13%	50.150	104,75%	2.382
	Total	197.616	228.180	207.010	204.783	23.225	(2.227)	(23.397)	-10,25%	7.168	3,63%	217.314	94,23%	(12.531)
	CASA	148.118	174.257	154.478	152.252	26.960	(2.226)	(22.005)	-12,63%	4.134	2,79%	167.165	91,08%	(14.913)
	(%) CASA	74,95%	76,37%	74,62%	74,35%									
	FDR	74,94%	75,37%	86,71%	87,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	15.503	15.529		26	491	3,26%	6.146	65,50%	-	0,00%	15.529
2	Giro ISE	3.509	1.267	1.719	1.726		7	459	36,21%	(1.784)	-50,83%	-	0,00%	1.726
3	Tabungan ISE	5.874	13.772	13.784	13.803		19	32	0,23%	7.929	134,99%	-	0,00%	13.803
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%	-	0,00%	119

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	40.045	883	2.030	1.147	946	907	5.143	1.123	38.227	104,75%	1.818
	KUR	33.390	36.985	37.608	883	1.730	847	799	622	4.218	1.108	36.554	102,88%	1.054
	Non KUR	1.512	2.153	2.437	-	300	300	146	284	925	16	1.673	145,64%	764
3	PWG	20.337	33.370	36.552	10.190	9.840	-350	2.902	3.182	16.215	6.659	30.524	119,75%	6.028
	Cilem	6.847	16.459	17.558	3.058	2.073	-985	2.263	1.100	10.711	974	14.394	121,98%	3.164
	Gadai	13.490	16.911	18.993	7.132	7.767	635	639	2.082	5.504	5.685	16.129	117,76%	2.864
4	CFG	92.645	97.283	100.729	3.023	4.360	1.337	770	3.447	8.084	914	102.220	98,54%	(1.491)
	CF 1	21.426	20.256	20.344	122	357	235	-181	89	-1.082	269	22.572	90,13%	(2.228)
	Total Griya	17.556	15.682	15.529	-	-	0	0	-154	-2.028	154	17.848	87,01%	(2.319)
	• Total Non Program	17.556	15.682	15.529	-	-	0	-492	-154	-2.028	154	17.848	87,01%	(2.319)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.816	122	357	235	-181	242	946	115	4.725	101,92%	91
	CF 2	71.219	77.027	80.385	2.901	4.003	1.102	950	3.358	9.166	645	79.648	100,93%	737
	Mitraguna & Others	67.517	73.367	76.760	2.801	4.003	1.202	862	3.392	9.242	611	75.210	102,06%	1.550
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	179.492	14.096	16.231	2.135	4.602	7.519	31.393	8.711	171.186	104,85%	8.306

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	111	334	3.449	0,38%	0,85%	8,61%	3.115	3.318	3.338			
	KUR	131	111	170	2.414	0,39%	0,46%	6,42%	2.244	2.283	2.303			
	Non KUR	-	-	165	1.035	0,00%	7,66%	42,48%	870	1.035	1.035			
3	PWG	-	103	-	1.427	0,00%	0,00%	3,90%	1.427	1.427	1.324			
	Cilem	-	103	-	1.033	0,00%	0,00%	5,88%	1.033	1.033	929			
	Gadai	-	-	-	394	0,00%	0,00%	2,08%	394	394	394			
4	CFG	616	1.343	1.647	2.979	0,67%	1,69%	2,96%	1.332	2.362	1.635			
	CF 1	588	294	544	1.740	2,74%	2,69%	8,55%	1.196	1.153	1.446			
	Total Griya	588	167	420	1.618	3,35%	2,68%	10,42%	1.198	1.030	1.451			
	Oto	-	127	125	122	0,00%	2,73%	2,54%	(2)	122	(5)			
	CF 2	28	1.049	1.102	1.238	0,04%	1,43%	1,54%	136	1.210	189			
	Mitraguna & Others	28	1.049	1.102	1.238	0,04%	1,50%	1,61%	136	1.210	189			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	7.855	0,50%	1,15%	4,38%	5.874	7.107	6.297	0,05%	98,93%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	-	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	998	0,61%	0,97%	0,99%	57	433	56			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	998	0,70%	1,22%	1,24%	57	496	56			
	Mitraguna & Others	502	942	941	998	0,74%	1,28%	1,30%	57	496	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.277	0,53%	0,71%	0,71%	57	497	31	1,65%	-132,54%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	293	283	73	(10)	186	190,93%	(136)	-32,48%	6.950	4,08%	(6.667)
2	Tabungan	44.796	49.863	50.344	50.619	4.133	275	756	1,52%	5.823	13,00%	55.769	90,77%	(5.149)
3	Deposito	28.737	6.332	6.082	6.082	340	0	(250)	-3,95%	(22.655)	-78,84%	29.300	20,76%	(23.218)
	Total	73.953	56.293	56.719	56.985	4.546	265	692	1,23%	(16.968)	-22,94%	92.019	61,93%	(35.034)
	CASA	45.216	49.961	50.638	50.903	4.206	265	942	1,89%	5.687	12,58%	62.719	81,16%	(11.816)
	(%) CASA	61,14%	88,75%	89,28%	89,33%									
	FDR	129,31%	191,06%	192,66%	191,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.831	1.452		(379)	392	37,02%	545	60,02%	-	0,00%	1.452
2	Giro ISE	390	93	254	254		0	161	172,40%	(136)	-34,84%		0,00%	254
3	Tabungan ISE	518	967	1.578	1.198		(379)	232	23,97%	680	131,39%		0,00%	1.198
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	• Local Champion	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	19.502	1.380	300	-1.080	694	-543	-270	843	22.452	86,86%	(2.950)
	KUR	19.175	19.415	18.787	1.380	200	-1.180	708	-627	-388	827	21.724	86,48%	(2.937)
	Non KUR	597	630	715	-	100	100	-14	85	118	15	727	98,29%	(12)
3	PWG	2.596	7.101	7.485	1.392	868	-524	761	384	4.889	484	8.072	92,73%	(587)
	Cilem	2.069	5.679	5.721	864	316	-548	728	42	3.651	274	6.175	92,64%	(455)
	Gadai	527	1.423	1.764	528	552	24	34	342	1.237	210	1.897	93,04%	(132)
4	CFG	73.258	79.661	81.551	3.610	2.830	-780	1.856	1.890	8.294	940	82.762	98,54%	(1.211)
	CF 1	2.294	3.393	3.650	-	328	328	-50	256	1.355	72	3.436	106,22%	214
	Total Griya	712	1.633	1.614	-	-	0	0	-20	902	20	1.003	160,96%	611
	• Total Non Program	712	1.633	1.614	-	-	0	-22	-20	902	20	1.003	160,96%	611
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	2.036	-	328	328	-50	276	453	52	2.433	83,67%	(397)
	CF 2	70.963	76.268	77.902	3.610	2.502	-1.108	1.906	1.634	6.938	868	79.327	98,20%	(1.425)
	Mitraguna & Others	52.047	58.599	60.208	3.610	2.160	-1.450	2.067	1.608	8.161	552	59.681	100,88%	527
	Pensiun	18.916	17.668	17.694	-	342	342	-161	25	-1.222	317	19.646	90,06%	(1.952)
	Total Pembiayaan	95.626	107.552	109.277	6.382	3.998	-2.384	3.306	1.725	13.651	2.273	113.286	96,46%	(4.009)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	479	493	2.949	0,34%	2,46%	15,12%	2.456	2.883	2.470			
	KUR	67	448	397	2.857	0,35%	2,05%	15,21%	2.460	2.790	2.409			
	Non KUR	-	32	96	92	0,00%	15,23%	12,92%	(4)	92	61			
3	PWG	-	-	-	395	0,00%	0,00%	5,27%	395	395	395			
	Cilem	-	-	-	395	0,00%	0,00%	6,90%	395	395	395			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.598	0,00%	2,63%	3,19%	503	2.597	530			
	CF 1	-	-	-	167	0,00%	0,00%	4,58%	167	167	167			
	Total Griya	-	-	-	145	0,00%	0,00%	8,96%	145	145	145			
	Oto	-	-	-	23	0,00%	0,00%	1,11%	23	23	23			
	CF 2	1	2.068	2.095	2.431	0,00%	2,75%	3,12%	335	2.430	362			
	Mitraguna & Others	1	2.068	2.095	2.431	0,00%	3,58%	4,04%	335	2.430	362			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	5.942	0,07%	2,41%	5,44%	3.354	5.874	3.395	4,15%	23,71%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	144	116	122	0,91%	0,58%	0,62%	5	(59)	(22)			
	KUR	181	144	116	122	0,94%	0,60%	0,65%	5	(59)	(22)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	356	363	352	0,00%	0,46%	0,43%	(11)	352	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	356	363	352	0,00%	0,48%	0,45%	(11)	352	(3)			
	Mitraguna & Others	-	200	207	205	0,00%	0,35%	0,34%	-	207	7			
	Pensiun	-	156	156	145	0,00%	0,14%	0,82%	(11)	145	(11)			
	Total Pembiayaan	181	500	479	474	0,19%	0,45%	0,43%	(5)	293	(26)	8,83%	#####	8,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	38.710	38.581	5.228	(129)	15.938	70,39%	2	0,01%	49.052	78,65%	(10.471)
2	Tabungan	168.056	174.110	168.829	164.315	4.919	(4.514)	(9.795)	-5,63%	(3.740)	-2,23%	185.922	88,38%	(21.607)
3	Deposito	55.027	71.583	67.590	67.590	(4.612)	(0)	(3.993)	-5,58%	12.563	22,83%	56.002	120,69%	11.588
	Total	261.662	268.337	275.129	270.487	5.536	(4.643)	2.150	0,80%	8.825	3,37%	290.976	92,96%	(20.490)
	CASA	206.634	196.754	207.539	202.896	10.147	(4.642)	6.143	3,12%	(3.738)	-1,81%	234.974	86,35%	(32.078)
	(%) CASA	78,97%	73,32%	75,43%	75,01%									
	FDR	64,72%	71,63%	71,03%	72,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	4.091	4.130		39	(355)	-7,91%	1.091	35,89%	-	0,00%	4.130
2	Giro ISE	335	363	256	256		0	(107)	-29,59%	(79)	-23,63%		0,00%	256
3	Tabungan ISE	2.705	4.122	3.836	3.874		39	(247)	-6,00%	1.170	43,25%		0,00%	3.874
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.272	-	-	0	3.375	-246	498	246	29.901	84,52%	(4.629)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.272	-	-	0	3.375	-246	498	246	27.668	91,34%	(2.396)
	• Local Champion	24.387	25.164	24.922	-	-	0	3.379	-242	535	242	25.759	96,75%	(837)
	• Value Chain	387	354	350	-	-	-	-4	-4	-37	4	1.909	18,33%	(1.559)
2	MBG	21.941	24.058	24.330	890	1.150	260	324	272	2.389	878	24.614	98,85%	(284)
	KUR	20.349	22.648	22.945	770	1.150	380	233	297	2.596	853	22.892	100,23%	53
	Non KUR	1.592	1.411	1.385	120	-	-120	91	-26	-207	26	1.722	80,44%	(337)
3	PWG	23.945	33.863	36.354	8.517	9.493	976	2.019	2.491	12.409	7.002	35.155	103,41%	1.198
	Cilem	8.631	14.991	15.682	2.565	1.919	-646	1.761	692	7.052	1.228	17.455	89,84%	(1.773)
	Gadai	15.314	18.872	20.671	5.952	7.574	1.622	257	1.799	5.357	5.775	17.700	116,78%	2.971
4	CFG	98.692	108.770	109.474	3.021	2.220	-801	683	704	10.783	1.516	112.781	97,07%	(3.306)
	CF 1	13.574	19.687	19.597	300	428	128	-58	-91	6.023	519	15.257	128,44%	4.340
	Total Griya	9.477	13.901	13.685	200	-	-200	0	-215	4.208	215	9.906	138,16%	3.780
	• Total Non Program	9.477	13.901	13.685	200	-	-200	91	-215	4.208	215	9.906	138,16%	3.780
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	5.911	100	428	328	-58	125	1.815	303	5.351	110,46%	560
	CF 2	85.118	89.083	89.878	2.721	1.792	-929	741	795	4.760	997	97.524	92,16%	(7.646)
	Mitraguna & Others	51.909	55.196	55.391	2.271	980	-1.291	426	195	3.482	785	63.235	87,59%	(7.844)
	Pensiun	33.208	33.886	34.487	450	812	362	315	600	1.278	212	34.288	100,58%	198
	Total Pembiayaan	169.351	192.209	195.430	12.428	12.863	435	6.400	3.220	26.079	9.643	202.451	96,53%	(7.021)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	113	66	99	1.178	0,51%	0,41%	4,84%	1.079	1.065	1.112			
	KUR	113	-	35	961	0,55%	0,16%	4,19%	926	848	961			
	Non KUR	-	66	64	217	0,00%	4,53%	15,68%	153	217	151			
3	PWG	-	62	-	411	0,00%	0,00%	1,13%	411	411	350			
	Cilem	-	62	-	331	0,00%	0,00%	2,11%	331	331	269			
	Gadai	-	-	-	80	0,00%	0,00%	0,39%	80	80	80			
4	CFG	211	14	347	2.653	0,21%	0,32%	2,42%	2.306	2.441	2.639			
	CF 1	-	-	132	1.700	0,00%	0,67%	8,67%	1.568	1.700	1.700			
	Total Griya	-	-	132	1.198	0,00%	0,95%	8,75%	1.066	1.198	1.198			
	Oto	-	-	501	501	0,00%	0,00%	8,48%	501	501	501			
	CF 2	211	14	215	953	0,25%	0,24%	1,06%	738	742	939			
	Mitraguna & Others	211	14	9	622	0,41%	0,02%	1,12%	612	410	607			
	Pensiun	-	-	206	332	0,00%	0,61%	0,96%	125	332	332			
	Total Pembiayaan	324	142	446	4.242	0,19%	0,23%	2,17%	3.796	3.918	4.101	0,36%	83,43%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,82%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,82%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.694	1.483	1.482	2,15%	1,36%	1,35%	(1)	(642)	(211)			
	CF 1	445	422	402	402	3,28%	2,04%	2,05%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,82%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,28%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.080	1,97%	1,21%	1,20%	(1)	(599)	(192)			
	Mitraguna & Others	1.585	1.272	1.081	1.080	3,05%	1,96%	1,95%	(1)	(504)	(192)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.470	1,28%	2,33%	2,29%	(1)	2.301	(315)	1,32%	42,47%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	703	703	(5)	0	(31)	-4,16%	(3.903)	-84,73%	11.298	6,23%	(10.594)
2	Tabungan	52.069	49.816	49.482	49.924	1.018	442	108	0,22%	(2.145)	-4,12%	63.397	78,75%	(13.473)
3	Deposito	11.396	8.717	8.322	8.322	(620)	0	(395)	-4,53%	(3.074)	-26,98%	11.995	69,38%	(3.673)
	Total	68.072	59.267	58.507	58.949	393	442	(317)	-0,54%	(9.123)	-13,40%	86.691	68,00%	(27.741)
	CASA	56.676	50.550	50.185	50.627	1.013	442	78	0,15%	(6.048)	-10,67%	74.695	67,78%	(24.068)
	(%) CASA	83,26%	85,29%	85,78%	85,88%									
	FDR	200,44%	261,33%	270,97%	268,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.251	1.265		14	(123)	-8,87%	(318)	-20,09%	-	0,00%	1.265
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.246	1.261		14	(95)	-7,04%	(207)	-14,11%		0,00%	1.261
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.647	41.038	1.800	1.700	-100	472	392	1.385	1.308	42.171	97,31%	(1.132)
	KUR	35.878	37.764	38.245	1.800	1.700	-100	663	481	2.368	1.219	38.273	99,93%	(28)
	Non KUR	3.776	2.882	2.793	-	-	0	-191	-89	-983	89	3.898	71,66%	(1.105)
3	PWG	12.336	24.323	26.490	7.007	7.559	552	2.886	2.168	14.154	5.391	20.552	128,89%	5.938
	Cilem	3.767	8.043	8.409	1.229	795	-434	815	366	4.641	429	7.994	105,18%	414
	Gadai	8.569	16.279	18.081	5.778	6.764	986	2.071	1.802	9.513	4.962	12.558	143,99%	5.524
4	CFG	84.451	89.913	91.007	1.280	1.768	489	238	1.094	6.556	674	94.326	96,48%	(3.319)
	CF 1	4.785	7.153	7.253	473	158	-315	-14	100	2.467	57	5.942	122,06%	1.311
	Total Griya	4.537	6.422	6.373	473	-	-473	0	-48	1.836	48	4.859	131,16%	1.514
	• Total Non Program	4.383	5.766	5.720	-	-	0	-114	-46	1.337	46	4.689	122,00%	1.032
	• Program	154	656	653	473	-	-473	507	-3	499	3	171	382,88%	483
	Oto	248	731	880	-	158	158	-14	149	632	9	1.083	81,24%	(203)
	CF 2	79.665	82.760	83.754	807	1.611	804	253	994	4.089	616	88.384	94,76%	(4.630)
	Mitraguna & Others	63.755	64.392	65.234	807	1.338	532	381	842	1.479	496	71.711	90,97%	(6.477)
	Pensiun	15.910	18.368	18.520	-	273	273	-128	152	2.610	121	16.673	111,08%	1.847
	Total Pembiayaan	136.441	154.882	158.535	10.086	11.027	941	3.596	3.654	22.095	7.373	157.048	100,95%	1.487

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	557	588	4.153	0,47%	1,45%	10,12%	3.566	3.966	3.596			
	KUR	48	416	449	3.866	0,13%	1,19%	10,11%	3.417	3.818	3.449			
	Non KUR	140	140	138	288	3,70%	4,80%	10,29%	149	148	147			
3	PWG	-	-	-	930	0,00%	0,00%	0,00%	930	930	930			
	Cilem	-	-	-	634	0,00%	0,00%	7,54%	634	634	634			
	Gadai	-	-	-	297	0,00%	0,00%	1,64%	297	297	297			
4	CFG	1.300	452	448	3.261	1,54%	0,50%	3,58%	2.813	1.961	2.809			
	CF 1	-	-	-	374	0,00%	0,00%	5,15%	374	374	374			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	374	0,00%	0,00%	42,47%	374	374	374			
	CF 2	1.300	452	448	2.887	1,63%	0,54%	3,45%	2.439	1.587	2.436			
	Mitraguna & Others	1.135	452	448	2.887	1,78%	0,70%	4,43%	2.439	1.752	2.436			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.008	1.035	8.344	1,09%	0,67%	5,26%	7.309	6.857	7.336	0,50%	90,44%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	74	454	0,00%	0,18%	1,11%	380	454	233			
	KUR	-	15	-	243	0,00%	0,00%	0,63%	243	243	228			
	Non KUR	-	206	74	211	0,00%	2,58%	7,57%	137	211	5			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	517	446	446	0,76%	0,50%	0,49%	-	(197)	(71)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	517	446	446	0,81%	0,54%	0,53%	-	(197)	(71)			
	Mitraguna & Others	643	284	284	284	1,01%	0,44%	0,43%	-	(359)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	900	0,47%	0,34%	0,57%	380	257	162	0,61%	-6,62%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	6.642	6.589	935	(53)	204	3,20%	2.209	50,42%	11.067	59,54%	(4.478)
2	Tabungan	121.239	128.771	125.270	124.582	5.278	(688)	(4.190)	-3,25%	3.343	2,76%	132.521	94,01%	(7.940)
3	Deposito	26.839	21.410	21.790	21.790	369	0	381	1,78%	(5.049)	-18,81%	27.466	79,34%	(5.676)
	Total	152.459	156.566	153.702	152.961	6.582	(741)	(3.605)	-2,30%	503	0,33%	171.055	89,42%	(18.094)
	CASA	125.619	135.156	131.912	131.171	6.213	(741)	(3.985)	-2,95%	5.552	4,42%	143.589	91,35%	(12.418)
	(%) CASA	82,40%	86,33%	85,82%	85,75%									
	FDR	80,08%	80,19%	82,44%	82,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	3.764	3.772		9	(1.009)	-21,10%	522	16,04%	-	0,00%	3.772
2	Giro ISE	1.707	2.935	2.186	2.231		45	(705)	-24,01%	524	30,70%	-	0,00%	2.231
3	Tabungan ISE	1.544	1.846	1.578	1.542		(37)	(304)	-16,47%	(2)	-0,16%	-	0,00%	1.542
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.624	-	-	0	-22	-26	-261	26	14.885	98,24%	(261)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.921	-	-	0	-22	-26	-261	26	4.183	93,75%	(261)
	• Local Champion	2.186	2.110	2.103	-	-	0	-3	-8	-83	8	2.186	96,18%	(83)
	• Value Chain	1.997	1.837	1.819	-	-	-	-19	-19	-178	19	1.997	91,08%	(178)
2	MBG	31.186	27.497	27.607	705	930	225	13	110	-3.580	820	33.879	81,49%	(6.272)
	KUR	27.378	24.611	24.797	705	930	225	218	186	-2.581	744	29.941	82,82%	(5.144)
	Non KUR	3.809	2.886	2.810	-	-	0	-205	-76	-999	76	3.938	71,34%	(1.129)
3	PWG	1.449	4.760	4.936	850	639	-211	731	175	3.486	464	5.931	83,22%	(995)
	Cilem	1.449	4.760	4.936	850	639	-211	731	175	3.486	464	5.931	83,22%	(995)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	79.540	1.826	2.233	407	853	891	4.977	1.342	86.219	92,25%	(6.679)
	CF 1	26.770	24.580	24.882	-	650	650	-84	302	-1.889	348	28.535	87,20%	(3.653)
	Total Griya	26.477	21.355	21.741	-	650	650	0	385	-4.736	265	27.235	79,83%	(5.495)
	• Total Non Program	23.147	18.404	18.826	-	650	650	-279	422	-4.321	228	23.547	79,95%	(4.722)
	• Program	3.330	2.952	2.915	-	-	0	-45	-37	-415	37	3.688	79,04%	(773)
	Oto	293	3.225	3.141	-	-	0	-84	-84	2.848	84	1.300	241,67%	1.841
	CF 2	47.792	54.069	54.658	1.826	1.583	-243	937	589	6.866	994	57.684	94,75%	(3.026)
	Mitraguna & Others	41.537	46.682	46.698	1.084	963	-121	326	16	5.161	947	50.563	92,36%	(3.864)
	Pensiun	6.255	7.387	7.960	742	620	-122	611	573	1.705	47	7.121	111,78%	839
	Total Pembiayaan	122.084	125.557	126.706	3.381	3.802	421	1.575	1.149	4.622	2.653	140.914	89,92%	(14.208)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	3.629	0,27%	3,94%	13,15%	2.547	3.546	2.340			
	KUR	83	450	412	2.540	0,30%	1,68%	10,24%	2.128	2.457	2.091			
	Non KUR	-	839	670	1.089	0,00%	23,23%	38,75%	418	1.089	249			
3	PWG	10	25	-	472	0,69%	0,00%	9,56%	472	462	446			
	Cilem	10	25	-	472	0,69%	0,00%	9,56%	472	462	446			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	5.374	2,19%	2,75%	6,76%	3.208	3.738	3.490			
	CF 1	1.522	1.087	1.690	3.763	5,68%	6,88%	15,12%	2.073	2.242	2.677			
	Total Griya	1.522	1.087	1.690	3.763	5,75%	7,91%	17,31%	2.073	2.242	2.677			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	1.611	0,24%	0,88%	2,95%	1.135	1.497	813			
	Mitraguna & Others	114	798	476	1.611	0,27%	1,02%	3,45%	1.135	1.497	813			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	9.475	1,42%	3,07%	7,48%	5.624	7.745	5.674	0,93%	87,55%	-6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.579	80,49%	81,79%	86,02%	597	597	597			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.876	30,58%	32,40%	47,85%	597	597	597			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.191	1,54%	2,78%	4,32%	427	713	394			
	KUR	111	405	276	484	0,41%	1,12%	1,95%	209	373	79			
	Non KUR	368	392	489	707	9,65%	16,93%	25,16%	218	339	315			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.531	1,83%	2,19%	1,92%	(192)	166	216			
	CF 1	1.118	588	655	652	4,18%	2,67%	2,62%	(3)	(466)	64			
	Total Griya	1.118	588	655	652	4,22%	3,07%	3,00%	(3)	(466)	64			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	879	0,52%	1,98%	1,61%	(189)	632	152			
	Mitraguna & Others	247	726	1.068	879	0,59%	2,29%	1,88%	(189)	632	152			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.301	11,32%	11,52%	12,08%	832	1.476	1.208	1,33%	89,02%	-10,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	3.438	3.450	2.553	12	(1.254)	-26,65%	(2.469)	-41,71%	13.088	26,36%	(9.638)
2	Tabungan	49.567	54.352	53.280	53.722	2.095	442	(630)	-1,16%	4.155	8,38%	61.663	87,12%	(7.941)
3	Deposito	19.983	50.886	50.357	50.357	9.713	0	(528)	-1,04%	30.374	152,00%	20.643	243,94%	29.714
	Total	75.469	109.942	107.076	107.530	14.361	454	(2.412)	-2,19%	32.061	42,48%	95.394	112,72%	12.135
	CASA	55.486	59.056	56.719	57.173	4.648	454	(1.883)	-3,19%	1.687	3,04%	74.752	76,48%	(17.579)
	(%) CASA	73,52%	53,72%	52,97%	53,17%									
	FDR	164,25%	121,92%	126,63%	126,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	1.185	1.185		0	90	8,20%	16	1,39%	-	0,00%	1.185
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%		0,00%	1
3	Tabungan ISE	994	945	1.034	1.034		0	90	9,51%	41	4,11%		0,00%	1.034
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.329	510	338	-173	231	-33	1.827	370	7.694	56,27%	(3.365)
	Cilem	2.503	4.362	4.329	510	338	-173	231	-33	1.827	370	7.694	56,27%	(3.365)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	131.263	4.837	2.657	-2.180	3.086	1.579	9.823	1.078	132.451	99,10%	(1.188)
	CF 1	4.796	5.795	5.904	-	177	177	-28	109	1.109	68	6.114	96,56%	(210)
	Total Griya	4.549	4.809	4.764	-	-	0	0	-44	215	44	4.884	97,55%	(120)
	• Total Non Program	4.549	4.809	4.764	-	-	0	-232	-44	215	44	4.884	97,55%	(120)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	1.140	-	177	177	-28	153	893	24	1.230	92,66%	(90)
	CF 2	116.645	123.889	125.359	4.837	2.480	-2.357	3.113	1.470	8.714	1.010	126.337	99,23%	(978)
	Mitraguna & Others	110.497	116.979	118.394	4.487	2.360	-2.127	2.828	1.415	7.897	945	119.341	99,21%	(947)
	Pensiun	6.148	6.910	6.965	350	120	-230	286	55	817	65	6.995	99,57%	(30)
	Total Pembiayaan	123.957	134.046	135.592	5.347	2.995	-2.352	3.316	1.547	11.635	1.449	140.224	96,70%	(4.632)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	178	0,00%	0,00%	4,10%	178	178	178			
	Cilem	-	-	-	178	0,00%	0,00%	4,10%	178	178	178			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	1.642	0,00%	1,12%	1,25%	188	1.642	674			
	CF 1	-	-	-	132	0,00%	0,00%	2,24%	132	132	132			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	132	0,00%	0,00%	11,60%	132	132	132			
	CF 2	-	967	1.454	1.509	0,00%	1,17%	1,20%	55	1.509	542			
	Mitraguna & Others	-	967	1.454	1.509	0,00%	1,24%	1,27%	55	1.509	542			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	1.819	0,00%	1,08%	1,34%	365	1.819	852	0,79%	41,25%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	(1)	(2.453)	(3)			
	CF 1	65	57	55	54	1,36%	0,94%	0,91%	(1)	(11)	(3)			
	Total Griya	65	57	55	54	1,44%	1,13%	1,13%	(1)	(11)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	(1)	(2.467)	(3)	0,53%	-956,24%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	2.753	1.614	(372)	(1.139)	(217)	-11,83%	13	0,81%	11.756	13,73%	(10.142)
2	Tabungan	117.228	130.202	127.904	128.328	2.821	425	(1.873)	-1,44%	11.100	9,47%	134.200	95,62%	(5.871)
3	Deposito	47.162	44.016	45.872	45.872	1.000	0	1.856	4,22%	(1.290)	-2,74%	48.088	95,39%	(2.216)
	Total	165.991	176.048	176.528	175.814	3.449	(714)	(234)	-0,13%	9.823	5,92%	194.044	90,61%	(18.230)
	CASA	118.829	132.032	130.656	129.942	2.449	(714)	(2.090)	-1,58%	11.113	9,35%	145.956	89,03%	(16.014)
	(%) CASA	71,59%	75,00%	74,01%	73,91%									
	FDR	85,30%	86,53%	85,98%	86,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.694	3.582	2.989		(593)	295	10,96%	(78)	-2,55%	-	0,00%	2.989
2	Giro ISE	515	1.171	1.315	1.072		(244)	(100)	-8,53%	557	108,19%		0,00%	1.072
3	Tabungan ISE	2.552	1.522	2.267	1.917		(349)	395	25,95%	(635)	-24,88%		0,00%	1.917
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	117	117		0	0	0,00%	8	7,34%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	26.811	1.300	1.210	-90	403	205	3.263	1.005	26.076	102,82%	735
	KUR	22.685	25.818	26.219	1.300	1.210	-90	424	401	3.534	809	25.090	104,50%	1.129
	Non KUR	863	788	592	-	-	0	-20	-196	-271	196	986	60,04%	(394)
3	PWG	16.913	27.728	28.676	6.135	5.586	-549	2.179	947	11.763	4.639	28.183	101,75%	493
	Cilem	9.701	17.756	18.111	2.835	1.855	-980	1.766	356	8.410	1.499	18.542	97,68%	(430)
	Gadai	7.212	9.973	10.565	3.300	3.731	431	413	592	3.353	3.139	9.641	109,58%	924
4	CFG	101.109	97.999	96.285	1.055	777	-278	-1.008	-1.714	-4.824	2.491	113.166	85,00%	(16.881)
	CF 1	13.632	14.406	14.261	-	17	17	-63	-146	628	162	15.076	94,59%	(815)
	Total Griya	12.067	12.150	12.047	-	-	0	0	-103	-20	103	12.433	96,89%	(386)
	• Total Non Program	12.067	12.150	12.047	-	-	0	-105	-103	-20	103	12.433	96,89%	(386)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.213	-	17	17	-63	-43	648	59	2.642	83,76%	(429)
	CF 2	87.476	83.593	82.024	1.055	760	-295	-945	-1.568	-5.452	2.328	98.090	83,62%	(16.065)
	Mitraguna & Others	79.108	75.836	74.292	905	710	-195	-1.043	-1.544	-4.817	2.254	88.794	83,67%	(14.503)
	Pensiun	8.368	7.757	7.733	150	50	-100	97	-24	-636	74	9.296	83,19%	(1.563)
	Total Pembiayaan	141.591	152.334	151.772	8.490	7.573	-917	1.574	-562	10.182	8.135	167.445	90,64%	(15.673)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	1.801	0,81%	0,00%	6,72%	1.801	1.611	1.801			
	KUR	-	-	-	1.611	0,00%	0,00%	6,14%	1.611	1.611	1.611			
	Non KUR	190	-	-	190	21,98%	0,00%	32,15%	190	1	190			
3	PWG	-	-	-	532	0,00%	0,00%	1,85%	532	532	532			
	Cilem	-	-	-	392	0,00%	0,00%	2,16%	392	392	392			
	Gadai	-	-	-	140	0,00%	0,00%	1,33%	140	140	140			
4	CFG	854	1.070	607	1.760	0,84%	0,62%	1,83%	1.153	905	689			
	CF 1	-	167	84	311	0,00%	0,58%	2,18%	226	311	144			
	Total Griya	-	-	72	299	0,00%	0,59%	2,48%	227	299	299			
	Oto	-	167	12	11	0,00%	0,55%	0,52%	(1)	11	(156)			
	CF 2	854	903	522	1.449	0,98%	0,62%	1,77%	926	594	546			
	Mitraguna & Others	854	903	522	1.449	1,08%	0,69%	1,95%	926	594	546			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	4.093	0,74%	0,40%	2,70%	3.486	3.048	3.022	0,73%	72,79%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	189	-	0,32%	0,71%	0,00%	(189)	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	-	4,73%	24,00%	0,00%	(189)	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	-	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,67%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,73%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,81%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.073	0,47%	0,83%	0,71%	(189)	402	(38)	0,86%	-22,26%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.085	4.177	(485)	92	(69)	-1,62%	(1.885)	-31,09%	15.849	26,36%	(11.672)
2	Tabungan	115.416	124.702	125.343	126.002	(255)	660	1.300	1,04%	10.586	9,17%	131.787	95,61%	(5.785)
3	Deposito	39.351	36.019	37.653	37.653	2.718	(0)	1.633	4,53%	(1.698)	-4,31%	40.253	93,54%	(2.600)
	Total	160.829	164.968	167.081	167.832	1.978	751	2.865	1,74%	7.003	4,35%	187.889	89,33%	(20.057)
	CASA	121.478	128.948	129.428	130.179	(740)	752	1.231	0,95%	8.701	7,16%	147.636	88,18%	(17.456)
	(%) CASA	75,53%	78,17%	77,46%	77,57%									
	FDR	76,61%	89,54%	88,12%	87,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.879	2.637		(242)	409	18,38%	1.156	78,04%	-	0,00%	2.637
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%	-	0,00%	9
3	Tabungan ISE	1.438	2.220	2.870	2.628		(242)	408	18,40%	1.190	82,70%	-	0,00%	2.628
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%	-	0,00%	472

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	• Local Champion	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.635	815	-	-815	596	-241	1.301	241	10.429	92,38%	(794)
	KUR	8.171	9.690	9.455	815	-	-815	601	-236	1.284	236	10.164	93,02%	(709)
	Non KUR	163	185	180	-	-	0	-5	-5	17	5	265	67,88%	(85)
3	PWG	22.470	32.199	32.048	8.882	7.280	-1.602	2.615	-151	9.578	7.431	33.100	96,82%	(1.052)
	Cilem	8.736	15.068	15.360	2.223	1.336	-887	1.307	292	6.624	1.044	17.150	89,56%	(1.790)
	Gadai	13.734	17.131	16.688	6.659	5.944	-715	1.308	-443	2.954	6.387	15.950	104,63%	738
4	CFG	92.027	104.352	104.271	2.491	3.053	563	1.082	-81	12.244	3.134	102.386	101,84%	1.884
	CF 1	36.305	37.324	36.400	321	251	-69	-99	-925	95	1.176	37.544	96,95%	(1.145)
	Total Griya	33.468	33.837	32.758	321	-	-321	0	-1.080	-711	1.080	33.783	96,96%	(1.025)
	• Total Non Program	33.468	31.825	30.753	-	-	0	-207	-1.072	-2.715	1.072	33.783	91,03%	(3.030)
	• Program	-	2.013	2.004	321	-	-321	334	-8	2.004	8	0	0,00%	2.004
	Oto	2.837	3.487	3.642	-	251	251	-99	155	806	96	3.762	96,83%	(119)
	CF 2	55.722	67.027	67.871	2.170	2.802	632	1.181	844	12.149	1.958	64.842	104,67%	3.029
	Mitraguna & Others	47.599	55.917	55.330	1.580	952	-628	248	-587	7.731	1.539	55.922	98,94%	(592)
	Pensiun	8.123	11.111	12.541	590	1.850	1.260	933	1.430	4.418	420	8.920	140,59%	3.621
	Total Pembiayaan	123.205	147.715	147.226	12.188	10.334	-1.854	4.276	-489	24.022	10.823	146.289	100,64%	937

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	960	0,00%	0,00%	9,96%	960	960	960			
	KUR	-	-	-	960	0,00%	0,00%	10,15%	960	960	960			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	602	0,00%	0,00%	1,88%	602	602	412			
	Cilem	-	190	-	566	0,00%	0,00%	3,69%	566	566	376			
	Gadai	-	-	-	36	0,00%	0,00%	0,21%	36	36	36			
4	CFG	1.195	331	325	2.546	1,30%	0,31%	2,44%	2.221	1.351	2.215			
	CF 1	69	158	154	2.316	0,19%	0,41%	6,36%	2.162	2.247	2.159			
	Total Griya	69	158	154	2.316	0,21%	0,45%	7,07%	2.162	2.247	2.159			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	230	2,02%	0,25%	0,34%	59	(897)	56			
	Mitraguna & Others	1.127	174	171	230	2,37%	0,31%	0,42%	59	(897)	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	4.108	0,97%	0,22%	2,79%	3.783	2.912	3.586	0,48%	82,96%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	28,97%	29,34%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	29,34%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,97%	-	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	0,99%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	721	821	987	0,87%	0,79%	0,95%	166	185	266			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	825	1,36%	0,98%	1,22%	167	70	167			
	Mitraguna & Others	629	470	470	637	1,32%	0,84%	1,15%	167	9	167			
	Pensiun	127	188	188	188	0,10%	0,13%	1,50%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.454	0,95%	0,87%	0,99%	166	278	266	0,08%	91,87%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	7.516	7.360	(402)	(156)	2.430	49,29%	631	9,37%	17.703	41,58%	(10.342)
2	Tabungan	220.302	241.391	243.641	239.536	12.445	(4.106)	(1.855)	-0,77%	19.234	8,73%	238.607	100,39%	929
3	Deposito	143.210	182.461	172.128	172.182	10.219	54	(10.279)	-5,63%	28.972	20,23%	144.229	119,38%	27.954
	Total	370.242	428.782	423.286	419.078	22.262	(4.207)	(9.704)	-2,26%	48.836	13,19%	400.538	104,63%	18.540
	CASA	227.032	246.321	251.158	246.896	12.043	(4.262)	575	0,23%	19.864	8,75%	256.310	96,33%	(9.414)
	(%) CASA	61,32%	57,45%	59,34%	58,91%									
	FDR	58,19%	61,16%	62,39%	63,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	23.427	21.526		(1.900)	196	0,92%	1.015	4,95%	-	0,00%	21.526
2	Giro ISE	3.669	3.479	4.404	4.166		(238)	687	19,74%	496	13,52%		0,00%	4.166
3	Tabungan ISE	6.637	8.334	9.506	7.843		(1.662)	(491)	-5,89%	1.207	18,18%		0,00%	7.843
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	171	172	172		0	1	0,58%	30	21,13%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.136	3.128	-	-3.128	5.360	-357	13.107	357	7.721	170,14%	5.415
	Linkage	-	9.513	9.513	2.878	-	(2.878)	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.623	250	-	-250	192	-357	3.594	357	4.371	82,89%	(748)
	• Local Champion	28	3.448	3.393	-	-	0	-56	-56	3.364	56	2.087	162,55%	1.305
	• Value Chain	-	531	230	250	-	(250)	248	-301	230	301	2.284	10,09%	(2.053)
2	MBG	7.817	11.949	12.144	-	500	500	189	196	4.327	304	11.696	103,83%	448
	KUR	7.418	11.533	11.734	-	500	500	194	201	4.316	299	11.109	105,63%	625
	Non KUR	399	415	410	-	-	0	-5	-5	11	5	587	69,83%	(177)
3	PWG	19.390	31.817	31.412	5.915	8.191	2.276	1.712	-406	12.021	8.596	30.449	103,16%	963
	Cilem	9.334	15.975	14.862	1.471	496	-975	83	-1.113	5.529	1.609	17.540	84,73%	(2.678)
	Gadai	10.057	15.842	16.549	4.445	7.695	3.250	1.629	707	6.492	6.988	12.909	128,20%	3.640
4	CFG	188.225	204.991	207.391	8.569	5.872	-2.697	3.633	2.400	19.166	3.471	200.854	103,25%	6.537
	CF 1	13.467	13.272	13.411	368	620	252	41	138	-56	482	15.027	89,24%	(1.616)
	Total Griya	8.915	8.278	8.376	200	200	0	0	98	-540	102	9.298	90,08%	(922)
	• Total Non Program	8.915	8.278	8.376	200	200	0	96	98	-540	102	9.298	90,08%	(922)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.035	168	420	252	41	40	484	380	5.729	87,88%	(694)
	CF 2	174.758	191.718	193.980	8.201	5.251	-2.950	3.592	2.262	19.222	2.989	185.827	104,39%	8.153
	Mitraguna & Others	169.164	185.974	188.271	8.201	5.251	-2.950	3.637	2.297	19.106	2.955	179.265	105,02%	9.005
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	264.082	17.612	14.563	-3.049	10.894	1.834	48.622	12.729	250.720	105,33%	13.363

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	-	465	2,32%	0,00%	3,83%	465	284	465			
	KUR	181	-	-	323	2,44%	0,00%	2,75%	323	142	323			
	Non KUR	-	-	-	143	0,00%	0,00%	34,78%	143	143	143			
3	PWG	-	11	-	824	0,00%	0,00%	2,62%	824	824	813			
	Cilem	-	11	-	798	0,00%	0,00%	5,37%	798	798	787			
	Gadai	-	-	-	26	0,00%	0,00%	0,16%	26	26	26			
4	CFG	461	92	366	190	0,24%	0,18%	0,09%	(176)	(271)	98			
	CF 1	356	-	255	-	2,64%	1,92%	0,00%	(255)	(356)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	255	-	7,82%	5,11%	0,00%	(255)	(356)	-			
	CF 2	105	92	110	190	0,06%	0,06%	0,10%	79	85	98			
	Mitraguna & Others	105	92	110	190	0,06%	0,06%	0,10%	79	85	98			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	1.479	0,30%	0,14%	0,56%	1.113	837	1.376	0,10%	81,44%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	147	0,04%	0,07%	0,07%	-	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	-	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	5.446	5.521	2.814	75	(40)	-0,73%	5.375	3695,39%	3.473	158,93%	2.047
2	Tabungan	93.148	111.895	112.327	112.551	13.708	223	655	0,59%	19.403	20,83%	104.732	107,47%	7.819
3	Deposito	25.397	122.242	121.960	121.900	975	(60)	(342)	-0,28%	96.503	379,98%	26.027	468,36%	95.873
	Total	118.690	239.698	239.733	239.971	17.496	238	273	0,11%	121.281	102,18%	134.233	178,77%	105.738
	CASA	93.293	117.456	117.773	118.071	16.521	298	615	0,52%	24.778	26,56%	108.206	109,12%	9.866
	(%) CASA	78,60%	49,00%	49,13%	49,20%									
	FDR	96,89%	57,07%	56,92%	56,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.599	2.066	2.072	6	473	29,57%	1.255	153,47%	-	0,00%	2.072	
2	Giro ISE	33	50	60	60	0	10	19,91%	26	79,70%		0,00%	60	
3	Tabungan ISE	784	1.549	2.006	2.012	6	463	29,88%	1.228	156,59%		0,00%	2.012	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	70	80	82	82	0	2	2,50%	12	17,14%		0,00%	82	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.661	34.607	2.250	1.200	-1.050	816	-53	4.837	1.253	33.047	104,72%	1.561
	KUR	28.200	32.727	32.646	2.150	1.100	-1.050	817	-81	4.446	1.181	31.318	104,24%	1.329
	Non KUR	1.570	1.933	1.961	100	100	0	-1	28	391	72	1.729	113,42%	232
3	PWG	4.527	9.921	9.671	1.447	420	-1.027	920	-250	5.144	670	10.025	96,46%	(355)
	Cilem	4.527	9.921	9.671	1.447	420	-1.027	920	-250	5.144	670	10.026	96,46%	(355)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	92.213	92.177	2.940	2.558	-382	1.212	-35	11.477	2.593	91.931	100,27%	246
	CF 1	1.386	7.374	7.901	171	608	437	102	527	6.516	81	2.734	289,01%	5.167
	Total Griya	404	3.761	3.752	-	-	0	0	-10	3.348	10	747	502,29%	3.005
	• Total Non Program	404	3.761	3.752	-	-	0	-10	-10	3.348	10	747	502,29%	3.005
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	4.150	171	608	437	102	537	3.168	71	1.987	208,84%	2.163
	CF 2	79.315	84.838	84.276	2.769	1.950	-819	1.110	-562	4.961	2.512	89.197	94,48%	(4.921)
	Mitraguna & Others	60.800	65.421	64.958	2.364	1.950	-414	919	-463	4.158	2.413	69.819	93,04%	(4.860)
	Pensiun	18.515	19.417	19.318	405	-	-405	191	-99	803	99	19.378	99,69%	(61)
	Total Pembiayaan	114.997	136.794	136.455	6.637	4.178	-2.458	2.948	-339	21.458	4.517	135.003	101,08%	1.453

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	62	103	927	0,72%	0,30%	2,68%	824	713	865			
	KUR	129	62	103	747	0,46%	0,31%	2,29%	645	619	685			
	Non KUR	85	-	-	179	5,40%	0,00%	9,15%	179	95	179			
3	PWG	-	-	-	27	0,00%	0,00%	0,28%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,28%	27	27	27			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	796	0,00%	1,24%	0,86%	(343)	793	(589)			
	CF 1	-	176	177	176	0,00%	2,40%	2,23%	(0)	176	(0)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	176	0,00%	4,89%	4,25%	(0)	176	(0)			
	CF 2	3	1.209	962	620	0,00%	1,13%	0,74%	(343)	616	(589)			
	Mitraguna & Others	3	995	962	620	0,01%	1,47%	0,95%	(343)	616	(375)			
	Pensiun	-	214	-	-	0,00%	0,00%	0,00%	-	-	(214)			
	Total Pembiayaan	217	1.448	1.242	1.750	0,19%	0,91%	1,28%	508	1.533	302	0,06%	95,34%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	223	119	7	0,71%	0,34%	0,02%	(113)	(205)	(216)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	-	12,12%	5,82%	0,00%	(113)	(190)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.755	3,10%	2,99%	2,99%	(3)	252	(323)			
	CF 1	-	23	23	23	0,00%	0,32%	0,30%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.732	3,16%	3,22%	3,24%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,88%	(3)	14	(537)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,11%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.762	2,36%	2,10%	2,02%	(116)	47	(539)	0,10%	94,92%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.630	1.655	(284)	25	171	11,53%	(1.801)	-52,12%	13.786	12,00%	(12.132)
2	Tabungan	145.385	149.015	148.272	148.124	(362)	(148)	(891)	-0,60%	2.738	1,88%	162.538	91,13%	(14.415)
3	Deposito	14.811	12.747	12.606	12.606	(1.053)	0	(141)	-1,11%	(2.205)	-14,89%	15.750	80,04%	(3.144)
	Total	163.652	163.245	162.508	162.384	(1.699)	(124)	(861)	-0,53%	(1.268)	-0,77%	192.074	84,54%	(29.690)
	CASA	148.841	150.498	149.902	149.778	(646)	(124)	(720)	-0,48%	937	0,63%	176.325	84,94%	(26.546)
	(%) CASA	90,95%	92,19%	92,24%	92,24%									
	FDR	119,93%	128,60%	129,75%	129,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.700	2.715		15	1.440	112,88%	181	7,15%	-	0,00%	2.715
2	Giro ISE	1.520	463	650	662		11	199	43,00%	(858)	-56,46%		0,00%	662
3	Tabungan ISE	1.014	813	2.049	2.053		4	1.241	152,65%	1.039	102,46%		0,00%	2.053
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%		0,00%	291

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.256	-	-	0	-33	-0	-311	0	4.568	93,19%	(311)
	Linkage	4.142	4.139	4.139	-	-	-	-0	-0	-3	0	4.142	99,92%	(3)
	Non-Linkage	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Local Champion	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	36.241	1.055	1.691	636	-493	253	316	1.438	39.386	92,01%	(3.145)
	KUR	33.748	33.326	33.100	1.055	1.091	36	-401	-226	-648	1.317	37.041	89,36%	(3.941)
	Non KUR	2.176	2.662	3.141	-	600	600	-92	478	964	122	2.344	133,96%	796
3	PWG	12.551	23.009	23.983	5.451	4.866	-586	2.223	974	11.432	3.892	23.142	103,63%	840
	Cilem	6.245	12.408	13.261	1.680	1.800	120	1.236	853	7.016	947	14.633	90,62%	(1.373)
	Gadai	6.305	10.601	10.722	3.771	3.065	-706	986	121	4.417	2.945	8.509	126,01%	2.213
4	CFG	143.228	146.680	146.370	4.443	3.557	-886	1.760	-310	3.142	3.867	158.096	92,58%	(11.727)
	CF 1	29.589	26.763	26.569	-	129	129	-142	-194	-3.020	322	33.909	78,35%	(7.340)
	Total Griya	26.165	23.885	23.701	-	-	0	0	-184	-2.464	184	29.414	80,58%	(5.713)
	• Total Non Program	3.355	2.494	2.446	-	-	0	-130	-48	-909	48	4.153	58,89%	(1.707)
	• Program	22.810	21.391	21.255	-	-	0	-157	-136	-1.555	136	25.261	84,14%	(4.006)
	Oto	3.424	2.878	2.868	-	129	129	-142	-10	-556	139	4.494	63,81%	(1.626)
	CF 2	113.639	119.917	119.801	4.443	3.428	-1.015	1.903	-117	6.162	3.545	124.188	96,47%	(4.387)
	Mitraguna & Others	94.023	97.153	97.104	3.572	3.330	-242	1.342	-48	3.081	3.378	103.649	93,69%	(6.544)
	Pensiun	19.615	22.765	22.696	871	98	-773	561	-69	3.081	167	20.539	110,50%	2.157
	Total Pembiayaan	196.270	209.933	210.849	10.949	10.114	-836	3.457	916	14.579	9.197	225.192	93,63%	(14.343)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	120	96	1.454	1,77%	0,27%	4,01%	1.358	819	1.334			
	KUR	580	120	96	1.263	1,72%	0,29%	3,82%	1.167	684	1.143			
	Non KUR	55	-	-	191	2,54%	0,00%	6,07%	191	135	191			
3	PWG	-	19	-	596	0,00%	0,00%	2,49%	596	596	577			
	Cilem	-	19	-	353	0,00%	0,00%	2,66%	353	353	334			
	Gadai	-	-	-	243	0,00%	0,00%	2,27%	243	243	243			
4	CFG	3.895	4.292	4.268	4.729	2,72%	2,91%	3,23%	461	834	438			
	CF 1	3.671	3.594	3.535	4.112	12,41%	13,21%	15,48%	577	441	518			
	Total Griya	3.671	3.594	3.535	4.112	14,03%	14,80%	17,35%	577	441	518			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	617	0,20%	0,61%	0,52%	(116)	393	(81)			
	Mitraguna & Others	224	698	733	617	0,24%	0,75%	0,64%	(116)	393	(81)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	6.780	2,31%	2,08%	3,22%	2.415	2.250	2.349	3,70%	-14,95%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,23%	97,23%	(0)	(3)	(1)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	(0)	(3)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	203	0,93%	0,57%	0,56%	(1)	(131)	(12)			
	KUR	146	150	148	147	0,43%	0,44%	0,44%	(1)	1	(3)			
	Non KUR	188	64	56	56	8,65%	2,10%	1,78%	(0)	(132)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.332	3.419	3.558	2,51%	2,33%	2,43%	139	(31)	226			
	CF 1	3.133	3.006	3.178	3.171	10,59%	11,88%	11,94%	(7)	38	165			
	Total Griya	3.118	3.006	3.178	3.171	11,91%	13,31%	13,38%	(7)	54	165			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	387	0,40%	0,20%	0,32%	146	(70)	61			
	Mitraguna & Others	221	208	123	269	0,23%	0,13%	0,28%	146	49	61			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.900	4,11%	3,70%	3,75%	138	(166)	214	3,66%	2,32%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	494	496	(286)	2	(381)	-43,43%	(44)	-8,18%	11.509	4,31%	(11.013)
2	Tabungan	125.992	133.743	129.491	129.630	8.423	139	(4.113)	-3,08%	3.638	2,89%	144.175	89,91%	(14.545)
3	Deposito	49.100	47.338	48.915	48.465	(999)	(450)	1.127	2,38%	(635)	-1,29%	50.092	96,75%	(1.627)
	Total	175.632	181.958	178.900	178.591	7.137	(309)	(3.367)	-17,85%	2.959	1,68%	205.775	86,79%	(27.184)
	CASA	126.532	134.620	129.985	130.126	8.137	141	(4.494)	-3,34%	3.594	2,84%	155.683	83,58%	(25.557)
	(%) CASA	72,04%	73,98%	72,66%	72,86%									
	FDR	182,36%	176,70%	179,65%	179,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	1.595	1.556		(38)	(377)	-19,50%	304	24,28%	-	0,00%	1.556
2	Giro ISE	222	156	216	92		(123)	(64)	-40,91%	(129)	-58,32%		0,00%	92
3	Tabungan ISE	1.030	1.777	1.379	1.464		85	(313)	-17,61%	433	42,06%		0,00%	1.464
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	17.461	82,59%	(3.040)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	16.249	88,75%	(1.828)
	• Local Champion	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	15.423	93,50%	(1.002)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.914	1.550	1.620	70	83	280	-359	1.340	37.703	89,95%	(3.789)
	KUR	31.590	30.977	31.199	1.550	1.420	-130	212	222	-391	1.198	34.853	89,51%	(3.654)
	Non KUR	2.684	2.657	2.715	-	200	200	-129	58	32	142	2.850	95,28%	(134)
3	PWG	22.430	33.044	34.455	8.991	9.119	128	1.043	1.411	12.025	7.708	33.428	103,07%	1.028
	Cilem	9.274	14.399	14.742	1.554	1.353	-201	573	343	5.468	1.010	17.679	83,39%	(2.937)
	Gadai	13.156	18.645	19.713	7.437	7.765	328	470	1.067	6.556	6.698	15.749	125,17%	3.964
4	CFG	248.904	240.116	238.609	2.756	1.748	-1.008	-647	-1.507	-10.295	3.255	269.335	88,59%	(30.726)
	CF 1	66.307	62.537	62.034	34	149	115	-79	-503	-4.273	653	74.339	83,45%	(12.305)
	Total Griya	63.771	58.691	58.141	-	-	0	0	-550	-5.630	550	70.590	82,36%	(12.449)
	• Total Non Program	13.172	11.853	11.711	-	-	0	-294	-142	-1.461	142	14.554	80,46%	(2.843)
	• Program	50.599	46.838	46.430	-	-	0	-447	-408	-4.169	408	56.036	82,86%	(9.606)
	Oto	2.536	3.847	3.893	34	149	115	-79	47	1.357	103	3.749	103,84%	144
	CF 2	182.596	177.579	176.575	2.722	1.599	-1.124	-569	-1.004	-6.021	2.602	194.996	90,55%	(18.421)
	Mitraguna & Others	145.742	143.862	142.948	2.133	1.417	-717	-785	-914	-2.794	2.331	157.055	91,02%	(14.107)
	Pensiun	36.854	33.716	33.627	589	182	-407	217	-89	-3.227	271	37.940	88,63%	(4.313)
	Total Pembiayaan	320.285	321.511	321.399	13.297	12.487	-810	176	-112	1.114	12.598	357.926	89,79%	(36.527)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	158	422	531	3.170	0,46%	1,58%	9,35%	2.639	3.012	2.748			
	KUR	138	422	436	2.383	0,44%	1,41%	7,64%	1.947	2.245	1.961			
	Non KUR	20	-	95	787	0,75%	3,57%	28,99%	692	767	787			
3	PWG	-	95	-	2.886	0,00%	0,00%	8,38%	2.886	2.886	2.791			
	Cilem	-	95	-	1.954	0,00%	0,00%	13,25%	1.954	1.954	1.859			
	Gadai	-	-	-	932	0,00%	0,00%	4,73%	932	932	932			
4	CFG	7.829	8.139	9.486	15.805	3,15%	3,95%	6,62%	6.320	7.976	7.667			
	CF 1	6.309	7.247	7.631	12.106	9,51%	12,20%	19,52%	4.475	5.797	4.859			
	Total Griya	6.204	7.247	7.631	11.544	9,73%	13,00%	19,86%	3.913	5.341	4.297			
	Oto	105	-	-	562	4,15%	0,00%	14,43%	562	456	562			
	CF 2	1.520	892	1.854	3.699	0,83%	1,04%	2,09%	1.845	2.179	2.808			
	Mitraguna & Others	1.215	744	1.065	2.911	0,83%	0,74%	2,04%	1.847	1.696	2.167			
	Pensiun	305	148	790	788	0,83%	2,34%	2,34%	(2)	483	640			
	Total Pembiayaan	7.988	8.655	10.017	21.861	2,49%	3,12%	6,80%	11.845	13.874	13.206	0,61%	90,98%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	263	0,50%	0,72%	0,78%	22	93	(69)			
	KUR	12	308	218	248	0,04%	0,70%	0,79%	30	236	(61)			
	Non KUR	158	23	23	15	5,88%	0,88%	0,55%	(8)	(143)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.137	6.107	6.335	2,65%	2,54%	2,66%	228	(262)	199			
	CF 1	4.154	5.047	5.019	5.276	6,26%	8,03%	8,51%	257	1.122	229			
	Total Griya	4.071	4.965	4.937	5.194	6,38%	8,41%	8,93%	257	1.122	229			
	Oto	82	82	82	82	3,25%	2,14%	2,12%	-	-	-			
	CF 2	2.444	1.089	1.088	1.059	1,34%	0,61%	0,60%	(29)	(1.385)	(30)			
	Mitraguna & Others	1.967	1.089	1.088	1.059	1,35%	0,76%	0,74%	(29)	(908)	(30)			
	Pensiun	477	-	-	-	0,15%	0,00%	0,00%	-	(477)	-			
	Total Pembiayaan	7.031	6.731	6.611	6.861	2,20%	2,06%	2,13%	250	(170)	130	0,30%	85,84%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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