

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	347.314	361.241	(6.952)	13.927	6.756	1,91%	46.269	14,69%	450.944	80,11%	(89.703)
2	Tabungan	2.242.130	2.382.025	2.332.442	2.334.335	(93)	1.893	(47.690)	-2,00%	92.205	4,11%	2.474.610	94,33%	(140.275)
3	Deposito	2.798.677	2.330.807	2.952.986	2.948.913	(587.150)	(4.073)	618.106	26,52%	150.237	5,37%	2.810.906	104,91%	138.007
Total		5.355.779	5.067.317	5.632.742	5.644.489	(594.195)	11.747	577.172	11,39%	288.710	5,39%	5.736.460	98,40%	(91.971)
CASA		2.557.102	2.736.509	2.679.756	2.695.576	(7.045)	15.820	(40.934)	-1,50%	138.473	5,42%	2.925.554	92,14%	(229.978)
(% CASA)		47,74%	54,00%	47,57%	47,76%									
FDR		47,52%	57,34%	52,07%	51,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	106.851	106.306		(545)	3.749	3,66%	(7.351)	-6,47%	146.110	72,76%	(39.804)
2	Giro ISE	31.184	22.084	22.450	22.332		(118)	248	1,12%	(8.852)	-28,39%	50.850	43,92%	(28.518)
3	Tabungan ISE	59.057	61.141	65.068	64.641		(427)	3.501	5,73%	5.584	9,46%	63.572	104,68%	1.069
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	198.025	-	4.250	4.250	-194	-5.003	9.816	9.253	227.888	86,90%	(29.863)
	Linkage	19.369	18.269	18.148	-	-	-	-149	-122	-1.221	122	36.648	49,52%	(18.501)
	Non-Linkage	168.841	184.759	179.878	-	4.250	4.250	-45	-4.881	11.037	9.131	191.240	94,06%	(11.362)
	• Local Champion	162.434	175.114	170.346	-	4.250	4.250	764	-4.768	7.912	9.018	173.053	98,44%	(2.707)
	• Value Chain	6.407	9.645	9.532	-	-	-	-809	-113	3.125	113	18.187	52,41%	(8.655)
2	MBG	159.435	190.490	189.472	3.775	2.025	-1.750	2.648	-1.018	30.038	3.043	200.150	94,67%	(10.678)
	KUR	151.599	180.617	179.725	3.320	1.950	-1.370	2.039	-892	28.126	2.842	190.276	94,45%	(10.551)
	Non KUR	7.836	9.873	9.748	455	75	-380	610	-126	1.912	201	9.874	98,72%	(126)
3	PWG	252.400	388.637	413.555	64.299	78.591	14.292	26.609	24.918	161.154	53.674	409.178	101,07%	4.377
	Cilem	111.797	214.823	229.697	24.797	25.536	738	17.569	14.874	117.900	10.662	237.341	96,78%	(7.644)
	Gadai	140.603	173.814	183.858	39.501	53.055	13.554	9.039	10.044	43.255	43.012	171.837	107,00%	12.020
4	CFG	1.944.791	2.123.646	2.131.688	49.204	38.212	-10.991	25.579	8.041	186.897	30.171	2.166.943	98,37%	(35.255)
	CF 1	376.842	389.452	387.119	3.707	2.059	-1.648	-1.567	-2.333	10.277	4.393	414.571	93,38%	(27.453)
	Total Griya	311.852	317.853	315.960	2.387	938	-1.449	0	-1.892	4.109	2.830	330.875	95,49%	(14.915)
	• Total Non Program	308.347	313.763	311.887	2.387	938	-1.449	-1.919	-1.876	3.540	2.814	316.750	98,46%	(4.864)
	• Program	3.505	4.090	4.074	-	-	0	-32	-16	569	16	14.125	28,84%	(10.051)
	Oto	64.990	71.600	71.159	1.320	1.122	-199	-1.567	-441	6.169	1.563	83.696	85,02%	(12.538)
	CF 2	1.567.950	1.734.194	1.744.569	45.497	36.153	-9.344	27.147	10.375	176.619	25.778	1.752.371	99,55%	(7.803)
	Mitraguna & Others	1.383.782	1.541.098	1.550.646	42.527	33.247	-9.280	25.103	9.549	166.865	23.698	1.552.088	99,91%	(1.442)
	Pensium	184.168	193.097	193.922	2.970	2.906	-64	2.043	826	9.754	2.080	200.283	96,82%	(6.361)
Total Pembiayaan		2.544.835	2.905.802	2.932.740	117.277	123.079	5.801	54.642	26.938	387.905	96.140	3.004.159	97,62%	(71.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	9.883	0,67%	0,00%	4,99%	9.883	8.616	9.024			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	9.752	0,75%	0,00%	5,42%	9.752	8.485	8.893			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	24.720	2,17%	2,73%	13,05%	19.528	21.267	19.528			
	KUR	2.876	4.782	4.782	23.736	1,90%	2,65%	13,21%	18.954	20.859	18.954			
	Non KUR	577	411	411	985	7,36%	4,16%	10,10%	574	408	574			
3	PWG	-	35	35	14.273	0,00%	0,01%	3,45%	14.238	14.273	14.238			
	Cilem	-	-	-	8.795	0,00%	0,00%	3,83%	8.795	8.795	8.795			
	Gadai	-	35	35	5.479	0,00%	0,02%	2,98%	5.444	5.479	5.444			
4	CFG	19.268	20.967	23.212	40.813	0,99%	1,09%	1,91%	17.601	21.545	19.846			
	CF 1	8.041	7.521	9.455	16.253	2,13%	2,43%	4,20%	6.799	8.213	8.733			
	Total Griya	6.972	6.480	7.025	11.162	2,24%	2,21%	3,53%	4.137	4.190	4.682			
	Oto	1.069	1.041	2.430	5.091	1,64%	3,39%	7,15%	2.662	4.022	4.051			
	CF 2	11.227	13.447	13.757	24.560	0,72%	0,79%	1,41%	10.803	13.333	11.113			
	Mitraguna & Others	11.107	12.744	13.302	23.018	0,80%	0,86%	1,48%	9.715	11.911	10.274			
	Pensium	120	703	455	1.542	0,07%	0,24%	0,80%	1.087	1.421	839			
Total Pembiayaan		23.988	27.054	28.439	89.690	0,94%	0,98%	3,06%	61.251	65.702	62.636	0,93%	69,54%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,95%	0	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,34%	0	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	2.179	1,80%	0,89%	1,15%	483	(684)	333			
	KUR	1.760	1.264	1.181	1.621	1,16%	0,65%	0,90%	439	(139)	356			
	Non KUR	1.104	582	515	558	14,08%	5,21%	5,73%	44	(545)	(23)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	24.924	0,93%	1,00%	1,17%	3.743	6.801	2.218			
	CF 1	5.476	7.813	6.060	7.969	1,45%	1,56%	2,06%	1.909	2.493	156			
	Total Griya	4.795	7.030	5.611	7.520	1,54%	1,77%	2,38%	1.909	2.725	490			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.955	0,81%	0,87%	0,97%	1.833	4.307	2.062			
	Mitraguna & Others	12.330	14.676	14.664	16.497	0,89%	0,95%	1,06%	1.833	4.167	1.821			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	34.920	1,18%	1,06%	1,19%	4.226	4.912	3.369	0,96%	19,31%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	45.492	49.948	3.622	4.456	(8.033)	-13,86%	(30.215)	-37,69%	96.831	51,58%	(46.883)
2	Tabungan	392.786	392.618	371.561	363.656	(984)	(7.905)	(28.962)	-7,38%	(29.130)	-7,42%	421.235	86,33%	(57.579)
3	Deposito	233.260	236.507	225.478	225.486	19.773	8	(11.020)	-4,66%	(7.773)	-3,33%	234.759	96,05%	(9.273)
	Total	706.209	687.106	642.531	639.091	22.411	(3.441)	(48.016)	-6,99%	(67.119)	-9,50%	752.825	84,89%	(113.735)
	CASA	472.950	450.600	417.053	413.604	2.639	(3.449)	(36.996)	-8,21%	(59.345)	-12,55%	518.066	79,84%	(104.462)
	(%) CASA	66,97%	65,58%	64,91%	64,72%									
	FDR	69,41%	76,25%	81,76%	82,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	24.982	24.062	23.862	(200)	(1.120)	-4,48%	(2.464)	-9,36%	-	0,00%	23.862
2	Giro ISE	3.901	4.202	4.170	4.195	25	(6)	-0,15%	295	7,56%		0,00%	4.195
3	Tabungan ISE	13.925	15.280	14.392	14.166	(225)	(1.114)	-7,29%	241	1,73%		0,00%	14.166
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	135	136	136	0	1	0,74%	8	6,25%		0,00%	136

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	88.696	-	3.000	3.000	2.095	-1.719	-5.029	4.719	104.928	84,53%	(16.232)
	Linkage	4.522	3.483	3.361	-	-	-	-121	-122	-1.161	122	9.401	35,75%	(6.040)
	Non-Linkage	89.203	86.932	85.335	-	3.000	3.000	2.215	-1.597	-3.868	4.597	95.527	89,33%	(10.192)
	• Local Champion	87.849	85.900	84.339	-	3.000	3.000	2.252	-1.561	-3.510	4.561	90.848	92,84%	(6.509)
	• Value Chain	1.354	1.032	996	-	-	-	-36	-36	-358	36	4.680	21,28%	(3.684)
2	MBG	44.762	42.277	41.897	400	350	-50	-626	-380	-2.865	730	46.210	90,67%	(4.313)
	KUR	42.954	39.996	39.660	400	350	-50	-657	-337	-3.294	687	44.413	89,30%	(4.753)
	Non KUR	1.808	2.280	2.237	-	-	0	31	-43	429	43	1.797	124,50%	440
3	PWG	25.216	34.568	36.799	4.631	7.241	2.610	2.117	2.231	11.583	5.011	41.584	88,49%	(4.785)
	Cilem	10.119	16.909	17.714	1.546	1.672	126	1.092	806	7.596	866	23.828	74,34%	(6.114)
	Gadai	15.098	17.660	19.085	3.086	5.570	2.484	1.026	1.425	3.988	4.145	17.756	107,49%	1.329
4	CFG	326.493	356.665	357.947	12.389	7.965	-4.424	5.091	1.282	31.454	6.683	345.001	103,75%	12.946
	CF 1	44.529	52.411	51.988	412	16	-396	-661	-423	7.459	439	46.681	111,37%	5.306
	Total Griya	33.717	42.875	42.635	412	-	-412	0	-240	8.918	240	34.213	124,62%	8.423
	• Total Non Program	33.717	42.875	42.635	412	-	-412	-55	-240	8.918	240	34.213	124,62%	8.423
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	9.352	-	16	16	-661	-183	-1.459	199	12.469	75,01%	(3.116)
	CF 2	281.964	304.255	305.959	11.977	7.949	-4.028	5.752	1.705	23.995	6.244	298.319	102,56%	7.640
	Mitraguna & Others	268.245	286.771	288.628	11.727	7.949	-3.778	5.737	1.857	20.383	6.092	283.479	101,82%	5.149
	Pensiun	13.719	17.484	17.331	250	-	-250	15	-153	3.612	153	14.840	116,78%	2.491
	Total Pembiayaan	490.195	523.925	525.339	17.420	18.556	1.136	8.678	1.414	35.143	17.142	537.723	97,70%	(12.384)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	6.661	0,31%	0,00%	7,51%	6.661	6.368	6.399			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	6.661	0,33%	0,00%	7,81%	6.661	6.368	6.399			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	6.955	1,23%	2,59%	16,60%	5.860	6.404	5.264			
	KUR	550	1.374	1.094	6.659	1,28%	2,74%	16,79%	5.565	6.109	5.285			
	Non KUR	-	317	-	296	0,00%	0,00%	13,21%	296	296	(21)			
3	PWG	-	-	-	1.294	0,00%	0,00%	3,52%	1.294	1.294	1.294			
	Cilem	-	-	-	698	0,00%	0,00%	3,94%	698	698	698			
	Gadai	-	-	-	596	0,00%	0,00%	3,12%	596	596	596			
4	CFG	5.180	4.480	4.311	7.962	1,59%	1,21%	2,22%	3.650	2.781	3.482			
	CF 1	174	238	45	2.708	0,39%	0,09%	5,21%	2.662	2.534	2.470			
	Total Griya	174	238	45	2.125	0,52%	0,11%	4,99%	2.080	1.951	1.887			
	Oto	-	-	-	582	0,00%	0,00%	6,22%	582	582	582			
	CF 2	5.006	4.242	4.266	5.254	1,78%	1,40%	1,72%	988	248	1.013			
	Mitraguna & Others	5.006	4.242	4.266	5.254	1,87%	1,49%	1,82%	988	248	1.013			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	22.871	1,23%	1,03%	4,35%	17.466	16.848	16.439	0,48%	88,92%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,20%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,25%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	405	1,56%	0,41%	0,97%	230	(294)	314			
	KUR	609	91	175	405	1,42%	0,44%	1,02%	230	(203)	314			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.953	4.224	4.224	1,35%	1,18%	1,18%	-	(195)	(729)			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.953	4.224	4.224	1,42%	1,39%	1,38%	-	217	(729)			
	Mitraguna & Others	4.007	4.953	4.224	4.224	1,49%	1,47%	1,46%	-	217	(729)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.695	1,21%	1,04%	1,08%	230	(242)	(168)	0,67%	38,59%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	11.910	11.779	(1.080)	(131)	(2.260)	-16,10%	(6.346)	-35,01%	31.280	37,66%	(19.501)
2	Tabungan	237.991	245.090	239.966	241.271	1.247	1.305	(3.818)	-1,56%	3.280	1,38%	260.312	92,69%	(19.041)
3	Deposito	192.383	207.446	177.209	177.081	3.855	(128)	(30.365)	-14,64%	(15.303)	-7,95%	193.568	91,48%	(16.487)
	Total	448.500	466.575	429.085	430.131	4.022	1.047	(36.444)	-7,81%	(18.369)	-4,10%	485.161	88,66%	(55.029)
	CASA	256.117	259.129	251.876	253.051	167	1.175	(6.079)	-2,35%	(3.066)	-1,20%	291.593	86,78%	(38.542)
	(%) CASA	57,11%	55,54%	58,70%	58,83%									
	FDR	54,70%	56,63%	61,31%	61,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	12.448	12.537		90	(402)	-3,11%	899	7,72%	-	0,00%	12.537
2	Giro ISE	2.314	3.509	2.850	2.863		13	(646)	-18,40%	549	23,72%	-	0,00%	2.863
3	Tabungan ISE	1.452	1.558	1.725	1.802		77	244	15,65%	350	24,09%	-	0,00%	1.802
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%	-	0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%	-	0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	16.426	-	100	100	-1.242	-2.303	-1.153	2.403	25.827	63,60%	(9.401)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	16.426	-	100	100	-1.242	-2.303	-1.153	2.403	22.235	73,87%	(5.809)
	• Local Champion	16.492	18.329	16.025	-	100	100	-541	-2.303	-467	2.403	18.700	85,70%	(2.674)
	• Value Chain	1.087	401	401	-	-	-	-701	-0	-686	0	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	38.529	900	120	-780	-684	-847	259	967	47.460	81,18%	(8.932)
	KUR	37.787	38.777	37.984	900	120	-780	-663	-793	196	913	46.374	81,91%	(8.390)
	Non KUR	483	600	545	-	-	0	-21	-54	63	54	1.086	50,18%	(541)
3	PWG	15.859	30.257	33.689	7.989	7.922	-66	3.307	3.432	17.830	4.491	31.432	107,18%	2.257
	Cilem	7.657	16.691	19.463	2.587	3.690	1.103	2.162	2.773	11.806	918	19.488	99,87%	(25)
	Gadai	8.201	13.567	14.226	5.401	4.232	-1.170	1.145	659	6.025	3.573	11.944	119,11%	2.282
4	CFG	173.601	175.870	174.426	1.794	1.788	-6	1.896	-1.444	825	3.232	189.734	91,93%	(15.308)
	CF 1	81.382	71.438	70.930	259	-	-259	-132	-508	-10.452	508	83.224	85,23%	(12.294)
	Total Griya	77.096	67.237	66.932	-	-	0	0	-305	-10.164	305	77.619	86,23%	(10.686)
	• Total Non Program	77.096	67.237	66.932	-	-	0	-2.182	-305	-10.164	305	77.619	86,23%	(10.686)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	3.998	259	-	-259	-132	-203	-288	203	5.605	71,32%	(1.607)
	CF 2	92.219	104.432	103.496	1.535	1.788	253	2.028	-936	11.277	2.724	106.509	97,17%	(3.014)
	Mitraguna & Others	90.304	99.345	98.302	1.535	1.655	120	2.056	-1.043	7.998	2.698	103.410	95,06%	(5.109)
	Pensiun	1.915	5.087	5.194	-	133	133	-28	107	3.279	26	3.099	167,60%	2.095
	Total Pembiayaan	245.309	264.233	263.070	10.683	9.930	-752	3.278	-1.163	17.761	11.093	294.452	89,34%	(31.382)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	1.271	2.248	4.572	3,78%	5,71%	11,87%	2.324	3.126	3.301			
	KUR	1.433	1.144	2.078	4.447	3,79%	5,36%	11,71%	2.369	3.014	3.303			
	Non KUR	12	127	170	125	2,54%	28,34%	22,87%	(45)	112	(2)			
3	PWG	-	-	-	1.036	0,00%	0,00%	3,08%	1.036	1.036	1.036			
	Cilem	-	-	-	1.034	0,00%	0,00%	5,31%	1.034	1.034	1.034			
	Gadai	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
4	CFG	3.497	2.846	2.932	2.213	2,01%	1,67%	1,27%	(719)	(1.284)	(633)			
	CF 1	3.310	2.577	2.801	1.931	4,07%	3,92%	2,72%	(871)	(1.379)	(647)			
	Total Griya	3.310	2.471	2.698	1.818	4,29%	4,01%	2,72%	(880)	(1.492)	(653)			
	Oto	-	106	103	113	0,00%	2,46%	2,81%	9	113	6			
	CF 2	187	269	130	282	0,20%	0,12%	0,27%	152	95	14			
	Mitraguna & Others	187	269	130	89	0,21%	0,13%	0,09%	(41)	(98)	(179)			
	Pensiun	-	-	-	193	0,00%	0,00%	3,71%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	7.821	2,10%	1,96%	2,97%	2.641	2.667	3.704	0,39%	86,76%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	712	345	345	0,18%	0,88%	0,90%	-	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,72%	-	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	12,88%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	6.609	4.928	5.781	1,44%	2,80%	3,31%	853	3.286	(828)			
	CF 1	2.172	4.229	2.812	3.665	2,67%	3,94%	5,17%	853	1.493	(564)			
	Total Griya	2.172	4.229	2.812	3.665	2,82%	4,18%	5,48%	853	1.493	(564)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.380	2.116	2.116	0,35%	2,03%	2,04%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,15%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	6.126	1,45%	2,00%	2,33%	853	2.570	(1.195)	0,47%	79,96%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.146	1.134	118	(12)	(385)	-25,35%	(224)	-16,51%	8.682	13,07%	(7.548)
2	Tabungan	139.020	140.237	137.780	138.741	20	960	(1.497)	-1,07%	(279)	-0,20%	151.541	91,55%	(12.800)
3	Deposito	91.332	79.357	77.928	77.928	494	0	(1.429)	-1,80%	(13.404)	-14,68%	91.991	84,71%	(14.062)
	Total	231.711	221.114	216.854	217.804	632	949	(3.310)	-1,50%	(13.907)	-6,00%	252.214	86,36%	(34.410)
	CASA	140.379	141.757	138.926	139.875	138	949	(1.882)	-1,33%	(504)	-0,36%	160.223	87,30%	(20.348)
	(%) CASA	60,58%	64,11%	64,06%	64,22%									
	FDR	52,09%	62,72%	65,03%	64,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	3.007	2.253		(754)	(2.245)	-49,91%	(520)	-18,75%	-	0,00%	2.253
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	2.903	2.149		(754)	(2.245)	-51,08%	(519)	-19,45%		0,00%	2.149
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	86	88	88		0	2	2,33%	4	4,76%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	319	-	-	0	-13	0	-1.095	-	1.415	22,56%	(1.095)
	Linkage	189	159	159	-	-	-	-4	0	-30	-	189	83,99%	(30)
	Non-Linkage	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Local Champion	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.376	50	-	-50	113	-46	4.376	46	3.197	136,87%	1.179
	KUR	-	3.874	3.835	50	-	-50	-36	-40	3.835	40	3.046	125,91%	789
	Non KUR	-	548	541	-	-	0	149	-6	541	6	152	356,67%	389
3	PWG	10.318	19.042	20.610	3.585	5.029	1.444	2.067	1.567	10.292	3.462	20.384	101,11%	226
	Cilem	4.275	11.205	12.019	1.846	1.474	-372	1.688	814	7.744	660	13.572	88,55%	(1.554)
	Gadai	6.043	7.838	8.591	1.739	3.555	1.817	379	753	2.548	2.802	6.812	126,12%	1.779
4	CFG	108.966	114.891	115.705	2.345	2.221	-124	1.832	814	6.740	1.406	124.853	92,67%	(9.148)
	CF 1	22.575	23.290	22.374	-	16	16	-132	-916	-201	931	25.531	87,63%	(3.157)
	Total Griya	18.510	18.455	17.621	-	-	0	0	-835	-889	835	20.159	87,41%	(2.539)
	• Total Non Program	18.168	17.958	17.124	-	-	0	-199	-834	-1.044	834	18.782	91,17%	(1.658)
	• Program	342	497	497	-	-	0	-2	-1	155	1	1.377	36,07%	(880)
	Oto	4.065	4.835	4.754	-	16	16	-132	-81	688	97	5.372	88,49%	(618)
	CF 2	86.390	91.601	93.331	2.345	2.205	-140	1.964	1.730	6.941	475	99.322	93,97%	(5.991)
	Mitraguna & Others	53.276	60.516	62.454	2.345	2.205	-140	2.213	1.937	9.178	268	65.035	96,03%	(2.581)
	Pensiun	33.115	31.085	30.878	-	-	0	-249	-208	-2.237	208	34.287	90,06%	(3.409)
	Total Pembiayaan	120.698	138.675	141.010	5.980	7.250	1.270	3.999	2.336	20.312	4.914	149.849	94,10%	(8.839)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	160	0,00%	0,00%	50,25%	160	160	160			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	160	0,00%	0,00%	100,00%	160	160	160			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	118	-	569	0,00%	0,00%	2,76%	569	569	451			
	Cilem	-	118	-	443	0,00%	0,00%	3,69%	443	443	326			
	Gadai	-	-	-	126	0,00%	0,00%	1,47%	126	126	126			
4	CFG	438	1.949	2.664	3.259	0,40%	2,32%	2,82%	596	2.821	1.311			
	CF 1	438	1.427	1.437	1.972	1,94%	6,17%	8,81%	535	1.533	545			
	Total Griya	438	1.277	1.286	1.703	2,37%	6,97%	9,67%	417	1.265	426			
	Oto	-	150	151	269	0,00%	3,13%	5,65%	118	269	119			
	CF 2	-	521	1.227	1.288	0,00%	1,34%	1,38%	61	1.288	766			
	Mitraguna & Others	-	521	1.227	1.158	0,00%	2,03%	1,85%	(69)	1.158	636			
	Pensiun	-	-	-	130	0,00%	0,00%	0,42%	130	130	130			
	Total Pembiayaan	438	2.066	2.664	3.989	0,36%	1,92%	2,83%	1.325	3.551	1.923	1,49%	47,17%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	784	981	0,48%	0,68%	0,85%	198	457	198			
	CF 1	397	542	542	542	1,76%	2,33%	2,42%	-	145	-			
	Total Griya	397	542	542	542	2,14%	2,94%	3,08%	-	145	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	439	0,15%	0,26%	0,47%	198	312	198			
	Mitraguna & Others	20	241	241	439	0,04%	0,40%	0,70%	198	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	981	1,19%	0,57%	0,70%	198	(457)	198	0,25%	64,72%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	81.023	83.718	(28.699)	2.695	6.796	8,83%	10.736	14,71%	85.940	97,41%	(2.222)
2	Tabungan	196.862	211.461	195.370	200.592	5.677	5.222	(10.870)	-5,14%	3.730	1,89%	219.189	91,52%	(18.597)
3	Deposito	1.160.939	721.302	1.420.168	1.420.168	(601.127)	0	698.866	96,89%	259.229	22,33%	1.162.123	122,20%	258.045
	Total	1.430.782	1.009.685	1.696.561	1.704.478	(624.148)	7.917	694.793	68,81%	273.696	19,13%	1.467.252	116,17%	237.226
	CASA	269.843	288.383	276.393	284.310	(23.022)	7.917	(4.074)	-1,41%	14.466	5,36%	305.129	93,18%	(20.819)
	(%) CASA	18,86%	28,56%	16,29%	16,68%									
	FDR	15,38%	25,43%	15,34%	15,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.829	10.827		(2)	2.704	33,28%	1.749	19,26%	-	0,00%	10.827
2	Giro ISE	2.308	2.084	2.377	2.378		2	295	14,14%	71	3,06%		0,00%	2.378
3	Tabungan ISE	1.370	1.740	4.152	4.149		(3)	2.409	138,47%	2.778	202,71%		0,00%	4.149
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	66	67	67		0	1	1,52%	9	15,52%		0,00%	67

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	20.055	-	-	0	-354	-1.802	-76	1.802	29.583	67,79%	(9.528)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	20.055	-	-	0	-354	-1.802	-76	1.802	25.467	78,75%	(5.412)
	• Local Champion	18.621	20.539	18.775	-	-	0	-315	-1.763	154	1.763	21.151	88,77%	(2.376)
	• Value Chain	1.509	1.318	1.279	-	-	-	-39	-39	-230	39	4.315	29,65%	(3.036)
2	MBG	53.102	55.398	55.337	1.175	600	-575	424	-61	2.236	661	62.758	88,17%	(7.421)
	KUR	50.813	53.802	53.778	995	600	-395	300	-25	2.965	625	59.899	89,78%	(6.122)
	Non KUR	2.289	1.595	1.559	180	-	-180	124	-36	-729	36	2.859	54,54%	(1.300)
3	PWG	17.782	23.855	25.815	4.788	5.542	754	2.429	1.959	8.033	3.582	31.165	82,83%	(5.350)
	Cilem	6.518	15.257	15.912	1.985	1.476	-510	1.829	655	9.395	821	18.491	86,06%	(2.578)
	Gadai	11.264	8.598	9.902	2.802	4.066	1.264	600	1.304	-1.362	2.762	12.674	78,13%	(2.772)
4	CFG	129.053	155.657	158.996	4.769	5.860	1.091	3.959	3.339	29.943	2.521	155.649	102,15%	3.347
	CF 1	19.758	17.952	17.771	-	-	0	-165	-181	-1.987	181	32.065	55,42%	(14.293)
	Total Griya	14.572	13.113	13.025	-	-	0	0	-89	-1.547	89	25.559	50,96%	(12.535)
	• Total Non Program	11.408	10.206	10.131	-	-	0	-177	-75	-1.277	75	12.811	79,08%	(2.680)
	• Program	3.163	2.907	2.893	-	-	0	-26	-14	-270	14	12.748	22,70%	(9.854)
	Oto	5.186	4.839	4.747	-	-	0	-165	-92	-440	92	6.505	72,97%	(1.759)
	CF 2	109.295	137.705	141.225	4.769	5.860	1.091	4.123	3.520	31.930	2.340	123.585	114,27%	17.640
	Mitraguna & Others	90.925	119.063	122.827	4.250	5.740	1.490	3.625	3.764	31.902	1.976	104.031	118,07%	18.796
	Pensiun	18.370	18.642	18.398	519	120	-399	499	-244	28	364	19.554	94,09%	(1.156)
	Total Pembiayaan	220.067	256.766	260.203	10.732	12.002	1.270	6.458	3.436	40.136	8.565	279.155	93,21%	(18.953)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	227	0,00%	0,00%	1,13%	227	227	227			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	227	0,00%	0,00%	1,13%	227	227	227			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.261	1.624	7.808	0,85%	2,93%	14,11%	6.184	7.357	6.547			
	KUR	163	1.084	1.506	7.607	0,32%	2,80%	14,15%	6.101	7.444	6.523			
	Non KUR	289	178	118	201	12,61%	7,40%	12,91%	83	(87)	24			
3	PWG	-	-	-	889	0,00%	0,00%	3,44%	889	889	889			
	Cilem	-	-	-	434	0,00%	0,00%	2,73%	434	434	434			
	Gadai	-	-	-	454	0,00%	0,00%	4,59%	454	454	454			
4	CFG	1.759	576	541	1.749	1,36%	0,35%	1,10%	1.208	(10)	1.174			
	CF 1	1.212	576	541	1.704	6,14%	3,01%	9,59%	1.163	492	1.128			
	Total Griya	1.052	576	541	1.048	7,22%	4,13%	8,05%	507	(4)	472			
	Oto	161	-	-	656	3,10%	0,00%	13,83%	656	496	656			
	CF 2	547	-	-	45	0,50%	0,00%	0,03%	45	(502)	45			
	Mitraguna & Others	547	-	-	45	0,60%	0,00%	0,04%	45	(502)	45			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	10.673	1,00%	0,84%	4,10%	8.508	8.463	8.836	2,22%	45,90%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	0	0,77%	0,00%	0,00%	0	(156)	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	0	0,77%	0,00%	0,00%	0	(156)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	908	904	1.108	2,88%	1,63%	2,00%	204	(423)	200			
	KUR	855	457	460	669	1,68%	0,85%	1,24%	209	(186)	212			
	Non KUR	677	451	444	439	29,56%	27,85%	28,18%	(5)	(237)	(12)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	501	499	439	0,59%	0,32%	0,28%	(60)	(323)	(62)			
	CF 1	321	481	480	419	1,63%	2,67%	2,36%	(60)	98	(62)			
	Total Griya	321	481	480	419	2,20%	3,66%	3,22%	(60)	98	(62)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.409	1.403	1.547	1,11%	0,55%	0,59%	144	(902)	138	1,63%	-174,12%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	7.443	7.583	(2.608)	139	(164)	-2,12%	(1.912)	-20,14%	14.967	50,67%	(7.384)
2	Tabungan	99.410	116.831	120.206	118.803	25.825	(1.403)	1.973	1,69%	19.393	19,51%	108.765	109,23%	10.038
3	Deposito	64.192	61.368	61.785	61.786	141	1	419	0,68%	(2.405)	-3,75%	64.684	95,52%	(2.897)
	Total	173.097	185.945	189.435	188.173	23.358	(1.262)	2.227	1,20%	15.075	8,71%	188.416	99,87%	(243)
	CASA	108.906	124.578	127.650	126.386	23.217	(1.263)	1.809	1,45%	17.481	16,05%	123.732	102,15%	2.654
	(%) CASA	62,92%	67,00%	67,38%	67,17%									
	FDR	57,60%	62,98%	62,95%	63,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	12.609	12.843		234	882	7,37%	(461)	-3,46%	-	0,00%	12.843
2	Giro ISE	6.014	3.248	5.165	5.263		98	2.015	62,03%	(751)	-12,48%		0,00%	5.263
3	Tabungan ISE	6.490	7.913	6.643	6.780		136	(1.133)	-14,32%	290	4,46%		0,00%	6.780
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.928	-	-	0	-131	-45	5.928	45	0	0,00%	5.928
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.928	-	-	0	-131	-45	5.928	45	0	0,00%	5.928
	• Local Champion	-	2.088	2.072	-	-	0	-102	-16	2.072	16	0	0,00%	2.072
	• Value Chain	-	3.885	3.856	-	-	-	-29	-29	3.856	29	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	36.293	4.971	7.213	2.242	2.299	1.550	12.563	5.663	30.383	119,45%	5.910
	Cilem	8.075	15.687	16.692	1.046	1.973	927	1.453	1.005	8.617	968	12.616	132,31%	4.076
	Gadai	15.654	19.055	19.600	3.925	5.240	1.315	845	545	3.946	4.695	17.767	110,32%	1.833
4	CFG	75.933	76.399	77.023	105	1.161	1.056	-973	624	1.090	537	84.523	91,13%	(7.499)
	CF 1	16.979	16.374	16.265	-	-	0	-84	-109	-714	109	18.164	89,55%	(1.898)
	Total Griya	15.306	14.189	14.133	-	-	0	0	-56	-1.173	56	15.742	89,78%	(1.609)
	• Total Non Program	15.306	14.189	14.133	-	-	0	-210	-56	-1.173	56	15.742	89,78%	(1.609)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.132	-	-	0	-84	-53	459	53	2.422	88,06%	(289)
	CF 2	58.954	60.025	60.758	105	1.161	1.056	-889	733	1.804	428	66.359	91,56%	(5.601)
	Mitraguna & Others	51.295	53.140	53.972	105	1.161	1.056	-828	832	2.677	329	58.029	93,01%	(4.057)
	Pensiun	7.658	6.884	6.785	-	-	0	-62	-99	-873	99	8.330	81,46%	(1.544)
	Total Pembiayaan	99.702	117.114	119.244	5.076	8.374	3.298	1.195	2.130	19.542	6.244	114.946	103,74%	4.298

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	20	-	1.501	0,00%	0,00%	4,14%	1.501	1.501	1.481			
	Cilem	-	20	-	1.038	0,00%	0,00%	6,22%	1.038	1.038	1.018			
	Gadai	-	-	-	463	0,00%	0,00%	2,36%	463	463	463			
4	CFG	315	353	443	494	0,41%	0,58%	0,64%	50	179	141			
	CF 1	-	240	260	259	0,00%	1,59%	1,59%	(1)	259	19			
	Total Griya	-	240	238	238	0,00%	1,68%	1,68%	-	238	(2)			
	Oto	-	-	22	21	0,00%	0,99%	0,98%	(1)	21	21			
	CF 2	315	112	184	235	0,53%	0,31%	0,39%	51	(80)	122			
	Mitraguna & Others	315	112	184	235	0,61%	0,35%	0,43%	51	(80)	122			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	1.995	0,32%	0,38%	1,67%	1.551	1.680	1.622	1,94%	-16,08%	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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	623	620	613	0,90%	0,81%	0,80%	(7)	(68)	(9)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	623	620	613	1,07%	1,03%	1,01%	(7)	(16)	(9)			
	Mitraguna & Others	630	623	620	613	1,23%	1,17%	1,14%	(7)	(16)	(9)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	613	0,72%	0,53%	0,51%	(7)	(108)	(9)	0,26%	49,37%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.295	2.577	(260)	283	(2.976)	-53,59%	(931)	-26,54%	8.003	32,20%	(5.426)
2	Tabungan	88.498	84.028	83.544	79.816	2.791	(3.729)	(4.212)	-5,01%	(8.682)	-9,81%	96.182	82,98%	(16.366)
3	Deposito	50.176	26.346	25.279	25.279	(1.595)	0	(1.067)	-4,05%	(24.896)	-49,62%	50.580	49,98%	(25.301)
	Total	142.182	115.928	111.118	107.672	936	(3.446)	(8.255)	-7,12%	(34.509)	-24,27%	154.766	69,57%	(47.093)
	CASA	92.006	89.582	85.839	82.393	2.531	(3.446)	(7.189)	-8,02%	(9.613)	-10,45%	104.186	79,08%	(21.793)
	(%) CASA	64,71%	77,27%	77,25%	76,52%									
	FDR	46,30%	73,38%	77,55%	80,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	680	660	(20)	(2.010)	-75,27%	(2.596)	-79,73%	-	0,00%	660	
2	Giro ISE	705	2.196	161	160	(1)	(2.036)	-92,72%	(545)	-77,30%		0,00%	160	
3	Tabungan ISE	2.552	474	519	500	(18)	26	5,46%	(2.052)	-80,39%		0,00%	500	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	147	154	154	154	0	0	0,00%	7	4,76%		0,00%	154	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.233	4.202	-	-	0	281	-31	4.202	31	3.212	130,85%	991
	KUR	-	4.144	4.113	-	-	0	283	-31	4.113	31	3.046	135,05%	1.067
	Non KUR	-	89	89	-	-	0	-2	0	89	-	166	53,86%	(77)
3	PWG	2.349	5.844	6.237	485	520	35	411	393	3.887	128	5.668	110,04%	569
	Cilem	2.349	5.844	6.237	485	520	35	411	393	3.887	128	5.668	110,04%	569
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.727	1.380	1.070	-310	1.632	740	12.241	330	73.395	103,18%	2.332
	CF 1	26.468	27.937	28.086	-	220	220	-109	149	1.618	71	27.743	101,24%	343
	Total Griya	25.069	24.115	24.307	-	220	220	0	192	-762	28	25.471	95,43%	(1.164)
	• Total Non Program	25.069	24.115	24.307	-	220	220	-224	192	-762	28	25.471	95,43%	(1.164)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.779	-	-	0	-109	-44	2.380	44	2.272	166,34%	1.507
	CF 2	37.018	47.050	47.641	1.380	850	-530	1.742	592	10.624	258	45.652	104,36%	1.989
	Mitraguna & Others	36.826	46.839	47.435	1.380	850	-530	1.746	596	10.609	254	44.677	106,17%	2.758
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	86.166	1.865	1.590	-275	2.324	1.102	20.331	488	82.274	104,73%	3.892

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	292	0,00%	0,00%	6,94%	292	292	292			
	KUR	-	-	-	292	0,00%	0,00%	7,09%	292	292	292			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	25	0,00%	0,00%	0,39%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,39%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	1.792	1,73%	2,07%	2,37%	239	695	384			
	CF 1	1.097	1.035	1.183	1.687	4,15%	4,23%	6,01%	504	590	652			
	Total Griya	1.097	1.035	1.040	1.049	4,38%	4,31%	4,32%	9	(48)	14			
	Oto	-	-	143	638	0,00%	3,73%	16,87%	495	638	638			
	CF 2	-	373	370	105	0,00%	0,79%	0,22%	(265)	105	(268)			
	Mitraguna & Others	-	373	370	105	0,00%	0,79%	0,22%	(265)	105	(268)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	2.108	1,67%	1,83%	2,45%	555	1.011	700	0,43%	82,60%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	850	840	2.182	0,19%	1,12%	2,88%	1.342	2.062	1.332			
	CF 1	-	831	821	1.862	0,00%	2,94%	6,63%	1.040	1.862	1.030			
	Total Griya	-	831	821	1.862	0,00%	3,41%	7,66%	1.040	1.862	1.030			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	320	0,32%	0,04%	0,67%	302	200	302			
	Mitraguna & Others	120	19	19	320	0,33%	0,04%	0,67%	302	200	302			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	2.182	0,18%	0,99%	2,53%	1.342	2.062	1.332	0,96%	61,91%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	3.349	3.349	638	0	(1.380)	-29,18%	(927)	-21,67%	12.480	26,84%	(9.131)
2	Tabungan	143.334	167.049	168.671	168.766	3.814	95	1.717	1,03%	25.431	17,74%	157.358	107,25%	11.408
3	Deposito	111.952	125.321	109.716	109.716	(9.175)	0	(15.605)	-12,45%	(2.237)	-2,00%	112.690	97,36%	(2.975)
	Total	259.563	297.099	281.735	281.831	(4.723)	96	(15.268)	-5,14%	22.268	8,58%	282.529	99,75%	(698)
	CASA	147.610	171.779	172.020	172.115	4.452	95	337	0,20%	24.505	16,60%	169.838	101,34%	2.277
	(%) CASA	56,87%	57,82%	61,06%	61,07%									
	FDR	26,72%	28,91%	30,41%	30,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.116	2.142		26	12	0,58%	(195)	-8,36%	-	0,00%	2.142
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.091	2.117		26	12	0,58%	(198)	-8,55%		0,00%	2.117
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	110	113	113		0	3	2,73%	6	5,61%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.226	8.315	625	200	-425	1.340	90	8.121	110	3.371	246,67%	4.944
	KUR	194	7.421	7.524	350	200	-150	946	103	7.330	97	3.205	234,78%	4.319
	Non KUR	-	805	791	275	-	-275	394	-14	791	14	166	476,23%	625
3	PWG	3.438	6.116	5.897	250	171	-79	-61	-219	2.459	390	8.591	68,64%	(2.694)
	Cilem	3.438	6.116	5.897	250	171	-79	-61	-219	2.459	390	8.591	68,64%	(2.694)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	70.871	1.252	500	-752	900	-81	5.908	581	75.712	93,61%	(4.841)
	CF 1	19.068	19.315	19.082	552	-	-552	498	-233	14	233	20.447	93,33%	(1.364)
	Total Griya	17.646	16.784	16.610	-	-	0	0	-174	-1.037	174	18.078	91,88%	(1.468)
	• Total Non Program	17.646	16.784	16.610	-	-	0	-529	-174	-1.037	174	18.078	91,88%	(1.468)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.473	552	-	-552	498	-59	1.051	59	2.369	104,37%	104
	CF 2	45.895	51.637	51.789	700	500	-200	402	152	5.894	348	55.266	93,71%	(3.477)
	Mitraguna & Others	40.397	45.849	46.026	250	500	250	297	176	5.629	324	48.918	94,09%	(2.892)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	85.676	2.127	871	-1.256	2.175	-210	16.318	1.081	88.438	96,88%	(2.762)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	176	0,00%	0,00%	2,11%	176	176	176			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	176	0,00%	0,00%	22,22%	176	176	176			
3	PWG	-	19	-	9	0,00%	0,00%	0,15%	9	9	(10)			
	Cilem	-	19	-	9	0,00%	0,00%	0,15%	9	9	(10)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	1.567	1,63%	1,82%	2,21%	274	507	1.250			
	CF 1	648	-	-	504	3,40%	0,00%	2,64%	504	(144)	504			
	Total Griya	648	-	-	499	3,67%	0,00%	3,00%	499	(149)	499			
	Oto	-	-	-	5	0,00%	0,00%	0,22%	5	5	5			
	CF 2	412	317	1.293	1.063	0,90%	2,50%	2,05%	(230)	651	746			
	Mitraguna & Others	412	-	978	749	1,02%	2,13%	1,63%	(228)	338	749			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	1.752	2,63%	1,51%	2,04%	459	(73)	819	0,56%	72,77%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	1.234	2.187	0,41%	1,74%	3,09%	953	1.920	953			
	CF 1	267	869	869	869	1,40%	4,50%	4,55%	-	602	-			
	Total Griya	132	734	734	734	0,75%	4,37%	4,42%	-	602	-			
	Oto	135	135	135	135	9,51%	5,34%	5,47%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,55%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,86%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.781	0,39%	2,13%	3,25%	953	2.513	1.546	2,24%	31,08%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	16.028	16.250	(1.425)	221	1.207	8,02%	12.433	325,68%	9.215	176,35%	7.035
2	Tabungan	117.085	112.217	110.392	110.798	2.330	406	(1.419)	-1,26%	(6.287)	-5,37%	126.313	87,72%	(15.515)
3	Deposito	49.844	48.537	47.876	47.826	(676)	(50)	(711)	-1,46%	(2.017)	-4,05%	50.329	95,03%	(2.503)
	Total	170.746	175.797	174.297	174.874	229	577	(922)	-0,52%	4.128	2,42%	185.857	94,09%	(10.983)
	CASA	120.903	127.260	126.421	127.048	905	627	(212)	-0,17%	6.145	5,08%	135.528	93,74%	(8.480)
	(%) CASA	70,81%	72,39%	72,53%	72,65%									
	FDR	80,42%	78,23%	79,80%	79,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	912	914		2	(4)	-0,43%	(777)	-45,93%	-	0,00%	914
2	Giro ISE	436	247	194	194		0	(53)	-21,36%	(242)	-55,52%		0,00%	194
3	Tabungan ISE	1.254	671	718	720		2	49	7,27%	(534)	-42,59%		0,00%	720
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	75	75	75		0	0	0,00%	7	10,29%		0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	20.532	21.949	2.776	4.617	1.841	782	1.417	8.400	3.200	20.999	104,53%	951
	Cilem	7.456	10.743	11.691	1.419	1.467	48	575	948	4.235	518	12.236	95,55%	(545)
	Gadai	6.094	9.789	10.258	1.358	3.151	1.793	208	469	4.164	2.681	8.762	117,07%	1.496
4	CFG	119.321	116.995	117.134	1.259	1.174	-85	505	139	-2.188	1.035	130.324	89,88%	(13.191)
	CF 1	15.625	17.605	17.975	-	461	461	-322	370	2.350	91	17.191	104,56%	784
	Total Griya	13.902	15.414	15.839	-	461	461	0	425	1.936	36	14.348	110,39%	1.491
	• Total Non Program	13.902	15.414	15.839	-	461	461	-276	425	1.936	36	14.348	110,39%	1.491
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.136	-	-	0	-322	-55	413	55	2.844	75,12%	(707)
	CF 2	103.696	99.390	99.159	1.259	713	-546	826	-231	-4.537	944	113.133	87,65%	(13.974)
	Mitraguna & Others	94.197	89.853	89.273	1.155	233	-922	737	-580	-4.924	813	102.629	86,99%	(13.355)
	Pensiun	9.499	9.537	9.886	104	480	376	89	349	387	131	10.505	94,11%	(619)
	Total Pembiayaan	137.307	137.527	139.083	4.035	5.791	1.756	1.287	1.556	1.776	4.235	155.759	89,29%	(16.676)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	-	544	0,00%	0,00%	2,48%	544	544	544			
	Cilem	-	-	-	224	0,00%	0,00%	1,92%	224	224	224			
	Gadai	-	-	-	320	0,00%	0,00%	3,12%	320	320	320			
4	CFG	1.942	1.297	2.012	3.706	1,63%	1,72%	3,16%	1.694	1.765	2.409			
	CF 1	86	-	209	457	0,55%	1,19%	2,54%	248	371	457			
	Total Griya	-	-	-	394	0,00%	0,00%	2,49%	394	394	394			
	Oto	86	-	209	63	4,99%	9,53%	2,94%	(146)	(23)	63			
	CF 2	1.856	1.297	1.803	3.249	1,79%	1,81%	3,28%	1.446	1.394	1.952			
	Mitraguna & Others	1.856	1.297	1.803	3.022	1,97%	2,01%	3,39%	1.219	1.166	1.725			
	Pensiun	-	-	-	227	0,00%	0,00%	2,30%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	4.251	1,41%	1,46%	3,06%	2.238	2.309	2.953	0,36%	88,08%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	748	479	605	0,28%	0,41%	0,52%	126	274	(143)			
	CF 1	300	268	-	-	1,92%	0,00%	0,00%	-	(300)	(268)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	268	-	-	17,42%	0,00%	0,00%	-	(300)	(268)			
	CF 2	31	480	479	605	0,03%	0,48%	0,61%	126	574	125			
	Mitraguna & Others	31	480	479	605	0,03%	0,53%	0,68%	126	574	125			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	605	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-47,65%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	12.973	16.572	9.320	3.599	(3.808)	-18,69%	2.642	18,96%	21.404	77,43%	(4.832)
2	Tabungan	118.671	149.789	155.015	153.712	4.855	(1.302)	3.924	2,62%	35.041	29,53%	131.813	116,61%	21.900
3	Deposito	125.329	123.645	145.699	143.199	1.292	(2.500)	19.554	15,81%	17.870	14,26%	125.971	113,68%	17.228
	Total	257.931	293.814	313.687	313.484	15.467	(203)	19.670	6,69%	55.553	21,54%	279.187	112,28%	34.296
	CASA	132.602	170.169	167.988	170.284	14.175	2.297	116	0,07%	37.682	28,42%	153.216	111,14%	17.068
	(%) CASA	51,41%	57,92%	53,55%	54,32%									
	FDR	59,82%	58,36%	55,22%	55,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.062	4.207		145	10	0,23%	669	18,90%	-	0,00%	4.207
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%		0,00%	1
3	Tabungan ISE	3.537	4.196	4.061	4.206		145	10	0,24%	669	18,91%		0,00%	4.206
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	48	49	49		0	1	2,08%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Local Champion	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	49	-	-	0	-63	-1	-268	1	317	15,37%	(268)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	49	-	-	0	-63	-1	-268	1	317	15,37%	(268)
3	PWG	17.010	23.113	23.655	4.745	3.267	-1.478	2.629	542	6.645	2.725	21.932	107,86%	1.723
	Cilem	7.758	11.568	11.944	1.900	777	-1.122	1.248	376	4.185	402	11.527	103,61%	417
	Gadai	9.252	11.546	11.712	2.846	2.489	-356	1.381	166	2.460	2.323	10.405	112,56%	1.307
4	CFG	136.962	148.294	148.518	4.177	1.967	-2.210	2.109	224	11.556	1.743	150.143	98,92%	(1.625)
	CF 1	16.548	16.413	16.589	240	257	17	165	176	40	81	17.976	92,28%	(1.387)
	Total Griya	15.017	13.854	13.827	-	-	0	0	-27	-1.190	27	15.423	89,66%	(1.595)
	• Total Non Program	15.017	13.854	13.827	-	-	0	-111	-27	-1.190	27	15.423	89,66%	(1.595)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.762	240	257	17	165	203	1.230	54	2.553	108,16%	208
	CF 2	120.414	131.881	131.929	3.938	1.710	-2.228	1.945	49	11.516	1.661	132.167	99,82%	(238)
	Mitraguna & Others	110.777	121.505	121.163	3.938	1.245	-2.693	1.183	-342	10.386	1.587	121.615	99,63%	(451)
	Pensiun	9.636	10.375	10.766	-	465	465	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	173.222	8.922	6.234	-2.688	4.676	1.765	18.934	4.469	172.392	100,48%	830

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
3	PWG	-	-	-	711	0,00%	0,00%	3,01%	711	711	711			
	Cilem	-	-	-	158	0,00%	0,00%	1,32%	158	158	158			
	Gadai	-	-	-	553	0,00%	0,00%	4,73%	553	553	553			
4	CFG	334	628	1.041	2.402	0,24%	0,70%	1,62%	1.361	2.068	1.773			
	CF 1	-	124	569	244	0,00%	3,47%	1,47%	(325)	244	120			
	Total Griya	-	124	569	95	0,00%	4,11%	0,69%	(474)	95	(29)			
	Oto	-	-	-	149	0,00%	0,00%	5,41%	149	149	149			
	CF 2	334	504	472	2.157	0,28%	0,36%	1,64%	1.686	1.823	1.653			
	Mitraguna & Others	334	504	472	2.157	0,30%	0,39%	1,78%	1.686	1.823	1.653			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	3.113	0,31%	0,64%	1,80%	2.022	2.631	2.432	0,15%	91,62%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	60	-	49	24,03%	0,00%	100,00%	49	(27)	(12)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	49	24,03%	0,00%	100,00%	49	(27)	(12)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.280	0,57%	0,81%	0,86%	77	494	303			
	CF 1	645	-	-	78	3,90%	0,00%	0,47%	78	(567)	78			
	Total Griya	645	-	-	78	4,29%	0,00%	0,56%	78	(567)	78			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,91%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	0,99%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.329	0,56%	0,70%	0,77%	126	466	291	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	8.293	8.822	6.361	529	(4.743)	-34,96%	242	2,82%	17.523	50,34%	(8.701)
2	Tabungan	115.717	129.668	130.811	132.469	(48.354)	1.658	2.801	2,16%	16.752	14,48%	128.619	102,99%	3.850
3	Deposito	158.683	177.958	172.222	172.223	4.988	0	(5.735)	-3,22%	13.540	8,53%	159.458	108,01%	12.765
	Total	282.980	321.190	311.327	313.514	(37.006)	2.187	(7.677)	-2,39%	30.534	10,79%	305.600	102,59%	7.914
	CASA	124.297	143.232	139.104	141.291	(41.993)	2.186	(1.941)	-1,36%	16.994	13,67%	146.142	96,68%	(4.851)
	(%) CASA	43,92%	44,59%	44,68%	45,07%									
	FDR	77,18%	77,13%	79,39%	78,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	6.631	6.866		234	3.778	122,34%	3.546	106,84%	-	0,00%	6.866
2	Giro ISE	510	270	405	412		7	142	52,60%	(98)	-19,13%		0,00%	412
3	Tabungan ISE	2.559	2.568	5.977	6.203		227	3.636	141,58%	3.644	142,37%		0,00%	6.203
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	7.562	54,61%	(3.432)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	6.232	66,27%	(2.103)
	• Local Champion	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	5.326	77,54%	(1.196)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	12.098	150	275	125	264	94	2.186	181	11.888	101,76%	210
	KUR	9.027	10.576	10.614	150	200	50	207	38	1.587	162	10.922	97,18%	(308)
	Non KUR	885	1.428	1.484	-	75	75	57	56	599	19	966	153,62%	518
3	PWG	13.890	23.194	23.199	4.337	2.499	-1.838	1.853	5	9.308	2.495	25.234	91,93%	(2.035)
	Cilem	5.699	14.671	14.598	2.358	599	-1.758	1.572	-73	8.899	673	14.596	100,01%	2
	Gadai	8.191	8.523	8.600	1.979	1.900	-80	281	78	409	1.822	10.638	80,85%	(2.037)
4	CFG	190.097	208.286	207.727	10.380	3.586	-6.794	4.715	-560	17.630	4.146	203.447	102,10%	4.279
	CF 1	25.896	28.426	28.285	1.975	-	-1.975	-115	-141	2.389	141	27.548	102,67%	736
	Total Griya	21.834	24.367	24.263	1.975	-	-1.975	0	-104	2.430	104	22.303	108,79%	1.960
	• Total Non Program	21.834	24.367	24.263	1.975	-	-1.975	1.758	-104	2.430	104	22.303	108,79%	1.960
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	4.021	-	-	0	-115	-37	-41	37	5.245	76,67%	(1.224)
	CF 2	164.201	179.861	179.442	8.405	3.586	-4.819	4.829	-419	15.241	4.005	175.899	102,01%	3.543
	Mitraguna & Others	145.925	160.858	160.441	8.255	3.300	-4.955	4.976	-417	14.516	3.717	156.562	102,48%	3.879
	Pensiun	18.276	19.003	19.001	150	286	136	-146	-2	725	288	19.337	98,26%	(336)
	Total Pembiayaan	218.409	247.724	247.154	14.867	6.360	-8.507	6.458	-571	28.745	6.931	248.132	99,61%	(978)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	-	1.424	2,87%	0,00%	0,00%	1.424	1.140	1.424			
	KUR	284	-	-	1.424	3,15%	0,00%	13,42%	1.424	1.140	1.424			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	776	0,00%	0,00%	3,34%	776	776	634			
	Cilem	-	142	-	426	0,00%	0,00%	2,92%	426	426	284			
	Gadai	-	-	-	349	0,00%	0,00%	4,06%	349	349	349			
4	CFG	85	731	484	3.598	0,04%	0,04%	1,73%	3.113	3.513	2.867			
	CF 1	52	483	484	825	0,20%	1,70%	2,92%	341	773	343			
	Total Griya	52	49	48	143	0,24%	0,20%	0,59%	94	91	94			
	Oto	-	434	436	682	0,00%	10,75%	16,97%	246	682	249			
	CF 2	33	248	-	2.773	0,02%	0,00%	1,55%	2.773	2.740	2.525			
	Mitraguna & Others	33	-	-	2.577	0,02%	0,00%	1,61%	2.577	2.545	2.577			
	Pensiun	-	248	-	195	0,00%	0,00%	1,03%	195	195	(53)			
	Total Pembiayaan	369	873	484	5.798	0,17%	0,20%	2,35%	5.313	5.429	4.925	0,18%	92,41%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	308	515	514	0,63%	0,25%	0,25%	(1)	(691)	206			
	CF 1	485	33	-	-	1,87%	0,00%	0,00%	-	(485)	(33)			
	Total Griya	485	33	-	-	2,22%	0,00%	0,00%	-	(485)	(33)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	275	515	514	0,44%	0,29%	0,29%	(1)	(205)	239			
	Mitraguna & Others	719	275	274	273	0,49%	0,17%	0,17%	(1)	(446)	(2)			
	Pensiun	-	-	241	241	0,00%	0,10%	1,27%	-	241	241			
	Total Pembiayaan	1.209	308	515	514	0,55%	0,21%	0,21%	(1)	(695)	206	0,00%	98,99%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	40.325	40.248	4.605	(77)	32.058	391,42%	31.694	370,52%	14.517	277,24%	25.730
2	Tabungan	104.558	99.302	99.319	100.051	725	732	749	0,75%	(4.507)	-4,31%	115.482	86,64%	(15.431)
3	Deposito	118.514	117.131	76.830	76.820	1	(10)	(40.311)	-34,41%	(41.693)	-35,18%	119.000	64,55%	(42.180)
	Total	231.625	224.623	216.473	217.119	5.331	646	(7.503)	-3,34%	(14.506)	-6,26%	248.999	87,20%	(31.880)
	CASA	113.112	107.492	139.643	140.299	5.330	656	32.807	30,52%	27.187	24,04%	129.999	107,92%	10.300
	(%) CASA	48,83%	47,85%	64,51%	64,62%									
	FDR	61,23%	66,47%	69,08%	68,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.522	4.498		(24)	37	0,83%	1.838	69,10%	-	0,00%	4.498
2	Giro ISE	666	1.055	1.209	1.160		(49)	105	9,98%	494	74,12%		0,00%	1.160
3	Tabungan ISE	1.893	3.306	3.213	3.238		25	(68)	-2,07%	1.344	70,98%		0,00%	3.238
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	77	78	78		0	1	1,30%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Local Champion	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
3	PWG	18.643	23.712	25.132	2.262	3.181	919	590	1.420	6.489	1.762	26.997	93,09%	(1.865)
	Cilem	13.169	14.611	14.783	720	919	199	-89	171	1.614	748	18.072	81,80%	(3.289)
	Gadai	5.474	9.101	10.349	1.542	2.262	720	679	1.248	4.874	1.014	8.925	115,95%	1.424
4	CFG	123.108	123.758	122.633	1.308	1.070	-238	139	-1.125	-474	2.195	135.676	90,39%	(13.043)
	CF 1	17.304	14.800	13.922	-	-	0	-112	-878	-3.381	878	18.907	73,63%	(4.985)
	Total Griya	13.206	11.180	10.479	-	-	0	0	-702	-2.727	702	13.646	76,79%	(3.167)
	• Total Non Program	13.206	11.180	10.479	-	-	0	-416	-702	-2.727	702	13.646	76,79%	(3.167)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.443	-	-	0	-112	-177	-654	177	5.261	65,45%	(1.817)
	CF 2	105.804	108.958	108.711	1.308	1.070	-238	251	-246	2.907	1.316	116.769	93,10%	(8.058)
	Mitraguna & Others	72.025	75.639	75.807	1.308	1.070	-238	464	168	3.782	902	81.996	92,45%	(6.189)
	Pensiun	33.780	33.319	32.905	-	-	0	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	149.550	3.570	4.251	681	687	254	7.723	3.997	162.749	91,89%	(13.199)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	67	-	1.713	0,00%	0,00%	6,82%	1.713	1.713	1.646			
	Cilem	-	67	-	1.120	0,00%	0,00%	7,58%	1.120	1.120	1.053			
	Gadai	-	-	-	593	0,00%	0,00%	5,73%	593	593	593			
4	CFG	370	829	965	1.554	0,30%	0,78%	1,27%	589	1.184	725			
	CF 1	206	520	654	674	1,19%	4,42%	4,84%	20	467	153			
	Total Griya	92	423	559	446	0,69%	5,00%	4,25%	(113)	354	23			
	Oto	114	97	95	228	2,79%	6,62%	6,26%	133	114	131			
	CF 2	164	309	311	880	0,15%	0,29%	0,81%	569	717	571			
	Mitraguna & Others	164	309	311	783	0,23%	0,41%	1,03%	472	620	475			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	3.267	0,26%	0,65%	2,18%	2.302	2.897	2.371	1,37%	37,42%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	443	325	324	0,00%	0,26%	0,26%	(1)	319	(119)			
	CF 1	5	67	108	107	0,03%	0,73%	0,77%	(1)	102	40			
	Total Griya	5	67	108	107	0,04%	0,97%	1,02%	(1)	102	40			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	217	0,00%	0,20%	0,20%	-	217	(159)			
	Mitraguna & Others	-	159	-	-	0,00%	0,00%	0,00%	-	-	(159)			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	-	217	(0)			
	Total Pembiayaan	5	443	325	324	0,00%	0,22%	0,22%	(1)	319	(119)	2,13%	-882,34%	1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	3.156	4.739	(3.772)	1.583	98	2,11%	3.124	193,41%	6.087	77,86%	(1.347)
2	Tabungan	101.049	105.844	103.999	102.345	2.355	(1.654)	(3.499)	-3,31%	1.296	1,28%	108.694	94,16%	(6.349)
3	Deposito	38.774	45.970	45.506	45.506	352	0	(464)	-1,01%	6.732	17,36%	39.176	116,16%	6.330
	Total	141.438	156.455	152.661	152.590	(1.065)	(71)	(3.865)	-2,47%	11.152	7,88%	153.956	99,11%	(1.366)
	CASA	102.664	110.485	107.155	107.084	(1.417)	(71)	(3.401)	-3,08%	4.420	4,31%	114.781	93,29%	(7.696)
	(%) CASA	72,59%	70,62%	70,19%	70,18%									
	FDR	91,03%	101,07%	105,22%	105,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	3.034	3.091		57	427	16,03%	(207)	-6,29%	-	0,00%	3.091
2	Giro ISE	186	384	150	286		136	(98)	-25,48%	100	54,13%		0,00%	286
3	Tabungan ISE	2.913	2.270	2.874	2.795		(79)	525	23,12%	(118)	-4,05%		0,00%	2.795
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	98	102	102		0	4	4,08%	8	8,51%		0,00%	102

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Local Champion	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.950	400	450	50	716	383	6.709	67	3.432	202,51%	3.518
	KUR	103	5.934	6.327	400	450	50	734	393	6.225	57	3.149	200,91%	3.178
	Non KUR	139	633	623	-	-	0	-18	-10	484	10	283	220,37%	340
3	PWG	20.398	28.133	29.760	6.093	6.369	276	1.050	1.627	9.361	4.742	29.699	100,20%	61
	Cilem	7.170	11.937	12.870	1.479	1.881	403	519	933	5.701	948	14.807	86,92%	(1.937)
	Gadai	13.229	16.195	16.889	4.615	4.488	-127	531	694	3.661	3.794	14.891	113,42%	1.998
4	CFG	107.701	103.456	103.807	500	1.710	1.210	-1.018	351	-3.894	1.359	118.027	87,95%	(14.220)
	CF 1	13.161	13.769	13.676	-	-	0	-50	-94	514	94	14.488	94,39%	(812)
	Total Griya	10.223	10.244	10.196	-	-	0	0	-48	-27	48	10.640	95,83%	(444)
	• Total Non Program	10.223	10.071	10.024	-	-	0	-459	-48	-199	48	10.640	94,21%	(616)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.480	-	-	0	-50	-45	541	45	3.848	90,43%	(368)
	CF 2	94.540	89.687	90.132	500	1.710	1.210	-968	445	-4.408	1.265	103.539	87,05%	(13.408)
	Mitraguna & Others	89.171	84.195	84.041	380	1.060	680	-1.036	-154	-5.130	1.214	97.354	86,33%	(13.313)
	Pensiun	5.368	5.492	6.090	120	650	530	68	599	722	51	6.185	98,47%	(94)
	Total Pembiayaan	128.755	158.128	160.637	6.993	8.679	1.686	747	2.509	31.882	6.170	151.573	105,98%	9.064

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	-	665	0,00%	0,00%	9,57%	665	665	665			
	KUR	-	-	-	582	0,00%	0,00%	9,20%	582	582	582			
	Non KUR	-	-	-	83	0,00%	0,00%	13,31%	83	83	83			
3	PWG	-	-	-	1.458	0,00%	0,00%	4,90%	1.458	1.458	1.458			
	Cilem	-	-	-	752	0,00%	0,00%	5,84%	752	752	752			
	Gadai	-	-	-	706	0,00%	0,00%	4,18%	706	706	706			
4	CFG	1.919	1.753	960	1.607	1,78%	0,93%	1,55%	647	(312)	(146)			
	CF 1	107	46	77	667	0,81%	0,56%	4,88%	590	560	621			
	Total Griya	107	46	-	642	1,04%	0,00%	6,29%	642	535	595			
	Oto	-	-	77	25	0,00%	2,19%	0,72%	(52)	25	25			
	CF 2	1.812	1.706	883	940	1,92%	0,98%	1,04%	57	(872)	(767)			
	Mitraguna & Others	1.812	1.706	883	940	2,03%	1,05%	1,12%	57	(872)	(767)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	3.729	1,49%	0,61%	2,32%	2.770	1.811	1.977	0,00%	100,00%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	1.314	2.121	2.339	2,33%	2,05%	2,25%	218	(166)	1.025			
	CF 1	23	78	78	78	0,18%	0,57%	0,57%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	1.236	2.042	2.261	2,63%	2,28%	2,51%	218	(221)	1.025			
	Mitraguna & Others	2.482	1.236	2.042	2.261	2,78%	2,43%	2,69%	218	(221)	1.025			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.339	2,27%	1,34%	1,46%	218	(581)	1.025	0,00%	100,00%	-1,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	125	91	93	(12)	2	(32)	-25,68%	58	165,72%	39	238,11%	54
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	91	93	(12)	2	(32)	-25,68%	58	165,72%	39	238,11%	54
	CASA	35	125	91	93	(12)	2	(32)	-25,68%	58	165,72%	39	238,11%	54
	(%) 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 (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-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	23-Oct-25	31-Dec-24	30-Sep-25	23-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	618	758	745	57	(13)	127	20,64%	307	69,99%	489	152,33%	256
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.308	1.295	57	(13)	127	10,92%	857	195,48%	489	264,77%	806
	CASA	438	618	758	745	57	(13)	127	20,64%	307	69,99%	489	152,33%	256
	(%) CASA	100,00%	52,89%	57,95%	57,53%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	107	195	195	0	88	81,85%	195	195291,91%	-	0,00%	195
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	195	195	0	88	81,85%	195	195291,91%		0,00%	195
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-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	23-Oct-25	31-Dec-24	30-Sep-25	23-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	40.205	41.481	1.667	1.276	2.769	7,15%	20.029	93,37%	29.582	140,23%	11.899
2	Tabungan	103.481	114.782	118.121	120.402	(1.849)	2.282	5.620	4,90%	16.922	16,35%	117.381	102,57%	3.022
3	Deposito	132.303	92.587	87.957	87.960	(2.092)	3	(4.627)	-5,00%	(44.342)	-33,52%	133.044	66,11%	(45.084)
	Total	257.235	246.081	246.283	249.844	(2.274)	3.561	3.763	1,53%	(7.392)	-2,87%	280.006	89,23%	(30.163)
	CASA	124.933	153.494	158.325	161.883	(182)	3.558	8.389	5,47%	36.951	29,58%	146.962	110,15%	14.921
	(%) CASA	48,57%	62,38%	64,29%	64,79%									
	FDR	70,83%	83,69%	85,64%	84,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	8.628	8.506		(122)	112	1,34%	570	7,18%	-	0,00%	8.506
2	Giro ISE	4.026	4.019	4.055	3.896		(160)	(123)	-3,07%	(130)	-3,24%		0,00%	3.896
3	Tabungan ISE	2.910	4.374	4.572	4.610		38	236	5,39%	1.700	58,44%		0,00%	4.610
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	64	64		0	0	0,00%	2	3,23%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	39.032	-	-	0	-132	-131	-6.202	131	52.956	73,71%	(13.924)
	Linkage	14.656	14.626	14.626	-	-	-	-25	0	-30	-	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.406	-	-	0	-107	-131	-6.172	131	34.938	69,86%	(10.531)
	• Local Champion	28.121	21.528	21.407	-	-	0	-103	-122	-6.715	122	30.188	70,91%	(8.781)
	• Value Chain	2.457	3.009	3.000	-	-	-	-4	-10	542	10	4.750	63,16%	(1.750)
2	MBG	4.919	3.092	3.043	-	-	0	-141	-49	-1.875	49	4.919	61,87%	(1.875)
	KUR	4.804	3.092	3.043	-	-	0	-141	-49	-1.761	49	4.804	63,35%	(1.761)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	39.625	4.231	10.356	6.125	2.279	3.258	16.288	7.098	37.382	106,00%	2.243
	Cilem	6.677	15.526	17.521	1.929	3.075	1.146	1.765	1.994	10.844	1.081	18.172	96,42%	(651)
	Gadai	16.660	20.841	22.104	2.301	7.281	4.979	514	1.264	5.445	6.017	19.210	115,07%	2.895
4	CFG	108.703	127.310	129.222	2.720	2.577	-143	3.458	1.912	20.519	665	119.815	107,85%	9.407
	CF 1	24.869	28.088	27.940	-	27	27	-148	-148	3.070	175	26.244	106,46%	1.696
	Total Griya	19.873	21.856	21.779	-	-	0	0	-76	1.906	76	20.264	107,48%	1.516
	• Total Non Program	19.873	21.856	21.779	-	-	0	-204	-76	1.906	76	20.264	107,48%	1.516
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.161	-	27	27	-148	-72	1.164	99	5.980	103,01%	180
	CF 2	83.833	99.222	101.282	2.720	2.550	-170	3.606	2.060	17.449	490	93.571	108,24%	7.711
	Mitraguna & Others	62.328	75.629	77.481	1.640	2.150	510	2.486	1.852	15.153	298	71.183	108,85%	6.298
	Pensiun	21.505	23.593	23.801	1.080	400	-680	1.120	208	2.296	192	22.388	106,31%	1.413
	Total Pembiayaan	182.193	205.933	210.923	6.951	12.933	5.983	5.464	4.990	28.730	7.944	215.072	98,07%	(4.149)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.835	0,00%	0,00%	7,26%	2.835	2.835	2.835			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.704	0,00%	0,00%	11,08%	2.704	2.704	2.704			
	Value Chain	-	-	-	131	0,00%	0,00%	0,61%	131	131	131			
2	MBG	121	35	20	608	2,46%	0,65%	19,97%	588	487	572			
	KUR	83	35	20	608	1,72%	0,65%	19,97%	588	525	572			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	1.909	0,00%	0,00%	4,82%	1.909	1.909	1.892			
	Cilem	-	17	-	858	0,00%	0,00%	4,90%	858	858	841			
	Gadai	-	-	-	1.051	0,00%	0,00%	4,75%	1.051	1.051	1.051			
4	CFG	330	1.984	1.698	2.987	0,30%	1,33%	2,31%	1.289	2.657	1.003			
	CF 1	209	-	63	307	0,84%	0,23%	1,10%	244	98	307			
	Total Griya	-	-	-	178	0,00%	0,00%	0,82%	178	178	178			
	Oto	209	-	63	130	4,19%	1,02%	2,10%	66	(80)	130			
	CF 2	120	1.984	1.635	2.680	0,14%	1,65%	2,65%	1.045	2.559	696			
	Mitraguna & Others	-	1.846	1.495	2.430	0,00%	1,98%	3,14%	934	2.430	584			
	Pensiun	120	138	140	250	0,56%	0,59%	1,05%	110	130	112			
	Total Pembiayaan	451	2.036	1.718	8.339	0,25%	0,83%	3,95%	6.621	7.889	6.303	3,31%	16,37%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,77%	-	430	(23)			
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,22%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	73	7,57%	2,36%	2,40%	-	(299)	(1)			
	KUR	296	74	73	73	6,16%	2,36%	2,40%	-	(223)	(1)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	264	199	199	2,47%	0,16%	0,15%	-	(2.486)	(66)			
	CF 1	107	264	199	199	0,43%	0,71%	0,71%	-	91	(66)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	199	2,15%	3,19%	3,23%	-	91	(66)			
	CF 2	2.577	-	-	-	3,07%	0,00%	0,00%	-	(2.577)	-			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	-	0,09%	0,00%	0,00%	-	(155)	-			
	Total Pembiayaan	8.782	6.517	6.428	6.428	4,82%	3,12%	3,05%	-	(2.354)	(90)	3,45%	-13,31%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	14.468	14.350	5.146	(118)	(9.380)	-39,53%	(3.354)	-18,94%	26.218	54,73%	(11.868)
2	Tabungan	74.047	75.403	72.852	73.600	407	748	(1.803)	-2,39%	(447)	-0,60%	88.604	83,07%	(15.005)
3	Deposito	177.676	161.424	161.131	160.131	(1.510)	(1.000)	(1.293)	-0,80%	(17.545)	-9,87%	178.442	89,74%	(18.311)
	Total	269.427	260.557	248.451	248.081	4.043	(370)	(12.476)	-4,79%	(21.346)	-7,92%	293.265	84,59%	(45.184)
	CASA	91.751	99.133	87.320	87.950	5.552	630	(11.183)	-11,28%	(3.801)	-4,14%	114.823	76,60%	(26.873)
	(%) CASA	34,05%	38,05%	35,15%	35,45%									
	FDR	66,93%	77,94%	83,17%	83,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.777	2.236	2.063		(174)	285	16,04%	(1.636)	-44,24%	-	0,00%	2.063
2	Giro ISE	1.245	404	411	195		(216)	(209)	-51,72%	(1.050)	-84,32%		0,00%	195
3	Tabungan ISE	2.454	1.373	1.825	1.867		42	494	35,99%	(587)	-23,91%		0,00%	1.867
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	83	83		0	0	0,00%	5	6,41%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.250	10.110	75	30	-45	389	-140	2.610	170	9.957	101,53%	153
	KUR	5.814	8.671	8.546	75	30	-45	427	-125	2.732	155	8.271	103,32%	275
	Non KUR	1.686	1.579	1.564	-	-	0	-38	-16	-122	16	1.686	92,75%	(122)
3	PWG	25.637	35.572	38.099	6.817	7.706	889	2.160	2.528	12.462	5.178	35.630	106,93%	2.470
	Cilem	7.478	14.278	16.529	1.914	2.753	839	1.390	2.252	9.052	501	16.188	102,11%	341
	Gadai	18.160	21.294	21.570	4.902	4.953	51	770	276	3.411	4.677	19.441	110,95%	2.129
4	CFG	147.202	157.268	158.440	2.264	1.828	-436	-1.307	1.172	11.238	656	159.845	99,12%	(1.405)
	CF 1	16.107	19.034	19.122	270	257	-13	117	88	3.015	169	17.928	106,65%	1.193
	Total Griya	8.451	13.025	13.250	-	257	257	0	225	4.799	32	8.929	148,38%	4.320
	• Total Non Program	8.451	13.025	13.250	-	257	257	1.500	225	4.799	32	8.929	148,38%	4.320
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.872	270	-	-270	117	-137	-1.784	137	8.999	65,25%	(3.127)
	CF 2	131.096	138.234	139.318	1.994	1.571	-423	-1.424	1.084	8.223	487	141.916	98,17%	(2.598)
	Mitraguna & Others	128.138	134.811	135.686	1.697	1.336	-361	-1.539	875	7.548	461	137.753	98,50%	(2.067)
	Pensiun	2.957	3.423	3.632	297	235	-62	115	209	675	26	4.164	87,24%	(531)
	Total Pembiayaan	180.340	203.090	206.649	9.155	9.564	408	1.242	3.559	26.310	6.004	205.431	100,59%	1.218

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	368	156	1.446	6,04%	1,53%	14,30%	1.289	993	1.078			
	KUR	363	292	83	1.341	6,24%	0,96%	15,69%	1.258	978	1.049			
	Non KUR	90	76	73	104	5,33%	4,63%	6,68%	31	15	29			
3	PWG	-	-	-	1.280	0,00%	0,00%	3,36%	1.280	1.280	1.280			
	Cilem	-	-	-	1.164	0,00%	0,00%	7,04%	1.164	1.164	1.164			
	Gadai	-	-	-	117	0,00%	0,00%	0,54%	117	117	117			
4	CFG	537	576	1.372	3.932	0,36%	0,87%	2,48%	2.560	3.395	3.355			
	CF 1	200	-	783	1.570	1,24%	4,11%	8,21%	787	1.370	1.570			
	Total Griya	-	-	-	326	0,00%	0,00%	2,46%	326	326	326			
	Oto	200	-	783	1.244	2,61%	13,03%	21,19%	461	1.045	1.244			
	CF 2	337	576	589	2.361	0,26%	0,43%	1,69%	1.773	2.024	1.785			
	Mitraguna & Others	337	576	589	2.361	0,26%	0,44%	1,74%	1.773	2.024	1.785			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	944	1.528	6.657	0,55%	0,75%	3,22%	5.129	5.668	5.714	0,62%	80,85%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	-	199	199	0,93%	1,94%	1,96%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,32%	(0)	199	199			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.587	2.625	2.671	0,78%	1,67%	1,69%	45	1.521	84			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,26%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.636	0,80%	1,87%	1,89%	45	1.593	84			
	Mitraguna & Others	1.042	2.552	2.590	2.636	0,81%	1,92%	1,94%	45	1.593	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.869	0,68%	1,39%	1,39%	45	1.650	282	0,06%	95,33%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	14.642	14.358	161	(284)	(801)	-5,28%	1.409	10,88%	17.145	83,75%	(2.787)
2	Tabungan	76.505	79.046	79.467	83.191	1.381	3.724	4.145	5,24%	6.687	8,74%	84.906	97,98%	(1.714)
3	Deposito	21.770	21.189	21.615	21.616	(2.672)	0	426	2,01%	(155)	-0,71%	22.178	97,47%	(562)
	Total	111.225	115.395	115.725	119.165	(1.131)	3.441	3.771	3,27%	7.940	7,14%	124.229	95,92%	(5.063)
	CASA	89.454	94.205	94.109	97.550	1.542	3.440	3.344	3,55%	8.095	9,05%	102.051	95,59%	(4.501)
	(%) CASA	80,43%	81,64%	81,32%	81,86%									
	FDR	45,34%	59,53%	59,99%	58,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.400	1.355		(45)	35	2,64%	197	17,00%	-	0,00%	1.355
2	Giro ISE	199	169	148	148		0	(21)	-12,35%	(51)	-25,47%	-	0,00%	148
3	Tabungan ISE	959	1.151	1.251	1.207		(45)	56	4,85%	248	25,82%	-	0,00%	1.207
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%	-	0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.535	4.505	-	-	0	637	-30	4.403	30	3.313	135,98%	1.192
	KUR	103	4.329	4.301	-	-	0	640	-28	4.199	28	3.147	136,67%	1.154
	Non KUR	-	206	204	-	-	0	-2	-2	204	2	166	122,91%	38
3	PWG	12.227	17.275	18.358	2.886	3.293	407	926	1.083	6.131	2.211	25.546	71,86%	(7.188)
	Cilem	5.118	9.994	10.494	1.041	683	-358	616	499	5.375	184	15.416	68,07%	(4.923)
	Gadai	7.109	7.281	7.864	1.845	2.610	765	311	583	755	2.027	10.130	77,63%	(2.266)
4	CFG	38.093	46.881	46.553	929	723	-206	784	-328	8.460	1.051	45.479	102,36%	1.074
	CF 1	11.280	11.651	11.485	-	15	15	-168	-166	206	182	12.241	93,82%	(756)
	Total Griya	5.847	6.622	6.578	-	-	0	0	-45	731	45	6.105	107,75%	473
	• Total Non Program	5.847	6.110	6.067	-	-	0	-84	-43	220	43	6.105	99,38%	(38)
	• Program	-	512	511	-	-	0	-2	-1	511	1	0	0,00%	511
	Oto	5.433	5.029	4.908	-	15	15	-168	-122	-525	137	6.136	79,98%	(1.229)
	CF 2	26.814	35.229	35.068	929	708	-221	952	-161	8.254	869	33.238	105,51%	1.830
	Mitraguna & Others	24.934	33.079	32.937	929	708	-221	973	-142	8.004	850	30.775	107,03%	2.162
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	69.418	3.815	4.016	201	2.348	725	18.993	3.291	74.340	93,38%	(4.922)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	-	776	0,00%	0,00%	17,22%	776	776	334			
	KUR	-	442	-	776	0,00%	0,00%	18,04%	776	776	334			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	252	0,00%	0,00%	1,37%	252	252	140			
	Cilem	-	112	-	103	0,00%	0,00%	0,98%	103	103	(9)			
	Gadai	-	-	-	149	0,00%	0,00%	1,89%	149	149	149			
4	CFG	182	970	943	1.834	0,48%	2,01%	3,94%	891	1.652	863			
	CF 1	77	57	348	741	0,68%	2,99%	6,45%	393	664	683			
	Total Griya	1	-	-	459	0,02%	0,00%	6,97%	459	457	459			
	Oto	76	57	348	282	1,39%	6,92%	5,75%	(66)	207	225			
	CF 2	105	913	595	1.093	0,39%	1,69%	3,12%	498	988	180			
	Mitraguna & Others	105	913	595	956	0,42%	1,80%	2,90%	361	852	43			
	Pensiun	-	-	-	136	0,00%	0,00%	6,40%	136	136	136			
	Total Pembiayaan	182	1.525	943	2.862	0,36%	1,37%	4,12%	1.919	2.680	1.337	0,00%	100,00%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	512	511	510	0,49%	1,09%	1,10%	(1)	322	(1)			
	CF 1	182	115	115	115	1,61%	0,99%	1,00%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,35%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,13%	(1)	388	(1)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,20%	(1)	388	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,74%	(1)	322	(1)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	8.194	7.950	(48)	(244)	2.783	53,87%	(9.484)	-54,40%	21.639	36,74%	(13.689)
2	Tabungan	88.077	93.855	81.560	82.390	(1.626)	830	(11.464)	-12,22%	(5.687)	-6,46%	96.061	85,77%	(13.670)
3	Deposito	27.462	38.954	48.993	48.994	(246)	1	10.040	25,78%	21.532	78,40%	27.831	176,04%	21.164
	Total	132.974	137.975	138.747	139.334	(1.921)	588	1.359	0,99%	6.360	4,78%	145.530	95,74%	(6.195)
	CASA	105.512	99.021	89.754	90.340	(1.674)	586	(8.681)	-8,77%	(15.171)	-14,38%	117.699	76,76%	(27.359)
	(%) CASA	79,35%	71,77%	64,69%	64,84%									
	FDR	8,88%	16,14%	16,26%	16,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	7.758	7.764	6	1.035	15,38%	(4.966)	-39,01%	-	0,00%	7.764
2	Giro ISE	9.787	114	967	994	27	880	770,58%	(8.793)	-89,85%		0,00%	994
3	Tabungan ISE	2.943	6.115	6.290	6.270	(20)	155	2,54%	3.327	113,07%		0,00%	6.270
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.417	5.595	670	305	-365	505	179	2.523	127	3.184	175,73%	2.411
	Cilem	3.072	5.417	5.595	670	305	-365	505	179	2.523	127	3.184	175,73%	2.411
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	16.970	80	270	190	117	120	8.228	150	16.629	102,05%	341
	CF 1	1.694	1.892	1.882	-	-	0	-41	-11	188	11	2.611	72,08%	(729)
	Total Griya	398	870	870	-	-	0	0	0	472	-	667	130,44%	203
	• Total Non Program	398	870	870	-	-	0	-3	0	472	-	667	130,44%	203
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	1.012	-	-	0	-41	-11	-284	11	1.944	52,05%	(932)
	CF 2	7.049	14.958	15.089	80	270	190	159	131	8.040	139	14.019	107,63%	1.070
	Mitraguna & Others	6.955	14.866	14.997	80	270	190	159	131	8.042	139	13.442	111,56%	1.554
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.566	750	575	-175	622	299	10.751	276	19.813	113,89%	2.752

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	223	271	-	155	2,55%	0,00%	0,91%	155	(68)	(116)			
	CF 1	223	196	-	-	13,18%	0,00%	0,00%	-	(223)	(196)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	-	17,22%	0,00%	0,00%	-	(223)	(196)			
	CF 2	-	76	-	155	0,00%	0,00%	1,03%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,03%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	155	1,89%	0,00%	0,69%	155	(68)	(116)	2,07%	-201,64%	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	76	76	0,00%	0,45%	0,44%	-	76	76			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	76	76	0,00%	0,50%	0,50%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,50%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,33%	-	76	76	6,27%	#####	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.372	36.381	(698)	9	(5.024)	-12,13%	17.356	91,22%	23.697	153,53%	12.684
2	Tabungan	42.453	51.777	52.160	52.055	862	(104)	279	0,54%	9.602	22,62%	49.712	104,71%	2.343
3	Deposito	43.338	44.102	45.926	45.526	1.048	(400)	1.424	3,23%	2.187	5,05%	43.818	103,90%	1.707
	Total	104.817	137.283	134.458	133.962	1.212	(496)	(3.321)	-2,42%	29.145	27,81%	117.227	114,28%	16.735
	CASA	61.479	93.181	88.532	88.436	164	(96)	(4.745)	-5,09%	26.958	43,85%	73.409	120,47%	15.027
	(%) CASA	58,65%	67,88%	65,84%	66,02%									
	FDR	25,79%	39,49%	41,50%	41,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.724	1.724		(0)	125	7,81%	342	24,78%	-	0,00%	1.724
2	Giro ISE	167	55	58	58		0	3	5,32%	(109)	-65,30%		0,00%	58
3	Tabungan ISE	1.214	1.544	1.666	1.666		(0)	122	7,89%	452	37,20%		0,00%	1.666
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	33	33		0	0	0,00%	7	26,92%		0,00%	33

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	11.256	714	1.270	556	284	746	6.512	524	5.311	211,93%	5.945
	Cilem	4.744	10.510	11.256	714	1.270	556	284	746	6.512	524	5.311	211,93%	5.945
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	44.548	1.553	2.693	1.140	1.799	842	22.261	1.851	30.319	146,93%	14.228
	CF 1	3.598	6.464	7.175	-	791	791	-78	711	3.577	80	4.592	156,25%	2.583
	Total Griya	1.186	2.613	2.577	-	-	0	0	-35	1.392	35	1.468	175,53%	1.109
	• Total Non Program	1.186	2.613	2.577	-	-	0	-36	-35	1.392	35	1.468	175,53%	1.109
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.597	-	791	791	-78	746	2.185	45	3.124	147,18%	1.474
	CF 2	18.689	37.242	37.373	1.553	1.902	349	1.877	131	18.684	1.771	25.728	145,26%	11.645
	Mitraguna & Others	17.983	36.533	36.581	1.553	1.815	262	1.882	48	18.598	1.767	24.384	150,02%	12.198
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	55.803	2.267	3.963	1.696	2.083	1.588	28.773	2.375	35.631	156,62%	20.173

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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	-	-	-	229	0,00%	0,00%	2,04%	229	229	229			
	Cilem	-	-	-	229	0,00%	0,00%	2,04%	229	229	229			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	4	0,00%	0,00%	0,01%	4	4	4			
	CF 1	-	-	-	4	0,00%	0,00%	0,05%	4	4	4			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	4	0,00%	0,00%	0,08%	4	4	4			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	233	0,00%	0,00%	0,42%	233	233	233	0,00%	100,00%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	10.799	10.838	387	39	(1.448)	-11,78%	8.726	413,00%	11.915	90,96%	(1.077)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,07%	366	48,80%	1.266	88,18%	(150)
	Total	2.863	13.401	11.915	11.954	388	39	(1.447)	-10,80%	9.092	317,58%	18.914	63,20%	(6.960)
	CASA	2.113	12.286	10.799	10.838	387	39	(1.448)	-11,78%	8.726	413,00%	17.649	61,41%	(6.811)
	(%) CASA	73,80%	91,68%	90,63%	90,66%									
	FDR	44,75%	117,96%	142,91%	142,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	145	145	0	0	0,02%	145	#DIV/0!	-	0,00%	145	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	145	145	145	0	0	0,02%	145	#DIV/0!		0,00%	145	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	10.387	11.588	2.070	2.089	20	980	1.202	10.387	888	8.059	143,79%	3.529
	Cilem	1.026	7.859	8.482	908	830	-78	610	623	7.456	207	5.577	152,09%	2.905
	Gadai	175	2.528	3.107	1.161	1.259	98	370	579	2.931	680	2.482	125,15%	624
4	CFG	80	5.422	5.439	-	50	50	-60	18	5.359	32	8.370	64,98%	(2.931)
	CF 1	-	2.593	2.573	-	-	0	-31	-20	2.573	20	991	259,72%	1.582
	Total Griya	-	1.040	1.040	-	-	0	0	0	1.040	-	242	429,98%	798
	• Total Non Program	-	1.040	1.040	-	-	0	-10	0	1.040	-	242	429,98%	798
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.533	-	-	0	-31	-20	1.533	20	749	204,72%	784
	CF 2	80	2.829	2.866	-	50	50	-29	38	2.786	12	7.380	38,84%	(4.514)
	Mitraguna & Others	80	2.605	2.594	-	-	0	-27	-11	2.514	11	6.816	38,05%	(4.222)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	17.028	2.070	2.139	70	920	1.219	15.746	920	16.430	103,64%	598

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	4	35	78	0,00%	0,34%	0,67%	43	78	74			
	Cilem	-	4	-	78	0,00%	0,00%	0,92%	78	78	74			
	Gadai	-	-	35	-	0,00%	1,39%	0,00%	(35)	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	4	35	78	0,00%	0,22%	0,46%	43	78	74	1,32%	-189,65%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,34%	#DIV/0!	1,3%

Asset & Contribution Margin

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

PHR & Payroll

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