

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	368.877	349.019	(6.952)	(19.858)	(5.466)	-1,54%	34.047	10,81%	450.944	77,40%	(101.925)
2	Tabungan	2.242.130	2.382.025	2.317.836	2.309.026	(93)	(8.810)	(72.999)	-3,06%	66.895	2,98%	2.474.610	93,31%	(165.584)
3	Deposito	2.798.677	2.330.807	2.971.663	2.956.168	(587.150)	(15.496)	625.360	26,83%	157.491	5,63%	2.810.906	105,17%	145.261
Total		5.355.779	5.067.317	5.658.376	5.614.212	(594.195)	(44.164)	546.896	10,79%	258.434	4,83%	5.736.460	97,87%	(122.248)
CASA		2.557.102	2.736.509	2.686.713	2.658.045	(7.045)	(28.668)	(78.465)	-2,87%	100.943	3,95%	2.925.554	90,86%	(267.509)
(% CASA)		47,74%	54,00%	47,48%	47,34%									
FDR		47,52%	57,34%	51,67%	52,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	106.880	107.041		161	4.484	4,37%	(6.615)	-5,82%	146.110	73,26%	(39.069)
2	Giro ISE	31.184	22.084	21.942	21.738		(204)	(346)	-1,57%	(9.446)	-30,29%	50.850	42,75%	(29.112)
3	Tabungan ISE	59.057	61.141	65.606	65.971		365	4.831	7,90%	6.914	11,71%	63.572	103,77%	2.399
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	199.847	-	4.150	-	4.150	-194	-3.181	11.637	227.888	87,70%	(28.042)
	Linkage	19.369	18.269	18.148	-	-	-	-	-149	-122	-1.221	36.648	49,52%	(18.501)
	Non-Linkage	168.841	184.759	181.699	-	4.150	4.150	-45	-3.060	12.859	7.210	191.240	95,01%	(9.541)
	• Local Champion	162.434	175.114	172.092	-	4.150	4.150	764	-3.021	9.659	7.171	173.053	99,44%	(961)
	• Value Chain	6.407	9.645	9.607	-	-	-	-	-809	-38	3.200	18.187	52,82%	(8.580)
2	MBG	159.435	190.490	189.070	2.295	730	-1.565	2.648	-1.421	29.635	2.151	200.150	94,46%	(11.080)
	KUR	151.599	180.617	179.333	2.220	730	-1.490	2.039	-1.284	27.734	2.014	190.276	94,25%	(10.944)
	Non KUR	7.836	9.873	9.737	75	-	-75	610	-136	1.901	136	9.874	98,61%	(137)
3	PWG	252.400	388.637	409.869	54.469	64.710	10.241	26.609	21.232	157.469	43.478	409.178	100,17%	691
	Cilem	111.797	214.823	227.721	21.432	22.147	715	17.569	12.898	115.924	9.249	237.341	95,95%	(9.620)
	Gadai	140.603	173.814	182.148	33.037	42.563	9.526	9.039	8.334	41.545	34.229	171.837	105,00%	10.311
4	CFG	1.944.791	2.123.646	2.124.915	38.663	29.748	-8.915	25.579	1.268	180.124	28.479	2.166.943	98,06%	(42.028)
	CF 1	376.842	389.452	387.145	3.707	1.803	-1.904	-1.567	-2.307	10.303	4.110	414.571	93,38%	(27.426)
	Total Griya	311.852	317.853	315.725	2.387	681	-1.706	0	-2.128	3.873	2.809	330.875	95,42%	(15.150)
	• Total Non Program	308.347	313.763	311.649	2.387	681	-1.706	-1.919	-2.114	3.302	2.795	316.750	98,39%	(5.101)
	• Program	3.505	4.090	4.076	-	-	0	-32	-14	571	14	14.125	28,86%	(10.049)
	Oto	64.990	71.600	71.420	1.320	1.122	-199	-1.567	-179	6.430	1.301	83.696	85,33%	(12.276)
	CF 2	1.567.950	1.734.194	1.737.770	34.956	27.945	-7.011	27.147	3.576	169.820	24.369	1.752.371	99,17%	(14.602)
	Mitraguna & Others	1.383.782	1.541.098	1.545.245	32.300	26.457	-5.843	25.103	4.147	161.463	22.310	1.552.088	99,56%	(6.844)
	Pensiun	184.168	193.097	192.525	2.656	1.488	-1.168	2.043	-571	8.357	2.059	200.283	96,13%	(7.758)
Total Pembiayaan		2.544.835	2.905.802	2.923.700	95.427	99.338	3.911	54.642	17.898	378.865	81.439	3.004.159	97,32%	(80.459)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	18.126	0,67%	0,00%	9,07%	18.126	16.859	17.267			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	15.644	0,75%	0,00%	8,61%	15.644	14.377	14.785			
	Value Chain	-	-	-	2.482	0,00%	0,00%	1,44%	2.482	2.482	2.482			
2	MBG	3.453	5.193	5.193	21.442	2,17%	2,73%	11,34%	16.249	17.989	16.249			
	KUR	2.876	4.782	4.782	19.872	1,90%	2,65%	11,08%	15.090	16.996	15.090			
	Non KUR	577	411	411	1.570	7,36%	4,16%	16,12%	1.159	993	1.159			
3	PWG	-	35	35	16.552	0,00%	0,01%	4,04%	16.517	16.552	16.517			
	Cilem	-	-	-	10.186	0,00%	0,00%	4,47%	10.186	10.186	10.186			
	Gadai	-	35	35	6.366	0,00%	0,02%	3,50%	6.331	6.366	6.331			
4	CFG	19.268	20.967	23.212	50.605	0,99%	1,09%	2,38%	27.394	31.338	29.638			
	CF 1	8.041	7.521	9.455	18.324	2,13%	2,43%	4,73%	8.870	10.284	10.804			
	Total Griya	6.972	6.480	7.025	13.621	2,24%	2,21%	4,31%	6.596	6.649	7.141			
	Oto	1.069	1.041	2.430	4.703	1,64%	3,39%	6,59%	2.273	3.634	3.663			
	CF 2	11.227	13.447	13.757	32.281	0,72%	0,79%	1,86%	18.524	21.054	18.834			
	Mitraguna & Others	11.107	12.744	13.302	30.490	0,80%	0,86%	1,97%	17.188	19.383	17.746			
	Pensiun	120	703	455	1.791	0,07%	0,24%	0,93%	1.336	1.671	1.088			
Total Pembiayaan		23.988	27.054	28.439	106.724	0,94%	0,98%	3,65%	78.285	82.736	79.671	0,93%	74,48%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	8.703	4,79%	3,85%	4,35%	886	(319)	1.703			
	Linkage	24	24	-	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	8.701	5,33%	4,23%	4,79%	886	(296)	1.726			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	2.349	1,80%	0,89%	1,24%	653	(514)	503			
	KUR	1.760	1.264	1.181	1.790	1,16%	0,65%	1,00%	608	30	525			
	Non KUR	1.104	582	515	559	14,08%	5,21%	5,74%	45	(544)	(22)			
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	22.668	0,93%	1,00%	1,07%	1.486	4.544	(38)			
	CF 1	5.476	7.813	6.060	6.491	1,45%	1,56%	1,68%	432	1.016	(1.322)			
	Total Griya	4.795	7.030	5.611	6.042	1,54%	1,77%	1,91%	432	1.248	(988)			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.176	0,81%	0,87%	0,93%	1.055	3.529	1.283			
	Mitraguna & Others	12.330	14.676	14.664	15.718	0,89%	0,95%	1,02%	1.055	3.388	1.042			
	Pensiun	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	33.719	1,18%	1,06%	1,15%	3.025	3.711	2.168	0,96%	16,69%	-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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	65.486	49.059	3.622	(16.427)	(8.923)	-15,39%	(31.105)	-38,80%	96.831	50,66%	(47.772)
2	Tabungan	392.786	392.618	373.960	363.053	(984)	(10.907)	(29.565)	-7,53%	(29.733)	-7,57%	421.235	86,19%	(58.182)
3	Deposito	233.260	236.507	228.405	225.259	19.773	(3.146)	(11.248)	-4,76%	(8.001)	-3,43%	234.759	95,95%	(9.500)
	Total	706.209	687.106	667.852	637.371	22.411	(30.481)	(49.735)	-7,24%	(68.838)	-9,75%	752.825	84,66%	(115.454)
	CASA	472.950	450.600	439.446	412.112	2.639	(27.334)	(38.488)	-8,54%	(60.838)	-12,86%	518.066	79,55%	(105.954)
	(%) CASA	66,97%	65,58%	65,80%	64,66%									
	FDR	69,41%	76,25%	78,63%	82,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	24.982	23.450	23.265	(185)	(1.717)	-6,87%	(3.060)	-11,63%	-	0,00%	23.265
2	Giro ISE	3.901	4.202	2.990	3.003	13	(1.199)	-28,54%	(898)	-23,02%		0,00%	3.003
3	Tabungan ISE	13.925	15.280	14.960	14.763	(198)	(518)	-3,39%	838	6,01%		0,00%	14.763
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	89.659	-	3.000	-	2.095	-755	-4.065	3.755	104.928	85,45%	(15.269)
	Linkage	4.522	3.483	3.361	-	-	-	-121	-122	-1.161	122	9.401	35,75%	(6.040)
	Non-Linkage	89.203	86.932	86.298	-	3.000	3.000	2.215	-634	-2.904	3.634	95.527	90,34%	(9.229)
	• Local Champion	87.849	85.900	85.266	-	3.000	3.000	2.252	-634	-2.583	3.634	90.848	93,86%	(5.581)
	• Value Chain	1.354	1.032	1.032	-	-	-	-36	0	-322	-	4.680	22,05%	(3.648)
2	MBG	44.762	42.277	41.711	-	-	0	-626	-566	-3.052	566	46.210	90,26%	(4.499)
	KUR	42.954	39.996	39.471	-	-	0	-657	-526	-3.484	526	44.413	88,87%	(4.943)
	Non KUR	1.808	2.280	2.240	-	-	0	31	-40	432	40	1.797	124,66%	443
3	PWG	25.216	34.568	36.771	3.906	5.753	1.847	2.117	2.203	11.555	3.550	41.584	88,43%	(4.813)
	Cilem	10.119	16.909	17.741	1.350	1.601	251	1.092	832	7.622	769	23.828	74,45%	(6.088)
	Gadai	15.098	17.660	19.031	2.556	4.153	1.596	1.026	1.371	3.933	2.781	17.756	107,18%	1.275
4	CFG	326.493	356.665	357.016	9.834	6.490	-3.344	5.091	350	30.523	6.139	345.001	103,48%	12.015
	CF 1	44.529	52.411	52.016	412	16	-396	-661	-395	7.487	411	46.681	111,43%	5.335
	Total Griya	33.717	42.875	42.635	412	-	-412	0	-240	8.918	240	34.213	124,62%	8.423
	• Total Non Program	33.717	42.875	42.635	412	-	-412	-55	-240	8.918	240	34.213	124,62%	8.423
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	9.380	-	16	16	-661	-155	-1.431	171	12.469	75,23%	(3.088)
	CF 2	281.964	304.255	305.000	9.422	6.474	-2.948	5.752	745	23.036	5.729	298.319	102,24%	6.681
	Mitraguna & Others	268.245	286.771	287.669	9.172	6.474	-2.698	5.737	898	19.424	5.576	283.479	101,48%	4.190
	Pensiun	13.719	17.484	17.331	250	-	-250	15	-153	3.612	153	14.840	116,78%	2.491
	Total Pembiayaan	490.195	523.925	525.157	13.740	15.243	1.503	8.678	1.232	34.961	14.011	537.723	97,66%	(12.566)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	11.565	0,31%	0,00%	12,90%	11.565	11.272	11.303			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	10.533	0,33%	0,00%	12,21%	10.533	10.240	10.271			
	Value Chain	-	-	-	1.032	0,00%	0,00%	1,21%	1.032	1.032	1.032			
2	MBG	550	1.691	1.094	5.640	1,23%	2,59%	13,52%	4.545	5.089	3.949			
	KUR	550	1.374	1.094	5.250	1,28%	2,74%	13,30%	4.156	4.700	3.876			
	Non KUR	-	317	-	390	0,00%	0,00%	17,39%	390	390	73			
3	PWG	-	-	-	1.605	0,00%	0,00%	4,36%	1.605	1.605	1.605			
	Cilem	-	-	-	730	0,00%	0,00%	4,11%	730	730	730			
	Gadai	-	-	-	875	0,00%	0,00%	4,60%	875	875	875			
4	CFG	5.180	4.480	4.311	9.158	1,59%	1,21%	2,57%	4.847	3.978	4.679			
	CF 1	174	238	45	3.107	0,39%	0,09%	5,97%	3.062	2.933	2.869			
	Total Griya	174	238	45	2.658	0,52%	0,11%	6,24%	2.613	2.484	2.420			
	Oto	-	-	-	449	0,00%	0,00%	4,79%	449	449	449			
	CF 2	5.006	4.242	4.266	6.051	1,78%	1,40%	1,98%	1.785	1.044	1.809			
	Mitraguna & Others	5.006	4.242	4.266	6.051	1,87%	1,49%	2,10%	1.785	1.044	1.809			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	27.968	1,23%	1,03%	5,33%	22.562	21.944	21.535	0,48%	90,95%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.951	0,87%	1,18%	2,18%	886	1.132	1.132			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.951	0,92%	1,23%	2,26%	886	1.132	1.132			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	625	1,56%	0,41%	1,50%	450	(74)	534			
	KUR	609	91	175	625	1,42%	0,44%	1,58%	450	16	534			
	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	4.224	1,35%	1,18%	1,18%	-	(195)	(729)			
	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	4.224	1,42%	1,39%	1,38%	-	217	(729)			
	Mitraguna & Others	4.007	4.953	4.224	4.224	1,49%	1,47%	1,47%	-	217	(729)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	6.800	1,21%	1,04%	1,29%	1.336	863	937	0,67%	48,59%	-0,6%

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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	12.811	12.717	(1.080)	(94)	(1.323)	-9,42%	(5.409)	-29,84%	31.280	40,65%	(18.564)
2	Tabungan	237.991	245.090	240.039	240.223	1.247	184	(4.867)	-1,99%	2.232	0,94%	260.312	92,28%	(20.090)
3	Deposito	192.383	207.446	177.513	177.463	3.855	(50)	(29.983)	-14,45%	(14.921)	-7,76%	193.568	91,68%	(16.105)
	Total	448.500	466.575	430.363	430.402	4.022	39	(36.173)	-7,75%	(18.098)	-4,04%	485.161	88,71%	(54.759)
	CASA	256.117	259.129	252.850	252.939	167	89	(6.190)	-2,39%	(3.178)	-1,24%	291.593	86,74%	(38.653)
	(%) CASA	57,11%	55,54%	58,75%	58,77%									
	FDR	54,70%	56,63%	61,34%	61,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	13.120	13.085		(36)	145	1,12%	1.446	12,42%	-	0,00%	13.085
2	Giro ISE	2.314	3.509	3.430	3.528		98	19	0,55%	1.214	52,45%	-	0,00%	3.528
3	Tabungan ISE	1.452	1.558	1.818	1.685		(133)	126	8,10%	232	15,98%	-	0,00%	1.685
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	17.187	-	-	0	-1.242	-1.542	-392	1.542	25.827	66,55%	(8.640)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	17.187	-	-	0	-1.242	-1.542	-392	1.542	22.235	77,30%	(5.048)
	• Local Champion	16.492	18.329	16.786	-	-	0	-541	-1.542	294	1.542	18.700	89,77%	(1.913)
	• Value Chain	1.087	401	401	-	-	-	-701	-0	-686	0	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	38.844	400	-	-400	-684	-532	574	532	47.460	81,85%	(8.616)
	KUR	37.787	38.777	38.254	400	-	-400	-663	-522	467	522	46.374	82,49%	(8.120)
	Non KUR	483	600	590	-	-	0	-21	-10	107	10	1.086	54,29%	(497)
3	PWG	15.859	30.257	33.240	7.235	6.299	-936	3.307	2.983	17.382	3.316	31.432	105,75%	1.809
	Cilem	7.657	16.691	19.266	2.288	3.473	1.185	2.162	2.575	11.609	898	19.488	98,86%	(222)
	Gadai	8.201	13.567	13.974	4.947	2.825	-2.121	1.145	408	5.773	2.418	11.944	117,00%	2.031
4	CFG	173.601	175.870	174.731	1.744	1.655	-89	1.896	-1.139	1.130	2.794	189.734	92,09%	(15.002)
	CF 1	81.382	71.438	71.061	259	-	-259	-132	-377	-10.321	377	83.224	85,39%	(12.163)
	Total Griya	77.096	67.237	66.940	-	-	0	0	-298	-10.156	298	77.619	86,24%	(10.679)
	• Total Non Program	77.096	67.237	66.940	-	-	0	-2.182	-298	-10.156	298	77.619	86,24%	(10.679)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	4.122	259	-	-259	-132	-79	-165	79	5.605	73,53%	(1.484)
	CF 2	92.219	104.432	103.670	1.485	1.655	170	2.028	-762	11.451	2.417	106.509	97,33%	(2.839)
	Mitraguna & Others	90.304	99.345	98.609	1.485	1.655	170	2.056	-736	8.305	2.391	103.410	95,36%	(4.801)
	Pensiun	1.915	5.087	5.061	-	-	0	-28	-26	3.146	26	3.099	163,30%	1.962
	Total Pembiayaan	245.309	264.233	264.003	9.379	7.954	-1.425	3.278	-230	18.694	8.184	294.452	89,66%	(30.450)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	4.707	3,78%	5,71%	12,12%	2.459	3.261	3.436			
	KUR	1.433	1.144	2.078	4.538	3,79%	5,36%	11,86%	2.460	3.105	3.394			
	Non KUR	12	127	170	169	2,54%	28,34%	28,70%	(1)	157	42			
3	PWG	-	-	-	1.180	0,00%	0,00%	3,55%	1.180	1.180	1.180			
	Cilem	-	-	-	1.113	0,00%	0,00%	5,77%	1.113	1.113	1.113			
	Gadai	-	-	-	67	0,00%	0,00%	0,48%	67	67	67			
4	CFG	3.497	2.846	2.932	3.050	2,01%	1,67%	1,75%	119	(447)	204			
	CF 1	3.310	2.577	2.801	2.768	4,07%	3,92%	3,90%	(33)	(542)	191			
	Total Griya	3.310	2.471	2.698	2.265	4,29%	4,01%	3,38%	(433)	(1.045)	(206)			
	Oto	-	106	103	503	0,00%	2,46%	12,21%	400	503	397			
	CF 2	187	269	130	282	0,20%	0,12%	0,27%	152	95	14			
	Mitraguna & Others	187	269	130	89	0,21%	0,13%	0,09%	(41)	(98)	(179)			
	Pensiun	-	-	-	193	0,00%	0,00%	3,81%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	8.937	2,10%	1,96%	3,39%	3.758	3.784	4.820	0,39%	88,38%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	0,89%	-	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,72%	-	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	11,90%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	6.609	4.928	5.342	1,44%	2,80%	3,06%	414	2.846	(1.267)			
	CF 1	2.172	4.229	2.812	3.226	2,67%	3,94%	4,54%	414	1.054	(1.003)			
	Total Griya	2.172	4.229	2.812	3.226	2,82%	4,18%	4,82%	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%	2,04%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,15%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.687	1,45%	2,00%	2,15%	414	2.130	(1.634)	0,47%	78,33%	-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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.157	1.134	118	(23)	(386)	-25,40%	(225)	-16,56%	8.682	13,06%	(7.548)
2	Tabungan	139.020	140.237	134.932	135.482	20	549	(4.756)	-3,39%	(3.538)	-2,55%	151.541	89,40%	(16.059)
3	Deposito	91.332	79.357	78.929	78.179	494	(750)	(1.178)	-1,48%	(13.153)	-14,40%	91.991	84,99%	(13.812)
	Total	231.711	221.114	215.018	214.795	632	(224)	(6.319)	-2,86%	(16.916)	-7,30%	252.214	85,16%	(37.419)
	CASA	140.379	141.757	136.089	136.615	138	526	(5.142)	-3,63%	(3.763)	-2,68%	160.223	85,27%	(23.608)
	(%) CASA	60,58%	64,11%	63,29%	63,60%									
	FDR	52,09%	62,72%	65,25%	65,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	3.496	2.684		(813)	(1.814)	-40,32%	(89)	-3,20%	-	0,00%	2.684
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	3.393	2.580		(813)	(1.814)	-41,27%	(88)	-3,31%		0,00%	2.580
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	319	-	-	0	-13	0	-1.095	-	1.415	22,56%	(1.095)
	Linkage	189	159	159	-	-	-	-4	0	-30	-	189	83,99%	(30)
	Non-Linkage	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Local Champion	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.389	50	-	-50	113	-33	4.389	33	3.197	137,27%	1.192
	KUR	-	3.874	3.848	50	-	-50	-36	-27	3.848	27	3.046	126,34%	802
	Non KUR	-	548	541	-	-	0	149	-6	541	6	152	356,67%	389
3	PWG	10.318	19.042	20.275	2.959	4.225	1.266	2.067	1.233	9.957	2.993	20.384	99,46%	(109)
	Cilem	4.275	11.205	11.810	1.502	1.154	-348	1.688	605	7.535	549	13.572	87,01%	(1.763)
	Gadai	6.043	7.838	8.465	1.457	3.072	1.614	379	628	2.423	2.444	6.812	124,28%	1.654
4	CFG	108.966	114.891	115.312	1.195	1.811	616	1.832	421	6.346	1.390	124.853	92,36%	(9.541)
	CF 1	22.575	23.290	22.381	-	16	16	-132	-909	-195	925	25.531	87,66%	(3.151)
	Total Griya	18.510	18.455	17.621	-	-	0	0	-835	-889	835	20.159	87,41%	(2.539)
	• Total Non Program	18.168	17.958	17.124	-	-	0	-199	-834	-1.044	834	18.782	91,17%	(1.658)
	• Program	342	497	497	-	-	0	-2	-1	155	1	1.377	36,07%	(880)
	Oto	4.065	4.835	4.760	-	16	16	-132	-75	695	90	5.372	88,61%	(612)
	CF 2	86.390	91.601	92.931	1.195	1.795	600	1.964	1.330	6.541	465	99.322	93,57%	(6.391)
	Mitraguna & Others	53.276	60.516	62.053	1.195	1.795	600	2.213	1.537	8.777	258	65.035	95,41%	(2.982)
	Pensiun	33.115	31.085	30.878	-	-	0	-249	-207	-2.236	207	34.287	90,06%	(3.409)
	Total Pembiayaan	120.698	138.675	140.295	4.204	6.036	1.832	3.999	1.620	19.597	4.416	149.849	93,62%	(9.554)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	160	0,00%	0,00%	50,25%	160	160	160			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	160	0,00%	0,00%	100,00%	160	160	160			
	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	-	615	0,00%	0,00%	3,03%	615	615	497			
	Cilem	-	118	-	536	0,00%	0,00%	4,54%	536	536	418			
	Gadai	-	-	-	79	0,00%	0,00%	0,93%	79	79	79			
4	CFG	438	1.949	2.664	4.448	0,40%	2,32%	3,86%	1.784	4.010	2.500			
	CF 1	438	1.427	1.437	1.988	1,94%	6,17%	8,88%	551	1.550	561			
	Total Griya	438	1.277	1.286	1.703	2,37%	6,97%	9,67%	417	1.265	426			
	Oto	-	150	151	285	0,00%	3,13%	5,99%	134	285	135			
	CF 2	-	521	1.227	2.460	0,00%	1,34%	2,65%	1.233	2.460	1.938			
	Mitraguna & Others	-	521	1.227	2.097	0,00%	2,03%	3,38%	871	2.097	1.576			
	Pensiun	-	-	-	363	0,00%	0,00%	1,17%	363	363	363			
	Total Pembiayaan	438	2.066	2.664	5.223	0,36%	1,92%	3,72%	2.560	4.785	3.157	1,49%	59,86%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	784	0,48%	0,68%	0,68%	-	259	0			
	CF 1	397	542	542	542	1,76%	2,33%	2,42%	-	145	-			
	Total Griya	397	542	542	542	2,14%	2,94%	3,08%	-	145	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	241	0,15%	0,26%	0,26%	-	114	0			
	Mitraguna & Others	20	241	241	241	0,04%	0,40%	0,39%	-	221	0			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	784	1,19%	0,57%	0,56%	-	(654)	0	0,25%	56,04%	-0,3%

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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	79.609	80.017	(28.699)	408	3.095	4,02%	7.036	9,64%	85.940	93,11%	(5.922)
2	Tabungan	196.862	211.461	198.810	196.009	5.677	(2.801)	(15.452)	-7,31%	(853)	-0,43%	219.189	89,42%	(23.180)
3	Deposito	1.160.939	721.302	1.421.417	1.421.417	(601.127)	(0)	700.115	97,06%	260.478	22,44%	1.162.123	122,31%	259.294
	Total	1.430.782	1.009.685	1.699.836	1.697.443	(624.148)	(2.393)	687.758	68,12%	266.661	18,64%	1.467.252	115,69%	230.191
	CASA	269.843	288.383	278.419	276.026	(23.022)	(2.393)	(12.357)	-4,28%	6.183	2,29%	305.129	90,46%	(29.102)
	(%) CASA	18,86%	28,56%	16,38%	16,26%									
	FDR	15,38%	25,43%	15,28%	15,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.824	10.787		(37)	2.664	32,79%	1.709	18,83%	-	0,00%	10.787
2	Giro ISE	2.308	2.084	2.376	2.377		1	293	14,05%	69	2,98%		0,00%	2.377
3	Tabungan ISE	1.370	1.740	4.148	4.111		(38)	2.371	136,29%	2.740	199,95%		0,00%	4.111
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	20.141	-	-	0	-354	-1.716	10	1.716	29.583	68,08%	(9.442)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	20.141	-	-	0	-354	-1.716	10	1.716	25.467	79,09%	(5.326)
	• Local Champion	18.621	20.539	18.823	-	-	0	-315	-1.716	201	1.716	21.151	88,99%	(2.329)
	• Value Chain	1.509	1.318	1.318	-	-	-	-39	0	-191	-	4.315	30,55%	(2.997)
2	MBG	53.102	55.398	54.999	995	100	-895	424	-398	1.898	498	62.758	87,64%	(7.759)
	KUR	50.813	53.802	53.436	995	100	-895	300	-366	2.623	466	59.899	89,21%	(6.463)
	Non KUR	2.289	1.595	1.563	-	-	0	124	-32	-726	32	2.859	54,67%	(1.296)
3	PWG	17.782	23.855	25.693	3.845	5.067	1.222	2.429	1.838	7.911	3.229	31.165	82,44%	(5.472)
	Cilem	6.518	15.257	15.897	1.576	1.353	-223	1.829	640	9.380	713	18.491	85,98%	(2.593)
	Gadai	11.264	8.598	9.795	2.269	3.714	1.445	600	1.198	-1.469	2.517	12.674	77,29%	(2.879)
4	CFG	129.053	155.657	158.871	4.229	5.698	1.469	3.959	3.214	29.818	2.484	155.649	102,07%	3.222
	CF 1	19.758	17.952	17.791	-	-	0	-165	-161	-1.967	161	32.065	55,48%	(14.274)
	Total Griya	14.572	13.113	13.030	-	-	0	0	-83	-1.541	83	25.559	50,98%	(12.529)
	• Total Non Program	11.408	10.206	10.134	-	-	0	-177	-71	-1.274	71	12.811	79,11%	(2.677)
	• Program	3.163	2.907	2.896	-	-	0	-26	-12	-267	12	12.748	22,71%	(9.852)
	Oto	5.186	4.839	4.761	-	-	0	-165	-78	-426	78	6.505	73,18%	(1.745)
	CF 2	109.295	137.705	141.080	4.229	5.698	1.469	4.123	3.376	31.786	2.322	123.585	114,16%	17.496
	Mitraguna & Others	90.925	119.063	122.679	3.710	5.578	1.868	3.625	3.616	31.754	1.962	104.031	117,93%	18.648
	Pensiun	18.370	18.642	18.402	519	120	-399	499	-240	31	360	19.554	94,11%	(1.152)
	Total Pembiayaan	220.067	256.766	259.704	9.069	10.865	1.796	6.458	2.938	39.637	7.927	279.155	93,03%	(19.451)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.886	0,00%	0,00%	14,33%	2.886	2.886	2.886			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.568	0,00%	0,00%	7,78%	1.568	1.568	1.568			
	Value Chain	-	-	-	1.318	0,00%	0,00%	7,00%	1.318	1.318	1.318			
2	MBG	451	1.261	1.624	6.089	0,85%	2,93%	11,07%	4.465	5.638	4.828			
	KUR	163	1.084	1.506	5.888	0,32%	2,80%	11,02%	4.382	5.725	4.804			
	Non KUR	289	178	118	201	12,61%	7,40%	12,88%	83	(87)	24			
3	PWG	-	-	-	1.364	0,00%	0,00%	5,31%	1.364	1.364	1.364			
	Cilem	-	-	-	884	0,00%	0,00%	5,56%	884	884	884			
	Gadai	-	-	-	480	0,00%	0,00%	4,90%	480	480	480			
4	CFG	1.759	576	541	2.060	1,36%	0,35%	1,30%	1.518	300	1.484			
	CF 1	1.212	576	541	1.408	6,14%	3,01%	7,91%	867	195	832			
	Total Griya	1.052	576	541	998	7,22%	4,13%	7,66%	457	(54)	422			
	Oto	161	-	-	410	3,10%	0,00%	8,61%	410	249	410			
	CF 2	547	-	-	652	0,50%	0,00%	0,46%	652	105	652			
	Mitraguna & Others	547	-	-	652	0,60%	0,00%	0,53%	652	105	652			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	12.399	1,00%	0,84%	4,77%	10.233	10.188	10.561	2,22%	53,52%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	1.058	2,88%	1,63%	1,92%	154	(474)	149			
	KUR	855	457	460	618	1,68%	0,85%	1,16%	158	(237)	161			
	Non KUR	677	451	444	440	29,56%	27,85%	28,12%	(5)	(237)	(12)			
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	519	0,59%	0,32%	0,33%	19	(243)	18			
	CF 1	321	481	480	499	1,63%	2,67%	2,81%	19	178	18			
	Total Griya	321	481	480	499	2,20%	3,66%	3,83%	19	178	18			
	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	1.576	1,11%	0,55%	0,61%	173	(872)	167	1,63%	-168,54%	1,0%

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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	7.929	8.078	(2.608)	149	331	4,27%	(1.417)	-14,93%	14.967	53,97%	(6.889)
2	Tabungan	99.410	116.831	116.218	117.340	25.825	1.122	510	0,44%	17.930	18,04%	108.765	107,88%	8.575
3	Deposito	64.192	61.368	61.712	61.761	141	50	394	0,64%	(2.430)	-3,79%	64.684	95,48%	(2.922)
	Total	173.097	185.945	185.858	187.179	23.358	1.321	1.234	0,66%	14.082	8,14%	188.416	99,34%	(1.236)
	CASA	108.906	124.578	124.147	125.418	23.217	1.271	840	0,67%	16.512	15,16%	123.732	101,36%	1.686
	(%) CASA	62,92%	67,00%	66,80%	67,00%									
	FDR	57,60%	62,98%	64,20%	63,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	12.345	12.518		173	557	4,66%	(786)	-5,91%	-	0,00%	12.518
2	Giro ISE	6.014	3.248	4.842	4.930		88	1.682	51,78%	(1.083)	-18,02%	-	0,00%	4.930
3	Tabungan ISE	6.490	7.913	6.703	6.788		84	(1.125)	-14,22%	298	4,59%	-	0,00%	6.788
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.928	-	-	0	-131	-45	5.928	45	0	0,00%	5.928
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.928	-	-	0	-131	-45	5.928	45	0	0,00%	5.928
	• Local Champion	-	2.088	2.072	-	-	0	-102	-16	2.072	16	0	0,00%	2.072
	• 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	36.330	4.558	6.061	1.503	2.299	1.587	12.601	4.473	30.383	119,57%	5.947
	Cilem	8.075	15.687	16.663	967	1.625	657	1.453	976	8.588	649	12.616	132,08%	4.047
	Gadai	15.654	19.055	19.667	3.590	4.436	845	845	611	4.012	3.824	17.767	110,69%	1.900
4	CFG	75.933	76.399	77.058	105	1.161	1.056	-973	659	1.125	502	84.523	91,17%	(7.465)
	CF 1	16.979	16.374	16.284	-	-	0	-84	-90	-695	90	18.164	89,65%	(1.880)
	Total Griya	15.306	14.189	14.139	-	-	0	0	-50	-1.167	50	15.742	89,81%	(1.603)
	• Total Non Program	15.306	14.189	14.139	-	-	0	-210	-50	-1.167	50	15.742	89,81%	(1.603)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.145	-	-	0	-84	-40	472	40	2.422	88,59%	(276)
	CF 2	58.954	60.025	60.774	105	1.161	1.056	-889	749	1.820	412	66.359	91,58%	(5.585)
	Mitraguna & Others	51.295	53.140	53.988	105	1.161	1.056	-828	848	2.693	313	58.029	93,04%	(4.041)
	Pensiun	7.658	6.884	6.785	-	-	0	-62	-99	-873	99	8.330	81,46%	(1.544)
	Total Pembiayaan	99.702	117.114	119.316	4.663	7.222	2.559	1.195	2.202	19.614	5.019	114.946	103,80%	4.371

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	1.991	0,00%	0,00%	5,48%	1.991	1.991	1.970			
	Cilem	-	20	-	1.280	0,00%	0,00%	7,68%	1.280	1.280	1.260			
	Gadai	-	-	-	710	0,00%	0,00%	3,61%	710	710	710			
4	CFG	315	353	443	4.004	0,41%	0,58%	5,20%	3.560	3.689	3.651			
	CF 1	-	240	260	908	0,00%	1,59%	5,58%	649	908	668			
	Total Griya	-	240	238	887	0,00%	1,68%	6,28%	649	887	647			
	Oto	-	-	22	21	0,00%	0,99%	0,98%	(1)	21	21			
	CF 2	315	112	184	3.095	0,53%	0,31%	5,09%	2.912	2.781	2.983			
	Mitraguna & Others	315	112	184	3.095	0,61%	0,35%	5,73%	2.912	2.781	2.983			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	5.994	0,32%	0,38%	5,02%	5.551	5.680	5.621	1,94%	61,35%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	598	0,90%	0,81%	0,78%	(23)	(84)	(25)			
	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	598	1,07%	1,03%	0,98%	(23)	(32)	(25)			
	Mitraguna & Others	630	623	620	598	1,23%	1,17%	1,11%	(23)	(32)	(25)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	598	0,72%	0,53%	0,50%	(23)	(124)	(25)	0,26%	48,00%	-0,2%

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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.536	2.448	(260)	(87)	(3.105)	-55,92%	(1.060)	-30,22%	8.003	30,59%	(5.555)
2	Tabungan	88.498	84.028	83.119	82.861	2.791	(258)	(1.167)	-1,39%	(5.636)	-6,37%	96.182	86,15%	(13.321)
3	Deposito	50.176	26.346	25.329	25.329	(1.595)	(0)	(1.017)	-3,86%	(24.847)	-49,52%	50.580	50,08%	(25.251)
	Total	142.182	115.928	110.984	110.638	936	(345)	(5.289)	-4,56%	(31.543)	-22,19%	154.766	71,49%	(44.127)
	CASA	92.006	89.582	85.655	85.309	2.531	(345)	(4.272)	-4,77%	(6.697)	-7,28%	104.186	81,88%	(18.876)
	(%) CASA	64,71%	77,27%	77,18%	77,11%									
	FDR	46,30%	73,38%	77,10%	77,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	657	678		21	(1.992)	-74,60%	(2.579)	-79,18%	-	0,00%	678
2	Giro ISE	705	2.196	145	149		3	(2.047)	-93,22%	(556)	-78,88%	-	0,00%	149
3	Tabungan ISE	2.552	474	512	529		17	55	11,57%	(2.023)	-79,26%	-	0,00%	529
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	4.204	-	-	0	281	-29	4.204	29	3.212	130,91%	993
	KUR	-	4.144	4.115	-	-	0	283	-29	4.115	29	3.046	135,11%	1.069
	Non KUR	-	89	89	-	-	0	-2	0	89	-	166	53,86%	(77)
3	PWG	2.349	5.844	6.225	368	489	121	411	381	3.876	108	5.668	109,84%	558
	Cilem	2.349	5.844	6.225	368	489	121	411	381	3.876	108	5.668	109,84%	558
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.135	235	468	233	1.632	148	11.649	320	73.395	102,37%	1.740
	CF 1	26.468	27.937	28.096	-	220	220	-109	158	1.627	62	27.743	101,27%	353
	Total Griya	25.069	24.115	24.307	-	220	220	0	192	-762	28	25.471	95,43%	(1.164)
1	• Total Non Program	25.069	24.115	24.307	-	220	220	-224	192	-762	28	25.471	95,43%	(1.164)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.789	-	-	0	-109	-34	2.390	34	2.272	166,76%	1.517
	CF 2	37.018	47.050	47.040	235	248	13	1.742	-10	10.022	258	45.652	103,04%	1.388
	Mitraguna & Others	36.826	46.839	46.833	235	248	13	1.746	-5	10.008	253	44.677	104,83%	2.156
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.565	603	957	354	2.324	500	19.729	457	82.274	104,00%	3.291

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	292	0,00%	0,00%	6,94%	292	292	292			
	KUR	-	-	-	292	0,00%	0,00%	7,09%	292	292	292			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	92	0,00%	0,00%	1,48%	92	92	92			
	Cilem	-	-	-	92	0,00%	0,00%	1,48%	92	92	92			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	2.724	1,73%	2,07%	3,63%	1.171	1.627	1.316			
	CF 1	1.097	1.035	1.183	2.256	4,15%	4,23%	8,03%	1.073	1.159	1.221			
	Total Griya	1.097	1.035	1.040	2.090	4,38%	4,31%	8,60%	1.049	992	1.054			
	Oto	-	-	143	166	0,00%	3,73%	4,39%	24	166	166			
	CF 2	-	373	370	468	0,00%	0,79%	1,00%	98	468	95			
	Mitraguna & Others	-	373	370	468	0,00%	0,79%	1,00%	98	468	95			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	3.108	1,67%	1,83%	3,63%	1.555	2.011	1.700	0,43%	88,28%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	840	0,19%	1,12%	1,12%	-	720	(10)			
	CF 1	-	831	821	821	0,00%	2,94%	2,92%	-	821	(10)			
	Total Griya	-	831	821	821	0,00%	3,41%	3,38%	-	821	(10)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	19	0,32%	0,04%	0,04%	-	(102)	0			
	Mitraguna & Others	120	19	19	19	0,33%	0,04%	0,04%	-	(102)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	840	0,18%	0,99%	0,98%	-	720	(10)	0,96%	1,75%	0,0%

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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	3.300	3.287	638	(13)	(1.442)	-30,49%	(989)	-23,13%	12.480	26,34%	(9.193)
2	Tabungan	143.334	167.049	165.738	164.702	3.814	(1.036)	(2.348)	-1,41%	21.367	14,91%	157.358	104,67%	7.344
3	Deposito	111.952	125.321	109.727	109.727	(9.175)	(0)	(15.594)	-12,44%	(2.226)	-1,95%	112.690	97,37%	(2.964)
	Total	259.563	297.099	278.765	277.715	(4.723)	(1.049)	(19.384)	-6,52%	18.153	6,99%	282.529	98,30%	(4.813)
	CASA	147.610	171.779	169.038	167.989	4.452	(1.049)	(3.790)	-2,21%	20.378	13,81%	169.838	98,91%	(1.850)
	(%) CASA	56,87%	57,82%	60,64%	60,49%									
	FDR	26,72%	28,91%	30,78%	30,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.165	2.172		7	43	2,00%	(165)	-7,06%	-	0,00%	2.172
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.141	2.148		7	43	2,02%	(168)	-7,24%		0,00%	2.148
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	8.331	225	200	-25	1.340	105	8.137	95	3.371	247,14%	4.960
	KUR	194	7.421	7.536	150	200	50	946	115	7.342	85	3.205	235,15%	4.331
	Non KUR	-	805	795	75	-	-75	394	-10	795	10	166	478,41%	629
3	PWG	3.438	6.116	5.997	240	171	-69	-61	-118	2.559	289	8.591	69,81%	(2.593)
	Cilem	3.438	6.116	5.997	240	171	-69	-61	-118	2.559	289	8.591	69,81%	(2.593)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	70.876	1.052	500	-552	900	-76	5.913	576	75.712	93,61%	(4.836)
	CF 1	19.068	19.315	19.087	552	-	-552	498	-228	19	228	20.447	93,35%	(1.360)
	Total Griya	17.646	16.784	16.610	-	-	0	0	-174	-1.037	174	18.078	91,88%	(1.468)
	• Total Non Program	17.646	16.784	16.610	-	-	0	-529	-174	-1.037	174	18.078	91,88%	(1.468)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.477	552	-	-552	498	-54	1.056	54	2.369	104,58%	108
	CF 2	45.895	51.637	51.789	500	500	0	402	152	5.894	348	55.266	93,71%	(3.477)
	Mitraguna & Others	40.397	45.849	46.026	50	500	450	297	176	5.629	324	48.918	94,09%	(2.892)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	85.797	1.517	871	-646	2.175	-89	16.439	960	88.438	97,01%	(2.641)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	246	0,00%	0,00%	2,95%	246	246	246			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	246	0,00%	0,00%	30,90%	246	246	246			
3	PWG	-	19	-	109	0,00%	0,00%	1,82%	109	109	90			
	Cilem	-	19	-	109	0,00%	0,00%	1,82%	109	109	90			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	1.814	1,63%	1,82%	2,56%	522	754	1.498			
	CF 1	648	-	-	570	3,40%	0,00%	2,99%	570	(78)	570			
	Total Griya	648	-	-	499	3,67%	0,00%	3,00%	499	(149)	499			
	Oto	-	-	-	71	0,00%	0,00%	2,88%	71	71	71			
	CF 2	412	317	1.293	1.244	0,90%	2,50%	2,40%	(49)	832	927			
	Mitraguna & Others	412	-	978	931	1,02%	2,13%	2,02%	(47)	519	931			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	2.169	2,63%	1,51%	2,53%	876	345	1.236	0,56%	77,98%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	2.187	0,41%	1,74%	3,09%	953	1.920	953			
	CF 1	267	869	869	869	1,40%	4,50%	4,55%	-	602	-			
	Total Griya	132	734	734	734	0,75%	4,37%	4,42%	-	602	-			
	Oto	135	135	135	135	9,51%	5,34%	5,46%	-	-	-			
	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%	2,86%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.781	0,39%	2,13%	3,24%	953	2.513	1.546	2,24%	30,98%	-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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	15.188	15.814	(1.425)	625	771	5,12%	11.996	314,25%	9.215	171,61%	6.599
2	Tabungan	117.085	112.217	111.277	110.448	2.330	(829)	(1.768)	-1,58%	(6.637)	-5,67%	126.313	87,44%	(15.865)
3	Deposito	49.844	48.537	48.127	47.840	(676)	(286)	(697)	-1,44%	(2.003)	-4,02%	50.329	95,05%	(2.489)
	Total	170.746	175.797	174.592	174.102	229	(490)	(1.694)	-0,96%	3.356	1,97%	185.857	93,68%	(11.755)
	CASA	120.903	127.260	126.466	126.262	905	(203)	(998)	-0,78%	5.359	4,43%	135.528	93,16%	(9.266)
	(%) CASA	70,81%	72,39%	72,43%	72,52%									
	FDR	80,42%	78,23%	79,54%	79,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.691	918	1.447	919	(528)	1	0,13%	(771)	-45,63%	-	0,00%	919
2	Giro ISE	436	247	230	199	(31)	(48)	-19,55%	(238)	-54,50%	-	0,00%	199
3	Tabungan ISE	1.254	671	1.217	721	(497)	49	7,36%	(534)	-42,54%	-	0,00%	721
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	21.777	2.533	4.221	1.688	782	1.245	8.228	2.976	20.999	103,71%	778
	Cilem	7.456	10.743	11.543	1.319	1.287	-32	575	800	4.087	487	12.236	94,34%	(693)
	Gadai	6.094	9.789	10.234	1.214	2.934	1.720	208	445	4.140	2.489	8.762	116,79%	1.472
4	CFG	119.321	116.995	117.086	520	1.121	601	505	91	-2.235	1.030	130.324	89,84%	(13.238)
	CF 1	15.625	17.605	17.978	-	461	461	-322	373	2.353	88	17.191	104,58%	787
	Total Griya	13.902	15.414	15.839	-	461	461	0	425	1.936	36	14.348	110,39%	1.491
	• Total Non Program	13.902	15.414	15.839	-	461	461	-276	425	1.936	36	14.348	110,39%	1.491
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.139	-	-	0	-322	-52	417	52	2.844	75,23%	(704)
	CF 2	103.696	99.390	99.108	520	660	140	826	-282	-4.588	942	113.133	87,60%	(14.025)
	Mitraguna & Others	94.197	89.853	89.222	520	180	-340	737	-631	-4.975	811	102.629	86,94%	(13.406)
	Pensiun	9.499	9.537	9.886	-	480	480	89	349	387	131	10.505	94,11%	(619)
	Total Pembiayaan	137.307	137.527	138.863	3.053	5.342	2.289	1.287	1.337	1.556	4.005	155.759	89,15%	(16.896)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	602	0,00%	0,00%	2,77%	602	602	602			
	Cilem	-	-	-	254	0,00%	0,00%	2,20%	254	254	254			
	Gadai	-	-	-	348	0,00%	0,00%	3,40%	348	348	348			
4	CFG	1.942	1.297	2.012	4.260	1,63%	1,72%	3,64%	2.248	2.318	2.963			
	CF 1	86	-	209	208	0,55%	1,19%	1,16%	(1)	122	208			
	Total Griya	-	-	-	39	0,00%	0,00%	0,24%	39	39	39			
	Oto	86	-	209	169	4,99%	9,53%	7,92%	(40)	83	169			
	CF 2	1.856	1.297	1.803	4.052	1,79%	1,81%	4,09%	2.249	2.196	2.755			
	Mitraguna & Others	1.856	1.297	1.803	3.825	1,97%	2,01%	4,29%	2.021	1.969	2.527			
	Pensiun	-	-	-	227	0,00%	0,00%	2,30%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	4.862	1,41%	1,46%	3,50%	2.850	2.920	3.565	0,36%	89,59%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	-47,42%	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	10.591	10.850	9.320	259	(9.530)	-46,76%	(3.081)	-22,12%	21.404	50,69%	(10.554)
2	Tabungan	118.671	149.789	150.026	154.382	4.855	4.356	4.593	3,07%	35.711	30,09%	131.813	117,12%	22.569
3	Deposito	125.329	123.645	154.972	145.675	1.292	(9.297)	22.030	17,82%	20.346	16,23%	125.971	115,64%	19.704
	Total	257.931	293.814	315.589	310.907	15.467	(4.682)	17.093	5,82%	52.976	20,54%	279.187	111,36%	31.720
	CASA	132.602	170.169	160.616	165.232	14.175	4.615	(4.937)	-2,90%	32.630	24,61%	153.216	107,84%	12.016
	(%) CASA	51,41%	57,92%	50,89%	53,15%									
	FDR	59,82%	58,36%	54,76%	55,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.045	4.043		(2)	(154)	-3,66%	505	14,28%	-	0,00%	4.043
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%		0,00%	1
3	Tabungan ISE	3.537	4.196	4.044	4.043		(2)	(154)	-3,66%	506	14,29%		0,00%	4.043
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
3	PWG	17.010	23.113	23.453	3.758	2.357	-1.402	2.629	340	6.443	2.017	21.932	106,94%	1.521
	Cilem	7.758	11.568	11.882	1.795	707	-1.087	1.248	314	4.123	393	11.527	103,08%	355
	Gadai	9.252	11.546	11.571	1.964	1.649	-315	1.381	26	2.320	1.623	10.405	111,21%	1.166
4	CFG	136.962	148.294	148.298	3.197	1.742	-1.455	2.109	4	11.336	1.738	150.143	98,77%	(1.845)
	CF 1	16.548	16.413	16.592	240	257	17	165	179	44	78	17.976	92,30%	(1.384)
	Total Griya	15.017	13.854	13.827	-	-	0	0	-27	-1.190	27	15.423	89,66%	(1.595)
	• Total Non Program	15.017	13.854	13.827	-	-	0	-111	-27	-1.190	27	15.423	89,66%	(1.595)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.765	240	257	17	165	206	1.233	51	2.553	108,30%	212
	CF 2	120.414	131.881	131.706	2.958	1.485	-1.473	1.945	-175	11.292	1.660	132.167	99,65%	(462)
	Mitraguna & Others	110.777	121.505	120.939	2.958	1.020	-1.938	1.183	-566	10.162	1.586	121.615	99,44%	(675)
	Pensiun	9.636	10.375	10.766	-	465	465	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	172.801	6.955	5.099	-1.857	4.676	1.344	18.512	3.755	172.392	100,24%	409

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	969	0,00%	0,00%	4,13%	969	969	969			
	Cilem	-	-	-	206	0,00%	0,00%	1,74%	206	206	206			
	Gadai	-	-	-	763	0,00%	0,00%	6,59%	763	763	763			
4	CFG	334	628	1.041	2.479	0,24%	0,70%	1,67%	1.439	2.145	1.851			
	CF 1	-	124	569	322	0,00%	3,47%	1,94%	(247)	322	198			
	Total Griya	-	124	569	173	0,00%	4,11%	1,25%	(396)	173	49			
	Oto	-	-	-	149	0,00%	0,00%	5,40%	149	149	149			
	CF 2	334	504	472	2.157	0,28%	0,36%	1,64%	1.686	1.823	1.653			
	Mitraguna & Others	334	504	472	2.157	0,30%	0,39%	1,78%	1.686	1.823	1.653			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	3.449	0,31%	0,64%	2,00%	2.358	2.967	2.769	0,15%	92,46%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
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	1.203	0,57%	0,81%	0,81%	(0)	416	225			
	CF 1	645	-	-	-	3,90%	0,00%	0,00%	-	(645)	-			
	Total Griya	645	-	-	-	4,29%	0,00%	0,00%	-	(645)	-			
	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	1.252	0,56%	0,70%	0,72%	49	389	215	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	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	6.839	8.065	6.361	1.227	(5.499)	-40,54%	(515)	-6,00%	17.523	46,03%	(9.458)
2	Tabungan	115.717	129.668	127.739	128.935	(48.354)	1.196	(733)	-0,57%	13.218	11,42%	128.619	100,25%	316
3	Deposito	158.683	177.958	172.288	172.283	4.988	(5)	(5.675)	-3,19%	13.601	8,57%	159.458	108,04%	12.826
	Total	282.980	321.190	306.866	309.284	(37.006)	2.418	(11.907)	-3,71%	26.304	9,30%	305.600	101,21%	3.684
	CASA	124.297	143.232	134.578	137.000	(41.993)	2.423	(6.232)	-4,35%	12.704	10,22%	146.142	93,74%	(9.142)
	(%) CASA	43,92%	44,59%	43,86%	44,30%									
	FDR	77,18%	77,13%	80,04%	79,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	5.385	7.023		1.639	3.935	127,44%	3.704	111,59%	-	0,00%	7.023
2	Giro ISE	510	270	381	388		7	118	43,56%	(122)	-23,92%		0,00%	388
3	Tabungan ISE	2.559	2.568	4.754	6.385		1.631	3.818	148,67%	3.826	149,48%		0,00%	6.385
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	12.079	150	200	50	264	75	2.167	125	11.888	101,60%	191
	KUR	9.027	10.576	10.666	150	200	50	207	90	1.639	110	10.922	97,65%	(256)
	Non KUR	885	1.428	1.413	-	-	0	57	-15	528	15	966	146,25%	447
3	PWG	13.890	23.194	23.279	3.365	2.084	-1.281	1.853	85	9.388	1.999	25.234	92,25%	(1.955)
	Cilem	5.699	14.671	14.729	1.929	557	-1.372	1.572	58	9.030	499	14.596	100,91%	133
	Gadai	8.191	8.523	8.550	1.436	1.528	91	281	27	359	1.501	10.638	80,37%	(2.088)
4	CFG	190.097	208.286	206.120	8.605	1.941	-6.664	4.715	-2.167	16.023	4.108	203.447	101,31%	2.672
	CF 1	25.896	28.426	28.293	1.975	-	-1.975	-115	-133	2.397	133	27.548	102,70%	745
	Total Griya	21.834	24.367	24.263	1.975	-	-1.975	0	-104	2.430	104	22.303	108,79%	1.960
	• Total Non Program	21.834	24.367	24.263	1.975	-	-1.975	1.758	-104	2.430	104	22.303	108,79%	1.960
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	4.030	-	-	0	-115	-28	-32	28	5.245	76,83%	(1.215)
	CF 2	164.201	179.861	177.827	6.630	1.941	-4.689	4.829	-2.034	13.625	3.975	175.899	101,10%	1.927
	Mitraguna & Others	145.925	160.858	158.809	6.480	1.655	-4.825	4.976	-2.049	12.884	3.704	156.562	101,44%	2.247
	Pensiun	18.276	19.003	19.017	150	286	136	-146	15	742	271	19.337	98,35%	(319)
	Total Pembiayaan	218.409	247.724	245.607	12.120	4.225	-7.894	6.458	-2.117	27.199	6.342	248.132	98,98%	(2.524)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	909	2,87%	0,00%	7,53%	909	625	909			
	KUR	284	-	-	741	3,15%	0,00%	6,95%	741	457	741			
	Non KUR	-	-	-	168	0,00%	0,00%	11,87%	168	168	168			
3	PWG	-	142	-	882	0,00%	0,00%	3,79%	882	882	740			
	Cilem	-	142	-	552	0,00%	0,00%	3,74%	552	552	410			
	Gadai	-	-	-	331	0,00%	0,00%	3,87%	331	331	331			
4	CFG	85	731	484	4.083	0,04%	0,04%	1,98%	3.599	3.998	3.353			
	CF 1	52	483	484	893	0,20%	0,00%	3,16%	409	841	411			
	Total Griya	52	49	48	143	0,24%	0,20%	0,59%	94	91	94			
	Oto	-	434	436	750	0,00%	10,75%	18,62%	314	750	317			
	CF 2	33	248	-	3.190	0,02%	0,00%	1,79%	3.190	3.157	2.942			
	Mitraguna & Others	33	-	-	2.978	0,02%	0,00%	1,88%	2.978	2.945	2.978			
	Pensiun	-	248	-	212	0,00%	0,00%	1,11%	212	212	(36)			
	Total Pembiayaan	369	873	484	5.875	0,17%	0,20%	2,39%	5.390	5.506	5.002	0,18%	92,56%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	99,00%	-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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	40.350	40.232	4.605	(118)	32.042	391,23%	31.678	370,34%	14.517	277,13%	25.715
2	Tabungan	104.558	99.302	98.863	98.712	725	(152)	(590)	-0,59%	(5.846)	-5,59%	115.482	85,48%	(16.770)
3	Deposito	118.514	117.131	76.830	76.830	1	0	(40.301)	-34,41%	(41.684)	-35,17%	119.000	64,56%	(42.170)
	Total	231.625	224.623	216.043	215.774	5.331	(270)	(8.849)	-3,94%	(15.852)	-6,84%	248.999	86,66%	(33.226)
	CASA	113.112	107.492	139.214	138.944	5.330	(270)	31.452	29,26%	25.832	22,84%	129.999	106,88%	8.945
	(%) CASA	48,83%	47,85%	64,44%	64,39%									
	FDR	61,23%	66,47%	68,87%	68,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.629	4.500		(130)	39	0,87%	1.840	69,17%	-	0,00%	4.500
2	Giro ISE	666	1.055	1.246	1.206		(41)	151	14,32%	540	80,99%		0,00%	1.206
3	Tabungan ISE	1.893	3.306	3.283	3.194		(89)	(112)	-3,40%	1.300	68,67%		0,00%	3.194
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.734	-	-	0	-40	-31	1.734	31	0	0,00%	1.734
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.734	-	-	0	-40	-31	1.734	31	0	0,00%	1.734
	• Local Champion	-	1.765	1.734	-	-	0	-40	-31	1.734	31	0	0,00%	1.734
	• 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	24.477	2.095	2.121	26	590	765	5.834	1.356	26.997	90,67%	(2.519)
	Cilem	13.169	14.611	14.621	568	628	60	-89	10	1.453	618	18.072	80,91%	(3.450)
	Gadai	5.474	9.101	9.856	1.527	1.493	-33	679	755	4.382	738	8.925	110,43%	931
4	CFG	123.108	123.758	122.515	1.158	945	-213	139	-1.243	-593	2.188	135.676	90,30%	(13.162)
	CF 1	17.304	14.800	13.927	-	-	0	-112	-873	-3.377	873	18.907	73,66%	(4.980)
	Total Griya	13.206	11.180	10.479	-	-	0	0	-701	-2.727	701	13.646	76,79%	(3.167)
	• Total Non Program	13.206	11.180	10.479	-	-	0	-416	-701	-2.727	701	13.646	76,79%	(3.167)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.448	-	-	0	-112	-172	-649	172	5.261	65,55%	(1.813)
	CF 2	105.804	108.958	108.588	1.158	945	-213	251	-370	2.784	1.315	116.769	92,99%	(8.182)
	Mitraguna & Others	72.025	75.639	75.683	1.158	945	-213	464	45	3.659	900	81.996	92,30%	(6.313)
	Pensiun	33.780	33.319	32.905	-	-	0	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	148.787	3.253	3.066	-187	687	-509	6.960	3.575	162.749	91,42%	(13.962)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	530	0,00%	0,00%	30,56%	530	530	530			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	530	0,00%	0,00%	30,56%	530	530	530			
	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	-	67	-	1.595	0,00%	0,00%	6,52%	1.595	1.595	1.528			
	Cilem	-	67	-	888	0,00%	0,00%	6,07%	888	888	821			
	Gadai	-	-	-	707	0,00%	0,00%	7,17%	707	707	707			
4	CFG	370	829	965	1.604	0,30%	0,78%	1,31%	639	1.234	775			
	CF 1	206	520	654	724	1,19%	4,42%	5,20%	70	518	204			
	Total Griya	92	423	559	724	0,69%	5,00%	6,91%	165	632	301			
	Oto	114	97	95	-	2,79%	0,00%	0,00%	(95)	(114)	(97)			
	CF 2	164	309	311	880	0,15%	0,29%	0,81%	569	717	571			
	Mitraguna & Others	164	309	311	783	0,23%	0,41%	1,04%	472	620	475			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	3.729	0,26%	0,65%	2,51%	2.764	3.359	2.833	1,37%	45,45%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	1,02%	(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%	-877,32%	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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	2.335	2.415	(3.772)	80	(2.226)	-47,96%	800	49,53%	6.087	39,68%	(3.672)
2	Tabungan	101.049	105.844	102.107	103.749	2.355	1.642	(2.095)	-1,98%	2.699	2,67%	108.694	95,45%	(4.945)
3	Deposito	38.774	45.970	47.426	45.416	352	(2.010)	(554)	-1,20%	6.642	17,13%	39.176	115,93%	6.240
	Total	141.438	156.455	151.868	151.580	(1.065)	(288)	(4.875)	-3,12%	10.142	7,17%	153.956	98,46%	(2.376)
	CASA	102.664	110.485	104.442	106.164	(1.417)	1.722	(4.321)	-3,91%	3.499	3,41%	114.781	92,49%	(8.617)
	(%) CASA	72,59%	70,62%	68,77%	70,04%									
	FDR	91,03%	101,07%	104,52%	104,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	3.233	3.157		(77)	493	18,50%	(141)	-4,29%	-	0,00%	3.157
2	Giro ISE	186	384	247	150		(97)	(234)	-60,85%	(35)	-19,02%		0,00%	150
3	Tabungan ISE	2.913	2.270	2.976	2.997		20	727	32,00%	84	2,88%		0,00%	2.997
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.121	-	150	150	0	149	19.706	1	415	4848,52%	19.706
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.121	-	150	150	0	149	19.706	1	415	4848,52%	19.706
	• Local Champion	415	19.972	20.121	-	150	150	0	149	19.706	1	415	4848,52%	19.706
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.708	400	200	-200	716	141	6.467	59	3.432	195,46%	3.276
	KUR	103	5.934	6.085	400	200	-200	734	151	5.983	49	3.149	193,23%	2.936
	Non KUR	139	633	623	-	-	0	-18	-10	484	10	283	220,37%	340
3	PWG	20.398	28.133	29.192	5.144	5.363	219	1.050	1.059	8.794	4.303	29.699	98,29%	(507)
	Cilem	7.170	11.937	12.745	1.271	1.747	475	519	808	5.576	939	14.807	86,07%	(2.062)
	Gadai	13.229	16.195	16.447	3.872	3.616	-256	531	252	3.218	3.364	14.891	110,45%	1.556
4	CFG	107.701	103.456	102.719	382	170	-212	-1.018	-737	-4.982	907	118.027	87,03%	(15.308)
	CF 1	13.161	13.769	13.683	-	-	0	-50	-86	522	86	14.488	94,44%	(805)
	Total Griya	10.223	10.244	10.196	-	-	0	0	-48	-27	48	10.640	95,83%	(444)
	• Total Non Program	10.223	10.071	10.024	-	-	0	-459	-48	-199	48	10.640	94,21%	(616)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.487	-	-	0	-50	-38	549	38	3.848	90,62%	(361)
	CF 2	94.540	89.687	89.036	382	170	-212	-968	-650	-5.504	820	103.539	85,99%	(14.503)
	Mitraguna & Others	89.171	84.195	83.596	262	170	-92	-1.036	-599	-5.575	769	97.354	85,87%	(13.759)
	Pensiun	5.368	5.492	5.440	120	-	-120	68	-51	72	51	6.185	87,96%	(744)
	Total Pembiayaan	128.755	158.128	158.740	5.926	5.883	-43	747	612	29.985	5.271	151.573	104,73%	7.167

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	149	0,00%	0,00%	0,74%	149	149	149			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	149	0,00%	0,00%	0,74%	149	149	149			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	665	0,00%	0,00%	9,92%	665	665	665			
	KUR	-	-	-	582	0,00%	0,00%	9,57%	582	582	582			
	Non KUR	-	-	-	83	0,00%	0,00%	13,31%	83	83	83			
3	PWG	-	-	-	1.236	0,00%	0,00%	4,23%	1.236	1.236	1.236			
	Cilem	-	-	-	776	0,00%	0,00%	6,09%	776	776	776			
	Gadai	-	-	-	460	0,00%	0,00%	2,80%	460	460	460			
4	CFG	1.919	1.753	960	2.079	1,78%	0,93%	2,02%	1.120	160	326			
	CF 1	107	46	77	854	0,81%	0,56%	6,24%	777	747	808			
	Total Griya	107	46	-	642	1,04%	0,00%	6,29%	642	535	595			
	Oto	-	-	77	212	0,00%	2,19%	6,09%	135	212	212			
	CF 2	1.812	1.706	883	1.225	1,92%	0,98%	1,38%	343	(587)	(481)			
	Mitraguna & Others	1.812	1.706	883	1.225	2,03%	1,05%	1,47%	343	(587)	(481)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	4.129	1,49%	0,61%	2,60%	3.170	2.210	2.376	0,00%	100,00%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	2.120	2,33%	2,05%	2,06%	(0)	(385)	806			
	CF 1	23	78	78	78	0,18%	0,57%	0,57%	-	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	2.042	2,63%	2,28%	2,29%	(0)	(440)	806			
	Mitraguna & Others	2.482	1.236	2.042	2.042	2,78%	2,43%	2,44%	(0)	(440)	806			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.120	2,27%	1,34%	1,34%	(0)	(800)	806	0,00%	100,00%	-1,3%

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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-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	107	115	(12)	8	(10)	-8,35%	80	227,68%	39	293,63%	76
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	107	115	(12)	8	(10)	-8,35%	80	227,68%	39	293,63%	76
	CASA	35	125	107	115	(12)	8	(10)	-8,35%	80	227,68%	39	293,63%	76
	(%) 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 (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-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	768	765	57	(3)	148	23,93%	327	74,63%	489	156,48%	276
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.318	1.315	57	(3)	148	12,66%	877	200,12%	489	268,93%	826
	CASA	438	618	768	765	57	(3)	148	23,93%	327	74,63%	489	156,48%	276
	(%) CASA	100,00%	52,89%	58,27%	58,19%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	107	142	195	53	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	142	195	53	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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	39.077	38.234	1.667	(843)	(478)	-1,23%	16.782	78,23%	29.582	129,25%	8.652
2	Tabungan	103.481	114.782	119.842	119.505	(1.849)	(337)	4.723	4,12%	16.025	15,49%	117.381	101,81%	2.125
3	Deposito	132.303	92.587	88.157	88.157	(2.092)	(0)	(4.429)	-4,78%	(44.145)	-33,37%	133.044	66,26%	(44.886)
	Total	257.235	246.081	247.077	245.897	(2.274)	(1.180)	(184)	-0,07%	(11.338)	-4,41%	280.006	87,82%	(34.109)
	CASA	124.933	153.494	158.920	157.740	(182)	(1.180)	4.245	2,77%	32.807	26,26%	146.962	107,33%	10.777
	(%) CASA	48,57%	62,38%	64,32%	64,15%									
	FDR	70,83%	83,69%	85,06%	85,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	8.881	8.987		106	594	7,08%	1.052	13,25%	-	0,00%	8.987
2	Giro ISE	4.026	4.019	4.149	4.051		(98)	32	0,78%	25	0,61%	-	0,00%	4.051
3	Tabungan ISE	2.910	4.374	4.732	4.937		205	563	12,86%	2.027	69,67%	-	0,00%	4.937
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	39.033	-	-	0	-132	-131	-6.202	131	52.956	73,71%	(13.923)
	Linkage	14.656	14.626	14.626	-	-	-	-25	0	-30	-	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.407	-	-	0	-107	-131	-6.171	131	34.938	69,86%	(10.530)
	• Local Champion	28.121	21.528	21.407	-	-	0	-103	-121	-6.714	121	30.188	70,91%	(8.780)
	• Value Chain	2.457	3.009	3.000	-	-	-	-4	-10	542	10	4.750	63,16%	(1.750)
2	MBG	4.919	3.092	3.047	-	-	0	-141	-45	-1.872	45	4.919	61,95%	(1.872)
	KUR	4.804	3.092	3.047	-	-	0	-141	-45	-1.757	45	4.804	63,43%	(1.757)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	39.544	3.573	8.973	5.401	2.279	3.176	16.207	5.797	37.382	105,78%	2.161
	Cilem	6.677	15.526	17.291	1.681	2.761	1.079	1.765	1.765	10.614	996	18.172	95,15%	(881)
	Gadai	16.660	20.841	22.252	1.891	6.212	4.321	514	1.412	5.592	4.801	19.210	115,84%	3.042
4	CFG	108.703	127.310	128.538	2.510	1.877	-633	3.458	1.228	19.835	649	119.815	107,28%	8.723
	CF 1	24.869	28.088	27.956	-	27	27	-148	-132	3.086	159	26.244	106,52%	1.712
	Total Griya	19.873	21.856	21.779	-	-	0	0	-76	1.906	76	20.264	107,48%	1.516
	• Total Non Program	19.873	21.856	21.779	-	-	0	-204	-76	1.906	76	20.264	107,48%	1.516
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.177	-	27	27	-148	-56	1.180	83	5.980	103,28%	196
	CF 2	83.833	99.222	100.582	2.510	1.850	-660	3.606	1.360	16.749	490	93.571	107,49%	7.011
	Mitraguna & Others	62.328	75.629	77.181	1.640	1.850	210	2.486	1.552	14.853	298	71.183	108,43%	5.998
	Pensiun	21.505	23.593	23.401	870	-	-870	1.120	-192	1.896	192	22.388	104,52%	1.013
	Total Pembiayaan	182.193	205.933	210.162	6.083	10.850	4.768	5.464	4.228	27.968	6.622	215.072	97,72%	(4.911)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.836	0,00%	0,00%	7,27%	2.836	2.836	2.836			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.705	0,00%	0,00%	11,08%	2.705	2.705	2.705			
	Value Chain	-	-	-	131	0,00%	0,00%	0,61%	131	131	131			
2	MBG	121	35	20	413	2,46%	0,65%	13,56%	393	292	378			
	KUR	83	35	20	413	1,72%	0,65%	13,56%	393	331	378			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	1.752	0,00%	0,00%	4,43%	1.752	1.752	1.735			
	Cilem	-	17	-	847	0,00%	0,00%	4,90%	847	847	830			
	Gadai	-	-	-	905	0,00%	0,00%	4,07%	905	905	905			
4	CFG	330	1.984	1.698	3.304	0,30%	1,33%	2,57%	1.606	2.975	1.321			
	CF 1	209	-	63	625	0,84%	0,23%	2,23%	561	415	625			
	Total Griya	-	-	-	190	0,00%	0,00%	0,87%	190	190	190			
	Oto	209	-	63	435	4,19%	1,02%	7,04%	372	226	435			
	CF 2	120	1.984	1.635	2.680	0,14%	1,65%	2,66%	1.045	2.559	696			
	Mitraguna & Others	-	1.846	1.495	2.430	0,00%	1,98%	3,15%	934	2.430	584			
	Pensiun	120	138	140	250	0,56%	0,59%	1,07%	110	130	112			
	Total Pembiayaan	451	2.036	1.718	8.306	0,25%	0,83%	3,95%	6.588	7.856	6.270	3,31%	16,34%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,77%	-	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%	25,22%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	73	7,57%	2,36%	2,39%	-	(299)	(1)			
	KUR	296	74	73	73	6,16%	2,36%	2,39%	-	(223)	(1)			
	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	199	2,47%	0,16%	0,15%	-	(2.486)	(66)			
	CF 1	107	264	199	199	0,43%	0,71%	0,71%	-	91	(66)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	199	2,15%	3,19%	3,22%	-	91	(66)			
	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	6.428	4,82%	3,12%	3,06%	-	(2.354)	(90)	3,45%	-12,90%	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	22.554	18.034	5.146	(4.520)	(5.696)	-24,00%	330	1,86%	26.218	68,78%	(8.184)
2	Tabungan	74.047	75.403	74.644	74.043	407	(601)	(1.360)	-1,80%	(4)	-0,01%	88.604	83,57%	(14.561)
3	Deposito	177.676	161.424	161.331	161.331	(1.510)	0	(93)	-0,06%	(16.345)	-9,20%	178.442	90,41%	(17.111)
	Total	269.427	260.557	258.529	253.408	4.043	(5.121)	(7.148)	-2,74%	(16.018)	-5,95%	293.265	86,41%	(39.856)
	CASA	91.751	99.133	97.198	92.077	5.552	(5.121)	(7.056)	-7,12%	326	0,36%	114.823	80,19%	(22.746)
	(%) CASA	34,05%	38,05%	37,60%	36,34%									
	FDR	66,93%	77,94%	79,08%	80,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.777	2.296	2.178	(118)	401	22,54%	(1.521)	-41,11%	-	0,00%	2.178	
2	Giro ISE	1.245	404	652	475	(177)	71	17,50%	(770)	-61,83%		0,00%	475	
3	Tabungan ISE	2.454	1.373	1.644	1.703	59	330	24,02%	(751)	-30,61%		0,00%	1.703	
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	10.129	75	30	-45	389	-121	2.629	151	9.957	101,72%	172
	KUR	5.814	8.671	8.562	75	30	-45	427	-108	2.748	138	8.271	103,52%	291
	Non KUR	1.686	1.579	1.566	-	-	0	-38	-13	-120	13	1.686	92,90%	(120)
3	PWG	25.637	35.572	37.264	5.303	6.098	795	2.160	1.693	11.627	4.406	35.630	104,59%	1.635
	Cilem	7.478	14.278	15.560	1.671	1.765	94	1.390	1.282	8.082	483	16.188	96,12%	(629)
	Gadai	18.160	21.294	21.704	3.632	4.333	701	770	411	3.545	3.922	19.441	111,64%	2.263
4	CFG	147.202	157.268	157.050	1.335	433	-902	-1.307	-218	9.848	651	159.845	98,25%	(2.795)
	CF 1	16.107	19.034	18.868	270	-	-270	117	-166	2.761	166	17.928	105,24%	939
	Total Griya	8.451	13.025	12.993	-	-	0	0	-32	4.542	32	8.929	145,51%	4.064
	• Total Non Program	8.451	13.025	12.993	-	-	0	1.500	-32	4.542	32	8.929	145,51%	4.064
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.875	270	-	-270	117	-134	-1.781	134	8.999	65,28%	(3.125)
	CF 2	131.096	138.234	138.183	1.065	433	-632	-1.424	-52	7.087	485	141.916	97,37%	(3.734)
	Mitraguna & Others	128.138	134.811	134.786	768	433	-335	-1.539	-26	6.647	459	137.753	97,85%	(2.967)
	Pensiun	2.957	3.423	3.397	297	-	-297	115	-26	440	26	4.164	81,59%	(766)
	Total Pembiayaan	180.340	203.090	204.443	6.713	6.561	-151	1.242	1.354	24.104	5.208	205.431	99,52%	(988)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	1.498	6,04%	1,53%	14,79%	1.342	1.046	1.131			
	KUR	363	292	83	1.392	6,24%	0,96%	16,25%	1.308	1.029	1.100			
	Non KUR	90	76	73	107	5,33%	4,63%	6,83%	34	17	31			
3	PWG	-	-	-	1.576	0,00%	0,00%	4,23%	1.576	1.576	1.576			
	Cilem	-	-	-	1.245	0,00%	0,00%	8,00%	1.245	1.245	1.245			
	Gadai	-	-	-	331	0,00%	0,00%	1,53%	331	331	331			
4	CFG	537	576	1.372	3.720	0,36%	0,87%	2,37%	2.349	3.183	3.144			
	CF 1	200	-	783	1.123	1,24%	4,11%	5,95%	340	923	1.123			
	Total Griya	-	-	-	326	0,00%	0,00%	2,51%	326	326	326			
	Oto	200	-	783	797	2,61%	13,03%	13,57%	14	598	797			
	CF 2	337	576	589	2.597	0,26%	0,43%	1,88%	2.008	2.260	2.021			
	Mitraguna & Others	337	576	589	2.597	0,26%	0,44%	1,93%	2.008	2.260	2.021			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	944	1.528	6.795	0,55%	0,75%	3,32%	5.267	5.805	5.851	0,62%	81,44%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	1,96%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,32%	(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	2.625	0,78%	1,67%	1,67%	-	1.476	38			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,27%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.590	0,80%	1,87%	1,87%	-	1.548	38			
	Mitraguna & Others	1.042	2.552	2.590	2.590	0,81%	1,92%	1,92%	-	1.548	38			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.824	0,68%	1,39%	1,38%	(0)	1.604	237	0,06%	95,31%	-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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	14.833	14.211	161	(622)	(948)	-6,25%	1.261	9,74%	17.145	82,89%	(2.934)
2	Tabungan	76.505	79.046	77.193	76.547	1.381	(646)	(2.499)	-3,16%	43	0,06%	84.906	90,16%	(8.358)
3	Deposito	21.770	21.189	21.615	21.615	(2.672)	0	426	2,01%	(155)	-0,71%	22.178	97,46%	(562)
	Total	111.225	115.395	113.641	112.374	(1.131)	(1.267)	(3.021)	-2,62%	1.149	1,03%	124.229	90,46%	(11.855)
	CASA	89.454	94.205	92.026	90.759	1.542	(1.267)	(3.447)	-3,66%	1.304	1,46%	102.051	88,93%	(11.292)
	(%) CASA	80,43%	81,64%	80,98%	80,76%									
	FDR	45,34%	59,53%	61,07%	61,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.397	1.383		(14)	63	4,77%	225	19,43%	-	0,00%	1.383
2	Giro ISE	199	169	143	143		0	(26)	-15,62%	(56)	-28,25%		0,00%	143
3	Tabungan ISE	959	1.151	1.254	1.240		(14)	89	7,77%	281	29,33%		0,00%	1.240
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	4.518	-	-	0	637	-17	4.416	17	3.313	136,36%	1.205
	KUR	103	4.329	4.312	-	-	0	640	-17	4.209	17	3.147	137,01%	1.165
	Non KUR	-	206	206	-	-	0	-2	0	206	-	166	124,16%	40
3	PWG	12.227	17.275	18.325	2.539	2.763	223	926	1.050	6.098	1.712	25.546	71,73%	(7.221)
	Cilem	5.118	9.994	10.393	932	577	-355	616	399	5.275	178	15.416	67,42%	(5.023)
	Gadai	7.109	7.281	7.932	1.607	2.186	579	311	652	824	1.534	10.130	78,31%	(2.197)
4	CFG	38.093	46.881	46.558	929	723	-206	784	-323	8.464	1.046	45.479	102,37%	1.079
	CF 1	11.280	11.651	11.490	-	15	15	-168	-162	210	177	12.241	93,86%	(751)
	Total Griya	5.847	6.622	6.580	-	-	0	0	-42	733	42	6.105	107,79%	475
	• Total Non Program	5.847	6.110	6.069	-	-	0	-84	-41	222	41	6.105	99,42%	(36)
	• Program	-	512	511	-	-	0	-2	-1	511	1	0	0,00%	511
	Oto	5.433	5.029	4.910	-	15	15	-168	-119	-523	135	6.136	80,01%	(1.226)
	CF 2	26.814	35.229	35.068	929	708	-221	952	-161	8.254	869	33.238	105,51%	1.830
	Mitraguna & Others	24.934	33.079	32.937	929	708	-221	973	-142	8.004	850	30.775	107,03%	2.162
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	69.403	3.468	3.486	18	2.348	710	18.978	2.775	74.340	93,36%	(4.937)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	982	0,00%	0,00%	21,73%	982	982	540			
	KUR	-	442	-	776	0,00%	0,00%	17,99%	776	776	334			
	Non KUR	-	-	-	206	0,00%	0,00%	100,00%	206	206	206			
3	PWG	-	112	-	316	0,00%	0,00%	1,72%	316	316	203			
	Cilem	-	112	-	107	0,00%	0,00%	1,03%	107	107	(5)			
	Gadai	-	-	-	208	0,00%	0,00%	2,62%	208	208	208			
4	CFG	182	970	943	1.658	0,48%	2,01%	3,56%	715	1.477	688			
	CF 1	77	57	348	565	0,68%	2,99%	4,92%	217	488	508			
	Total Griya	1	-	-	286	0,02%	0,00%	4,34%	286	284	286			
	Oto	76	57	348	280	1,39%	6,92%	5,69%	(68)	204	222			
	CF 2	105	913	595	1.093	0,39%	1,69%	3,12%	498	988	180			
	Mitraguna & Others	105	913	595	956	0,42%	1,80%	2,90%	361	852	43			
	Pensiun	-	-	-	136	0,00%	0,00%	6,40%	136	136	136			
	Total Pembiayaan	182	1.525	943	2.956	0,36%	1,37%	4,26%	2.013	2.774	1.431	0,00%	100,00%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	1,10%	(1)	322	(1)			
	CF 1	182	115	115	115	1,61%	0,99%	1,00%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,35%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,13%	(1)	388	(1)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,20%	(1)	388	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,74%	(1)	322	(1)	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	7.910	8.051	(48)	141	2.884	55,82%	(9.383)	-53,82%	21.639	37,21%	(13.588)
2	Tabungan	88.077	93.855	81.872	81.545	(1.626)	(326)	(12.309)	-13,12%	(6.532)	-7,42%	96.061	84,89%	(14.515)
3	Deposito	27.462	38.954	49.493	49.493	(246)	(0)	10.539	27,05%	22.030	80,22%	27.831	177,84%	21.662
	Total	132.974	137.975	139.274	139.089	(1.921)	(185)	1.114	0,81%	6.115	4,60%	145.530	95,57%	(6.441)
	CASA	105.512	99.021	89.781	89.596	(1.674)	(185)	(9.425)	-9,52%	(15.915)	-15,08%	117.699	76,12%	(28.103)
	(%) CASA	79,35%	71,77%	64,46%	64,42%									
	FDR	8,88%	16,14%	16,21%	16,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	7.640	7.749	109	1.020	15,16%	(4.980)	-39,12%	-	0,00%	7.749
2	Giro ISE	9.787	114	925	954	29	840	735,83%	(8.833)	-90,25%		0,00%	954
3	Tabungan ISE	2.943	6.115	6.215	6.295	80	180	2,95%	3.352	113,91%		0,00%	6.295
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	5.603	561	291	-270	505	187	2.531	104	3.184	175,99%	2.419
	Cilem	3.072	5.417	5.603	561	291	-270	505	187	2.531	104	3.184	175,99%	2.419
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	16.970	80	270	190	117	120	8.228	150	16.629	102,05%	341
	CF 1	1.694	1.892	1.882	-	-	0	-41	-11	188	11	2.611	72,08%	(729)
	Total Griya	398	870	870	-	-	0	0	0	472	-	667	130,44%	203
	• Total Non Program	398	870	870	-	-	0	-3	0	472	-	667	130,44%	203
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	1.012	-	-	0	-41	-11	-284	11	1.944	52,05%	(932)
	CF 2	7.049	14.958	15.089	80	270	190	159	131	8.040	139	14.019	107,63%	1.070
	Mitraguna & Others	6.955	14.866	14.997	80	270	190	159	131	8.042	139	13.442	111,56%	1.554
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.574	641	561	-80	622	307	10.759	254	19.813	113,93%	2.761

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	45	0,00%	0,00%	0,79%	45	45	45			
	Cilem	-	-	-	45	0,00%	0,00%	0,79%	45	45	45			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	155	2,55%	0,00%	0,91%	155	(68)	(116)			
	CF 1	223	196	-	-	13,18%	0,00%	0,00%	-	(223)	(196)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	-	17,22%	0,00%	0,00%	-	(223)	(196)			
	CF 2	-	76	-	155	0,00%	0,00%	1,03%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,03%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	200	1,89%	0,00%	0,88%	200	(24)	(72)	2,07%	-134,47%	1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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%	0,44%	-	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%	0,50%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,50%	-	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.373	36.373	(698)	0	(5.032)	-12,15%	17.348	91,18%	23.697	153,49%	12.676
2	Tabungan	42.453	51.777	50.019	49.763	862	(256)	(2.014)	-3,89%	7.309	17,22%	49.712	100,10%	51
3	Deposito	43.338	44.102	46.726	46.726	1.048	0	2.624	5,95%	3.387	7,82%	43.818	106,63%	2.907
	Total	104.817	137.283	133.117	132.861	1.212	(256)	(4.422)	-3,22%	28.044	26,76%	117.227	113,34%	15.634
	CASA	61.479	93.181	86.392	86.136	164	(256)	(7.046)	-7,56%	24.657	40,11%	73.409	117,34%	12.727
	(%) CASA	58,65%	67,88%	64,90%	64,83%									
	FDR	25,79%	39,49%	41,98%	42,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.726	1.716		(10)	117	7,32%	335	24,21%	-	0,00%	1.716
2	Giro ISE	167	55	57	58		1	3	4,78%	(110)	-65,48%		0,00%	58
3	Tabungan ISE	1.214	1.544	1.669	1.658		(10)	114	7,41%	444	36,58%		0,00%	1.658
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	11.262	694	1.133	438	284	752	6.518	381	5.311	212,04%	5.951
	Cilem	4.744	10.510	11.262	694	1.133	438	284	752	6.518	381	5.311	212,04%	5.951
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	44.620	1.553	2.693	1.140	1.799	914	22.333	1.779	30.319	147,17%	14.301
	CF 1	3.598	6.464	7.186	-	791	791	-78	722	3.588	69	4.592	156,49%	2.594
	Total Griya	1.186	2.613	2.577	-	-	0	0	-35	1.392	35	1.468	175,53%	1.109
	• Total Non Program	1.186	2.613	2.577	-	-	0	-36	-35	1.392	35	1.468	175,53%	1.109
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.609	-	791	791	-78	757	2.196	34	3.124	147,54%	1.485
	CF 2	18.689	37.242	37.434	1.553	1.902	349	1.877	192	18.745	1.710	25.728	145,50%	11.706
	Mitraguna & Others	17.983	36.533	36.643	1.553	1.815	262	1.882	109	18.659	1.706	24.384	150,27%	12.259
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	55.882	2.247	3.826	1.578	2.083	1.666	28.851	2.160	35.631	156,84%	20.251

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	-	-	-	328	0,00%	0,00%	2,91%	328	328	328			
	Cilem	-	-	-	328	0,00%	0,00%	2,91%	328	328	328			
	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	-	-	-	331	0,00%	0,00%	0,59%	331	331	331	0,00%	100,00%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-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	10.561	10.846	387	285	(1.440)	-11,72%	8.734	413,38%	11.915	91,03%	(1.069)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,07%	366	48,80%	1.266	88,18%	(150)
	Total	2.863	13.401	11.677	11.962	388	285	(1.439)	-10,74%	9.100	317,87%	18.914	63,24%	(6.952)
	CASA	2.113	12.286	10.561	10.846	387	285	(1.440)	-11,72%	8.734	413,38%	17.649	61,46%	(6.802)
	(%) CASA	73,80%	91,68%	90,44%	90,67%									
	FDR	44,75%	117,96%	142,17%	138,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!	-	0,00%	145	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!		0,00%	145	
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	11.160	1.794	1.242	-552	980	773	9.959	469	8.059	138,48%	3.101
	Cilem	1.026	7.859	8.492	720	830	110	610	633	7.466	197	5.577	152,28%	2.915
	Gadai	175	2.528	2.668	1.074	412	-662	370	140	2.492	272	2.482	107,47%	185
4	CFG	80	5.422	5.442	-	50	50	-60	20	5.362	30	8.370	65,01%	(2.929)
	CF 1	-	2.593	2.576	-	-	0	-31	-17	2.576	17	991	259,99%	1.585
	Total Griya	-	1.040	1.040	-	-	0	0	0	1.040	-	242	429,98%	798
	• Total Non Program	-	1.040	1.040	-	-	0	-10	0	1.040	-	242	429,98%	798
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.535	-	-	0	-31	-17	1.535	17	749	205,07%	787
	CF 2	80	2.829	2.866	-	50	50	-29	38	2.786	12	7.380	38,84%	(4.514)
	Mitraguna & Others	80	2.605	2.594	-	-	0	-27	-11	2.514	11	6.816	38,05%	(4.222)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.602	1.794	1.292	-502	920	793	15.321	499	16.430	101,05%	172

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	295	0,00%	0,34%	2,64%	260	295	291			
	Cilem	-	4	-	193	0,00%	0,00%	2,27%	193	193	189			
	Gadai	-	-	35	102	0,00%	1,39%	3,81%	66	102	102			
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	295	0,00%	0,22%	1,78%	260	295	291	1,32%	25,58%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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