

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	55.938	63.612	96.995	7.674	(81.676)	-56,22%	(10.558)	-14,23%	191.624	33,20%	(128.012)
2	Tabungan	1.786.724	1.931.767	1.919.302	1.925.846	83.206	6.544	(5.921)	-0,31%	139.122	7,79%	1.986.732	96,94%	(60.886)
3	Deposito	649.060	652.346	615.692	615.413	(58.204)	(280)	(36.933)	-5,66%	(33.648)	-5,18%	661.233	93,07%	(45.820)
Total		2.509.954	2.729.400	2.590.933	2.604.871	121.998	13.938	(124.530)	-4,56%	94.917	3,78%	2.839.589	91,73%	(234.718)
CASA		1.860.893	2.077.054	1.975.240	1.989.458	180.202	14.218	(87.596)	-4,22%	128.565	6,91%	2.178.356	91,33%	(188.898)
(% CASA)		74,14%	76,10%	76,24%	76,37%									
FDR		125,36%	125,72%	133,73%	133,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.255	42.651		(605)	122	0,29%	(188)	-0,44%	77.787	54,83%	(35.136)
2	Giro ISE	4.948	6.771	5.903	5.711		(192)	(1.059)	-15,65%	763	15,43%	26.129	21,86%	(20.418)
3	Tabungan ISE	31.691	31.549	33.143	32.730		(413)	1.181	3,74%	1.039	3,28%	66.548	89,55%	(3.818)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.750	4.590	500	-4.090	765	-5.533	58.179	6.033	212.093	114,45%	30.656
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.463	4.590	500	-4.090	1.275	-5.032	33.323	5.532	113.492	115,83%	17.971
	• Local Champion	98.139	136.494	131.463	4.590	500	-4.090	1.275	-5.032	33.323	5.532	110.796	118,65%	20.666
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.217	15.045	13.675	-1.370	158	-1.282	-3.660	14.957	495.033	89,53%	(51.816)
	KUR	419.345	419.115	418.312	14.005	13.025	-980	-30	-803	-1.033	13.828	465.091	89,94%	(46.779)
	Non KUR	27.532	25.384	24.905	1.040	650	-390	188	-479	-2.627	1.129	29.942	83,18%	(5.037)
3	PWG	258.833	378.993	401.060	86.036	103.037	17.000	15.132	22.067	142.227	80.969	395.272	101,46%	5.789
	Cilem	127.522	210.337	217.786	24.335	24.351	16	9.447	7.449	90.264	16.902	234.083	93,04%	(16.297)
	Gadai	131.312	168.656	183.274	61.702	78.686	16.984	5.685	14.618	51.963	64.068	161.188	113,70%	22.086
4	CFG	2.256.170	2.359.595	2.377.927	56.575	54.708	-1.867	23.227	18.332	121.757	36.376	2.449.238	97,09%	(71.311)
	CF 1	461.418	465.546	470.270	5.284	9.460	4.176	3.166	4.725	8.852	4.735	492.211	95,54%	(21.941)
	Total Griya	417.205	392.967	393.268	1.101	3.076	1.975	0	301	-23.937	2.775	431.436	91,15%	(38.168)
	• Total Non Program	64.148	57.248	59.121	941	2.761	1.820	-166	1.873	-5.027	888	70.434	83,94%	(11.313)
	• Program	353.058	335.719	334.147	160	315	155	-2.103	-1.572	-18.911	1.887	361.002	92,56%	(26.855)
	Oto	44.213	72.579	77.002	4.183	6.384	2.201	3.166	4.424	32.790	1.960	60.775	126,70%	16.227
	CF 2	1.794.752	1.894.050	1.907.657	51.291	45.248	-6.043	20.061	13.607	112.905	31.641	1.957.027	97,48%	(49.371)
	Mitraguna & Others	1.323.695	1.418.274	1.428.330	44.728	35.881	-8.847	19.276	10.055	104.634	25.826	1.471.843	97,04%	(43.513)
	Pensiun	471.056	475.775	479.327	6.563	9.367	2.804	785	3.552	8.271	5.815	485.184	98,79%	(5.857)
Total Pembiayaan		3.146.451	3.431.370	3.464.954	162.247	171.920	9.674	39.282	33.585	318.504	138.335	3.551.637	97,56%	(86.682)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	16.712	0,10%	0,14%	6,88%	16.364	16.521	16.367			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	16.712	0,20%	0,26%	12,71%	16.364	16.521	16.367			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	37.219	1,09%	2,00%	8,40%	28.340	32.340	28.340			
	KUR	3.627	6.968	6.968	32.612	0,86%	1,66%	7,80%	25.644	28.985	25.644			
	Non KUR	1.252	1.912	1.912	4.607	4,55%	7,53%	18,50%	2.695	3.355	2.695			
3	PWG	275	-	-	12.313	0,11%	0,00%	3,07%	12.313	12.038	12.313			
	Cilem	275	-	-	9.108	0,22%	0,00%	4,18%	9.108	8.833	9.108			
	Gadai	-	-	-	3.205	0,00%	0,00%	1,75%	3.205	3.205	3.205			
4	CFG	67.344	65.935	65.418	105.845	2,98%	2,77%	4,45%	40.427	38.501	39.910			
	CF 1	43.373	45.604	41.883	64.874	9,40%	9,00%	13,79%	22.991	21.500	19.270			
	Total Griya	41.791	43.704	40.502	59.640	10,02%	10,31%	15,17%	19.139	17.850	15.937			
	Oto	1.583	1.900	1.381	5.233	3,58%	1,90%	6,80%	3.852	3.651	3.333			
	CF 2	23.971	20.331	23.535	40.971	1,34%	1,24%	2,15%	17.437	17.001	20.640			
	Mitraguna & Others	22.208	19.274	21.338	37.206	1,68%	1,50%	2,60%	15.868	14.999	17.932			
	Pensiun	1.763	1.057	2.197	3.765	0,37%	0,46%	0,79%	1.568	2.002	2.708			
Total Pembiayaan		72.690	75.160	74.645	172.089	2,31%	2,18%	4,97%	97.444	99.399	96.930	2,29%	53,81%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,57%	(135)	(2.744)	(1.100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	32.947	36,37%	24,24%	25,06%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.773	0,79%	1,76%	1,98%	929	5.243	1.705			
	KUR	2.493	5.296	5.912	6.424	0,59%	1,41%	1,54%	512	3.931	1.128			
	Non KUR	1.037	1.772	1.932	2.349	3,77%	7,61%	9,43%	417	1.312	577			
3	PWG	184	184	184	211	0,07%	0,05%	0,05%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,01%	27	27	27			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	137.933	4,40%	5,70%	5,80%	3.327	38.664	4.568			
	CF 1	73.505	93.594	94.608	96.627	15,93%	20,32%	20,55%	2.019	23.122	3.033			
	Total Griya	73.052	92.636	92.989	94.957	17,51%	23,66%	24,15%	1.968	21.905	2.320			
	Oto	453	957	1.619	1.670	1,03%	2,23%	2,17%	52	1.217	713			
	CF 2	25.764	39.771	39.998	41.306	1,44%	2,11%	2,17%	1.308	15.542	1.535			
	Mitraguna & Others	22.415	37.485	37.920	39.457	1,69%	2,67%	2,76%	1.537	17.042	1.972			
	Pensiun	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	179.864	4,41%	5,12%	5,19%	4.148	41.190	5.201	4,06%	21,71%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	7.406	7.290	771	(116)	1.052	16,87%	6.146	537,04%	9.107	80,05%	(1.816)
3	Deposito	-	3.850	2.650	2.650	600	0	(1.200)	-31,17%	2.650	#DIV/0!	236	1121,92%	2.414
	Total	1.144	10.088	10.056	9.940	1.371	(116)	(148)	-1,46%	8.796	768,60%	9.343	106,39%	597
	CASA	1.144	6.238	7.406	7.290	771	(116)	1.052	16,87%	6.146	537,04%	9.107	80,05%	(1.816)
	(%) CASA	100,00%	61,84%	73,65%	73,34%									
	FDR	0,00%	23,15%	27,10%	27,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	129	158	158		0	29	22,30%	158	#DIV/0!	-	0,00%	158
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	129	158	158		0	29	22,30%	158	#DIV/0!		0,00%	158
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	5	5		0	0	0,00%	5	#DIV/0!		0,00%	5

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.336	2.725	555	450	-105	527	390	2.725	60	1.902	143,27%	823
	KUR	-	2.090	2.485	555	450	-105	532	394	2.485	56	1.807	137,49%	678
	Non KUR	-	245	241	-	-	0	-5	-5	241	5	95	253,16%	146
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.725	555	450	-105	527	390	2.725	60	1.902	143,27%	823

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	9.143	8.524	2	(619)	1.831	27,36%	(3.387)	-28,43%	25.773	33,07%	(17.248)
2	Tabungan	224.769	224.948	222.464	223.621	4.646	1.157	(1.327)	-0,59%	(1.149)	-0,51%	243.595	91,80%	(19.975)
3	Deposito	43.574	35.028	34.639	34.639	(3.568)	0	(388)	-1,11%	(8.935)	-20,51%	44.529	77,79%	(9.890)
	Total	280.254	266.669	266.246	266.784	1.080	538	115	0,04%	(13.470)	-4,81%	313.897	84,99%	(47.113)
	CASA	236.680	231.641	231.607	232.145	4.648	538	504	0,22%	(4.535)	-1,92%	269.368	86,18%	(37.223)
	(%) CASA	84,45%	86,86%	86,99%	87,02%									
	FDR	105,53%	131,31%	133,97%	133,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.763	7.246	6.778	(468)	15	0,23%	(1.970)	-22,52%	-	0,00%	6.778
2	Giro ISE	799	2.386	2.943	2.591	(352)	205	8,58%	1.792	224,12%		0,00%	2.591
3	Tabungan ISE	1.949	1.376	1.303	1.187	(116)	(189)	-13,76%	(762)	-39,08%		0,00%	1.187
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	47.933	-	-	0	-1.949	-4.279	17.025	4.279	37.892	126,50%	10.041
	Linkage	-	2.804	2.645	-	-	-	-158	-159	2.645	159	2.983	88,65%	(338)
	Non-Linkage	30.908	49.408	45.288	-	-	0	-1.791	-4.120	14.380	4.120	34.909	129,73%	10.380
	• Local Champion	30.908	49.408	45.288	-	-	0	-1.791	-4.120	14.380	4.120	34.010	133,16%	11.278
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.595	890	920	30	-184	-70	-1.449	990	38.401	87,48%	(4.806)
	KUR	33.160	31.981	31.935	890	920	30	-156	-46	-1.225	966	36.349	87,86%	(4.414)
	Non KUR	1.883	1.684	1.659	-	-	0	-28	-25	-224	25	2.052	80,87%	(393)
3	PWG	42.057	55.125	62.514	17.324	26.270	8.946	51	7.389	20.457	18.881	57.760	108,23%	4.754
	Cilem	12.529	16.865	17.817	1.613	2.485	872	741	952	5.287	1.534	23.545	75,67%	(5.728)
	Gadai	29.527	38.259	44.697	15.711	23.785	8.074	-690	6.438	15.170	17.347	34.215	130,64%	10.482
4	CFG	187.744	209.174	212.657	8.967	8.284	-683	5.058	3.483	24.913	4.801	207.069	102,70%	5.588
	CF 1	15.514	18.853	20.389	1.454	1.885	431	1.035	1.536	4.875	349	17.611	115,77%	2.778
	Total Griya	12.407	10.966	11.812	687	1.011	324	0	846	-595	165	12.696	93,04%	(884)
	• Total Non Program	12.280	10.845	11.692	687	1.011	324	325	846	-589	165	12.567	93,04%	(875)
	• Program	127	121	120	-	-	0	-1	-1	-6	1	129	93,13%	(9)
	Oto	3.107	7.886	8.577	767	874	107	1.035	690	5.470	184	4.915	174,49%	3.662
	CF 2	172.230	190.321	192.268	7.513	6.399	-1.114	4.024	1.947	20.038	4.452	189.457	101,48%	2.811
	Mitraguna & Others	136.376	153.064	153.914	6.203	4.954	-1.249	3.112	850	17.538	4.104	152.311	101,05%	1.603
	Pensiun	35.854	37.257	38.354	1.310	1.445	135	912	1.097	2.500	348	37.147	103,25%	1.207
	Total Pembiayaan	295.752	350.176	356.699	27.181	35.474	8.293	2.976	6.523	60.947	28.951	341.122	104,57%	15.576

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	9.728	0,00%	0,67%	20,29%	9.379	9.728	9.382			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	9.728	0,00%	0,70%	21,48%	9.379	9.728	9.382			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	2.207	0,40%	2,97%	6,57%	1.208	2.068	754			
	KUR	69	1.438	987	2.118	0,21%	3,09%	6,63%	1.131	2.049	680			
	Non KUR	70	15	13	89	3,74%	0,75%	5,39%	77	19	74			
3	PWG	-	143	-	2.293	0,00%	0,00%	3,67%	2.293	2.293	2.150			
	Cilem	-	143	-	880	0,00%	0,00%	4,94%	880	880	737			
	Gadai	-	-	-	1.413	0,00%	0,00%	3,16%	1.413	1.413	1.413			
4	CFG	606	1.575	1.732	2.849	0,32%	0,83%	1,34%	1.117	2.243	1.274			
	CF 1	136	330	431	1.298	0,88%	2,29%	6,37%	867	1.162	968			
	Total Griya	124	330	291	408	1,00%	2,65%	3,45%	117	284	78			
	Oto	12	-	140	890	0,39%	1,78%	10,38%	750	878	890			
	CF 2	470	1.245	1.301	1.551	0,27%	0,68%	0,81%	250	1.081	306			
	Mitraguna & Others	382	1.245	1.301	1.515	0,28%	0,85%	0,98%	213	1.132	270			
	Pensiun	88	-	-	36	0,24%	0,00%	0,09%	36	(51)	36			
	Total Pembiayaan	745	3.517	3.080	17.077	0,25%	0,88%	4,79%	13.997	16.332	13.560	1,15%	75,96%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,34%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,47%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	515	0,58%	1,33%	1,53%	67	312	139			
	KUR	-	27	99	156	0,00%	0,31%	0,49%	56	156	128			
	Non KUR	202	348	348	359	10,74%	20,67%	21,64%	11	157	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	2.198	1.420	1.708	1.933	1,17%	0,82%	0,91%	225	(265)	513			
	CF 1	358	365	365	519	2,31%	1,94%	2,54%	154	161	154			
	Total Griya	358	365	365	519	2,88%	3,33%	4,39%	154	161	154			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	1.414	1,07%	0,71%	0,74%	72	(426)	360			
	Mitraguna & Others	1.689	916	1.204	1.276	1,24%	0,79%	0,83%	72	(413)	360			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	3.567	1,27%	0,94%	1,00%	292	(202)	(289)	10,70%	-970,17%	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	11.052	17.774	(1.103)	6.722	5.761	47,95%	6.304	54,96%	25.520	69,65%	(7.746)
2	Tabungan	240.508	296.519	298.012	300.006	25.760	1.994	3.487	1,18%	59.498	24,74%	259.419	115,65%	40.587
3	Deposito	185.720	177.155	179.974	179.775	26.046	(199)	2.620	1,48%	(5.945)	-3,20%	186.689	96,30%	(6.914)
	Total	437.698	485.688	489.038	497.555	50.704	8.517	11.867	2,44%	59.857	13,68%	471.628	105,50%	25.927
	CASA	251.978	308.533	309.064	317.780	24.658	8.716	9.248	3,00%	65.802	26,11%	284.939	111,53%	32.841
	(%) CASA	57,57%	63,52%	63,20%	63,87%									
	FDR	88,88%	87,67%	87,38%	85,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	4.289	4.270		(19)	346	8,81%	144	3,50%	-	0,00%	4.270
2	Giro ISE	544	529	410	430		20	(99)	-18,67%	(114)	-20,97%		0,00%	430
3	Tabungan ISE	3.581	3.395	3.879	3.840		(39)	445	13,09%	259	7,22%		0,00%	3.840
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	102.537	850	500	-350	-114	-532	16.503	1.032	94.965	107,97%	7.572
	Linkage	44.151	43.138	42.934	-	-	-	-208	-203	-1.217	203	48.088	89,28%	(5.154)
	Non-Linkage	41.883	59.932	59.603	850	500	-350	93	-329	17.720	829	46.876	127,15%	12.726
	• Local Champion	41.883	59.932	59.603	850	500	-350	93	-329	17.720	829	45.978	129,63%	13.625
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.120	1.030	910	-120	-90	120	467	790	33.233	90,63%	(3.113)
	KUR	28.300	29.007	29.140	1.030	910	-120	-2	133	840	777	31.700	91,92%	(2.560)
	Non KUR	1.354	993	980	-	-	0	-88	-13	-374	13	1.533	63,91%	(553)
3	PWG	33.844	45.245	46.194	7.683	8.645	961	1.317	950	12.350	7.695	49.361	93,59%	(3.166)
	Cilem	16.485	25.013	24.914	1.769	1.641	-128	478	-98	8.430	1.740	28.398	87,73%	(3.483)
	Gadai	17.360	20.232	21.280	5.914	7.003	1.089	839	1.048	3.920	5.955	20.963	101,51%	317
4	CFG	239.485	247.507	248.450	3.772	6.099	2.327	-96	942	8.965	5.157	263.081	94,44%	(14.631)
	CF 1	40.558	43.958	43.643	302	575	273	-170	-315	3.085	890	43.637	100,01%	6
	Total Griya	29.064	29.129	28.740	160	-	-160	0	-389	-324	389	29.935	96,01%	(1.195)
	• Total Non Program	12.679	13.641	13.325	-	-	0	-114	-317	646	317	13.182	101,08%	143
	• Program	16.385	15.488	15.415	160	-	-160	78	-72	-969	72	16.753	92,01%	(1.338)
	Oto	11.494	14.829	14.903	142	575	433	-170	74	3.409	501	13.702	108,77%	1.202
	CF 2	198.927	203.549	204.806	3.470	5.524	2.054	74	1.257	5.880	4.267	219.444	93,33%	(14.637)
	Mitraguna & Others	182.594	187.650	188.184	3.356	4.586	1.230	149	533	5.589	4.053	201.456	93,41%	(13.272)
	Pensiun	16.332	15.899	16.623	114	938	824	-74	724	290	214	17.988	92,41%	(1.366)
	Total Pembiayaan	389.016	425.821	427.301	13.335	16.154	2.819	1.017	1.480	38.285	14.674	440.639	96,97%	(13.338)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	1.762	0,33%	1,99%	5,85%	1.165	1.665	1.458			
	KUR	-	304	597	1.762	0,00%	2,06%	6,05%	1.165	1.762	1.458			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	933	0,23%	0,00%	0,00%	933	855	752			
	Cilem	78	181	-	678	0,47%	0,00%	2,72%	678	600	497			
	Gadai	-	-	-	255	0,00%	0,00%	1,20%	255	255	255			
4	CFG	3.097	3.984	3.508	6.350	1,29%	1,42%	2,56%	2.842	3.253	2.366			
	CF 1	2.023	2.914	2.551	5.179	4,99%	5,80%	11,87%	2.628	3.156	2.265			
	Total Griya	1.062	2.030	1.823	3.276	3,65%	6,26%	11,40%	1.454	2.214	1.246			
	Oto	961	884	729	1.903	8,36%	4,91%	12,77%	1.174	942	1.019			
	CF 2	1.074	1.070	957	1.171	0,54%	0,47%	0,57%	214	97	101			
	Mitraguna & Others	1.074	1.070	863	927	0,59%	0,46%	0,49%	64	(147)	(143)			
	Pensiun	-	-	94	244	0,00%	0,59%	1,47%	151	244	244			
	Total Pembiayaan	3.271	4.468	4.106	9.045	0,84%	0,96%	2,12%	4.939	5.774	4.577	8,54%	-303,24%	6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.712	36,10%	29,93%	29,95%	(135)	(342)	(158)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.712	74,15%	51,47%	51,53%	(135)	(342)	(158)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,90%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,66%	-	245	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.202	1,53%	2,02%	2,09%	201	1.544	236			
	CF 1	2.180	2.731	2.624	2.681	5,37%	5,97%	6,14%	57	502	(50)			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,12%	-	170	(287)			
	Oto	302	397	576	633	2,62%	3,89%	4,25%	57	332	237			
	CF 2	1.479	2.235	2.376	2.521	0,74%	1,17%	1,23%	144	1.042	286			
	Mitraguna & Others	1.217	2.235	2.376	2.521	0,67%	1,27%	1,34%	144	1.304	286			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.185	8,98%	8,48%	8,47%	66	1.255	76	13,91%	-64,21%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	9.541	10.482	91.819	941	(88.496)	-89,41%	6.966	198,10%	16.906	62,00%	(6.425)
2	Tabungan	249.031	273.760	276.397	276.792	13.805	395	3.032	1,11%	27.761	11,15%	265.035	104,44%	11.757
3	Deposito	114.464	65.117	62.091	61.867	(39.813)	(224)	(3.251)	-4,99%	(52.598)	-45,95%	115.448	53,59%	(53.582)
	Total	367.012	437.855	348.028	349.140	65.811	1.112	(88.714)	-20,26%	(17.872)	-4,87%	397.389	87,86%	(48.249)
	CASA	252.547	372.737	285.938	287.274	105.624	1.336	(85.464)	-22,93%	34.726	13,75%	281.941	101,89%	5.332
	(%) CASA	68,81%	85,13%	82,16%	82,28%									
	FDR	140,41%	125,23%	157,03%	156,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	2.858	3.124	3.120		(4)	262	9,15%	(285)	-8,38%	-	0,00%	3.120
2	Giro ISE	179	11	24	19		(5)	8	69,62%	(160)	-89,50%		0,00%	19
3	Tabungan ISE	3.226	2.847	3.100	3.101		1	254	8,92%	(125)	-3,88%		0,00%	3.101
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370		0	2	0,54%	103	38,58%		0,00%	370

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	83.874	3.740	-	-3.740	2.929	-553	25.758	553	69.725	120,29%	14.149
	Linkage	33.720	57.911	57.845	-	-	-	-73	-67	24.125	67	38.970	148,44%	18.875
	Non-Linkage	24.397	26.516	26.029	3.740	-	-3.740	3.002	-487	1.632	487	30.755	84,63%	(4.726)
	• Local Champion	24.397	26.516	26.029	3.740	-	-3.740	3.002	-487	1.632	487	29.856	87,18%	(3.827)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.329	1.020	850	-170	-319	-865	-6.383	1.715	46.279	78,50%	(9.950)
	KUR	42.080	35.947	35.185	700	850	150	-623	-763	-6.896	1.613	45.516	77,30%	(10.331)
	Non KUR	631	1.246	1.144	320	-	-320	305	-102	513	102	763	150,01%	381
3	PWG	35.041	51.420	52.083	13.388	12.868	-520	2.158	663	17.042	12.205	49.685	104,83%	2.398
	Cilem	13.016	23.890	24.497	2.670	3.067	397	845	607	11.482	2.460	23.884	102,57%	613
	Gadai	22.025	27.530	27.586	10.718	9.801	-917	1.313	56	5.561	9.746	25.801	106,92%	1.785
4	CFG	379.443	375.278	374.207	2.450	2.695	245	-1.743	-1.072	-5.236	3.766	402.391	93,00%	(28.184)
	CF 1	241.455	235.364	234.524	687	741	54	308	-840	-6.931	1.580	250.700	93,55%	(16.176)
	Total Griya	235.660	223.755	222.459	-	-	0	0	-1.296	-13.201	1.296	243.329	91,42%	(20.870)
	• Total Non Program	5.587	4.867	4.816	-	-	0	-57	-51	-771	51	8.080	59,61%	(3.264)
	• Program	230.073	218.888	217.643	-	-	0	-1.391	-1.244	-12.429	1.244	235.250	92,52%	(17.606)
	Oto	5.795	11.609	12.065	687	741	54	308	456	6.269	285	7.371	163,68%	4.694
	CF 2	137.987	139.915	139.683	1.763	1.954	191	-2.050	-232	1.696	2.186	151.690	92,08%	(12.007)
	Mitraguna & Others	90.056	91.407	91.031	1.508	1.418	-90	-1.599	-377	975	1.795	102.708	88,63%	(11.678)
	Pensiun	47.932	48.507	48.652	255	536	281	-452	145	720	391	48.982	99,33%	(330)
	Total Pembiayaan	515.311	548.319	546.492	20.598	16.413	-4.185	3.026	-1.827	31.181	18.240	568.078	96,20%	(21.586)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	6.841	0,33%	0,00%	8,16%	6.841	6.649	6.841			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	6.841	0,79%	0,00%	26,28%	6.841	6.649	6.841			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	2.500	2,11%	2,23%	6,88%	1.672	1.597	1.594			
	KUR	903	796	726	2.398	2,15%	2,02%	6,82%	1.672	1.495	1.603			
	Non KUR	-	111	102	102	0,00%	8,17%	8,90%	-	102	(9)			
3	PWG	99	120	-	1.362	0,28%	0,00%	2,61%	1.362	1.263	1.241			
	Cilem	99	120	-	1.201	0,76%	0,00%	4,90%	1.201	1.102	1.080			
	Gadai	-	-	-	161	0,00%	0,00%	0,58%	161	161	161			
4	CFG	32.852	32.833	32.031	43.344	8,66%	8,54%	11,58%	11.312	10.491	10.511			
	CF 1	31.606	29.927	28.171	38.535	13,09%	11,97%	16,43%	10.364	6.929	8.608			
	Total Griya	31.469	29.927	28.057	38.291	13,35%	12,54%	17,21%	10.234	6.822	8.364			
	Oto	136	-	114	244	2,35%	0,98%	2,02%	130	108	244			
	CF 2	1.247	2.905	3.861	4.809	0,90%	2,76%	3,44%	948	3.562	1.904			
	Mitraguna & Others	1.122	2.666	3.290	4.238	1,25%	3,60%	4,66%	948	3.115	1.572			
	Pensiun	124	239	571	571	0,26%	1,18%	1,17%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	54.047	6,61%	5,99%	9,89%	21.188	20.001	20.188	0,20%	98,02%	-9,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,59%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	1.088	1,07%	2,63%	3,00%	109	632	107			
	KUR	456	982	979	1.088	1,08%	2,72%	3,09%	109	632	107			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	189	0,53%	0,36%	0,36%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
	Gadai	184	184	184	184	0,84%	0,67%	0,67%	-	(0)	-			
4	CFG	57.168	72.575	73.010	73.787	15,07%	19,45%	19,72%	778	16.619	1.212			
	CF 1	55.413	70.640	70.906	71.305	22,95%	30,13%	30,40%	400	15.893	666			
	Total Griya	55.413	70.640	70.906	71.305	23,51%	31,69%	32,05%	400	15.893	666			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.482	1,27%	1,50%	1,78%	378	727	547			
	Mitraguna & Others	1.113	1.635	1.927	2.307	1,24%	2,11%	2,53%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	76.000	11,82%	13,70%	13,91%	892	15.104	1.324	0,03%	99,81%	-13,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	91	92	(546)	0	38	70,52%	(1.713)	-94,93%	8.828	1,04%	(8.736)
2	Tabungan	71.593	75.885	70.440	70.173	4.472	(267)	(5.713)	-7,53%	(1.421)	-1,98%	84.428	83,12%	(14.255)
3	Deposito	17.657	22.333	22.539	22.539	950	0	205	0,92%	4.882	27,65%	18.579	121,31%	3.960
	Total	91.055	98.272	93.070	92.803	4.877	(267)	(5.469)	-5,57%	1.748	1,92%	111.834	82,98%	(19.032)
	CASA	73.398	75.939	70.531	70.264	3.926	(267)	(5.675)	-7,47%	(3.134)	-4,27%	93.256	75,35%	(22.992)
	(%) CASA	80,61%	77,27%	75,78%	75,71%									
	FDR	229,29%	231,36%	249,08%	249,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.120	1.146		26	93	8,84%	(251)	-17,95%	-	0,00%	1.146
2	Giro ISE	302	27	56	66		10	39	141,77%	(236)	-78,25%		0,00%	66
3	Tabungan ISE	1.094	1.025	1.064	1.080		16	55	5,32%	(14)	-1,31%		0,00%	1.080
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	149	149		0	0	0,00%	1	0,68%		0,00%	149

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.185	19.584	910	1.150	240	101	399	525	751	21.472	91,20%	(1.889)
	KUR	17.594	18.039	18.032	910	600	-310	146	-7	438	607	19.864	90,78%	(1.832)
	Non KUR	1.464	1.147	1.552	-	550	550	-45	405	87	145	1.609	96,46%	(57)
3	PWG	15.250	23.722	26.693	4.983	8.324	3.341	1.301	2.972	11.443	5.352	27.036	98,73%	(342)
	Cilem	9.140	14.003	15.348	1.573	2.599	1.026	642	1.346	6.208	1.253	18.364	83,58%	(3.015)
	Gadai	6.110	9.719	11.345	3.410	5.725	2.315	659	1.626	5.235	4.099	8.672	130,82%	2.673
4	CFG	174.474	184.458	185.539	5.017	3.553	-1.465	2.440	1.082	11.066	2.471	187.404	99,01%	(1.865)
	CF 1	2.726	3.460	3.695	-	300	300	-34	235	969	65	3.761	98,23%	(67)
	Total Griya	1.978	1.546	1.813	-	300	300	0	268	-164	32	2.173	83,44%	(360)
	• Total Non Program	1.978	1.546	1.813	-	300	300	-35	268	-164	32	2.173	83,44%	(360)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	1.881	-	-	0	-34	-33	1.134	33	1.588	118,47%	293
	CF 2	171.748	180.997	181.845	5.017	3.253	-1.765	2.473	847	10.096	2.405	183.643	99,02%	(1.798)
	Mitraguna & Others	111.863	117.615	117.506	3.743	1.728	-2.015	1.941	-109	5.642	1.837	122.637	95,82%	(5.132)
	Pensiun	59.885	63.382	64.339	1.274	1.525	251	532	957	4.454	568	61.005	105,46%	3.334
	Total Pembiayaan	208.782	227.364	231.816	10.910	13.026	2.117	3.841	4.452	23.034	8.574	235.912	98,26%	(4.096)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	1.781	1,81%	0,80%	9,10%	1.628	1.437	1.756			
	KUR	344	25	153	1.551	1,96%	0,85%	8,60%	1.397	1.207	1.526			
	Non KUR	-	-	-	230	0,00%	0,00%	14,85%	230	230	230			
3	PWG	-	91	-	401	0,00%	0,00%	1,50%	401	401	310			
	Cilem	-	91	-	401	0,00%	0,00%	2,62%	401	401	310			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	621	1.076	1.136	1.991	0,36%	0,62%	1,07%	855	1.370	915			
	CF 1	122	-	-	185	4,46%	0,00%	5,01%	185	64	185			
	Total Griya	-	-	-	185	0,00%	0,00%	10,22%	185	185	185			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	1.805	0,29%	0,63%	0,99%	669	1.306	730			
	Mitraguna & Others	499	1.076	1.136	1.454	0,45%	0,97%	1,24%	318	955	378			
	Pensiun	-	-	-	352	0,00%	0,00%	0,55%	352	352	352			
	Total Pembiayaan	965	1.192	1.289	4.173	0,46%	0,57%	1,80%	2.884	3.208	2.981	0,61%	66,06%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	378	332	323	0,58%	1,73%	1,65%	(9)	213	(55)			
	KUR	66	378	332	323	0,37%	1,84%	1,79%	(9)	257	(55)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,22%	(2)	2.219	284			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.258	0,02%	1,25%	1,24%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,71%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.581	0,07%	1,14%	1,11%	(11)	2.431	229	1,19%	-6,48%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	69	209	(271)	140	140	204,49%	165	373,23%	6.728	3,11%	(6.519)
2	Tabungan	126.106	134.843	136.500	137.631	7.489	1.131	2.788	2,07%	11.526	9,14%	138.417	99,43%	(785)
3	Deposito	46.391	59.463	59.763	59.763	(10.559)	0	300	0,50%	13.372	28,83%	47.184	126,66%	12.579
	Total	172.540	194.375	196.332	197.603	(3.341)	1.271	3.228	1,66%	25.063	14,53%	192.329	102,74%	5.275
	CASA	126.150	134.912	136.569	137.840	7.218	1.271	2.928	2,17%	11.691	9,27%	145.144	94,97%	(7.304)
	(%) CASA	73,11%	69,41%	69,56%	69,76%									
	FDR	92,15%	84,73%	84,48%	83,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	711	716		6	123	20,73%	115	19,06%	-	0,00%	716
2	Giro ISE	8	2	2	2		0	(0)	-0,39%	(7)	-79,48%		0,00%	2
3	Tabungan ISE	593	592	709	715		6	123	20,79%	121	20,42%		0,00%	715
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.766	1.190	700	-490	753	200	3.239	500	19.415	101,81%	351
	KUR	15.208	18.219	18.511	1.020	700	-320	617	292	3.302	408	17.952	103,11%	559
	Non KUR	1.319	1.347	1.256	170	-	-170	136	-92	-64	92	1.463	85,79%	(208)
3	PWG	4.082	8.277	8.725	560	860	300	266	448	4.643	412	7.616	114,56%	1.109
	Cilem	4.082	8.277	8.725	560	860	300	266	448	4.643	412	7.616	114,56%	1.109
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.369	2.844	2.850	6	973	528	-964	2.322	149.457	91,91%	(12.088)
	CF 1	3.556	3.363	3.550	-	265	265	-65	187	-5	78	4.790	74,12%	(1.239)
	Total Griya	1.390	1.046	1.030	-	-	0	0	-17	-361	17	1.581	65,11%	(552)
	• Total Non Program	1.390	1.046	1.030	-	-	0	-17	-17	-361	17	1.581	65,11%	(552)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.521	-	265	265	-65	204	355	61	3.209	78,56%	(688)
	CF 2	134.777	133.478	133.819	2.844	2.585	-259	1.038	341	-959	2.244	144.668	92,50%	(10.849)
	Mitraguna & Others	92.204	93.135	93.847	2.666	2.465	-201	1.265	713	1.643	1.752	101.184	92,75%	(7.337)
	Pensiun	42.574	40.343	39.972	178	120	-58	-227	-371	-2.602	491	43.484	91,92%	(3.512)
	Total Pembiayaan	158.995	164.692	165.868	4.594	4.410	-184	1.990	1.176	6.873	3.234	176.541	93,95%	(10.672)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	1.371	1,04%	0,68%	6,94%	1.237	1.199	1.150			
	KUR	85	84	-	1.208	0,56%	0,00%	6,52%	1.208	1.123	1.124			
	Non KUR	87	136	134	163	6,58%	9,93%	12,99%	29	76	27			
3	PWG	-	178	-	516	0,00%	0,00%	5,91%	516	516	338			
	Cilem	-	178	-	516	0,00%	0,00%	5,91%	516	516	338			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	3.007	0,82%	0,68%	2,19%	2.081	1.879	2.093			
	CF 1	123	109	-	-	3,46%	0,00%	0,00%	-	(123)	(109)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	-	5,68%	0,00%	0,00%	-	(123)	(109)			
	CF 2	1.005	805	926	3.007	0,75%	0,69%	2,25%	2.081	2.002	2.202			
	Mitraguna & Others	743	805	623	2.704	0,81%	0,67%	2,88%	2.081	1.961	1.899			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	4.902	0,82%	0,64%	2,96%	3.841	3.602	3.590	0,22%	92,62%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	128	121	55	0,22%	0,62%	0,28%	(66)	18	(72)			
	KUR	-	60	57	55	0,00%	0,31%	0,30%	(1)	55	(5)			
	Non KUR	37	68	64	-	2,80%	4,76%	0,00%	(64)	(37)	(68)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,98%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,20%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	929	1,74%	0,60%	0,56%	(66)	(1.833)	33	0,62%	-10,48%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	472	460	(2.057)	(13)	66	16,71%	(2.946)	-86,50%	9.634	4,77%	(9.174)
2	Tabungan	80.230	84.737	87.055	88.211	541	1.157	3.474	4,10%	7.981	9,95%	91.603	96,30%	(3.391)
3	Deposito	12.294	17.582	17.359	17.359	(988)	0	(224)	-1,27%	5.065	41,19%	12.859	134,99%	4.500
	Total	95.930	102.713	104.886	106.030	(2.503)	1.144	3.317	3,23%	10.100	10,53%	114.095	92,93%	(8.066)
	CASA	83.636	85.131	87.527	88.671	(1.515)	1.144	3.540	4,16%	5.035	6,02%	101.237	87,59%	(12.566)
	(%) CASA	87,18%	82,88%	83,45%	83,63%									
	FDR	162,31%	172,84%	173,29%	171,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.981	2.981		0	164	5,83%	1.440	93,38%	-	0,00%	2.981
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.972	1.972		0	164	9,09%	430	27,91%	-	0,00%	1.972
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Local Champion	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.458	1.670	2.375	705	56	612	2.644	1.763	58.406	96,66%	(1.949)
	KUR	50.217	52.822	53.539	1.670	2.375	705	174	717	3.322	1.658	54.604	98,05%	(1.066)
	Non KUR	3.596	3.024	2.919	-	-	0	-118	-105	-677	105	3.802	76,78%	(883)
3	PWG	27.769	40.162	42.155	8.229	10.468	2.239	1.917	1.993	14.386	8.475	38.422	109,72%	3.734
	Cilem	10.764	18.825	19.374	2.112	1.383	-728	1.303	549	8.609	834	18.464	104,93%	910
	Gadai	17.005	21.338	22.782	6.117	9.085	2.967	614	1.444	5.777	7.641	19.958	114,15%	2.824
4	CFG	73.851	81.396	83.028	4.059	3.805	-254	2.844	1.632	9.177	2.173	84.768	97,95%	(1.741)
	CF 1	1.222	2.157	2.127	-	-	0	81	-30	905	30	2.275	93,50%	(148)
	Total Griya	938	759	755	-	-	0	0	-4	-183	4	1.070	70,55%	(315)
	• Total Non Program	938	759	755	-	-	0	-114	-4	-183	4	1.070	70,55%	(315)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.372	-	-	0	81	-26	1.088	26	1.204	113,89%	167
	CF 2	72.630	79.239	80.901	4.059	3.805	-254	2.763	1.662	8.271	2.143	82.494	98,07%	(1.593)
	Mitraguna & Others	46.537	50.443	52.271	3.460	3.280	-180	2.714	1.829	5.735	1.451	55.514	94,16%	(3.243)
	Pensiun	26.093	28.796	28.630	599	525	-74	49	-166	2.537	691	26.980	106,12%	1.650
	Total Pembiayaan	155.700	177.534	181.757	13.958	16.648	2.690	4.803	4.223	26.056	12.425	181.863	99,94%	(107)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	5.155	0,48%	1,50%	9,13%	4.317	4.894	4.293			
	KUR	228	536	680	4.277	0,45%	1,29%	7,99%	3.596	4.049	3.741			
	Non KUR	33	326	157	878	0,91%	5,19%	30,08%	721	845	552			
3	PWG	-	-	-	204	0,00%	0,00%	0,48%	204	204	204			
	Cilem	-	-	-	204	0,00%	0,00%	1,05%	204	204	204			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	210	365	716	0,08%	0,45%	0,86%	351	655	505			
	CF 1	-	-	-	23	0,00%	0,00%	1,08%	23	23	23			
	Total Griya	-	-	-	23	0,00%	0,00%	3,03%	23	23	23			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	210	365	693	0,08%	0,46%	0,86%	328	632	483			
	Mitraguna & Others	61	210	365	649	0,13%	0,72%	1,24%	284	587	438			
	Pensiun	-	-	-	44	0,00%	0,00%	0,16%	44	44	44			
	Total Pembiayaan	322	1.072	1.202	6.075	0,21%	0,68%	3,34%	4.873	5.753	5.003	8,97%	-168,43%	5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	344	503	548	0,89%	0,90%	0,97%	45	71	205			
	KUR	257	314	313	390	0,51%	0,59%	0,73%	77	133	76			
	Non KUR	220	30	190	159	6,13%	6,29%	5,43%	(32)	(62)	129			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	837	0,86%	1,13%	1,01%	(86)	199	29			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	808	923	837	0,88%	1,16%	1,03%	(86)	199	29			
	Mitraguna & Others	346	808	923	837	0,74%	1,83%	1,60%	(86)	491	29			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.385	0,72%	0,80%	0,76%	(40)	270	234	4,54%	-495,57%	3,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	13.497	13.420	(450)	(78)	3.836	40,02%	(1.262)	-8,59%	23.895	56,16%	(10.476)
2	Tabungan	126.637	122.094	120.030	119.912	164	(118)	(2.182)	-1,79%	(6.726)	-5,31%	138.530	86,56%	(18.618)
3	Deposito	60.864	90.424	56.060	56.211	4.487	150	(34.213)	-37,84%	(4.654)	-7,65%	61.895	90,82%	(5.684)
	Total	202.183	222.101	189.588	189.542	4.200	(46)	(32.560)	-14,66%	(12.641)	-6,25%	224.319	84,50%	(34.778)
	CASA	141.318	131.677	133.528	133.331	(286)	(196)	1.654	1,26%	(7.987)	-5,65%	162.425	82,09%	(29.094)
	(%) CASA	69,90%	59,29%	70,43%	70,34%									
	FDR	127,02%	110,47%	128,44%	128,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	3.617	3.571		(46)	53	1,52%	152	4,46%	-	0,00%	3.571
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.417	3.371		(46)	53	1,61%	152	4,74%	-	0,00%	3.371
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	152	-	-	0	-8	-3	-89	3	241	63,04%	(89)
	Linkage	46	38	37	-	-	-	-1	-1	-8	1	46	81,52%	(8)
	Non-Linkage	195	116	114	-	-	0	-7	-2	-80	2	195	58,68%	(80)
	• Local Champion	195	116	114	-	-	0	-7	-2	-80	2	195	58,68%	(80)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.271	-	-	0	-725	-902	-5.218	902	30.365	73,35%	(8.094)
	KUR	24.649	21.204	20.344	-	-	0	-669	-860	-4.305	860	27.359	74,36%	(7.015)
	Non KUR	2.840	1.969	1.927	-	-	0	-56	-42	-913	42	3.006	64,12%	(1.078)
3	PWG	10.361	10.233	9.813	367	275	-92	-227	-419	-547	694	17.265	56,84%	(7.452)
	Cilem	10.361	10.233	9.813	367	275	-92	-227	-419	-547	694	17.265	56,84%	(7.452)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	211.273	3.387	2.663	-724	-1.233	-524	-7.451	3.187	232.766	90,77%	(21.494)
	CF 1	7.216	7.276	7.456	254	315	61	-99	180	241	135	8.737	85,34%	(1.281)
	Total Griya	3.957	3.815	4.086	254	315	61	0	271	128	44	4.237	96,44%	(151)
	• Total Non Program	3.667	3.368	3.325	254	-	-254	223	-42	-341	42	3.939	84,42%	(614)
	• Program	291	447	760	-	315	315	-2	313	470	2	297	255,65%	463
	Oto	3.258	3.462	3.370	-	-	0	-99	-91	112	91	4.501	74,89%	(1.130)
	CF 2	211.508	204.520	203.817	3.133	2.348	-785	-1.134	-704	-7.691	3.052	224.029	90,98%	(20.213)
	Mitraguna & Others	176.747	172.724	172.392	2.673	2.348	-325	-1.089	-332	-4.355	2.680	188.201	91,60%	(15.809)
	Pensiun	34.761	31.796	31.424	460	-	-460	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	243.509	3.754	2.939	-815	-2.193	-1.847	-13.305	4.786	280.637	86,77%	(37.128)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	62	0,00%	0,00%	40,89%	62	62	62			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	62	0,00%	0,00%	54,26%	62	62	62			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.251	1.080	1.615	0,56%	4,66%	7,25%	535	1.461	364			
	KUR	154	1.078	796	1.195	0,62%	3,75%	5,87%	399	1.041	117			
	Non KUR	-	173	284	420	0,00%	14,45%	21,80%	136	420	247			
3	PWG	25	122	-	538	0,24%	0,00%	5,48%	538	513	416			
	Cilem	25	122	-	538	0,24%	0,00%	5,48%	538	513	416			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	12.398	6,82%	4,46%	5,87%	2.959	(2.510)	3.729			
	CF 1	-	261	36	177	0,00%	0,49%	2,37%	141	177	(84)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	177	0,00%	1,03%	5,24%	141	177	(84)			
	CF 2	14.908	8.408	9.403	12.221	7,05%	4,60%	6,00%	2.818	(2.686)	3.813			
	Mitraguna & Others	14.471	8.408	9.292	11.917	8,19%	5,38%	6,91%	2.625	(2.555)	3.509			
	Pensiun	436	-	111	304	1,25%	0,35%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	14.612	5,87%	4,29%	6,00%	4.093	(474)	4.571	0,48%	92,03%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	430	949	1.093	1,31%	4,09%	4,91%	144	732	663			
	KUR	269	252	771	915	1,09%	3,63%	4,50%	144	646	663			
	Non KUR	93	178	178	178	3,26%	9,05%	9,25%	-	86	-			
3	PWG	-	-	-	22	0,00%	0,00%	0,23%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,23%	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	23.042	3,60%	10,20%	10,91%	1.432	15.166	661			
	CF 1	-	-	216	216	0,00%	2,97%	2,90%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,42%	-	216	216			
	CF 2	7.876	22.381	21.394	22.825	3,72%	10,46%	11,20%	1.432	14.949	445			
	Mitraguna & Others	7.422	21.944	20.957	22.389	4,20%	12,13%	12,99%	1.432	14.967	445			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	24.157	3,21%	9,19%	9,92%	1.598	15.920	1.346	1,10%	88,86%	-8,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	6.566	7.107	10.453	541	(5.718)	-44,58%	(406)	-5,40%	17.429	40,78%	(10.322)
2	Tabungan	148.174	167.404	174.632	173.795	9.844	(837)	6.391	3,82%	25.621	17,29%	160.824	108,07%	12.972
3	Deposito	29.593	39.679	37.313	37.313	(12.069)	0	(2.366)	-5,96%	7.720	26,09%	30.481	122,41%	6.832
	Total	185.281	219.908	218.511	218.216	8.228	(296)	(1.692)	-0,77%	32.935	17,78%	208.734	104,54%	9.482
	CASA	155.687	180.229	181.198	180.903	20.297	(296)	674	0,37%	25.216	16,20%	178.253	101,49%	2.650
	(%) CASA	84,03%	81,96%	82,92%	82,90%									
	FDR	129,17%	124,10%	127,75%	127,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	8.739	8.559		(180)	(1.296)	-13,15%	199	2,37%	-	0,00%	8.559
2	Giro ISE	1.674	3.000	1.558	1.793		235	(1.206)	-40,21%	119	7,11%	-	0,00%	1.793
3	Tabungan ISE	6.686	6.855	7.180	6.766		(415)	(90)	-1,31%	80	1,19%	-	0,00%	6.766
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%	-	0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.550	47.146	2.495	1.335	-1.160	536	-405	755	1.740	50.463	93,43%	(3.317)
	KUR	42.708	43.592	43.316	2.495	1.235	-1.260	632	-275	608	1.510	46.601	92,95%	(3.284)
	Non KUR	3.682	3.959	3.829	-	100	100	-96	-129	147	229	3.862	99,15%	(33)
3	PWG	25.907	43.447	46.541	13.124	12.925	-198	1.699	3.093	20.633	9.832	40.279	115,55%	6.262
	Cilem	11.633	25.741	27.032	6.372	4.965	-1.407	1.400	1.291	15.399	3.674	21.595	125,18%	5.437
	Gadai	14.275	17.707	19.509	6.751	7.960	1.209	299	1.802	5.234	6.158	18.683	104,42%	826
4	CFG	167.028	181.912	185.458	4.904	6.035	1.131	2.235	3.547	18.430	2.489	181.961	101,92%	3.497
	CF 1	10.804	12.692	14.862	811	2.559	1.748	648	2.170	4.058	390	12.617	117,80%	2.245
	Total Griya	4.197	4.094	5.439	-	1.450	1.450	0	1.345	1.241	105	4.450	122,21%	988
	• Total Non Program	4.197	3.939	5.284	-	1.450	1.450	-111	1.345	1.087	105	4.450	118,74%	834
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	8.599	9.423	811	1.109	298	648	825	2.817	285	8.167	115,39%	1.257
	CF 2	156.224	169.220	170.596	4.093	3.476	-617	1.587	1.377	14.372	2.099	169.344	100,74%	1.252
	Mitraguna & Others	100.077	112.520	113.607	3.154	2.363	-791	1.226	1.088	13.531	1.275	111.939	101,49%	1.668
	Pensiun	56.148	56.700	56.989	939	1.113	174	361	289	841	824	57.405	99,28%	(416)
	Total Pembiayaan	239.326	272.910	279.145	20.523	20.295	-228	4.470	6.235	39.819	14.060	272.702	102,36%	6.442

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	580	395	6.682	0,43%	0,83%	14,17%	6.287	6.484	6.102			
	KUR	198	433	317	5.454	0,46%	0,73%	12,59%	5.137	5.256	5.021			
	Non KUR	-	147	78	1.228	0,00%	1,97%	32,06%	1.150	1.228	1.081			
3	PWG	-	-	-	1.485	0,00%	0,00%	3,19%	1.485	1.485	1.485			
	Cilem	-	-	-	1.147	0,00%	0,00%	4,24%	1.147	1.147	1.147			
	Gadai	-	-	-	337	0,00%	0,00%	1,73%	337	337	337			
4	CFG	1.021	882	478	2.795	0,61%	0,26%	1,51%	2.317	1.774	1.913			
	CF 1	202	250	15	1.806	1,87%	0,11%	12,15%	1.791	1.603	1.555			
	Total Griya	-	214	-	1.116	0,00%	0,00%	20,53%	1.116	1.116	903			
	Oto	202	36	15	689	3,06%	0,17%	7,31%	675	487	653			
	CF 2	819	632	464	990	0,52%	0,27%	0,58%	526	171	358			
	Mitraguna & Others	819	435	220	736	0,82%	0,20%	0,65%	516	(83)	301			
	Pensiun	-	196	243	253	0,00%	0,43%	0,44%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	10.962	0,51%	0,32%	3,93%	10.088	9.743	9.500	1,09%	72,15%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	476	474	499	0,99%	1,00%	1,06%	25	38	23			
	KUR	366	425	423	448	0,86%	0,97%	1,04%	25	82	24			
	Non KUR	95	51	51	51	2,57%	1,28%	1,32%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.430	1,59%	0,66%	0,77%	220	(1.218)	220			
	CF 1	10	294	294	294	0,09%	2,31%	1,98%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,12%	-	284	-			
	CF 2	2.638	916	916	1.136	1,69%	0,54%	0,67%	220	(1.502)	220			
	Mitraguna & Others	2.229	887	887	1.107	2,23%	0,79%	0,97%	220	(1.122)	220			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.929	1,30%	0,62%	0,69%	245	(1.180)	243	1,82%	-163,39%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.088	1.153	(12)	65	(23)	-2,00%	(209)	-15,37%	6.965	16,56%	(5.812)
2	Tabungan	77.945	91.604	95.907	96.504	3.062	598	4.900	5,35%	18.560	23,81%	88.339	109,24%	8.165
3	Deposito	9.935	9.827	9.827	9.827	(3.771)	0	0	0,00%	(108)	-1,09%	10.450	94,04%	(623)
	Total	89.243	102.608	106.822	107.485	(721)	663	4.877	4,75%	18.242	20,44%	105.755	101,64%	1.730
	CASA	79.307	92.781	96.995	97.658	3.050	663	4.877	5,26%	18.350	23,14%	95.305	102,47%	2.353
	(%) CASA	88,87%	90,42%	90,80%	90,86%									
	FDR	131,75%	139,02%	138,24%	137,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.245	2.240		(5)	(57)	-2,50%	(555)	-19,87%	-	0,00%	2.240
2	Giro ISE	1.018	536	484	381		(103)	(155)	-28,91%	(637)	-62,58%		0,00%	381
3	Tabungan ISE	1.778	1.762	1.761	1.859		98	97	5,53%	81	4,58%		0,00%	1.859
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	96	96		0	0	0,00%	13	15,66%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	• Local Champion	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	23.304	670	1.505	835	166	929	3.898	576	22.152	105,20%	1.152
	KUR	19.311	21.551	22.496	670	1.505	835	184	945	3.185	560	21.918	102,64%	578
	Non KUR	95	824	808	-	-	0	-18	-16	713	16	234	345,13%	574
3	PWG	2.291	6.046	6.599	585	814	229	444	553	4.307	261	5.483	120,34%	1.115
	Cilem	2.291	6.046	6.599	585	814	229	444	553	4.307	261	5.483	120,34%	1.115
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	117.770	4.163	5.178	1.015	3.923	3.625	21.985	1.553	104.717	112,47%	13.053
	CF 1	18.535	21.664	22.024	1.126	535	-591	1.032	360	3.489	176	19.955	110,37%	2.068
	Total Griya	17.245	16.279	16.210	-	-	0	0	-68	-1.034	68	17.894	90,59%	(1.683)
	• Total Non Program	1.070	711	701	-	-	0	-10	-10	-369	10	1.355	51,73%	(654)
	• Program	16.174	15.567	15.509	-	-	0	-67	-58	-665	58	16.538	93,78%	(1.029)
	Oto	1.291	5.386	5.814	1.126	535	-591	1.032	428	4.523	107	2.062	281,96%	3.752
	CF 2	77.250	92.480	95.746	3.037	4.643	1.606	2.890	3.266	18.496	1.377	84.762	112,96%	10.985
	Mitraguna & Others	58.013	73.658	77.039	3.037	4.615	1.578	3.046	3.381	19.026	1.234	64.869	118,76%	12.170
	Pensiun	19.237	18.823	18.707	-	28	28	-156	-115	-530	143	19.893	94,04%	(1.186)
	Total Pembiayaan	117.580	142.642	147.673	5.418	7.497	2.079	4.531	5.031	30.093	2.466	132.450	111,49%	15.224

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	1.173	0,86%	2,32%	5,03%	654	1.006	525			
	KUR	167	647	518	1.173	0,87%	2,40%	5,21%	654	1.006	525			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	411	0,00%	0,00%	6,22%	411	411	411			
	Cilem	-	-	-	411	0,00%	0,00%	6,22%	411	411	411			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	3.516	2,69%	1,41%	2,99%	1.910	944	1.898			
	CF 1	1.875	1.203	1.449	1.950	10,12%	6,69%	8,85%	501	75	747			
	Total Griya	1.875	1.203	1.449	1.860	10,87%	8,90%	11,47%	411	(15)	657			
	Oto	-	-	-	90	0,00%	0,00%	1,55%	90	90	90			
	CF 2	697	415	157	1.566	0,90%	0,17%	1,64%	1.409	870	1.151			
	Mitraguna & Others	583	206	157	988	1,01%	0,21%	1,28%	831	405	782			
	Pensiun	113	209	-	578	0,59%	0,00%	3,09%	578	465	369			
	Total Pembiayaan	2.739	2.265	2.124	5.100	2,33%	1,49%	3,45%	2.975	2.361	2.835	0,80%	76,96%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	582	668	0,00%	2,60%	2,87%	86	668	260			
	KUR	-	408	582	668	0,00%	2,70%	2,97%	86	668	260			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.248	5.309	5.427	5,15%	4,65%	4,61%	119	493	179			
	CF 1	4.826	5.144	5.155	5.274	26,04%	23,79%	23,95%	119	448	130			
	Total Griya	4.826	5.144	5.155	5.274	27,99%	31,67%	32,53%	119	448	130			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	153	0,14%	0,17%	0,16%	(1)	45	49			
	Mitraguna & Others	108	104	154	153	0,19%	0,21%	0,20%	(1)	45	49			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	6.095	4,20%	4,13%	4,13%	205	1.160	438	1,90%	53,96%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	106	106	22	0	(28)	-21,06%	(56)	-34,53%	6.099	1,73%	(5.993)
2	Tabungan	112.107	106.939	100.898	100.537	4.001	(361)	(6.402)	-5,99%	(11.570)	-10,32%	124.113	81,00%	(23.576)
3	Deposito	7.734	12.435	12.256	12.256	(7.081)	(0)	(179)	-1,44%	4.522	58,47%	8.534	143,61%	3.722
	Total	120.003	119.508	113.260	112.899	(3.058)	(361)	(6.609)	-5,53%	(7.104)	-5,92%	138.746	81,37%	(25.847)
	CASA	112.269	107.073	101.004	100.643	4.023	(361)	(6.430)	-6,01%	(11.626)	-10,36%	130.212	77,29%	(29.569)
	(%) CASA	93,56%	89,59%	89,18%	89,14%									
	FDR	119,28%	124,78%	131,87%	132,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.757	1.762		6	306	21,00%	214	13,82%	-	0,00%	1.762
2	Giro ISE	6	6	7	7		0	1	17,47%	1	14,98%		0,00%	7
3	Tabungan ISE	1.542	1.450	1.749	1.755		6	305	21,02%	213	13,82%		0,00%	1.755
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Local Champion	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.780	790	530	-260	21	-161	-2.731	691	20.904	75,49%	(5.124)
	KUR	17.071	14.453	14.331	440	530	90	-290	-123	-2.740	653	19.325	74,16%	(4.995)
	Non KUR	1.440	1.487	1.449	350	-	-350	311	-38	9	38	1.579	91,78%	(130)
3	PWG	10.369	15.953	16.938	3.556	3.134	-422	1.525	985	6.569	2.149	18.973	89,27%	(2.035)
	Cilem	7.309	11.042	11.461	1.118	977	-141	627	420	4.152	557	13.826	82,90%	(2.365)
	Gadai	3.060	4.912	5.477	2.438	2.157	-281	898	565	2.417	1.592	5.147	106,40%	330
4	CFG	114.187	117.178	116.590	3.063	1.614	-1.449	421	-589	2.403	2.203	123.852	94,14%	(7.262)
	CF 1	709	1.836	1.873	276	83	-193	241	37	1.164	47	1.747	107,23%	126
	Total Griya	277	252	245	-	-	0	0	-7	-32	7	410	59,80%	(165)
	• Total Non Program	277	252	245	-	-	0	-3	-7	-32	7	410	59,80%	(165)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.628	276	83	-193	241	44	1.196	39	1.337	121,76%	291
	CF 2	113.478	115.342	114.717	2.787	1.531	-1.256	179	-625	1.239	2.156	122.105	93,95%	(7.389)
	Mitraguna & Others	95.023	97.994	97.410	2.712	1.235	-1.477	301	-584	2.387	1.819	103.005	94,57%	(5.595)
	Pensiun	18.455	17.348	17.307	75	296	221	-121	-41	-1.148	337	19.101	90,61%	(1.793)
	Total Pembiayaan	143.135	149.126	149.359	7.409	5.278	-2.131	1.965	234	6.225	5.045	163.797	91,19%	(14.438)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	731	757	1.866	1,73%	4,75%	11,83%	1.109	1.546	1.135			
	KUR	302	708	757	1.703	1,77%	5,24%	11,88%	946	1.401	995			
	Non KUR	19	23	-	163	1,33%	0,00%	11,27%	163	144	140			
3	PWG	-	-	-	230	0,00%	0,00%	1,36%	230	230	230			
	Cilem	-	-	-	230	0,00%	0,00%	2,01%	230	230	230			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	850	1.089	1.637	0,54%	0,93%	1,40%	548	1.020	786			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	617	850	1.089	1.637	0,54%	0,94%	1,43%	548	1.020	786			
	Mitraguna & Others	617	850	1.089	1.637	0,65%	1,11%	1,68%	548	1.020	786			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	3.733	0,65%	1,24%	2,50%	1.887	2.796	2.152	5,19%	-107,79%	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.051	1.024	1.070	2,24%	6,42%	6,78%	46	655	19			
	KUR	236	952	926	973	1,38%	6,41%	6,79%	47	737	21			
	Non KUR	179	98	97	96	12,41%	6,53%	6,65%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.681	1,86%	1,71%	1,44%	(319)	(445)	(484)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.164	2.000	1.681	1,87%	1,73%	1,46%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,71%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.750	1,77%	2,03%	1,84%	(273)	210	(465)	7,93%	-330,69%	6,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	1.228	1.361	(270)	133	430	46,19%	(1.644)	-54,70%	10.233	13,30%	(8.872)
2	Tabungan	56.317	70.443	62.025	62.181	2.742	157	(8.262)	-11,73%	5.864	10,41%	68.270	91,08%	(6.089)
3	Deposito	45.220	61.834	63.034	63.035	530	1	1.201	1,94%	17.815	39,40%	46.172	136,52%	16.863
	Total	104.542	133.208	126.287	126.577	3.002	291	(6.631)	-4,98%	22.035	21,08%	124.675	101,53%	1.902
	CASA	59.322	71.374	63.253	63.543	2.472	290	(7.832)	-10,97%	4.221	7,11%	78.503	80,94%	(14.961)
	(%) CASA	56,74%	53,58%	50,09%	50,20%									
	FDR	207,64%	176,07%	188,00%	187,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	1.858	1.880		21	(26)	-1,35%	(931)	-33,12%	-	0,00%	1.880
2	Giro ISE	19	177	317	320		3	143	80,96%	300	1570,21%		0,00%	320
3	Tabungan ISE	2.791	1.729	1.542	1.560		18	(169)	-9,76%	(1.231)	-44,11%		0,00%	1.560
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	121	123	123		0	2	1,65%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.005	-	-	0	-71	-71	-689	71	8.694	92,08%	(689)
	Linkage	8.515	7.897	7.826	-	-	-	-71	-71	-689	71	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	30.854	500	400	-100	-713	-747	-3.721	1.147	37.916	81,38%	(7.062)
	KUR	29.907	27.691	27.126	500	400	-100	-527	-565	-2.781	965	33.063	82,04%	(5.937)
	Non KUR	4.668	3.910	3.728	-	-	0	-186	-182	-940	182	4.853	76,83%	(1.124)
3	PWG	5.791	9.161	10.202	1.142	1.720	577	451	1.041	4.411	679	12.817	79,59%	(2.616)
	Cilem	5.791	9.161	10.202	1.142	1.720	577	451	1.041	4.411	679	12.817	79,59%	(2.616)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	188.360	5.125	4.133	-992	4.198	2.661	20.351	1.472	183.548	102,62%	4.812
	CF 1	111.105	104.354	105.152	148	1.608	1.460	79	798	-5.953	810	115.522	91,02%	(10.370)
	Total Griya	105.380	97.721	97.126	-	-	0	0	-594	-8.254	594	108.551	89,47%	(11.425)
	• Total Non Program	15.372	12.667	12.582	-	-	0	-92	-85	-2.790	85	16.517	76,18%	(3.935)
	• Program	90.009	85.053	84.544	-	-	0	-719	-509	-5.465	509	92.034	91,86%	(7.490)
	Oto	5.724	6.633	8.026	148	1.608	1.460	79	1.393	2.301	216	6.971	115,13%	1.055
	CF 2	56.904	81.345	83.208	4.977	2.525	-2.452	4.119	1.863	26.304	662	68.026	122,32%	15.182
	Mitraguna & Others	52.060	71.990	71.989	4.977	610	-4.367	4.172	-1	19.929	611	62.099	115,93%	9.890
	Pensiun	4.844	9.355	11.219	-	1.915	1.915	-53	1.864	6.375	51	5.927	189,30%	5.293
	Total Pembiayaan	217.069	234.537	237.421	6.768	6.253	-514	3.866	2.884	20.352	3.369	242.975	97,71%	(5.554)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.113	1.211	3.615	1,36%	3,83%	11,72%	2.404	3.144	2.502			
	KUR	56	257	593	2.642	0,19%	2,14%	9,74%	2.049	2.586	2.385			
	Non KUR	415	856	617	972	8,89%	15,78%	26,08%	355	557	117			
3	PWG	-	16	-	993	0,00%	0,00%	9,73%	993	993	977			
	Cilem	-	16	-	993	0,00%	0,00%	9,73%	993	993	977			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	19.963	4,36%	4,86%	10,60%	10.931	12.634	10.015			
	CF 1	7.221	9.947	9.032	15.079	6,50%	8,65%	14,34%	6.047	7.858	5.131			
	Total Griya	7.194	9.680	8.838	14.438	6,83%	9,04%	14,87%	5.600	7.244	4.758			
	Oto	26	267	194	641	0,46%	2,92%	7,98%	447	614	373			
	CF 2	108	-	-	4.884	0,19%	0,00%	5,87%	4.884	4.776	4.884			
	Mitraguna & Others	-	-	-	4.884	0,00%	0,00%	6,78%	4.884	4.884	4.884			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	24.571	3,59%	4,37%	10,35%	14.329	16.770	13.494	0,04%	99,59%	-10,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	717	0,76%	1,76%	2,33%	161	455	209			
	KUR	164	63	102	102	0,55%	0,37%	0,38%	-	(62)	39			
	Non KUR	98	446	455	616	2,11%	11,63%	16,51%	161	517	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	16.415	7,41%	8,14%	8,71%	1.295	3.960	1.337			
	CF 1	10.689	14.420	14.462	15.758	9,62%	13,86%	14,99%	1.295	5.069	1.338			
	Total Griya	10.577	14.153	14.195	15.491	10,04%	14,53%	15,95%	1.295	4.914	1.338			
	Oto	112	267	267	267	1,96%	4,02%	3,33%	-	155	-			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,79%	(0)	(1.108)	(1)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	(0)	(1.108)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	17.311	5,94%	6,76%	7,29%	1.456	4.416	1.546	0,05%	99,35%	-7,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	1.219	1.209	(108)	(9)	(33)	-2,67%	(5.872)	-82,92%	13.765	8,79%	(12.556)
2	Tabungan	82.750	90.284	85.220	85.567	2.369	346	(4.717)	-5,22%	2.817	3,40%	94.714	90,34%	(9.147)
3	Deposito	20.500	28.858	30.856	30.856	(518)	0	1.998	6,92%	10.355	50,51%	21.028	146,73%	9.827
	Total	110.331	120.384	117.295	117.632	1.744	337	(2.752)	-2,29%	7.301	6,62%	129.507	90,83%	(11.876)
	CASA	89.831	91.526	86.439	86.776	2.261	337	(4.750)	-5,19%	(3.055)	-3,40%	108.479	79,99%	(21.703)
	(%) CASA	81,42%	76,03%	73,69%	73,77%									
	FDR	132,60%	136,61%	141,29%	140,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.735	1.757	1.796		39	61	3,53%	1.001	126,07%	-	0,00%	1.796
2	Giro ISE	389	18	29	30		0	12	66,82%	(359)	-92,37%		0,00%	30
3	Tabungan ISE	406	1.717	1.727	1.766		39	49	2,87%	1.361	335,50%		0,00%	1.766
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.921	36.126	1.150	400	-750	156	-795	-1.524	1.195	40.536	89,12%	(4.410)
	KUR	36.457	35.916	35.149	1.150	400	-750	197	-767	-1.308	1.167	39.220	89,62%	(4.071)
	Non KUR	1.194	1.005	978	-	-	0	-41	-28	-216	28	1.316	74,27%	(339)
3	PWG	14.628	23.112	24.595	6.316	7.197	881	2.313	1.483	9.967	5.714	23.691	103,82%	904
	Cilem	6.737	13.343	13.460	1.634	1.575	-59	824	117	6.723	1.458	12.491	107,75%	969
	Gadai	7.891	9.770	11.135	4.682	5.622	940	1.489	1.366	3.244	4.256	11.200	99,43%	(64)
4	CFG	94.017	104.423	105.001	3.365	1.986	-1.379	2.208	578	10.984	1.408	106.168	98,90%	(1.167)
	CF 1	1.650	2.632	2.838	-	261	261	-46	206	1.187	55	2.613	108,60%	225
	Total Griya	348	274	265	-	-	0	0	-9	-83	9	481	55,15%	(216)
	• Total Non Program	348	274	265	-	-	0	-9	-9	-83	9	481	55,15%	(216)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.572	-	261	261	-46	214	1.270	47	2.132	120,64%	440
	CF 2	92.366	101.791	102.163	3.365	1.725	-1.640	2.254	372	9.797	1.353	103.555	98,66%	(1.391)
	Mitraguna & Others	54.628	62.667	62.581	3.365	958	-2.407	2.605	-86	7.953	1.044	64.824	96,54%	(2.242)
	Pensiun	37.738	39.124	39.582	-	767	767	-351	458	1.844	309	38.731	102,20%	851
	Total Pembiayaan	146.295	164.457	165.722	10.831	9.583	-1.248	4.677	1.265	19.427	8.317	170.394	97,26%	(4.672)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	1.706	0,22%	0,15%	4,72%	1.652	1.622	1.658			
	KUR	-	48	17	1.643	0,00%	0,05%	4,67%	1.626	1.643	1.595			
	Non KUR	83	-	37	63	6,98%	3,67%	6,44%	26	(20)	63			
3	PWG	-	-	-	687	0,00%	0,00%	2,79%	687	687	687			
	Cilem	-	-	-	383	0,00%	0,00%	2,85%	383	383	383			
	Gadai	-	-	-	304	0,00%	0,00%	2,73%	304	304	304			
4	CFG	-	897	723	2.111	0,00%	0,69%	2,01%	1.388	2.111	1.215			
	CF 1	-	157	155	428	0,00%	5,87%	15,07%	273	428	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	428	0,00%	6,55%	16,62%	273	428	271			
	CF 2	-	740	569	1.684	0,00%	0,56%	1,65%	1.115	1.684	944			
	Mitraguna & Others	-	616	444	1.458	0,00%	0,71%	2,33%	1.014	1.458	842			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	4.504	0,06%	0,47%	2,72%	3.727	4.421	3.560	0,55%	79,84%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,75%	0,77%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,53%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,22%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	2.648	0,02%	2,79%	2,52%	(266)	2.630	82			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.566	2.914	2.648	0,02%	2,86%	2,59%	(266)	2.630	82			
	Mitraguna & Others	19	2.136	2.485	2.219	0,03%	3,97%	3,55%	(266)	2.200	82			
	Pensiun	-	430	429	429	0,00%	0,26%	1,08%	-	429	(0)			
	Total Pembiayaan	116	2.843	3.191	2.925	0,08%	1,94%	1,77%	(266)	2.809	82	0,72%	59,41%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	623	471	(54)	(152)	207	77,98%	315	201,21%	5.924	7,96%	(5.453)
2	Tabungan	45.583	47.589	46.518	46.939	2.129	421	(650)	-1,36%	1.356	2,97%	54.284	86,47%	(7.345)
3	Deposito	28.548	7.547	6.822	6.815	(9.965)	(7)	(732)	-9,70%	(21.733)	-76,13%	29.380	23,20%	(22.565)
	Total	74.288	55.400	53.963	54.225	(7.891)	262	(1.175)	-2,12%	(20.063)	-27,01%	89.588	60,53%	(35.363)
	CASA	45.740	47.853	47.141	47.410	2.075	269	(443)	-0,93%	1.670	3,65%	60.208	78,74%	(12.798)
	(%) CASA	61,57%	86,38%	87,36%	87,43%									
	FDR	155,10%	228,18%	241,77%	240,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	905	910		5	(87)	-8,75%	115	14,49%	-	0,00%	910
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%	-	0,00%	72
3	Tabungan ISE	788	919	833	839		5	(81)	-8,78%	50	6,38%	-	0,00%	839
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%	-	0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	29.751	30.498	985	1.550	565	355	748	6.352	802	26.560	114,83%	3.939
	KUR	23.464	28.943	29.733	785	1.550	765	175	790	6.268	760	25.739	115,51%	3.993
	Non KUR	683	808	766	200	-	-200	179	-42	83	42	820	93,36%	(54)
3	PWG	2.751	4.944	5.721	781	983	202	555	777	2.970	205	6.104	93,72%	(383)
	Cilem	2.751	4.944	5.721	781	983	202	555	777	2.970	205	6.104	93,72%	(383)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	94.245	2.203	3.971	1.768	865	2.527	5.923	1.444	96.042	98,13%	(1.797)
	CF 1	3.542	3.637	3.592	-	-	0	-16	-45	50	45	4.375	82,10%	(783)
	Total Griya	3.385	2.583	2.554	-	-	0	0	-29	-831	29	3.517	72,60%	(964)
	• Total Non Program	3.385	2.583	2.554	-	-	0	-141	-29	-831	29	3.517	72,60%	(964)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.038	-	-	0	-16	-16	881	16	858	121,00%	180
	CF 2	84.780	88.081	90.653	2.203	3.971	1.768	881	2.572	5.873	1.399	91.667	98,89%	(1.014)
	Mitraguna & Others	72.402	75.698	78.449	2.137	3.971	1.834	922	2.751	6.047	1.220	78.537	99,89%	(88)
	Pensiun	12.378	12.383	12.204	66	-	-66	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	130.464	3.969	6.504	2.535	1.775	4.052	15.244	2.451	128.706	101,37%	1.759

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	29	22	1.091	1,08%	0,07%	3,58%	1.069	830	1.062			
	KUR	188	-	-	1.069	0,80%	0,00%	3,59%	1.069	881	1.069			
	Non KUR	73	29	22	22	10,64%	2,75%	2,90%	-	(50)	(7)			
3	PWG	-	-	-	72	0,00%	0,00%	1,25%	72	72	72			
	Cilem	-	-	-	72	0,00%	0,00%	1,25%	72	72	72			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	2.353	0,64%	0,97%	2,50%	1.462	1.790	1.169			
	CF 1	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	2.353	0,66%	1,01%	2,60%	1.462	1.790	1.489			
	Mitraguna & Others	408	799	817	2.279	0,56%	1,08%	2,91%	1.462	1.871	1.480			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	3.516	0,72%	0,72%	2,69%	2.603	2.692	2.302	2,41%	10,67%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	325	232	232	0,11%	0,78%	0,76%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,58%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,77%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	949	1,34%	1,04%	1,01%	(1)	(239)	369			
	CF 1	-	-	320	320	0,00%	8,81%	8,92%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,54%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	628	1,40%	0,72%	0,69%	(1)	(559)	49			
	Mitraguna & Others	1.187	580	567	566	1,64%	0,75%	0,72%	(1)	(622)	(14)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.181	1,05%	0,94%	0,90%	(1)	(33)	276	1,40%	-55,25%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.243	1.244	(430)	1	315	33,85%	(6.813)	-84,56%	13.925	8,93%	(12.681)
2	Tabungan	114.229	114.395	112.867	113.727	938	860	(668)	-0,58%	(502)	-0,44%	125.686	90,49%	(11.959)
3	Deposito	24.505	18.999	18.653	18.653	(2.845)	(0)	(346)	-1,82%	(5.852)	-23,88%	25.359	73,55%	(6.706)
	Total	146.791	134.323	132.762	133.624	(2.337)	862	(699)	-0,52%	(13.167)	-8,97%	164.970	81,00%	(31.346)
	CASA	122.286	115.324	114.109	114.971	508	862	(353)	-0,31%	(7.315)	-5,98%	139.611	82,35%	(24.640)
	(%) CASA	83,31%	85,86%	85,95%	86,04%									
	FDR	111,90%	132,72%	134,11%	133,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	653	655		2	14	2,26%	90	15,93%	-	0,00%	655
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	651	653		2	14	2,26%	90	16,05%		0,00%	653
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.703	450	320	-130	-313	-284	-1.002	604	21.094	83,92%	(3.391)
	KUR	17.857	17.417	17.151	450	320	-130	-292	-267	-706	587	20.109	85,29%	(2.958)
	Non KUR	848	570	552	-	-	0	-21	-18	-296	18	985	56,06%	(433)
3	PWG	28.691	42.147	42.287	7.999	8.555	556	1.361	140	13.595	8.415	40.780	103,69%	1.507
	Cilem	14.633	22.957	22.823	2.040	1.007	-1.033	1.098	-134	8.190	1.141	24.231	94,19%	(1.408)
	Gadai	14.059	19.190	19.464	5.959	7.548	1.589	263	274	5.405	7.274	16.549	117,61%	2.915
4	CFG	116.769	118.070	117.981	3.256	1.842	-1.413	1.134	-90	1.211	1.932	126.014	93,62%	(8.034)
	CF 1	2.827	4.299	4.547	225	332	107	171	247	1.719	85	3.871	117,44%	675
	Total Griya	979	749	734	-	-	0	0	-15	-245	15	1.112	66,04%	(377)
	• Total Non Program	979	749	734	-	-	0	-12	-15	-245	15	1.112	66,04%	(377)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.812	225	332	107	171	262	1.964	70	2.760	138,15%	1.053
	CF 2	113.942	113.771	113.434	3.031	1.510	-1.521	962	-337	-508	1.847	122.143	92,87%	(8.709)
	Mitraguna & Others	55.116	57.710	58.109	1.738	1.350	-388	511	400	2.994	950	62.559	92,89%	(4.450)
	Pensiun	58.827	56.061	55.325	1.293	160	-1.133	451	-737	-3.502	897	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	178.044	11.705	10.717	-987	2.180	-234	13.784	10.951	187.982	94,71%	(9.939)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	435	433	1.626	3,30%	2,41%	9,19%	1.193	1.009	1.191			
	KUR	461	320	321	1.511	2,58%	1,84%	8,81%	1.190	1.049	1.190			
	Non KUR	156	115	112	116	18,40%	19,66%	20,93%	4	(40)	1			
3	PWG	74	135	-	2.189	0,26%	0,00%	5,18%	2.189	2.115	2.054			
	Cilem	74	135	-	1.454	0,51%	0,00%	6,37%	1.454	1.380	1.319			
	Gadai	-	-	-	735	0,00%	0,00%	3,78%	735	735	735			
4	CFG	1.969	1.297	2.461	2.816	1,69%	2,08%	2,39%	354	847	1.519			
	CF 1	66	186	45	215	2,32%	1,04%	4,73%	170	150	29			
	Total Griya	66	-	45	43	6,70%	6,00%	5,83%	(2)	(23)	43			
	Oto	-	186	-	172	0,00%	0,00%	4,52%	172	172	(13)			
	CF 2	1.904	1.111	2.417	2.601	1,67%	2,12%	2,29%	184	697	1.490			
	Mitraguna & Others	1.427	886	1.741	1.821	2,59%	3,02%	3,13%	80	394	935			
	Pensiun	477	225	676	780	0,81%	1,21%	1,41%	104	303	554			
	Total Pembiayaan	2.661	1.867	2.894	6.705	1,62%	1,62%	3,77%	3.811	4.044	4.837	0,00%	100,00%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	557	603	581	1,22%	3,35%	3,28%	(22)	352	24			
	KUR	229	523	569	461	1,28%	3,27%	2,69%	(107)	232	(62)			
	Non KUR	-	34	34	120	0,00%	5,95%	21,67%	86	120	86			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.451	1,37%	1,46%	1,23%	(268)	(146)	(175)			
	CF 1	-	-	159	154	0,00%	3,70%	3,39%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,04%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.297	1,40%	1,37%	1,14%	(262)	(300)	(329)			
	Mitraguna & Others	770	1.246	1.325	1.290	1,40%	2,30%	2,22%	(35)	520	44			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	2.032	1,11%	1,30%	1,14%	(289)	206	(152)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	22.136	22.153	236	17	(606)	-2,66%	(2.748)	-11,04%	32.883	67,37%	(10.730)
3	Deposito	2.060	2.215	1.857	1.857	360	0	(359)	-16,19%	(204)	-9,88%	2.315	80,21%	(458)
	Total	26.961	24.974	23.993	24.010	596	17	(964)	-3,86%	(2.951)	-10,95%	35.198	68,21%	(11.188)
	CASA	24.901	22.758	22.136	22.153	236	17	(606)	-2,66%	(2.748)	-11,04%	32.883	67,37%	(10.730)
	(%) CASA	92,36%	91,13%	92,26%	92,27%									
	FDR	86,03%	85,73%	87,35%	87,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.120	2.132		12	160	8,10%	198	10,24%	-	0,00%	2.132
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.934	1.972	2.120	2.132		12	160	8,10%	198	10,24%	-	0,00%	2.132
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	-	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	21.409	20.958	740	280	-460	-168	-451	-2.236	731	25.934	80,81%	(4.976)
	KUR	21.361	20.243	19.841	740	280	-460	-127	-403	-1.520	683	23.964	82,79%	(4.124)
	Non KUR	1.833	1.166	1.117	-	-	0	-41	-48	-716	48	1.970	56,72%	(853)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	20.958	740	280	-460	-168	-451	-2.236	731	25.934	80,81%	(4.976)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	848	860	3.069	2,98%	4,02%	14,64%	2.209	2.377	2.221			
	KUR	472	484	504	2.909	2,21%	2,49%	14,66%	2.405	2.437	2.426			
	Non KUR	220	364	356	160	11,98%	30,53%	14,30%	(196)	(60)	(204)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	3.069	2,98%	4,02%	14,64%	2.209	2.377	2.221	5,94%	59,41%	-8,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	556	495	835	0,77%	2,31%	3,98%	340	657	279			
	KUR	161	460	401	485	0,75%	1,98%	2,44%	84	324	25			
	Non KUR	17	96	94	350	0,91%	8,07%	31,32%	256	333	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	835	0,77%	2,31%	3,98%	340	657	279	25,89%	-549,79%	21,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	396	402	40	6	(32)	-7,44%	(487)	-54,77%	888	45,23%	(487)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	396	402	40	6	(32)	-7,44%	(487)	-54,77%	888	45,23%	(487)
	CASA	888	434	396	402	40	6	(32)	-7,44%	(487)	-54,77%	888	45,23%	(487)
	(%) 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 (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	-	-	-	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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	334	334	13	0	261	357,87%	33	10,78%	302	110,78%	33
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		302	73	334	334	13	0	261	357,87%	33	10,78%	302	110,78%	33
CASA		302	73	334	334	13	0	261	357,87%	33	10,78%	302	110,78%	33
(%) 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 (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	820	65	70	183	5	(750)	-91,45%	(3.439)	-98,00%	6.296	1,11%	(6.226)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	65	70	183	5	(750)	-91,45%	(3.439)	-98,00%	6.391	1,10%	(6.321)
	CASA	3.509	820	65	70	183	5	(750)	-91,45%	(3.439)	-98,00%	6.296	1,11%	(6.226)
	(%) 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 (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	-	-	-	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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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