

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	314.972	354.485	330.604	325.467	(6.952)	(5.137)	(29.018)	-8,19%	10.495	3,33%	450.944	72,17%	(125.477)
2	Tabungan	2.242.130	2.382.025	2.329.301	2.325.652	(93)	(3.648)	(56.372)	-2,37%	83.522	3,73%	2.474.610	93,98%	(148.957)
3	Deposito	2.798.677	2.330.807	3.051.250	3.049.064	(587.150)	(2.186)	718.257	30,82%	250.387	8,95%	2.810.906	108,47%	238.158
Total		5.355.779	5.067.317	5.711.154	5.700.183	(594.195)	(10.971)	632.867	12,49%	344.404	6,43%	5.736.460	99,37%	(36.277)
CASA		2.557.102	2.736.509	2.659.904	2.651.119	(7.045)	(8.785)	(85.390)	-3,12%	94.017	3,68%	2.925.554	90,62%	(274.434)
(% CASA		47,74%	54,00%	46,57%	46,51%									
FDR		47,52%	57,34%	51,05%	51,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	106.322	105.981		(341)	3.424	3,34%	(7.676)	-6,75%	146.110	72,54%	(40.129)
2	Giro ISE	31.184	22.084	22.626	22.774		148	689	3,12%	(8.410)	-26,97%	50.850	44,79%	(28.076)
3	Tabungan ISE	59.057	61.141	64.364	63.875		(489)	2.735	4,47%	4.818	8,16%	63.572	108,48%	303
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	202.456	-	1.150	1.150	-194	-572	14.246	1.722	227.888	88,84%	(25.433)
	Linkage	19.369	18.269	18.269	-	-	-	-149	0	-1.099	-	36.648	49,85%	(18.379)
	Non-Linkage	168.841	184.759	184.186	-	1.150	1.150	-45	-572	15.346	1.722	191.240	96,31%	(7.054)
	• Local Champion	162.434	175.114	174.548	-	1.150	1.150	764	-566	12.114	1.716	173.053	100,86%	1.494
	• Value Chain	6.407	9.645	9.639	-	-	-	-809	-7	3.232	7	18.187	53,00%	(8.548)
2	MBG	159.435	190.490	189.456	1.365	130	-1.235	2.648	-1.034	30.021	1.164	200.150	94,66%	(10.694)
	KUR	151.599	180.617	179.692	1.290	130	-1.160	2.039	-925	28.094	1.055	190.276	94,44%	(10.584)
	Non KUR	7.836	9.873	9.764	75	-	-75	610	-110	1.928	110	9.874	98,88%	(110)
3	PWG	252.400	388.637	404.263	33.327	43.113	9.786	26.609	15.626	151.863	27.486	409.178	98,80%	(4.914)
	Cilem	111.797	214.823	225.665	11.953	18.266	6.314	17.569	10.842	113.868	7.425	237.341	95,08%	(11.676)
	Gadai	140.603	173.814	178.598	21.374	24.846	3.472	9.039	4.785	37.995	20.062	171.837	103,93%	6.761
4	CFG	1.944.791	2.123.646	2.119.257	21.088	18.176	-2.912	25.579	-4.389	174.466	22.565	2.166.943	97,80%	(47.685)
	CF 1	376.842	389.452	387.505	1.962	1.326	-636	-1.567	-1.947	10.664	3.273	414.571	93,47%	(27.066)
	Total Griya	311.852	317.853	315.798	1.703	220	-1.483	0	-2.054	3.947	2.274	330.875	95,44%	(15.077)
	• Total Non Program	308.347	313.763	311.719	1.703	220	-1.483	-1.919	-2.043	3.373	2.263	316.750	98,41%	(5.031)
	• Program	3.505	4.090	4.079	-	-	0	-32	-11	574	11	14.125	28,88%	(10.046)
	Oto	64.990	71.600	71.707	259	1.106	847	-1.567	107	6.717	999	83.696	85,68%	(11.989)
	CF 2	1.567.950	1.734.194	1.731.752	19.127	16.850	-2.277	27.147	-2.442	163.803	19.292	1.752.371	98,82%	(20.619)
	Mitraguna & Others	1.383.782	1.541.098	1.540.445	17.602	16.584	-1.018	25.103	-653	156.663	17.237	1.552.088	99,25%	(11.643)
	Pensium	184.168	193.097	191.307	1.525	266	-1.259	2.043	-1.789	7.139	2.055	200.283	95,52%	(8.976)
Total Pembiayaan		2.544.835	2.905.802	2.915.432	55.780	62.569	6.789	54.642	9.631	370.597	52.938	3.004.159	97,05%	(88.726)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	1.339	0,67%	0,00%	0,66%	1.339	72	480			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	1.207	0,75%	0,00%	0,66%	1.207	(60)	348			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	17.396	2,17%	2,73%	9,18%	12.203	13.943	12.203			
	KUR	2.876	4.782	4.782	16.076	1,90%	2,65%	8,95%	11.294	13.200	11.294			
	Non KUR	577	411	411	1.320	7,36%	4,16%	13,52%	909	743	909			
3	PWG	-	35	35	11.598	0,00%	0,01%	2,87%	11.563	11.598	11.563			
	Cilem	-	-	-	6.473	0,00%	0,00%	2,87%	6.473	6.473	6.473			
	Gadai	-	35	35	5.125	0,00%	0,02%	2,87%	5.090	5.125	5.090			
4	CFG	19.268	20.967	23.212	46.568	0,99%	1,09%	2,20%	23.356	27.300	25.601			
	CF 1	8.041	7.521	9.455	17.934	2,13%	2,43%	4,63%	8.479	9.893	10.413			
	Total Griya	6.972	6.480	7.025	13.377	2,24%	2,21%	4,24%	6.352	6.405	6.897			
	Oto	1.069	1.041	2.430	4.557	1,64%	3,39%	6,36%	2.128	3.488	3.517			
	CF 2	11.227	13.447	13.757	28.634	0,72%	0,79%	1,65%	14.877	17.407	15.187			
	Mitraguna & Others	11.107	12.744	13.302	26.843	0,80%	0,86%	1,74%	13.540	15.736	14.099			
	Pensium	120	703	455	1.791	0,07%	0,24%	0,94%	1.336	1.671	1.088			
Total Pembiayaan		23.988	27.054	28.439	76.901	0,94%	0,98%	2,64%	48.462	52.913	49.847	0,93%	64,68%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,86%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,24%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.944	1,80%	0,89%	1,03%	249	(919)	99			
	KUR	1.760	1.264	1.181	1.385	1,16%	0,65%	0,77%	204	(375)	121			
	Non KUR	1.104	582	515	560	14,08%	5,21%	5,73%	45	(544)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	22.686	0,93%	1,00%	1,07%	1.505	4.563	(20)			
	CF 1	5.476	7.813	6.060	6.491	1,45%	1,56%	1,68%	432	1.016	(1.322)			
	Total Griya	4.795	7.030	5.611	6.042	1,54%	1,77%	1,91%	432	1.248	(988)			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.195	0,81%	0,87%	0,94%	1.073	3.547	1.302			
	Mitraguna & Others	12.330	14.676	14.664	15.737	0,89%	0,95%	1,02%	1.073	3.407	1.061			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	32.448	1,18%	1,06%	1,11%	1.753	2.439	896	0,96%	13,67%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	80.164	57.982	49.349	52.212	3.622	2.863	(5.770)	-9,95%	(27.952)	-34,87%	96.831	53,92%	(44.619)
2	Tabungan	392.786	392.618	378.772	380.023	(984)	1.251	(12.595)	-3,21%	(12.763)	-3,25%	421.235	90,22%	(41.212)
3	Deposito	233.260	236.507	228.161	227.668	19.773	(493)	(8.839)	-3,74%	(5.592)	-2,40%	234.759	96,98%	(7.091)
	Total	706.209	687.106	656.282	659.903	22.411	3.621	(27.204)	-3,96%	(46.307)	-6,56%	752.825	87,66%	(92.922)
	CASA	472.950	450.600	428.121	432.235	2.639	4.114	(18.365)	-4,08%	(40.715)	-8,61%	518.066	83,43%	(85.831)
	(%) CASA	66,97%	65,58%	65,23%	65,50%									
	FDR	69,41%	76,25%	79,81%	79,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	24.982	24.203	23.362	(841)	(1.620)	-6,48%	(2.963)	-11,26%	-	0,00%	23.362	
2	Giro ISE	3.901	4.202	3.997	4.002	5	(200)	-4,75%	101	2,60%	-	0,00%	4.002	
3	Tabungan ISE	13.925	15.280	14.706	13.860	(846)	(1.420)	-9,29%	(65)	-0,47%	-	0,00%	13.860	
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%	-	0,00%	5.500	
5	CIF ISE	128	135	136	136	0	1	0,74%	8	6,25%	-	0,00%	136	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	89.545	-	-	0	2.095	-870	-4.180	870	104.928	85,34%	(15.384)
	Linkage	4.522	3.483	3.483	-	-	-	-121	0	-1.039	-	9.401	37,05%	(5.918)
	Non-Linkage	89.203	86.932	86.062	-	-	0	2.215	-870	-3.141	870	95.527	90,09%	(9.465)
	• Local Champion	87.849	85.900	85.030	-	-	0	2.252	-870	-2.819	870	90.848	93,60%	(5.818)
	• Value Chain	1.354	1.032	1.032	-	-	-	-36	0	-322	-	4.680	22,05%	(3.648)
2	MBG	44.762	42.277	42.080	-	-	0	-626	-197	-2.682	197	46.210	91,06%	(4.130)
	KUR	42.954	39.996	39.830	-	-	0	-657	-167	-3.125	167	44.413	89,68%	(4.584)
	Non KUR	1.808	2.280	2.250	-	-	0	31	-30	442	30	1.797	125,23%	453
3	PWG	25.216	34.568	36.604	1.690	4.880	3.190	2.117	2.036	11.388	2.844	41.584	88,03%	(4.980)
	Cilem	10.119	16.909	17.606	680	1.411	730	1.092	698	7.488	713	23.828	73,89%	(6.222)
	Gadai	15.098	17.660	18.998	1.010	3.469	2.460	1.026	1.338	3.901	2.131	17.756	107,00%	1.242
4	CFG	326.493	356.665	355.518	6.035	3.954	-2.081	5.091	-1.147	29.026	5.101	345.001	103,05%	10.518
	CF 1	44.529	52.411	52.140	412	-	-412	-661	-271	7.611	271	46.681	111,69%	5.458
	Total Griya	33.717	42.875	42.720	412	-	-412	0	-155	9.003	155	34.213	124,87%	8.508
	• Total Non Program	33.717	42.875	42.720	412	-	-412	-55	-155	9.003	155	34.213	124,87%	8.508
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	9.419	-	-	0	-661	-116	-1.393	116	12.469	75,54%	(3.049)
	CF 2	281.964	304.255	303.379	5.623	3.954	-1.669	5.752	-876	21.415	4.830	298.319	101,70%	5.060
	Mitraguna & Others	268.245	286.771	286.048	5.623	3.954	-1.669	5.737	-723	17.803	4.677	283.479	100,91%	2.569
	Pensiun	13.719	17.484	17.331	-	-	0	15	-153	3.612	153	14.840	116,78%	2.491
	Total Pembiayaan	490.195	523.925	523.748	7.725	8.834	1.109	8.678	-177	33.552	9.011	537.723	97,40%	(13.975)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	101	0,31%	0,00%	0,11%	101	(192)	(161)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	101	0,33%	0,00%	0,12%	101	(192)	(161)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	5.722	1,23%	2,59%	13,60%	4.628	5.172	4.032			
	KUR	550	1.374	1.094	5.332	1,28%	2,74%	13,39%	4.237	4.781	3.958			
	Non KUR	-	317	-	391	0,00%	0,00%	17,36%	391	391	74			
3	PWG	-	-	-	850	0,00%	0,00%	2,32%	850	850	850			
	Cilem	-	-	-	435	0,00%	0,00%	2,47%	435	435	435			
	Gadai	-	-	-	414	0,00%	0,00%	2,18%	414	414	414			
4	CFG	5.180	4.480	4.311	8.131	1,59%	1,21%	2,29%	3.820	2.951	3.651			
	CF 1	174	238	45	2.704	0,39%	0,09%	5,19%	2.659	2.530	2.466			
	Total Griya	174	238	45	2.013	0,52%	0,11%	4,71%	1.968	1.839	1.775			
	Oto	-	-	-	691	0,00%	0,00%	7,33%	691	691	691			
	CF 2	5.006	4.242	4.266	5.427	1,78%	1,40%	1,79%	1.161	420	1.185			
	Mitraguna & Others	5.006	4.242	4.266	5.427	1,87%	1,49%	1,90%	1.161	420	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	14.804	1,23%	1,03%	2,83%	9.398	8.780	8.372	0,48%	82,94%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,19%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,24%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	223	1,56%	0,41%	0,53%	48	(476)	132			
	KUR	609	91	175	223	1,42%	0,44%	0,56%	48	(386)	132			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.953	4.224	4.224	1,35%	1,18%	1,19%	-	(195)	(729)			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.953	4.224	4.224	1,42%	1,39%	1,39%	-	217	(729)			
	Mitraguna & Others	4.007	4.953	4.224	4.224	1,49%	1,47%	1,48%	-	217	(729)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.513	1,21%	1,04%	1,05%	48	(425)	(351)	0,67%	36,75%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	18.126	14.040	13.687	13.288	(1.080)	(399)	(752)	-5,36%	(4.838)	-26,69%	31.280	42,48%	(17.993)
2	Tabungan	237.991	245.090	246.982	242.801	1.247	(4.181)	(2.289)	-0,93%	4.810	2,02%	260.312	93,27%	(17.512)
3	Deposito	192.383	207.446	178.296	178.222	3.855	(74)	(29.224)	-14,09%	(14.161)	-7,36%	193.568	92,07%	(15.346)
	Total	448.500	466.575	438.965	434.310	4.022	(4.654)	(32.265)	-6,92%	(14.190)	-3,16%	485.161	89,52%	(50.850)
	CASA	256.117	259.129	260.668	256.088	167	(4.580)	(3.041)	-1,17%	(29)	-0,01%	291.593	87,82%	(35.504)
	(%) CASA	57,11%	55,54%	59,38%	58,96%									
	FDR	54,70%	56,63%	60,07%	60,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	13.047	12.917		(130)	(22)	-0,17%	1.278	10,98%	-	0,00%	12.917
2	Giro ISE	2.314	3.509	3.383	3.401		18	(107)	-3,06%	1.087	46,98%	-	0,00%	3.401
3	Tabungan ISE	1.452	1.558	1.791	1.643		(148)	85	5,45%	191	13,14%	-	0,00%	1.643
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%	-	0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%	-	0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	17.901	-	-	0	-1.242	-829	322	829	25.827	69,31%	(7.926)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	17.901	-	-	0	-1.242	-829	322	829	22.235	80,51%	(4.334)
	• Local Champion	16.492	18.329	17.500	-	-	0	-541	-829	1.008	829	18.700	93,58%	(1.200)
	• Value Chain	1.087	401	401	-	-	-	-701	0	-686	-	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	38.977	400	-	-400	-684	-400	707	400	47.460	82,12%	(8.484)
	KUR	37.787	38.777	38.387	400	-	-400	-663	-390	599	390	46.374	82,78%	(7.987)
	Non KUR	483	600	590	-	-	0	-21	-10	107	10	1.086	54,30%	(496)
3	PWG	15.859	30.257	32.054	4.292	4.012	-280	3.307	1.797	16.195	2.215	31.432	101,98%	622
	Cilem	7.657	16.691	18.319	1.182	2.389	1.208	2.162	1.628	10.661	761	19.488	94,00%	(1.169)
	Gadai	8.201	13.567	13.735	3.110	1.622	-1.488	1.145	169	5.534	1.454	11.944	115,00%	1.792
4	CFG	173.601	175.870	174.756	489	800	311	1.896	-1.114	1.155	1.914	189.734	92,11%	(14.978)
	CF 1	81.382	71.438	71.080	259	-	-259	-132	-358	-10.303	358	83.224	85,41%	(12.145)
	Total Griya	77.096	67.237	66.943	-	-	0	0	-294	-10.153	294	77.619	86,25%	(10.676)
	• Total Non Program	77.096	67.237	66.943	-	-	0	-2.182	-294	-10.153	294	77.619	86,25%	(10.676)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	4.136	259	-	-259	-132	-64	-150	64	5.605	73,79%	(1.469)
	CF 2	92.219	104.432	103.677	230	800	570	2.028	-756	11.457	1.556	106.509	97,34%	(2.833)
	Mitraguna & Others	90.304	99.345	98.615	230	800	570	2.056	-730	8.311	1.530	103.410	95,36%	(4.795)
	Pensiun	1.915	5.087	5.061	-	-	0	-28	-26	3.146	26	3.099	163,30%	1.962
	Total Pembiayaan	245.309	264.233	263.687	5.181	4.812	-369	3.278	-546	18.378	5.357	294.452	89,55%	(30.765)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	1.271	2.248	3.234	3,78%	5,71%	8,30%	986	1.788	1.963			
	KUR	1.433	1.144	2.078	3.064	3,79%	5,36%	7,98%	986	1.631	1.920			
	Non KUR	12	127	170	169	2,54%	28,34%	28,72%	(1)	157	43			
3	PWG	-	-	-	668	0,00%	0,00%	2,08%	668	668	668			
	Cilem	-	-	-	626	0,00%	0,00%	3,42%	626	626	626			
	Gadai	-	-	-	41	0,00%	0,00%	0,30%	41	41	41			
4	CFG	3.497	2.846	2.932	2.647	2,01%	1,67%	1,51%	(284)	(850)	(199)			
	CF 1	3.310	2.577	2.801	2.365	4,07%	3,92%	3,33%	(436)	(945)	(212)			
	Total Griya	3.310	2.471	2.698	2.253	4,29%	4,01%	3,37%	(445)	(1.057)	(218)			
	Oto	-	106	103	113	0,00%	2,46%	2,72%	9	113	6			
	CF 2	187	269	130	282	0,20%	0,12%	0,27%	152	95	14			
	Mitraguna & Others	187	269	130	89	0,21%	0,13%	0,09%	(41)	(98)	(179)			
	Pensiun	-	-	-	193	0,00%	0,00%	3,81%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	6.549	2,10%	1,96%	2,48%	1.369	1.395	2.432	0,39%	84,16%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	712	345	345	0,18%	0,88%	0,89%	-	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,72%	-	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	11,90%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	6.609	4.928	5.342	1,44%	2,80%	3,06%	414	2.846	(1.267)			
	CF 1	2.172	4.229	2.812	3.226	2,67%	3,94%	4,54%	414	1.054	(1.003)			
	Total Griya	2.172	4.229	2.812	3.226	2,82%	4,18%	4,82%	414	1.054	(1.003)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.380	2.116	2.116	0,35%	2,03%	2,04%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,15%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.687	1,45%	2,00%	2,16%	414	2.130	(1.634)	0,47%	78,36%	-1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	1.359	1.520	1.153	1.176	118	22	(344)	-22,64%	(183)	-13,47%	8.682	13,54%	(7.506)
2	Tabungan	139.020	140.237	136.977	135.586	20	(1.391)	(4.651)	-3,32%	(3.434)	-2,47%	151.541	89,47%	(15.955)
3	Deposito	91.332	79.357	78.907	78.914	494	6	(443)	-0,56%	(12.419)	-13,60%	91.991	85,78%	(13.077)
	Total	231.711	221.114	217.038	215.675	632	(1.362)	(5.439)	-2,46%	(16.035)	-6,92%	252.214	85,51%	(36.539)
	CASA	140.379	141.757	138.130	136.762	138	(1.369)	(4.995)	-3,52%	(3.617)	-2,58%	160.223	85,36%	(23.461)
	(%) CASA	60,58%	64,11%	63,64%	63,41%									
	FDR	52,09%	62,72%	64,01%	64,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	3.080	3.328		249	(1.169)	-26,00%	556	20,04%	-	0,00%	3.328
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	2.976	3.225		249	(1.169)	-26,61%	556	20,84%		0,00%	3.225
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	86	88	88		0	2	2,33%	4	4,76%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	319	-	-	0	-13	0	-1.095	-	1.415	22,56%	(1.095)
	Linkage	189	159	159	-	-	-	-4	0	-30	-	189	83,99%	(30)
	Non-Linkage	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Local Champion	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.411	-	-	0	113	-11	4.411	11	3.197	137,95%	1.213
	KUR	-	3.874	3.867	-	-	0	-36	-7	3.867	7	3.046	126,98%	822
	Non KUR	-	548	543	-	-	0	149	-4	543	4	152	358,08%	392
3	PWG	10.318	19.042	19.946	2.032	2.099	67	2.067	904	9.628	1.195	20.384	97,85%	(438)
	Cilem	4.275	11.205	11.689	1.014	1.008	-6	1.688	485	7.414	524	13.572	86,13%	(1.883)
	Gadai	6.043	7.838	8.257	1.017	1.090	73	379	419	2.214	671	6.812	121,21%	1.445
4	CFG	108.966	114.891	114.255	-	616	616	1.832	-636	5.289	1.252	124.853	91,51%	(10.598)
	CF 1	22.575	23.290	22.424	-	16	16	-132	-866	-151	882	25.531	87,83%	(3.108)
	Total Griya	18.510	18.455	17.649	-	-	0	0	-806	-861	806	20.159	87,55%	(2.510)
	• Total Non Program	18.168	17.958	17.153	-	-	0	-199	-805	-1.016	805	18.782	91,32%	(1.630)
	• Program	342	497	497	-	-	0	-2	-1	155	1	1.377	36,07%	(880)
	Oto	4.065	4.835	4.774	-	16	16	-132	-60	709	76	5.372	88,88%	(598)
	CF 2	86.390	91.601	91.831	-	600	600	1.964	230	5.441	370	99.322	92,46%	(7.491)
	Mitraguna & Others	53.276	60.516	60.953	-	600	600	2.213	437	7.677	163	65.035	93,72%	(4.082)
	Pensiun	33.115	31.085	30.878	-	-	0	-249	-207	-2.236	207	34.287	90,06%	(3.409)
	Total Pembiayaan	120.698	138.675	138.931	2.032	2.714	683	3.999	256	18.233	2.458	149.849	92,71%	(10.918)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	118	-	299	0,00%	0,00%	1,50%	299	299	182			
	Cilem	-	118	-	263	0,00%	0,00%	2,25%	263	263	145			
	Gadai	-	-	-	36	0,00%	0,00%	0,44%	36	36	36			
4	CFG	438	1.949	2.664	3.388	0,40%	2,32%	2,97%	724	2.950	1.439			
	CF 1	438	1.427	1.437	1.495	1,94%	6,17%	6,67%	58	1.056	68			
	Total Griya	438	1.277	1.286	1.344	2,37%	6,97%	7,61%	58	905	67			
	Oto	-	150	151	151	0,00%	3,13%	3,16%	-	151	1			
	CF 2	-	521	1.227	1.893	0,00%	1,34%	2,06%	666	1.893	1.372			
	Mitraguna & Others	-	521	1.227	1.531	0,00%	2,03%	2,51%	304	1.531	1.009			
	Pensiun	-	-	-	363	0,00%	0,00%	1,17%	363	363	363			
	Total Pembiayaan	438	2.066	2.664	3.687	0,36%	1,92%	2,65%	1.023	3.249	1.621	1,49%	43,69%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	784	784	0,48%	0,68%	0,69%	-	259	0			
	CF 1	397	542	542	542	1,76%	2,33%	2,42%	-	145	-			
	Total Griya	397	542	542	542	2,14%	2,94%	3,07%	-	145	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	241	0,15%	0,26%	0,26%	-	114	0			
	Mitraguna & Others	20	241	241	241	0,04%	0,40%	0,40%	-	221	0			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	784	1,19%	0,57%	0,56%	-	(654)	0	0,25%	56,47%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	72.981	76.922	77.952	77.449	(28.699)	(503)	527	0,68%	4.467	6,12%	85.940	90,12%	(8.491)
2	Tabungan	196.862	211.461	200.860	199.449	5.677	(1.412)	(12.012)	-5,68%	2.587	1,31%	219.189	90,99%	(19.740)
3	Deposito	1.160.939	721.302	1.470.592	1.470.556	(601.127)	(36)	749.254	103,88%	309.617	26,67%	1.162.123	126,54%	308.433
	Total	1.430.782	1.009.685	1.749.404	1.747.453	(624.148)	(1.951)	737.768	73,07%	316.671	22,13%	1.467.252	119,10%	280.202
	CASA	269.843	288.383	278.812	276.898	(23.022)	(1.915)	(11.486)	-3,98%	7.054	2,61%	305.129	90,75%	(28.231)
	(%) CASA	18,86%	28,56%	15,94%	15,85%									
	FDR	15,38%	25,43%	14,71%	14,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.843	10.913		70	2.790	34,34%	1.835	20,21%	-	0,00%	10.913
2	Giro ISE	2.308	2.084	2.406	2.406		0	322	15,45%	98	4,25%		0,00%	2.406
3	Tabungan ISE	1.370	1.740	4.137	4.207		70	2.468	141,85%	2.837	207,00%		0,00%	4.207
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	66	67	67		0	1	1,52%	9	15,52%		0,00%	67

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	21.846	-	-	0	-354	-11	1.715	11	29.583	73,84%	(7.738)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	21.846	-	-	0	-354	-11	1.715	11	25.467	85,78%	(3.621)
	• Local Champion	18.621	20.539	20.527	-	-	0	-315	-11	1.906	11	21.151	97,05%	(624)
	• Value Chain	1.509	1.318	1.318	-	-	-	-39	0	-191	-	4.315	30,55%	(2.997)
2	MBG	53.102	55.398	55.186	340	100	-240	424	-212	2.084	312	62.758	87,93%	(7.572)
	KUR	50.813	53.802	53.615	340	100	-240	300	-187	2.803	287	59.899	89,51%	(6.284)
	Non KUR	2.289	1.595	1.571	-	-	0	124	-25	-718	25	2.859	54,94%	(1.288)
3	PWG	17.782	23.855	24.598	2.229	3.107	878	2.429	743	6.816	2.364	31.165	78,93%	(6.566)
	Cilem	6.518	15.257	15.555	1.045	965	-79	1.829	297	9.037	668	18.491	84,12%	(2.936)
	Gadai	11.264	8.598	9.044	1.184	2.142	958	600	446	-2.220	1.696	12.674	71,36%	(3.630)
4	CFG	129.053	155.657	155.670	2.792	2.440	-352	3.959	13	26.617	2.427	155.649	100,01%	21
	CF 1	19.758	17.952	17.827	-	-	0	-165	-125	-1.931	125	32.065	55,60%	(14.237)
	Total Griya	14.572	13.113	13.054	-	-	0	0	-59	-1.517	59	25.559	51,07%	(12.505)
	• Total Non Program	11.408	10.206	10.156	-	-	0	-177	-50	-1.253	50	12.811	79,27%	(2.656)
	• Program	3.163	2.907	2.898	-	-	0	-26	-9	-265	9	12.748	22,74%	(9.849)
	Oto	5.186	4.839	4.773	-	-	0	-165	-66	-413	66	6.505	73,37%	(1.732)
	CF 2	109.295	137.705	137.843	2.792	2.440	-352	4.123	138	28.548	2.302	123.585	111,54%	14.258
	Mitraguna & Others	90.925	119.063	119.558	2.698	2.440	-258	3.625	494	28.633	1.946	104.031	114,93%	15.527
	Pensiun	18.370	18.642	18.286	94	-	-94	499	-356	-85	356	19.554	93,51%	(1.268)
	Total Pembiayaan	220.067	256.766	257.300	5.361	5.647	286	6.458	534	37.233	5.114	279.155	92,17%	(21.855)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.261	1.624	5.488	0,85%	2,93%	9,94%	3.864	5.036	4.226			
	KUR	163	1.084	1.506	5.317	0,32%	2,80%	9,92%	3.811	5.154	4.233			
	Non KUR	289	178	118	171	12,61%	7,40%	10,87%	53	(118)	(7)			
3	PWG	-	-	-	947	0,00%	0,00%	3,85%	947	947	947			
	Cilem	-	-	-	429	0,00%	0,00%	2,76%	429	429	429			
	Gadai	-	-	-	518	0,00%	0,00%	5,73%	518	518	518			
4	CFG	1.759	576	541	1.918	1,36%	0,35%	1,23%	1.377	159	1.342			
	CF 1	1.212	576	541	1.267	6,14%	3,01%	7,10%	725	54	691			
	Total Griya	1.052	576	541	884	7,22%	4,13%	6,77%	343	(168)	308			
	Oto	161	-	-	383	3,10%	0,00%	8,02%	383	222	383			
	CF 2	547	-	-	652	0,50%	0,00%	0,47%	652	105	652			
	Mitraguna & Others	547	-	-	652	0,60%	0,00%	0,55%	652	105	652			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	8.353	1,00%	0,84%	3,25%	6.188	6.143	6.516	2,22%	31,64%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	908	904	1.055	2,88%	1,63%	1,91%	151	(476)	147			
	KUR	855	457	460	615	1,68%	0,85%	1,15%	156	(239)	158			
	Non KUR	677	451	444	440	29,56%	27,85%	28,00%	(5)	(237)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	501	499	519	0,59%	0,32%	0,33%	19	(243)	18			
	CF 1	321	481	480	499	1,63%	2,67%	2,80%	19	178	18			
	Total Griya	321	481	480	499	2,20%	3,66%	3,82%	19	178	18			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.409	1.403	1.574	1,11%	0,55%	0,61%	170	(875)	165	1,63%	-166,46%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	9.495	7.747	7.873	8.241	(2.608)	368	493	6,37%	(1.254)	-13,21%	14.967	55,06%	(6.726)
2	Tabungan	99.410	116.831	113.000	113.330	25.825	330	(3.501)	-3,00%	13.919	14,00%	108.765	104,20%	4.564
3	Deposito	64.192	61.368	61.616	61.721	141	105	354	0,58%	(2.470)	-3,85%	64.684	95,42%	(2.962)
	Total	173.097	185.945	182.488	183.292	23.358	803	(2.654)	-1,43%	10.194	5,89%	188.416	97,28%	(5.124)
	CASA	108.906	124.578	120.872	121.570	23.217	698	(3.007)	-2,41%	12.665	11,63%	123.732	98,25%	(2.162)
	(%) CASA	62,92%	67,00%	66,24%	66,33%									
	FDR	57,60%	62,98%	65,29%	65,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	12.944	13.035		92	1.074	8,98%	(268)	-2,02%	-	0,00%	13.035
2	Giro ISE	6.014	3.248	5.452	5.521		69	2.273	69,98%	(492)	-8,19%	-	0,00%	5.521
3	Tabungan ISE	6.490	7.913	6.692	6.714		23	(1.199)	-15,15%	224	3,45%	-	0,00%	6.714
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%	-	0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.973	-	-	0	-131	0	5.973	-	0	0,00%	5.973
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.973	-	-	0	-131	0	5.973	-	0	0,00%	5.973
	• Local Champion	-	2.088	2.088	-	-	0	-102	0	2.088	-	0	0,00%	2.088
	• Value Chain	-	3.885	3.885	-	-	-	-29	0	3.885	-	0	0,00%	3.885
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	36.000	3.158	4.545	1.388	2.299	1.257	12.270	3.288	30.383	118,49%	5.616
	Cilem	8.075	15.687	16.714	683	1.446	762	1.453	1.027	8.639	419	12.616	132,48%	4.098
	Gadai	15.654	19.055	19.286	2.474	3.100	625	845	230	3.631	2.869	17.767	108,55%	1.519
4	CFG	75.933	76.399	77.175	105	1.151	1.046	-973	776	1.242	375	84.523	91,31%	(7.348)
	CF 1	16.979	16.374	16.321	-	-	0	-84	-53	-658	53	18.164	89,85%	(1.843)
	Total Griya	15.306	14.189	14.168	-	-	0	0	-21	-1.138	21	15.742	90,00%	(1.574)
	• Total Non Program	15.306	14.189	14.168	-	-	0	-210	-21	-1.138	21	15.742	90,00%	(1.574)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.153	-	-	0	-84	-32	480	32	2.422	88,90%	(269)
	CF 2	58.954	60.025	60.854	105	1.151	1.046	-889	829	1.900	322	66.359	91,70%	(5.505)
	Mitraguna & Others	51.295	53.140	54.068	105	1.151	1.046	-828	928	2.773	223	58.029	93,17%	(3.961)
	Pensiun	7.658	6.884	6.785	-	-	0	-62	-99	-873	99	8.330	81,46%	(1.544)
	Total Pembiayaan	99.702	117.114	119.147	3.263	5.696	2.434	1.195	2.033	19.445	3.663	114.946	103,66%	4.201

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	20	-	978	0,00%	0,00%	2,72%	978	978	958			
	Cilem	-	20	-	560	0,00%	0,00%	3,35%	560	560	540			
	Gadai	-	-	-	418	0,00%	0,00%	2,17%	418	418	418			
4	CFG	315	353	443	1.283	0,41%	0,58%	1,66%	840	968	930			
	CF 1	-	240	260	578	0,00%	1,59%	3,54%	318	578	337			
	Total Griya	-	240	238	557	0,00%	1,68%	3,93%	319	557	316			
	Oto	-	-	22	21	0,00%	0,99%	0,97%	(1)	21	21			
	CF 2	315	112	184	705	0,53%	0,31%	1,16%	522	391	593			
	Mitraguna & Others	315	112	184	705	0,61%	0,35%	1,30%	522	391	593			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	2.261	0,32%	0,38%	1,90%	1.818	1.946	1.888	1,94%	-2,33%	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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	623	620	616	0,90%	0,81%	0,80%	(4)	(66)	(7)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	623	620	616	1,07%	1,03%	1,01%	(4)	(14)	(7)			
	Mitraguna & Others	630	623	620	616	1,23%	1,17%	1,14%	(4)	(14)	(7)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	616	0,72%	0,53%	0,52%	(4)	(105)	(7)	0,26%	49,62%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	3.508	5.554	2.296	2.330	(260)	34	(3.224)	-58,05%	(1.179)	-33,60%	8.003	29,11%	(5.674)
2	Tabungan	88.498	84.028	78.428	78.218	2.791	(210)	(5.811)	-6,91%	(10.280)	-11,62%	96.182	81,32%	(17.965)
3	Deposito	50.176	26.346	25.958	26.035	(1.595)	77	(311)	-1,18%	(24.141)	-48,11%	50.580	51,47%	(24.545)
	Total	142.182	115.928	106.682	106.582	936	(99)	(9.345)	-8,06%	(35.599)	-25,04%	154.766	68,87%	(48.183)
	CASA	92.006	89.582	80.724	80.547	2.531	(177)	(9.035)	-10,09%	(11.459)	-12,45%	104.186	77,31%	(23.638)
	(%) CASA	64,71%	77,27%	75,67%	75,57%									
	FDR	46,30%	73,38%	80,23%	80,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	833	824		(9)	(1.846)	-69,14%	(2.433)	-74,70%	-	0,00%	824
2	Giro ISE	705	2.196	136	138		3	(2.057)	-93,70%	(566)	-80,36%	-	0,00%	138
3	Tabungan ISE	2.552	474	697	685		(11)	211	44,49%	(1.867)	-73,14%	-	0,00%	685
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%	-	0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.233	4.219	-	-	0	281	-14	4.219	14	3.212	131,37%	1.007
	KUR	-	4.144	4.130	-	-	0	283	-14	4.130	14	3.046	135,60%	1.084
	Non KUR	-	89	89	-	-	0	-2	0	89	-	166	53,86%	(77)
3	PWG	2.349	5.844	6.235	168	479	311	411	391	3.886	88	5.668	110,02%	568
	Cilem	2.349	5.844	6.235	168	479	311	411	391	3.886	88	5.668	110,02%	568
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.133	115	443	328	1.632	146	11.647	297	73.395	102,37%	1.739
	CF 1	26.468	27.937	28.104	-	220	220	-109	166	1.635	54	27.743	101,30%	361
	Total Griya	25.069	24.115	24.307	-	220	220	0	192	-762	28	25.471	95,43%	(1.164)
	• Total Non Program	25.069	24.115	24.307	-	220	220	-224	192	-762	28	25.471	95,43%	(1.164)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.797	-	-	0	-109	-26	2.397	26	2.272	167,11%	1.525
	CF 2	37.018	47.050	47.030	115	223	108	1.742	-20	10.012	243	45.652	103,02%	1.378
	Mitraguna & Others	36.826	46.839	46.824	115	223	108	1.746	-15	9.998	238	44.677	104,80%	2.147
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.588	283	922	639	2.324	523	19.753	399	82.274	104,03%	3.314

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	143	0,00%	0,00%	3,38%	143	143	143			
	KUR	-	-	-	143	0,00%	0,00%	3,46%	143	143	143			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	193	0,00%	0,00%	3,09%	193	193	193			
	Cilem	-	-	-	193	0,00%	0,00%	3,09%	193	193	193			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	2.082	1,73%	2,07%	2,77%	529	985	674			
	CF 1	1.097	1.035	1.183	1.558	4,15%	4,23%	5,54%	375	461	523			
	Total Griya	1.097	1.035	1.040	1.394	4,38%	4,31%	5,73%	353	296	358			
	Oto	-	-	143	165	0,00%	3,73%	4,33%	22	165	165			
	CF 2	-	373	370	524	0,00%	0,79%	1,11%	154	524	152			
	Mitraguna & Others	-	373	370	524	0,00%	0,79%	1,12%	154	524	152			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	2.418	1,67%	1,83%	2,82%	864	1.320	1.010	0,43%	84,93%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	850	840	840	0,19%	1,12%	1,12%	-	720	(10)			
	CF 1	-	831	821	821	0,00%	2,94%	2,92%	-	821	(10)			
	Total Griya	-	831	821	821	0,00%	3,41%	3,38%	-	821	(10)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	19	0,32%	0,04%	0,04%	-	(102)	0			
	Mitraguna & Others	120	19	19	19	0,33%	0,04%	0,04%	-	(102)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	840	0,18%	0,99%	0,98%	-	720	(10)	0,96%	1,72%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	4.276	4.729	4.143	4.191	638	48	(538)	-11,39%	(85)	-1,99%	12.480	33,58%	(8.290)
2	Tabungan	143.334	167.049	162.189	163.653	3.814	1.464	(3.396)	-2,03%	20.319	14,18%	157.358	104,00%	6.295
3	Deposito	111.952	125.321	110.227	110.427	(9.175)	200	(14.893)	-11,88%	(1.525)	-1,36%	112.690	97,99%	(2.263)
	Total	259.563	297.099	276.560	278.271	(4.723)	1.711	(18.828)	-6,34%	18.708	7,21%	282.529	98,49%	(4.258)
	CASA	147.610	171.779	166.332	167.844	4.452	1.511	(3.935)	-2,29%	20.233	13,71%	169.838	98,83%	(1.995)
	(%) CASA	56,87%	57,82%	60,14%	60,32%									
	FDR	26,72%	28,91%	31,13%	30,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.057	2.058		1	(72)	-3,37%	(279)	-11,96%	-	0,00%	2.058
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.033	2.033		1	(72)	-3,41%	(282)	-12,18%		0,00%	2.033
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	110	113	113		0	3	2,73%	6	5,61%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.226	8.187	75	-	-75	1.340	-38	7.994	38	3.371	242,89%	4.817
	KUR	194	7.421	7.393	-	-	-	946	-28	7.199	28	3.205	230,68%	4.188
	Non KUR	-	805	795	75	-	-75	394	-10	795	10	166	478,41%	629
3	PWG	3.438	6.116	6.023	188	159	-29	-61	-92	2.585	251	8.591	70,11%	(2.567)
	Cilem	3.438	6.116	6.023	188	159	-29	-61	-92	2.585	251	8.591	70,11%	(2.567)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	71.287	450	500	50	900	335	6.324	165	75.712	94,16%	(4.425)
	CF 1	19.068	19.315	19.256	-	-	0	498	-60	188	60	20.447	94,18%	(1.191)
	Total Griya	17.646	16.784	16.773	-	-	0	0	-10	-873	10	18.078	92,78%	(1.304)
	• Total Non Program	17.646	16.784	16.773	-	-	0	-529	-10	-873	10	18.078	92,78%	(1.304)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.482	-	-	0	498	-49	1.061	49	2.369	104,79%	113
	CF 2	45.895	51.637	52.031	450	500	50	402	395	6.137	105	55.266	94,15%	(3.234)
	Mitraguna & Others	40.397	45.849	46.268	-	500	500	297	419	5.871	81	48.918	94,58%	(2.650)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	86.091	713	659	-54	2.175	205	16.733	454	88.438	97,35%	(2.347)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	176	0,00%	0,00%	2,15%	176	176	176			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	176	0,00%	0,00%	22,11%	176	176	176			
3	PWG	-	19	-	110	0,00%	0,00%	1,83%	110	110	91			
	Cilem	-	19	-	110	0,00%	0,00%	1,83%	110	110	91			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	1.627	1,63%	1,82%	2,28%	334	567	1.310			
	CF 1	648	-	-	565	3,40%	0,00%	2,93%	565	(84)	565			
	Total Griya	648	-	-	499	3,67%	0,00%	2,97%	499	(149)	499			
	Oto	-	-	-	66	0,00%	0,00%	2,64%	66	66	66			
	CF 2	412	317	1.293	1.063	0,90%	2,50%	2,04%	(230)	651	746			
	Mitraguna & Others	412	-	978	749	1,02%	2,13%	1,62%	(228)	338	749			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	1.913	2,63%	1,51%	2,22%	621	89	980	0,56%	74,95%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	1.234	2.187	0,41%	1,74%	3,07%	953	1.920	953			
	CF 1	267	869	869	869	1,40%	4,50%	4,51%	-	602	-			
	Total Griya	132	734	734	734	0,75%	4,37%	4,38%	-	602	-			
	Oto	135	135	135	135	9,51%	5,34%	5,45%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,53%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,85%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.781	0,39%	2,13%	3,23%	953	2.513	1.546	2,24%	30,75%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	3.817	15.043	14.746	14.699	(1.425)	(47)	(344)	-2,28%	10.882	285,06%	9.215	159,52%	5.484
2	Tabungan	117.085	112.217	111.033	110.650	2.330	(383)	(1.567)	-1,40%	(6.436)	-5,50%	126.313	87,60%	(15.663)
3	Deposito	49.844	48.537	48.338	48.308	(676)	(30)	(229)	-0,47%	(1.535)	-3,08%	50.329	95,98%	(2.021)
	Total	170.746	175.797	174.118	173.657	229	(460)	(2.139)	-1,22%	2.911	1,70%	185.857	93,44%	(12.200)
	CASA	120.903	127.260	125.779	125.349	905	(430)	(1.911)	-1,50%	4.446	3,68%	135.528	92,49%	(10.179)
	(%) CASA	70,81%	72,39%	72,24%	72,18%									
	FDR	80,42%	78,23%	79,18%	79,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	932	932	0	14	1,54%	(759)	-44,86%	-	0,00%	932	
2	Giro ISE	436	247	248	248	0	1	0,58%	(188)	-43,10%	-	0,00%	248	
3	Tabungan ISE	1.254	671	684	684	0	13	1,89%	(570)	-45,47%	-	0,00%	684	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%	-	0,00%	75	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	20.532	21.214	1.602	1.883	282	782	682	7.664	1.201	20.999	101,03%	215
	Cilem	7.456	10.743	11.372	746	1.071	325	575	629	3.916	443	12.236	92,94%	(864)
	Gadai	6.094	9.789	9.842	855	812	-43	208	53	3.748	759	8.762	112,32%	1.080
4	CFG	119.321	116.995	116.649	-	140	140	505	-345	-2.672	485	130.324	89,51%	(13.675)
	CF 1	15.625	17.605	17.521	-	-	0	-322	-83	1.896	83	17.191	101,92%	330
	Total Griya	13.902	15.414	15.378	-	-	0	0	-36	1.475	36	14.348	107,18%	1.030
	• Total Non Program	13.902	15.414	15.378	-	-	0	-276	-36	1.475	36	14.348	107,18%	1.030
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.144	-	-	0	-322	-47	421	47	2.844	75,39%	(700)
	CF 2	103.696	99.390	99.128	-	140	140	826	-262	-4.568	402	113.133	87,62%	(14.005)
	Mitraguna & Others	94.197	89.853	89.722	-	140	140	737	-131	-4.475	271	102.629	87,42%	(12.906)
	Pensiun	9.499	9.537	9.406	-	-	0	89	-131	-93	131	10.505	89,54%	(1.099)
	Total Pembiayaan	137.307	137.527	137.863	1.602	2.023	422	1.287	337	556	1.687	155.759	88,51%	(17.896)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	813	0,00%	0,00%	3,83%	813	813	813			
	Cilem	-	-	-	134	0,00%	0,00%	1,18%	134	134	134			
	Gadai	-	-	-	679	0,00%	0,00%	6,90%	679	679	679			
4	CFG	1.942	1.297	2.012	3.243	1,63%	1,72%	2,78%	1.231	1.302	1.946			
	CF 1	86	-	209	63	0,55%	1,19%	0,36%	(146)	(23)	63			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	209	63	4,99%	9,53%	2,93%	(146)	(23)	63			
	CF 2	1.856	1.297	1.803	3.181	1,79%	1,81%	3,21%	1.377	1.325	1.883			
	Mitraguna & Others	1.856	1.297	1.803	2.953	1,97%	2,01%	3,29%	1.150	1.098	1.656			
	Pensiun	-	-	-	227	0,00%	0,00%	2,42%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	4.056	1,41%	1,46%	2,94%	2.044	2.115	2.759	0,36%	87,62%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	748	479	605	0,28%	0,41%	0,52%	126	274	(143)			
	CF 1	300	268	-	-	1,92%	0,00%	0,00%	-	(300)	(268)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	268	-	-	17,42%	0,00%	0,00%	-	(300)	(268)			
	CF 2	31	480	479	605	0,03%	0,48%	0,61%	126	574	125			
	Mitraguna & Others	31	480	479	605	0,03%	0,53%	0,67%	126	574	125			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	605	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-46,36%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	13.930	20.380	9.904	9.802	9.320	(103)	(10.578)	-51,91%	(4.129)	-29,64%	21.404	45,79%	(11.602)
2	Tabungan	118.671	149.789	152.945	152.691	4.855	(253)	2.903	1,94%	34.020	28,67%	131.813	115,84%	20.879
3	Deposito	125.329	123.645	145.482	143.482	1.292	(2.000)	19.837	16,04%	18.153	14,48%	125.971	113,90%	17.511
	Total	257.931	293.814	308.331	305.975	15.467	(2.356)	12.161	4,14%	48.045	18,63%	279.187	109,59%	26.788
	CASA	132.602	170.169	162.849	162.493	14.175	(356)	(7.676)	-4,51%	29.891	22,54%	153.216	106,05%	9.277
	(%) CASA	51,41%	57,92%	52,82%	53,11%									
	FDR	59,82%	58,36%	55,73%	56,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.021	4.026		5	(171)	-4,07%	488	13,79%	-	0,00%	4.026
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%	-	0,00%	1
3	Tabungan ISE	3.537	4.196	4.020	4.025		5	(171)	-4,07%	488	13,80%	-	0,00%	4.025
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	48	49	49		0	1	2,08%	4	8,89%	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Local Champion	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
3	PWG	17.010	23.113	23.389	2.225	1.564	-661	2.629	275	6.379	1.289	21.932	106,64%	1.457
	Cilem	7.758	11.568	11.911	819	663	-156	1.248	343	4.152	320	11.527	103,33%	384
	Gadai	9.252	11.546	11.478	1.406	901	-505	1.381	-68	2.226	968	10.405	110,31%	1.073
4	CFG	136.962	148.294	147.392	2.478	747	-1.731	2.109	-902	10.430	1.649	150.143	98,17%	(2.751)
	CF 1	16.548	16.413	16.610	-	257	257	165	197	62	60	17.976	92,40%	(1.365)
	Total Griya	15.017	13.854	13.839	-	-	0	0	-16	-1.178	16	15.423	89,73%	(1.584)
	• Total Non Program	15.017	13.854	13.839	-	-	0	-111	-16	-1.178	16	15.423	89,73%	(1.584)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.772	-	257	257	165	213	1.240	44	2.553	108,57%	219
	CF 2	120.414	131.881	130.781	2.478	490	-1.988	1.945	-1.100	10.368	1.590	132.167	98,95%	(1.386)
	Mitraguna & Others	110.777	121.505	120.480	2.478	490	-1.988	1.183	-1.025	9.703	1.515	121.615	99,07%	(1.135)
	Pensiun	9.636	10.375	10.301	-	-	0	761	-74	665	74	10.553	97,62%	(252)
	Total Pembiayaan	154.289	171.457	171.830	4.703	3.311	-1.392	4.676	373	17.541	2.938	172.392	99,67%	(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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
3	PWG	-	-	-	688	0,00%	0,00%	2,94%	688	688	688			
	Cilem	-	-	-	355	0,00%	0,00%	2,98%	355	355	355			
	Gadai	-	-	-	333	0,00%	0,00%	2,90%	333	333	333			
4	CFG	334	628	1.041	2.738	0,24%	0,70%	1,86%	1.697	2.404	2.110			
	CF 1	-	124	569	486	0,00%	3,47%	2,93%	(83)	486	363			
	Total Griya	-	124	569	128	0,00%	4,11%	0,93%	(440)	128	5			
	Oto	-	-	-	358	0,00%	0,00%	12,91%	358	358	358			
	CF 2	334	504	472	2.251	0,28%	0,36%	1,72%	1.780	1.917	1.747			
	Mitraguna & Others	334	504	472	2.251	0,30%	0,39%	1,87%	1.780	1.917	1.747			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	3.425	0,31%	0,64%	1,99%	2.335	2.944	2.745	0,15%	92,45%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.203	0,57%	0,81%	0,82%	(0)	416	225			
	CF 1	645	-	-	-	3,90%	0,00%	0,00%	-	(645)	-			
	Total Griya	645	-	-	-	4,29%	0,00%	0,00%	-	(645)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,92%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	1,00%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.252	0,56%	0,70%	0,73%	49	390	215	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	8.580	13.564	7.199	7.552	6.361	353	(6.013)	-44,33%	(1.028)	-11,98%	17.523	43,10%	(9.971)
2	Tabungan	115.717	129.668	128.776	130.134	(48.354)	1.358	467	0,36%	14.417	12,46%	128.619	101,18%	1.515
3	Deposito	158.683	177.958	172.246	172.112	4.988	(134)	(5.846)	-3,29%	13.429	8,46%	159.458	107,94%	12.654
	Total	282.980	321.190	308.221	309.798	(37.006)	1.577	(11.392)	-3,55%	26.819	9,48%	305.600	101,37%	4.199
	CASA	124.297	143.232	135.975	137.686	(41.993)	1.711	(5.546)	-3,87%	13.389	10,77%	146.142	94,21%	(8.456)
	(%) CASA	43,92%	44,59%	44,12%	44,44%									
	FDR	77,18%	77,13%	79,83%	79,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	5.294	5.298		4	2.210	71,58%	1.979	59,62%	-	0,00%	5.298
2	Giro ISE	510	270	366	367		1	97	35,74%	(143)	-28,06%		0,00%	367
3	Tabungan ISE	2.559	2.568	4.679	4.682		3	2.114	82,32%	2.122	82,91%		0,00%	4.682
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.240	-	-	0	-374	0	-269	-	7.562	56,07%	(3.322)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.240	-	-	0	-374	0	-269	-	6.232	68,04%	(1.992)
	• Local Champion	4.509	4.240	4.240	-	-	0	-374	0	-269	-	5.326	79,62%	(1.086)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	11.927	150	-	-150	264	-76	2.015	76	11.888	100,33%	39
	KUR	9.027	10.576	10.510	150	-	-150	207	-66	1.483	66	10.922	96,23%	(412)
	Non KUR	885	1.428	1.417	-	-	0	57	-11	532	11	966	146,69%	451
3	PWG	13.890	23.194	23.329	1.341	1.711	370	1.853	135	9.439	1.575	25.234	92,45%	(1.905)
	Cilem	5.699	14.671	14.786	359	455	96	1.572	114	9.086	341	14.596	101,30%	190
	Gadai	8.191	8.523	8.544	982	1.256	274	281	21	353	1.235	10.638	80,31%	(2.094)
4	CFG	190.097	208.286	206.567	5.316	1.621	-3.695	4.715	-1.720	16.470	3.341	203.447	101,53%	3.119
	CF 1	25.896	28.426	28.358	1.291	-	-1.291	-115	-68	2.462	68	27.548	102,94%	810
	Total Griya	21.834	24.367	24.324	1.291	-	-1.291	0	-43	2.491	43	22.303	109,06%	2.021
	• Total Non Program	21.834	24.367	24.324	1.291	-	-1.291	1.758	-43	2.491	43	22.303	109,06%	2.021
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	4.033	-	-	0	-115	-25	-29	25	5.245	76,90%	(1.212)
	CF 2	164.201	179.861	178.209	4.025	1.621	-2.404	4.829	-1.652	14.008	3.273	175.899	101,31%	2.310
	Mitraguna & Others	145.925	160.858	159.262	3.875	1.405	-2.470	4.976	-1.596	13.336	3.001	156.562	101,72%	2.699
	Pensiun	18.276	19.003	18.947	150	216	66	-146	-55	672	271	19.337	97,99%	(389)
	Total Pembiayaan	218.409	247.724	246.064	6.807	3.332	-3.475	6.458	-1.661	27.655	4.992	248.132	99,17%	(2.068)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	-	700	2,87%	0,00%	5,87%	700	416	700			
	KUR	284	-	-	700	3,15%	0,00%	6,66%	700	416	700			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	682	0,00%	0,00%	2,92%	682	682	540			
	Cilem	-	142	-	587	0,00%	0,00%	3,97%	587	587	445			
	Gadai	-	-	-	95	0,00%	0,00%	1,11%	95	95	95			
4	CFG	85	731	484	6.797	0,04%	0,23%	3,29%	6.312	6.712	6.066			
	CF 1	52	483	484	3.713	0,20%	1,70%	13,09%	3.228	3.660	3.230			
	Total Griya	52	49	48	3.269	0,24%	0,20%	13,44%	3.221	3.217	3.220			
	Oto	-	434	436	443	0,00%	10,75%	10,99%	7	443	10			
	CF 2	33	248	-	3.084	0,02%	0,00%	1,73%	3.084	3.051	2.836			
	Mitraguna & Others	33	-	-	2.872	0,02%	0,00%	1,80%	2.872	2.839	2.872			
	Pensiun	-	248	-	212	0,00%	0,00%	1,12%	212	212	(36)			
	Total Pembiayaan	369	873	484	8.179	0,17%	0,20%	3,32%	7.694	7.809	7.306	0,18%	94,64%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	308	515	514	0,63%	0,25%	0,25%	(1)	(691)	206			
	CF 1	485	33	-	-	1,87%	0,00%	0,00%	-	(485)	(33)			
	Total Griya	485	33	-	-	2,22%	0,00%	0,00%	-	(485)	(33)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	275	515	514	0,44%	0,29%	0,29%	(1)	(205)	239			
	Mitraguna & Others	719	275	274	273	0,49%	0,17%	0,17%	(1)	(446)	(2)			
	Pensiun	-	-	241	241	0,00%	0,10%	1,27%	-	241	241			
	Total Pembiayaan	1.209	308	515	514	0,55%	0,21%	0,21%	(1)	(695)	206	0,00%	98,99%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	8.554	8.190	3.594	3.924	4.605	331	(4.266)	-52,09%	(4.630)	-54,12%	14.517	27,03%	(10.593)
2	Tabungan	104.558	99.302	99.744	99.541	725	(202)	239	0,24%	(5.017)	-4,80%	115.482	86,20%	(15.941)
3	Deposito	118.514	117.131	116.729	116.729	1	0	(402)	-0,34%	(1.785)	-1,51%	119.000	98,09%	(2.271)
	Total	231.625	224.623	220.066	220.194	5.331	128	(4.429)	-1,97%	(11.432)	-4,94%	248.999	88,43%	(28.805)
	CASA	113.112	107.492	103.337	103.465	5.330	128	(4.026)	-3,75%	(9.646)	-8,53%	129.999	79,59%	(26.534)
	(%) CASA	48,83%	47,85%	46,96%	46,99%									
	FDR	61,23%	66,47%	67,41%	67,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.795	4.795		0	335	7,50%	2.136	80,30%	-	0,00%	4.795
2	Giro ISE	666	1.055	1.305	1.305		0	250	23,69%	639	95,83%	-	0,00%	1.305
3	Tabungan ISE	1.893	3.306	3.391	3.391		0	85	2,56%	1.497	79,07%	-	0,00%	3.391
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	77	78	78		0	1	1,30%	5	6,85%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	• Local Champion	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
3	PWG	18.643	23.712	24.355	1.355	1.701	345	590	643	5.712	1.057	26.997	90,22%	(2.641)
	Cilem	13.169	14.611	14.643	448	519	71	-89	32	1.475	488	18.072	81,03%	(3.428)
	Gadai	5.474	9.101	9.712	907	1.181	274	679	612	4.238	570	8.925	108,82%	787
4	CFG	123.108	123.758	122.164	290	265	-25	139	-1.594	-944	1.859	135.676	90,04%	(13.512)
	CF 1	17.304	14.800	13.976	-	-	0	-112	-824	-3.327	824	18.907	73,92%	(4.930)
	Total Griya	13.206	11.180	10.498	-	-	0	0	-682	-2.708	682	13.646	76,93%	(3.148)
	• Total Non Program	13.206	11.180	10.498	-	-	0	-416	-682	-2.708	682	13.646	76,93%	(3.148)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.478	-	-	0	-112	-142	-619	142	5.261	66,12%	(1.782)
	CF 2	105.804	108.958	108.188	290	265	-25	251	-770	2.384	1.035	116.769	92,65%	(8.582)
	Mitraguna & Others	72.025	75.639	75.283	290	265	-25	464	-355	3.259	620	81.996	91,81%	(6.713)
	Pensiun	33.780	33.319	32.905	-	-	0	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	148.345	1.645	1.966	320	687	-951	6.518	2.916	162.749	91,15%	(14.404)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	67	-	965	0,00%	0,00%	3,96%	965	965	897			
	Cilem	-	67	-	522	0,00%	0,00%	3,57%	522	522	455			
	Gadai	-	-	-	442	0,00%	0,00%	4,55%	442	442	442			
4	CFG	370	829	965	1.272	0,30%	0,78%	1,04%	307	902	443			
	CF 1	206	520	654	444	1,19%	4,42%	3,18%	(210)	238	(76)			
	Total Griya	92	423	559	438	0,69%	5,00%	4,17%	(121)	346	15			
	Oto	114	97	95	6	2,79%	2,62%	0,19%	(88)	(108)	(91)			
	CF 2	164	309	311	828	0,15%	0,29%	0,76%	517	664	519			
	Mitraguna & Others	164	309	311	731	0,23%	0,41%	0,97%	420	567	422			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	2.236	0,26%	0,65%	1,51%	1.272	1.867	1.340	1,37%	9,32%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	443	325	324	0,00%	0,26%	0,26%	(1)	319	(119)			
	CF 1	5	67	108	107	0,03%	0,73%	0,76%	(1)	102	40			
	Total Griya	5	67	108	107	0,04%	0,97%	1,02%	(1)	102	40			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	217	0,00%	0,20%	0,20%	-	217	(159)			
	Mitraguna & Others	-	159	-	-	0,00%	0,00%	0,00%	-	-	(159)			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	-	217	(0)			
	Total Pembiayaan	5	443	325	324	0,00%	0,22%	0,22%	(1)	319	(119)	2,13%	-874,42%	1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	1.615	4.641	2.588	2.591	(3.772)	3	(2.051)	-44,18%	975	60,39%	6.087	42,56%	(3.496)
2	Tabungan	101.049	105.844	103.957	104.247	2.355	289	(1.597)	-1,51%	3.197	3,16%	108.694	95,91%	(4.447)
3	Deposito	38.774	45.970	46.282	46.474	352	192	504	1,10%	7.700	19,86%	39.176	118,63%	7.298
	Total	141.438	156.455	152.828	153.311	(1.065)	483	(3.144)	-2,01%	11.873	8,39%	153.956	99,58%	(645)
	CASA	102.664	110.485	106.546	106.837	(1.417)	292	(3.648)	-3,30%	4.173	4,06%	114.781	93,08%	(7.943)
	(%) CASA	72,59%	70,62%	69,72%	69,69%									
	FDR	91,03%	101,07%	103,94%	103,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	2.992	3.120		128	456	17,13%	(178)	-5,40%	-	0,00%	3.120
2	Giro ISE	186	384	152	152		0	(232)	-60,39%	(34)	-18,07%		0,00%	152
3	Tabungan ISE	2.913	2.270	2.830	2.958		128	688	30,31%	45	1,56%		0,00%	2.958
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	98	102	102		0	4	4,08%	8	8,51%		0,00%	102

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	• Local Champion	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.532	400	-	-400	716	-36	6.290	36	3.432	190,32%	3.100
	KUR	103	5.934	5.906	400	-	-400	734	-28	5.804	28	3.149	187,54%	2.757
	Non KUR	139	633	625	-	-	0	-18	-8	487	8	283	221,22%	343
3	PWG	20.398	28.133	28.885	3.391	3.801	409	1.050	753	8.487	3.048	29.699	97,26%	(813)
	Cilem	7.170	11.937	12.710	882	1.532	650	519	773	5.540	759	14.807	85,83%	(2.098)
	Gadai	13.229	16.195	16.175	2.509	2.269	-241	531	-20	2.947	2.288	14.891	108,62%	1.284
4	CFG	107.701	103.456	103.317	382	170	-212	-1.018	-139	-4.384	309	118.027	87,54%	(14.710)
	CF 1	13.161	13.769	13.717	-	-	0	-50	-52	556	52	14.488	94,68%	(771)
	Total Griya	10.223	10.244	10.225	-	-	0	0	-19	2	19	10.640	96,10%	(414)
	• Total Non Program	10.223	10.071	10.053	-	-	0	-459	-18	-170	18	10.640	94,48%	(587)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.492	-	-	0	-50	-33	553	33	3.848	90,74%	(356)
	CF 2	94.540	89.687	89.600	382	170	-212	-968	-86	-4.939	256	103.539	86,54%	(13.939)
	Mitraguna & Others	89.171	84.195	84.160	262	170	-92	-1.036	-35	-5.011	205	97.354	86,45%	(13.194)
	Pensiun	5.368	5.492	5.440	120	-	-120	68	-51	72	51	6.185	87,96%	(744)
	Total Pembiayaan	128.755	158.128	158.856	4.173	4.121	-53	747	728	30.101	3.392	151.573	104,81%	7.284

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	343	0,00%	0,00%	5,25%	343	343	343			
	KUR	-	-	-	37	0,00%	0,00%	0,62%	37	37	37			
	Non KUR	-	-	-	306	0,00%	0,00%	49,01%	306	306	306			
3	PWG	-	-	-	1.316	0,00%	0,00%	4,56%	1.316	1.316	1.316			
	Cilem	-	-	-	766	0,00%	0,00%	6,02%	766	766	766			
	Gadai	-	-	-	550	0,00%	0,00%	3,40%	550	550	550			
4	CFG	1.919	1.753	960	1.832	1,78%	0,93%	1,77%	873	(87)	79			
	CF 1	107	46	77	607	0,81%	0,56%	4,43%	530	501	561			
	Total Griya	107	46	-	445	1,04%	0,00%	4,36%	445	339	399			
	Oto	-	-	77	162	0,00%	2,19%	4,64%	85	162	162			
	CF 2	1.812	1.706	883	1.225	1,92%	0,98%	1,37%	343	(587)	(481)			
	Mitraguna & Others	1.812	1.706	883	1.225	2,03%	1,05%	1,46%	343	(587)	(481)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	3.491	1,49%	0,61%	2,20%	2.532	1.572	1.738	0,00%	100,00%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	1.314	2.121	2.120	2,33%	2,05%	2,05%	(0)	(385)	806			
	CF 1	23	78	78	78	0,18%	0,57%	0,57%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	1.236	2.042	2.042	2,63%	2,28%	2,28%	(0)	(440)	806			
	Mitraguna & Others	2.482	1.236	2.042	2.042	2,78%	2,43%	2,43%	(0)	(440)	806			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.120	2,27%	1,34%	1,33%	(0)	(800)	806	0,00%	100,00%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	125	158	142	(12)	(16)	17	13,42%	107	305,50%	39	363,36%	103
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	158	142	(12)	(16)	17	13,42%	107	305,50%	39	363,36%	103
	CASA	35	125	158	142	(12)	(16)	17	13,42%	107	305,50%	39	363,36%	103
	(%) 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 (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-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 (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-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	14-Oct-25	31-Dec-24	30-Sep-25	14-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	618	828	773	57	(55)	156	25,20%	335	76,41%	489	158,08%	284
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.378	1.323	57	(55)	156	13,33%	885	201,90%	489	270,53%	834
	CASA	438	618	828	773	57	(55)	156	25,20%	335	76,41%	489	158,08%	284
	(%) CASA	100,00%	52,89%	60,08%	58,43%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	107	193	193	0	85	79,50%	193	192759,91%	-	0,00%	193
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	193	193	0	85	79,50%	193	192759,91%		0,00%	193
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 (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-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	14-Oct-25	31-Dec-24	30-Sep-25	14-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	21.452	38.712	48.488	42.200	1.667	(6.288)	3.488	9,01%	20.748	96,72%	29.582	142,65%	12.618
2	Tabungan	103.481	114.782	118.703	118.553	(1.849)	(150)	3.770	3,28%	15.072	14,56%	117.381	101,00%	1.172
3	Deposito	132.303	92.587	88.763	88.763	(2.092)	0	(3.823)	-4,13%	(43.539)	-32,91%	133.044	66,72%	(44.280)
	Total	257.235	246.081	255.954	249.516	(2.274)	(6.438)	3.435	1,40%	(7.720)	-3,00%	280.006	89,11%	(30.490)
	CASA	124.933	153.494	167.191	160.752	(182)	(6.439)	7.258	4,73%	35.820	28,67%	146.962	109,38%	13.790
	(%) CASA	48,57%	62,38%	65,32%	64,43%									
	FDR	70,83%	83,69%	81,56%	83,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	8.522	8.534		12	141	1,67%	598	7,54%	-	0,00%	8.534
2	Giro ISE	4.026	4.019	3.977	3.985		9	(34)	-0,84%	(41)	-1,02%		0,00%	3.985
3	Tabungan ISE	2.910	4.374	4.545	4.549		4	174	3,99%	1.639	56,33%		0,00%	4.549
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	64	64		0	0	0,00%	2	3,23%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	39.151	-	-	0	-132	-13	-6.084	13	52.956	73,93%	(13.805)
	Linkage	14.656	14.626	14.626	-	-	-	-25	0	-30	-	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.525	-	-	0	-107	-13	-6.054	13	34.938	70,20%	(10.413)
	• Local Champion	28.121	21.528	21.522	-	-	0	-103	-6	-6.599	6	30.188	71,29%	(8.665)
	• Value Chain	2.457	3.009	3.003	-	-	-	-4	-7	545	7	4.750	63,22%	(1.747)
2	MBG	4.919	3.092	3.072	-	-	0	-141	-20	-1.847	20	4.919	62,45%	(1.847)
	KUR	4.804	3.092	3.072	-	-	0	-141	-20	-1.732	20	4.804	63,94%	(1.732)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	38.450	2.602	5.330	2.727	2.279	2.082	15.113	3.247	37.382	102,86%	1.067
	Cilem	6.677	15.526	16.549	1.211	1.928	717	1.765	1.022	9.872	905	18.172	91,07%	(1.624)
	Gadai	16.660	20.841	21.901	1.391	3.402	2.011	514	1.060	5.241	2.342	19.210	114,01%	2.691
4	CFG	108.703	127.310	128.095	1.040	1.297	257	3.458	785	19.392	512	119.815	106,91%	8.280
	CF 1	24.869	28.088	28.011	-	27	27	-148	-76	3.142	103	26.244	106,73%	1.767
	Total Griya	19.873	21.856	21.812	-	-	0	0	-44	1.939	44	20.264	107,64%	1.548
	• Total Non Program	19.873	21.856	21.812	-	-	0	-204	-44	1.939	44	20.264	107,64%	1.548
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.199	-	27	27	-148	-33	1.203	60	5.980	103,66%	219
	CF 2	83.833	99.222	100.083	1.040	1.270	230	3.606	861	16.250	409	93.571	106,96%	6.512
	Mitraguna & Others	62.328	75.629	76.683	610	1.270	660	2.486	1.053	14.354	217	71.183	107,73%	5.500
	Pensiun	21.505	23.593	23.401	430	-	-430	1.120	-192	1.896	192	22.388	104,52%	1.013
	Total Pembiayaan	182.193	205.933	208.767	3.642	6.627	2.985	5.464	2.834	26.574	3.793	215.072	97,07%	(6.305)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.238	0,00%	0,00%	3,16%	1.238	1.238	1.238			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.107	0,00%	0,00%	4,51%	1.107	1.107	1.107			
	Value Chain	-	-	-	131	0,00%	0,00%	0,61%	131	131	131			
2	MBG	121	35	20	32	2,46%	0,65%	1,05%	12	(89)	(3)			
	KUR	83	35	20	32	1,72%	0,65%	1,05%	12	(50)	(3)			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	1.625	0,00%	0,00%	4,23%	1.625	1.625	1.608			
	Cilem	-	17	-	725	0,00%	0,00%	4,38%	725	725	707			
	Gadai	-	-	-	901	0,00%	0,00%	4,11%	901	901	901			
4	CFG	330	1.984	1.698	3.515	0,30%	1,33%	2,74%	1.816	3.185	1.531			
	CF 1	209	-	63	185	0,84%	0,23%	0,66%	122	(24)	185			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	63	185	4,19%	1,02%	2,99%	122	(24)	185			
	CF 2	120	1.984	1.635	3.329	0,14%	1,65%	3,33%	1.695	3.209	1.345			
	Mitraguna & Others	-	1.846	1.495	3.079	0,00%	1,98%	4,02%	1.584	3.079	1.234			
	Pensiun	120	138	140	250	0,56%	0,59%	1,07%	110	130	112			
	Total Pembiayaan	451	2.036	1.718	6.410	0,25%	0,83%	3,07%	4.691	5.959	4.373	3,31%	-7,69%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,72%	-	430	(23)			
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,10%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	73	7,57%	2,36%	2,37%	-	(299)	(1)			
	KUR	296	74	73	73	6,16%	2,36%	2,37%	-	(223)	(1)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	264	199	199	2,47%	0,16%	0,16%	-	(2.486)	(66)			
	CF 1	107	264	199	199	0,43%	0,71%	0,71%	-	91	(66)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	199	2,15%	3,19%	3,21%	-	91	(66)			
	CF 2	2.577	-	-	-	3,07%	0,00%	0,00%	-	(2.577)	-			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	-	0,09%	0,00%	0,00%	-	(155)	-			
	Total Pembiayaan	8.782	6.517	6.428	6.428	4,82%	3,12%	3,08%	-	(2.354)	(90)	3,45%	-12,15%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	17.704	23.730	23.692	26.203	5.146	2.510	2.473	10,42%	8.499	48,00%	26.218	99,94%	(16)
2	Tabungan	74.047	75.403	75.592	75.260	407	(331)	(143)	-0,19%	1.214	1,64%	88.604	84,94%	(13.344)
3	Deposito	177.676	161.424	161.331	161.331	(1.510)	0	(93)	-0,06%	(16.345)	-9,20%	178.442	90,41%	(17.111)
	Total	269.427	260.557	260.615	262.794	4.043	2.179	2.237	0,86%	(6.633)	-2,46%	293.265	89,61%	(30.470)
	CASA	91.751	99.133	99.284	101.463	5.552	2.179	2.330	2,35%	9.712	10,59%	114.823	88,36%	(13.360)
	(%) CASA	34,05%	38,05%	38,10%	38,61%									
	FDR	66,93%	77,94%	78,42%	77,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.777	1.819	1.857	38	79	4,47%	(1.842)	-49,80%	-	0,00%	1.857	
2	Giro ISE	1.245	404	165	178	13	(226)	-55,98%	(1.067)	-85,70%		0,00%	178	
3	Tabungan ISE	2.454	1.373	1.653	1.679	26	306	22,27%	(775)	-31,59%		0,00%	1.679	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	78	83	83	83	0	0	0,00%	5	6,41%		0,00%	83	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.250	10.225	-	30	30	389	-25	2.725	55	9.957	102,69%	268
	KUR	5.814	8.671	8.659	-	30	30	427	-12	2.844	42	8.271	104,69%	388
	Non KUR	1.686	1.579	1.566	-	-	0	-38	-13	-120	13	1.686	92,90%	(120)
3	PWG	25.637	35.572	36.952	3.685	3.666	-19	2.160	1.380	11.314	2.286	35.630	103,71%	1.322
	Cilem	7.478	14.278	15.650	970	1.581	611	1.390	1.372	8.172	209	16.188	96,67%	(538)
	Gadai	18.160	21.294	21.302	2.715	2.085	-630	770	8	3.142	2.077	19.441	109,57%	1.860
4	CFG	147.202	157.268	157.189	359	433	74	-1.307	-79	9.987	512	159.845	98,34%	(2.656)
	CF 1	16.107	19.034	18.932	-	-	0	117	-102	2.825	102	17.928	105,60%	1.003
	Total Griya	8.451	13.025	13.003	-	-	0	0	-22	4.552	22	8.929	145,62%	4.073
	• Total Non Program	8.451	13.025	13.003	-	-	0	1.500	-22	4.552	22	8.929	145,62%	4.073
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.929	-	-	0	117	-80	-1.726	80	8.999	65,89%	(3.070)
	CF 2	131.096	138.234	138.257	359	433	74	-1.424	23	7.161	410	141.916	97,42%	(3.660)
	Mitraguna & Others	128.138	134.811	134.860	78	433	355	-1.539	48	6.721	385	137.753	97,90%	(2.893)
	Pensiun	2.957	3.423	3.397	281	-	-281	115	-26	440	26	4.164	81,59%	(766)
	Total Pembiayaan	180.340	203.090	204.365	4.044	4.129	85	1.242	1.276	24.026	2.854	205.431	99,48%	(1.066)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	368	156	783	6,04%	1,53%	7,65%	626	330	415			
	KUR	363	292	83	676	6,24%	0,96%	7,80%	592	313	384			
	Non KUR	90	76	73	107	5,33%	4,63%	6,83%	34	17	31			
3	PWG	-	-	-	869	0,00%	0,00%	2,35%	869	869	869			
	Cilem	-	-	-	401	0,00%	0,00%	2,56%	401	401	401			
	Gadai	-	-	-	468	0,00%	0,00%	2,20%	468	468	468			
4	CFG	537	576	1.372	3.903	0,36%	0,87%	2,48%	2.531	3.366	3.327			
	CF 1	200	-	783	1.276	1,24%	4,11%	6,74%	492	1.076	1.276			
	Total Griya	-	-	-	98	0,00%	0,00%	0,76%	98	98	98			
	Oto	200	-	783	1.177	2,61%	13,03%	19,86%	394	978	1.177			
	CF 2	337	576	589	2.627	0,26%	0,43%	1,90%	2.039	2.290	2.051			
	Mitraguna & Others	337	576	589	2.627	0,26%	0,44%	1,95%	2.039	2.290	2.051			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	944	1.528	5.554	0,55%	0,75%	2,72%	4.026	4.565	4.611	0,62%	77,30%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	-	199	199	0,93%	1,94%	1,94%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,29%	(0)	199	199			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.587	2.625	2.625	0,78%	1,67%	1,67%	-	1.476	38			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,27%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.590	0,80%	1,87%	1,87%	-	1.548	38			
	Mitraguna & Others	1.042	2.552	2.590	2.590	0,81%	1,92%	1,92%	-	1.548	38			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.824	0,68%	1,39%	1,38%	(0)	1.604	237	0,06%	95,31%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	12.950	15.159	15.114	15.682	161	568	522	3,45%	2.732	21,10%	17.145	91,46%	(1.463)
2	Tabungan	76.505	79.046	76.308	76.032	1.381	(276)	(3.014)	-3,81%	(472)	-0,62%	84.906	89,55%	(8.873)
3	Deposito	21.770	21.189	21.645	21.645	(2.672)	0	456	2,15%	(125)	-0,58%	22.178	97,60%	(533)
	Total	111.225	115.395	113.067	113.359	(1.131)	293	(2.035)	-1,76%	2.135	1,92%	124.229	91,25%	(10.869)
	CASA	89.454	94.205	91.422	91.714	1.542	293	(2.491)	-2,64%	2.260	2,53%	102.051	89,87%	(10.337)
	(%) CASA	80,43%	81,64%	80,86%	80,91%									
	FDR	45,34%	59,53%	61,26%	61,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.487	1.488		1	168	12,72%	330	28,49%	-	0,00%	1.488
2	Giro ISE	199	169	185	185		0	16	9,49%	(14)	-6,90%		0,00%	185
3	Tabungan ISE	959	1.151	1.302	1.303		1	152	13,20%	344	35,84%		0,00%	1.303
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.535	4.530	-	-	0	637	-5	4.427	5	3.313	136,72%	1.217
	KUR	103	4.329	4.324	-	-	0	640	-5	4.221	5	3.147	137,39%	1.177
	Non KUR	-	206	206	-	-	0	-2	0	206	-	166	124,16%	40
3	PWG	12.227	17.275	18.109	1.131	1.695	563	926	834	5.882	861	25.546	70,89%	(7.437)
	Cilem	5.118	9.994	10.387	382	506	124	616	393	5.269	112	15.416	67,38%	(5.029)
	Gadai	7.109	7.281	7.721	750	1.189	439	311	441	613	748	10.130	76,23%	(2.408)
4	CFG	38.093	46.881	46.627	718	723	5	784	-253	8.534	976	45.479	102,53%	1.148
	CF 1	11.280	11.651	11.536	-	15	15	-168	-115	257	130	12.241	94,24%	(705)
	Total Griya	5.847	6.622	6.589	-	-	0	0	-33	742	33	6.105	107,93%	484
	• Total Non Program	5.847	6.110	6.077	-	-	0	-84	-32	231	32	6.105	99,55%	(27)
	• Program	-	512	512	-	-	0	-2	-1	512	1	0	0,00%	512
	Oto	5.433	5.029	4.947	-	15	15	-168	-82	-486	97	6.136	80,62%	(1.189)
	CF 2	26.814	35.229	35.091	718	708	-10	952	-138	8.277	846	33.238	105,58%	1.853
	Mitraguna & Others	24.934	33.079	32.961	718	708	-10	973	-118	8.027	826	30.775	107,10%	2.185
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	69.268	1.849	2.418	568	2.348	575	18.844	1.842	74.340	93,18%	(5.072)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	-	776	0,00%	0,00%	17,12%	776	776	334			
	KUR	-	442	-	776	0,00%	0,00%	17,94%	776	776	334			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	434	0,00%	0,00%	2,40%	434	434	322			
	Cilem	-	112	-	203	0,00%	0,00%	1,96%	203	203	91			
	Gadai	-	-	-	231	0,00%	0,00%	2,99%	231	231	231			
4	CFG	182	970	943	1.560	0,48%	2,01%	3,35%	617	1.378	589			
	CF 1	77	57	348	379	0,68%	2,99%	3,28%	31	302	321			
	Total Griya	1	-	-	55	0,02%	0,00%	0,83%	55	53	55			
	Oto	76	57	348	324	1,39%	6,92%	6,55%	(24)	248	266			
	CF 2	105	913	595	1.181	0,39%	1,69%	3,37%	586	1.076	268			
	Mitraguna & Others	105	913	595	1.045	0,42%	1,80%	3,17%	450	940	132			
	Pensiun	-	-	-	136	0,00%	0,00%	6,40%	136	136	136			
	Total Pembiayaan	182	1.525	943	2.770	0,36%	1,37%	4,00%	1.827	2.588	1.245	0,00%	100,00%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	512	511	510	0,49%	1,09%	1,09%	(1)	322	(1)			
	CF 1	182	115	115	115	1,61%	0,99%	1,00%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,33%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,13%	(1)	388	(1)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,20%	(1)	388	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,74%	(1)	322	(1)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	17.434	5.167	7.422	7.575	(48)	152	2.408	46,60%	(9.860)	-56,55%	21.639	35,00%	(14.064)
2	Tabungan	88.077	93.855	81.345	81.483	(1.626)	139	(12.371)	-13,18%	(6.594)	-7,49%	96.061	84,82%	(14.577)
3	Deposito	27.462	38.954	49.434	49.434	(246)	0	10.481	26,91%	21.972	80,01%	27.831	177,63%	21.604
	Total	132.974	137.975	138.201	138.492	(1.921)	291	517	0,37%	5.518	4,15%	145.530	95,16%	(7.037)
	CASA	105.512	99.021	88.767	89.058	(1.674)	291	(9.963)	-10,06%	(16.454)	-15,59%	117.699	75,67%	(28.641)
	(%) CASA	79,35%	71,77%	64,23%	64,31%									
	FDR	8,88%	16,14%	16,30%	16,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	7.570	7.604	34	875	13,00%	(5.126)	-40,27%	-	0,00%	7.604
2	Giro ISE	9.787	114	668	699	31	585	512,46%	(9.088)	-92,86%		0,00%	699
3	Tabungan ISE	2.943	6.115	6.402	6.404	3	290	4,74%	3.462	117,63%		0,00%	6.404
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.417	5.587	274	245	-28	505	170	2.515	75	3.184	175,47%	2.403
	Cilem	3.072	5.417	5.587	274	245	-28	505	170	2.515	75	3.184	175,47%	2.403
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	16.942	80	220	140	117	92	8.199	128	16.629	101,88%	313
	CF 1	1.694	1.892	1.887	-	-	0	-41	-6	193	6	2.611	72,27%	(724)
	Total Griya	398	870	870	-	-	0	0	0	472	-	667	130,44%	203
	• Total Non Program	398	870	870	-	-	0	-3	0	472	-	667	130,44%	203
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	1.017	-	-	0	-41	-6	-280	6	1.944	52,31%	(927)
	CF 2	7.049	14.958	15.055	80	220	140	159	98	8.007	122	14.019	107,40%	1.037
	Mitraguna & Others	6.955	14.866	14.964	80	220	140	159	98	8.009	122	13.442	111,32%	1.521
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.529	354	465	112	622	262	10.714	203	19.813	113,71%	2.716

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	6	0,00%	0,00%	0,10%	6	6	6			
	Cilem	-	-	-	6	0,00%	0,00%	0,10%	6	6	6			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	180	2,55%	0,00%	1,06%	180	(43)	(92)			
	CF 1	223	196	-	25	13,18%	0,00%	1,31%	25	(198)	(171)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	25	17,22%	0,00%	2,44%	25	(198)	(171)			
	CF 2	-	76	-	155	0,00%	0,00%	1,03%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,04%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	185	1,89%	0,00%	0,82%	185	(38)	(86)	2,07%	-151,88%	1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	76	76	0,00%	0,45%	0,45%	-	76	76			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	76	76	0,00%	0,50%	0,50%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,50%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,34%	-	76	76	6,27%	#####	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	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	Giro	19.025	41.405	41.404	36.356	(698)	(5.048)	(5.049)	-12,19%	17.331	91,09%	23.697	153,42%	12.659
2	Tabungan	42.453	51.777	50.466	51.229	862	763	(547)	-1,06%	8.776	20,67%	49.712	103,05%	1.517
3	Deposito	43.338	44.102	45.576	45.576	1.048	0	1.474	3,34%	2.237	5,16%	43.818	104,01%	1.757
	Total	104.817	137.283	137.446	133.161	1.212	(4.285)	(4.122)	-3,00%	28.344	27,04%	117.227	113,59%	15.934
	CASA	61.479	93.181	91.870	87.586	164	(4.285)	(5.596)	-6,01%	26.107	42,46%	73.409	119,31%	14.177
	(%) CASA	58,65%	67,88%	66,84%	65,77%									
	FDR	25,79%	39,49%	41,06%	42,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.691	1.696		5	97	6,05%	314	22,75%	-	0,00%	1.696
2	Giro ISE	167	55	57	57		0	2	2,87%	(111)	-66,10%		0,00%	57
3	Tabungan ISE	1.214	1.544	1.634	1.639		5	95	6,16%	425	35,00%		0,00%	1.639
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	33	33		0	0	0,00%	7	26,92%		0,00%	33

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	11.367	311	1.079	768	284	857	6.624	221	5.311	214,03%	6.056
	Cilem	4.744	10.510	11.367	311	1.079	768	284	857	6.624	221	5.311	214,03%	6.056
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	45.072	440	2.606	2.166	1.799	1.366	22.785	1.240	30.319	148,66%	14.752
	CF 1	3.598	6.464	7.223	-	791	791	-78	759	3.625	32	4.592	157,30%	2.631
	Total Griya	1.186	2.613	2.605	-	-	0	0	-7	1.420	7	1.468	177,43%	1.137
	• Total Non Program	1.186	2.613	2.605	-	-	0	-36	-7	1.420	7	1.468	177,43%	1.137
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.618	-	791	791	-78	767	2.206	24	3.124	147,84%	1.494
	CF 2	18.689	37.242	37.848	440	1.815	1.375	1.877	607	19.160	1.208	25.728	147,11%	12.121
	Mitraguna & Others	17.983	36.533	37.144	440	1.815	1.375	1.882	611	19.161	1.204	24.384	152,33%	12.760
	Pensiun	705	708	704	-	-	0	-5	-4	-1	4	1.344	52,42%	(639)
	Total Pembiayaan	27.031	54.216	56.439	751	3.685	2.934	2.083	2.223	29.408	1.461	35.631	158,40%	20.809

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	157	0,00%	0,00%	1,38%	157	157	157			
	Cilem	-	-	-	157	0,00%	0,00%	1,38%	157	157	157			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	257	0,00%	0,00%	0,57%	257	257	257			
	CF 1	-	-	-	30	0,00%	0,00%	0,41%	30	30	30			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	30	0,00%	0,00%	0,65%	30	30	30			
	CF 2	-	-	-	227	0,00%	0,00%	0,60%	227	227	227			
	Mitraguna & Others	-	-	-	227	0,00%	0,00%	0,61%	227	227	227			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	414	0,00%	0,00%	0,73%	414	414	414	0,00%	100,00%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	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	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	12.238	11.857	387	(381)	(429)	-3,49%	9.744	461,21%	11.915	99,51%	(58)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,07%	366	48,80%	1.266	88,18%	(150)
	Total	2.863	13.401	13.354	12.973	388	(381)	(429)	-3,20%	10.110	353,16%	18.914	68,59%	(5.942)
	CASA	2.113	12.286	12.238	11.857	387	(381)	(429)	-3,49%	9.744	461,21%	17.649	67,18%	(5.792)
	(%) CASA	73,80%	91,68%	91,64%	91,40%									
	FDR	44,75%	117,96%	124,41%	128,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!	-	0,00%	145	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!		0,00%	145	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	10.387	11.165	1.653	1.159	-494	980	779	9.964	380	8.059	138,54%	3.106
	Cilem	1.026	7.859	8.562	590	830	240	610	703	7.536	127	5.577	153,53%	2.985
	Gadai	175	2.528	2.603	1.062	329	-734	370	76	2.428	253	2.482	104,87%	121
4	CFG	80	5.422	5.449	-	50	50	-60	27	5.369	23	8.370	65,00%	(2.922)
	CF 1	-	2.593	2.582	-	-	0	-31	-11	2.582	11	991	260,66%	1.592
	Total Griya	-	1.040	1.040	-	-	0	0	0	1.040	-	242	429,98%	798
	• Total Non Program	-	1.040	1.040	-	-	0	-10	0	1.040	-	242	429,98%	798
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.542	-	-	0	-31	-11	1.542	11	749	205,96%	793
	CF 2	80	2.829	2.866	-	50	50	-29	38	2.786	12	7.380	38,84%	(4.514)
	Mitraguna & Others	80	2.605	2.594	-	-	0	-27	-11	2.514	11	6.816	38,05%	(4.222)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.614	1.653	1.209	-444	920	805	15.333	404	16.430	101,12%	184

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	4	35	-	0,00%	0,34%	0,00%	(35)	-	(4)			
	Cilem	-	4	-	-	0,00%	0,00%	0,00%	-	-	(4)			
	Gadai	-	-	35	-	0,00%	1,39%	0,00%	(35)	-	-			
4	CFG	-	-	-	195	0,00%	0,00%	3,59%	195	195	195			
	CF 1	-	-	-	195	0,00%	0,00%	7,57%	195	195	195			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	195	0,00%	0,00%	12,67%	195	195	195			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	4	35	195	0,00%	0,22%	1,18%	160	195	192	1,32%	-12,31%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,34%	#DIV/0!	1,3%

Asset & Contribution Margin

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

PHR & Payroll

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