

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	625.574	630.312	(6.952)	4.739	275.828	77,81%	315.341	100,12%	450.944	139,78%	179.369
2	Tabungan	2.242.130	2.382.025	2.391.087	2.379.636	(93)	(11.451)	(2.388)	-0,10%	137.506	6,13%	2.474.610	96,16%	(94.973)
3	Deposito	2.798.677	2.330.807	2.547.957	2.534.831	(587.150)	(13.121)	204.024	8,75%	(263.846)	-9,43%	2.810.906	90,18%	(276.075)
Total		5.355.779	5.067.317	5.564.613	5.544.780	(594.195)	(19.833)	477.463	9,42%	189.001	3,53%	5.736.460	96,66%	(191.680)
CASA		2.557.102	2.736.509	3.016.661	3.009.949	(7.045)	(6.712)	273.440	9,99%	452.847	17,71%	2.925.554	102,88%	84.395
(% CASA		47,74%	54,00%	54,21%	54,28%									
FDR		47,52%	57,34%	52,68%	52,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	104.799	102.255		(2.544)	(302)	-0,29%	(11.401)	-10,03%	146.110	69,99%	(43.854)
2	Giro ISE	31.184	22.084	18.080	15.129		(2.950)	(6.955)	-31,49%	(16.054)	-51,48%	50.850	29,75%	(35.720)
3	Tabungan ISE	59.057	61.141	67.387	67.794		406	6.653	10,88%	8.736	14,79%	63.572	106,64%	4.221
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	196.341	1.500	4.250	2.750	-194	-6.687	8.131	10.937	227.888	86,16%	(31.547)
	Linkage	19.369	18.269	18.143	-	-	-	-149	-126	-1.226	126	36.648	49,51%	(18.505)
	Non-Linkage	168.841	184.759	178.198	1.500	4.250	2.750	-45	-6.561	9.357	10.811	191.240	93,18%	(13.042)
	• Local Champion	162.434	175.114	168.820	1.500	4.250	2.750	764	-6.294	6.386	10.544	173.053	97,55%	(4.233)
	• Value Chain	6.407	9.645	9.378	-	-	-	-809	-268	2.971	268	18.187	51,56%	(8.809)
2	MBG	159.435	190.490	190.579	8.150	5.175	2.648	-2.975	2.648	89	5.086	200.150	95,22%	(9.571)
	KUR	151.599	180.617	180.944	7.145	5.100	2.039	-2.045	2.039	327	29.345	190.276	95,10%	(9.332)
	Non KUR	7.836	9.873	9.635	1.005	75	-930	610	-238	1.799	313	9.874	97,58%	(239)
3	PWG	252.400	388.637	410.528	95.422	99.320	3.898	26.609	21.891	158.128	77.429	409.178	100,33%	1.350
	Cilem	111.797	214.823	223.164	33.201	27.471	-5.730	17.569	8.341	111.367	19.129	237.341	94,03%	(14.176)
	Gadai	140.603	173.814	187.364	62.221	71.849	9.628	9.039	13.550	46.761	58.299	171.837	109,04%	15.527
4	CFG	1.944.791	2.123.646	2.134.078	69.334	53.249	-16.085	25.579	10.432	189.287	42.817	2.166.943	98,48%	(32.864)
	CF 1	376.842	389.452	385.445	4.116	3.897	-219	-1.567	-4.007	8.604	7.904	414.571	92,97%	(29.126)
	Total Griya	311.852	317.853	313.772	2.771	1.108	-1.663	0	-4.081	1.920	5.188	330.875	94,83%	(7.103)
	• Total Non Program	308.347	313.763	309.716	2.771	1.108	-1.663	-1.919	-4.047	1.369	5.155	316.750	97,78%	(7.035)
	• Program	3.505	4.090	4.056	-	-	0	-32	-34	551	34	14.125	28,72%	(10.069)
	Oto	64.990	71.600	71.673	1.345	2.789	1.444	-1.567	74	6.683	2.715	83.696	85,64%	(12.023)
	CF 2	1.567.950	1.734.194	1.748.633	65.218	49.352	-15.866	27.147	14.439	180.684	34.913	1.752.371	99,79%	(3.738)
	Mitraguna & Others	1.383.782	1.541.098	1.554.978	60.490	46.222	-14.268	25.103	13.880	171.196	32.342	1.552.088	100,19%	2.889
	Pensium	184.168	193.097	193.655	4.728	3.130	-1.598	2.043	559	9.488	2.571	200.283	96,69%	(6.627)
Total Pembiayaan		2.544.835	2.905.802	2.931.526	174.406	161.994	-12.412	54.642	25.724	386.691	136.269	3.004.159	97,58%	(72.633)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	3.268	0,67%	0,00%	1,66%	3.268	2.001	2.409			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	3.268	0,75%	0,00%	1,83%	3.268	2.001	2.409			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	5.193	5.193	21.724	2,17%	2,73%	11,40%	16.531	18.271	16.531			
	KUR	2.876	4.782	4.782	20.873	1,90%	2,65%	11,54%	16.091	17.997	16.091			
	Non KUR	577	411	411	851	7,36%	4,16%	8,83%	441	274	441			
3	PWG	-	35	35	13.460	0,00%	0,01%	3,28%	13.425	13.460	13.425			
	Cilem	-	-	-	9.913	0,00%	0,00%	4,44%	9.913	9.913	9.913			
	Gadai	-	35	35	3.546	0,00%	0,02%	1,89%	3.511	3.546	3.511			
4	CFG	19.268	20.967	23.212	52.307	0,99%	1,09%	2,45%	29.095	33.039	31.340			
	CF 1	8.041	7.521	9.455	22.293	2,13%	2,43%	5,78%	12.838	14.252	14.772			
	Total Griya	6.972	6.480	7.025	19.490	2,24%	2,21%	6,21%	12.465	12.518	13.010			
	Oto	1.069	1.041	2.430	2.803	1,64%	3,39%	3,91%	373	1.734	1.762			
	CF 2	11.227	13.447	13.577	30.014	0,72%	0,79%	1,72%	16.257	18.787	16.567			
	Mitraguna & Others	11.107	12.744	13.302	28.641	0,80%	0,86%	1,84%	15.339	17.535	15.898			
	Pensium	120	703	455	1.373	0,07%	0,24%	0,71%	918	1.252	670			
Total Pembiayaan		23.988	27.054	28.439	90.759	0,94%	0,98%	3,10%	62.319	66.770	63.705	0,93%	69,91%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,98%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,39%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.784	1,80%	0,89%	0,94%	88	(1.080)	(62)			
	KUR	1.760	1.264	1.181	1.231	1,16%	0,65%	0,68%	50	(529)	(33)			
	Non KUR	1.104	582	515	553	14,08%	5,21%	5,74%	38	(551)	(29)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	24.559	0,93%	1,00%	1,15%	3.377	6.436	1.853			
	CF 1	5.476	7.813	6.060	7.591	1,45%	1,56%	1,97%	1.531	2.116	(222)			
	Total Griya	4.795	7.030	5.611	7.079	1,54%	1,77%	2,26%	1.468	2.284	49			
	Oto	681	783	449	513	1,05%	0,63%	0,72%	63	(169)	(271)			
	CF 2	12.648	14.893	15.122	16.968	0,81%	0,87%	0,97%	1.846	4.320	2.075			
	Mitraguna & Others	12.330	14.676	14.664	16.510	0,89%	0,95%	1,06%	1.846	4.180	1.834			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	34.160	1,18%	1,06%	1,17%	3.465	4.152	2.608	0,96%	17,55%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	73.163	93.142	3.622	19.979	35.160	60,64%	12.978	16,19%	96.831	96,19%	(3.689)
2	Tabungan	392.786	392.618	390.107	384.665	(984)	(5.442)	(7.953)	-2,03%	(8.120)	-2,07%	421.235	91,32%	(36.569)
3	Deposito	233.260	236.507	205.502	195.506	19.773	(9.996)	(41.000)	-17,34%	(37.753)	-16,19%	234.759	83,28%	(39.253)
	Total	706.209	687.106	668.772	673.314	22.411	4.542	(13.792)	-2,01%	(32.895)	-4,66%	752.825	89,44%	(79.511)
	CASA	472.950	450.600	463.270	477.808	2.639	14.538	27.208	6,04%	4.858	1,03%	518.066	92,23%	(40.258)
	(%) CASA	66,97%	65,58%	69,27%	70,96%									
	FDR	69,41%	76,25%	78,59%	78,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	24.982	20.501	20.609		109	(4.373)	-17,50%	(5.716)	-21,71%	-	0,00%	20.609
2	Giro ISE	3.901	4.202	3.172	2.937		(236)	(1.265)	-30,11%	(964)	-24,71%		0,00%	2.937
3	Tabungan ISE	13.925	15.280	11.828	12.173		344	(3.108)	-20,34%	(1.752)	-12,58%		0,00%	12.173
4	Deposito ISE	8.500	5.500	5.500	5.500		0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	135	136	136		0	1	0,74%	8	6,25%		0,00%	136

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	88.509	1.500	3.000	1.500	2.095	-1.905	-5.215	4.905	104.928	84,35%	(16.419)
	Linkage	4.522	3.483	3.361	-	-	-	-121	-122	-1.161	122	9.401	35,75%	(6.040)
	Non-Linkage	89.203	86.932	85.148	1.500	3.000	1.500	2.215	-1.784	-4.054	4.784	95.527	89,13%	(10.379)
	• Local Champion	87.849	85.900	84.152	1.500	3.000	1.500	2.252	-1.747	-3.697	4.747	90.848	92,63%	(6.695)
	• Value Chain	1.354	1.032	996	-	-	-	-36	-36	-358	36	4.680	21,28%	(3.684)
2	MBG	44.762	42.277	41.800	600	600	0	-626	-477	-2.962	1.077	46.210	90,46%	(4.410)
	KUR	42.954	39.996	39.584	400	600	200	-657	-412	-3.370	1.012	44.413	89,13%	(4.829)
	Non KUR	1.808	2.280	2.216	200	-	-200	31	-64	408	64	1.797	123,31%	419
3	PWG	25.216	34.568	36.124	7.010	8.371	1.361	2.117	1.556	10.908	6.815	41.584	86,87%	(5.460)
	Cilem	10.119	16.909	17.179	2.095	1.755	-340	1.092	271	7.060	1.485	23.828	72,09%	(6.649)
	Gadai	15.098	17.660	18.945	4.915	6.616	1.700	1.026	1.285	3.847	5.331	17.756	106,70%	1.189
4	CFG	326.493	356.665	359.171	15.850	11.735	-4.115	5.091	2.506	32.679	9.229	345.001	104,11%	14.171
	CF 1	44.529	52.411	52.978	796	1.476	680	-661	567	8.449	909	46.681	113,49%	6.297
	Total Griya	33.717	42.875	42.248	796	-	-796	0	-627	8.531	627	34.213	123,49%	8.035
	• Total Non Program	33.717	42.875	42.248	796	-	-796	-55	-627	8.531	627	34.213	123,49%	8.035
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	10.730	-	1.476	1.476	-661	1.194	-82	282	12.469	86,06%	(1.739)
	CF 2	281.964	304.255	306.193	15.054	10.259	-4.795	5.752	1.939	24.229	8.320	298.319	102,64%	7.874
	Mitraguna & Others	268.245	286.771	289.229	14.647	10.259	-4.388	5.737	2.458	20.984	7.801	283.479	102,03%	5.750
	Pensiun	13.719	17.484	16.964	407	-	-407	15	-520	3.245	520	14.840	114,31%	2.124
	Total Pembiayaan	490.195	523.925	525.604	24.960	23.705	-1.255	8.678	1.679	35.408	22.026	537.723	97,75%	(12.119)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	3.251	0,31%	0,00%	3,67%	3.251	2.958	2.989			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	3.251	0,33%	0,00%	3,82%	3.251	2.958	2.989			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	4.854	1,23%	2,59%	11,61%	3.760	4.303	3.163			
	KUR	550	1.374	1.094	4.854	1,28%	2,74%	12,26%	3.760	4.303	3.480			
	Non KUR	-	317	-	-	0,00%	0,00%	0,00%	-	-	(317)			
3	PWG	-	-	-	1.328	0,00%	0,00%	3,68%	1.328	1.328	1.328			
	Cilem	-	-	-	84	0,00%	0,00%	0,49%	84	84	84			
	Gadai	-	-	-	1.244	0,00%	0,00%	6,57%	1.244	1.244	1.244			
4	CFG	5.180	4.480	4.311	5.972	1,59%	1,21%	1,66%	1.661	792	1.493			
	CF 1	174	238	45	482	0,39%	0,09%	0,91%	436	308	244			
	Total Griya	174	238	45	482	0,52%	0,11%	1,14%	436	308	244			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	5.006	4.242	4.266	5.491	1,78%	1,40%	1,79%	1.225	484	1.249			
	Mitraguna & Others	5.006	4.242	4.266	5.491	1,87%	1,49%	1,90%	1.225	484	1.249			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	15.405	1,23%	1,03%	2,93%	10.000	9.381	8.973	0,48%	83,55%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,20%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,25%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	220	1,56%	0,41%	0,53%	44	(480)	128			
	KUR	609	91	175	220	1,42%	0,44%	0,55%	44	(389)	128			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.953	4.224	4.221	1,35%	1,18%	1,18%	(2)	(197)	(732)			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.953	4.224	4.221	1,42%	1,39%	1,38%	(2)	214	(732)			
	Mitraguna & Others	4.007	4.953	4.224	4.221	1,49%	1,47%	1,46%	(2)	214	(732)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.507	1,21%	1,04%	1,05%	42	(430)	(357)	0,67%	36,46%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	10.874	10.371	(1.080)	(502)	(3.668)	-26,13%	(7.754)	-42,78%	31.280	33,16%	(20.909)
2	Tabungan	237.991	245.090	252.444	243.801	1.247	(8.644)	(1.289)	-0,53%	5.810	2,44%	260.312	93,66%	(16.512)
3	Deposito	192.383	207.446	157.092	156.093	3.855	(999)	(51.353)	-24,75%	(36.290)	-18,86%	193.568	80,64%	(37.475)
	Total	448.500	466.575	420.410	410.265	4.022	(10.145)	(56.310)	-12,07%	(38.235)	-8,53%	485.161	84,56%	(74.896)
	CASA	256.117	259.129	263.318	254.172	167	(9.146)	(4.957)	-1,91%	(1.945)	-0,76%	291.593	87,17%	(37.420)
	(%) CASA	57,11%	55,54%	62,63%	61,95%									
	FDR	54,70%	56,63%	62,05%	63,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	10.295	10.198		(98)	(2.742)	-21,19%	(1.441)	-12,38%	-	0,00%	10.198
2	Giro ISE	2.314	3.509	873	670		(202)	(2.838)	-80,89%	(1.644)	-71,03%		0,00%	670
3	Tabungan ISE	1.452	1.558	1.550	1.655		104	97	6,19%	202	13,94%		0,00%	1.655
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	15.323	-	100	100	-1.242	-3.407	-2.256	3.507	25.827	59,33%	(10.504)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	15.323	-	100	100	-1.242	-3.407	-2.256	3.507	22.235	68,91%	(6.912)
	• Local Champion	16.492	18.329	14.922	-	100	100	-541	-3.407	-1.570	3.507	18.700	79,80%	(3.778)
	• Value Chain	1.087	401	401	-	-	-	-701	-0	-686	0	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	39.273	1.220	1.270	50	-684	-104	1.003	1.374	47.460	82,75%	(8.188)
	KUR	37.787	38.777	38.733	1.220	1.270	50	-663	-44	946	1.314	46.374	83,52%	(7.641)
	Non KUR	483	600	539	-	-	0	-21	-60	57	60	1.086	49,66%	(547)
3	PWG	15.859	30.257	33.109	11.689	8.930	-2.760	3.307	2.851	17.250	6.079	31.432	105,33%	1.677
	Cilem	7.657	16.691	18.780	3.419	3.956	536	2.162	2.089	11.123	1.866	19.488	96,37%	(708)
	Gadai	8.201	13.567	14.329	8.270	4.974	-3.296	1.145	762	6.127	4.212	11.944	119,97%	2.385
4	CFG	173.601	175.870	173.157	2.374	1.838	-536	1.896	-2.713	-444	4.551	189.734	91,26%	(16.576)
	CF 1	81.382	71.438	70.168	259	-	-259	-132	-1.269	-11.214	1.269	83.224	84,31%	(13.056)
	Total Griya	77.096	67.237	66.218	-	-	0	0	-1.020	-10.878	1.020	77.619	85,31%	(11.401)
	• Total Non Program	77.096	67.237	66.218	-	-	0	-2.182	-1.020	-10.878	1.020	77.619	85,31%	(11.401)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	3.951	259	-	-259	-132	-250	-335	250	5.605	70,48%	(1.655)
	CF 2	92.219	104.432	102.989	2.115	1.838	-277	2.028	-1.443	10.770	3.281	106.509	96,69%	(3.521)
	Mitraguna & Others	90.304	99.345	97.795	2.115	1.705	-410	2.056	-1.550	7.491	3.255	103.410	94,57%	(5.615)
	Pensiun	1.915	5.087	5.194	-	133	133	-28	107	3.279	26	3.099	167,60%	2.095
	Total Pembiayaan	245.309	264.233	260.861	15.283	12.138	-3.146	3.278	-3.372	15.552	15.509	294.452	88,59%	(33.591)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	1.271	2.248	4.280	3,78%	5,71%	10,90%	2.033	2.835	3.010			
	KUR	1.433	1.144	2.078	4.156	3,79%	5,36%	10,73%	2.078	2.723	3.012			
	Non KUR	12	127	170	124	2,54%	28,34%	23,05%	(46)	112	(2)			
3	PWG	-	-	-	1.234	0,00%	0,00%	3,73%	1.234	1.234	1.234			
	Cilem	-	-	-	920	0,00%	0,00%	4,90%	920	920	920			
	Gadai	-	-	-	314	0,00%	0,00%	2,19%	314	314	314			
4	CFG	3.497	2.846	2.932	9.083	2,01%	1,67%	5,25%	6.152	5.586	6.237			
	CF 1	3.310	2.577	2.801	6.628	4,07%	3,92%	9,45%	3.826	3.318	4.050			
	Total Griya	3.310	2.471	2.698	6.515	4,29%	4,01%	9,84%	3.817	3.205	4.044			
	Oto	-	106	103	113	0,00%	2,46%	2,85%	9	113	6			
	CF 2	187	269	130	2.456	0,20%	0,12%	2,38%	2.326	2.269	2.187			
	Mitraguna & Others	187	269	130	2.263	0,21%	0,13%	2,31%	2.133	2.076	1.994			
	Pensiun	-	-	-	193	0,00%	0,00%	3,71%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	14.598	2,10%	1,96%	5,60%	9.418	9.445	10.481	0,39%	92,97%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	712	345	345	0,18%	0,88%	0,88%	-	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,71%	-	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	13,01%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	6.609	4.928	5.342	1,44%	2,80%	3,09%	414	2.847	(1.267)			
	CF 1	2.172	4.229	2.812	3.226	2,67%	3,94%	4,60%	414	1.054	(1.003)			
	Total Griya	2.172	4.229	2.812	3.226	2,82%	4,18%	4,87%	414	1.054	(1.003)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.380	2.116	2.116	0,35%	2,03%	2,05%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,16%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.687	1,45%	2,00%	2,18%	414	2.131	(1.634)	0,47%	78,59%	-1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.066	1.281	118	216	(238)	-15,69%	(77)	-5,70%	8.682	14,76%	(7.401)
2	Tabungan	139.020	140.237	137.444	138.775	20	1.330	(1.463)	-1,04%	(245)	-0,18%	151.541	91,58%	(12.766)
3	Deposito	91.332	79.357	77.829	77.629	494	(200)	(1.728)	-2,18%	(13.704)	-15,00%	91.991	84,39%	(14.362)
	Total	231.711	221.114	216.339	217.685	632	1.346	(3.429)	-1,55%	(14.026)	-6,05%	252.214	86,31%	(34.529)
	CASA	140.379	141.757	138.510	140.056	138	1.546	(1.701)	-1,20%	(323)	-0,23%	160.223	87,41%	(20.167)
	(%) CASA	60,58%	64,11%	64,02%	64,34%									
	FDR	52,09%	62,72%	65,18%	64,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	3.217	2.110		(1.107)	(2.388)	-53,09%	(663)	-23,91%	-	0,00%	2.110
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	3.114	2.006		(1.107)	(2.388)	-54,34%	(662)	-24,81%		0,00%	2.006
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	86	88	88		0	2	2,33%	4	4,76%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	306	-	-	-	0	-13	-13	-1.109	1.415	21,64%	(1.109)
	Linkage	189	159	155	-	-	-	-	-4	-4	-34	189	82,09%	(34)
	Non-Linkage	1.226	160	151	-	-	-	0	-10	-10	-1.075	1.226	12,31%	(1.075)
	• Local Champion	1.226	160	151	-	-	-	0	-10	-10	-1.075	1.226	12,31%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	0	0	0,00%	0
2	MBG	-	4.422	4.986	200	650	450	113	564	4.986	86	3.197	155,94%	1.789
	KUR	-	3.874	4.446	50	650	600	-36	572	4.446	78	3.046	145,99%	1.401
	Non KUR	-	548	540	150	-	-150	149	-8	540	8	152	355,66%	388
3	PWG	10.318	19.042	20.091	4.514	5.467	953	2.067	1.049	9.774	4.418	20.384	98,56%	(293)
	Cilem	4.275	11.205	11.650	2.180	1.537	-644	1.688	445	7.375	1.092	13.572	85,84%	(1.922)
	Gadai	6.043	7.838	8.441	2.334	3.930	1.596	379	604	2.398	3.326	6.812	123,92%	1.629
4	CFG	108.966	114.891	115.628	3.099	2.686	-413	1.832	737	6.662	1.949	124.853	92,61%	(9.225)
	CF 1	22.575	23.290	22.231	-	181	181	-132	-1.059	-344	1.240	25.531	87,07%	(3.300)
	Total Griya	18.510	18.455	17.496	-	-	0	0	-959	-1.014	959	20.159	86,79%	(2.664)
	• Total Non Program	18.168	17.958	17.000	-	-	0	-199	-958	-1.168	958	18.782	90,51%	(1.782)
	• Program	342	497	495	-	-	0	-2	-2	154	2	1.377	35,98%	(882)
	Oto	4.065	4.835	4.735	-	181	181	-132	-99	670	281	5.372	88,15%	(637)
	CF 2	86.390	91.601	93.397	3.099	2.505	-594	1.964	1.796	7.007	709	99.322	94,03%	(5.925)
	Mitraguna & Others	53.276	60.516	62.520	3.099	2.505	-594	2.213	2.004	9.244	501	65.035	96,13%	(2.515)
	Pensiun	33.115	31.085	30.877	-	-	0	-249	-208	-2.238	208	34.287	90,05%	(3.410)
	Total Pembiayaan	120.698	138.675	141.011	7.813	8.803	990	3.999	2.337	20.313	6.466	149.849	94,10%	(8.838)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	118	-	361	0,00%	0,00%	1,80%	361	361	244			
	Cilem	-	118	-	284	0,00%	0,00%	2,44%	284	284	167			
	Gadai	-	-	-	77	0,00%	0,00%	0,91%	77	77	77			
4	CFG	438	1.949	2.664	4.011	0,40%	2,32%	3,47%	1.347	3.573	2.063			
	CF 1	438	1.427	1.437	1.291	1,94%	6,17%	5,81%	(146)	852	(137)			
	Total Griya	438	1.277	1.286	1.291	2,37%	6,97%	7,38%	5	852	14			
	Oto	-	150	151	-	0,00%	3,13%	0,00%	(151)	-	(150)			
	CF 2	-	521	1.227	2.721	0,00%	1,34%	2,91%	1.494	2.721	2.199			
	Mitraguna & Others	-	521	1.227	2.591	0,00%	2,03%	4,14%	1.364	2.591	2.069			
	Pensiun	-	-	-	130	0,00%	0,00%	0,42%	130	130	130			
	Total Pembiayaan	438	2.066	2.664	4.373	0,36%	1,92%	3,10%	1.709	3.934	2.306	1,49%	51,80%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	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	525	784	784	980	0,48%	0,68%	0,85%	197	456	197			
	CF 1	397	542	542	541	1,76%	2,33%	2,43%	(1)	144	(1)			
	Total Griya	397	542	542	541	2,14%	2,94%	3,09%	(1)	144	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	439	0,15%	0,26%	0,47%	198	312	198			
	Mitraguna & Others	20	241	241	439	0,04%	0,40%	0,70%	198	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	980	1,19%	0,57%	0,70%	197	(458)	197	0,25%	64,69%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228.311	232.327	221.354	(6.957)	
2	Contribution Margin	6.387	9.061	6.182	(205)	3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,72	2,91	2,89	(0,01)	0,17
CIF Payroll	836	895	908	13	72

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	323.472	312.962	(28.699)	(10.510)	236.040	306,86%	239.981	328,82%	85.940	364,17%	227.022
2	Tabungan	196.862	211.461	203.436	200.897	5.677	(2.539)	(10.564)	-5,00%	4.036	2,05%	219.189	91,65%	(18.292)
3	Deposito	1.160.939	721.302	1.070.218	1.070.188	(601.127)	(30)	348.887	48,37%	(90.751)	-7,82%	1.162.123	92,09%	(91.935)
	Total	1.430.782	1.009.685	1.597.127	1.584.048	(624.148)	(13.079)	574.363	56,89%	153.266	10,71%	1.467.252	107,96%	116.796
	CASA	269.843	288.383	526.908	513.860	(23.022)	(13.049)	225.476	78,19%	244.016	90,43%	305.129	168,41%	208.731
	(%) CASA	18,86%	28,56%	32,99%	32,44%									
	FDR	15,38%	25,43%	16,24%	16,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.785	10.504		(281)	2.380	29,30%	1.426	15,70%	-	0,00%	10.504
2	Giro ISE	2.308	2.084	2.374	2.107		(266)	23	1,12%	(201)	-8,69%		0,00%	2.107
3	Tabungan ISE	1.370	1.740	1.411	4.097		(14)	2.357	135,48%	2.726	198,92%		0,00%	4.097
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	66	67	67		0	1	1,52%	9	15,52%		0,00%	67

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	20.004	-	-	0	-354	-1.853	-126	1.853	29.583	67,62%	(9.579)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	20.004	-	-	0	-354	-1.853	-126	1.853	25.467	78,55%	(5.462)
	• Local Champion	18.621	20.539	18.725	-	-	0	-315	-1.814	103	1.814	21.151	88,53%	(2.426)
	• Value Chain	1.509	1.318	1.279	-	-	-	-39	-39	-230	39	4.315	29,65%	(3.036)
2	MBG	53.102	55.398	55.169	2.380	1.010	-1.370	424	-229	2.067	1.239	62.758	87,91%	(7.590)
	KUR	50.813	53.802	53.633	2.200	1.010	-1.190	300	-169	2.820	1.179	59.899	89,54%	(6.266)
	Non KUR	2.289	1.595	1.536	180	-	-180	124	-59	-753	59	2.859	53,72%	(1.323)
3	PWG	17.782	23.855	25.299	6.345	6.848	503	2.429	1.444	7.518	5.403	31.165	81,18%	(5.865)
	Cilem	6.518	15.257	15.274	2.959	1.560	-1.399	1.829	17	8.757	1.543	18.491	82,61%	(3.216)
	Gadai	11.264	8.598	10.025	3.386	5.288	1.902	600	1.427	-1.239	3.860	12.674	79,10%	(2.649)
4	CFG	129.053	155.657	158.955	7.544	6.618	-926	3.959	3.299	29.903	3.319	155.649	102,12%	3.306
	CF 1	19.758	17.952	17.504	-	-	0	-165	-448	-2.254	448	32.065	54,59%	(14.561)
	Total Griya	14.572	13.113	12.932	-	-	0	0	-181	-1.640	181	25.559	50,60%	(12.627)
	• Total Non Program	11.408	10.206	10.054	-	-	0	-177	-152	-1.354	152	12.811	78,48%	(2.757)
	• Program	3.163	2.907	2.878	-	-	0	-26	-29	-285	29	12.748	22,58%	(9.870)
	Oto	5.186	4.839	4.572	-	-	0	-165	-267	-615	267	6.505	70,28%	(1.934)
	CF 2	109.295	137.705	141.452	7.544	6.618	-926	4.123	3.747	32.157	2.871	123.585	114,46%	17.867
	Mitraguna & Others	90.925	119.063	123.060	6.927	6.498	-429	3.625	3.996	32.135	2.502	104.031	118,29%	19.029
	Pensiun	18.370	18.642	18.392	617	120	-497	499	-249	22	369	19.554	94,06%	(1.162)
	Total Pembiayaan	220.067	256.766	259.428	16.269	14.476	-1.793	6.458	2.662	39.361	11.814	279.155	92,93%	(19.728)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	451	1.261	1.624	9.938	0,85%	2,93%	18,01%	8.314	9.486	8.676			
	KUR	163	1.084	1.506	9.734	0,32%	2,80%	18,15%	8.228	9.572	8.650			
	Non KUR	289	178	118	204	12,61%	7,40%	13,25%	85	(85)	26			
3	PWG	-	-	-	390	0,00%	0,00%	0,00%	390	390	390			
	Cilem	-	-	-	390	0,00%	0,00%	2,56%	390	390	390			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	576	541	1.761	1,36%	0,35%	1,11%	1.220	2	1.185			
	CF 1	1.212	576	541	1.557	6,14%	3,01%	8,89%	1.015	344	981			
	Total Griya	1.052	576	541	1.087	7,22%	4,13%	8,40%	546	35	511			
	Oto	161	-	-	470	3,10%	0,00%	10,28%	470	309	470			
	CF 2	547	-	-	204	0,50%	0,00%	0,14%	204	(343)	204			
	Mitraguna & Others	547	-	-	204	0,60%	0,00%	0,17%	204	(343)	204			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	12.089	1,00%	0,84%	4,66%	9.924	9.878	10.252	2,22%	52,38%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	908	904	973	2,88%	1,63%	1,76%	69	(558)	65			
	KUR	855	457	460	538	1,68%	0,85%	1,00%	78	(317)	81			
	Non KUR	677	451	444	435	29,56%	27,85%	28,35%	(9)	(241)	(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	761	501	499	439	0,59%	0,32%	0,28%	(60)	(323)	(62)			
	CF 1	321	481	480	419	1,63%	2,67%	2,40%	(60)	98	(62)			
	Total Griya	321	481	480	419	2,20%	3,66%	3,24%	(60)	98	(62)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.409	1.403	1.412	1,11%	0,55%	0,54%	9	(1.036)	3	1,63%	-199,38%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	7.290	6.911	(2.608)	(379)	(836)	-10,80%	(2.584)	-27,22%	14.967	46,17%	(8.056)
2	Tabungan	99.410	116.831	120.359	121.319	25.825	959	4.488	3,84%	21.908	22,04%	108.765	111,54%	12.553
3	Deposito	64.192	61.368	61.786	61.786	141	0	419	0,68%	(2.405)	-3,75%	64.684	95,52%	(2.897)
	Total	173.097	185.945	189.435	190.016	23.358	580	4.070	2,19%	16.918	9,77%	188.416	100,85%	1.600
	CASA	108.906	124.578	127.649	128.229	23.217	580	3.652	2,93%	19.324	17,74%	123.732	103,63%	4.497
	(%) CASA	62,92%	67,00%	67,38%	67,48%									
	FDR	57,60%	62,98%	62,48%	62,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	12.525	11.272		(1.252)	(689)	-5,76%	(2.031)	-15,27%	-	0,00%	11.272
2	Giro ISE	6.014	3.248	3.557	2.274		(1.282)	(974)	-29,98%	(3.739)	-62,18%		0,00%	2.274
3	Tabungan ISE	6.490	7.913	8.168	8.198		30	285	3,60%	1.708	26,32%		0,00%	8.198
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	• Local Champion	-	2.088	1.986	-	-	0	-102	-102	1.986	102	0	0,00%	1.986
	• Value Chain	-	3.885	3.856	-	-	-	-29	-29	3.856	29	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	35.821	8.610	10.107	1.497	2.299	1.078	12.092	9.028	30.383	117,90%	5.438
	Cilem	8.075	15.687	16.252	1.699	2.239	541	1.453	565	8.177	1.674	12.616	128,82%	3.636
	Gadai	15.654	19.055	19.569	6.911	7.867	956	845	514	3.915	7.354	17.767	110,14%	1.802
4	CFG	75.933	76.399	76.687	135	1.351	1.216	-973	288	754	1.063	84.523	90,73%	(7.836)
	CF 1	16.979	16.374	16.081	-	-	0	-84	-293	-899	293	18.164	88,53%	(2.083)
	Total Griya	15.306	14.189	13.980	-	-	0	0	-209	-1.326	209	15.742	88,80%	(1.762)
	• Total Non Program	15.306	14.189	13.980	-	-	0	-210	-209	-1.326	209	15.742	88,80%	(1.762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.101	-	-	0	-84	-85	428	85	2.422	86,75%	(321)
	CF 2	58.954	60.025	60.606	135	1.351	1.216	-889	582	1.652	769	66.359	91,33%	(5.753)
	Mitraguna & Others	51.295	53.140	53.721	135	1.251	1.116	-828	580	2.425	671	58.029	92,58%	(4.308)
	Pensiun	7.658	6.884	6.885	-	100	100	-62	1	-773	99	8.330	82,66%	(1.444)
	Total Pembiayaan	99.702	117.114	118.350	8.745	11.458	2.713	1.195	1.236	18.648	10.222	114.946	102,96%	3.404

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	20	-	904	0,00%	0,00%	2,52%	904	904	884			
	Cilem	-	20	-	788	0,00%	0,00%	4,85%	788	788	768			
	Gadai	-	-	-	116	0,00%	0,00%	0,59%	116	116	116			
4	CFG	315	353	443	565	0,41%	0,58%	0,74%	122	250	212			
	CF 1	-	240	260	258	0,00%	1,59%	1,61%	(2)	258	18			
	Total Griya	-	240	238	237	0,00%	1,68%	1,70%	(1)	237	(3)			
	Oto	-	-	22	21	0,00%	0,99%	1,00%	(1)	21	21			
	CF 2	315	112	184	307	0,53%	0,31%	0,51%	123	(8)	194			
	Mitraguna & Others	315	112	184	307	0,61%	0,35%	0,57%	123	(8)	194			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	1.469	0,32%	0,38%	1,24%	1.026	1.154	1.096	1,94%	-56,44%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	623	620	630	0,90%	0,81%	0,82%	10	(51)	8			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	623	620	630	1,07%	1,03%	1,04%	10	1	8			
	Mitraguna & Others	630	623	620	630	1,23%	1,17%	1,17%	10	1	8			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	630	0,72%	0,53%	0,53%	10	(91)	8	0,26%	51,11%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.316	2.178	(260)	(138)	(3.376)	-60,78%	(1.330)	-37,92%	8.003	27,21%	(5.825)
2	Tabungan	88.498	84.028	81.464	81.860	2.791	396	(2.168)	-2,58%	(6.638)	-7,50%	96.182	85,11%	(14.322)
3	Deposito	50.176	26.346	25.280	25.280	(1.595)	0	(1.066)	-4,05%	(24.896)	-49,62%	50.580	49,98%	(25.300)
	Total	142.182	115.928	109.060	109.318	936	258	(6.610)	-5,70%	(32.864)	-23,11%	154.766	70,63%	(45.448)
	CASA	92.006	89.582	83.780	84.038	2.531	258	(5.544)	-6,19%	(7.968)	-8,66%	104.186	80,66%	(20.148)
	(%) CASA	64,71%	77,27%	76,82%	76,88%									
	FDR	46,30%	73,38%	78,41%	78,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	657	659		2	(2.011)	-75,33%	(2.598)	-79,77%	-	0,00%	659
2	Giro ISE	705	2.196	198	199		1	(1.997)	-90,95%	(506)	-71,79%		0,00%	199
3	Tabungan ISE	2.552	474	459	460		1	(14)	-3,03%	(2.092)	-81,97%		0,00%	460
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	-	4.233	4.155	-	-	0	281	-79	4.155	79	3.212	129,36%	943
	KUR	-	4.144	4.067	-	-	0	283	-76	4.067	76	3.046	133,55%	1.022
	Non KUR	-	89	87	-	-	0	-2	-2	87	2	166	82,49%	(79)
3	PWG	2.349	5.844	5.992	765	520	-245	411	147	3.642	373	5.668	105,72%	324
	Cilem	2.349	5.844	5.992	765	520	-245	411	147	3.642	373	5.668	105,72%	324
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.368	1.528	1.261	-267	1.632	381	11.882	880	73.395	102,69%	1.973
	CF 1	26.468	27.937	28.031	-	411	411	-109	94	1.563	317	27.743	101,04%	288
	Total Griya	25.069	24.115	24.298	-	390	390	0	183	-771	207	25.471	95,39%	(1.173)
	• Total Non Program	25.069	24.115	24.298	-	390	390	-224	183	-771	207	25.471	95,39%	(1.173)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.733	-	21	21	-109	-89	2.334	110	2.272	164,33%	1.461
	CF 2	37.018	47.050	47.337	1.528	850	-678	1.742	287	10.319	563	45.652	103,69%	1.685
	Mitraguna & Others	36.826	46.839	47.131	1.528	850	-678	1.746	292	10.305	558	44.677	105,49%	2.454
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.514	2.293	1.781	-512	2.324	450	19.679	1.331	82.274	103,94%	3.240

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	182	0,00%	0,00%	4,37%	182	182	182			
	KUR	-	-	-	182	0,00%	0,00%	4,47%	182	182	182			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	125	0,00%	0,00%	2,09%	125	125	125			
	Cilem	-	-	-	125	0,00%	0,00%	2,09%	125	125	125			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	2.418	1,73%	2,07%	3,21%	865	1.321	1.010			
	CF 1	1.097	1.035	1.183	2.057	4,15%	4,23%	7,34%	874	959	1.021			
	Total Griya	1.097	1.035	1.040	1.914	4,38%	4,31%	7,88%	874	817	879			
	Oto	-	-	143	143	0,00%	3,73%	3,82%	-	143	143			
	CF 2	-	373	370	362	0,00%	0,79%	0,76%	(9)	362	(11)			
	Mitraguna & Others	-	373	370	362	0,00%	0,79%	0,77%	(9)	362	(11)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	2.725	1,67%	1,83%	3,19%	1.172	1.628	1.317	0,43%	86,64%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	120	850	840	2.180	0,19%	1,12%	2,89%	1.340	2.060	1.330			
	CF 1	-	831	821	1.862	0,00%	2,94%	6,64%	1.040	1.862	1.030			
	Total Griya	-	831	821	1.862	0,00%	3,41%	7,66%	1.040	1.862	1.030			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	319	0,32%	0,04%	0,67%	300	199	300			
	Mitraguna & Others	120	19	19	319	0,33%	0,04%	0,68%	300	199	300			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	2.180	0,18%	0,99%	2,55%	1.340	2.060	1.330	0,96%	62,17%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	3.142	3.145	638	3	(1.584)	-33,50%	(1.131)	-26,45%	12.480	25,20%	(9.335)
2	Tabungan	143.334	167.049	171.392	171.441	3.814	49	4.391	2,63%	28.106	19,61%	157.358	108,95%	14.083
3	Deposito	111.952	125.321	109.776	109.775	(9.175)	(1)	(15.546)	-12,40%	(2.177)	-1,95%	112.690	97,41%	(2.915)
	Total	259.563	297.099	284.310	284.361	(4.723)	51	(12.738)	-4,29%	24.798	9,55%	282.529	100,65%	1.832
	CASA	147.610	171.779	174.534	174.586	4.452	52	2.807	1,63%	26.975	18,27%	169.838	102,80%	4.748
	(%) CASA	56,87%	57,82%	61,39%	61,40%									
	FDR	26,72%	28,91%	29,88%	29,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.197	2.202		5	72	3,39%	(136)	-5,80%	-	0,00%	2.202
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.173	2.177		5	72	3,42%	(138)	-5,97%		0,00%	2.177
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	110	113	113		0	3	2,73%	6	5,61%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.226	8.258	1.525	200	-1.325	1.340	33	8.064	167	3.371	244,98%	4.887
	KUR	194	7.421	7.476	1.050	200	-850	946	55	7.282	145	3.205	233,28%	4.271
	Non KUR	-	805	782	475	-	-475	394	-23	782	23	166	470,83%	616
3	PWG	3.438	6.116	5.531	351	183	-168	-61	-584	2.093	767	8.591	64,39%	(3.059)
	Cilem	3.438	6.116	5.531	351	183	-168	-61	-584	2.093	767	8.591	64,39%	(3.059)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	70.567	2.052	930	-1.122	900	-385	5.604	1.315	75.712	93,20%	(5.146)
	CF 1	19.068	19.315	18.971	552	-	-552	498	-345	-97	345	20.447	92,78%	(1.476)
	Total Griya	17.646	16.784	16.509	-	-	0	0	-275	-1.138	275	18.078	91,32%	(1.569)
	• Total Non Program	17.646	16.784	16.509	-	-	0	-529	-275	-1.138	275	18.078	91,32%	(1.569)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.462	552	-	-552	498	-69	1.040	69	2.369	103,93%	93
	CF 2	45.895	51.637	51.596	1.500	930	-570	402	-41	5.701	971	55.266	93,36%	(3.670)
	Mitraguna & Others	40.397	45.849	45.833	1.050	930	-120	297	-17	5.436	947	48.918	93,69%	(3.085)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	84.950	3.929	1.313	-2.616	2.175	-937	15.591	2.250	88.438	96,06%	(3.488)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	23	0,00%	0,00%	0,28%	23	23	23			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	23	0,00%	0,00%	2,97%	23	23	23			
3	PWG	-	19	-	186	0,00%	0,00%	3,36%	186	186	166			
	Cilem	-	19	-	186	0,00%	0,00%	3,36%	186	186	166			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	6.025	1,63%	1,82%	8,54%	4.732	4.965	5.709			
	CF 1	648	-	-	3.984	3,40%	0,00%	21,00%	3.984	3.335	3.984			
	Total Griya	648	-	-	3.984	3,67%	0,00%	24,13%	3.984	3.335	3.984			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	317	1.293	2.041	0,90%	2,50%	3,96%	749	1.630	1.725			
	Mitraguna & Others	412	-	978	1.728	1,02%	2,13%	3,77%	750	1.317	1.728			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	6.234	2,63%	1,51%	7,34%	4.941	4.410	5.301	0,56%	92,41%	-6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	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	267	1.234	1.234	2.186	0,41%	1,74%	3,10%	952	1.919	952			
	CF 1	267	869	869	868	1,40%	4,50%	4,57%	(1)	600	(1)			
	Total Griya	132	734	734	733	0,75%	4,37%	4,44%	(1)	600	(1)			
	Oto	135	135	135	135	9,51%	5,34%	5,49%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,55%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,88%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.779	0,39%	2,13%	3,27%	952	2.512	1.545	2,24%	31,63%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	16.123	16.109	(1.425)	(14)	1.066	7,09%	12.292	322,00%	9.215	174,82%	6.895
2	Tabungan	117.085	112.217	110.368	110.979	2.330	611	(1.238)	-1,10%	(6.107)	-5,22%	126.313	87,86%	(15.334)
3	Deposito	49.844	48.537	47.989	47.990	(676)	1	(547)	-1,13%	(1.854)	-3,72%	50.329	95,35%	(2.339)
	Total	170.746	175.797	174.480	175.078	229	598	(719)	-0,41%	4.332	2,54%	185.857	94,20%	(10.779)
	CASA	120.903	127.260	126.491	127.088	905	597	(172)	-0,13%	6.185	5,12%	135.528	93,77%	(8.440)
	(%) CASA	70,81%	72,39%	72,50%	72,59%									
	FDR	80,42%	78,23%	79,47%	79,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	1.196	1.447	251	529	57,58%	(244)	-14,42%	-	0,00%	1.447	
2	Giro ISE	436	247	194	194	0	(53)	-21,36%	(242)	-55,52%		0,00%	194	
3	Tabungan ISE	1.254	671	1.002	1.253	251	581	86,61%	(2)	-0,13%		0,00%	1.253	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%		0,00%	75	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	20.532	21.943	3.865	5.654	1.790	782	1.411	8.394	4.243	20.999	104,50%	945
	Cilem	7.456	10.743	11.409	1.724	1.545	-179	575	666	3.953	879	12.236	93,24%	(827)
	Gadai	6.094	9.789	10.534	2.141	4.109	1.968	208	745	4.441	3.364	8.762	120,22%	1.772
4	CFG	119.321	116.995	116.724	2.191	1.374	-817	505	-271	-2.598	1.645	130.324	89,50%	(13.601)
	CF 1	15.625	17.605	17.898	-	461	461	-322	294	2.273	167	17.191	104,11%	707
	Total Griya	13.902	15.414	15.769	-	461	461	0	355	1.866	106	14.348	109,91%	1.421
	• Total Non Program	13.902	15.414	15.769	-	461	461	-276	355	1.866	106	14.348	109,91%	1.421
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.130	-	-	0	-322	-61	407	61	2.844	74,89%	(714)
	CF 2	103.696	99.390	98.825	2.191	913	-1.278	826	-565	-4.871	1.478	113.133	87,35%	(14.308)
	Mitraguna & Others	94.197	89.853	89.056	1.925	433	-1.492	737	-797	-5.141	1.230	102.629	86,78%	(13.572)
	Pensiun	9.499	9.537	9.769	266	480	214	89	232	270	248	10.505	93,00%	(736)
	Total Pembiayaan	137.307	137.527	138.667	6.056	7.028	973	1.287	1.140	1.360	5.888	155.759	89,03%	(17.092)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	539	0,00%	0,00%	2,46%	539	539	539			
	Cilem	-	-	-	377	0,00%	0,00%	3,30%	377	377	377			
	Gadai	-	-	-	162	0,00%	0,00%	1,54%	162	162	162			
4	CFG	1.942	1.297	2.012	3.682	1,63%	1,72%	3,15%	1.670	1.741	2.385			
	CF 1	86	-	209	1.262	0,55%	1,19%	7,05%	1.053	1.176	1.262			
	Total Griya	-	-	-	1.003	0,00%	0,00%	6,36%	1.003	1.003	1.003			
	Oto	86	-	209	259	4,99%	9,53%	12,15%	50	173	259			
	CF 2	1.856	1.297	1.803	2.420	1,79%	1,81%	2,45%	617	564	1.123			
	Mitraguna & Others	1.856	1.297	1.803	2.193	1,97%	2,01%	2,46%	389	337	896			
	Pensiun	-	-	-	227	0,00%	0,00%	2,33%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	4.221	1,41%	1,46%	3,04%	2.209	2.279	2.924	0,36%	88,03%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	331	748	479	605	0,28%	0,41%	0,52%	126	274	(143)			
	CF 1	300	268	-	-	1,92%	0,00%	0,00%	-	(300)	(268)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	268	-	-	17,42%	0,00%	0,00%	-	(300)	(268)			
	CF 2	31	480	479	605	0,03%	0,48%	0,61%	126	574	125			
	Mitraguna & Others	31	480	479	605	0,03%	0,53%	0,68%	126	574	125			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	605	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-47,23%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	22.894	15.644	9.320	(7.249)	(4.736)	-23,24%	1.714	12,30%	21.404	73,09%	(5.760)
2	Tabungan	118.671	149.789	156.043	157.901	4.855	1.858	8.113	5,42%	39.230	33,06%	131.813	119,79%	26.089
3	Deposito	125.329	123.645	132.297	132.400	1.292	104	8.755	7,08%	7.071	5,64%	125.971	105,10%	6.429
	Total	257.931	293.814	311.233	305.945	15.467	(5.288)	12.131	4,13%	48.015	18,62%	279.187	109,58%	26.758
	CASA	132.602	170.169	178.937	173.545	14.175	(5.391)	3.377	1,98%	40.944	30,88%	153.216	113,27%	20.329
	(%) CASA	51,41%	57,92%	57,49%	56,72%									
	FDR	59,82%	58,36%	56,50%	57,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.277	4.283		6	86	2,05%	745	21,05%	-	0,00%	4.283
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%		0,00%	1
3	Tabungan ISE	3.537	4.196	4.276	4.282		6	86	2,05%	745	21,07%		0,00%	4.282
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	48	49	49		0	1	2,08%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Local Champion	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
3	PWG	17.010	23.113	25.586	7.351	6.890	-461	2.629	2.472	8.576	4.418	21.932	116,66%	3.654
	Cilem	7.758	11.568	11.884	2.459	985	-1.474	1.248	316	4.126	669	11.527	103,10%	357
	Gadai	9.252	11.546	13.702	4.892	5.905	1.013	1.381	2.156	4.450	3.749	10.405	131,68%	3.297
4	CFG	136.962	148.294	149.204	5.382	3.437	-1.945	2.109	910	12.242	2.527	150.143	99,37%	(939)
	CF 1	16.548	16.413	16.457	240	257	17	165	44	-91	213	17.976	91,55%	(1.519)
	Total Griya	15.017	13.854	13.742	-	-	0	0	-112	-1.275	112	15.423	89,10%	(1.680)
	• Total Non Program	15.017	13.854	13.742	-	-	0	-111	-112	-1.275	112	15.423	89,10%	(1.680)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.715	240	257	17	165	156	1.183	101	2.553	106,34%	162
	CF 2	120.414	131.881	132.746	5.143	3.180	-1.963	1.945	866	12.333	2.314	132.167	100,44%	579
	Mitraguna & Others	110.777	121.505	121.980	4.303	2.715	-1.588	1.183	475	11.203	2.240	121.615	100,30%	366
	Pensiun	9.636	10.375	10.766	840	465	-375	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	175.837	12.733	11.327	-1.406	4.676	4.380	21.548	6.947	172.392	102,00%	3.445

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
3	PWG	-	-	-	1.762	0,00%	0,00%	6,89%	1.762	1.762	1.762			
	Cilem	-	-	-	1.029	0,00%	0,00%	8,66%	1.029	1.029	1.029			
	Gadai	-	-	-	732	0,00%	0,00%	5,35%	732	732	732			
4	CFG	334	628	1.041	3.079	0,24%	0,70%	2,06%	732	2.745	2.451			
	CF 1	-	124	569	1.055	0,00%	3,47%	6,41%	486	1.055	931			
	Total Griya	-	124	569	906	0,00%	4,11%	6,59%	337	906	782			
	Oto	-	-	-	149	0,00%	0,00%	5,50%	149	149	149			
	CF 2	334	504	472	2.024	0,28%	0,36%	1,52%	1.552	1.690	1.519			
	Mitraguna & Others	334	504	472	2.024	0,30%	0,39%	1,66%	1.552	1.690	1.519			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	4.840	0,31%	0,64%	2,75%	3.750	4.359	4.160	0,15%	94,53%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	76	60	-	47	24,03%	0,00%	100,00%	47	(29)	(13)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	47	24,03%	0,00%	100,00%	47	(29)	(13)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.280	0,57%	0,81%	0,86%	77	494	303			
	CF 1	645	-	-	78	3,90%	0,00%	0,47%	78	(567)	78			
	Total Griya	645	-	-	78	4,29%	0,00%	0,57%	78	(567)	78			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,91%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	0,99%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.328	0,56%	0,70%	0,75%	125	465	290	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	4.847	10.939	6.361	6.092	(2.625)	-19,36%	2.359	27,49%	17.523	62,43%	(6.584)
2	Tabungan	115.717	129.668	139.551	140.608	(48.354)	1.057	10.940	8,44%	24.891	21,51%	128.619	109,32%	11.989
3	Deposito	158.683	177.958	172.323	172.323	4.988	0	(5.635)	-3,17%	13.640	8,60%	159.458	108,07%	12.866
	Total	282.980	321.190	316.721	323.870	(37.006)	7.149	2.680	0,83%	40.890	14,45%	305.600	105,98%	18.270
	CASA	124.297	143.232	144.398	151.547	(41.993)	7.149	8.315	5,81%	27.250	21,92%	146.142	103,70%	5.405
	(%) CASA	43,92%	44,59%	45,59%	46,79%									
	FDR	77,18%	77,13%	77,91%	76,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	9.516	9.757		241	6.669	215,96%	6.438	193,95%	-	0,00%	9.757
2	Giro ISE	510	270	442	648		205	378	139,82%	138	27,09%		0,00%	648
3	Tabungan ISE	2.559	2.568	8.824	8.859		35	6.291	245,00%	6.299	246,12%		0,00%	8.859
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	7.562	54,61%	(3.432)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	6.232	66,27%	(2.103)
	• Local Champion	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	5.326	77,54%	(1.196)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	11.891	150	275	125	264	-113	1.978	388	11.888	100,02%	2
	KUR	9.027	10.576	10.428	150	200	50	207	-148	1.401	348	10.922	95,48%	(494)
	Non KUR	885	1.428	1.462	-	75	75	57	35	577	40	966	151,37%	496
3	PWG	13.890	23.194	22.990	6.363	3.569	-2.794	1.853	-204	9.100	3.772	25.234	91,11%	(2.244)
	Cilem	5.699	14.671	14.213	2.848	691	-2.157	1.572	-458	8.513	1.149	14.596	97,37%	(383)
	Gadai	8.191	8.523	8.777	3.516	2.878	-638	281	255	586	2.623	10.638	82,51%	(1.860)
4	CFG	190.097	208.286	207.741	13.280	4.834	-8.446	4.715	-546	17.644	5.380	203.447	102,11%	4.293
	CF 1	25.896	28.426	28.104	1.975	-	-1.975	-115	-322	2.208	322	27.548	102,02%	555
	Total Griya	21.834	24.367	24.168	1.975	-	-1.975	0	-200	2.334	200	22.303	108,36%	1.864
	• Total Non Program	21.834	24.367	24.168	1.975	-	-1.975	1.758	-200	2.334	200	22.303	108,36%	1.864
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	3.936	-	-	0	-115	-122	-126	122	5.245	75,04%	(1.309)
	CF 2	164.201	179.861	179.637	11.305	4.834	-6.471	4.829	-224	15.436	5.058	175.899	102,12%	3.738
	Mitraguna & Others	145.925	160.858	160.637	11.155	4.548	-6.607	4.976	-221	14.711	4.769	156.562	102,60%	4.074
	Pensiun	18.276	19.003	19.000	150	286	136	-146	-2	725	288	19.337	98,26%	(337)
	Total Pembiayaan	218.409	247.724	246.751	19.793	8.678	-11.115	6.458	-973	28.343	9.651	248.132	99,44%	(1.380)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	284	-	-	438	2,87%	0,00%	3,68%	438	153	438			
	KUR	284	-	-	438	3,15%	0,00%	4,20%	438	153	438			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	1.414	0,00%	0,00%	6,15%	1.414	1.414	1.272			
	Cilem	-	142	-	1.368	0,00%	0,00%	9,63%	1.368	1.368	1.226			
	Gadai	-	-	-	45	0,00%	0,00%	0,52%	45	45	45			
4	CFG	85	731	484	936	0,04%	0,23%	0,45%	451	851	205			
	CF 1	52	483	484	467	0,20%	1,70%	1,66%	(17)	415	(15)			
	Total Griya	52	49	48	48	0,24%	0,20%	0,20%	(1)	(4)	(1)			
	Oto	-	434	436	419	0,00%	10,75%	10,65%	(17)	419	(14)			
	CF 2	33	248	-	469	0,02%	0,00%	0,26%	469	436	220			
	Mitraguna & Others	33	-	-	273	0,02%	0,00%	0,17%	273	240	273			
	Pensiun	-	248	-	195	0,00%	0,00%	1,03%	195	195	(53)			
	Total Pembiayaan	369	873	484	2.787	0,17%	0,20%	1,13%	2.303	2.418	1.914	0,18%	84,23%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	308	515	514	0,63%	0,25%	0,25%	(1)	(691)	206			
	CF 1	485	33	-	-	1,87%	0,00%	0,00%	-	(485)	(33)			
	Total Griya	485	33	-	-	2,22%	0,00%	0,00%	-	(485)	(33)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	275	515	514	0,44%	0,29%	0,29%	(1)	(205)	239			
	Mitraguna & Others	719	275	274	273	0,49%	0,17%	0,17%	(1)	(446)	(2)			
	Pensiun	-	-	241	241	0,00%	0,10%	1,27%	-	241	241			
	Total Pembiayaan	1.209	308	515	514	0,55%	0,21%	0,21%	(1)	(695)	206	0,00%	98,99%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	38.269	38.271	4.605	2	30.081	367,28%	29.717	347,41%	14.517	263,62%	23.754
2	Tabungan	104.558	99.302	100.419	99.925	725	(495)	623	0,63%	(4.633)	-4,43%	115.482	86,53%	(15.557)
3	Deposito	118.514	117.131	76.805	76.805	1	0	(40.325)	-34,43%	(41.708)	-35,19%	119.000	64,54%	(42.195)
	Total	231.625	224.623	215.493	215.001	5.331	(492)	(9.621)	-4,28%	(16.624)	-7,18%	248.999	86,35%	(33.998)
	CASA	113.112	107.492	138.688	138.196	5.330	(492)	30.704	28,56%	25.084	22,18%	129.999	106,31%	8.196
	(%) CASA	48,83%	47,85%	64,36%	64,28%									
	FDR	61,23%	66,47%	69,55%	69,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.720	4.480		(240)	19	0,43%	1.820	68,44%	-	0,00%	4.480
2	Giro ISE	666	1.055	1.135	1.097		(38)	42	4,01%	431	64,66%		0,00%	1.097
3	Tabungan ISE	1.893	3.306	3.485	3.283		(202)	(23)	-0,70%	1.389	73,38%		0,00%	3.283
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	77	78	78		0	1	1,30%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Local Champion	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
3	PWG	18.643	23.712	25.112	4.111	4.169	58	590	1.400	6.469	2.770	26.997	93,02%	(1.885)
	Cilem	13.169	14.611	14.427	935	931	-4	-89	-185	1.258	1.116	18.072	79,83%	(3.645)
	Gadai	5.474	9.101	10.685	3.176	3.238	62	679	1.584	5.210	1.654	8.925	119,72%	1.760
4	CFG	123.108	123.758	122.970	2.201	1.620	-581	139	-788	-138	2.408	135.676	90,63%	(12.706)
	CF 1	17.304	14.800	13.830	-	-	0	-112	-970	-3.473	970	18.907	73,15%	(5.077)
	Total Griya	13.206	11.180	10.401	-	-	0	0	-779	-2.805	779	13.646	76,22%	(3.245)
	• Total Non Program	13.206	11.180	10.401	-	-	0	-416	-779	-2.805	779	13.646	76,22%	(3.245)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.429	-	-	0	-112	-191	-669	191	5.261	65,18%	(1.832)
	CF 2	105.804	108.958	109.140	2.201	1.620	-581	251	182	3.336	1.438	116.769	93,47%	(7.629)
	Mitraguna & Others	72.025	75.639	76.235	2.125	1.620	-505	464	597	4.211	1.023	81.996	92,97%	(5.760)
	Pensiun	33.780	33.319	32.905	76	-	-76	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	149.867	6.312	5.789	-523	687	571	8.040	5.218	162.749	92,08%	(12.882)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	61	0,00%	0,00%	100,00%	61	61	61			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	61	0,00%	0,00%	100,00%	61	61	61			
3	PWG	-	67	-	1.432	0,00%	0,00%	5,70%	1.432	1.432	1.365			
	Cilem	-	67	-	815	0,00%	0,00%	5,65%	815	815	748			
	Gadai	-	-	-	617	0,00%	0,00%	5,78%	617	617	617			
4	CFG	370	829	965	2.698	0,30%	0,78%	2,19%	1.734	2.329	1.870			
	CF 1	206	520	654	1.081	1,19%	4,42%	7,82%	428	875	561			
	Total Griya	92	423	559	989	0,69%	5,00%	9,51%	430	897	566			
	Oto	114	97	95	93	2,79%	2,62%	2,70%	(2)	(22)	(4)			
	CF 2	164	309	311	1.617	0,15%	0,29%	1,48%	1.306	1.453	1.308			
	Mitraguna & Others	164	309	311	1.520	0,23%	0,41%	1,99%	1.209	1.357	1.212			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	4.191	0,26%	0,65%	2,80%	3.227	3.822	3.295	1,37%	51,12%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	5	443	325	324	0,00%	0,26%	0,26%	(1)	319	(119)			
	CF 1	5	67	108	107	0,03%	0,73%	0,77%	(1)	102	40			
	Total Griya	5	67	108	107	0,04%	0,97%	1,03%	(1)	102	40			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	217	0,00%	0,20%	0,20%	-	217	(159)			
	Mitraguna & Others	-	159	-	-	0,00%	0,00%	0,00%	-	-	(159)			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	-	217	(0)			
	Total Pembiayaan	5	443	325	324	0,00%	0,22%	0,22%	(1)	319	(119)	2,13%	-884,42%	1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,06	3,22	3,21	(0,02)	0,15
CIF Payroll	1.010	1.088	1.108	20	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	3.349	3.449	(3.772)	100	(1.193)	-25,70%	1.833	113,50%	6.087	56,66%	(2.638)
2	Tabungan	101.049	105.844	102.254	102.932	2.355	677	(2.912)	-2,75%	1.882	1,86%	108.694	94,70%	(5.762)
3	Deposito	38.774	45.970	45.521	45.471	352	(50)	(499)	-1,09%	6.697	17,27%	39.176	116,07%	6.295
	Total	141.438	156.455	151.124	151.851	(1.065)	727	(4.604)	-2,94%	10.413	7,36%	153.956	98,63%	(2.105)
	CASA	102.664	110.485	105.603	106.380	(1.417)	777	(4.105)	-3,72%	3.716	3,62%	114.781	92,68%	(8.400)
	(%) CASA	72,59%	70,62%	69,88%	70,06%									
	FDR	91,03%	101,07%	106,47%	105,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	2.895	3.010		114	346	12,99%	(288)	-8,74%	-	0,00%	3.010
2	Giro ISE	186	384	150	186		36	(198)	-51,53%	0	0,25%		0,00%	186
3	Tabungan ISE	2.913	2.270	2.735	2.814		78	544	23,96%	(99)	-3,39%		0,00%	2.814
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	98	102	102		0	4	4,08%	8	8,51%		0,00%	102

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Local Champion	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.893	800	450	-350	716	326	6.652	124	3.432	200,84%	3.461
	KUR	103	5.934	6.276	800	450	-350	734	341	6.173	109	3.149	199,27%	3.126
	Non KUR	139	633	617	-	-	0	-18	-16	479	16	283	218,37%	335
3	PWG	20.398	28.133	30.264	9.519	8.985	-534	1.050	2.131	9.866	6.854	29.699	101,90%	565
	Cilem	7.170	11.937	12.704	2.268	2.084	-184	519	767	5.534	1.317	14.807	85,79%	(2.104)
	Gadai	13.229	16.195	17.560	7.251	6.901	-350	531	1.365	4.331	5.537	14.891	117,92%	2.669
4	CFG	107.701	103.456	103.619	575	2.304	1.729	-1.018	163	-4.082	2.141	118.027	87,79%	(14.408)
	CF 1	13.161	13.769	13.564	25	-	-25	-50	-205	403	205	14.488	93,62%	(924)
	Total Griya	10.223	10.244	10.122	-	-	0	0	-122	-100	122	10.640	95,14%	(517)
	• Total Non Program	10.223	10.071	9.950	-	-	0	-459	-121	-273	121	10.640	93,52%	(690)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.442	25	-	-25	-50	-83	503	83	3.848	89,44%	(406)
	CF 2	94.540	89.687	90.055	550	2.304	1.754	-968	369	-4.485	1.935	103.539	86,98%	(13.484)
	Mitraguna & Others	89.171	84.195	83.841	430	1.530	1.100	-1.036	-354	-5.330	1.884	97.354	86,12%	(13.514)
	Pensiun	5.368	5.492	6.214	120	774	654	68	723	846	51	6.185	100,48%	30
	Total Pembiayaan	128.755	158.128	160.896	10.895	11.889	995	747	2.768	32.141	9.121	151.573	106,15%	9.323

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	99	0,00%	0,00%	1,44%	99	99	99			
	KUR	-	-	-	99	0,00%	0,00%	1,58%	99	99	99			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.222	0,00%	0,00%	4,04%	1.222	1.222	1.222			
	Cilem	-	-	-	1.180	0,00%	0,00%	9,29%	1.180	1.180	1.180			
	Gadai	-	-	-	42	0,00%	0,00%	0,24%	42	42	42			
4	CFG	1.919	1.753	960	1.806	1,78%	0,93%	1,74%	847	(113)	53			
	CF 1	107	46	77	228	0,81%	0,56%	1,68%	151	121	181			
	Total Griya	107	46	-	228	1,04%	0,00%	2,25%	228	121	181			
	Oto	-	-	77	-	0,00%	2,19%	0,00%	(77)	-	-			
	CF 2	1.812	1.706	883	1.578	1,92%	0,98%	1,75%	696	(234)	(128)			
	Mitraguna & Others	1.812	1.706	883	1.578	2,03%	1,05%	1,88%	696	(234)	(128)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	3.128	1,49%	0,61%	1,94%	2.168	1.209	1.375	0,00%	100,00%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	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	2.505	1.314	2.121	2.339	2,33%	2,05%	2,26%	218	(166)	1.025			
	CF 1	23	78	78	78	0,18%	0,57%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	1.236	2.042	2.261	2,63%	2,28%	2,51%	218	(221)	1.025			
	Mitraguna & Others	2.482	1.236	2.042	2.261	2,78%	2,43%	2,70%	218	(221)	1.025			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.339	2,27%	1,34%	1,45%	218	(581)	1.025	0,00%	100,00%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	125	105	109	(12)	4	(17)	-13,34%	73	209,82%	39	277,63%	69
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	105	109	(12)	4	(17)	-13,34%	73	209,82%	39	277,63%	69
	CASA	35	125	105	109	(12)	4	(17)	-13,34%	73	209,82%	39	277,63%	69
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	2,00	2,00	-	(1,00)
CIF Payroll	1	1	1	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	618	752	744	57	(7)	127	20,51%	306	69,80%	489	152,16%	255
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.302	1.294	57	(7)	127	10,85%	856	195,29%	489	264,61%	805
	CASA	438	618	752	744	57	(7)	127	20,51%	306	69,80%	489	152,16%	255
	(%) CASA	100,00%	52,89%	57,74%	57,50%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	107	195	195	0	88	81,85%	195	195291,91%	-	0,00%	195
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	195	195	0	88	81,85%	195	195291,91%		0,00%	195
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258	438	1.168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,75	4,25	4,25	-	0,50
CIF Payroll	4	8	8	-	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	42.613	40.093	1.667	(2.519)	1.381	3,57%	18.641	86,90%	29.582	135,53%	10.512
2	Tabungan	103.481	114.782	122.037	120.276	(1.849)	(1.762)	5.493	4,79%	16.795	16,23%	117.381	102,47%	2.895
3	Deposito	132.303	92.587	87.804	85.854	(2.092)	(1.950)	(6.733)	-7,27%	(46.449)	-35,11%	133.044	64,53%	(47.190)
	Total	257.235	246.081	252.454	246.223	(2.274)	(6.231)	142	0,06%	(11.013)	-4,28%	280.006	87,93%	(33.784)
	CASA	124.933	153.494	164.650	160.369	(182)	(4.281)	6.875	4,48%	35.436	28,36%	146.962	109,12%	13.407
	(%) CASA	48,57%	62,38%	65,22%	65,13%									
	FDR	70,83%	83,69%	83,62%	85,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	9.385	8.363		(1.023)	(31)	-0,37%	427	5,38%	-	0,00%	8.363
2	Giro ISE	4.026	4.019	3.866	3.820		(46)	(199)	-4,96%	(206)	-5,12%		0,00%	3.820
3	Tabungan ISE	2.910	4.374	5.519	4.543		(976)	168	3,85%	1.633	56,12%		0,00%	4.543
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	64	64		0	0	0,00%	2	3,23%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	38.788	-	-	0	-132	-376	-6.447	376	52.956	73,25%	(14.168)
	Linkage	14.656	14.626	14.625	-	-	-	-25	-1	-31	1	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.163	-	-	0	-107	-375	-6.416	375	34.938	69,16%	(10.775)
	• Local Champion	28.121	21.528	21.317	-	-	0	-103	-211	-6.804	211	30.188	70,61%	(8.871)
	• Value Chain	2.457	3.009	2.846	-	-	-	-4	-164	388	164	4.750	59,91%	(1.904)
2	MBG	4.919	3.092	2.939	-	-	0	-141	-153	-1.979	153	4.919	59,76%	(1.979)
	KUR	4.804	3.092	2.939	-	-	0	-141	-153	-1.865	153	4.804	61,18%	(1.865)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	39.584	7.251	13.094	5.844	2.279	3.216	16.247	9.878	37.382	105,89%	2.201
	Cilem	6.677	15.526	17.360	2.636	3.485	849	1.765	1.834	10.683	1.651	18.172	95,53%	(812)
	Gadai	16.660	20.841	22.223	4.615	9.609	4.995	514	1.382	5.563	8.227	19.210	115,69%	3.013
4	CFG	108.703	127.310	129.780	5.145	3.657	-1.488	3.458	2.470	21.077	1.187	119.815	108,32%	9.965
	CF 1	24.869	28.088	27.793	-	27	27	-148	-295	2.923	322	26.244	105,90%	1.549
	Total Griya	19.873	21.856	21.664	-	-	0	0	-192	1.791	192	20.264	106,91%	1.400
	• Total Non Program	19.873	21.856	21.664	-	-	0	-204	-192	1.791	192	20.264	106,91%	1.400
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.129	-	27	27	-148	-103	1.133	130	5.980	102,49%	149
	CF 2	83.833	99.222	101.987	5.145	3.630	-1.515	3.606	2.765	18.154	865	93.571	108,99%	8.416
	Mitraguna & Others	62.328	75.629	78.186	3.640	3.230	-410	2.486	2.557	15.858	673	71.183	109,84%	7.003
	Pensiun	21.505	23.593	23.801	1.505	400	-1.105	1.120	208	2.296	192	22.388	106,31%	1.413
	Total Pembiayaan	182.193	205.933	211.091	12.396	16.751	4.356	5.464	5.158	28.898	11.594	215.072	98,15%	(3.981)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	17	0,00%	0,00%	0,04%	17	17	17			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	17	0,00%	0,00%	0,07%	17	17	17			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	121	35	20	595	2,46%	0,65%	20,23%	575	474	559			
	KUR	83	35	20	595	1,72%	0,65%	20,23%	575	512	559			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	663	0,00%	0,00%	1,67%	663	663	646			
	Cilem	-	17	-	587	0,00%	0,00%	3,38%	587	587	570			
	Gadai	-	-	-	76	0,00%	0,00%	0,34%	76	76	76			
4	CFG	330	1.984	1.698	4.657	0,30%	1,33%	3,59%	2.959	4.327	2.673			
	CF 1	209	-	63	580	0,84%	0,23%	2,09%	517	371	580			
	Total Griya	-	-	-	254	0,00%	0,00%	1,17%	254	254	254			
	Oto	209	-	63	326	4,19%	1,02%	5,32%	263	117	326			
	CF 2	120	1.984	1.635	4.077	0,14%	1,65%	4,00%	2.442	3.957	2.093			
	Mitraguna & Others	-	1.846	1.495	3.900	0,00%	1,98%	4,99%	2.404	3.900	2.054			
	Pensiun	120	138	140	178	0,56%	0,59%	0,75%	38	57	39			
	Total Pembiayaan	451	2.036	1.718	5.932	0,25%	0,83%	2,81%	4.214	5.481	3.896	3,31%	-17,66%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,87%	-	430	(23)			
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,48%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	-	7,57%	2,36%	0,00%	(73)	(372)	(74)			
	KUR	296	74	73	-	6,16%	2,36%	0,00%	(73)	(296)	(74)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	264	199	262	2,47%	0,16%	0,20%	63	(2.422)	(2)			
	CF 1	107	264	199	262	0,43%	0,71%	0,94%	63	155	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	262	2,15%	3,19%	4,27%	63	155	(2)			
	CF 2	2.577	-	-	-	3,07%	0,00%	0,00%	-	(2.577)	-			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	-	0,09%	0,00%	0,00%	-	(155)	-			
	Total Pembiayaan	8.782	6.517	6.428	6.418	4,82%	3,12%	3,04%	(10)	(2.364)	(99)	3,45%	-13,57%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	247.014	257.235	246.081	(933)	
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF Payroll	650	671	674	3	24

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	20.187	19.862	5.146	(325)	(3.868)	-16,30%	2.158	12,19%	26.218	75,75%	(6.357)
2	Tabungan	74.047	75.403	73.530	73.760	407	230	(1.643)	-2,18%	(287)	-0,39%	88.604	83,25%	(14.845)
3	Deposito	177.676	161.424	160.331	160.331	(1.510)	0	(1.093)	-0,68%	(17.345)	-9,76%	178.442	89,85%	(18.110)
	Total	269.427	260.557	254.048	253.953	4.043	(96)	(6.604)	-2,53%	(15.474)	-5,74%	293.265	86,60%	(39.312)
	CASA	91.751	99.133	93.717	93.621	5.552	(96)	(5.511)	-5,56%	1.871	2,04%	114.823	81,54%	(21.201)
	(%) CASA	34,05%	38,05%	36,89%	36,87%									
	FDR	66,93%	77,94%	81,46%	81,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.777	2.389	2.383	(6)	605	34,05%	(1.316)	-35,58%	-	0,00%	2.383	
2	Giro ISE	1.245	404	710	683	(27)	279	69,00%	(561)	-45,11%		0,00%	683	
3	Tabungan ISE	2.454	1.373	1.679	1.699	21	326	23,77%	(755)	-30,75%		0,00%	1.699	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	78	83	83	83	0	0	0,00%	5	6,41%		0,00%	83	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	7.500	10.250	10.500	575	560	-15	389	250	3.000	310	9.957	105,46%	543
	KUR	5.814	8.671	8.957	575	560	-15	427	286	3.143	274	8.271	108,29%	686
	Non KUR	1.686	1.579	1.543	-	-	0	-38	-36	-142	36	1.686	91,55%	(142)
3	PWG	25.637	35.572	37.354	9.450	8.673	-777	2.160	1.782	11.716	6.891	35.630	104,84%	1.724
	Cilem	7.478	14.278	16.025	2.440	2.819	379	1.390	1.747	8.547	1.072	16.188	98,99%	(163)
	Gadai	18.160	21.294	21.328	7.010	5.854	-1.156	770	35	3.169	5.819	19.441	109,71%	1.887
4	CFG	147.202	157.268	159.087	2.496	3.369	873	-1.307	1.819	11.885	1.550	159.845	99,53%	(758)
	CF 1	16.107	19.034	19.032	270	278	8	117	-2	2.925	280	17.928	106,15%	1.103
	Total Griya	8.451	13.025	13.213	-	257	257	0	188	4.762	69	8.929	147,97%	4.284
	• Total Non Program	8.451	13.025	13.213	-	257	257	1.500	188	4.762	69	8.929	147,97%	4.284
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.819	270	21	-249	117	-190	-1.837	211	8.999	64,66%	(3.180)
	CF 2	131.096	138.234	140.055	2.226	3.091	865	-1.424	1.821	8.960	1.270	141.916	98,69%	(1.861)
	Mitraguna & Others	128.138	134.811	136.423	1.929	2.856	927	-1.539	1.612	8.285	1.244	137.753	99,03%	(1.330)
	Pensiun	2.957	3.423	3.632	297	235	-62	115	209	675	26	4.164	87,24%	(531)
	Total Pembiayaan	180.340	203.090	206.941	12.521	12.602	81	1.242	3.851	26.601	8.751	205.431	100,73%	1.509

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	453	368	156	995	6,04%	1,53%	9,48%	839	543	628			
	KUR	363	292	83	556	6,24%	0,96%	6,21%	473	193	264			
	Non KUR	90	76	73	439	5,33%	4,63%	28,46%	366	349	364			
3	PWG	-	-	-	713	0,00%	0,00%	1,91%	713	713	713			
	Cilem	-	-	-	642	0,00%	0,00%	4,01%	642	642	642			
	Gadai	-	-	-	71	0,00%	0,00%	0,33%	71	71	71			
4	CFG	537	576	1.372	4.013	0,36%	0,87%	2,52%	2.641	3.476	3.437			
	CF 1	200	-	783	827	1,24%	4,11%	4,35%	44	627	827			
	Total Griya	-	-	-	474	0,00%	0,00%	3,59%	474	474	474			
	Oto	200	-	783	354	2,61%	13,03%	6,08%	(430)	154	354			
	CF 2	337	576	589	3.186	0,26%	0,43%	2,27%	2.597	2.849	2.610			
	Mitraguna & Others	337	576	589	3.146	0,26%	0,44%	2,31%	2.557	2.809	2.570			
	Pensiun	-	-	-	40	0,00%	0,00%	1,10%	40	40	40			
	Total Pembiayaan	990	944	1.528	5.721	0,55%	0,75%	2,76%	4.193	4.732	4.778	0,62%	77,68%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	70	-	199	199	0,93%	1,94%	1,89%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,22%	(0)	199	199			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.587	2.625	2.671	0,78%	1,67%	1,68%	45	1.521	84			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,26%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.636	0,80%	1,87%	1,88%	45	1.593	84			
	Mitraguna & Others	1.042	2.552	2.590	2.636	0,81%	1,92%	1,93%	45	1.593	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.869	0,68%	1,39%	1,39%	45	1.650	282	0,06%	95,32%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	14.547	14.421	161	(126)	(738)	-4,87%	1.472	11,36%	17.145	84,11%	(2.724)
2	Tabungan	76.505	79.046	83.437	84.057	1.381	620	5.011	6,34%	7.553	9,87%	84.906	99,00%	(848)
3	Deposito	21.770	21.189	21.261	21.261	(2.672)	0	71	0,34%	(510)	-2,34%	22.178	95,87%	(917)
	Total	111.225	115.395	119.245	119.739	(1.131)	495	4.345	3,77%	8.515	7,66%	124.229	96,39%	(4.489)
	CASA	89.454	94.205	97.984	98.479	1.542	495	4.273	4,54%	9.024	10,09%	102.051	96,50%	(3.572)
	(%) CASA	80,43%	81,64%	82,17%	82,24%									
	FDR	45,34%	59,53%	58,77%	58,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.549	1.433		(116)	113	8,54%	275	23,73%	-	0,00%	1.433
2	Giro ISE	199	169	112	102		(10)	(67)	-39,50%	(97)	-48,56%		0,00%	102
3	Tabungan ISE	959	1.151	1.437	1.331		(106)	180	15,62%	372	38,74%		0,00%	1.331
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	103	4.535	4.608	700	160	-540	637	73	4.506	87	3.313	139,08%	1.295
	KUR	103	4.329	4.404	700	160	-540	640	75	4.301	85	3.147	139,93%	1.257
	Non KUR	-	206	204	-	-	0	-2	-2	204	2	166	122,91%	38
3	PWG	12.227	17.275	18.139	4.064	3.939	-125	926	864	5.913	3.074	25.546	71,01%	(7.406)
	Cilem	5.118	9.994	10.136	1.496	695	-801	616	142	5.018	553	15.416	65,75%	(5.280)
	Gadai	7.109	7.281	8.003	2.568	3.244	676	311	722	894	2.522	10.130	79,00%	(2.127)
4	CFG	38.093	46.881	47.335	2.449	1.873	-576	784	454	9.242	1.419	45.479	104,00%	1.856
	CF 1	11.280	11.651	11.243	-	15	15	-168	-409	-37	424	12.241	91,85%	(998)
	Total Griya	5.847	6.622	6.540	-	-	0	0	-82	693	82	6.105	107,13%	435
	• Total Non Program	5.847	6.110	6.029	-	-	0	-84	-80	183	80	6.105	98,77%	(75)
	• Program	-	512	510	-	-	0	-2	-2	510	2	0	0,00%	510
	Oto	5.433	5.029	4.703	-	15	15	-168	-326	-730	342	6.136	76,64%	(1.433)
	CF 2	26.814	35.229	36.092	2.449	1.858	-591	952	863	9.278	995	33.238	108,59%	2.854
	Mitraguna & Others	24.934	33.079	33.962	2.449	1.858	-591	973	883	9.028	975	30.775	110,35%	3.187
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	70.084	7.213	5.972	-1.241	2.348	1.392	19.660	4.580	74.340	94,28%	(4.255)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	442	-	259	0,00%	0,00%	5,62%	259	259	(183)			
	KUR	-	442	-	259	0,00%	0,00%	5,88%	259	259	(183)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	738	0,00%	0,00%	4,07%	738	738	625			
	Cilem	-	112	-	688	0,00%	0,00%	6,79%	688	688	576			
	Gadai	-	-	-	49	0,00%	0,00%	0,62%	49	49	49			
4	CFG	182	970	943	1.258	0,48%	2,01%	2,66%	315	1.077	288			
	CF 1	77	57	348	351	0,68%	2,99%	3,13%	3	274	294			
	Total Griya	1	-	-	79	0,02%	0,00%	1,21%	79	78	79			
	Oto	76	57	348	272	1,39%	6,92%	5,78%	(76)	196	215			
	CF 2	105	913	595	907	0,39%	1,69%	2,51%	312	802	(6)			
	Mitraguna & Others	105	913	595	907	0,42%	1,80%	2,67%	312	802	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	1.525	943	2.255	0,36%	1,37%	3,22%	1.312	2.074	731	0,00%	100,00%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	512	511	510	0,49%	1,09%	1,08%	(1)	321	(2)			
	CF 1	182	115	115	115	1,61%	0,99%	1,03%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,45%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,09%	(1)	388	(2)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,16%	(1)	388	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,73%	(1)	321	(2)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	5.031	5.137	(48)	106	(30)	-0,58%	(12.298)	-70,54%	21.639	23,74%	(16.502)
2	Tabungan	88.077	93.855	83.779	83.565	(1.626)	(214)	(10.290)	-10,96%	(4.512)	-5,12%	96.061	86,99%	(12.496)
3	Deposito	27.462	38.954	48.946	48.946	(246)	0	9.992	25,65%	21.484	78,23%	27.831	175,87%	21.116
	Total	132.974	137.975	137.755	137.648	(1.921)	(107)	(327)	-0,24%	4.674	3,51%	145.530	94,58%	(7.882)
	CASA	105.512	99.021	88.810	88.702	(1.674)	(108)	(10.320)	-10,42%	(16.810)	-15,93%	117.699	75,36%	(28.997)
	(%) CASA	79,35%	71,77%	64,47%	64,44%									
	FDR	8,88%	16,14%	16,61%	16,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	6.764	7.615	851	886	13,17%	(5.114)	-40,18%	-	0,00%	7.615
2	Giro ISE	9.787	114	1.110	24	(1.086)	(90)	-78,67%	(9.763)	-99,75%	-	0,00%	24
3	Tabungan ISE	2.943	6.115	5.154	7.091	1.937	976	15,97%	4.148	140,96%	-	0,00%	7.091
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!	-	0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.417	5.422	794	305	-489	505	5	2.350	300	3.184	170,29%	2.238
	Cilem	3.072	5.417	5.422	794	305	-489	505	5	2.350	300	3.184	170,29%	2.238
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	17.463	280	875	595	117	613	8.720	262	16.629	105,01%	833
	CF 1	1.694	1.892	1.863	-	-	0	-41	-29	169	29	2.611	71,36%	(748)
	Total Griya	398	870	867	-	-	0	0	-3	469	3	667	129,93%	200
	• Total Non Program	398	870	867	-	-	0	-3	-3	469	3	667	129,93%	200
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	997	-	-	0	-41	-26	-300	26	1.944	51,27%	(947)
	CF 2	7.049	14.958	15.599	280	875	595	159	642	8.551	233	14.019	111,28%	1.581
	Mitraguna & Others	6.955	14.866	15.508	280	875	595	159	642	8.553	233	13.442	115,36%	2.065
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.884	1.074	1.180	106	622	618	11.070	562	19.813	115,50%	3.071

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	62	0,00%	0,00%	1,14%	62	62	62			
	Cilem	-	-	-	62	0,00%	0,00%	1,14%	62	62	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	337	2,55%	0,00%	1,93%	337	114	66			
	CF 1	223	196	-	182	13,18%	0,00%	9,78%	182	(41)	(14)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	182	17,22%	0,00%	18,29%	182	(41)	(14)			
	CF 2	-	76	-	155	0,00%	0,00%	0,99%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,00%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	399	1,89%	0,00%	1,74%	399	176	128	2,07%	-18,91%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	76	76	0,00%	0,45%	0,43%	-	76	76			
	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	-	-	76	76	0,00%	0,50%	0,48%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,49%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,33%	-	76	76	6,27%	#####	5,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.975	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.393	36.396	(698)	3	(5.008)	-12,10%	17.371	91,31%	23.697	153,59%	12.699
2	Tabungan	42.453	51.777	51.467	51.109	862	(357)	(667)	-1,29%	8.656	20,39%	49.712	102,81%	1.397
3	Deposito	43.338	44.102	45.527	45.527	1.048	0	1.425	3,23%	2.188	5,05%	43.818	103,90%	1.708
	Total	104.817	137.283	133.386	133.033	1.212	(354)	(4.251)	-3,10%	28.215	26,92%	117.227	113,48%	15.805
	CASA	61.479	93.181	87.860	87.506	164	(354)	(5.676)	-6,09%	26.027	42,34%	73.409	119,20%	14.097
	(%) CASA	58,65%	67,88%	65,87%	65,78%									
	FDR	25,79%	39,49%	42,04%	42,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.736	1.736		(0)	137	8,56%	354	25,66%	-	0,00%	1.736
2	Giro ISE	167	55	58	58		0	3	5,86%	(109)	-65,12%		0,00%	58
3	Tabungan ISE	1.214	1.544	1.678	1.678		(0)	134	8,66%	464	38,17%		0,00%	1.678
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	33	33		0	0	0,00%	7	26,92%		0,00%	33

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	10.857	1.028	1.293	265	284	346	6.113	947	5.311	204,41%	5.545
	Cilem	4.744	10.510	10.857	1.028	1.293	265	284	346	6.113	947	5.311	204,41%	5.545
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	45.220	2.753	3.437	684	1.799	1.515	22.934	1.922	30.319	149,15%	14.901
	CF 1	3.598	6.464	7.145	-	791	791	-78	681	3.547	110	4.592	155,59%	2.553
	Total Griya	1.186	2.613	2.576	-	-	0	0	-36	1.391	36	1.468	175,47%	1.108
	• Total Non Program	1.186	2.613	2.576	-	-	0	-36	-36	1.391	36	1.468	175,47%	1.108
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.568	-	791	791	-78	717	2.156	74	3.124	146,25%	1.445
	CF 2	18.689	37.242	38.076	2.753	2.646	-107	1.877	834	19.387	1.812	25.728	148,00%	12.348
	Mitraguna & Others	17.983	36.533	37.284	2.753	2.559	-194	1.882	751	19.301	1.808	24.384	152,91%	12.901
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	56.077	3.781	4.730	949	2.083	1.861	29.046	2.869	35.631	157,38%	20.446

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	84	0,00%	0,00%	0,77%	84	84	84			
	Cilem	-	-	-	84	0,00%	0,00%	0,77%	84	84	84			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	4	0,00%	0,00%	0,01%	4	4	4			
	CF 1	-	-	-	4	0,00%	0,00%	0,05%	4	4	4			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	4	0,00%	0,00%	0,08%	4	4	4			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	87	0,00%	0,00%	0,16%	87	87	87	0,00%	100,00%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	10.698	10.915	387	217	(1.371)	-11,16%	8.802	416,64%	11.915	91,61%	(1.000)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,08%	366	48,81%	1.266	88,18%	(150)
	Total	2.863	13.401	11.814	12.031	388	217	(1.370)	-10,22%	9.168	320,27%	18.914	63,61%	(6.883)
	CASA	2.113	12.286	10.698	10.915	387	217	(1.371)	-11,16%	8.802	416,64%	17.649	61,85%	(6.734)
	(%) CASA	73,80%	91,68%	90,55%	90,72%									
	FDR	44,75%	117,96%	141,46%	138,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	135	135	0	(10)	-6,74%	135	#DIV/0!	-	0,00%	135	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	-	145	135	135	0	(10)	-6,74%	135	#DIV/0!	-	0,00%	135	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%	-	0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	10.387	11.311	2.342	2.323	-19	980	924	10.110	1.399	8.059	140,35%	3.252
	Cilem	1.026	7.859	8.069	1.104	887	-218	610	210	7.043	677	5.577	144,69%	2.492
	Gadai	175	2.528	3.242	1.238	1.437	199	370	714	3.067	722	2.482	130,60%	760
4	CFG	80	5.422	5.402	-	50	50	-60	-19	5.322	69	8.370	64,54%	(2.968)
	CF 1	-	2.593	2.553	-	-	0	-31	-40	2.553	40	991	257,68%	1.562
	Total Griya	-	1.040	1.031	-	-	0	0	-10	1.031	10	242	426,03%	789
	• Total Non Program	-	1.040	1.031	-	-	0	-10	-10	1.031	10	242	426,03%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.522	-	-	0	-31	-31	1.522	31	749	203,30%	773
	CF 2	80	2.829	2.849	-	50	50	-29	21	2.769	29	7.380	38,61%	(4.530)
	Mitraguna & Others	80	2.605	2.577	-	-	0	-27	-27	2.497	27	6.816	37,81%	(4.239)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.713	2.342	2.373	31	920	905	15.432	1.469	16.430	101,73%	284

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	4	35	304	0,00%	0,34%	2,68%	268	304	300			
	Cilem	-	4	-	304	0,00%	0,00%	3,76%	304	304	300			
	Gadai	-	-	35	-	0,00%	1,39%	0,00%	(35)	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	4	35	304	0,00%	0,22%	1,82%	268	304	300	1,32%	27,27%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,34%	#DIV/0!	1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	
2	Contribution Margin	-	(222)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13