

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	631.646	599.559	(6.952)	(32.087)	245.075	69,14%	284.588	90,35%	450.944	132,96%	148.615
2	Tabungan	2.242.130	2.382.025	2.396.648	2.422.180	(93)	25.532	40.155	1,69%	180.049	8,03%	2.474.610	97,88%	(52.430)
3	Deposito	2.798.677	2.330.807	2.536.257	2.790.913	(587.150)	254.655	460.105	19,74%	(7.764)	-0,28%	2.810.906	99,29%	(19.994)
Total		5.355.779	5.067.317	5.564.552	5.812.652	(594.195)	248.100	745.335	14,71%	456.873	8,53%	5.736.460	101,33%	76.192
CASA		2.557.102	2.736.509	3.028.294	3.021.739	(7.045)	(6.555)	285.230	10,42%	464.637	18,17%	2.925.554	103,29%	96.186
(% CASA		47,74%	54,00%	54,42%	51,99%									
FDR		47,52%	57,34%	53,02%	50,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	101.672	100.407		(1.265)	(2.150)	-2,10%	(13.250)	-11,66%	146.110	68,72%	(45.703)
2	Giro ISE	31.184	22.084	15.063	14.307		(756)	(7.778)	-35,22%	(16.877)	-54,12%	50.850	28,13%	(36.543)
3	Tabungan ISE	59.057	61.141	67.277	66.768		(509)	5.628	9,20%	7.711	13,06%	63.572	105,03%	3.196
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	206.868	1.500	11.650	10.150	-194	3.840	18.659	7.810	227.888	90,78%	(21.020)
	Linkage	19.369	18.269	18.145	-	-	-	-149	-124	-1.224	124	36.648	49,51%	(18.503)
	Non-Linkage	168.841	184.759	188.723	1.500	11.650	10.150	-45	3.964	19.882	7.686	191.240	98,68%	(2.517)
	• Local Champion	162.434	175.114	179.355	1.500	11.650	10.150	764	4.242	16.921	7.408	173.053	103,64%	6.302
	• Value Chain	6.407	9.645	9.368	-	-	-	-809	-277	2.961	277	18.187	51,51%	(8.819)
2	MBG	159.435	190.490	191.840	10.175	7.385	-2.790	2.648	1.349	32.405	6.036	200.150	95,85%	(8.310)
	KUR	151.599	180.617	182.202	9.070	7.310	-1.760	2.039	1.585	30.604	5.725	190.276	95,76%	(8.074)
	Non KUR	7.836	9.873	9.637	1.105	75	-1.030	610	-236	1.802	311	9.874	97,61%	(236)
3	PWG	252.400	388.637	412.261	101.726	106.903	5.177	26.609	23.624	159.861	83.279	409.178	100,75%	3.083
	Cilem	111.797	214.823	223.573	35.097	28.253	-6.844	17.569	8.750	111.776	19.503	237.341	94,20%	(13.767)
	Gadai	140.603	173.814	188.688	66.628	78.650	12.022	9.039	14.874	48.085	63.776	171.837	109,81%	16.850
4	CFG	1.944.791	2.123.646	2.139.295	73.656	61.377	-12.280	25.579	15.649	194.504	45.728	2.166.943	98,72%	(27.648)
	CF 1	376.842	389.452	385.958	5.709	5.005	-704	-1.567	-3.495	9.116	8.499	414.571	93,10%	(28.614)
	Total Griya	311.852	317.853	314.123	4.336	2.009	-2.327	0	-3.729	2.272	5.738	330.875	94,94%	(16.752)
	• Total Non Program	308.347	313.763	309.901	4.336	1.849	-2.487	-1.919	-3.862	1.554	5.711	316.750	97,84%	(6.849)
	• Program	3.505	4.090	4.223	-	160	160	-32	133	718	27	14.125	29,89%	(9.902)
	Oto	64.990	71.600	71.834	1.373	2.996	1.623	-1.567	235	6.844	2.761	83.696	85,83%	(11.862)
	CF 2	1.567.950	1.734.194	1.753.337	67.948	56.372	-11.576	27.147	19.143	185.388	37.229	1.752.371	100,06%	966
	Mitraguna & Others	1.383.782	1.541.098	1.559.560	63.220	52.905	-10.315	25.103	18.462	175.778	34.443	1.552.088	100,48%	7.471
	Pensiun	184.168	193.097	193.778	4.728	3.467	-1.261	2.043	681	9.610	2.786	200.283	96,75%	(6.505)
Total Pembiayaan		2.544.835	2.905.802	2.950.264	187.057	187.315	258	54.642	44.462	405.428	142.853	3.004.159	98,21%	(53.895)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	3.204	0,67%	0,00%	1,55%	3.204	1.936	2.344			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	3.204	0,75%	0,00%	1,70%	3.204	1.936	2.344			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	5.193	5.193	4.655	2,17%	2,73%	2,43%	(538)	1.202	(538)			
	KUR	2.876	4.782	4.782	4.305	1,90%	2,65%	2,36%	(477)	1.429	(477)			
	Non KUR	577	411	411	350	7,36%	4,16%	3,63%	(61)	(227)	(61)			
3	PWG	-	35	35	26	0,00%	0,01%	0,01%	(9)	26	(9)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	35	35	26	0,00%	0,02%	0,01%	(9)	26	(9)			
4	CFG	19.268	20.967	23.212	25.105	0,99%	1,09%	1,17%	1.893	5.837	4.138			
	CF 1	8.041	7.521	9.455	13.170	2,13%	2,43%	3,41%	3.716	5.129	5.650			
	Total Griya	6.972	6.480	7.025	10.986	2,24%	2,21%	3,50%	3.961	4.014	4.506			
	Oto	1.069	1.041	2.430	2.184	1,64%	3,39%	3,04%	(245)	1.115	1.144			
	CF 2	11.227	13.447	13.757	11.934	0,72%	0,79%	0,68%	(1.822)	707	(1.512)			
	Mitraguna & Others	11.107	12.744	13.302	11.331	0,80%	0,86%	0,73%	(1.971)	225	(1.412)			
	Pensiun	120	703	455	603	0,07%	0,24%	0,31%	149	483	(100)			
Total Pembiayaan		23.988	27.054	28.439	32.989	0,94%	0,98%	1,12%	4.550	9.001	5.935	0,93%	16,69%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,78%	0	(1.204)	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%	4,14%	0	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.525	1,80%	0,89%	0,79%	(171)	(1.338)	(321)			
	KUR	1.760	1.264	1.181	1.021	1,16%	0,65%	0,56%	(160)	(739)	(243)			
	Non KUR	1.104	582	515	504	14,08%	5,21%	5,23%	(10)	(599)	(78)			
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	23.971	0,93%	1,00%	1,12%	2.789	5.848	1.265			
	CF 1	5.476	7.813	6.060	6.167	1,45%	1,56%	1,60%	108	692	(1.646)			
	Total Griya	4.795	7.030	5.611	5.656	1,54%	1,77%	1,80%	46	862	(1.374)			
	Oto	681	783	449	511	1,05%	0,63%	0,71%	62	(170)	(272)			
	CF 2	12.648	14.893	15.122	17.804	0,81%	0,87%	1,02%	2.682	5.156	2.911			
	Mitraguna & Others	12.330	14.676	14.664	17.209	0,89%	0,95%	1,10%	2.545	4.879	2.533			
	Pensiun	318	217	458	595	0,01%	0,02%	0,31%	136	277	377			
Total Pembiayaan		30.008	31.551	30.694	33.313	1,18%	1,06%	1,13%	2.618	3.305	1.761	0,96%	14,91%	-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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	82.400	79.766	3.622	(2.634)	21.784	37,57%	(398)	-0,50%	96.831	82,38%	(17.065)
2	Tabungan	392.786	392.618	389.873	392.341	(984)	2.468	(277)	-0,07%	(445)	-0,11%	421.235	93,14%	(28.894)
3	Deposito	233.260	236.507	195.447	195.103	19.773	(343)	(41.404)	-17,51%	(38.157)	-16,36%	234.759	83,11%	(39.656)
	Total	706.209	687.106	667.719	667.209	22.411	(510)	(19.897)	-2,90%	(39.000)	-5,52%	752.825	88,63%	(85.616)
	CASA	472.950	450.600	472.272	472.106	2.639	(166)	21.506	4,77%	(843)	-0,18%	518.066	91,13%	(45.960)
	(%) CASA	66,97%	65,58%	70,73%	70,76%									
	FDR	69,41%	76,25%	78,75%	78,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	24.982	20.928	20.922	(6)	(4.060)	-16,25%	(5.403)	-20,53%	-	0,00%	20.922
2	Giro ISE	3.901	4.202	3.084	3.080	(4)	(1.122)	-26,70%	(821)	-21,05%		0,00%	3.080
3	Tabungan ISE	13.925	15.280	12.344	12.342	(1)	(2.938)	-19,23%	(1.583)	-11,36%		0,00%	12.342
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	89.596	1.500	3.000	1.500	2.095	-818	-4.128	3.818	104.928	85,39%	(15.332)
	Linkage	4.522	3.483	3.361	-	-	-	-121	-122	-1.161	122	9.401	35,75%	(6.040)
	Non-Linkage	89.203	86.932	86.235	1.500	3.000	1.500	2.215	-696	-2.967	3.696	95.527	90,27%	(9.292)
	• Local Champion	87.849	85.900	85.239	1.500	3.000	1.500	2.252	-661	-2.610	3.661	90.848	93,83%	(5.609)
	• Value Chain	1.354	1.032	996	-	-	-	-36	-36	-357	36	4.680	21,29%	(3.683)
2	MBG	44.762	42.277	41.512	1.400	600	-800	-626	-765	-3.251	1.365	46.210	89,83%	(4.699)
	KUR	42.954	39.996	39.297	1.200	600	-600	-657	-699	-3.657	1.299	44.413	88,48%	(5.116)
	Non KUR	1.808	2.280	2.214	200	-	-200	31	-66	406	66	1.797	123,23%	417
3	PWG	25.216	34.568	36.316	7.160	9.835	2.675	2.117	1.748	11.100	8.087	41.584	87,33%	(5.268)
	Cilem	10.119	16.909	17.246	1.838	1.838	-406	1.092	338	7.127	1.501	23.828	72,38%	(6.582)
	Gadai	15.098	17.660	19.070	4.915	7.997	3.081	1.026	1.410	3.972	6.586	17.756	107,40%	1.314
4	CFG	326.493	356.665	358.409	15.850	12.092	-3.758	5.091	1.743	31.916	10.348	345.001	103,89%	13.408
	CF 1	44.529	52.411	52.963	796	1.476	680	-661	552	8.434	924	46.681	113,46%	6.281
	Total Griya	33.717	42.875	42.230	796	-	-796	0	-645	8.513	645	34.213	123,43%	8.017
	• Total Non Program	33.717	42.875	42.230	796	-	-796	-55	-645	8.513	645	34.213	123,43%	8.017
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	10.733	-	1.476	1.476	-661	1.197	-79	279	12.469	86,08%	(1.736)
	CF 2	281.964	304.255	305.446	15.054	10.616	-4.438	5.752	1.191	23.482	9.425	298.319	102,39%	7.127
	Mitraguna & Others	268.245	286.771	288.489	14.647	10.616	-4.031	5.737	1.718	20.244	8.898	283.479	101,77%	5.010
	Pensiun	13.719	17.484	16.957	407	-	-407	15	-527	3.238	527	14.840	114,26%	2.117
	Total Pembiayaan	490.195	523.925	525.832	25.910	25.527	-383	8.678	1.908	35.637	23.619	537.723	97,79%	(11.891)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	3.204	0,31%	0,00%	3,58%	3.204	2.911	2.942			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	3.204	0,33%	0,00%	3,71%	3.204	2.911	2.942			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	1.021	1,23%	2,59%	2,46%	(73)	471	(669)			
	KUR	550	1.374	1.094	1.021	1,28%	2,74%	2,60%	(73)	471	(352)			
	Non KUR	-	317	-	-	0,00%	0,00%	0,00%	-	-	(317)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5.180	4.480	4.311	4.286	1,59%	1,21%	1,20%	(25)	(894)	(193)			
	CF 1	174	238	45	42	0,39%	0,09%	0,08%	(3)	(132)	(196)			
	Total Griya	174	238	45	42	0,52%	0,11%	0,10%	(3)	(132)	(196)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	5.006	4.242	4.266	4.244	1,78%	1,40%	1,39%	(22)	(763)	2			
	Mitraguna & Others	5.006	4.242	4.266	4.244	1,87%	1,49%	1,47%	(22)	(763)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	8.511	1,23%	1,03%	1,62%	3.106	2.487	2.079	0,48%	70,21%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,19%	0	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,24%	0	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	170	1,56%	0,41%	0,41%	(6)	(530)	78			
	KUR	609	91	175	170	1,42%	0,44%	0,43%	(6)	(439)	78			
	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	4.220	1,35%	1,18%	1,18%	(3)	(198)	(733)			
	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	4.220	1,42%	1,39%	1,38%	(3)	214	(733)			
	Mitraguna & Others	4.007	4.953	4.224	4.220	1,49%	1,47%	1,46%	(3)	214	(733)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.456	1,21%	1,04%	1,04%	(9)	(481)	(408)	0,67%	35,84%	-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 (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	10.359	10.485	(1.080)	126	(3.555)	-25,32%	(7.641)	-42,15%	31.280	33,52%	(20.795)
2	Tabungan	237.991	245.090	242.751	243.202	1.247	451	(1.888)	-0,77%	5.211	2,19%	260.312	93,43%	(17.111)
3	Deposito	192.383	207.446	156.159	156.159	3.855	(1)	(51.287)	-24,72%	(36.225)	-18,83%	193.568	80,67%	(37.409)
	Total	448.500	466.575	409.269	409.846	4.022	576	(56.729)	-12,16%	(38.654)	-8,62%	485.161	84,48%	(75.315)
	CASA	256.117	259.129	253.110	253.687	167	577	(5.442)	-2,10%	(2.430)	-0,95%	291.593	87,00%	(37.906)
	(%) CASA	57,11%	55,54%	61,84%	61,90%									
	FDR	54,70%	56,63%	64,18%	64,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	10.029	9.906	(123)	(3.033)	-23,44%	(1.733)	-14,89%	-	0,00%	9.906	
2	Giro ISE	2.314	3.509	595	454	(140)	(3.054)	-87,05%	(1.860)	-80,37%		0,00%	454	
3	Tabungan ISE	1.452	1.558	1.562	1.580	17	21	1,36%	127	8,75%		0,00%	1.580	
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	15.887	-	100	100	-1.242	-2.842	-1.692	2.942	25.827	61,52%	(9.939)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	15.887	-	100	100	-1.242	-2.842	-1.692	2.942	22.235	71,45%	(6.347)
	• Local Champion	16.492	18.329	15.487	-	100	100	-541	-2.842	-1.005	2.942	18.700	82,82%	(3.213)
	• Value Chain	1.087	401	401	-	-	-	-701	0	-686	(0)	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	39.122	1.220	1.270	50	-684	-254	852	1.524	47.460	82,43%	(8.338)
	KUR	37.787	38.777	38.582	1.220	1.270	50	-663	-195	795	1.465	46.374	83,20%	(7.792)
	Non KUR	483	600	540	-	-	0	-21	-59	58	59	1.086	49,74%	(546)
3	PWG	15.859	30.257	33.260	12.063	9.622	-2.441	3.307	3.002	17.401	6.619	31.432	105,82%	1.828
	Cilem	7.657	16.691	18.706	3.419	3.956	536	2.162	2.015	11.049	1.940	19.488	95,99%	(782)
	Gadai	8.201	13.567	14.554	8.643	5.666	-2.977	1.145	987	6.352	4.679	11.944	121,85%	2.610
4	CFG	173.601	175.870	174.409	3.901	3.238	-663	1.896	-1.461	807	4.699	189.734	91,92%	(15.325)
	CF 1	81.382	71.438	70.149	286	-	-286	-132	-1.289	-11.233	1.289	83.224	84,29%	(13.075)
	Total Griya	77.096	67.237	66.200	-	-	0	0	-1.037	-10.896	1.037	77.619	85,29%	(11.419)
	• Total Non Program	77.096	67.237	66.200	-	-	0	-2.182	-1.037	-10.896	1.037	77.619	85,29%	(11.419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	3.949	286	-	-286	-132	-252	-337	252	5.605	70,45%	(1.656)
	CF 2	92.219	104.432	104.260	3.615	3.238	-377	2.028	-172	12.041	3.410	106.509	97,89%	(2.250)
	Mitraguna & Others	90.304	99.345	99.165	3.615	3.105	-510	2.056	-180	8.861	3.285	103.410	95,89%	(4.245)
	Pensiun	1.915	5.087	5.095	-	133	133	-28	8	3.179	125	3.099	164,39%	1.996
	Total Pembiayaan	245.309	264.233	262.678	17.184	14.230	-2.955	3.278	-1.554	17.369	15.784	294.452	89,21%	(31.774)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	2.172	3,78%	5,71%	5,55%	(76)	727	901			
	KUR	1.433	1.144	2.078	2.047	3,79%	5,36%	5,31%	(31)	614	903			
	Non KUR	12	127	170	125	2,54%	28,34%	23,17%	(45)	113	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.497	2.846	2.932	3.360	2,01%	1,67%	1,93%	428	(138)	514			
	CF 1	3.310	2.577	2.801	3.079	4,07%	3,92%	4,39%	277	(231)	501			
	Total Griya	3.310	2.471	2.698	2.976	4,29%	4,01%	4,50%	278	(334)	505			
	Oto	-	106	103	102	0,00%	2,46%	2,59%	(1)	102	(4)			
	CF 2	187	269	130	281	0,20%	0,12%	0,27%	151	94	12			
	Mitraguna & Others	187	269	130	88	0,21%	0,13%	0,09%	(42)	(99)	(180)			
	Pensiun	-	-	-	193	0,00%	0,00%	3,78%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	5.532	2,10%	1,96%	2,11%	353	379	1.415	0,39%	81,32%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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%	0,88%	(0)	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,71%	(0)	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	12,99%	-	-	-			
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	5.084	1,44%	2,80%	2,91%	156	2.588	(1.525)			
	CF 1	2.172	4.229	2.812	2.968	2,67%	3,94%	4,23%	156	796	(1.261)			
	Total Griya	2.172	4.229	2.812	2.968	2,82%	4,18%	4,48%	156	796	(1.261)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.380	2.116	2.116	0,35%	2,03%	2,03%	0	1.793	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,13%	0	1.793	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.429	1,45%	2,00%	2,07%	155	1.872	(1.892)	0,47%	77,42%	-1,6%

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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.239	1.210	118	(29)	(310)	-20,40%	(149)	-10,97%	8.682	13,93%	(7.472)
2	Tabungan	139.020	140.237	140.136	139.895	20	(241)	(343)	-0,24%	875	0,63%	151.541	92,31%	(11.646)
3	Deposito	91.332	79.357	76.625	76.670	494	45	(2.687)	-3,39%	(14.662)	-16,05%	91.991	83,35%	(15.321)
	Total	231.711	221.114	218.000	217.775	632	(225)	(3.339)	-1,51%	(13.936)	-6,01%	252.214	86,35%	(34.439)
	CASA	140.379	141.757	141.374	141.104	138	(270)	(653)	-0,46%	726	0,52%	160.223	88,07%	(19.119)
	(%) CASA	60,58%	64,11%	64,85%	64,79%									
	FDR	52,09%	62,72%	65,02%	65,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	2.520	2.354		(165)	(2.143)	-47,66%	(419)	-15,10%	-	0,00%	2.354
2	Giro ISE	104	103	103	103		(0)	(0)	-0,05%	(1)	-0,62%		0,00%	103
3	Tabungan ISE	2.669	4.394	2.416	2.251		(165)	(2.143)	-48,78%	(418)	-15,66%		0,00%	2.251
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	306	-	-	0	-13	-13	-1.108	13	1.415	21,65%	(1.108)
	Linkage	189	159	155	-	-	-	-4	-4	-34	4	189	82,13%	(34)
	Non-Linkage	1.226	160	151	-	-	0	-10	-9	-1.075	9	1.226	12,32%	(1.075)
	• Local Champion	1.226	160	151	-	-	0	-10	-9	-1.075	9	1.226	12,32%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.993	200	650	450	113	571	4.993	79	3.197	156,16%	1.796
	KUR	-	3.874	4.454	50	650	600	-36	579	4.454	71	3.046	146,23%	1.408
	Non KUR	-	548	539	150	-	-150	149	-8	539	8	152	355,49%	388
3	PWG	10.318	19.042	19.674	4.689	5.799	1.111	2.067	632	9.357	5.167	20.384	96,52%	(710)
	Cilem	4.275	11.205	11.824	2.355	1.711	-644	1.688	619	7.549	1.091	13.572	87,12%	(1.748)
	Gadai	6.043	7.838	7.850	2.334	4.089	1.755	379	13	1.807	4.076	6.812	115,24%	1.038
4	CFG	108.966	114.891	116.775	3.099	4.286	1.187	1.832	1.884	7.809	2.403	124.853	93,53%	(8.078)
	CF 1	22.575	23.290	21.821	-	181	181	-132	-1.468	-754	1.650	25.531	85,47%	(3.710)
	Total Griya	18.510	18.455	17.085	-	-	0	0	-1.370	-1.425	1.370	20.159	84,75%	(3.074)
	• Total Non Program	18.168	17.958	16.590	-	-	0	-199	-1.368	-1.578	1.368	18.782	88,33%	(2.192)
	• Program	342	497	495	-	-	0	-2	-2	154	2	1.377	35,96%	(882)
	Oto	4.065	4.835	4.736	-	181	181	-132	-98	671	280	5.372	88,16%	(636)
	CF 2	86.390	91.601	94.953	3.099	4.105	1.006	1.964	3.352	8.563	753	99.322	95,60%	(4.368)
	Mitraguna & Others	53.276	60.516	64.119	3.099	4.105	1.006	2.213	3.603	10.844	502	65.035	98,59%	(916)
	Pensiun	33.115	31.085	30.834	-	-	0	-249	-251	-2.281	251	34.287	89,93%	(3.453)
	Total Pembiayaan	120.698	138.675	141.748	7.988	10.736	2.748	3.999	3.074	21.050	7.662	149.849	94,59%	(8.101)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	0,00%	0,00%	0,00%	-	-	(118)			
	Cilem	-	118	-	-	0,00%	0,00%	0,00%	-	-	(118)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	438	1.949	2.664	2.333	0,40%	2,32%	2,00%	(331)	1.895	384			
	CF 1	438	1.427	1.437	1.265	1,94%	6,17%	5,80%	(172)	826	(162)			
	Total Griya	438	1.277	1.286	1.265	2,37%	6,97%	7,40%	(21)	826	(12)			
	Oto	-	150	151	-	0,00%	3,13%	0,00%	(151)	-	(150)			
	CF 2	-	521	1.227	1.068	0,00%	1,34%	1,12%	(159)	1.068	547			
	Mitraguna & Others	-	521	1.227	1.068	0,00%	2,03%	1,67%	(159)	1.068	547			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	438	2.066	2.664	2.333	0,36%	1,92%	1,65%	(331)	1.895	267	1,49%	9,19%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	980	0,48%	0,68%	0,84%	197	456	197			
	CF 1	397	542	542	541	1,76%	2,33%	2,48%	(1)	144	(1)			
	Total Griya	397	542	542	541	2,14%	2,94%	3,17%	(1)	144	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	439	0,15%	0,26%	0,46%	198	312	198			
	Mitraguna & Others	20	241	241	439	0,04%	0,40%	0,69%	198	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	980	1,19%	0,57%	0,69%	197	(458)	197	0,25%	64,50%	-0,4%

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 (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	319.355	314.688	(28.699)	(4.667)	237.766	309,10%	241.706	331,19%	85.940	366,17%	228.748
2	Tabungan	196.862	211.461	204.407	210.855	5.677	6.448	(607)	-0,29%	13.993	7,11%	219.189	96,20%	(8.334)
3	Deposito	1.160.939	721.302	1.070.189	1.291.617	(601.127)	221.429	570.316	79,07%	130.678	11,26%	1.162.123	111,14%	129.494
	Total	1.430.782	1.009.685	1.593.950	1.817.160	(624.148)	223.210	807.475	79,97%	386.378	27,00%	1.467.252	123,85%	349.908
	CASA	269.843	288.383	523.761	525.542	(23.022)	1.781	237.159	82,24%	255.699	94,76%	305.129	172,24%	220.414
	(%) CASA	18,86%	28,56%	32,86%	28,92%									
	FDR	15,38%	25,43%	16,47%	14,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.474	10.320		(154)	2.196	27,03%	1.241	13,67%	-	0,00%	10.320
2	Giro ISE	2.308	2.084	2.109	2.000		(109)	(84)	-4,01%	(307)	-13,32%		0,00%	2.000
3	Tabungan ISE	1.370	1.740	4.065	4.019		(46)	2.279	131,03%	2.649	193,27%		0,00%	4.019
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	21.495	-	-	0	-354	-361	1.365	361	29.583	72,66%	(8.088)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	21.495	-	-	0	-354	-361	1.365	361	25.467	84,41%	(3.971)
	• Local Champion	18.621	20.539	20.216	-	-	0	-315	-323	1.594	323	21.151	95,58%	(936)
	• Value Chain	1.509	1.318	1.280	-	-	-	-39	-38	-229	38	4.315	29,65%	(3.036)
2	MBG	53.102	55.398	56.338	2.630	2.560	-70	424	940	3.236	1.620	62.758	89,77%	(6.421)
	KUR	50.813	53.802	54.812	2.450	2.560	110	300	1.010	4.000	1.550	59.899	91,51%	(5.087)
	Non KUR	2.289	1.595	1.525	180	-	-180	124	-70	-763	70	2.859	53,35%	(1.334)
3	PWG	17.782	23.855	25.816	6.559	7.575	1.016	2.429	1.961	8.034	5.614	31.165	82,84%	(5.349)
	Cilem	6.518	15.257	15.281	3.041	1.581	-1.461	1.829	24	8.764	1.557	18.491	82,64%	(3.209)
	Gadai	11.264	8.598	10.534	3.517	5.994	2.477	600	1.937	-730	4.058	12.674	83,12%	(2.140)
4	CFG	129.053	155.657	158.843	7.544	6.908	-636	3.959	3.187	29.791	3.721	155.649	102,05%	3.194
	CF 1	19.758	17.952	17.484	-	-	0	-165	-468	-2.274	468	32.065	54,53%	(14.580)
	Total Griya	14.572	13.113	12.909	-	-	0	0	-204	-1.662	204	25.559	50,51%	(12.650)
	• Total Non Program	11.408	10.206	10.033	-	-	0	-177	-173	-1.376	173	12.811	78,31%	(2.779)
	• Program	3.163	2.907	2.877	-	-	0	-26	-31	-286	31	12.748	22,57%	(9.871)
	Oto	5.186	4.839	4.575	-	-	0	-165	-264	-612	264	6.505	70,32%	(1.931)
	CF 2	109.295	137.705	141.359	7.544	6.908	-636	4.123	3.654	32.064	3.254	123.585	114,38%	17.774
	Mitraguna & Others	90.925	119.063	122.975	6.927	6.788	-139	3.625	3.912	32.050	2.876	104.031	118,21%	18.944
	Pensiun	18.370	18.642	18.384	617	120	-497	499	-257	14	377	19.554	94,02%	(1.170)
	Total Pembiayaan	220.067	256.766	262.492	16.733	17.043	311	6.458	5.726	42.426	11.318	279.155	94,03%	(16.663)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	1.104	0,85%	2,93%	1,96%	(521)	652	(158)			
	KUR	163	1.084	1.506	1.023	0,32%	2,80%	1,87%	(483)	861	(61)			
	Non KUR	289	178	118	80	12,61%	7,40%	5,27%	(38)	(208)	(97)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	576	541	1.049	1,36%	0,35%	0,66%	508	(710)	473			
	CF 1	1.212	576	541	1.049	6,14%	3,01%	6,00%	508	(163)	473			
	Total Griya	1.052	576	541	586	7,22%	4,13%	4,54%	45	(465)	10			
	Oto	161	-	-	463	3,10%	0,00%	10,12%	463	302	463			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	2.153	1,00%	0,84%	0,82%	(13)	(58)	315	2,22%	-170,60%	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	812	2,88%	1,63%	1,44%	(92)	(719)	(96)			
	KUR	855	457	460	378	1,68%	0,85%	0,69%	(81)	(477)	(79)			
	Non KUR	677	451	444	434	29,56%	27,85%	28,44%	(10)	(243)	(17)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	501	499	439	0,59%	0,32%	0,28%	(60)	(323)	(62)			
	CF 1	321	481	480	419	1,63%	2,67%	2,40%	(60)	98	(62)			
	Total Griya	321	481	480	419	2,20%	3,66%	3,25%	(60)	98	(62)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.409	1.403	1.251	1,11%	0,55%	0,48%	(152)	(1.197)	(158)	1,63%	-241,93%	1,2%

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 (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	6.891	6.863	(2.608)	(29)	(884)	-11,41%	(2.632)	-27,72%	14.967	45,85%	(8.104)
2	Tabungan	99.410	116.831	121.356	121.220	25.825	(136)	4.389	3,76%	21.809	21,94%	108.765	111,45%	12.455
3	Deposito	64.192	61.368	61.782	61.782	141	(0)	415	0,68%	(2.409)	-3,75%	64.684	95,51%	(2.902)
	Total	173.097	185.945	190.030	189.865	23.358	(165)	3.920	2,11%	16.768	9,69%	188.416	100,77%	1.449
	CASA	108.906	124.578	128.248	128.083	23.217	(165)	3.505	2,81%	19.177	17,61%	123.732	103,52%	4.351
	(%) CASA	62,92%	67,00%	67,49%	67,46%									
	FDR	57,60%	62,98%	62,33%	62,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	13.303	11.961	11.327	11.447	121	(514)	-4,30%	(1.856)	-13,95%	-	0,00%	11.447
2	Giro ISE	6.014	3.248	2.483	2.591	109	(657)	-20,23%	(3.422)	-56,91%		0,00%	2.591
3	Tabungan ISE	6.490	7.913	8.044	8.056	12	143	1,81%	1.566	24,13%		0,00%	8.056
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	• Local Champion	-	2.088	1.986	-	-	0	-102	-102	1.986	102	0	0,00%	1.986
	• Value Chain	-	3.885	3.856	-	-	-	-29	-29	3.856	29	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	35.658	9.684	10.248	565	2.299	915	11.929	9.333	30.383	117,36%	5.275
	Cilem	8.075	15.687	16.250	2.195	2.239	44	1.453	562	8.175	1.677	12.616	128,80%	3.634
	Gadai	15.654	19.055	19.408	7.488	8.009	521	845	353	3.754	7.656	17.767	109,24%	1.641
4	CFG	75.933	76.399	76.937	135	1.605	1.470	-973	538	1.004	1.067	84.523	91,03%	(7.586)
	CF 1	16.979	16.374	16.082	-	-	0	-84	-292	-897	292	18.164	88,54%	(2.082)
	Total Griya	15.306	14.189	13.981	-	-	0	0	-208	-1.325	208	15.742	88,81%	(1.761)
	• Total Non Program	15.306	14.189	13.981	-	-	0	-210	-208	-1.325	208	15.742	88,81%	(1.761)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.101	-	-	0	-84	-84	428	84	2.422	86,76%	(321)
	CF 2	58.954	60.025	60.855	135	1.605	1.470	-889	830	1.901	775	66.359	91,71%	(5.504)
	Mitraguna & Others	51.295	53.140	53.770	135	1.301	1.166	-828	630	2.475	671	58.029	92,66%	(4.259)
	Pensiun	7.658	6.884	7.085	-	304	304	-62	200	-574	104	8.330	85,05%	(1.245)
	Total Pembiayaan	99.702	117.114	118.437	9.819	11.853	2.035	1.195	1.323	18.735	10.530	114.946	103,04%	3.491

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	0,00%	0,00%	0,00%	-	-	(20)			
	Cilem	-	20	-	-	0,00%	0,00%	0,00%	-	-	(20)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	315	353	443	466	0,41%	0,58%	0,61%	23	152	114			
	CF 1	-	240	260	258	0,00%	1,59%	1,61%	(1)	258	18			
	Total Griya	-	240	238	237	0,00%	1,68%	1,70%	(1)	237	(3)			
	Oto	-	-	22	21	0,00%	0,99%	1,00%	(1)	21	21			
	CF 2	315	112	184	208	0,53%	0,31%	0,34%	24	(106)	96			
	Mitraguna & Others	315	112	184	208	0,61%	0,35%	0,39%	24	(106)	96			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	466	0,32%	0,38%	0,39%	23	152	93	1,94%	-393,24%	1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	645	0,90%	0,81%	0,84%	25	(37)	22			
	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	645	1,07%	1,03%	1,06%	25	15	22			
	Mitraguna & Others	630	623	620	645	1,23%	1,17%	1,20%	25	15	22			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	645	0,72%	0,53%	0,54%	25	(76)	22	0,26%	52,18%	-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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.256	2.471	(260)	215	(3.083)	-55,51%	(1.038)	-29,57%	8.003	30,87%	(5.533)
2	Tabungan	88.498	84.028	83.165	84.131	2.791	966	103	0,12%	(4.367)	-4,93%	96.182	87,47%	(12.051)
3	Deposito	50.176	26.346	25.230	25.230	(1.595)	(0)	(1.116)	-4,24%	(24.946)	-49,72%	50.580	49,88%	(25.350)
	Total	142.182	115.928	110.651	111.831	936	1.180	(4.096)	-3,53%	(30.350)	-21,35%	154.766	72,26%	(42.934)
	CASA	92.006	89.582	85.421	86.602	2.531	1.181	(2.980)	-3,33%	(5.404)	-5,87%	104.186	83,12%	(17.584)
	(%) CASA	64,71%	77,27%	77,20%	77,44%									
	FDR	46,30%	73,38%	77,50%	76,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.257	2.670	692	656	(36)	(2.014)	-75,42%	(2.600)	-79,85%	-	0,00%	656
2	Giro ISE	705	2.196	201	158	(43)	(2.038)	-92,81%	(547)	-77,59%		0,00%	158
3	Tabungan ISE	2.552	474	492	498	7	24	5,06%	(2.054)	-80,47%		0,00%	498
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	4.142	350	-	-350	281	-91	4.142	91	3.212	128,98%	931
	KUR	-	4.144	4.055	350	-	-350	283	-89	4.055	89	3.046	133,16%	1.010
	Non KUR	-	89	87	-	-	0	-2	-2	87	2	166	52,50%	(79)
3	PWG	2.349	5.844	5.988	776	520	-256	411	144	3.639	376	5.668	105,65%	320
	Cilem	2.349	5.844	5.988	776	520	-256	411	144	3.639	376	5.668	105,65%	320
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.620	2.298	1.516	-782	1.632	632	12.133	883	73.395	103,03%	2.225
	CF 1	26.468	27.937	28.175	-	561	561	-109	238	1.707	323	27.743	101,56%	433
	Total Griya	25.069	24.115	24.440	-	540	540	0	326	-629	214	25.471	95,95%	(1.031)
	• Total Non Program	25.069	24.115	24.440	-	540	540	-224	326	-629	214	25.471	95,95%	(1.031)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.735	-	21	21	-109	-88	2.336	109	2.272	164,40%	1.463
	CF 2	37.018	47.050	47.444	2.298	955	-1.343	1.742	394	10.426	561	45.652	103,93%	1.792
	Mitraguna & Others	36.826	46.839	47.238	2.298	955	-1.343	1.746	399	10.412	556	44.677	105,73%	2.561
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.750	3.424	2.036	-1.388	2.324	685	19.915	1.350	82.274	104,22%	3.476

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	1.097	1.408	1.553	1.482	1,73%	2,07%	1,96%	(71)	385	74	0,43%	75,36%	-1,3%
	CF 1	1.097	1.035	1.183	1.182	4,15%	4,23%	4,20%	(1)	85	147			
	Total Griya	1.097	1.035	1.040	1.038	4,38%	4,31%	4,25%	(2)	(59)	3			
	Oto	-	-	143	144	0,00%	3,73%	3,85%	1	144	144			
	CF 2	-	373	370	300	0,00%	0,79%	0,63%	(70)	300	(72)			
	Mitraguna & Others	-	373	370	300	0,00%	0,79%	0,64%	(70)	300	(72)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	1.482	1,67%	1,83%	1,73%	(71)	385	74	0,43%	75,36%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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%	1,11%	0	720	(10)			
	CF 1	-	831	821	821	0,00%	2,94%	2,91%	-	821	(10)			
	Total Griya	-	831	821	821	0,00%	3,41%	3,36%	-	821	(10)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	19	0,32%	0,04%	0,04%	0	(101)	0			
	Mitraguna & Others	120	19	19	19	0,33%	0,04%	0,04%	0	(101)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	840	0,18%	0,99%	0,98%	0	720	(10)	0,96%	1,53%	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 (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	3.329	3.353	638	24	(1.376)	-29,10%	(923)	-21,59%	12.480	26,87%	(9.128)
2	Tabungan	143.334	167.049	171.105	173.220	3.814	2.115	6.171	3,69%	29.886	20,85%	157.358	110,08%	15.862
3	Deposito	111.952	125.321	109.799	109.799	(9.175)	(1)	(15.522)	-12,39%	(2.154)	-1,92%	112.690	97,43%	(2.892)
	Total	259.563	297.099	284.233	286.371	(4.723)	2.139	(10.728)	-3,61%	26.809	10,33%	282.529	101,36%	3.843
	CASA	147.610	171.779	174.433	176.573	4.452	2.139	4.794	2,79%	28.963	19,62%	169.838	103,97%	6.735
	(%) CASA	56,87%	57,82%	61,37%	61,66%									
	FDR	26,72%	28,91%	30,49%	30,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.209	2.255		47	126	5,90%	(82)	-3,51%	-	0,00%	2.255
2	Giro ISE	22	24	24	24		(0)	0	0,11%	3	11,67%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.184	2.231		47	126	5,97%	(85)	-3,65%		0,00%	2.231
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	8.342	1.525	300	-1.225	1.340	116	8.148	184	3.371	247,47%	4.971
	KUR	194	7.421	7.561	1.050	300	-750	946	140	7.368	160	3.205	235,95%	4.357
	Non KUR	-	805	780	475	-	-475	394	-24	780	24	166	469,83%	614
3	PWG	3.438	6.116	5.534	472	195	-277	-61	-581	2.096	776	8.591	64,42%	(3.056)
	Cilem	3.438	6.116	5.534	472	195	-277	-61	-581	2.096	776	8.591	64,42%	(3.056)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	72.182	2.272	2.380	108	900	1.230	7.219	1.150	75.712	95,34%	(3.530)
	CF 1	19.068	19.315	19.140	552	-	-552	498	-175	72	175	20.447	93,61%	(1.306)
	Total Griya	17.646	16.784	16.678	-	-	0	0	-106	-968	106	18.078	92,26%	(1.400)
	• Total Non Program	17.646	16.784	16.678	-	-	0	-529	-106	-968	106	18.078	92,26%	(1.400)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.462	552	-	-552	498	-69	1.041	69	2.369	103,94%	93
	CF 2	45.895	51.637	53.042	1.720	2.380	660	402	1.405	7.147	975	55.266	95,98%	(2.224)
	Mitraguna & Others	40.397	45.849	47.281	1.270	2.380	1.110	297	1.432	6.884	948	48.918	96,65%	(1.637)
	Pensiun	5.498	5.787	5.761	450	-	-450	105	-27	263	27	6.348	90,75%	(587)
	Total Pembiayaan	69.359	85.886	86.651	4.269	2.875	-1.395	2.175	765	17.293	2.110	88.438	97,98%	(1.787)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	19	-	-	0,00%	0,00%	0,00%	-	-	(19)			
	Cilem	-	19	-	-	0,00%	0,00%	0,00%	-	-	(19)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	4.096	1,63%	1,82%	5,68%	2.804	3.036	3.780			
	CF 1	648	-	-	3.784	3,40%	0,00%	19,77%	3.784	3.135	3.784			
	Total Griya	648	-	-	3.784	3,67%	0,00%	22,69%	3.784	3.135	3.784			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	317	1.293	313	0,90%	2,50%	0,59%	(980)	(99)	(4)			
	Mitraguna & Others	412	-	978	-	1,02%	2,13%	0,00%	(978)	(412)	-			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	4.096	2,63%	1,51%	4,73%	2.804	2.272	3.163	0,56%	88,22%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	2.067	0,41%	1,74%	2,86%	833	1.800	833			
	CF 1	267	869	869	749	1,40%	4,50%	3,91%	(120)	482	(120)			
	Total Griya	132	734	734	614	0,75%	4,37%	3,68%	(120)	482	(120)			
	Oto	135	135	135	135	9,51%	5,34%	5,49%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,49%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,79%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.661	0,39%	2,13%	3,07%	833	2.393	1.426	2,24%	27,15%	-0,8%

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 (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	16.107	14.078	(1.425)	(2.029)	(964)	-6,41%	10.261	268,80%	9.215	152,78%	4.864
2	Tabungan	117.085	112.217	112.001	115.849	2.330	3.848	3.632	3,24%	(1.236)	-1,06%	126.313	91,72%	(10.464)
3	Deposito	49.844	48.537	47.990	47.990	(676)	(0)	(547)	-1,13%	(1.854)	-3,72%	50.329	95,35%	(2.339)
	Total	170.746	175.797	176.098	177.918	229	1.819	2.121	1,21%	7.171	4,20%	185.857	95,73%	(7.939)
	CASA	120.903	127.260	128.109	129.928	905	1.819	2.668	2,10%	9.025	7,46%	135.528	95,87%	(5.600)
	(%) CASA	70,81%	72,39%	72,75%	73,03%									
	FDR	80,42%	78,23%	78,79%	77,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	889	785		(104)	(133)	-14,51%	(906)	-53,58%	-	0,00%	785
2	Giro ISE	436	247	194	84		(110)	(163)	-65,93%	(352)	-80,73%		0,00%	84
3	Tabungan ISE	1.254	671	695	701		6	30	4,40%	(554)	-44,13%		0,00%	701
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	21.994	4.341	5.925	1.584	782	1.462	8.444	4.463	20.999	104,74%	995
	Cilem	7.456	10.743	11.398	1.747	1.545	-202	575	655	3.943	890	12.236	93,15%	(838)
	Gadai	6.094	9.789	10.595	2.594	4.379	1.786	208	806	4.501	3.573	8.762	120,91%	1.833
4	CFG	119.321	116.995	116.751	2.431	1.424	-1.007	505	-244	-2.570	1.668	130.324	89,59%	(13.573)
	CF 1	15.625	17.605	17.890	-	461	461	-322	285	2.265	176	17.191	104,06%	699
	Total Griya	13.902	15.414	15.769	-	461	461	0	355	1.866	106	14.348	109,91%	1.421
	• Total Non Program	13.902	15.414	15.769	-	461	461	-276	355	1.866	106	14.348	109,91%	1.421
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.121	-	-	0	-322	-70	398	70	2.844	74,59%	(723)
	CF 2	103.696	99.390	98.862	2.431	963	-1.468	826	-529	-4.835	1.492	113.133	87,38%	(14.272)
	Mitraguna & Others	94.197	89.853	89.050	2.165	433	-1.732	737	-803	-5.147	1.236	102.629	86,77%	(13.579)
	Pensiun	9.499	9.537	9.812	266	530	264	89	275	312	255	10.505	93,40%	(693)
	Total Pembiayaan	137.307	137.527	138.745	6.772	7.349	577	1.287	1.218	1.438	6.131	155.759	89,08%	(17.014)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	1.942	1.297	2.012	506	1,63%	1,72%	0,43%	(1.506)	(1.435)	(791)			
	CF 1	86	-	209	-	0,55%	1,19%	0,00%	(209)	(86)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	209	-	4,99%	9,53%	0,00%	(209)	(86)	-			
	CF 2	1.856	1.297	1.803	506	1,79%	1,81%	0,51%	(1.297)	(1.349)	(791)			
	Mitraguna & Others	1.856	1.297	1.803	506	1,97%	2,01%	0,57%	(1.297)	(1.349)	(791)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	1.297	2.012	506	1,41%	1,46%	0,36%	(1.506)	(1.435)	(791)	0,36%	0,18%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	602	0,28%	0,41%	0,52%	123	271	(146)			
	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	602	0,03%	0,48%	0,61%	123	571	122			
	Mitraguna & Others	31	480	479	602	0,03%	0,53%	0,68%	123	571	122			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	602	0,24%	0,35%	0,43%	123	271	(146)	0,64%	-48,03%	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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	11.858	12.470	9.320	613	(7.910)	-38,81%	(1.460)	-10,48%	21.404	58,26%	(8.933)
2	Tabungan	118.671	149.789	158.779	158.029	4.855	(750)	8.241	5,50%	39.358	33,17%	131.813	119,89%	26.217
3	Deposito	125.329	123.645	134.900	134.600	1.292	(300)	10.955	8,86%	9.271	7,40%	125.971	106,85%	8.629
	Total	257.931	293.814	305.537	305.100	15.467	(437)	11.286	3,84%	47.169	18,29%	279.187	109,28%	25.912
	CASA	132.602	170.169	170.637	170.500	14.175	(137)	331	0,19%	37.898	28,58%	153.216	111,28%	17.283
	(%) CASA	51,41%	57,92%	55,85%	55,88%									
	FDR	59,82%	58,36%	60,05%	60,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.289	4.148		(142)	(49)	-1,17%	610	17,23%	-	0,00%	4.148
2	Giro ISE	1	1	1	1		0	(0)	-2,03%	(0)	-33,65%		0,00%	1
3	Tabungan ISE	3.537	4.196	4.289	4.147		(142)	(49)	-1,17%	610	17,24%		0,00%	4.147
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	8.409	-	8.400	8.400	0	8.409	8.409	(9)	0	0,00%	8.409
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	8.409	-	8.400	8.400	0	8.409	8.409	(9)	0	0,00%	8.409
	• Local Champion	-	-	8.409	-	8.400	8.400	0	8.409	8.409	(9)	0	0,00%	8.409
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	74	-	-	0	-63	24	-243	(24)	317	23,36%	(243)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	74	-	-	0	-63	24	-243	(24)	317	23,36%	(243)
3	PWG	17.010	23.113	25.951	7.806	8.091	284	2.629	2.838	8.941	5.253	21.932	118,32%	4.019
	Cilem	7.758	11.568	11.911	2.611	1.047	-1.563	1.248	343	4.153	704	11.527	103,33%	384
	Gadai	9.252	11.546	14.040	5.196	7.044	1.848	1.381	2.495	4.789	4.549	10.405	134,94%	3.635
4	CFG	136.962	148.294	149.035	5.382	3.599	-1.783	2.109	741	12.073	2.858	150.143	99,26%	(1.108)
	CF 1	16.548	16.413	16.454	240	257	17	165	40	-95	217	17.976	91,53%	(1.522)
	Total Griya	15.017	13.854	13.737	-	-	0	0	-118	-1.280	118	15.423	89,07%	(1.686)
	• Total Non Program	15.017	13.854	13.737	-	-	0	-111	-118	-1.280	118	15.423	89,07%	(1.686)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.717	240	257	17	165	158	1.185	99	2.553	106,42%	164
	CF 2	120.414	131.881	132.581	5.143	3.342	-1.801	1.945	701	12.168	2.641	132.167	100,31%	414
	Mitraguna & Others	110.777	121.505	121.822	4.303	2.877	-1.426	1.183	317	11.045	2.560	121.615	100,17%	208
	Pensiun	9.636	10.375	10.759	840	465	-375	761	384	1.123	81	10.553	101,95%	206
	Total Pembiayaan	154.289	171.457	183.469	13.188	20.090	6.901	4.676	12.012	29.181	8.078	172.392	106,43%	11.077

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	74	46,61%	100,00%	100,00%	24	(74)	22			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	52	50	74	46,61%	100,00%	100,00%	24	(74)	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	334	628	1.041	415	0,24%	0,70%	0,28%	(626)	81	(213)			
	CF 1	-	124	569	195	0,00%	3,47%	1,18%	(374)	195	71			
	Total Griya	-	124	569	44	0,00%	4,11%	0,32%	(525)	44	(80)			
	Oto	-	-	-	151	0,00%	0,00%	5,54%	151	151	151			
	CF 2	334	504	472	220	0,28%	0,36%	0,17%	(252)	(114)	(284)			
	Mitraguna & Others	334	504	472	220	0,30%	0,39%	0,18%	(252)	(114)	(284)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	489	0,31%	0,64%	0,27%	(601)	7	(191)	0,15%	43,51%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	24,03%	0,00%	0,00%	-	(76)	(60)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	-	24,03%	0,00%	0,00%	-	(76)	(60)			
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	1.276	0,57%	0,81%	0,86%	73	490	299			
	CF 1	645	-	-	74	3,90%	0,00%	0,45%	74	(571)	74			
	Total Griya	645	-	-	74	4,29%	0,00%	0,54%	74	(571)	74			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,91%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	0,99%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.276	0,56%	0,70%	0,70%	73	413	239	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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	8.692	6.544	6.361	(2.148)	(7.020)	-51,75%	(2.036)	-23,73%	17.523	37,35%	(10.979)
2	Tabungan	115.717	129.668	138.955	139.694	(48.354)	739	10.026	7,73%	23.977	20,72%	128.619	108,61%	11.075
3	Deposito	158.683	177.958	172.290	172.137	4.988	(153)	(5.821)	-3,27%	13.454	8,48%	159.458	107,95%	12.679
	Total	282.980	321.190	319.937	318.375	(37.006)	(1.562)	(2.815)	-0,88%	35.395	12,51%	305.600	104,18%	12.776
	CASA	124.297	143.232	147.647	146.238	(41.993)	(1.409)	3.006	2,10%	21.941	17,65%	146.142	100,07%	96
	(%) CASA	43,92%	44,59%	46,15%	45,93%									
	FDR	77,18%	77,13%	77,46%	77,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	9.037	8.818		(219)	5.730	185,56%	5.499	165,66%	-	0,00%	8.818
2	Giro ISE	510	270	654	227		(427)	(43)	-15,91%	(283)	-55,44%		0,00%	227
3	Tabungan ISE	2.559	2.568	8.133	8.341		208	5.773	224,82%	5.781	225,88%		0,00%	8.341
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.117	-	-	0	-374	-124	-392	124	7.562	54,44%	(3.445)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.117	-	-	0	-374	-124	-392	124	6.232	66,05%	(2.116)
	• Local Champion	4.509	4.240	4.117	-	-	0	-374	-124	-392	124	5.326	77,29%	(1.209)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	12.255	675	675	0	264	251	2.342	424	11.888	103,08%	366
	KUR	9.027	10.576	10.798	575	600	25	207	222	1.771	378	10.922	98,87%	(124)
	Non KUR	885	1.428	1.456	100	75	-25	57	28	571	47	966	150,73%	490
3	PWG	13.890	23.194	23.684	7.114	4.356	-2.757	1.853	490	9.793	3.867	25.234	93,86%	(1.550)
	Cilem	5.699	14.671	14.241	3.130	726	-2.404	1.572	-430	8.542	1.156	14.596	97,57%	(355)
	Gadai	8.191	8.523	9.442	3.984	3.630	-354	281	919	1.251	2.711	10.638	88,76%	(1.196)
4	CFG	190.097	208.286	207.781	13.280	4.871	-8.409	4.715	-505	17.684	5.376	203.447	102,13%	4.334
	CF 1	25.896	28.426	28.102	1.975	-	-1.975	-115	-324	2.206	324	27.548	102,01%	554
	Total Griya	21.834	24.367	24.165	1.975	-	-1.975	0	-202	2.332	202	22.303	108,35%	1.862
	• Total Non Program	21.834	24.367	24.165	1.975	-	-1.975	1.758	-202	2.332	202	22.303	108,35%	1.862
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	3.936	-	-	0	-115	-122	-126	122	5.245	75,05%	(1.308)
	CF 2	164.201	179.861	179.679	11.305	4.871	-6.434	4.829	-181	15.478	5.052	175.899	102,15%	3.780
	Mitraguna & Others	145.925	160.858	160.670	11.155	4.568	-6.587	4.976	-189	14.744	4.757	156.562	102,62%	4.107
	Pensiun	18.276	19.003	19.010	150	303	153	-146	7	734	296	19.337	98,31%	(327)
	Total Pembiayaan	218.409	247.724	247.836	21.068	9.902	-11.166	6.458	112	29.427	9.791	248.132	99,88%	(296)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	100	2,87%	0,00%	0,82%	100	(184)	100			
	KUR	284	-	-	100	3,15%	0,00%	0,93%	100	(184)	100			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	26	0,00%	0,00%	0,11%	26	26	(116)			
	Cilem	-	142	-	-	0,00%	0,00%	0,00%	-	-	(142)			
	Gadai	-	-	-	26	0,00%	0,00%	0,28%	26	26	26			
4	CFG	85	731	484	467	0,04%	0,04%	0,22%	(18)	382	(264)			
	CF 1	52	483	484	467	0,20%	1,70%	1,66%	(18)	415	(16)			
	Total Griya	52	49	48	48	0,24%	0,20%	0,20%	(1)	(4)	(1)			
	Oto	-	434	436	419	0,00%	10,75%	10,65%	(17)	419	(14)			
	CF 2	33	248	-	-	0,02%	0,00%	0,00%	-	(33)	(248)			
	Mitraguna & Others	33	-	-	-	0,02%	0,00%	0,00%	-	(33)	-			
	Pensiun	-	248	-	-	0,00%	0,00%	0,00%	-	-	(248)			
	Total Pembiayaan	369	873	484	593	0,17%	0,20%	0,24%	109	224	(279)	0,18%	25,62%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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%	0	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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	38.246	3.398	4.605	(34.848)	(4.792)	-58,51%	(5.156)	-60,28%	14.517	23,40%	(11.120)
2	Tabungan	104.558	99.302	100.044	103.775	725	3.731	4.473	4,50%	(783)	-0,75%	115.482	89,86%	(11.707)
3	Deposito	118.514	117.131	76.806	111.806	1	35.000	(5.325)	-4,55%	(6.708)	-5,66%	119.000	93,95%	(7.194)
	Total	231.625	224.623	215.095	218.978	5.331	3.883	(5.644)	-2,51%	(12.647)	-5,46%	248.999	87,94%	(30.021)
	CASA	113.112	107.492	138.290	107.173	5.330	(31.117)	(319)	-0,30%	(5.939)	-5,25%	129.999	82,44%	(22.827)
	(%) CASA	48,83%	47,85%	64,29%	48,94%									
	FDR	61,23%	66,47%	69,67%	68,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.392	4.420		28	(41)	-0,92%	1.760	66,16%	-	0,00%	4.420
2	Giro ISE	666	1.055	1.084	1.060		(24)	5	0,49%	394	59,10%		0,00%	1.060
3	Tabungan ISE	1.893	3.306	3.207	3.259		52	(46)	-1,40%	1.366	72,14%		0,00%	3.259
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.724	-	-	0	-40	-40	1.724	40	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.724	-	-	0	-40	-40	1.724	40	0	0,00%	1.724
	• Local Champion	-	1.765	1.724	-	-	0	-40	-40	1.724	40	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	59	-	-	0	-2	-2	-17	2	76	77,74%	(17)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	59	-	-	0	-2	-2	-17	2	76	77,74%	(17)
3	PWG	18.643	23.712	25.017	4.422	4.836	414	590	1.304	6.374	3.531	26.997	92,67%	(1.980)
	Cilem	13.169	14.611	14.403	1.008	931	-77	-89	-208	1.235	1.140	18.072	79,70%	(3.669)
	Gadai	5.474	9.101	10.614	3.413	3.904	491	679	1.513	5.139	2.392	8.925	118,92%	1.688
4	CFG	123.108	123.758	123.055	2.201	1.940	-261	139	-703	-53	2.643	135.676	90,70%	(12.621)
	CF 1	17.304	14.800	13.823	-	-	0	-112	-977	-3.481	977	18.907	73,11%	(5.084)
	Total Griya	13.206	11.180	10.394	-	-	0	0	-787	-2.812	787	13.646	76,17%	(3.252)
	• Total Non Program	13.206	11.180	10.394	-	-	0	-416	-787	-2.812	787	13.646	76,17%	(3.252)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.429	-	-	0	-112	-191	-668	191	5.261	65,19%	(1.831)
	CF 2	105.804	108.958	109.232	2.201	1.940	-261	251	274	3.428	1.666	116.769	93,55%	(7.537)
	Mitraguna & Others	72.025	75.639	76.346	2.125	1.940	-185	464	707	4.321	1.233	81.996	93,11%	(5.650)
	Pensiun	33.780	33.319	32.886	76	-	-76	-213	-433	-893	433	34.774	94,57%	(1.887)
	Total Pembiayaan	141.827	149.296	149.855	6.623	6.776	153	687	559	8.028	6.217	162.749	92,08%	(12.894)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	0,00%	0,00%	0,00%	-	-	(67)			
	Cilem	-	67	-	-	0,00%	0,00%	0,00%	-	-	(67)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	370	829	965	1.341	0,30%	0,78%	1,09%	376	971	512			
	CF 1	206	520	654	891	1,19%	4,42%	6,45%	237	685	371			
	Total Griya	92	423	559	798	0,69%	5,00%	7,68%	240	707	375			
	Oto	114	97	95	93	2,79%	2,62%	2,70%	(2)	(22)	(4)			
	CF 2	164	309	311	450	0,15%	0,29%	0,41%	139	286	141			
	Mitraguna & Others	164	309	311	352	0,23%	0,41%	0,46%	41	189	44			
	Pensiun	-	-	-	98	0,00%	0,00%	0,30%	98	98	98			
	Total Pembiayaan	370	896	965	1.341	0,26%	0,65%	0,89%	376	971	445	1,37%	-52,75%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	625	0,00%	0,26%	0,51%	301	621	182			
	CF 1	5	67	108	106	0,03%	0,73%	0,77%	(2)	101	39			
	Total Griya	5	67	108	106	0,04%	0,97%	1,02%	(2)	101	39			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	519	0,00%	0,20%	0,48%	302	519	143			
	Mitraguna & Others	-	159	-	303	0,00%	0,00%	0,40%	303	303	143			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	(0)	217	(0)			
	Total Pembiayaan	5	443	325	625	0,00%	0,22%	0,42%	301	621	182	2,13%	-409,48%	1,7%

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 (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	3.416	3.412	(3.772)	(4)	(1.230)	-26,50%	1.796	111,20%	6.087	56,05%	(2.675)
2	Tabungan	101.049	105.844	105.141	104.238	2.355	(903)	(1.606)	-1,52%	3.189	3,16%	108.694	95,90%	(4.456)
3	Deposito	38.774	45.970	45.450	45.450	352	(0)	(520)	-1,13%	6.676	17,22%	39.176	116,02%	6.274
	Total	141.438	156.455	154.007	153.100	(1.065)	(907)	(3.355)	-2,14%	11.662	8,24%	153.956	99,44%	(857)
	CASA	102.664	110.485	108.557	107.650	(1.417)	(907)	(2.836)	-2,57%	4.985	4,86%	114.781	93,79%	(7.131)
	(%) CASA	72,59%	70,62%	70,49%	70,31%									
	FDR	91,03%	101,07%	104,74%	105,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	3.420	2.949		(471)	285	10,70%	(349)	-10,59%	-	0,00%	2.949
2	Giro ISE	186	384	258	257		(1)	(127)	-33,10%	71	38,39%		0,00%	257
3	Tabungan ISE	2.913	2.270	3.152	2.682		(470)	412	18,15%	(231)	-7,92%		0,00%	2.682
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,45%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,45%	19.705
	• Local Champion	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,45%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.899	800	450	-350	716	331	6.657	119	3.432	201,01%	3.467
	KUR	103	5.934	6.283	800	450	-350	734	349	6.180	101	3.149	199,50%	3.134
	Non KUR	139	633	616	-	-	0	-18	-17	477	17	283	217,80%	333
3	PWG	20.398	28.133	30.373	10.748	9.377	-1.371	1.050	2.240	9.975	7.137	29.699	102,27%	674
	Cilem	7.170	11.937	12.746	2.293	2.140	-152	519	809	5.577	1.331	14.807	86,08%	(2.061)
	Gadai	13.229	16.195	17.627	8.456	7.237	-1.219	531	1.431	4.398	5.805	14.891	118,37%	2.735
4	CFG	107.701	103.456	103.913	575	2.604	2.029	-1.018	457	-3.788	2.147	118.027	88,04%	(14.114)
	CF 1	13.161	13.769	13.563	25	-	-25	-50	-207	402	207	14.488	93,62%	(925)
	Total Griya	10.223	10.244	10.121	-	-	0	0	-123	-102	123	10.640	95,13%	(519)
	• Total Non Program	10.223	10.071	9.949	-	-	0	-459	-122	-274	122	10.640	93,51%	(691)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.442	25	-	-25	-50	-83	503	83	3.848	89,44%	(406)
	CF 2	94.540	89.687	90.350	550	2.604	2.054	-968	664	-4.189	1.940	103.539	87,26%	(13.189)
	Mitraguna & Others	89.171	84.195	84.140	430	1.830	1.400	-1.036	-55	-5.032	1.885	97.354	86,43%	(13.215)
	Pensiun	5.368	5.492	6.211	120	774	654	68	719	842	55	6.185	100,42%	26
	Total Pembiayaan	128.755	158.128	161.305	12.123	12.581	458	747	3.177	32.550	9.404	151.573	106,42%	9.732

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	1.919	1.753	960	1.884	1,78%	0,93%	1,81%	925	(35)	131	0,00%	100,00%	-1,2%
	CF 1	107	46	77	167	0,81%	0,56%	1,23%	90	60	120			
	Total Griya	107	46	-	167	1,04%	0,00%	1,65%	167	60	120			
	Oto	-	-	77	-	0,00%	2,19%	0,00%	(77)	-	-			
	CF 2	1.812	1.706	883	1.717	1,92%	0,98%	1,90%	835	(95)	11			
	Mitraguna & Others	1.812	1.706	883	1.717	2,03%	1,05%	2,04%	835	(95)	11			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	1.884	1,49%	0,61%	1,17%	925	(35)	131	0,00%	100,00%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	2.530	2,33%	2,05%	2,43%	409	24	1.216			
	CF 1	23	78	78	78	0,18%	0,57%	0,58%	-	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	2.451	2,63%	2,28%	2,71%	409	(31)	1.216			
	Mitraguna & Others	2.482	1.236	2.042	2.451	2,78%	2,43%	2,91%	409	(31)	1.216			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.530	2,27%	1,34%	1,57%	409	(391)	1.216	0,00%	100,00%	-1,6%

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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-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	109	110	(12)	0	(16)	-12,47%	75	212,96%	39	280,44%	71
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	109	110	(12)	0	(16)	-12,47%	75	212,96%	39	280,44%	71
	CASA	35	125	109	110	(12)	0	(16)	-12,47%	75	212,96%	39	280,44%	71
	(%) 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 (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-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	739	693	57	(46)	75	12,18%	254	58,07%	489	141,64%	204
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.289	1.243	57	(46)	75	6,44%	804	183,55%	489	254,09%	754
	CASA	438	618	739	693	57	(46)	75	12,18%	254	58,07%	489	141,64%	204
	(%) CASA	100,00%	52,89%	57,34%	55,74%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	40.528	44.415	1.667	3.887	5.703	14,73%	22.963	107,04%	29.582	150,14%	14.833
2	Tabungan	103.481	114.782	121.276	122.013	(1.849)	737	7.231	6,30%	18.533	17,91%	117.381	103,95%	4.633
3	Deposito	132.303	92.587	85.859	85.939	(2.092)	80	(6.648)	-7,18%	(46.364)	-35,04%	133.044	64,59%	(47.105)
	Total	257.235	246.081	247.663	252.367	(2.274)	4.704	6.286	2,55%	(4.869)	-1,89%	280.006	90,13%	(27.639)
	CASA	124.933	153.494	161.804	166.428	(182)	4.624	12.934	8,43%	41.495	33,21%	146.962	113,25%	19.466
	(%) CASA	48,57%	62,38%	65,33%	65,95%									
	FDR	70,83%	83,69%	85,08%	83,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	8.511	8.471		(40)	78	0,93%	536	6,75%	-	0,00%	8.471
2	Giro ISE	4.026	4.019	3.713	3.734		21	(285)	-7,09%	(292)	-7,25%		0,00%	3.734
3	Tabungan ISE	2.910	4.374	4.798	4.737		(61)	363	8,30%	1.828	62,81%		0,00%	4.737
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	38.775	-	-	0	-132	-388	-6.459	388	52.956	73,22%	(14.181)
	Linkage	14.656	14.626	14.627	-	-	-	-25	1	-29	(1)	18.019	81,18%	(3.391)
	Non-Linkage	30.579	24.538	24.148	-	-	0	-107	-390	-6.431	390	34.938	69,12%	(10.789)
	• Local Champion	28.121	21.528	21.313	-	-	0	-103	-215	-6.808	215	30.188	70,60%	(8.875)
	• Value Chain	2.457	3.009	2.835	-	-	-	-4	-174	377	174	4.750	59,68%	(1.915)
2	MBG	4.919	3.092	2.874	-	-	0	-141	-219	-2.045	219	4.919	58,42%	(2.045)
	KUR	4.804	3.092	2.874	-	-	0	-141	-219	-1.930	219	4.804	59,82%	(1.930)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	39.533	7.737	13.306	5.569	2.279	3.166	16.196	10.141	37.382	105,75%	2.151
	Cilem	6.677	15.526	17.447	2.751	3.607	856	1.765	1.920	10.769	1.687	18.172	96,01%	(726)
	Gadai	16.660	20.841	22.086	4.986	9.699	4.713	514	1.246	5.427	8.454	19.210	114,97%	2.877
4	CFG	108.703	127.310	129.533	5.145	3.657	-1.488	3.458	2.223	20.830	1.434	119.815	108,11%	9.718
	CF 1	24.869	28.088	27.555	-	27	27	-148	-533	2.686	560	26.244	105,00%	1.311
	Total Griya	19.873	21.856	21.431	-	-	0	0	-424	1.558	424	20.264	105,76%	1.168
	• Total Non Program	19.873	21.856	21.431	-	-	0	-204	-424	1.558	424	20.264	105,76%	1.168
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.124	-	27	27	-148	-108	1.127	135	5.980	102,40%	143
	CF 2	83.833	99.222	101.978	5.145	3.630	-1.515	3.606	2.755	18.144	875	93.571	108,98%	8.407
	Mitraguna & Others	62.328	75.629	78.196	3.640	3.230	-410	2.486	2.567	15.868	663	71.183	109,85%	7.013
	Pensiun	21.505	23.593	23.782	1.505	400	-1.105	1.120	189	2.277	211	22.388	106,23%	1.394
	Total Pembiayaan	182.193	205.933	210.715	12.882	16.963	4.081	5.464	4.782	28.522	12.182	215.072	97,97%	(4.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	121	35	20	32	2,46%	0,65%	1,11%	12	(89)	(3)			
	KUR	83	35	20	32	1,72%	0,65%	1,11%	12	(51)	(3)			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	-	0,00%	0,00%	0,00%	-	-	(17)			
	Cilem	-	17	-	-	0,00%	0,00%	0,00%	-	-	(17)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	330	1.984	1.698	1.506	0,30%	1,33%	1,16%	(192)	1.177	(478)			
	CF 1	209	-	63	-	0,84%	0,23%	0,00%	(63)	(209)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	63	-	4,19%	1,02%	0,00%	(63)	(209)	-			
	CF 2	120	1.984	1.635	1.506	0,14%	1,65%	1,48%	(129)	1.386	(478)			
	Mitraguna & Others	-	1.846	1.495	1.506	0,00%	1,98%	1,93%	11	1.506	(339)			
	Pensiun	120	138	140	-	0,56%	0,59%	0,00%	(140)	(120)	(138)			
	Total Pembiayaan	451	2.036	1.718	1.538	0,25%	0,83%	0,73%	(180)	1.088	(498)	3,31%	-352,94%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,88%	-	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%	25,49%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	-	7,57%	2,36%	0,00%	(73)	(372)	(74)			
	KUR	296	74	73	-	6,16%	2,36%	0,00%	(73)	(296)	(74)			
	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	397	2,47%	0,16%	0,31%	198	(2.287)	133			
	CF 1	107	264	199	261	0,43%	0,71%	0,95%	62	153	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	261	2,15%	3,19%	4,25%	62	153	(4)			
	CF 2	2.577	-	-	137	3,07%	0,00%	0,13%	137	(2.440)	137			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	137	0,09%	0,00%	0,57%	137	(19)	137			
	Total Pembiayaan	8.782	6.517	6.428	6.553	4,82%	3,12%	3,11%	125	(2.229)	36	3,45%	-11,03%	0,3%

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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	30.664	40.076	5.146	9.412	16.346	68,89%	22.372	126,37%	26.218	152,85%	13.858
2	Tabungan	74.047	75.403	73.981	76.608	407	2.628	1.205	1,60%	2.562	3,46%	88.604	86,46%	(11.996)
3	Deposito	177.676	161.424	160.331	159.231	(1.510)	(1.100)	(2.193)	-1,36%	(18.445)	-10,38%	178.442	89,23%	(19.210)
	Total	269.427	260.557	264.976	275.916	4.043	10.940	15.359	5,89%	6.489	2,41%	293.265	94,08%	(17.349)
	CASA	91.751	99.133	104.644	116.684	5.552	12.040	17.551	17,71%	24.933	27,18%	114.823	101,62%	1.861
	(%) CASA	34,05%	38,05%	39,49%	42,29%									
	FDR	66,93%	77,94%	78,26%	75,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.777	2.003	1.827	(176)	50	2,81%	(1.871)	-50,60%	-	0,00%	1.827
2	Giro ISE	1.245	404	347	198	(149)	(206)	-51,05%	(1.047)	-84,10%		0,00%	198
3	Tabungan ISE	2.454	1.373	1.656	1.630	(27)	256	18,67%	(825)	-33,60%		0,00%	1.630
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	10.464	675	560	-115	389	214	2.964	346	9.957	105,09%	507
	KUR	5.814	8.671	8.922	675	560	-115	427	252	3.108	308	8.271	107,87%	651
	Non KUR	1.686	1.579	1.542	-	-	0	-38	-38	-144	38	1.686	91,45%	(144)
3	PWG	25.637	35.572	37.586	9.684	9.042	-642	2.160	2.015	11.949	7.027	35.630	105,49%	1.957
	Cilem	7.478	14.278	16.013	2.488	2.819	331	1.390	1.735	8.535	1.084	16.188	98,92%	(175)
	Gadai	18.160	21.294	21.573	7.196	6.223	-973	770	280	3.414	5.943	19.441	110,97%	2.132
4	CFG	147.202	157.268	159.308	4.061	3.608	-453	-1.307	2.040	12.106	1.568	159.845	99,66%	(537)
	CF 1	16.107	19.034	19.021	1.835	278	-1.557	117	-13	2.915	291	17.928	106,09%	1.093
	Total Griya	8.451	13.025	13.214	1.565	257	-1.308	0	189	4.763	68	8.929	147,98%	4.284
	• Total Non Program	8.451	13.025	13.214	1.565	257	-1.308	1.500	189	4.763	68	8.929	147,98%	4.284
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.807	270	21	-249	117	-201	-1.848	223	8.999	64,53%	(3.192)
	CF 2	131.096	138.234	140.287	2.226	3.330	1.104	-1.424	2.052	9.191	1.278	141.916	98,85%	(1.630)
	Mitraguna & Others	128.138	134.811	136.656	1.929	3.095	1.166	-1.539	1.845	8.518	1.250	137.753	99,20%	(1.097)
	Pensiun	2.957	3.423	3.631	297	235	-62	115	208	673	27	4.164	87,20%	(533)
	Total Pembiayaan	180.340	203.090	207.358	14.420	13.210	-1.210	1.242	4.268	27.019	8.941	205.431	100,94%	1.927

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	151	6,04%	1,53%	1,44%	(6)	(302)	(217)			
	KUR	363	292	83	80	6,24%	0,96%	0,90%	(3)	(282)	(211)			
	Non KUR	90	76	73	70	5,33%	4,63%	4,57%	(3)	(19)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	537	576	1.372	1.213	0,36%	0,87%	0,76%	(159)	676	637			
	CF 1	200	-	783	336	1,24%	4,11%	1,77%	(447)	137	336			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	200	-	783	336	2,61%	13,03%	5,79%	(447)	137	336			
	CF 2	337	576	589	876	0,26%	0,43%	0,62%	288	539	300			
	Mitraguna & Others	337	576	589	876	0,26%	0,44%	0,64%	288	539	300			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	944	1.528	1.364	0,55%	0,75%	0,66%	(164)	374	420	0,62%	6,19%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	198	0,93%	1,94%	1,90%	(0)	128	198			
	KUR	-	-	199	198	0,00%	2,29%	2,22%	(0)	198	198			
	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	2.669	0,78%	1,67%	1,68%	44	1.519	82			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,26%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.634	0,80%	1,87%	1,88%	44	1.592	82			
	Mitraguna & Others	1.042	2.552	2.590	2.634	0,81%	1,92%	1,93%	44	1.592	82			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.867	0,68%	1,39%	1,38%	43	1.648	280	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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	14.706	14.546	161	(161)	(614)	-4,05%	1.596	12,32%	17.145	84,84%	(2.600)
2	Tabungan	76.505	79.046	83.805	85.359	1.381	1.555	6.313	7,99%	8.855	11,57%	84.906	100,53%	454
3	Deposito	21.770	21.189	21.261	21.261	(2.672)	(0)	72	0,34%	(510)	-2,34%	22.178	95,87%	(917)
	Total	111.225	115.395	119.772	121.166	(1.131)	1.394	5.771	5,00%	9.941	8,94%	124.229	97,53%	(3.063)
	CASA	89.454	94.205	98.511	99.905	1.542	1.394	5.700	6,05%	10.451	11,68%	102.051	97,90%	(2.146)
	(%) CASA	80,43%	81,64%	82,25%	82,45%									
	FDR	45,34%	59,53%	59,01%	58,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.428	1.451		23	131	9,95%	293	25,32%	-	0,00%	1.451
2	Giro ISE	199	169	102	118		15	(52)	-30,44%	(81)	-40,86%		0,00%	118
3	Tabungan ISE	959	1.151	1.326	1.334		8	183	15,89%	375	39,07%		0,00%	1.334
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	4.767	700	320	-380	637	232	4.665	88	3.313	143,88%	1.454
	KUR	103	4.329	4.563	700	320	-380	640	234	4.461	86	3.147	144,99%	1.416
	Non KUR	-	206	204	-	-	0	-2	-2	204	2	166	122,83%	38
3	PWG	12.227	17.275	18.330	4.104	4.198	94	926	1.055	6.103	3.143	25.546	71,75%	(7.216)
	Cilem	5.118	9.994	10.278	1.496	856	-640	616	284	5.160	572	15.416	66,67%	(5.138)
	Gadai	7.109	7.281	8.052	2.608	3.342	734	311	771	943	2.571	10.130	79,49%	(2.078)
4	CFG	38.093	46.881	47.576	2.449	2.134	-315	784	696	9.483	1.438	45.479	104,61%	2.098
	CF 1	11.280	11.651	11.393	-	175	175	-168	-259	113	434	12.241	93,07%	(849)
	Total Griya	5.847	6.622	6.704	-	160	160	0	82	858	78	6.105	109,82%	600
	• Total Non Program	5.847	6.110	6.026	-	-	0	-84	-84	179	84	6.105	98,71%	(79)
	• Program	-	512	678	-	160	160	-2	166	678	(6)	0	0,00%	678
	Oto	5.433	5.029	4.688	-	15	15	-168	-341	-745	357	6.136	76,40%	(1.448)
	CF 2	26.814	35.229	36.184	2.449	1.959	-490	952	955	9.370	1.004	33.238	108,86%	2.946
	Mitraguna & Others	24.934	33.079	33.989	2.449	1.893	-556	973	910	9.055	983	30.775	110,44%	3.214
	Pensiun	1.880	2.150	2.195	-	66	66	-21	45	315	21	2.463	89,14%	(267)
	Total Pembiayaan	50.425	68.693	70.675	7.253	6.652	-601	2.348	1.983	20.251	4.669	74.340	95,07%	(3.665)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	0,00%	0,00%	0,00%	-	-	(442)			
	KUR	-	442	-	-	0,00%	0,00%	0,00%	-	-	(442)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	-	0,00%	0,00%	0,00%	-	-	(112)			
	Cilem	-	112	-	-	0,00%	0,00%	0,00%	-	-	(112)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	182	970	943	361	0,48%	2,01%	0,76%	(582)	179	(610)			
	CF 1	77	57	348	272	0,68%	2,99%	2,39%	(76)	195	214			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	57	348	272	1,39%	6,92%	5,80%	(76)	196	214			
	CF 2	105	913	595	89	0,39%	1,69%	0,25%	(506)	(16)	(824)			
	Mitraguna & Others	105	913	595	89	0,42%	1,80%	0,26%	(506)	(16)	(824)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	1.525	943	361	0,36%	1,37%	0,51%	(582)	179	(1.164)	0,00%	100,00%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	1.007	0,49%	1,09%	2,12%	496	818	495			
	CF 1	182	115	115	115	1,61%	0,99%	1,01%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,46%	-	-	-			
	CF 2	7	396	396	891	0,03%	1,12%	2,46%	496	885	495			
	Mitraguna & Others	7	396	396	891	0,03%	1,20%	2,62%	496	885	495			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	1.008	0,38%	0,75%	1,43%	496	818	495	0,00%	100,00%	-1,4%

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 (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	5.201	5.366	(48)	165	199	3,86%	(12.068)	-69,22%	21.639	24,80%	(16.273)
2	Tabungan	88.077	93.855	85.077	86.195	(1.626)	1.118	(7.659)	-8,16%	(1.882)	-2,14%	96.061	89,73%	(9.865)
3	Deposito	27.462	38.954	48.947	48.947	(246)	(0)	9.993	25,65%	21.484	78,23%	27.831	175,87%	21.116
	Total	132.974	137.975	139.225	140.508	(1.921)	1.283	2.533	1,84%	7.534	5,67%	145.530	96,55%	(5.022)
	CASA	105.512	99.021	90.278	91.561	(1.674)	1.283	(7.460)	-7,53%	(13.950)	-13,22%	117.699	77,79%	(26.138)
	(%) CASA	79,35%	71,77%	64,84%	65,16%									
	FDR	8,88%	16,14%	16,67%	16,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	6.729	7.603	7.799	196	1.070	15,89%	(4.931)	-38,74%	-	0,00%	7.799	
2	Giro ISE	9.787	114	53	158	105	44	38,63%	(9.629)	-98,38%		0,00%	158	
3	Tabungan ISE	2.943	6.115	7.050	7.140	90	1.025	16,77%	4.197	142,63%		0,00%	7.140	
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	5.385	794	305	-489	505	-32	2.312	337	3.184	169,12%	2.201
	Cilem	3.072	5.417	5.385	794	305	-489	505	-32	2.312	337	3.184	169,12%	2.201
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	17.820	280	1.230	950	117	970	9.077	260	16.629	107,16%	1.190
	CF 1	1.694	1.892	1.865	-	-	0	-41	-27	171	27	2.611	71,43%	(746)
	Total Griya	398	870	867	-	-	0	0	-3	469	3	667	129,94%	200
	• Total Non Program	398	870	867	-	-	0	-3	-3	469	3	667	129,94%	200
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	998	-	-	0	-41	-24	-298	24	1.944	51,35%	(946)
	CF 2	7.049	14.958	15.955	280	1.230	950	159	997	8.906	233	14.019	113,81%	1.936
	Mitraguna & Others	6.955	14.866	15.863	280	1.230	950	159	997	8.908	233	13.442	118,01%	2.421
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	23.204	1.074	1.535	461	622	938	11.389	598	19.813	117,11%	3.391

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	339	2,55%	0,00%	1,90%	339	116	67			
	CF 1	223	196	-	184	13,18%	0,00%	9,86%	184	(39)	(12)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	184	17,22%	0,00%	18,42%	184	(39)	(12)			
	CF 2	-	76	-	155	0,00%	0,00%	0,97%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	0,98%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	339	1,89%	0,00%	1,46%	339	116	67	2,07%	-41,94%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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%	0,42%	-	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%	0,47%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,48%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,33%	-	76	76	6,27%	#####	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.401	36.420	(698)	19	(4.985)	-12,04%	17.394	91,43%	23.697	153,69%	12.723
2	Tabungan	42.453	51.777	53.324	54.176	862	852	2.399	4,63%	11.722	27,61%	49.712	108,98%	4.464
3	Deposito	43.338	44.102	45.527	45.527	1.048	(0)	1.425	3,23%	2.188	5,05%	43.818	103,90%	1.708
	Total	104.817	137.283	135.251	136.122	1.212	871	(1.161)	-0,85%	31.305	29,87%	117.227	116,12%	18.895
	CASA	61.479	93.181	89.725	90.595	164	871	(2.586)	-2,78%	29.117	47,36%	73.409	123,41%	17.186
	(%) CASA	58,65%	67,88%	66,34%	66,55%									
	FDR	25,79%	39,49%	42,01%	41,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.727	1.683		(44)	84	5,24%	301	21,81%	-	0,00%	1.683
2	Giro ISE	167	55	58	58		0	3	5,99%	(109)	-65,08%		0,00%	58
3	Tabungan ISE	1.214	1.544	1.669	1.625		(44)	81	5,22%	410	33,79%		0,00%	1.625
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	10.868	1.028	1.349	321	284	358	6.124	991	5.311	204,63%	5.557
	Cilem	4.744	10.510	10.868	1.028	1.349	321	284	358	6.124	991	5.311	204,63%	5.557
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	45.946	2.753	4.235	1.482	1.799	2.240	23.659	1.995	30.319	151,54%	15.626
	CF 1	3.598	6.464	7.925	-	1.589	1.589	-78	1.461	4.327	128	4.592	172,58%	3.333
	Total Griya	1.186	2.613	3.167	-	591	591	0	555	1.982	36	1.468	215,71%	1.699
	• Total Non Program	1.186	2.613	3.167	-	591	591	-36	555	1.982	36	1.468	215,71%	1.699
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.758	-	998	998	-78	906	2.345	91	3.124	152,31%	1.634
	CF 2	18.689	37.242	38.021	2.753	2.646	-107	1.877	779	19.332	1.867	25.728	147,78%	12.293
	Mitraguna & Others	17.983	36.533	37.214	2.753	2.559	-194	1.882	681	19.231	1.878	24.384	152,62%	12.830
	Pensiun	705	708	807	-	87	87	-5	99	102	(12)	1.344	60,06%	(537)
	Total Pembiayaan	27.031	54.216	56.814	3.781	5.584	1.803	2.083	2.598	29.783	2.986	35.631	159,45%	21.183

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	10.624	10.577	387	(47)	(1.709)	-13,91%	8.465	400,66%	11.915	88,77%	(1.338)
3	Deposito	750	1.115	1.116	1.116	1	(0)	1	0,08%	366	48,81%	1.266	88,18%	(150)
	Total	2.863	13.401	11.740	11.693	388	(47)	(1.708)	-12,74%	8.831	308,48%	18.914	61,82%	(7.221)
	CASA	2.113	12.286	10.624	10.577	387	(47)	(1.709)	-13,91%	8.465	400,66%	17.649	59,93%	(7.071)
	(%) CASA	73,80%	91,68%	90,49%	90,46%									
	FDR	44,75%	117,96%	142,23%	142,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	135	135		0	(10)	-6,74%	135	#DIV/0!	-	0,00%	135
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	145	135	135		0	(10)	-6,74%	135	#DIV/0!		0,00%	135
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	11.296	2.546	2.323	-222	980	909	10.095	1.414	8.059	140,16%	3.237
	Cilem	1.026	7.859	8.054	1.248	887	-361	610	195	7.028	692	5.577	144,42%	2.477
	Gadai	175	2.528	3.242	1.298	1.437	138	370	714	3.067	722	2.482	130,60%	760
4	CFG	80	5.422	5.403	-	50	50	-60	-19	5.323	69	8.370	64,54%	(2.968)
	CF 1	-	2.593	2.553	-	-	0	-31	-40	2.553	40	991	257,71%	1.562
	Total Griya	-	1.040	1.031	-	-	0	0	-10	1.031	10	242	426,05%	789
	• Total Non Program	-	1.040	1.031	-	-	0	-10	-10	1.031	10	242	426,05%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.522	-	-	0	-31	-31	1.522	31	749	203,33%	774
	CF 2	80	2.829	2.849	-	50	50	-29	21	2.769	29	7.380	38,61%	(4.530)
	Mitraguna & Others	80	2.605	2.577	-	-	0	-27	-27	2.497	27	6.816	37,81%	(4.239)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.698	2.546	2.373	-172	920	890	15.417	1.483	16.430	101,64%	269

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	4	35	-	0,00%	0,22%	0,00%	(35)	-	(4)	1,32%	#DIV/0!	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	31-Oct-25	31-Dec-24	30-Sep-25	31-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