

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	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	Giro	155.866	153.160	150.835	147.670	18.896	(3.166)	(5.490)	-3,58%	(8.197)	-5,26%	285.035	51,81%	(137.365)
2	Tabungan	1.803.617	1.920.425	1.907.718	1.907.998	73.106	281	(12.427)	-0,65%	104.382	5,79%	2.026.162	94,17%	(118.164)
3	Deposito	681.198	781.647	810.438	812.558	(10.210)	2.119	30.911	3,95%	131.360	19,28%	693.324	117,20%	119.234
Total		2.640.681	2.855.231	2.868.991	2.868.226	81.792	(766)	12.994	0,46%	227.545	8,62%	3.004.521	95,46%	(136.295)
CASA		1.959.483	2.073.585	2.058.553	2.055.668	92.002	(2.885)	(17.917)	-0,86%	96.185	4,91%	2.311.197	88,94%	(255.529)
(% CASA		74,20%	72,62%	71,75%	71,67%									
FDR		99,99%	102,42%	102,94%	102,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	86.172	84.528		(1.643)	8.399	11,03%	18.918	28,83%	91.492	92,39%	(6.964)
2	Giro ISE	23.758	18.808	22.929	20.865		(2.065)	2.057	10,93%	(2.893)	-12,18%	39.445	52,90%	(18.580)
3	Tabungan ISE	30.646	47.654	53.475	53.896		421	6.243	13,10%	23.250	75,87%	34.243	117,39%	19.653
4	Deposito ISE	11.205	9.667	9.767	9.767		0	100	1,03%	(1.438)	-12,83%	17.804	54,86%	(8.037)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.868	3.128	3.115	-13	8.098	2.225	16.470	890	105.167	92,11%	(8.298)
	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	72.514	250	3.115	2.865	2.932	2.228	6.981	887	79.516	91,19%	(7.002)
	• Local Champion	62.373	66.852	69.125		3.115	3.115	2.714	2.273	6.752	842	69.002	100,18%	123
	• Value Chain	3.160	3.434	3.389	250	-	(250)	218	-46	228	46	10.514	32,23%	(7.125)
2	MBG	368.059	383.874	384.071	13.728	12.521	-1.207	2.339	197	16.012	12.324	411.003	93,45%	(26.933)
	KUR	343.457	358.694	358.618	13.333	11.421	-1.912	2.561	-76	15.161	11.497	384.254	93,33%	(25.636)
	Non KUR	24.602	25.180	25.452	395	1.100	705	-222	272	851	828	26.750	95,15%	(1.297)
3	PWG	200.888	321.425	335.634	75.870	74.983	-887	23.304	14.209	134.746	60.774	334.137	100,45%	1.497
	Cilem	92.590	174.437	178.138	25.587	16.851	-8.736	15.815	3.701	85.547	13.150	198.310	89,83%	(20.172)
	Gadai	108.298	146.988	157.496	50.283	58.132	7.849	7.489	10.508	49.198	47.624	135.828	115,95%	21.668
4	CFG	1.991.066	2.124.255	2.136.705	56.494	44.947	-11.546	19.608	12.450	145.640	32.497	2.178.372	98,09%	(41.667)
	CF 1	271.158	283.996	282.657	2.048	3.866	1.818	-887	-739	11.499	4.605	302.660	93,39%	(20.004)
	Total Griya	236.939	236.200	234.056	1.436	850	-586	0	-2.144	-2.883	2.994	252.612	92,65%	(18.556)
	• Total Non Program	155.508	158.157	156.607	643	850	208	-785	-1.549	1.099	2.399	162.432	96,41%	(5.824)
	• Program	81.431	78.044	77.449	794	-	-794	154	-594	-3.982	594	90.181	85,88%	(12.731)
	Oto	34.219	47.196	48.600	612	3.016	2.404	-887	1.405	14.381	1.611	50.048	97,11%	(1.448)
	CF 2	1.719.908	1.840.859	1.854.048	54.446	41.082	-13.364	20.495	13.190	134.141	27.892	1.875.711	98,85%	(21.663)
	Mitraguna & Others	1.474.657	1.580.345	1.591.351	48.958	36.331	-12.627	16.923	11.006	116.694	25.325	1.616.843	98,42%	(25.492)
	Pensiun	245.250	260.513	262.697	5.488	4.751	-738	3.572	2.184	17.447	2.567	258.868	101,48%	3.829
Total Pembiayaan		2.640.411	2.924.197	2.953.278	149.219	135.567	-13.653	53.349	29.081	312.868	106.485	3.028.679	97,51%	(75.401)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	4.628	0,00%	0,64%	4,78%	4.026	4.628	4.025			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	3.916	0,00%	0,86%	5,40%	3.314	3.916	3.313			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	36.798	0,62%	1,68%	9,58%	30.357	34.523	30.357			
	KUR	1.785	4.983	4.983	31.165	0,52%	1,39%	8,69%	26.181	29.379	26.181			
	Non KUR	489	1.458	1.458	5.633	1,99%	5,79%	22,13%	4.176	5.144	4.176			
3	PWG	10	-	-	16.758	0,00%	0,00%	4,99%	16.758	16.748	16.758			
	Cilem	10	-	-	12.343	0,01%	0,00%	6,93%	12.343	12.333	12.343			
	Gadai	-	-	-	4.415	0,00%	0,00%	2,80%	4.415	4.415	4.415			
4	CFG	19.717	25.753	27.801	57.666	0,99%	1,31%	2,70%	29.864	37.949	31.913			
	CF 1	13.249	13.763	15.216	32.211	4,89%	5,37%	11,40%	16.994	18.962	18.447			
	Total Griya	12.780	13.116	14.475	28.174	5,39%	6,13%	12,04%	13.699	15.394	15.058			
	Oto	469	648	742	4.037	1,37%	1,57%	8,31%	3.295	3.568	3.389			
	CF 2	6.468	11.990	12.585	25.455	0,38%	0,68%	1,37%	12.870	18.987	13.465			
	Mitraguna & Others	5.999	11.313	11.277	23.002	0,41%	0,71%	1,45%	11.725	17.004	11.689			
	Pensiun	470	677	1.308	2.453	0,19%	0,50%	0,93%	1.145	1.983	1.776			
Total Pembiayaan		22.002	32.797	34.844	115.850	0,83%	1,19%	3,92%	81.005	93.848	83.053	0,88%	77,53%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.784	22,59%	25,33%	25,59%	812	6.626	797			
	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	9.943	5,06%	12,99%	13,71%	812	6.629	798			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.020	0,70%	0,60%	0,79%	710	447	182			
	KUR	1.118	1.467	1.018	1.588	0,33%	0,28%	0,44%	571	470	121			
	Non KUR	1.455	1.371	1.292	1.432	5,91%	5,13%	5,62%	140	(23)	61			
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	24.248	1,29%	1,09%	1,13%	1.198	(1.419)	1.984			
	CF 1	9.750	9.970	10.411	10.824	3,60%	3,67%	3,83%	413	1.074	854			
	Total Griya	9.274	9.581	9.871	10.280	3,91%	4,18%	4,39%	409	1.006	699			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	13.424	0,93%	0,69%	0,72%	785	(2.493)	1.130			
	Mitraguna & Others	14.983	11.599	11.801	12.597	1,02%	0,75%	0,79%	796	(2.386)	997			
	Pensiun	934	695	838	828	0,04%	0,03%	0,32%	(11)	(107)	133			
Total Pembiayaan		46.399	49.090	49.332	52.052	1,76%	1,69%	1,76%	2.720	5.654	2.963	1,83%	-3,74%	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 (1-27 Sep'25	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	Giro	26.005	23.724	24.277	22.090	(97)	(2.186)	(1.634)	-6,89%	(3.914)	-15,05%	37.326	59,18%	(15.236)
2	Tabungan	211.719	220.477	206.513	207.380	9.992	867	(13.097)	-5,94%	(4.339)	-2,05%	230.574	89,94%	(23.194)
3	Deposito	98.613	75.556	118.397	118.399	(22.636)	2	42.843	56,70%	19.786	20,06%	99.651	118,81%	18.748
	Total	336.337	319.757	349.186	347.870	(12.741)	(1.317)	28.112	8,79%	11.533	3,43%	367.551	94,65%	(19.682)
	CASA	237.724	244.201	230.789	229.470	9.895	(1.319)	(14.731)	-6,03%	(8.253)	-3,47%	267.900	85,66%	(38.430)
	(%) CASA	70,68%	76,37%	66,09%	65,96%									
	FDR	113,34%	127,22%	118,07%	118,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	20.527	17.484		(3.043)	3.954	29,22%	2.010	12,99%	-	0,00%	17.484
2	Giro ISE	9.559	7.832	11.428	8.986		(2.442)	1.155	14,74%	(573)	-6,00%		0,00%	8.986
3	Tabungan ISE	5.622	5.699	9.099	8.498		(601)	2.799	49,12%	2.876	51,16%		0,00%	8.498
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	13.856	-	3.115	3.115	-103	3.040	-3.699	75	23.757	58,33%	(9.900)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	13.856	-	3.115	3.115	-103	3.040	-3.699	75	21.056	65,81%	(7.200)
	• Local Champion	16.779	10.104	13.144	-	3.115	3.115	-95	3.040	-3.634	75	18.438	71,29%	(5.294)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	41.653	75	600	525	-1.783	-820	-6.804	1.420	52.487	79,36%	(10.835)
	KUR	46.158	39.571	38.785	75	600	525	-1.731	-786	-7.373	1.386	49.993	77,58%	(11.208)
	Non KUR	2.298	2.902	2.868	-	-	0	-52	-34	570	34	2.494	114,98%	374
3	PWG	20.904	25.232	26.490	5.611	6.398	786	962	1.257	5.585	5.140	32.891	80,54%	(6.402)
	Cilem	9.146	14.355	13.794	2.534	917	-1.617	1.588	-561	4.648	1.478	18.707	73,74%	(4.913)
	Gadai	11.759	10.877	12.696	3.078	5.481	2.403	-626	1.819	937	3.662	14.185	89,50%	(1.489)
4	CFG	294.292	328.290	330.269	7.951	7.349	-602	2.071	1.979	35.977	5.370	308.152	107,18%	22.117
	CF 1	11.437	14.108	13.939	-	-	0	-110	-169	2.502	169	13.099	106,42%	840
	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	3.836	-	-	0	-110	-81	23	81	5.052	75,92%	(1.216)
	CF 2	282.855	314.182	316.330	7.951	7.349	-602	2.181	2.148	33.475	5.201	295.053	107,21%	21.276
	Mitraguna & Others	252.904	277.103	278.366	7.110	6.145	-965	1.632	1.263	25.462	4.882	264.035	105,43%	14.331
	Pensiun	29.951	37.078	37.964	841	1.204	363	549	885	8.013	319	31.018	122,39%	6.946
	Total Pembiayaan	381.208	406.811	412.268	13.637	17.462	3.824	1.147	5.457	31.059	12.005	417.288	98,80%	(5.020)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.189	0,00%	0,00%	8,58%	1.189	1.189	1.189			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	477	0,00%	0,00%	3,44%	477	477	477			
	Value Chain	-	-	-	712	0,00%	0,00%	5,42%	712	712	712			
2	MBG	66	1.528	2.049	5.611	0,14%	4,82%	13,47%	3.562	5.544	4.082			
	KUR	66	1.365	1.886	4.952	0,14%	4,77%	12,77%	3.067	4.886	3.587			
	Non KUR	-	163	163	658	0,00%	5,63%	22,95%	495	658	495			
3	PWG	-	176	-	1.316	0,00%	0,00%	4,97%	1.316	1.316	1.140			
	Cilem	-	176	-	746	0,00%	0,00%	5,41%	746	746	569			
	Gadai	-	-	-	571	0,00%	0,00%	4,50%	571	571	571			
4	CFG	-	2.088	2.198	5.626	0,00%	0,67%	1,70%	3.428	5.626	3.538			
	CF 1	-	94	91	1.592	0,00%	0,65%	11,42%	1.501	1.592	1.498			
	Total Griya	-	-	-	558	0,00%	0,00%	5,52%	558	558	558			
	Oto	-	94	91	1.034	0,00%	2,33%	26,96%	943	1.034	941			
	CF 2	-	1.995	2.107	4.034	0,00%	0,67%	1,28%	1.928	4.034	2.040			
	Mitraguna & Others	-	1.680	1.795	3.056	0,00%	0,65%	1,10%	1.261	3.056	1.376			
	Pensiun	-	315	312	978	0,00%	0,84%	2,58%	666	978	663			
	Total Pembiayaan	66	3.793	4.247	13.742	0,02%	1,04%	3,33%	9.495	13.676	9.949	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.813	3,84%	33,27%	27,52%	215	3.139	213			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.813	3,84%	33,27%	27,52%	215	3.139	213			
	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%	7,61%	-	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%	7,57%	-	-	-			
	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	6.277	0,62%	1,34%	1,52%	815	3.905	1.212	0,70%	53,86%	-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 (1-27 Sep'25)	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	Giro	4.287	8.884	8.584	8.603	113	19	(281)	-3,16%	4.316	100,66%	15.073	57,07%	(6.470)
2	Tabungan	160.765	158.011	162.041	163.121	4.621	1.081	5.110	3,23%	2.357	1,47%	178.732	91,27%	(15.610)
3	Deposito	65.984	41.273	41.748	41.648	(2.064)	(100)	374	0,91%	(24.337)	-36,88%	66.935	62,22%	(25.287)
	Total	231.036	208.168	212.372	213.372	2.670	1.000	5.204	2,50%	(17.664)	-7,65%	260.740	81,83%	(47.368)
	CASA	165.052	166.895	170.624	171.724	4.734	1.100	4.829	2,89%	6.673	4,04%	193.805	88,61%	(22.081)
	(%) CASA	71,44%	80,17%	80,34%	80,48%									
	FDR	120,56%	147,35%	146,11%	145,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.130	2.147		18	(524)	-19,62%	592	38,09%	-	0,00%	2.147
2	Giro ISE	-	388	35	35		0	(353)	-91,03%	35	#DIV/0!		0,00%	35
3	Tabungan ISE	1.555	2.283	1.995	2.012		18	(271)	-11,88%	457	29,42%		0,00%	2.012
4	Deposito ISE	-	-	100	100		0	100	#DIV/0!	100	#DIV/0!		0,00%	100
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.280	-	-	0	-72	-38	4.208	38	3.037	140,93%	1.243
	Linkage	20	2	-	-	-	-	-2	-2	-20	2	1.311	0,00%	(1.311)
	Non-Linkage	51	4.316	4.280	-	-	0	-70	-36	4.228	36	1.726	248,03%	2.554
	• Local Champion	51	4.316	4.280	-	-	0	-70	-36	4.228	36	845	506,44%	3.435
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.276	575	465	-110	264	-26	4.631	491	17.334	111,21%	1.943
	KUR	12.693	16.340	16.363	400	465	65	-6	23	3.669	442	15.251	107,29%	1.112
	Non KUR	1.952	2.962	2.914	175	-	-175	270	-49	961	49	2.083	139,88%	831
3	PWG	16.365	25.224	26.079	4.881	4.814	-67	1.941	855	9.714	3.959	27.681	94,21%	(1.602)
	Cilem	8.190	14.790	15.227	2.120	1.322	-798	1.634	437	7.037	885	17.079	89,16%	(1.852)
	Gadai	8.175	10.434	10.852	2.762	3.492	731	307	418	2.677	3.074	10.602	102,35%	250
4	CFG	247.446	257.894	260.659	6.561	5.590	-971	2.758	2.765	13.213	2.826	261.656	99,62%	(997)
	CF 1	12.247	10.733	10.600	17	17	-0	-49	-133	-1.647	150	13.908	76,21%	(3.308)
	Total Griya	9.062	7.939	7.855	-	-	0	0	-84	-1.208	84	9.449	83,13%	(1.594)
	• Total Non Program	9.062	7.939	7.855	-	-	0	-64	-84	-1.208	84	9.449	83,13%	(1.594)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.745	17	17	-0	-49	-49	-439	66	4.459	61,57%	(1.714)
	CF 2	235.199	247.161	250.059	6.544	5.573	-971	2.807	2.897	14.860	2.676	247.748	100,93%	2.311
	Mitraguna & Others	206.067	217.130	220.160	6.144	5.473	-671	2.698	3.030	14.093	2.443	217.518	101,21%	2.642
	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	310.294	12.018	10.869	-1.148	4.890	3.556	31.766	7.314	309.708	100,19%	586

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.601	0,00%	0,00%	60,78%	2.601	2.601	2.601			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.601	0,00%	0,00%	60,78%	2.601	2.601	2.601			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	85	82	1.739	0,00%	0,43%	9,02%	1.657	1.739	1.654			
	KUR	-	85	82	1.084	0,00%	0,50%	6,63%	1.002	1.084	999			
	Non KUR	-	-	-	655	0,00%	0,00%	22,48%	655	655	655			
3	PWG	-	-	-	1.700	0,00%	0,00%	6,52%	1.700	1.700	1.700			
	Cilem	-	-	-	870	0,00%	0,00%	5,71%	870	870	870			
	Gadai	-	-	-	830	0,00%	0,00%	7,65%	830	830	830			
4	CFG	713	996	671	2.459	0,29%	0,26%	0,94%	1.788	1.746	1.463			
	CF 1	8	316	337	982	0,06%	3,14%	9,27%	645	975	666			
	Total Griya	-	238	261	750	0,00%	3,29%	9,55%	489	750	512			
	Oto	8	78	76	233	0,24%	2,72%	8,47%	157	225	154			
	CF 2	705	679	334	1.476	0,30%	0,13%	0,59%	1.143	771	797			
	Mitraguna & Others	705	679	334	1.197	0,34%	0,15%	0,54%	863	491	517			
	Pensiun	-	-	-	280	0,00%	0,00%	0,94%	280	280	280			
	Total Pembiayaan	713	1.081	753	8.499	0,26%	0,25%	2,74%	7.746	7.786	7.418	1,20%	56,35%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	-851,80%	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 (1-27 Sep'25)	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	Giro	27.417	28.589	30.024	29.537	(10.388)	(487)	948	3,32%	2.120	7,73%	34.299	86,12%	(4.762)
2	Tabungan	55.536	58.291	63.483	64.564	(3.192)	1.081	6.272	10,76%	9.027	16,25%	67.185	96,10%	(2.621)
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	100.210	100.805	(13.404)	594	6.781	7,21%	11.763	13,21%	108.228	93,14%	(7.423)
	CASA	82.953	86.880	93.507	94.101	(13.579)	594	7.221	8,31%	11.147	13,44%	101.484	92,72%	(7.383)
	(%) CASA	93,16%	92,40%	93,31%	93,35%									
	FDR	82,33%	99,86%	94,74%	94,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	891	1.409	1.251	(159)	360	40,39%	(1.867)	-59,89%	-	0,00%	1.251
2	Giro ISE	560	570	677	478	(199)	(92)	-16,16%	(83)	-14,73%		0,00%	478
3	Tabungan ISE	2.557	321	733	773	40	452	140,80%	(1.785)	-69,78%		0,00%	773
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	17.821	450	525	75	-183	-180	-0	705	21.423	83,19%	(3.602)
	KUR	16.625	17.288	17.120	450	525	75	-168	-169	495	694	20.052	85,38%	(2.932)
	Non KUR	1.196	713	702	-	-	0	-15	-11	-495	11	1.371	51,15%	(670)
3	PWG	2.171	5.471	6.354	648	1.338	689	180	883	4.183	455	7.310	86,92%	(956)
	Cilem	2.171	5.471	6.354	648	1.338	689	180	883	4.183	455	7.310	86,92%	(956)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	68.163	2.152	1.417	-735	1.263	401	18.076	1.016	62.037	109,87%	6.126
	CF 1	13.142	16.014	15.828	243	-	-243	-72	-186	2.686	186	15.168	104,35%	660
	Total Griya	12.152	13.666	13.554	243	-	-243	0	-112	1.402	112	13.117	103,33%	437
	• Total Non Program	7.615	9.471	9.391	243	-	-243	128	-80	1.776	80	8.092	116,05%	1.299
	• 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	52.335	1.909	1.417	-492	1.335	587	15.390	830	46.869	111,66%	5.466
	Mitraguna & Others	31.987	46.733	47.345	1.909	1.287	-622	1.386	612	15.358	675	41.044	115,35%	6.301
	Pensiun	4.958	5.014	4.990	-	130	130	-51	-25	32	155	5.825	85,66%	(835)
	Total Pembiayaan	73.308	93.893	94.941	3.250	3.280	30	1.191	1.048	21.633	2.232	93.999	101,00%	942

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	2.525	1,40%	5,46%	14,17%	1.542	2.276	1.265			
	KUR	249	1.174	917	2.409	1,50%	5,30%	14,07%	1.492	2.160	1.235			
	Non KUR	-	86	66	116	0,00%	9,27%	16,59%	50	116	31			
3	PWG	-	47	-	616	0,00%	0,00%	9,69%	616	616	569			
	Cilem	-	47	-	616	0,00%	0,00%	9,69%	616	616	569			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	1.955	2,00%	0,86%	2,87%	1.369	954	1.323			
	CF 1	727	631	586	1.721	5,53%	3,66%	10,87%	1.135	994	1.090			
	Total Griya	727	626	581	1.718	5,98%	4,25%	12,68%	1.137	991	1.092			
	Oto	-	5	5	2	0,00%	0,20%	0,11%	(2)	2	(2)			
	CF 2	274	-	-	234	0,74%	0,00%	0,45%	234	(40)	234			
	Mitraguna & Others	274	-	-	234	0,86%	0,00%	0,49%	234	(40)	234			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	5.095	1,71%	1,67%	5,37%	3.527	3.845	3.157	1,62%	69,86%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	253	4,80%	0,94%	1,42%	83	(602)	97			
	KUR	438	43	40	124	2,63%	0,23%	0,73%	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%	0,51%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,56%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	1.023	2,47%	1,00%	1,08%	83	(791)	85	0,77%	28,33%	-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 (1-27 Sep'25	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	Giro	25.718	38.471	18.007	15.728	19.500	(2.279)	(22.743)	-59,12%	(9.990)	-38,85%	32.804	47,94%	(17.076)
2	Tabungan	122.400	135.786	137.365	138.750	7.461	1.385	2.964	2,18%	16.350	13,36%	134.360	103,27%	4.390
3	Deposito	49.497	53.923	52.531	52.532	(3.736)	1	(1.391)	-2,58%	3.035	6,13%	50.150	104,75%	2.382
	Total	197.616	228.180	207.903	207.010	23.225	(893)	(21.170)	-9,28%	9.394	4,75%	217.314	95,26%	(10.304)
	CASA	148.118	174.257	155.372	154.478	26.960	(894)	(19.779)	-11,35%	6.360	4,29%	167.165	92,41%	(12.687)
	(%) CASA	74,95%	76,37%	74,73%	74,62%									
	FDR	74,94%	75,37%	86,12%	86,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	15.611	15.580		(30)	542	3,60%	6.197	66,05%	-	0,00%	15.580
2	Giro ISE	3.509	1.267	1.831	1.830		(1)	564	44,49%	(1.679)	-47,84%		0,00%	1.830
3	Tabungan ISE	5.874	13.772	13.779	13.750		(30)	(22)	-0,16%	7.876	134,08%		0,00%	13.750
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	39.611	883	1.530	647	946	473	4.710	1.057	38.227	103,62%	1.384
	KUR	33.390	36.985	37.171	883	1.230	347	799	186	3.781	1.044	36.554	101,69%	617
	Non KUR	1.512	2.153	2.440	-	300	300	146	287	928	13	1.673	145,82%	767
3	PWG	20.337	33.370	36.524	10.145	9.664	-481	2.902	3.154	16.187	6.509	30.524	119,66%	6.000
	Cilem	6.847	16.459	17.571	3.058	2.073	-985	2.263	1.112	10.724	961	14.394	122,07%	3.176
	Gadai	13.490	16.911	18.953	7.086	7.590	504	639	2.042	5.463	5.548	16.129	117,51%	2.824
4	CFG	92.645	97.283	100.735	3.023	4.360	1.337	770	3.452	8.090	908	102.220	98,55%	(1.485)
	CF 1	21.426	20.256	20.350	122	357	235	-181	94	-1.077	263	22.572	90,15%	(2.222)
	Total Griya	17.556	15.682	15.530	-	-	0	0	-153	-2.027	153	17.848	87,01%	(2.318)
	• Total Non Program	17.556	15.682	15.530	-	-	0	-492	-153	-2.027	153	17.848	87,01%	(2.318)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.820	122	357	235	-181	247	950	110	4.725	102,02%	95
	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	3.393	9.243	610	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	179.037	14.050	15.554	1.504	4.602	7.064	30.938	8.490	171.186	104,59%	7.851

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1	0,00%	0,00%	0,03%	1	1	1			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1	0,00%	0,00%	0,03%	1	1	1			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	111	334	4.412	0,38%	0,85%	11,14%	4.078	4.280	4.301			
	KUR	131	111	170	3.247	0,39%	0,46%	8,74%	3.078	3.116	3.136			
	Non KUR	-	-	165	1.165	0,00%	7,66%	47,73%	1.000	1.165	1.165			
3	PWG	-	103	-	2.168	0,00%	0,00%	5,94%	2.168	2.168	2.065			
	Cilem	-	103	-	1.668	0,00%	0,00%	9,49%	1.668	1.668	1.564			
	Gadai	-	-	-	501	0,00%	0,00%	2,64%	501	501	501			
4	CFG	616	1.343	1.647	3.199	0,67%	1,69%	3,18%	1.552	2.583	1.855			
	CF 1	588	294	544	1.926	2,74%	2,69%	9,46%	1.381	1.338	1.632			
	Total Griya	588	167	420	1.708	3,35%	2,68%	11,00%	1.289	1.121	1.542			
	Oto	-	127	125	217	0,00%	2,73%	4,51%	92	217	90			
	CF 2	28	1.049	1.102	1.273	0,04%	1,43%	1,58%	171	1.245	224			
	Mitraguna & Others	28	1.049	1.102	1.273	0,04%	1,50%	1,66%	171	1.245	224			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	9.780	0,50%	1,15%	5,46%	7.799	9.032	8.222	0,05%	99,14%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	-131,95%	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 (1-27 Sep'25	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	Giro	420	97	258	293	73	35	196	200,86%	(127)	-30,17%	6.950	4,22%	(6.657)
2	Tabungan	44.796	49.863	50.507	50.344	4.133	(163)	481	0,96%	5.548	12,39%	55.769	90,27%	(5.424)
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	56.847	56.719	4.546	(128)	427	0,76%	(17.234)	-23,30%	92.019	61,64%	(35.299)
	CASA	45.216	49.961	50.766	50.638	4.206	(128)	677	1,35%	5.422	11,99%	62.719	80,74%	(12.081)
	(%) CASA	61,14%	88,75%	89,30%	89,28%									
	FDR	129,31%	191,06%	192,32%	192,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.669	1.797		128	737	69,54%	889	98,01%	-	0,00%	1.797
2	Giro ISE	390	93	354	354		0	261	279,72%	(36)	-9,17%		0,00%	354
3	Tabungan ISE	518	967	1.315	1.443		128	476	49,28%	925	178,64%		0,00%	1.443
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	19.542	1.380	300	-1.080	694	-503	-230	803	22.452	87,04%	(2.910)
	KUR	19.175	19.415	18.827	1.380	200	-1.180	708	-588	-348	788	21.724	86,66%	(2.898)
	Non KUR	597	630	715	-	100	100	-14	85	118	15	727	98,29%	(12)
3	PWG	2.596	7.101	7.488	1.392	849	-543	761	387	4.892	462	8.072	92,77%	(584)
	Cilem	2.069	5.679	5.742	864	316	-548	728	63	3.672	253	6.175	92,98%	(434)
	Gadai	527	1.423	1.746	528	533	5	34	324	1.219	209	1.897	92,08%	(150)
4	CFG	73.258	79.661	81.559	3.610	2.830	-780	1.856	1.898	8.301	932	82.762	98,55%	(1.203)
	CF 1	2.294	3.393	3.657	-	328	328	-50	264	1.363	64	3.436	106,45%	222
	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	2.043	-	328	328	-50	283	461	45	2.433	83,99%	(390)
	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	109.328	6.382	3.979	-2.403	3.306	1.776	13.702	2.203	113.286	96,51%	(3.958)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	4.273	0,34%	2,46%	21,87%	3.780	4.206	3.794			
	KUR	67	448	397	4.181	0,35%	2,05%	22,21%	3.783	4.114	3.733			
	Non KUR	-	32	96	92	0,00%	15,23%	12,92%	(4)	92	61			
3	PWG	-	-	-	543	0,00%	0,00%	7,25%	543	543	543			
	Cilem	-	-	-	543	0,00%	0,00%	9,46%	543	543	543			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.970	0,00%	2,63%	3,64%	874	2.969	901			
	CF 1	-	-	-	539	0,00%	0,00%	14,73%	539	539	539			
	Total Griya	-	-	-	145	0,00%	0,00%	8,96%	145	145	145			
	Oto	-	-	-	394	0,00%	0,00%	19,30%	394	394	394			
	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	7.786	0,07%	2,41%	7,12%	5.197	7.718	5.238	4,15%	41,75%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	207	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 (1-27 Sep'25	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	Giro	38.579	22.643	38.924	38.710	5.228	(214)	16.067	70,95%	131	0,34%	49.052	78,92%	(10.342)
2	Tabungan	168.056	174.110	167.602	168.829	4.919	1.227	(5.281)	-3,03%	773	0,46%	185.922	90,81%	(17.093)
3	Deposito	55.027	71.583	67.610	67.590	(4.612)	(20)	(3.993)	-5,58%	12.563	22,83%	56.002	120,69%	11.588
	Total	261.662	268.337	274.136	275.129	5.536	993	6.792	2,53%	13.468	5,15%	290.976	94,55%	(15.847)
	CASA	206.634	196.754	206.526	207.539	10.147	1.013	10.785	5,48%	904	0,44%	234.974	88,32%	(27.435)
	(%) CASA	78,97%	73,32%	75,34%	75,43%									
	FDR	64,72%	71,63%	71,28%	71,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	4.049	4.043		(7)	(442)	-9,86%	1.003	33,00%	-	0,00%	4.043
2	Giro ISE	335	363	271	256		(15)	(107)	-29,59%	(79)	-23,63%		0,00%	256
3	Tabungan ISE	2.705	4.122	3.778	3.787		8	(335)	-8,12%	1.082	40,01%		0,00%	3.787
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.225	-	-	0	3.375	-293	451	293	29.901	84,36%	(4.676)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.225	-	-	0	3.375	-293	451	293	27.668	91,17%	(2.443)
	• Local Champion	24.387	25.164	24.875	-	-	0	3.379	-290	488	290	25.759	96,57%	(884)
	• Value Chain	387	354	350	-	-	-	-4	-4	-37	4	1.909	18,33%	(1.559)
2	MBG	21.941	24.058	24.262	890	1.050	160	324	204	2.321	846	24.614	98,57%	(352)
	KUR	20.349	22.648	22.876	770	1.050	280	233	228	2.527	822	22.892	99,93%	(16)
	Non KUR	1.592	1.411	1.386	120	-	-120	91	-25	-206	25	1.722	80,48%	(336)
3	PWG	23.945	33.863	36.473	8.516	9.291	775	2.019	2.610	12.528	6.682	35.155	103,75%	1.317
	Cilem	8.631	14.991	15.700	2.565	1.919	-646	1.761	709	7.069	1.210	17.455	89,95%	(1.755)
	Gadai	15.314	18.872	20.773	5.951	7.372	1.421	257	1.901	5.459	5.471	17.700	117,36%	3.072
4	CFG	98.692	108.770	109.447	3.021	2.135	-886	683	677	10.755	1.458	112.781	97,04%	(3.334)
	CF 1	13.574	19.687	19.574	300	403	103	-58	-114	6.000	517	15.257	128,29%	4.317
	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	5.889	100	403	303	-58	102	1.792	301	5.351	110,04%	537
	CF 2	85.118	89.083	89.873	2.721	1.732	-989	741	790	4.756	942	97.524	92,16%	(7.651)
	Mitraguna & Others	51.909	55.196	55.386	2.271	920	-1.351	426	190	3.477	730	63.235	87,59%	(7.849)
	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	195.406	12.428	12.476	49	6.400	3.197	26.055	9.280	202.451	96,52%	(7.045)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	1.226	0,51%	0,41%	5,05%	1.127	1.113	1.160			
	KUR	113	-	35	1.008	0,55%	0,16%	4,41%	973	895	1.008			
	Non KUR	-	66	64	218	0,00%	4,53%	15,72%	154	218	152			
3	PWG	-	62	-	782	0,00%	0,00%	2,14%	782	782	720			
	Cilem	-	62	-	525	0,00%	0,00%	3,35%	525	525	464			
	Gadai	-	-	-	257	0,00%	0,00%	1,24%	257	257	257			
4	CFG	211	14	347	2.521	0,21%	0,32%	2,30%	2.174	2.310	2.507			
	CF 1	-	-	132	1.568	0,00%	0,67%	8,01%	1.436	1.568	1.568			
	Total Griya	-	-	132	1.202	0,00%	0,95%	8,78%	1.070	1.202	1.202			
	Oto	-	-	366	366	0,00%	0,00%	6,22%	366	366	366			
	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	4.529	0,19%	0,23%	2,32%	4.083	4.205	4.388	0,36%	84,48%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,84%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,84%	-	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 (1-27 Sep'25)	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	Giro	4.607	734	710	703	(5)	(6)	(31)	-4,16%	(3.903)	-84,73%	11.298	6,23%	(10.594)
2	Tabungan	52.069	49.816	48.907	49.482	1.018	575	(334)	-0,67%	(2.587)	-4,97%	63.397	78,05%	(13.916)
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	57.939	58.507	393	568	(760)	-1,28%	(9.565)	-14,05%	86.691	67,49%	(28.184)
	CASA	56.676	50.550	49.617	50.185	1.013	568	(365)	-0,72%	(6.491)	-11,45%	74.695	67,19%	(24.510)
	(%) CASA	83,26%	85,29%	85,64%	85,78%									
	FDR	200,44%	261,33%	273,84%	271,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.257	1.250		(7)	(138)	-9,95%	(333)	-21,04%	-	0,00%	1.250
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.252	1.246		(7)	(110)	-8,14%	(222)	-15,13%		0,00%	1.246
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	41.113	1.800	1.700	-100	472	467	1.460	1.233	42.171	97,49%	(1.058)
	KUR	35.878	37.764	38.316	1.800	1.700	-100	663	551	2.438	1.149	38.273	100,11%	43
	Non KUR	3.776	2.882	2.798	-	-	0	-191	-85	-978	85	3.898	71,77%	(1.100)
3	PWG	12.336	24.323	26.536	6.993	7.401	409	2.886	2.214	14.200	5.187	20.552	129,12%	5.984
	Cilem	3.767	8.043	8.426	1.229	795	-434	815	383	4.659	412	7.994	105,40%	432
	Gadai	8.569	16.279	18.110	5.764	6.606	842	2.071	1.831	9.541	4.775	12.558	144,22%	5.553
4	CFG	84.451	89.913	91.007	1.260	1.768	509	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	787	1.611	824	253	994	4.089	616	88.384	94,76%	(4.630)
	Mitraguna & Others	63.755	64.392	65.234	787	1.338	552	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	158.657	10.052	10.869	817	3.596	3.775	22.216	7.095	157.048	101,02%	1.608

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	4.325	0,47%	1,45%	10,52%	3.737	4.137	3.768			
	KUR	48	416	449	4.035	0,13%	1,19%	10,53%	3.586	3.987	3.618			
	Non KUR	140	140	138	290	3,70%	4,80%	10,37%	152	150	150			
3	PWG	-	-	-	1.351	0,00%	0,00%	0,00%	1.351	1.351	1.351			
	Cilem	-	-	-	910	0,00%	0,00%	10,80%	910	910	910			
	Gadai	-	-	-	442	0,00%	0,00%	2,44%	442	442	442			
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	8.937	1,09%	0,67%	5,63%	7.902	7.449	7.928	0,50%	91,07%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	1,10%	380	454	233			
	KUR	-	15	-	243	0,00%	0,00%	0,63%	243	243	228			
	Non KUR	-	206	74	211	0,00%	2,58%	7,56%	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%	-6,71%	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 (1-27 Sep'25	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	Giro	4.381	6.385	4.376	6.642	935	2.266	257	4,03%	2.261	51,62%	11.067	60,01%	(4.425)
2	Tabungan	121.239	128.771	124.060	125.270	5.278	1.210	(3.501)	-2,72%	4.031	3,32%	132.521	94,53%	(7.251)
3	Deposito	26.839	21.410	21.790	21.790	369	0	381	1,78%	(5.049)	-18,81%	27.466	79,33%	(5.676)
	Total	152.459	156.566	150.227	153.702	6.582	3.476	(2.864)	-1,83%	1.243	0,82%	171.055	89,86%	(17.353)
	CASA	125.619	135.156	128.436	131.912	6.213	3.476	(3.244)	-2,40%	6.292	5,01%	143.589	91,87%	(11.677)
	(%) CASA	82,40%	86,33%	85,50%	85,82%									
	FDR	80,08%	80,19%	84,32%	82,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	3.735	3.756		21	(1.025)	-21,44%	505	15,55%	-	0,00%	3.756
2	Giro ISE	1.707	2.935	2.155	2.184		28	(752)	-25,61%	477	27,94%		0,00%	2.184
3	Tabungan ISE	1.544	1.846	1.580	1.572		(8)	(273)	-14,80%	29	1,85%		0,00%	1.572
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	27.583	705	830	125	13	86	-3.604	744	33.879	81,41%	(6.297)
	KUR	27.378	24.611	24.765	705	830	125	218	153	-2.613	677	29.941	82,71%	(5.176)
	Non KUR	3.809	2.886	2.818	-	-	0	-205	-68	-991	68	3.938	71,55%	(1.120)
3	PWG	1.449	4.760	4.949	850	639	-211	731	189	3.500	451	5.931	83,45%	(982)
	Cilem	1.449	4.760	4.949	850	639	-211	731	189	3.500	451	5.931	83,45%	(982)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	79.522	1.826	2.210	384	853	873	4.959	1.337	86.219	92,23%	(6.697)
	CF 1	26.770	24.580	24.886	-	650	650	-84	306	-1.884	344	28.535	87,21%	(3.649)
	Total Griya	26.477	21.355	21.745	-	650	650	0	390	-4.732	260	27.235	79,84%	(5.490)
	• Total Non Program	23.147	18.404	18.828	-	650	650	-279	424	-4.319	226	23.547	79,96%	(4.720)
	• Program	3.330	2.952	2.918	-	-	0	-45	-34	-413	34	3.688	79,11%	(770)
	Oto	293	3.225	3.141	-	-	0	-84	-84	2.848	84	1.300	241,67%	1.841
	CF 2	47.792	54.069	54.635	1.826	1.560	-266	937	566	6.843	994	57.684	94,72%	(3.048)
	Mitraguna & Others	41.537	46.682	46.675	1.084	940	-144	326	-7	5.138	946	50.563	92,31%	(3.887)
	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	126.677	3.381	3.679	298	1.575	1.120	4.593	2.559	140.914	89,90%	(14.237)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	3.417	0,27%	3,94%	12,39%	2.334	3.333	2.128			
	KUR	83	450	412	2.269	0,30%	1,68%	9,16%	1.857	2.185	1.819			
	Non KUR	-	839	670	1.148	0,00%	23,23%	40,74%	478	1.148	308			
3	PWG	10	25	-	621	0,69%	0,00%	12,56%	621	611	596			
	Cilem	10	25	-	621	0,69%	0,00%	12,56%	621	611	596			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	5.024	2,19%	2,75%	6,32%	2.858	3.388	3.140			
	CF 1	1.522	1.087	1.690	3.391	5,68%	6,88%	13,63%	1.701	1.869	2.304			
	Total Griya	1.522	1.087	1.690	3.391	5,75%	7,91%	15,59%	1.701	1.869	2.304			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	1.633	0,24%	0,88%	2,99%	1.157	1.519	835			
	Mitraguna & Others	114	798	476	1.633	0,27%	1,02%	3,50%	1.157	1.519	835			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	9.062	1,42%	3,07%	7,15%	5.212	7.333	5.262	0,93%	86,98%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-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	1.288	1,54%	2,78%	4,67%	524	809	491			
	KUR	111	405	276	485	0,41%	1,12%	1,96%	210	374	80			
	Non KUR	368	392	489	803	9,65%	16,93%	28,48%	314	435	411			
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%	1,93%	(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	15.398	11,32%	11,52%	12,16%	929	1.573	1.305	1,33%	89,09%	-10,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	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	Giro	5.919	4.704	3.570	3.438	2.553	(131)	(1.266)	-26,91%	(2.481)	-41,91%	13.088	26,27%	(9.650)
2	Tabungan	49.567	54.352	53.480	53.280	2.095	(199)	(1.071)	-1,97%	3.714	7,49%	61.663	86,41%	(8.383)
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	107.407	107.076	14.361	(331)	(2.865)	-2,61%	31.607	41,88%	95.394	112,25%	11.682
	CASA	55.486	59.056	57.049	56.719	4.648	(331)	(2.337)	-3,96%	1.233	2,22%	74.752	75,88%	(18.033)
	(%) CASA	73,52%	53,72%	53,12%	52,97%									
	FDR	164,25%	121,92%	126,25%	126,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	1.184	1.185		1	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	1.033	1.034		1	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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	4.330	510	338	-173	231	-32	1.827	370	7.694	56,28%	(3.364)
	Cilem	2.503	4.362	4.330	510	338	-173	231	-32	1.827	370	7.694	56,28%	(3.364)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	131.269	4.837	2.657	-2.180	3.086	1.585	9.828	1.073	132.451	99,11%	(1.182)
	CF 1	4.796	5.795	5.907	-	177	177	-28	112	1.111	66	6.114	96,61%	(207)
	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	1.143	-	177	177	-28	156	896	21	1.230	92,88%	(88)
	CF 2	116.645	123.889	125.362	4.837	2.480	-2.357	3.113	1.473	8.717	1.007	126.337	99,23%	(975)
	Mitraguna & Others	110.497	116.979	118.396	4.487	2.360	-2.127	2.828	1.418	7.900	942	119.341	99,21%	(945)
	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	135.599	5.347	2.995	-2.352	3.316	1.553	11.641	1.442	140.224	96,70%	(4.626)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	220	0,00%	0,00%	5,08%	220	220	220			
	Cilem	-	-	-	220	0,00%	0,00%	5,08%	220	220	220			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	2.074	0,00%	1,12%	1,58%	620	2.074	1.106			
	CF 1	-	-	-	564	0,00%	0,00%	9,55%	564	564	564			
	Total Griya	-	-	-	447	0,00%	0,00%	9,39%	447	447	447			
	Oto	-	-	-	117	0,00%	0,00%	10,22%	117	117	117			
	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	2.293	0,00%	1,08%	1,69%	840	2.293	1.326	0,79%	53,40%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	-956,29%	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 (1-27 Sep'25)	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	Giro	1.601	1.830	2.139	2.753	(372)	614	922	50,39%	1.152	71,96%	11.756	23,41%	(9.003)
2	Tabungan	117.228	130.202	129.882	127.904	2.821	(1.978)	(2.298)	-1,76%	10.676	9,11%	134.200	95,31%	(6.296)
3	Deposito	47.162	44.016	43.842	45.872	1.000	2.030	1.856	4,22%	(1.290)	-2,74%	48.088	95,39%	(2.216)
	Total	165.991	176.048	175.863	176.528	3.449	666	480	0,27%	10.537	6,35%	194.044	90,97%	(17.515)
	CASA	118.829	132.032	132.021	130.656	2.449	(1.364)	(1.376)	-1,04%	11.828	9,95%	145.956	89,52%	(15.299)
	(%) CASA	71,59%	75,00%	75,07%	74,01%									
	FDR	85,30%	86,53%	86,03%	85,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.694	2.881	3.454		573	760	28,20%	386	12,60%	-	0,00%	3.454
2	Giro ISE	515	1.171	1.198	1.315		117	144	12,28%	801	155,55%		0,00%	1.315
3	Tabungan ISE	2.552	1.522	1.683	2.138		455	616	40,46%	(414)	-16,23%		0,00%	2.138
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	26.936	1.300	1.210	-90	403	329	3.388	881	26.076	103,30%	860
	KUR	22.685	25.818	26.340	1.300	1.210	-90	424	521	3.655	689	25.090	104,98%	1.250
	Non KUR	863	788	596	-	-	0	-20	-192	-267	192	986	60,47%	(390)
3	PWG	16.913	27.728	28.572	6.037	5.352	-685	2.179	843	11.659	4.509	28.183	101,38%	389
	Cilem	9.701	17.756	18.070	2.835	1.789	-1.046	1.766	314	8.369	1.475	18.542	97,46%	(472)
	Gadai	7.212	9.973	10.502	3.201	3.563	362	413	529	3.290	3.034	9.641	108,93%	861
4	CFG	101.109	97.999	95.788	1.055	277	-778	-1.008	-2.211	-5.321	2.488	113.166	84,64%	(17.378)
	CF 1	13.632	14.406	14.263	-	17	17	-63	-143	631	159	15.076	94,61%	(812)
	Total Griya	12.067	12.150	12.048	-	-	0	0	-102	-19	102	12.433	96,90%	(385)
	• Total Non Program	12.067	12.150	12.048	-	-	0	-105	-102	-19	102	12.433	96,90%	(385)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.215	-	17	17	-63	-41	650	57	2.642	83,84%	(427)
	CF 2	87.476	83.593	81.524	1.055	260	-795	-945	-2.068	-5.952	2.328	98.090	83,11%	(16.565)
	Mitraguna & Others	79.108	75.836	73.792	905	210	-695	-1.043	-2.044	-5.317	2.254	88.794	83,10%	(15.003)
	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	151.295	8.392	6.839	-1.553	1.574	-1.039	9.705	7.877	167.445	90,36%	(16.150)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	1.224	0,81%	0,00%	4,54%	1.224	1.034	1.224			
	KUR	-	-	-	992	0,00%	0,00%	3,77%	992	992	992			
	Non KUR	190	-	-	231	21,98%	0,00%	38,75%	231	41	231			
3	PWG	-	-	-	951	0,00%	0,00%	3,33%	951	951	951			
	Cilem	-	-	-	744	0,00%	0,00%	4,12%	744	744	744			
	Gadai	-	-	-	207	0,00%	0,00%	1,97%	207	207	207			
4	CFG	854	1.070	607	1.800	0,84%	0,62%	1,88%	1.194	946	730			
	CF 1	-	167	84	328	0,00%	0,58%	2,30%	243	328	160			
	Total Griya	-	-	72	299	0,00%	0,59%	2,48%	227	299	299			
	Oto	-	167	12	28	0,00%	0,55%	1,28%	16	28	(139)			
	CF 2	854	903	522	1.472	0,98%	0,62%	1,81%	950	618	569			
	Mitraguna & Others	854	903	522	1.472	1,08%	0,69%	2,00%	950	618	569			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	3.974	0,74%	0,40%	2,63%	3.368	2.930	2.904	0,73%	72,07%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	1,12%	-	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%	1,13%	-	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%	-21,88%	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 (1-27 Sep'25)	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	Giro	6.062	4.246	4.738	4.085	(485)	(653)	(161)	-3,79%	(1.977)	-32,61%	15.849	25,78%	(11.764)
2	Tabungan	115.416	124.702	124.527	125.343	(255)	815	640	0,51%	9.926	8,60%	131.787	95,11%	(6.444)
3	Deposito	39.351	36.019	37.704	37.653	2.718	(51)	1.634	4,54%	(1.697)	-4,31%	40.253	93,54%	(2.600)
	Total	160.829	164.968	166.969	167.081	1.978	112	2.113	1,28%	6.252	3,89%	187.889	88,93%	(20.808)
	CASA	121.478	128.948	129.265	129.428	(740)	163	480	0,37%	7.950	6,54%	147.636	87,67%	(18.208)
	(%) CASA	75,53%	78,17%	77,42%	77,46%									
	FDR	76,61%	89,54%	87,85%	87,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	3.007	2.850		(157)	622	27,93%	1.369	92,40%	-	0,00%	2.850
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%		0,00%	9
3	Tabungan ISE	1.438	2.220	2.998	2.841		(157)	621	27,99%	1.402	97,49%		0,00%	2.841
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	9.654	815	-	-815	596	-222	1.319	222	10.429	92,56%	(776)
	KUR	8.171	9.690	9.473	815	-	-815	601	-217	1.303	217	10.164	93,21%	(690)
	Non KUR	163	185	180	-	-	0	-5	-5	17	5	265	67,88%	(85)
3	PWG	22.470	32.199	32.004	8.561	7.120	-1.441	2.615	-195	9.534	7.315	33.100	96,6%	(1.096)
	Cilem	8.736	15.068	15.363	2.223	1.336	-887	1.307	295	6.627	1.041	17.150	89,58%	(1.787)
	Gadai	13.734	17.131	16.641	6.338	5.784	-554	1.308	-490	2.907	6.274	15.950	104,33%	691
4	CFG	92.027	104.352	103.752	2.491	2.053	-437	1.082	-600	11.725	2.653	102.386	101,33%	1.366
	CF 1	36.305	37.324	36.431	321	251	-69	-99	-893	127	1.145	37.544	97,04%	(1.113)
	Total Griya	33.468	33.837	32.776	321	-	-321	0	-1.062	-693	1.062	33.783	97,02%	(1.007)
	• Total Non Program	33.468	31.825	30.771	-	-	0	-207	-1.054	-2.698	1.054	33.783	91,08%	(3.012)
	• Program	-	2.013	2.005	321	-	-321	334	-8	2.005	8	0	0,00%	2.005
	Oto	2.837	3.487	3.656	-	251	251	-99	169	819	83	3.762	97,19%	(106)
	CF 2	55.722	67.027	67.321	2.170	1.802	-368	1.181	293	11.599	1.509	64.842	103,82%	2.479
	Mitraguna & Others	47.599	55.917	55.780	1.580	952	-628	248	-137	8.181	1.089	55.922	99,75%	(142)
	Pensiun	8.123	11.111	11.541	590	850	260	933	430	3.418	420	8.920	129,38%	2.621
	Total Pembiayaan	123.205	147.715	146.682	11.867	9.174	-2.693	4.276	-1.033	23.478	10.207	146.289	100,27%	393

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	1.457	0,00%	0,00%	15,09%	1.457	1.457	1.457			
	KUR	-	-	-	1.457	0,00%	0,00%	15,38%	1.457	1.457	1.457			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	806	0,00%	0,00%	2,52%	806	806	616			
	Cilem	-	190	-	757	0,00%	0,00%	4,93%	757	757	567			
	Gadai	-	-	-	49	0,00%	0,00%	0,29%	49	49	49			
4	CFG	1.195	331	325	1.631	1,30%	0,31%	1,57%	1.306	436	1.300			
	CF 1	69	158	154	1.401	0,19%	0,41%	3,85%	1.247	1.332	1.244			
	Total Griya	69	158	154	1.126	0,21%	0,45%	3,44%	972	1.057	968			
	Oto	-	-	-	275	0,00%	0,00%	7,53%	275	275	275			
	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%	0,41%	59	(897)	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	3.894	0,97%	0,22%	2,65%	3.569	2.698	3.372	0,48%	82,09%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	1,23%	167	70	167			
	Mitraguna & Others	629	470	470	637	1,32%	0,84%	1,14%	167	9	167			
	Pensiun	127	188	188	188	0,10%	0,13%	1,63%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.454	0,95%	0,87%	0,99%	166	278	266	0,08%	91,90%	-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 (1-27 Sep'25)	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	Giro	6.729	4.930	7.551	7.516	(402)	(35)	2.586	52,45%	787	11,69%	17.703	42,46%	(10.186)
2	Tabungan	220.302	241.391	250.109	243.641	12.445	(6.468)	2.251	0,93%	23.339	10,59%	238.607	102,11%	5.034
3	Deposito	143.210	182.461	172.123	172.128	10.219	5	(10.333)	-5,66%	28.918	20,19%	144.229	119,34%	27.900
	Total	370.242	428.782	429.784	423.286	22.262	(6.498)	(5.496)	-1,28%	53.044	14,33%	400.538	105,68%	22.748
	CASA	227.032	246.321	257.660	251.158	12.043	(6.502)	4.837	1,96%	24.126	10,63%	256.310	97,99%	(5.152)
	(%) CASA	61,32%	57,45%	59,95%	59,34%									
	FDR	58,19%	61,16%	61,49%	62,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	22.523	23.233		710	1.903	8,92%	2.722	13,27%	-	0,00%	23.233
2	Giro ISE	3.669	3.479	4.027	4.495		468	1.016	29,21%	826	22,50%	-	0,00%	4.495
3	Tabungan ISE	6.637	8.334	8.979	9.221		242	887	10,64%	2.584	38,94%	-	0,00%	9.221
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.413	3.128	-	-3.128	5.360	-79	13.385	79	7.721	173,74%	5.693
	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	3.901	250	-	-250	192	-79	3.872	79	4.371	89,24%	(470)
	• Local Champion	28	3.448	3.393	-	-	0	-56	-56	3.364	56	2.087	162,55%	1.305
	• Value Chain	-	531	508	250	-	(250)	248	-23	508	23	2.284	22,25%	(1.776)
2	MBG	7.817	11.949	12.175	-	500	500	189	226	4.358	274	11.696	104,09%	479
	KUR	7.418	11.533	11.765	-	500	500	194	231	4.347	269	11.109	105,90%	656
	Non KUR	399	415	410	-	-	0	-5	-5	11	5	587	69,83%	(177)
3	PWG	19.390	31.817	31.678	5.854	7.936	2.082	1.712	-140	12.288	8.075	30.449	104,04%	1.229
	Cilem	9.334	15.975	14.878	1.471	496	-975	83	-1.097	5.544	1.593	17.540	84,82%	(2.662)
	Gadai	10.057	15.842	16.800	4.383	7.440	3.056	1.629	958	6.743	6.482	12.909	130,14%	3.891
4	CFG	188.225	204.991	206.999	8.569	5.131	-3.438	3.633	2.009	18.774	3.122	200.854	103,06%	6.145
	CF 1	13.467	13.272	13.422	368	620	252	41	149	-45	471	15.027	89,32%	(1.605)
	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	5.046	168	420	252	41	51	495	369	5.729	88,07%	(683)
	CF 2	174.758	191.718	193.578	8.201	4.511	-3.690	3.592	1.859	18.819	2.651	185.827	104,17%	7.751
	Mitraguna & Others	169.164	185.974	187.868	8.201	4.511	-3.690	3.637	1.894	18.704	2.616	179.265	104,80%	8.603
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	264.265	17.551	13.567	-3.984	10.894	2.016	48.805	11.550	250.720	105,40%	13.546

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	570	2,32%	0,00%	4,69%	570	389	570			
	KUR	181	-	-	494	2,44%	0,00%	4,20%	494	312	494			
	Non KUR	-	-	-	77	0,00%	0,00%	18,72%	77	77	77			
3	PWG	-	11	-	1.426	0,00%	0,00%	4,50%	1.426	1.426	1.415			
	Cilem	-	11	-	1.189	0,00%	0,00%	7,99%	1.189	1.189	1.179			
	Gadai	-	-	-	236	0,00%	0,00%	1,41%	236	236	236			
4	CFG	461	92	366	1.156	0,24%	0,18%	0,56%	790	695	1.064			
	CF 1	356	-	255	234	2,64%	1,92%	1,74%	(21)	(122)	234			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	255	234	7,82%	5,11%	4,64%	(21)	(122)	234			
	CF 2	105	92	110	922	0,06%	0,06%	0,48%	811	817	830			
	Mitraguna & Others	105	92	110	922	0,06%	0,06%	0,49%	811	817	830			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	3.152	0,30%	0,14%	1,19%	2.786	2.510	3.049	0,10%	91,28%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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 (1-27 Sep'25	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	Giro	145	5.561	5.443	5.446	2.814	3	(115)	-2,07%	5.300	3644,04%	3.473	156,78%	1.972
2	Tabungan	93.148	111.895	112.265	112.327	13.708	63	432	0,39%	19.180	20,59%	104.732	107,25%	7.595
3	Deposito	25.397	122.242	121.840	121.960	975	120	(282)	-0,23%	96.563	380,21%	26.027	468,59%	95.932
	Total	118.690	239.698	239.547	239.733	17.496	186	35	0,01%	121.043	101,98%	134.233	178,59%	105.500
	CASA	93.293	117.456	117.707	117.773	16.521	66	317	0,27%	24.480	26,24%	108.206	108,84%	9.567
	(%) CASA	78,60%	49,00%	49,14%	49,13%									
	FDR	96,89%	57,07%	56,99%	56,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.599	1.755	2.066		311	467	29,18%	1.248	152,70%	-	0,00%	2.066
2	Giro ISE	33	50	60	60		0	10	19,91%	26	79,70%		0,00%	60
3	Tabungan ISE	784	1.549	1.695	2.006		311	457	29,48%	1.222	155,80%		0,00%	2.006
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	34.655	2.250	1.200	-1.050	816	-6	4.885	1.206	33.047	104,87%	1.608
	KUR	28.200	32.727	32.687	2.150	1.100	-1.050	817	-40	4.487	1.140	31.318	104,37%	1.369
	Non KUR	1.570	1.933	1.968	100	100	0	-1	35	398	65	1.729	113,83%	239
3	PWG	4.527	9.921	9.681	1.447	420	-1.027	920	-239	5.154	659	10.025	96,57%	(344)
	Cilem	4.527	9.921	9.681	1.447	420	-1.027	920	-239	5.154	659	10.026	96,57%	(344)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	92.213	92.179	2.940	2.558	-382	1.212	-34	11.478	2.592	91.931	100,27%	248
	CF 1	1.386	7.374	7.903	171	608	437	102	528	6.517	80	2.734	289,05%	5.169
	Total Griya	404	3.761	3.752	-	-	0	0	-10	3.348	10	747	502,29%	3.005
1	• 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	4.151	171	608	437	102	538	3.169	70	1.987	208,90%	2.164
	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	136.515	6.637	4.178	-2.458	2.948	-279	21.518	4.457	135.003	101,12%	1.512

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	62	103	1.315	0,72%	0,30%	3,80%	1.213	1.102	1.253			
	KUR	129	62	103	1.136	0,46%	0,31%	3,48%	1.033	1.007	1.074			
	Non KUR	85	-	-	179	5,40%	0,00%	9,12%	179	95	179			
3	PWG	-	-	-	217	0,00%	0,00%	2,24%	217	217	217			
	Cilem	-	-	-	217	0,00%	0,00%	2,24%	217	217	217			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	872	0,00%	1,24%	0,95%	(268)	868	(514)			
	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	695	0,00%	1,13%	0,82%	(267)	692	(514)			
	Mitraguna & Others	3	995	962	620	0,01%	1,47%	0,95%	(343)	616	(375)			
	Pensiun	-	214	-	75	0,00%	0,00%	0,39%	75	75	(139)			
	Total Pembiayaan	217	1.448	1.242	2.404	0,19%	0,91%	1,76%	1.161	2.187	956	0,06%	96,61%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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 (1-27 Sep'25)	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	Giro	3.456	1.484	1.620	1.630	(284)	10	146	9,86%	(1.826)	-52,84%	13.786	11,82%	(12.156)
2	Tabungan	145.385	149.015	147.092	148.272	(362)	1.181	(742)	-0,50%	2.887	1,99%	162.538	91,22%	(14.266)
3	Deposito	14.811	12.747	12.615	12.606	(1.053)	(10)	(141)	-1,11%	(2.205)	-14,89%	15.750	80,04%	(3.144)
	Total	163.652	163.245	161.327	162.508	(1.699)	1.181	(737)	-0,45%	(1.144)	-0,70%	192.074	84,61%	(29.566)
	CASA	148.841	150.498	148.711	149.902	(646)	1.191	(596)	-0,40%	1.061	0,71%	176.325	85,01%	(26.422)
	(%) CASA	90,95%	92,19%	92,18%	92,24%									
	FDR	119,93%	128,60%	131,18%	130,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.639	2.693		54	1.418	111,20%	160	6,30%	-	0,00%	2.693
2	Giro ISE	1.520	463	598	642		45	180	38,87%	(877)	-57,72%		0,00%	642
3	Tabungan ISE	1.014	813	2.042	2.051		9	1.238	152,37%	1.037	102,23%		0,00%	2.051
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.257	-	-	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	36.358	1.055	1.541	486	-493	370	434	1.171	39.386	92,31%	(3.028)
	KUR	33.748	33.326	33.218	1.055	941	-114	-401	-108	-530	1.049	37.041	89,68%	(3.824)
	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	24.233	5.451	4.851	-600	2.223	1.224	11.682	3.627	23.142	104,71%	1.090
	Cilem	6.245	12.408	13.276	1.680	1.800	120	1.236	869	7.031	932	14.633	90,73%	(1.357)
	Gadai	6.305	10.601	10.956	3.771	3.050	-721	986	355	4.651	2.695	8.509	128,76%	2.447
4	CFG	143.228	146.680	146.779	4.443	2.918	-1.525	1.760	99	3.551	2.819	158.096	92,84%	(11.318)
	CF 1	29.589	26.763	26.584	-	129	129	-142	-179	-3.005	308	33.909	78,40%	(7.325)
	Total Griya	26.165	23.885	23.716	-	-	0	0	-169	-2.450	169	29.414	80,63%	(5.699)
	• Total Non Program	3.355	2.494	2.451	-	-	0	-130	-43	-904	43	4.153	59,01%	(1.702)
	• Program	22.810	21.391	21.265	-	-	0	-157	-126	-1.545	126	25.261	84,18%	(3.996)
	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	120.195	4.443	2.789	-1.654	1.903	278	6.556	2.511	124.188	96,78%	(3.993)
	Mitraguna & Others	94.023	97.153	97.499	3.572	2.691	-881	1.342	346	3.476	2.345	103.649	94,07%	(6.150)
	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	211.626	10.949	9.310	-1.640	3.457	1.693	15.356	7.617	225.192	93,98%	(13.566)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	1.499	1,77%	0,27%	4,12%	1.403	864	1.379			
	KUR	580	120	96	1.308	1,72%	0,29%	3,94%	1.212	729	1.188			
	Non KUR	55	-	-	191	2,54%	0,00%	6,07%	191	135	191			
3	PWG	-	19	-	718	0,00%	0,00%	2,96%	718	718	699			
	Cilem	-	19	-	473	0,00%	0,00%	3,56%	473	473	453			
	Gadai	-	-	-	245	0,00%	0,00%	2,24%	245	245	245			
4	CFG	3.895	4.292	4.268	5.444	2,72%	2,91%	3,71%	1.176	1.549	1.152			
	CF 1	3.671	3.594	3.535	4.278	12,41%	13,21%	16,09%	743	607	684			
	Total Griya	3.671	3.594	3.535	4.278	14,03%	14,80%	18,04%	743	607	684			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	1.166	0,20%	0,61%	0,97%	432	942	468			
	Mitraguna & Others	224	698	733	1.166	0,24%	0,75%	1,20%	432	942	468			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	7.660	2,31%	2,08%	3,62%	3.296	3.131	3.230	3,70%	-2,11%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	3.414	2,51%	2,33%	2,33%	(6)	(176)	81			
	CF 1	3.133	3.006	3.178	3.172	10,59%	11,88%	11,93%	(6)	39	166			
	Total Griya	3.118	3.006	3.178	3.172	11,91%	13,31%	13,38%	(6)	55	166			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	241	0,40%	0,20%	0,20%	-	(216)	(85)			
	Mitraguna & Others	221	208	123	123	0,23%	0,13%	0,13%	-	(98)	(85)			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.755	4,11%	3,70%	3,66%	(7)	(311)	69	3,66%	0,13%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	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	Giro	540	877	616	494	(286)	(122)	(383)	-43,64%	(46)	-8,52%	11.509	4,29%	(11.014)
2	Tabungan	125.992	133.743	129.886	129.491	8.423	(395)	(4.252)	-3,18%	3.499	2,78%	144.175	89,82%	(14.684)
3	Deposito	49.100	47.338	48.773	48.915	(999)	142	1.577	3,33%	(185)	-0,38%	50.092	97,65%	(1.177)
	Total	175.632	181.958	179.275	178.900	7.137	(375)	(3.058)	-1,68%	3.268	1,86%	205.775	86,94%	(26.875)
	CASA	126.532	134.620	130.502	129.985	8.137	(517)	(4.635)	-3,44%	3.453	2,73%	155.683	83,49%	(25.698)
	(%) CASA	72,04%	73,98%	72,79%	72,66%									
	FDR	182,36%	176,70%	178,88%	179,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	1.638	1.581		(57)	(352)	-18,20%	329	26,28%	-	0,00%	1.581
2	Giro ISE	222	156	282	216		(67)	59	37,82%	(6)	-2,78%		0,00%	216
3	Tabungan ISE	1.030	1.777	1.355	1.366		10	(411)	-23,14%	335	32,53%		0,00%	1.366
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.432	-	-	0	-303	-284	-245	284	17.461	82,66%	(3.028)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.432	-	-	0	-303	-284	-245	284	16.249	88,82%	(1.816)
	• Local Champion	14.678	14.717	14.432	-	-	0	-303	-284	-245	284	15.423	93,58%	(990)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.432	1.550	1.070	-480	83	-202	-841	1.272	37.703	88,67%	(4.271)
	KUR	31.590	30.977	30.915	1.550	1.070	-480	212	-62	-675	1.132	34.853	88,70%	(3.938)
	Non KUR	2.684	2.657	2.517	-	-	0	-129	-140	-166	140	2.850	88,33%	(333)
3	PWG	22.430	33.044	34.244	8.973	8.573	-401	1.043	1.200	11.814	7.373	33.428	102,44%	816
	Cilem	9.274	14.399	14.777	1.554	1.353	-201	573	378	5.503	975	17.679	83,59%	(2.902)
	Gadai	13.156	18.645	19.467	7.420	7.220	-200	470	822	6.311	6.398	15.749	123,61%	3.718
4	CFG	248.904	240.116	238.580	2.756	1.693	-1.063	-647	-1.536	-10.324	3.229	269.335	88,55%	(30.755)
	CF 1	66.307	62.537	62.060	34	149	115	-79	-477	-4.247	627	74.339	83,48%	(12.279)
	Total Griya	63.771	58.691	58.166	-	-	0	0	-525	-5.605	525	70.590	82,40%	(12.424)
	• Total Non Program	13.172	11.853	11.721	-	-	0	-294	-132	-1.451	132	14.554	80,53%	(2.833)
	• Program	50.599	46.838	46.445	-	-	0	-447	-392	-4.154	392	56.036	82,89%	(9.590)
	Oto	2.536	3.847	3.894	34	149	115	-79	47	1.358	102	3.749	103,86%	145
	CF 2	182.596	177.579	176.520	2.722	1.544	-1.179	-569	-1.059	-6.076	2.602	194.996	90,53%	(18.476)
	Mitraguna & Others	145.742	143.862	142.923	2.133	1.392	-742	-785	-939	-2.819	2.331	157.055	91,00%	(14.132)
	Pensiun	36.854	33.716	33.597	589	152	-437	217	-119	-3.257	271	37.940	88,55%	(4.343)
	Total Pembiayaan	320.285	321.511	320.689	13.279	11.336	-1.944	176	-823	403	12.158	357.926	89,60%	(37.238)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	837	0,00%	0,00%	5,80%	837	837	837			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	837	0,00%	0,00%	5,80%	837	837	837			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	422	531	3.206	0,46%	1,58%	9,59%	2.675	3.047	2.784			
	KUR	138	422	436	2.593	0,44%	1,41%	8,39%	2.157	2.455	2.171			
	Non KUR	20	-	95	613	0,75%	3,57%	24,35%	518	593	613			
3	PWG	-	95	-	3.323	0,00%	0,00%	9,70%	3.323	3.323	3.228			
	Cilem	-	95	-	2.245	0,00%	0,00%	15,19%	2.245	2.245	2.150			
	Gadai	-	-	-	1.078	0,00%	0,00%	5,54%	1.078	1.078	1.078			
4	CFG	7.829	8.139	9.486	17.676	3,15%	3,95%	7,41%	8.190	9.847	9.537			
	CF 1	6.309	7.247	7.631	13.137	9,51%	12,20%	21,17%	5.506	6.828	5.890			
	Total Griya	6.204	7.247	7.631	12.552	9,73%	13,00%	21,58%	4.921	6.348	5.305			
	Oto	105	-	-	585	4,15%	0,00%	15,03%	585	480	585			
	CF 2	1.520	892	1.854	4.539	0,83%	1,04%	2,57%	2.684	3.019	3.647			
	Mitraguna & Others	1.215	744	1.065	3.751	0,83%	0,74%	2,62%	2.686	2.536	3.007			
	Pensiun	305	148	790	788	0,83%	2,34%	2,35%	(2)	483	640			
	Total Pembiayaan	7.988	8.655	10.017	25.041	2,49%	3,12%	7,81%	15.024	17.053	16.386	0,61%	92,14%	-7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	0,79%	22	93	(69)			
	KUR	12	308	218	248	0,04%	0,70%	0,80%	30	236	(61)			
	Non KUR	158	23	23	15	5,88%	0,88%	0,60%	(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	6.499	2,65%	2,54%	2,72%	392	(99)	363			
	CF 1	4.154	5.047	5.019	5.440	6,26%	8,03%	8,77%	420	1.286	392			
	Total Griya	4.071	4.965	4.937	5.357	6,38%	8,41%	9,21%	420	1.286	392			
	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	7.025	2,20%	2,06%	2,19%	414	(6)	294	0,30%	86,20%	-1,9%

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