

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	54.427	54.946	96.995	519	(90.341)	-62,18%	(19.223)	-25,92%	191.624	28,67%	(136.678)
2	Tabungan	1.786.724	1.931.767	1.906.956	1.916.333	83.206	9.376	(15.434)	-0,80%	129.609	7,25%	1.986.732	96,46%	(70.399)
3	Deposito	649.060	652.346	616.600	616.439	(58.204)	(162)	(35.907)	-5,50%	(32.622)	-5,03%	661.233	93,23%	(44.794)
Total		2.509.954	2.729.400	2.577.984	2.587.718	121.998	9.734	(141.683)	-5,19%	77.764	3,10%	2.839.589	91,13%	(251.871)
CASA		1.860.893	2.077.054	1.961.384	1.971.279	180.202	9.895	(105.775)	-5,09%	110.385	5,93%	2.178.356	90,49%	(207.077)
(% CASA		74,14%	76,10%	76,08%	76,18%									
FDR		125,36%	125,72%	133,75%	133,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.269	43.539		270	1.010	2,37%	700	1,63%	77.787	55,97%	(34.248)
2	Giro ISE	4.948	6.771	7.378	7.669		291	898	13,26%	2.720	54,98%	26.129	29,35%	(18.461)
3	Tabungan ISE	31.691	31.549	31.682	31.661		(21)	112	0,36%	(30)	-0,09%	36.548	86,63%	(4.887)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	245.133	1.050	500	-550	765	-3.150	60.562	3.650	212.093	115,58%	33.039
	Linkage	86.431	111.788	111.788	-	-	-	-511	0	25.357	-	98.602	113,37%	13.187
	Non-Linkage	98.139	136.494	133.345	1.050	500	-550	1.275	-3.150	35.205	3.650	113.492	117,49%	19.853
	• Local Champion	98.139	136.494	133.345	1.050	500	-550	1.275	-3.150	35.205	3.650	110.796	120,35%	22.548
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.726	4.010	4.780	770	158	-773	-3.151	5.553	495.033	89,64%	(51.308)
	KUR	419.345	419.115	418.763	3.820	4.780	960	-30	-351	-582	5.131	465.091	90,04%	(46.327)
	Non KUR	27.532	25.384	24.962	190	-	-190	188	-422	-2.570	422	29.942	83,37%	(4.980)
3	PWG	258.833	378.993	396.736	39.069	56.484	17.414	15.132	17.743	137.902	38.741	395.272	100,37%	1.464
	Cilem	127.522	210.337	220.687	13.292	18.585	5.293	9.447	10.350	93.165	8.235	234.083	94,28%	(13.396)
	Gadai	131.312	168.656	176.049	25.777	37.898	12.121	5.685	7.393	44.737	30.506	161.188	109,22%	14.860
4	CFG	2.256.170	2.359.595	2.362.361	21.775	25.877	4.102	23.227	2.766	106.192	23.111	2.449.238	96,45%	(86.877)
	CF 1	461.418	465.546	466.644	1.071	3.106	2.036	3.166	1.098	5.226	2.008	492.211	94,81%	(25.567)
	Total Griya	417.205	392.967	392.830	-	958	958	0	-136	-24.375	1.094	431.436	91,05%	(38.605)
	• Total Non Program	64.148	57.248	57.882	-	800	800	-166	633	-6.266	167	70.434	82,18%	(12.552)
	• Program	353.058	335.719	334.949	-	158	158	-2.103	-770	-18.109	927	361.002	92,78%	(26.053)
	Oto	44.213	72.579	73.813	1.071	2.149	1.078	3.166	1.234	29.601	914	60.775	121,45%	13.038
	CF 2	1.794.752	1.894.050	1.895.718	20.705	22.771	2.066	20.061	1.668	100.966	21.103	1.957.027	96,87%	(61.310)
	Mitraguna & Others	1.323.695	1.418.274	1.420.861	18.588	18.547	-41	19.276	2.587	97.166	15.960	1.471.843	96,54%	(50.982)
	Pensiun	471.056	475.775	474.856	2.117	4.224	2.107	785	-919	3.800	5.143	485.184	97,87%	(10.328)
Total Pembiayaan		3.146.451	3.431.370	3.447.956	65.904	87.641	21.736	39.282	16.586	301.505	71.055	3.551.637	97,08%	(103.681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.862	0,10%	0,14%	0,76%	1.513	1.670	1.516			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.862	0,20%	0,26%	1,40%	1.513	1.670	1.516			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	34.198	1,09%	2,00%	7,71%	25.319	29.319	25.319			
	KUR	3.627	6.968	6.968	30.368	0,86%	1,66%	7,25%	23.400	26.741	23.400			
	Non KUR	1.252	1.912	1.912	3.830	4,55%	7,53%	15,35%	1.919	2.578	1.919			
3	PWG	275	-	-	11.831	0,11%	0,00%	2,98%	11.831	11.556	11.831			
	Cilem	275	-	-	9.411	0,22%	0,00%	4,26%	9.411	9.135	9.411			
	Gadai	-	-	-	2.420	0,00%	0,00%	1,37%	2.420	2.420	2.420			
4	CFG	67.344	65.935	65.418	104.111	2,98%	2,77%	4,41%	38.693	36.767	38.176			
	CF 1	43.373	45.604	41.883	59.619	9,40%	9,00%	12,78%	17.735	16.245	14.015			
	Total Griya	41.791	43.704	40.502	53.474	10,02%	10,31%	13,61%	12.973	11.684	9.771			
	Oto	1.583	1.900	1.381	6.144	3,58%	1,90%	8,32%	4.763	4.562	4.244			
	CF 2	23.971	20.331	23.535	44.492	1,34%	1,24%	2,35%	20.957	20.522	24.161			
	Mitraguna & Others	22.208	19.274	21.338	39.717	1,68%	1,50%	2,80%	18.379	17.509	20.443			
	Pensiun	1.763	1.057	2.197	4.775	0,37%	0,46%	1,01%	2.579	3.012	3.718			
Total Pembiayaan		72.690	75.160	74.645	152.001	2,31%	2,18%	4,41%	77.356	79.311	76.841	2,29%	47,96%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.082	19,34%	13,32%	13,50%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	24,81%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	7.928	0,79%	1,76%	1,79%	84	4.398	861			
	KUR	2.493	5.296	5.912	6.117	0,59%	1,41%	1,46%	205	3.624	821			
	Non KUR	1.037	1.772	1.932	1.811	3,77%	7,61%	7,25%	(121)	774	39			
3	PWG	184	184	184	199	0,07%	0,05%	0,05%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,01%	15	15	15			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	133.458	4,40%	5,70%	5,65%	(1.148)	34.189	93			
	CF 1	73.505	93.594	94.608	94.336	15,93%	20,32%	20,22%	(272)	20.831	742			
	Total Griya	73.052	92.636	92.989	92.486	17,51%	23,66%	23,54%	(503)	19.434	(151)			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,51%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.122	1,44%	2,11%	2,06%	(876)	13.358	(649)			
	Mitraguna & Others	22.415	37.485	37.920	37.273	1,69%	2,67%	2,62%	(647)	14.858	(212)			
	Pensiun	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	174.667	4,41%	5,12%	5,07%	(1.049)	35.993	3	4,06%	19,78%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	6.534	6.464	771	(69)	227	3,63%	5.320	464,88%	9.107	70,99%	(2.642)
3	Deposito	-	3.850	3.250	3.250	600	0	(600)	-15,58%	3.250	#DIV/0!	236	1375,94%	3.014
	Total	1.144	10.088	9.784	9.714	1.371	(69)	(373)	-3,70%	8.570	748,87%	9.343	103,98%	371
	CASA	1.144	6.238	6.534	6.464	771	(69)	227	3,63%	5.320	464,88%	9.107	70,99%	(2.642)
	(%) CASA	100,00%	61,84%	66,78%	66,54%									
	FDR	0,00%	23,15%	26,15%	26,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	129	137	137		0	8	5,87%	137	#DIV/0!	-	0,00%	137
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	129	137	137		0	8	5,87%	137	#DIV/0!	-	0,00%	137
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	5	5	5		0	0	0,00%	5	#DIV/0!	-	0,00%	5

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.336	2.559	170	250	80	527	223	2.559	27	1.902	134,52%	657
	KUR	-	2.090	2.314	170	250	80	532	224	2.314	26	1.807	128,05%	507
	Non KUR	-	245	245	-	-	0	-5	-1	245	1	95	257,64%	150
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.559	170	250	80	527	223	2.559	27	1.902	134,52%	657

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	8.184	8.288	2	104	1.595	23,83%	(3.622)	-30,41%	25.773	32,16%	(17.484)
2	Tabungan	224.769	224.948	221.153	221.047	4.646	(106)	(3.901)	-1,73%	(3.722)	-1,66%	243.595	90,74%	(22.548)
3	Deposito	43.574	35.028	34.949	34.949	(3.568)	(0)	(79)	-0,22%	(8.625)	-19,79%	44.529	78,49%	(9.580)
	Total	280.254	266.669	264.286	264.284	1.080	(1)	(2.384)	-0,89%	(15.970)	-5,70%	313.897	84,19%	(49.612)
	CASA	236.680	231.641	229.337	229.335	4.648	(1)	(2.306)	-1,00%	(7.345)	-3,10%	269.368	85,14%	(40.033)
	(%) CASA	84,45%	86,86%	86,78%	86,78%									
	FDR	105,53%	131,31%	133,75%	133,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.763	7.201	7.183	(18)	420	6,21%	(1.565)	-17,89%	-	0,00%	7.183
2	Giro ISE	799	2.386	2.808	2.834	26	448	18,76%	2.035	254,51%	-	0,00%	2.834
3	Tabungan ISE	1.949	1.376	1.392	1.349	(44)	(28)	-2,01%	(600)	-30,78%	-	0,00%	1.349
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%	-	0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	48.595	-	-	0	-1.949	-3.617	17.687	3.617	37.892	128,25%	10.703
	Linkage	-	2.804	2.804	-	-	-	-158	0	2.804	-	2.983	93,98%	(179)
	Non-Linkage	30.908	49.408	45.791	-	-	0	-1.791	-3.617	14.883	3.617	34.909	131,17%	10.882
	• Local Champion	30.908	49.408	45.791	-	-	0	-1.791	-3.617	14.883	3.617	34.010	134,64%	11.781
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.822	400	410	10	-184	157	-1.222	253	38.401	88,07%	(4.579)
	KUR	33.160	31.981	32.142	400	410	10	-156	161	-1.018	249	36.349	88,43%	(4.207)
	Non KUR	1.883	1.684	1.680	-	-	0	-28	-4	-204	4	2.052	81,86%	(372)
3	PWG	42.057	55.125	59.464	6.490	13.994	7.504	51	4.340	17.408	9.654	57.760	102,95%	1.704
	Cilem	12.529	16.865	18.305	861	2.333	1.472	741	1.440	5.775	893	23.545	77,74%	(5.240)
	Gadai	29.527	38.259	41.159	5.629	11.661	6.032	-690	2.900	11.632	8.761	34.215	120,30%	6.944
4	CFG	187.744	209.174	211.598	3.738	6.021	2.283	5.058	2.424	23.854	3.597	207.069	102,19%	4.529
	CF 1	15.514	18.853	19.778	309	1.126	817	1.035	926	4.264	200	17.611	112,30%	2.167
	Total Griya	12.407	10.966	11.692	-	800	800	0	725	-715	75	12.696	92,09%	(1.004)
	• Total Non Program	12.280	10.845	11.571	-	800	800	325	725	-710	75	12.567	92,07%	(996)
	• Program	127	121	121	-	-	0	-1	0	-5	-	129	93,61%	(8)
	Oto	3.107	7.886	8.086	309	326	17	1.035	200	4.979	126	4.915	164,52%	3.171
	CF 2	172.230	190.321	191.819	3.429	4.895	1.466	4.024	1.498	19.589	3.397	189.457	101,25%	2.362
	Mitraguna & Others	136.376	153.064	153.575	2.749	3.560	811	3.112	511	17.199	3.049	152.311	100,83%	1.265
	Pensiun	35.854	37.257	38.244	680	1.335	655	912	987	2.390	348	37.147	102,95%	1.097
	Total Pembiayaan	295.752	350.176	353.478	10.628	20.424	9.796	2.976	3.303	57.726	17.122	341.122	103,62%	12.356

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	1.854	0,00%	0,67%	3,82%	1.506	1.854	1.508			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	1.854	0,00%	0,70%	4,05%	1.506	1.854	1.508			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	3.083	0,40%	2,97%	9,12%	2.084	2.944	1.630			
	KUR	69	1.438	987	2.981	0,21%	3,09%	9,27%	1.994	2.913	1.543			
	Non KUR	70	15	13	102	3,74%	0,75%	6,08%	89	32	87			
3	PWG	-	143	-	1.944	0,00%	0,00%	3,27%	1.944	1.944	1.801			
	Cilem	-	143	-	1.268	0,00%	0,00%	6,93%	1.268	1.268	1.125			
	Gadai	-	-	-	676	0,00%	0,00%	1,64%	676	676	676			
4	CFG	606	1.575	1.732	4.392	0,32%	0,83%	2,08%	2.659	3.786	2.817			
	CF 1	136	330	431	1.206	0,88%	2,29%	6,10%	775	1.070	876			
	Total Griya	124	330	291	381	1,00%	2,65%	3,26%	91	258	51			
	Oto	12	-	140	825	0,39%	1,78%	10,20%	685	813	825			
	CF 2	470	1.245	1.301	3.186	0,27%	0,68%	1,66%	1.884	2.715	1.941			
	Mitraguna & Others	382	1.245	1.301	3.186	0,28%	0,85%	2,07%	1.884	2.803	1.941			
	Pensiun	88	-	-	-	0,24%	0,00%	0,00%	-	(88)	-			
	Total Pembiayaan	745	3.517	3.080	11.273	0,25%	0,88%	3,19%	8.193	10.528	7.756	1,15%	63,92%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,30%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,44%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	470	0,58%	1,33%	1,39%	23	268	95			
	KUR	-	27	99	122	0,00%	0,31%	0,38%	23	122	95			
	Non KUR	202	348	348	348	10,74%	20,67%	20,73%	-	146	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.420	1.708	1.349	1,17%	0,82%	0,64%	(359)	(849)	(71)			
	CF 1	358	365	365	365	2,31%	1,94%	1,85%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,33%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	984	1,07%	0,71%	0,51%	(359)	(857)	(71)			
	Mitraguna & Others	1.689	916	1.204	845	1,24%	0,79%	0,55%	(359)	(844)	(71)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	2.939	1,27%	0,94%	0,83%	(336)	(830)	(918)	10,70%	#####	9,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	18.012	17.991	(1.103)	(21)	5.977	49,76%	6.521	56,86%	25.520	70,50%	(7.530)
2	Tabungan	240.508	296.519	291.638	292.813	25.760	1.176	(3.706)	-1,25%	52.305	21,75%	259.419	112,87%	33.394
3	Deposito	185.720	177.155	181.160	181.201	26.046	41	4.046	2,28%	(4.519)	-2,43%	186.689	97,06%	(5.488)
	Total	437.698	485.688	490.809	492.005	50.704	1.196	6.317	1,30%	54.307	12,41%	471.628	104,32%	20.377
	CASA	251.978	308.533	309.649	310.804	24.658	1.155	2.271	0,74%	58.826	23,35%	284.939	109,08%	25.865
	(%) CASA	57,57%	63,52%	63,09%	63,17%									
	FDR	88,88%	87,67%	87,22%	87,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	3.843	3.931		87	7	0,17%	(195)	-4,72%	-	0,00%	3.931
2	Giro ISE	544	529	358	441		83	(88)	-16,58%	(103)	-18,94%	-	0,00%	441
3	Tabungan ISE	3.581	3.395	3.485	3.490		4	94	2,78%	(92)	-2,56%	-	0,00%	3.490
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%	-	0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	103.569	350	500	150	-114	500	17.535	-	94.965	109,06%	8.605
	Linkage	44.151	43.138	43.138	-	-	-	-208	0	-1.013	-	48.088	89,71%	(4.951)
	Non-Linkage	41.883	59.932	60.432	350	500	150	93	500	18.549	-	46.876	128,92%	13.555
	• Local Champion	41.883	59.932	60.432	350	500	150	93	500	18.549	-	45.978	131,44%	14.454
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.307	250	710	460	-90	307	654	403	33.233	91,20%	(2.926)
	KUR	28.300	29.007	29.318	250	710	460	-2	311	1.018	399	31.700	92,49%	(2.382)
	Non KUR	1.354	993	989	-	-	0	-88	-4	-364	4	1.533	64,52%	(544)
3	PWG	33.844	45.245	46.225	3.354	4.599	1.245	1.317	980	12.381	3.619	49.361	93,65%	(3.136)
	Cilem	16.485	25.013	25.643	955	1.441	485	478	630	9.158	810	28.398	90,30%	(2.755)
	Gadai	17.360	20.232	20.582	2.399	3.159	760	839	350	3.222	2.808	20.963	98,18%	(381)
4	CFG	239.485	247.507	247.975	1.161	2.727	1.566	-96	468	8.491	2.259	263.081	94,26%	(15.105)
	CF 1	40.558	43.958	43.989	-	224	224	-170	31	3.431	193	43.637	100,81%	352
	Total Griya	29.064	29.129	29.076	-	-	0	0	-54	12	54	29.935	97,13%	(860)
	• Total Non Program	12.679	13.641	13.623	-	-	0	-114	-18	944	18	13.182	103,35%	442
	• Program	16.385	15.488	15.452	-	-	0	78	-36	-933	36	16.753	92,23%	(1.301)
	Oto	11.494	14.829	14.913	-	224	224	-170	84	3.419	139	13.702	108,84%	1.212
	CF 2	198.927	203.549	203.987	1.161	2.503	1.342	74	437	5.060	2.066	219.444	92,96%	(15.457)
	Mitraguna & Others	182.594	187.650	187.684	1.161	1.885	724	149	34	5.089	1.851	201.456	93,16%	(13.772)
	Pensiun	16.332	15.899	16.303	-	618	618	-74	404	-30	214	17.988	90,63%	(1.686)
	Total Pembiayaan	389.016	425.821	428.077	5.115	8.536	3.421	1.017	2.256	39.061	6.280	440.639	97,15%	(12.562)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	1.886	0,33%	1,99%	6,22%	1.288	1.789	1.582			
	KUR	-	304	597	1.886	0,00%	2,06%	6,43%	1.288	1.886	1.582			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	970	0,23%	0,00%	2,10%	970	893	790			
	Cilem	78	181	-	561	0,47%	0,00%	2,19%	561	483	380			
	Gadai	-	-	-	410	0,00%	0,00%	1,99%	410	410	410			
4	CFG	3.097	3.984	3.508	6.864	1,29%	1,42%	2,77%	3.356	3.767	2.880			
	CF 1	2.023	2.914	2.551	5.131	4,99%	5,80%	11,66%	2.580	3.108	2.217			
	Total Griya	1.062	2.030	1.823	3.970	3,65%	6,26%	13,66%	2.148	2.908	1.940			
	Oto	961	884	729	1.161	8,36%	4,91%	7,78%	432	200	277			
	CF 2	1.074	1.070	957	1.733	0,54%	0,47%	0,85%	776	659	663			
	Mitraguna & Others	1.074	1.070	863	1.489	0,59%	0,46%	0,79%	626	415	418			
	Pensiun	-	-	94	244	0,00%	0,59%	1,50%	151	244	244			
	Total Pembiayaan	3.271	4.468	4.106	9.720	0,84%	0,96%	2,27%	5.614	6.449	5.252	8,54%	-275,91%	6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.847	36,10%	29,93%	29,78%	-	(207)	(23)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.847	74,15%	51,47%	51,05%	-	(207)	(23)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,89%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,40%	-	245	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.236	1,53%	2,02%	2,11%	236	1.578	270			
	CF 1	2.180	2.731	2.624	2.861	5,37%	5,97%	6,50%	237	681	130			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,04%	-	170	(287)			
	Oto	302	397	576	813	2,62%	3,89%	5,45%	237	512	417			
	CF 2	1.479	2.235	2.376	2.375	0,74%	1,17%	1,16%	(1)	897	141			
	Mitraguna & Others	1.217	2.235	2.376	2.375	0,67%	1,27%	1,27%	(1)	1.158	141			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.355	8,98%	8,48%	8,49%	236	1.424	246	13,91%	-63,74%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,40	2,67	2,67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	8.969	9.204	91.819	235	(89.773)	-90,70%	5.688	161,78%	16.906	54,44%	(7.702)
2	Tabungan	249.031	273.760	275.436	275.271	13.805	(164)	1.511	0,55%	26.240	10,54%	265.035	103,86%	10.236
3	Deposito	114.464	65.117	62.219	62.096	(39.813)	(123)	(3.022)	-4,64%	(52.369)	-45,75%	115.448	53,79%	(53.353)
	Total	367.012	437.855	346.624	346.571	65.811	(53)	(91.283)	-20,85%	(20.441)	-5,57%	397.389	87,21%	(50.818)
	CASA	252.547	372.737	284.405	284.476	105.624	71	(88.262)	-23,68%	31.928	12,64%	281.941	100,90%	2.534
	(%) CASA	68,81%	85,13%	82,05%	82,08%									
	FDR	140,41%	125,23%	158,12%	158,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.405	2.858	2.895	2.885	(10)	26	0,93%	(521)	-15,29%	-	0,00%	2.885
2	Giro ISE	179	11	107	90	(17)	79	712,84%	(89)	-49,68%		0,00%	90
3	Tabungan ISE	3.226	2.847	2.788	2.794	6	(53)	-1,85%	(432)	-13,38%		0,00%	2.794
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370	0	2	0,54%	103	38,58%		0,00%	370

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	84.397	700	-	-700	2.929	-30	26.281	30	69.725	121,04%	14.672
	Linkage	33.720	57.911	57.911	-	-	-	-73	0	24.192	-	38.970	148,61%	18.942
	Non-Linkage	24.397	26.516	26.486	700	-	-700	3.002	-30	2.089	30	30.755	86,12%	(4.269)
	• Local Champion	24.397	26.516	26.486	700	-	-700	3.002	-30	2.089	30	29.856	88,71%	(3.371)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.496	420	200	-220	-319	-698	-6.216	898	46.279	78,86%	(9.783)
	KUR	42.080	35.947	35.338	300	200	-100	-623	-609	-6.742	809	45.516	77,64%	(10.177)
	Non KUR	631	1.246	1.157	120	-	-120	305	-89	526	89	763	151,72%	394
3	PWG	35.041	51.420	53.080	7.538	6.938	-600	2.158	1.660	18.039	5.279	49.685	106,83%	3.395
	Cilem	13.016	23.890	25.418	1.441	2.534	1.093	845	1.528	12.402	1.006	23.884	106,42%	1.534
	Gadai	22.025	27.530	27.662	6.098	4.404	-1.693	1.313	132	5.637	4.273	25.801	107,21%	1.861
4	CFG	379.443	375.278	374.107	434	951	517	-1.743	-1.171	-5.335	2.122	402.391	92,97%	(28.283)
	CF 1	241.455	235.364	234.688	-	110	110	308	-675	-6.767	785	250.700	93,61%	(16.012)
	Total Griya	235.660	223.755	223.119	-	-	0	0	-636	-12.541	636	243.329	91,69%	(20.210)
	• Total Non Program	5.587	4.867	4.857	-	-	0	-57	-11	-731	11	8.080	60,11%	(3.223)
	• Program	230.073	218.888	218.263	-	-	0	-1.391	-625	-11.810	625	235.250	92,78%	(16.987)
	Oto	5.795	11.609	11.569	-	110	110	308	-40	5.774	150	7.371	156,96%	4.198
	CF 2	137.987	139.915	139.419	434	841	407	-2.050	-496	1.432	1.337	151.690	91,91%	(12.272)
	Mitraguna & Others	90.056	91.407	90.996	379	534	155	-1.599	-412	940	946	102.708	88,60%	(11.713)
	Pensiun	47.932	48.507	48.423	55	307	252	-452	-84	491	391	48.982	98,86%	(559)
	Total Pembiayaan	515.311	548.319	548.079	9.092	8.089	-1.003	3.026	-240	32.769	8.329	568.078	96,48%	(19.999)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	1.665	2,11%	2,23%	4,56%	837	762	759			
	KUR	903	796	726	1.515	2,15%	2,02%	4,29%	789	612	719			
	Non KUR	-	111	102	150	0,00%	8,17%	12,97%	48	150	39			
3	PWG	99	120	-	685	0,28%	0,00%	1,29%	685	586	565			
	Cilem	99	120	-	617	0,76%	0,00%	2,43%	617	519	497			
	Gadai	-	-	-	68	0,00%	0,00%	0,24%	68	68	68			
4	CFG	32.852	32.833	32.031	39.503	8,66%	8,54%	10,56%	7.472	6.651	6.671			
	CF 1	31.606	29.927	28.171	34.450	13,09%	11,97%	14,68%	6.279	2.844	4.522			
	Total Griya	31.469	29.927	28.057	33.941	13,35%	12,54%	15,21%	5.884	2.472	4.014			
	Oto	136	-	114	509	2,35%	0,98%	4,40%	395	373	509			
	CF 2	1.247	2.905	3.861	5.053	0,90%	2,76%	3,62%	1.192	3.806	2.148			
	Mitraguna & Others	1.122	2.666	3.290	4.482	1,25%	3,60%	4,93%	1.192	3.360	1.816			
	Pensiun	124	239	571	571	0,26%	1,18%	1,18%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	41.853	6,61%	5,99%	7,64%	8.994	7.807	7.994	0,20%	97,43%	-7,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,53%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	950	1,07%	2,63%	2,60%	(29)	494	(32)			
	KUR	456	982	979	950	1,08%	2,72%	2,69%	(29)	494	(32)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	189	0,53%	0,36%	0,36%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
	Gadai	184	184	184	184	0,84%	0,67%	0,67%	-	(0)	-			
4	CFG	57.168	72.575	73.010	73.417	15,07%	19,45%	19,62%	407	16.249	842			
	CF 1	55.413	70.640	70.906	70.935	22,95%	30,13%	30,23%	29	15.522	295			
	Total Griya	55.413	70.640	70.906	70.935	23,51%	31,69%	31,79%	29	15.522	295			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.482	1,27%	1,50%	1,78%	378	727	547			
	Mitraguna & Others	1.113	1.635	1.927	2.307	1,24%	2,11%	2,53%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	75.491	11,82%	13,70%	13,77%	383	14.595	815	0,03%	99,81%	-13,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	66	66	(546)	0	12	23,04%	(1.739)	-96,34%	8.828	0,75%	(8.762)
2	Tabungan	71.593	75.885	70.223	72.053	4.472	1.830	(3.832)	-5,05%	460	0,64%	84.428	85,34%	(12.374)
3	Deposito	17.657	22.333	22.204	22.204	950	0	(130)	-0,58%	4.547	25,75%	18.579	119,51%	3.625
	Total	91.055	98.272	92.493	94.323	4.877	1.830	(3.949)	-4,02%	3.268	3,59%	111.834	84,34%	(17.511)
	CASA	73.398	75.939	70.289	72.119	3.926	1.830	(3.820)	-5,03%	(1.279)	-1,74%	93.256	77,34%	(21.136)
	(%) CASA	80,61%	77,27%	75,99%	76,46%									
	FDR	229,29%	231,36%	247,64%	242,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.097	1.116	19	63	5,99%	(281)	-20,10%	-	0,00%	1.116	
2	Giro ISE	302	27	33	39	6	12	44,03%	(263)	-87,05%		0,00%	39	
3	Tabungan ISE	1.094	1.025	1.064	1.077	13	51	4,98%	(18)	-1,62%		0,00%	1.077	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	148	149	149	149	0	0	0,00%	1	0,68%		0,00%	149	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.185	19.113	450	230	-220	101	-72	55	302	21.472	89,01%	(2.360)
	KUR	17.594	18.039	18.091	450	230	-220	146	52	497	178	19.864	91,07%	(1.773)
	Non KUR	1.464	1.147	1.022	-	-	0	-45	-124	-442	124	1.609	63,56%	(586)
3	PWG	15.250	23.722	25.556	2.489	4.159	1.670	1.301	1.834	10.306	2.325	27.036	94,53%	(1.480)
	Cilem	9.140	14.003	15.087	939	1.788	849	642	1.085	5.947	704	18.364	82,16%	(3.277)
	Gadai	6.110	9.719	10.469	1.550	2.371	821	659	749	4.358	1.621	8.672	120,72%	1.797
4	CFG	174.474	184.458	184.384	1.744	1.675	-69	2.440	-73	9.911	1.748	187.404	98,39%	(3.020)
	CF 1	2.726	3.460	3.431	-	-	0	-34	-30	705	30	3.761	91,21%	(331)
	Total Griya	1.978	1.546	1.539	-	-	0	0	-7	-439	7	2.173	70,81%	(634)
	• Total Non Program	1.978	1.546	1.539	-	-	0	-35	-7	-439	7	2.173	70,81%	(634)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	1.892	-	-	0	-34	-23	1.144	23	1.588	119,13%	304
	CF 2	171.748	180.997	180.954	1.744	1.675	-69	2.473	-44	9.206	1.719	183.643	98,54%	(2.689)
	Mitraguna & Others	111.863	117.615	117.714	1.744	1.250	-494	1.941	99	5.851	1.151	122.637	95,99%	(4.923)
	Pensiun	59.885	63.382	63.239	-	425	425	532	-143	3.355	568	61.005	103,66%	2.234
	Total Pembiayaan	208.782	227.364	229.053	4.683	6.064	1.381	3.841	1.689	20.271	4.375	235.912	97,09%	(6.859)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	2.460	1,81%	0,80%	12,87%	2.306	2.115	2.435			
	KUR	344	25	153	2.381	1,96%	0,85%	13,16%	2.228	2.037	2.356			
	Non KUR	-	-	-	79	0,00%	0,00%	7,68%	79	79	79			
3	PWG	-	91	-	1.087	0,00%	0,00%	4,25%	1.087	1.087	996			
	Cilem	-	91	-	957	0,00%	0,00%	6,35%	957	957	866			
	Gadai	-	-	-	130	0,00%	0,00%	1,24%	130	130	130			
4	CFG	621	1.076	1.136	3.485	0,36%	0,62%	1,89%	2.349	2.864	2.409			
	CF 1	122	-	-	86	4,46%	0,00%	2,49%	86	(36)	86			
	Total Griya	-	-	-	86	0,00%	0,00%	5,56%	86	86	86			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	3.399	0,29%	0,63%	1,88%	2.263	2.900	2.323			
	Mitraguna & Others	499	1.076	1.136	2.798	0,45%	0,97%	2,38%	1.662	2.299	1.722			
	Pensiun	-	-	-	601	0,00%	0,00%	0,95%	601	601	601			
	Total Pembiayaan	965	1.192	1.289	7.031	0,46%	0,57%	3,07%	5.742	6.067	5.839	0,61%	80,10%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	378	332	328	0,58%	1,73%	1,72%	(3)	218	(50)			
	KUR	66	378	332	328	0,37%	1,84%	1,81%	(3)	263	(50)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,22%	(2)	2.219	284			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.258	0,02%	1,25%	1,25%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,71%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,39%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.587	0,07%	1,14%	1,13%	(6)	2.437	234	1,19%	-4,98%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	70	67	(271)	(3)	(1)	-1,78%	23	52,65%	6.728	1,00%	(6.660)
2	Tabungan	126.106	134.843	135.956	135.670	7.489	(285)	827	0,61%	9.565	7,58%	138.417	98,02%	(2.746)
3	Deposito	46.391	59.463	59.838	59.758	(10.559)	(80)	295	0,50%	13.367	28,81%	47.184	126,65%	12.574
	Total	172.540	194.375	195.864	195.496	(3.341)	(368)	1.120	0,58%	22.955	13,30%	192.329	101,65%	3.167
	CASA	126.150	134.912	136.026	135.738	7.218	(288)	826	0,61%	9.588	7,60%	145.144	93,52%	(9.407)
	(%) CASA	73,11%	69,41%	69,45%	69,43%									
	FDR	92,15%	84,73%	84,62%	84,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	726	738		12	145	24,39%	136	22,67%	-	0,00%	738
2	Giro ISE	8	2	3	5		2	3	183,64%	(3)	-41,57%		0,00%	5
3	Tabungan ISE	593	592	723	733		10	142	23,93%	140	23,56%		0,00%	733
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.450	370	-	-370	753	-116	2.922	116	19.415	100,18%	35
	KUR	15.208	18.219	18.109	300	-	-300	617	-109	2.901	109	17.952	100,88%	157
	Non KUR	1.319	1.347	1.341	70	-	-70	136	-7	21	7	1.463	91,62%	(123)
3	PWG	4.082	8.277	8.862	202	711	509	266	586	4.780	125	7.616	116,37%	1.247
	Cilem	4.082	8.277	8.862	202	711	509	266	586	4.780	125	7.616	116,37%	1.247
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.426	1.281	2.270	989	973	585	-907	1.685	149.457	91,95%	(12.031)
	CF 1	3.556	3.363	3.573	-	265	265	-65	210	17	55	4.790	74,60%	(1.217)
	Total Griya	1.390	1.046	1.044	-	-	0	0	-2	-347	2	1.581	66,02%	(537)
	• Total Non Program	1.390	1.046	1.044	-	-	0	-17	-2	-347	2	1.581	66,02%	(537)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.529	-	265	265	-65	212	364	53	3.209	78,83%	(679)
	CF 2	134.777	133.478	133.853	1.281	2.005	724	1.038	376	-924	1.629	144.668	92,52%	(10.815)
	Mitraguna & Others	92.204	93.135	93.907	1.103	2.005	902	1.265	772	1.703	1.233	101.184	92,81%	(7.277)
	Pensiun	42.574	40.343	39.947	178	-	-178	-227	-396	-2.627	396	43.484	91,87%	(3.537)
	Total Pembiayaan	158.995	164.692	165.746	1.853	2.981	1.128	1.990	1.054	6.751	1.927	176.541	93,89%	(10.794)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	1.821	1,04%	0,68%	9,36%	1.687	1.649	1.601			
	KUR	85	84	-	1.687	0,56%	0,00%	9,32%	1.687	1.602	1.603			
	Non KUR	87	136	134	134	6,58%	9,93%	9,98%	-	47	(3)			
3	PWG	-	178	-	188	0,00%	0,00%	2,12%	188	188	10			
	Cilem	-	178	-	188	0,00%	0,00%	2,12%	188	188	10			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	2.738	0,82%	0,68%	1,99%	1.812	1.610	1.824			
	CF 1	123	109	-	177	3,46%	0,00%	4,95%	177	54	68			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	177	5,68%	0,00%	7,00%	177	54	68			
	CF 2	1.005	805	926	2.561	0,75%	0,69%	1,91%	1.635	1.556	1.756			
	Mitraguna & Others	743	805	623	2.258	0,81%	0,67%	2,40%	1.635	1.515	1.453			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	4.755	0,82%	0,64%	2,87%	3.694	3.455	3.443	0,22%	92,40%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	128	121	120	0,22%	0,62%	0,61%	(1)	83	(8)			
	KUR	-	60	57	55	0,00%	0,31%	0,31%	(1)	55	(5)			
	Non KUR	37	68	64	64	2,80%	4,76%	4,78%	-	27	(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	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,96%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,18%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	993	1,74%	0,60%	0,60%	(1)	(1.769)	97	0,62%	-3,27%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	521	517	(2.057)	(4)	123	31,31%	(2.888)	-84,82%	9.634	5,37%	(9.117)
2	Tabungan	80.230	84.737	83.612	85.334	541	1.722	597	0,70%	5.103	6,36%	91.603	93,16%	(6.269)
3	Deposito	12.294	17.582	17.308	17.308	(988)	0	(274)	-1,56%	5.014	40,79%	12.859	134,60%	4.450
	Total	95.930	102.713	101.441	103.159	(2.503)	1.718	446	0,43%	7.229	7,54%	114.095	90,41%	(10.936)
	CASA	83.636	85.131	84.133	85.851	(1.515)	1.718	720	0,85%	2.215	2,65%	101.237	84,80%	(15.386)
	(%) CASA	87,18%	82,88%	82,94%	83,22%									
	FDR	162,31%	172,84%	177,53%	174,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.901	2.901		0	85	3,00%	1.360	88,21%	-	0,00%	2.901
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.892	1.892		0	85	4,68%	351	22,74%	-	0,00%	1.892
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	• Local Champion	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.260	350	945	595	56	415	2.447	530	58.406	96,33%	(2.146)
	KUR	50.217	52.822	53.257	350	945	595	174	436	3.040	509	54.604	97,53%	(1.347)
	Non KUR	3.596	3.024	3.003	-	-	0	-118	-21	-593	21	3.802	78,99%	(799)
3	PWG	27.769	40.162	41.433	3.970	5.621	1.650	1.917	1.270	13.664	4.351	38.422	107,84%	3.011
	Cilem	10.764	18.825	19.255	1.150	998	-152	1.303	430	8.490	568	18.464	104,28%	791
	Gadai	17.005	21.338	22.178	2.820	4.623	1.802	614	840	5.173	3.782	19.958	111,12%	2.220
4	CFG	73.851	81.396	82.263	1.778	2.007	229	2.844	867	8.412	1.140	84.768	97,04%	(2.506)
	CF 1	1.222	2.157	2.136	-	-	0	81	-21	914	21	2.275	93,89%	(139)
	Total Griya	938	759	759	-	-	0	0	0	-179	-	1.070	70,91%	(311)
	• Total Non Program	938	759	759	-	-	0	-114	0	-179	-	1.070	70,91%	(311)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.377	-	-	0	81	-21	1.093	21	1.204	114,32%	172
	CF 2	72.630	79.239	80.127	1.778	2.007	229	2.763	888	7.497	1.119	82.494	97,13%	(2.367)
	Mitraguna & Others	46.537	50.443	51.606	1.514	2.007	493	2.714	1.163	5.069	844	55.514	92,96%	(3.908)
	Pensiun	26.093	28.796	28.521	264	-	-264	49	-275	2.429	275	26.980	105,71%	1.542
	Total Pembiayaan	155.700	177.534	180.086	6.098	8.573	2.474	4.803	2.552	24.386	6.021	181.863	99,02%	(1.777)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	3.841	0,48%	1,50%	6,83%	3.003	3.580	2.979			
	KUR	228	536	680	3.413	0,45%	1,29%	6,41%	2.733	3.186	2.877			
	Non KUR	33	326	157	427	0,91%	5,19%	14,23%	271	395	102			
3	PWG	-	-	-	2.329	0,00%	0,00%	5,62%	2.329	2.329	2.329			
	Cilem	-	-	-	2.052	0,00%	0,00%	10,66%	2.052	2.052	2.052			
	Gadai	-	-	-	277	0,00%	0,00%	1,25%	277	277	277			
4	CFG	61	210	365	2.110	0,08%	0,45%	2,57%	1.746	2.049	1.900			
	CF 1	-	-	-	270	0,00%	0,00%	12,64%	270	270	270			
	Total Griya	-	-	-	23	0,00%	0,00%	3,02%	23	23	23			
	Oto	-	-	-	247	0,00%	0,00%	17,94%	247	247	247			
	CF 2	61	210	365	1.840	0,08%	0,46%	2,30%	1.476	1.779	1.630			
	Mitraguna & Others	61	210	365	1.493	0,13%	0,72%	2,89%	1.129	1.432	1.283			
	Pensiun	-	-	-	347	0,00%	0,00%	1,22%	347	347	347			
	Total Pembiayaan	322	1.072	1.202	8.280	0,21%	0,68%	4,60%	7.078	7.959	7.208	8,97%	-95,13%	4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	344	503	503	0,89%	0,90%	0,89%	-	26	159			
	KUR	257	314	313	313	0,51%	0,59%	0,59%	-	56	(1)			
	Non KUR	220	30	190	190	6,13%	6,29%	6,34%	-	(30)	160			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	845	0,86%	1,13%	1,03%	(78)	207	37			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	808	923	845	0,88%	1,16%	1,05%	(78)	207	37			
	Mitraguna & Others	346	808	923	845	0,74%	1,83%	1,64%	(78)	499	37			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.348	0,72%	0,80%	0,75%	(78)	233	197	4,54%	-506,55%	3,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	4.536	4.775	(450)	239	(4.809)	-50,18%	(9.906)	-67,48%	23.895	19,98%	(19.120)
2	Tabungan	126.637	122.094	123.773	123.734	164	(39)	1.640	1,34%	(2.903)	-2,29%	138.530	89,32%	(14.795)
3	Deposito	60.864	90.424	55.134	55.134	4.487	0	(35.290)	-39,03%	(5.730)	-9,41%	61.895	89,08%	(6.760)
	Total	202.183	222.101	183.443	183.643	4.200	200	(38.459)	-17,32%	(18.539)	-9,17%	224.319	81,87%	(40.676)
	CASA	141.318	131.677	128.309	128.509	(286)	200	(3.168)	-2,41%	(12.809)	-9,06%	162.425	79,12%	(33.916)
	(%) CASA	69,90%	59,29%	69,94%	69,98%									
	FDR	127,02%	110,47%	133,05%	132,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	3.985	4.001		16	484	13,77%	583	17,07%	-	0,00%	4.001
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.785	3.801		16	484	14,60%	583	18,13%	-	0,00%	3.801
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	153	-	-	0	-8	-1	-88	1	241	63,54%	(88)
	Linkage	46	38	38	-	-	-	-1	0	-8	-	46	83,46%	(8)
	Non-Linkage	195	116	115	-	-	0	-7	-1	-80	1	195	58,85%	(80)
	• Local Champion	195	116	115	-	-	0	-7	-1	-80	1	195	58,85%	(80)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.836	-	-	0	-725	-337	-4.653	337	30.365	75,21%	(7.529)
	KUR	24.649	21.204	20.883	-	-	0	-669	-321	-3.766	321	27.359	76,33%	(6.476)
	Non KUR	2.840	1.969	1.953	-	-	0	-56	-15	-887	15	3.006	64,99%	(1.052)
3	PWG	10.361	10.233	10.031	98	229	131	-227	-202	-330	431	17.265	58,10%	(7.235)
	Cilem	10.361	10.233	10.031	98	229	131	-227	-202	-330	431	17.265	58,10%	(7.235)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	211.057	1.739	663	-1.076	-1.233	-740	-7.667	1.402	232.766	90,67%	(21.710)
	CF 1	7.216	7.276	7.365	-	158	158	-99	88	149	69	8.737	84,29%	(1.372)
	Total Griya	3.957	3.815	3.952	-	158	158	0	137	-6	21	4.237	93,27%	(285)
	• Total Non Program	3.667	3.368	3.348	-	-	0	223	-20	-319	20	3.939	84,98%	(592)
	• Program	291	447	604	-	158	158	-2	157	313	1	297	203,09%	307
	Oto	3.258	3.462	3.413	-	-	0	-99	-49	155	49	4.501	75,84%	(1.087)
	CF 2	211.508	204.520	203.692	1.739	505	-1.234	-1.134	-828	-7.816	1.333	224.029	90,92%	(20.337)
	Mitraguna & Others	176.747	172.724	172.268	1.739	505	-1.234	-1.089	-456	-4.479	961	188.201	91,53%	(15.934)
	Pensiun	34.761	31.796	31.424	-	-	0	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	244.077	1.837	891	-945	-2.193	-1.280	-12.738	2.171	280.637	86,97%	(36.561)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	154	1.251	1.080	2.031	0,56%	4,66%	8,89%	951	1.877	780			
	KUR	154	1.078	796	1.513	0,62%	3,75%	7,25%	718	1.359	436			
	Non KUR	-	173	284	518	0,00%	14,45%	26,50%	233	518	344			
3	PWG	25	122	-	490	0,24%	0,00%	4,89%	490	466	369			
	Cilem	25	122	-	490	0,24%	0,00%	4,89%	490	466	369			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	11.321	6,82%	4,46%	5,36%	1.882	(3.587)	2.652			
	CF 1	-	261	36	144	0,00%	0,49%	1,95%	108	144	(117)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	144	0,00%	1,03%	4,22%	108	144	(117)			
	CF 2	14.908	8.408	9.403	11.177	7,05%	4,60%	5,49%	1.774	(3.731)	2.769			
	Mitraguna & Others	14.471	8.408	9.292	10.873	8,19%	5,38%	6,31%	1.581	(3.599)	2.465			
	Pensiun	436	-	111	304	0,35%	1,25%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	13.842	5,87%	4,29%	5,67%	3.323	(1.244)	3.801	0,48%	91,56%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	430	949	1.090	1,31%	4,09%	4,77%	141	728	660			
	KUR	269	252	771	911	1,09%	3,63%	4,36%	141	643	660			
	Non KUR	93	178	178	178	3,26%	9,05%	9,13%	-	86	-			
3	PWG	-	-	-	10	0,00%	0,00%	0,09%	10	10	10			
	Cilem	-	-	-	10	0,00%	0,00%	0,09%	10	10	10			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	21.610	3,60%	10,20%	10,24%	-	13.734	(771)			
	CF 1	-	-	216	216	0,00%	2,97%	2,94%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,34%	-	216	216			
	CF 2	7.876	22.381	21.394	21.394	3,72%	10,46%	10,50%	-	13.518	(987)			
	Mitraguna & Others	7.422	21.944	20.957	20.957	4,20%	12,13%	12,17%	-	13.535	(987)			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	22.709	3,21%	9,19%	9,30%	150	14.472	(101)	1,10%	88,13%	-8,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	9.251	9.253	10.453	2	(3.572)	-27,85%	1.739	23,15%	17.429	53,09%	(8.176)
2	Tabungan	148.174	167.404	166.410	166.622	9.844	212	(782)	-0,47%	18.448	12,45%	160.824	103,61%	5.798
3	Deposito	29.593	39.679	37.663	37.663	(12.069)	0	(2.016)	-5,08%	8.070	27,27%	30.481	123,56%	7.182
	Total	185.281	219.908	213.324	213.537	8.228	214	(6.370)	-2,90%	28.257	15,25%	208.734	102,30%	4.803
	CASA	155.687	180.229	175.661	175.874	20.297	214	(4.355)	-2,42%	20.187	12,97%	178.253	98,67%	(2.379)
	(%) CASA	84,03%	81,96%	82,34%	82,36%									
	FDR	129,17%	124,10%	128,87%	128,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	9.556	9.767		212	(88)	-0,89%	1.407	16,83%	-	0,00%	9.767
2	Giro ISE	1.674	3.000	3.366	3.556		191	557	18,55%	1.882	112,39%		0,00%	3.556
3	Tabungan ISE	6.686	6.855	6.190	6.211		21	(644)	-9,40%	(475)			0,00%	6.211
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.550	47.625	200	435	235	536	75	1.235	360	50.463	94,38%	(2.838)
	KUR	42.708	43.592	43.696	200	435	235	632	104	988	331	46.601	93,77%	(2.905)
	Non KUR	3.682	3.959	3.929	-	-	0	-96	-29	247	29	3.862	101,74%	67
3	PWG	25.907	43.447	45.534	5.920	6.892	972	1.699	2.087	19.627	4.804	40.279	113,05%	5.256
	Cilem	11.633	25.741	26.791	3.629	3.070	-559	1.400	1.050	15.158	2.020	21.595	124,06%	5.196
	Gadai	14.275	17.707	18.744	2.291	3.821	1.531	299	1.037	4.469	2.784	18.683	100,32%	60
4	CFG	167.028	181.912	181.753	1.584	1.280	-304	2.235	-159	14.725	1.439	181.961	99,89%	(208)
	CF 1	10.804	12.692	13.095	16	522	506	648	403	2.291	119	12.617	103,80%	479
	Total Griya	4.197	4.094	4.088	-	-	0	0	-5	-109	5	4.450	91,88%	(362)
	• Total Non Program	4.197	3.939	3.934	-	-	0	-111	-5	-263	5	4.450	88,41%	(516)
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	8.599	9.007	16	522	506	648	408	2.400	114	8.167	110,29%	840
	CF 2	156.224	169.220	168.658	1.568	758	-810	1.587	-562	12.433	1.320	169.344	99,59%	(687)
	Mitraguna & Others	100.077	112.520	112.637	1.330	655	-675	1.226	118	12.561	537	111.939	100,62%	698
	Pensiun	56.148	56.700	56.020	238	103	-135	361	-680	-128	783	57.405	97,59%	(1.385)
	Total Pembiayaan	239.326	272.910	274.913	7.704	8.606	902	4.470	2.003	35.586	6.603	272.702	100,81%	2.210

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	580	395	5.309	0,43%	0,83%	11,15%	4.914	5.111	4.730			
	KUR	198	433	317	4.732	0,46%	0,73%	10,83%	4.414	4.534	4.299			
	Non KUR	-	147	78	578	0,00%	1,97%	14,70%	500	578	431			
3	PWG	-	-	-	993	0,00%	0,00%	2,18%	993	993	993			
	Cilem	-	-	-	726	0,00%	0,00%	2,71%	726	726	726			
	Gadai	-	-	-	267	0,00%	0,00%	1,43%	267	267	267			
4	CFG	1.021	882	478	3.100	0,61%	0,26%	1,71%	2.622	2.079	2.219			
	CF 1	202	250	15	2.116	1,87%	0,11%	16,16%	2.102	1.914	1.866			
	Total Griya	-	214	-	905	0,00%	0,00%	22,13%	905	905	691			
	Oto	202	36	15	1.212	3,06%	0,17%	13,46%	1.197	1.010	1.176			
	CF 2	819	632	464	984	0,52%	0,27%	0,58%	520	165	352			
	Mitraguna & Others	819	435	220	731	0,82%	0,20%	0,65%	510	(89)	295			
	Pensiun	-	196	243	253	0,00%	0,43%	0,45%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	9.403	0,51%	0,32%	3,42%	8.529	8.184	7.942	1,09%	68,02%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	476	474	502	0,99%	1,00%	1,05%	28	41	26			
	KUR	366	425	423	451	0,86%	0,97%	1,03%	28	85	26			
	Non KUR	95	51	51	51	2,57%	1,28%	1,29%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.209	1,59%	0,66%	0,67%	-	(1.439)	(1)			
	CF 1	10	294	294	294	0,09%	2,31%	2,24%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,26%	-	284	-			
	CF 2	2.638	916	916	916	1,69%	0,54%	0,54%	-	(1.723)	(1)			
	Mitraguna & Others	2.229	887	887	887	2,23%	0,79%	0,79%	-	(1.342)	(1)			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.711	1,30%	0,62%	0,62%	28	(1.398)	25	1,82%	-192,36%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.151	1.153	(12)	2	(24)	-2,05%	(210)	-15,42%	6.965	16,55%	(5.813)
2	Tabungan	77.945	91.604	92.642	93.115	3.062	473	1.511	1,65%	15.170	19,46%	88.339	105,41%	4.775
3	Deposito	9.935	9.827	9.927	9.927	(3.771)	0	100	1,02%	(8)	-0,08%	10.450	94,99%	(523)
	Total	89.243	102.608	103.720	104.194	(721)	475	1.587	1,55%	14.952	16,75%	105.755	98,52%	(1.561)
	CASA	79.307	92.781	93.793	94.267	3.050	475	1.487	1,60%	14.960	18,86%	95.305	98,91%	(1.037)
	(%) CASA	88,87%	90,42%	90,43%	90,47%									
	FDR	131,75%	139,02%	138,57%	137,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.232	2.229		(3)	(69)	-2,98%	(567)	-20,27%	-	0,00%	2.229
2	Giro ISE	1.018	536	491	491		0	(45)	-8,46%	(527)	-51,81%	-	0,00%	491
3	Tabungan ISE	1.778	1.762	1.742	1.739		(3)	(23)	-1,32%	(39)	-2,21%	-	0,00%	1.739
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	83	96	96	96		0	0	0,00%	13	15,66%	-	0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	• Local Champion	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	22.376	270	250	-20	166	2	2.970	248	22.152	101,01%	224
	KUR	19.311	21.551	21.563	270	250	-20	184	12	2.252	238	21.918	98,38%	(355)
	Non KUR	95	824	813	-	-	0	-18	-11	718	11	234	347,27%	579
3	PWG	2.291	6.046	6.445	390	479	88	444	399	4.153	80	5.483	117,53%	961
	Cilem	2.291	6.046	6.445	390	479	88	444	399	4.153	80	5.483	117,53%	961
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	114.823	1.217	1.837	620	3.923	679	19.038	1.158	104.717	109,65%	10.106
	CF 1	18.535	21.664	21.732	607	152	-455	1.032	68	3.197	84	19.955	108,90%	1.776
	Total Griya	17.245	16.279	16.264	-	-	0	0	-15	-981	15	17.894	90,89%	(1.630)
	• Total Non Program	1.070	711	705	-	-	0	-10	-7	-366	7	1.355	52,00%	(650)
	• Program	16.174	15.567	15.559	-	-	0	-67	-8	-615	8	16.538	94,08%	(979)
	Oto	1.291	5.386	5.468	607	152	-455	1.032	82	4.178	69	2.062	265,20%	3.406
	CF 2	77.250	92.480	93.092	610	1.685	1.075	2.890	611	15.841	1.074	84.762	109,83%	8.330
	Mitraguna & Others	58.013	73.658	74.408	610	1.685	1.075	3.046	750	16.395	935	64.869	114,71%	9.540
	Pensiun	19.237	18.823	18.683	-	-	0	-156	-139	-554	139	19.893	93,92%	(1.210)
	Total Pembiayaan	117.580	142.642	143.722	1.877	2.566	688	4.531	1.079	26.142	1.486	132.450	108,51%	11.272

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	642	0,86%	2,32%	2,87%	124	475	(5)			
	KUR	167	647	518	642	0,87%	2,40%	2,98%	124	475	(5)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	163	0,00%	0,00%	2,53%	163	163	163			
	Cilem	-	-	-	163	0,00%	0,00%	2,53%	163	163	163			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	2.920	2,69%	1,41%	2,54%	1.314	348	1.302			
	CF 1	1.875	1.203	1.449	1.885	10,12%	6,69%	8,68%	436	10	683			
	Total Griya	1.875	1.203	1.449	1.885	10,87%	8,90%	11,59%	436	10	683			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	697	415	157	1.035	0,90%	0,17%	1,11%	878	338	619			
	Mitraguna & Others	583	206	157	620	1,01%	0,21%	0,83%	463	37	414			
	Pensiun	113	209	-	415	0,59%	0,00%	2,22%	415	301	206			
	Total Pembiayaan	2.739	2.265	2.124	3.725	2,33%	1,49%	2,59%	1.601	986	1.460	0,80%	69,30%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	582	739	0,00%	2,60%	3,30%	157	739	331			
	KUR	-	408	582	739	0,00%	2,70%	3,43%	157	739	331			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.248	5.309	4.867	5,15%	4,65%	4,24%	(441)	(67)	(381)			
	CF 1	4.826	5.144	5.155	4.714	26,04%	23,79%	21,69%	(441)	(113)	(431)			
	Total Griya	4.826	5.144	5.155	4.714	27,99%	31,67%	28,98%	(441)	(113)	(431)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	154	0,14%	0,17%	0,17%	-	45	50			
	Mitraguna & Others	108	104	154	154	0,19%	0,21%	0,21%	-	45	50			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	5.606	4,20%	4,13%	3,90%	(284)	672	(50)	1,90%	51,29%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	131	106	22	(25)	(28)	-20,95%	(56)	-34,44%	6.099	1,74%	(5.993)
2	Tabungan	112.107	106.939	102.249	106.490	4.001	4.241	(449)	-0,42%	(5.617)	-5,01%	124.113	85,80%	(17.623)
3	Deposito	7.734	12.435	12.207	12.208	(7.081)	1	(227)	-1,83%	4.474	57,85%	8.534	143,05%	3.674
	Total	120.003	119.508	114.587	118.804	(3.058)	4.217	(704)	-0,59%	(1.199)	-1,00%	138.746	85,63%	(19.942)
	CASA	112.269	107.073	102.380	106.596	4.023	4.216	(477)	-0,45%	(5.673)	-5,05%	130.212	81,86%	(23.616)
	(%) CASA	93,56%	89,59%	89,35%	89,72%									
	FDR	119,28%	124,78%	129,38%	124,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.600	1.602		2	146	9,99%	54	3,47%	-	0,00%	1.602
2	Giro ISE	6	6	32	32		0	26	416,52%	26	405,58%		0,00%	32
3	Tabungan ISE	1.542	1.450	1.567	1.570		2	120	8,25%	28	1,81%		0,00%	1.570
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	• Local Champion	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.822	-	200	200	21	-118	-2.689	318	20.904	75,69%	(5.082)
	KUR	17.071	14.453	14.339	-	200	200	-290	-114	-2.732	314	19.325	74,20%	(4.986)
	Non KUR	1.440	1.487	1.484	-	-	0	311	-4	43	4	1.579	93,95%	(95)
3	PWG	10.369	15.953	16.708	1.533	2.020	487	1.525	755	6.339	1.265	18.973	88,06%	(2.265)
	Cilem	7.309	11.042	11.465	710	752	42	627	423	4.156	329	13.826	82,92%	(2.361)
	Gadai	3.060	4.912	5.243	823	1.268	445	898	331	2.183	937	5.147	101,87%	96
4	CFG	114.187	117.178	115.668	574	435	-138	421	-1.510	1.482	1.946	123.852	93,33%	(8.184)
	CF 1	709	1.836	1.913	139	83	-55	241	77	1.204	7	1.747	109,53%	166
	Total Griya	277	252	252	-	-	0	0	0	-25	-	410	61,58%	(157)
	• Total Non Program	277	252	252	-	-	0	-3	0	-25	-	410	61,58%	(157)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.661	139	83	-55	241	77	1.229	7	1.337	124,21%	324
	CF 2	113.478	115.342	113.755	435	352	-83	179	-1.587	277	1.939	122.105	93,16%	(8.350)
	Mitraguna & Others	95.023	97.994	96.488	435	210	-225	301	-1.506	1.466	1.716	103.005	93,67%	(6.516)
	Pensiun	18.455	17.348	17.267	-	142	142	-121	-81	-1.188	223	19.101	90,40%	(1.834)
	Total Pembiayaan	143.135	149.126	148.252	2.107	2.656	549	1.965	-874	5.118	3.529	163.797	90,51%	(15.545)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	731	757	1.460	1,73%	4,75%	9,23%	703	1.139	729			
	KUR	302	708	757	1.409	1,77%	5,24%	9,82%	652	1.107	701			
	Non KUR	19	23	-	51	1,33%	0,00%	3,47%	51	32	28			
3	PWG	-	-	-	501	0,00%	0,00%	3,00%	501	501	501			
	Cilem	-	-	-	493	0,00%	0,00%	4,30%	493	493	493			
	Gadai	-	-	-	9	0,00%	0,00%	0,16%	9	9	9			
4	CFG	617	850	1.089	2.419	0,54%	0,93%	2,09%	1.330	1.802	1.568			
	CF 1	-	-	-	15	0,00%	0,00%	0,79%	15	15	15			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	15	0,00%	0,00%	0,90%	15	15	15			
	CF 2	617	850	1.089	2.404	0,54%	0,94%	2,11%	1.315	1.787	1.553			
	Mitraguna & Others	617	850	1.089	2.404	0,65%	1,11%	2,49%	1.315	1.787	1.553			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	4.380	0,65%	1,24%	2,95%	2.534	3.443	2.799	5,19%	-75,78%	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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.051	1.024	1.020	2,24%	6,42%	6,45%	(3)	605	(31)			
	KUR	236	952	926	924	1,38%	6,41%	6,44%	(3)	688	(29)			
	Non KUR	179	98	97	96	12,41%	6,53%	6,49%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.681	1,86%	1,71%	1,45%	(319)	(445)	(484)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.164	2.000	1.681	1,87%	1,73%	1,48%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,72%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.701	1,77%	2,03%	1,82%	(323)	160	(515)	7,93%	-335,36%	6,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	866	869	(270)	2	(62)	-6,71%	(2.136)	-71,09%	10.233	8,49%	(9.364)
2	Tabungan	56.317	70.443	66.719	66.976	2.742	257	(3.467)	-4,92%	10.659	18,93%	68.270	98,10%	(1.294)
3	Deposito	45.220	61.834	63.023	63.023	530	0	1.189	1,92%	17.803	39,37%	46.172	136,50%	16.851
	Total	104.542	133.208	130.608	130.868	3.002	259	(2.340)	-1,76%	26.326	25,18%	124.675	104,97%	6.193
	CASA	59.322	71.374	67.585	67.844	2.472	259	(3.530)	-4,95%	8.522	14,37%	78.503	86,42%	(10.659)
	(%) CASA	56,74%	53,58%	51,75%	51,84%									
	FDR	207,64%	176,07%	181,10%	180,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	1.716	1.718		3	(187)	-9,82%	(1.092)	-38,86%	-	0,00%	1.718
2	Giro ISE	19	177	82	83		2	(93)	-52,93%	64	334,44%		0,00%	83
3	Tabungan ISE	2.791	1.729	1.634	1.635		1	(94)	-5,41%	(1.156)	-41,42%		0,00%	1.635
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	121	123	123		0	2	1,65%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.076	-	-	0	-71	0	-618	-	8.694	92,90%	(618)
	Linkage	8.515	7.897	7.897	-	-	-	-71	0	-618	-	8.515	92,75%	(618)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	31.618	200	400	200	-713	17	-2.957	383	37.916	83,39%	(6.298)
	KUR	29.907	27.691	27.765	200	400	200	-527	75	-2.142	325	33.063	83,98%	(5.298)
	Non KUR	4.668	3.910	3.853	-	-	0	-186	-58	-815	58	4.853	79,40%	(1.000)
3	PWG	5.791	9.161	10.532	649	1.634	985	451	1.371	4.741	263	12.817	82,17%	(2.285)
	Cilem	5.791	9.161	10.532	649	1.634	985	451	1.371	4.741	263	12.817	82,17%	(2.285)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	186.308	2.632	1.423	-1.209	4.198	609	18.299	814	183.548	101,50%	2.760
	CF 1	111.105	104.354	104.450	-	467	467	79	96	-6.655	371	115.522	90,42%	(11.073)
	Total Griya	105.380	97.721	97.452	-	-	0	0	-269	-7.929	269	108.551	89,78%	(11.099)
	• Total Non Program	15.372	12.667	12.656	-	-	0	-92	-11	-2.716	11	16.517	76,62%	(3.861)
	• Program	90.009	85.053	84.795	-	-	0	-719	-258	-5.213	258	92.034	92,14%	(7.238)
	Oto	5.724	6.633	6.998	-	467	467	79	365	1.273	103	6.971	100,38%	27
	CF 2	56.904	81.345	81.858	2.632	956	-1.676	4.119	513	24.955	443	68.026	120,33%	13.833
	Mitraguna & Others	52.060	71.990	71.846	2.632	250	-2.382	4.172	-144	19.787	394	62.099	115,70%	9.747
	Pensiun	4.844	9.355	10.012	-	706	706	-53	657	5.168	49	5.927	168,94%	4.086
	Total Pembiayaan	217.069	234.537	236.535	3.481	3.457	-24	3.866	1.997	19.466	1.460	242.975	97,35%	(6.441)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.113	1.211	3.174	1,36%	3,83%	10,04%	1.963	2.703	2.061			
	KUR	56	257	593	2.260	0,19%	2,14%	8,14%	1.666	2.204	2.002			
	Non KUR	415	856	617	914	8,89%	15,78%	23,72%	297	499	58			
3	PWG	-	16	-	546	0,00%	0,00%	5,19%	546	546	530			
	Cilem	-	16	-	546	0,00%	0,00%	5,19%	546	546	530			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	16.779	4,36%	4,86%	9,01%	7.748	9.450	6.832			
	CF 1	7.221	9.947	9.032	13.542	6,50%	8,65%	12,97%	4.511	6.322	3.595			
	Total Griya	7.194	9.680	8.838	12.180	6,83%	9,04%	12,50%	3.342	4.985	2.500			
	Oto	26	267	194	1.363	0,46%	2,92%	19,47%	1.169	1.336	1.095			
	CF 2	108	-	-	3.237	0,19%	0,00%	3,95%	3.237	3.129	3.237			
	Mitraguna & Others	-	-	-	3.237	0,00%	0,00%	4,51%	3.237	3.237	3.237			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	20.499	3,59%	4,37%	8,67%	10.257	12.699	9.422	0,04%	99,50%	-8,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,22%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	436	0,76%	1,76%	1,38%	(120)	174	(72)			
	KUR	164	63	102	102	0,55%	0,37%	0,37%	-	(62)	39			
	Non KUR	98	446	455	334	2,11%	11,63%	8,68%	(120)	236	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	15.029	7,41%	8,14%	8,07%	(91)	2.574	(49)			
	CF 1	10.689	14.420	14.462	14.371	9,62%	13,86%	13,76%	(91)	3.682	(48)			
	Total Griya	10.577	14.153	14.195	14.104	10,04%	14,53%	14,47%	(91)	3.527	(48)			
	Oto	112	267	267	267	1,96%	4,02%	3,81%	-	155	-			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,80%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	15.644	5,94%	6,76%	6,61%	(211)	2.749	(121)	0,05%	99,29%	-6,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	1.265	1.269	(108)	4	26	2,11%	(5.812)	-82,08%	13.765	9,22%	(12.497)
2	Tabungan	82.750	90.284	88.657	88.516	2.369	(141)	(1.768)	-1,96%	5.766	6,97%	94.714	93,46%	(6.198)
3	Deposito	20.500	28.858	30.156	30.156	(518)	0	1.298	4,50%	9.655	47,10%	21.028	143,40%	9.127
	Total	110.331	120.384	120.077	119.940	1.744	(137)	(444)	-0,37%	9.609	8,71%	129.507	92,61%	(9.567)
	CASA	89.831	91.526	89.921	89.785	2.261	(137)	(1.742)	-1,90%	(46)	-0,05%	108.479	82,77%	(18.694)
	(%) CASA	81,42%	76,03%	74,89%	74,86%									
	FDR	132,60%	136,61%	137,69%	137,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	794	1.735	1.685	1.672	(13)	(62)	-3,59%	878	110,52%	-	0,00%	1.672
2	Giro ISE	389	18	26	24	(2)	6	35,20%	(365)	-93,81%	-	0,00%	24
3	Tabungan ISE	406	1.717	1.660	1.648	(11)	(69)	-4,00%	1.243	306,43%	-	0,00%	1.648
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	102	114	116	116	0	2	1,75%	14	13,73%	-	0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.921	36.711	300	200	-100	156	-210	-939	410	40.536	90,56%	(3.825)
	KUR	36.457	35.916	35.713	300	200	-100	197	-203	-744	403	39.220	91,06%	(3.506)
	Non KUR	1.194	1.005	998	-	-	0	-41	-7	-196	7	1.316	75,81%	(318)
3	PWG	14.628	23.112	24.521	2.463	4.102	1.639	2.313	1.409	9.893	2.693	23.691	103,51%	831
	Cilem	6.737	13.343	14.115	854	1.346	492	824	773	7.378	573	12.491	113,00%	1.624
	Gadai	7.891	9.770	10.406	1.609	2.756	1.147	1.489	636	2.515	2.120	11.200	92,91%	(794)
4	CFG	94.017	104.423	104.101	1.318	1.036	-282	2.208	-322	10.084	1.358	106.168	98,05%	(2.067)
	CF 1	1.650	2.632	2.602	-	-	0	-46	-30	951	30	2.613	99,57%	(11)
	Total Griya	348	274	274	-	-	0	0	0	-74	-	481	56,96%	(207)
	• Total Non Program	348	274	274	-	-	0	-9	0	-74	-	481	56,96%	(207)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.328	-	-	0	-46	-30	1.026	30	2.132	109,18%	196
	CF 2	92.366	101.791	101.499	1.318	1.036	-282	2.254	-292	9.133	1.328	103.555	98,02%	(2.056)
	Mitraguna & Others	54.628	62.667	62.256	1.318	608	-710	2.605	-411	7.628	1.019	64.824	96,04%	(2.568)
	Pensiun	37.738	39.124	39.243	-	428	428	-351	119	1.505	309	38.731	101,32%	512
	Total Pembiayaan	146.295	164.457	165.333	4.081	5.338	1.257	4.677	877	19.038	4.461	170.394	97,03%	(5.060)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	1.791	0,22%	0,15%	4,88%	1.737	1.707	1.743			
	KUR	-	48	17	1.607	0,00%	0,05%	4,50%	1.590	1.607	1.559			
	Non KUR	83	-	37	184	6,98%	3,67%	18,40%	147	100	184			
3	PWG	-	-	-	782	0,00%	0,00%	3,19%	782	782	782			
	Cilem	-	-	-	660	0,00%	0,00%	4,68%	660	660	660			
	Gadai	-	-	-	122	0,00%	0,00%	1,17%	122	122	122			
4	CFG	-	897	723	2.648	0,00%	0,69%	2,54%	1.924	2.648	1.751			
	CF 1	-	157	155	410	0,00%	5,87%	15,75%	255	410	253			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	410	0,00%	6,55%	17,61%	255	410	253			
	CF 2	-	740	569	2.238	0,00%	0,56%	2,20%	1.669	2.238	1.498			
	Mitraguna & Others	-	616	444	2.012	0,00%	0,71%	3,23%	1.568	2.012	1.396			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	5.220	0,06%	0,47%	3,16%	4.443	5.137	4.276	0,55%	82,65%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,75%	0,75%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,04%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	2.648	0,02%	2,79%	2,54%	(266)	2.630	82			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.566	2.914	2.648	0,02%	2,86%	2,61%	(266)	2.630	82			
	Mitraguna & Others	19	2.136	2.485	2.219	0,03%	3,97%	3,56%	(266)	2.200	82			
	Pensiun	-	430	429	429	0,00%	0,26%	1,09%	-	429	(0)			
	Total Pembiayaan	116	2.843	3.191	2.925	0,08%	1,94%	1,77%	(266)	2.809	82	0,72%	59,51%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	209	214	(54)	6	(51)	-19,11%	58	36,90%	5.924	3,62%	(5.710)
2	Tabungan	45.583	47.589	46.171	45.851	2.129	(319)	(1.737)	-3,65%	268	0,59%	54.284	84,47%	(8.433)
3	Deposito	28.548	7.547	7.049	7.049	(9.965)	0	(498)	-6,60%	(21.499)	-75,31%	29.380	23,99%	(22.331)
	Total	74.288	55.400	53.428	53.114	(7.891)	(314)	(2.286)	-4,13%	(21.173)	-28,50%	89.588	59,29%	(36.473)
	CASA	45.740	47.853	46.379	46.066	2.075	(314)	(1.788)	-3,74%	326	0,71%	60.208	76,51%	(14.142)
	(%) CASA	61,57%	86,38%	86,81%	86,73%									
	FDR	155,10%	228,18%	240,90%	242,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	880	873		(8)	(125)	-12,51%	78	9,78%	-	0,00%	873
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%		0,00%	72
3	Tabungan ISE	788	919	809	801		(8)	(118)	-12,86%	13	1,63%		0,00%	801
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	29.751	29.698	270	300	30	355	-52	5.551	352	26.560	111,82%	3.139
	KUR	23.464	28.943	28.921	270	300	30	175	-21	5.457	321	25.739	112,36%	3.182
	Non KUR	683	808	777	-	-	0	179	-31	94	31	820	94,73%	(43)
3	PWG	2.751	4.944	5.460	405	579	174	555	516	2.708	63	6.104	89,44%	(645)
	Cilem	2.751	4.944	5.460	405	579	174	555	516	2.708	63	6.104	89,44%	(645)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.549	1.166	2.986	1.820	865	1.831	5.227	1.155	96.042	97,40%	(2.493)
	CF 1	3.542	3.637	3.621	-	-	0	-16	-16	79	16	4.375	82,75%	(755)
	Total Griya	3.385	2.583	2.572	-	-	0	0	-11	-813	11	3.517	73,12%	(945)
	• Total Non Program	3.385	2.583	2.572	-	-	0	-141	-11	-813	11	3.517	73,12%	(945)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.049	-	-	0	-16	-5	891	5	858	122,22%	191
	CF 2	84.780	88.081	89.928	1.166	2.986	1.820	881	1.847	5.148	1.139	91.667	98,10%	(1.738)
	Mitraguna & Others	72.402	75.698	77.724	1.166	2.986	1.820	922	2.026	5.322	960	78.537	98,97%	(813)
	Pensiun	12.378	12.383	12.204	-	-	0	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	128.707	1.841	3.865	2.024	1.775	2.295	13.486	1.570	128.706	100,00%	1

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	29	22	1.885	1,08%	0,07%	6,35%	1.863	1.625	1.856			
	KUR	188	-	-	1.753	0,80%	0,00%	6,06%	1.753	1.564	1.753			
	Non KUR	73	29	22	133	10,64%	2,75%	17,09%	111	60	104			
3	PWG	-	-	-	83	0,00%	0,00%	1,53%	83	83	83			
	Cilem	-	-	-	83	0,00%	0,00%	1,53%	83	83	83			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	2.481	0,64%	0,97%	2,65%	1.590	1.917	1.297			
	CF 1	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	2.481	0,66%	1,01%	2,76%	1.590	1.917	1.617			
	Mitraguna & Others	408	799	817	2.407	0,56%	1,08%	3,10%	1.590	1.999	1.608			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	4.449	0,72%	0,72%	3,46%	3.536	3.625	3.236	2,41%	30,37%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	325	232	232	0,11%	0,78%	0,78%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,60%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,66%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	950	1,34%	1,04%	1,02%	-	(237)	371			
	CF 1	-	-	320	320	0,00%	8,81%	8,85%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,45%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	630	1,40%	0,72%	0,70%	-	(558)	50			
	Mitraguna & Others	1.187	580	567	567	1,64%	0,75%	0,73%	-	(620)	(12)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.182	1,05%	0,94%	0,92%	-	(31)	277	1,40%	-52,97%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25)	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.197	1.174	(430)	(23)	245	26,33%	(6.883)	-85,43%	13.925	8,43%	(12.751)
2	Tabungan	114.229	114.395	112.639	113.320	938	682	(1.074)	-0,94%	(908)	-0,80%	125.686	90,16%	(12.365)
3	Deposito	24.505	18.999	18.647	18.647	(2.845)	(0)	(351)	-1,85%	(5.858)	-23,90%	25.359	73,53%	(6.712)
	Total	146.791	134.323	132.483	133.142	(2.337)	659	(1.181)	-0,88%	(13.649)	-9,30%	164.970	80,71%	(31.828)
	CASA	122.286	115.324	113.836	114.495	508	659	(830)	-0,72%	(7.792)	-6,37%	139.611	82,01%	(25.116)
	(%) CASA	83,31%	85,86%	85,92%	85,99%									
	FDR	111,90%	132,72%	134,39%	133,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	740	741		1	100	15,68%	176	31,15%	-	0,00%	741
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	738	739		1	100	15,72%	176	31,32%		0,00%	739
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.731	160	50	-110	-313	-256	-974	306	21.094	84,06%	(3.363)
	KUR	17.857	17.417	17.176	160	50	-110	-292	-242	-681	292	20.109	85,41%	(2.933)
	Non KUR	848	570	556	-	-	0	-21	-14	-292	14	985	56,43%	(429)
3	PWG	28.691	42.147	42.885	3.566	4.527	960	1.361	738	14.194	3.789	40.780	105,16%	2.105
	Cilem	14.633	22.957	23.279	1.009	692	-317	1.098	322	8.647	370	24.231	96,07%	(952)
	Gadai	14.059	19.190	19.606	2.558	3.835	1.277	263	416	5.547	3.419	16.549	118,47%	3.057
4	CFG	116.769	118.070	117.349	1.410	567	-843	1.134	-721	579	1.288	126.014	93,12%	(8.666)
	CF 1	2.827	4.299	4.272	-	-	0	171	-27	1.445	27	3.871	110,36%	401
	Total Griya	979	749	749	-	-	0	0	0	-230	-	1.112	67,35%	(363)
	• Total Non Program	979	749	749	-	-	0	-12	0	-230	-	1.112	67,35%	(363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.524	-	-	0	171	-27	1.675	27	2.760	127,68%	764
	CF 2	113.942	113.771	113.076	1.410	567	-843	962	-695	-866	1.262	122.143	92,58%	(9.067)
	Mitraguna & Others	55.116	57.710	57.751	708	407	-301	511	42	2.636	365	62.559	92,31%	(4.808)
	Pensiun	58.827	56.061	55.325	702	160	-542	451	-736	-3.502	896	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	178.039	5.136	5.144	8	2.180	-239	13.779	5.383	187.982	94,71%	(9.943)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	617	435	433	963	3,30%	2,41%	5,43%	530	345	527			
	KUR	461	320	321	841	2,58%	1,84%	4,89%	520	379	520			
	Non KUR	156	115	112	122	18,40%	19,66%	21,97%	10	(34)	7			
3	PWG	74	135	-	1.068	0,26%	0,00%	2,49%	1.068	994	933			
	Cilem	74	135	-	606	0,51%	0,00%	2,60%	606	532	471			
	Gadai	-	-	-	463	0,00%	0,00%	2,36%	463	463	463			
4	CFG	1.969	1.297	2.461	3.351	1,69%	2,08%	2,86%	890	1.382	2.055			
	CF 1	66	186	45	186	2,32%	1,04%	4,36%	141	120	0			
	Total Griya	66	-	45	103	6,70%	6,00%	13,81%	58	38	103			
	Oto	-	186	-	83	0,00%	0,00%	2,35%	83	83	(103)			
	CF 2	1.904	1.111	2.417	3.165	1,67%	2,12%	2,80%	749	1.262	2.054			
	Mitraguna & Others	1.427	886	1.741	1.728	2,59%	3,02%	2,99%	(13)	301	842			
	Pensiun	477	225	676	1.437	0,81%	1,21%	2,60%	761	960	1.212			
	Total Pembiayaan	2.661	1.867	2.894	5.383	1,62%	1,62%	3,02%	2.488	2.722	3.515	0,00%	100,00%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	557	603	496	1,22%	3,35%	2,80%	(107)	267	(61)			
	KUR	229	523	569	462	1,28%	3,27%	2,69%	(107)	233	(61)			
	Non KUR	-	34	34	34	0,00%	5,95%	6,10%	-	34	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.485	1,37%	1,46%	1,27%	(234)	(112)	(142)			
	CF 1	-	-	159	154	0,00%	3,70%	3,60%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,37%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.331	1,40%	1,37%	1,18%	(229)	(266)	(296)			
	Mitraguna & Others	770	1.246	1.325	1.323	1,40%	2,30%	2,29%	(2)	553	77			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	1.981	1,11%	1,30%	1,11%	(341)	154	(203)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	22.560	22.498	236	(62)	(261)	-1,14%	(2.403)	-9,65%	32.883	68,42%	(10.385)
3	Deposito	2.060	2.215	1.866	1.866	360	0	(349)	-15,75%	(194)	-9,41%	2.315	80,63%	(449)
	Total	26.961	24.974	24.426	24.364	596	(62)	(610)	-2,44%	(2.597)	-9,63%	35.198	69,22%	(10.833)
	CASA	24.901	22.758	22.560	22.498	236	(62)	(261)	-1,14%	(2.403)	-9,65%	32.883	68,42%	(10.385)
	(%) CASA	92,36%	91,13%	92,36%	92,34%									
	FDR	86,03%	85,73%	87,20%	87,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.067	2.037		(30)	64	3,26%	103	5,30%	-	0,00%	2.037
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	1.972	2.067	2.037		(30)	64	3,26%	103	5,30%		0,00%	2.037
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	21.409	21.299	200	200	0	-168	-110	-1.895	310	25.934	82,13%	(4.635)
	KUR	21.361	20.243	20.137	200	200	0	-127	-106	-1.224	306	23.964	84,03%	(3.827)
	Non KUR	1.833	1.166	1.162	-	-	0	-41	-4	-671	4	1.970	58,99%	(808)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	21.299	200	200	0	-168	-110	-1.895	310	25.934	82,13%	(4.635)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	848	860	2.187	2,98%	4,02%	10,27%	1.327	1.495	1.339			
	KUR	472	484	504	1.748	2,21%	2,49%	8,68%	1.244	1.275	1.264			
	Non KUR	220	364	356	439	11,98%	30,53%	37,80%	83	220	75			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	2.187	2,98%	4,02%	10,27%	1.327	1.495	1.339	5,94%	42,11%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	556	495	494	0,77%	2,31%	2,32%	(1)	317	(62)			
	KUR	161	460	401	400	0,75%	1,98%	1,99%	(1)	239	(60)			
	Non KUR	17	96	94	94	0,91%	8,07%	8,09%	-	77	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	494	0,77%	2,31%	2,32%	(1)	317	(62)	25,89%	#####	23,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	455	420	40	(35)	(14)	-3,29%	(469)	-52,73%	888	47,27%	(469)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		888	434	455	420	40	(35)	(14)	-3,29%	(469)	-52,73%	888	47,27%	(469)
CASA		888	434	455	420	40	(35)	(14)	-3,29%	(469)	-52,73%	888	47,27%	(469)
(%) 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 (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-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	15-Oct-25	31-Dec-24	30-Sep-25	15-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	77	78	13	1	5	7,31%	(223)	-74,04%	302	25,96%	(223)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	73	77	78	13	1	5	7,31%	(223)	-74,04%	302	25,96%	(223)
	CASA	302	73	77	78	13	1	5	7,31%	(223)	-74,04%	302	25,96%	(223)
	(%) 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 (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-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	15-Oct-25	31-Dec-24	30-Sep-25	15-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	820	56	59	183	3	(760)	-92,75%	(3.450)	-98,31%	6.296	0,94%	(6.237)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	56	59	183	3	(760)	-92,75%	(3.450)	-98,31%	6.391	0,93%	(6.331)
	CASA	3.509	820	56	59	183	3	(760)	-92,75%	(3.450)	-98,31%	6.296	0,94%	(6.237)
	(%) 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 (1-14 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-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	15-Oct-25	31-Dec-24	30-Sep-25	15-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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