

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	63.612	61.861	96.995	(1.751)	(83.426)	-57,42%	(12.308)	-16,60%	191.624	32,28%	(129.763)
2	Tabungan	1.786.724	1.931.767	1.925.846	1.923.138	83.206	(2.709)	(8.629)	-0,45%	136.414	7,63%	1.986.732	96,80%	(63.594)
3	Deposito	649.060	652.346	615.413	615.952	(58.204)	540	(36.394)	-5,58%	(33.108)	-5,10%	661.233	93,15%	(45.280)
Total		2.509.954	2.729.400	2.604.871	2.600.951	121.998	(3.920)	(128.450)	-4,71%	90.997	3,63%	2.839.589	91,60%	(238.638)
CASA		1.860.893	2.077.054	1.989.458	1.984.999	180.202	(4.459)	(92.056)	-4,43%	124.105	6,67%	2.178.356	91,12%	(193.357)
(% CASA		74,14%	76,10%	76,37%	76,32%									
FDR		125,36%	125,72%	133,09%	133,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	42.651	43.117		466	588	1,38%	278	0,65%	77.787	55,43%	(34.670)
2	Giro ISE	4.948	6.771	5.711	6.625		914	(146)	-2,15%	1.677	33,89%	26.129	25,36%	(19.504)
3	Tabungan ISE	31.691	31.549	32.730	32.283		(447)	734	2,33%	592	1,87%	36.548	88,33%	(4.265)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.563	4.590	500	-4.090	765	-5.719	57.993	6.219	212.093	114,37%	30.470
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.276	4.590	500	-4.090	1.275	-5.218	33.136	5.718	113.492	115,67%	17.784
	• Local Champion	98.139	136.494	131.276	4.590	500	-4.090	1.275	-5.218	33.136	5.718	110.796	118,48%	20.480
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.212	15.345	14.255	-1.090	158	-1.287	-3.665	15.542	495.033	89,53%	(51.821)
	KUR	419.345	419.115	418.353	14.305	13.605	-700	-30	-762	-993	14.367	465.091	89,95%	(46.738)
	Non KUR	27.532	25.384	24.859	1.040	650	-390	188	-525	-2.673	1.175	29.942	83,02%	(5.083)
3	PWG	258.833	378.993	402.181	91.423	107.468	16.044	15.132	23.188	143.347	84.280	395.272	101,75%	6.909
	Cilem	127.522	210.337	217.803	25.335	24.596	-739	9.447	7.466	90.282	17.130	234.083	93,05%	(16.280)
	Gadai	131.312	168.656	184.377	66.088	82.871	16.783	5.685	15.721	53.066	67.150	161.188	114,39%	23.189
4	CFG	2.256.170	2.359.595	2.378.803	57.966	56.999	-968	23.227	19.208	122.633	37.791	2.449.238	97,12%	(70.435)
	CF 1	461.418	465.546	470.502	5.430	9.797	4.367	3.166	4.957	9.084	4.840	492.211	95,59%	(21.709)
	Total Griya	417.205	392.967	393.206	1.101	3.076	1.975	0	239	-24.000	2.837	431.436	91,14%	(38.230)
	• Total Non Program	64.148	57.248	59.115	941	2.761	1.820	-166	1.866	-5.033	895	70.434	83,93%	(11.319)
	• Program	353.058	335.719	334.091	160	315	155	-2.103	-1.627	-18.967	1.943	361.002	92,55%	(26.911)
	Oto	44.213	72.579	77.297	4.329	6.721	2.392	3.166	4.718	33.084	2.003	60.775	127,18%	16.521
	CF 2	1.794.752	1.894.050	1.908.301	52.536	47.202	-5.335	20.061	14.251	113.549	32.950	1.957.027	97,51%	(48.726)
	Mitraguna & Others	1.323.695	1.418.274	1.428.975	45.955	37.834	-8.121	19.276	10.700	105.279	27.134	1.471.843	97,09%	(42.868)
	Pensiun	471.056	475.775	479.326	6.581	9.367	2.786	785	3.551	8.270	5.816	485.184	98,79%	(5.858)
Total Pembiayaan		3.146.451	3.431.370	3.466.759	169.325	179.222	9.897	39.282	35.389	320.308	143.832	3.551.637	97,61%	(84.878)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.394	0,10%	0,14%	0,57%	1.046	1.202	1.048			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.394	0,20%	0,26%	1,06%	1.046	1.202	1.048			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	29.961	1,09%	2,00%	6,76%	21.082	25.082	21.082			
	KUR	3.627	6.968	6.968	26.109	0,86%	1,66%	6,24%	19.141	22.482	19.141			
	Non KUR	1.252	1.912	1.912	3.852	4,55%	7,53%	15,50%	1.941	2.600	1.941			
3	PWG	275	-	-	8.151	0,11%	0,00%	2,03%	1.941	7.875	8.151			
	Cilem	275	-	-	6.061	0,22%	0,00%	2,78%	6.061	5.786	6.061			
	Gadai	-	-	-	2.089	0,00%	0,00%	1,13%	2.089	2.089	2.089			
4	CFG	67.344	65.935	65.418	93.399	2,98%	2,77%	3,93%	27.981	26.055	27.464			
	CF 1	43.373	45.604	41.883	59.758	9,40%	9,00%	12,70%	17.875	16.385	14.154			
	Total Griya	41.791	43.704	40.502	56.415	10,02%	10,31%	14,35%	15.913	14.624	12.711			
	Oto	1.583	1.900	1.381	3.343	3,58%	1,90%	4,33%	1.962	1.761	1.443			
	CF 2	23.971	20.331	23.535	33.641	1,34%	1,24%	1,76%	10.106	9.670	13.310			
	Mitraguna & Others	22.208	19.274	21.338	30.577	1,68%	1,50%	2,14%	9.239	8.370	11.303			
	Pensiun	1.763	1.057	2.197	3.063	0,37%	0,46%	0,64%	867	1.300	2.006			
Total Pembiayaan		72.690	75.160	74.645	132.905	2,31%	2,18%	3,83%	58.260	60.215	57.745	2,29%	40,16%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,58%	(135)	(2.744)	(1.100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	32.947	36,37%	24,24%	25,10%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.829	0,79%	1,76%	1,99%	985	5.299	1.761			
	KUR	2.493	5.296	5.912	6.504	0,59%	1,41%	1,55%	593	4.012	1.209			
	Non KUR	1.037	1.772	1.932	2.324	3,77%	7,61%	9,35%	392	1.287	553			
3	PWG	184	184	184	211	0,07%	0,05%	0,05%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,01%	27	27	27			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	136.636	4,40%	5,70%	5,74%	2.030	37.368	3.271			
	CF 1	73.505	93.594	94.608	96.043	15,93%	20,32%	20,41%	1.435	22.538	2.450			
	Total Griya	73.052	92.636	92.989	94.373	17,51%	23,66%	24,00%	1.384	21.321	1.737			
	Oto	453	957	1.619	1.670	1,03%	2,23%	2,16%	52	1.217	713			
	CF 2	25.764	39.771	39.998	40.593	1,44%	2,11%	2,13%	595	14.829	822			
	Mitraguna & Others	22.415	37.485	37.920	38.744	1,69%	2,67%	2,71%	824	16.329	1.259			
	Pensiun	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	178.623	4,41%	5,12%	5,15%	2.908	39.950	3.960	4,06%	21,13%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	7.290	7.361	771	71	1.123	18,00%	6.216	543,21%	9.107	80,83%	(1.746)
3	Deposito	-	3.850	2.650	2.650	600	0	(1.200)	-31,17%	2.650	#DIV/0!	236	1121,92%	2.414
	Total	1.144	10.088	9.940	10.011	1.371	71	(77)	-0,76%	8.866	774,77%	9.343	107,15%	668
	CASA	1.144	6.238	7.290	7.361	771	71	1.123	18,00%	6.216	543,21%	9.107	80,83%	(1.746)
	(%) CASA	100,00%	61,84%	73,34%	73,53%									
	FDR	0,00%	23,15%	27,40%	27,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	129	158	158	0	29	22,30%	158	#DIV/0!	-	0,00%	158	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	129	158	158	0	29	22,30%	158	#DIV/0!		0,00%	158	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	5	5	5	0	0	0,00%	5	#DIV/0!		0,00%	5	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.336	2.724	555	450	-105	527	388	2.724	62	1.902	143,20%	822
	KUR	-	2.090	2.483	555	450	-105	532	393	2.483	57	1.807	137,41%	676
	Non KUR	-	245	241	-	-	0	-5	-5	241	5	95	253,16%	146
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.724	555	450	-105	527	388	2.724	62	1.902	143,20%	822

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	8.524	7.951	2	(573)	1.258	18,80%	(3.959)	-33,24%	25.773	30,85%	(17.821)
2	Tabungan	224.769	224.948	223.621	222.310	4.646	(1.311)	(2.638)	-1,17%	(2.459)	-1,09%	243.595	91,26%	(21.285)
3	Deposito	43.574	35.028	34.639	34.540	(3.568)	(100)	(488)	-1,39%	(9.035)	-20,73%	44.529	77,57%	(9.989)
	Total	280.254	266.669	266.784	264.801	1.080	(1.983)	(1.868)	-0,70%	(15.453)	-5,51%	313.897	84,36%	(49.096)
	CASA	236.680	231.641	232.145	230.261	4.648	(1.883)	(1.380)	-0,60%	(6.419)	-2,71%	269.368	85,48%	(39.107)
	(%) CASA	84,45%	86,86%	87,02%	86,96%									
	FDR	105,53%	131,31%	133,86%	134,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.763	6.778	7.093	314	330	4,88%	(1.655)	-18,92%	-	0,00%	7.093
2	Giro ISE	799	2.386	2.591	2.895	304	509	21,32%	2.096	262,13%		0,00%	2.895
3	Tabungan ISE	1.949	1.376	1.187	1.198	11	(179)	-12,99%	(751)	-38,54%		0,00%	1.198
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	47.770	-	-	0	-1.949	-4.442	16.862	4.442	37.892	126,07%	9.878
	Linkage	-	2.804	2.645	-	-	-	-158	-159	2.645	159	2.983	88,65%	(338)
	Non-Linkage	30.908	49.408	45.125	-	-	0	-1.791	-4.283	14.217	4.283	34.909	129,27%	10.216
	• Local Champion	30.908	49.408	45.125	-	-	0	-1.791	-4.283	14.217	4.283	34.010	132,68%	11.115
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.560	890	920	30	-184	-105	-1.483	1.025	38.401	87,39%	(4.841)
	KUR	33.160	31.981	31.904	890	920	30	-156	-77	-1.257	997	36.349	87,77%	(4.446)
	Non KUR	1.883	1.684	1.657	-	-	0	-28	-27	-227	27	2.052	80,73%	(395)
3	PWG	42.057	55.125	63.033	19.037	28.063	9.026	51	7.908	20.976	20.155	57.760	109,13%	5.273
	Cilem	12.529	16.865	17.788	1.705	2.485	781	741	923	5.259	1.562	23.545	75,55%	(5.757)
	Gadai	29.527	38.259	45.245	17.332	25.577	8.245	-690	6.985	15.718	18.592	34.215	132,24%	11.029
4	CFG	187.744	209.174	212.755	9.076	8.602	-475	5.058	3.581	25.011	5.021	207.069	102,75%	5.686
	CF 1	15.514	18.853	20.533	1.563	2.032	468	1.035	1.680	5.019	352	17.611	116,59%	2.922
	Total Griya	12.407	10.966	11.811	687	1.011	324	0	845	-596	166	12.696	93,03%	(885)
	• Total Non Program	12.280	10.845	11.691	687	1.011	324	325	846	-589	165	12.567	93,03%	(876)
	• Program	127	121	120	-	-	0	-1	-1	-6	1	129	93,13%	(9)
	Oto	3.107	7.886	8.721	876	1.021	144	1.035	835	5.614	186	4.915	177,44%	3.806
	CF 2	172.230	190.321	192.222	7.513	6.570	-943	4.024	1.901	19.992	4.669	189.457	101,46%	2.764
	Mitraguna & Others	136.376	153.064	153.868	6.203	5.125	-1.078	3.112	804	17.492	4.321	152.311	101,02%	1.557
	Pensiun	35.854	37.257	38.354	1.310	1.445	135	912	1.097	2.500	348	37.147	103,25%	1.207
	Total Pembiayaan	295.752	350.176	357.118	29.004	37.585	8.581	2.976	6.943	61.366	30.642	341.122	104,69%	15.996

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	922	0,00%	0,67%	1,93%	574	922	576			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	922	0,00%	0,70%	2,04%	574	922	576			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	2.301	0,40%	2,97%	6,86%	1.302	2.162	847			
	KUR	69	1.438	987	2.202	0,21%	3,09%	6,90%	1.215	2.133	763			
	Non KUR	70	15	13	99	3,74%	0,75%	6,00%	87	29	84			
3	PWG	-	143	-	1.339	0,00%	0,00%	2,12%	1.339	1.339	1.196			
	Cilem	-	143	-	355	0,00%	0,00%	2,00%	355	355	212			
	Gadai	-	-	-	984	0,00%	0,00%	2,18%	984	984	984			
4	CFG	606	1.575	1.732	2.382	0,32%	0,83%	1,12%	649	1.776	807			
	CF 1	136	330	431	1.074	0,88%	2,29%	5,23%	643	938	744			
	Total Griya	124	330	291	271	1,00%	2,65%	2,29%	(20)	147	(59)			
	Oto	12	-	140	803	0,39%	1,78%	9,21%	663	791	803			
	CF 2	470	1.245	1.301	1.307	0,27%	0,68%	0,68%	6	837	63			
	Mitraguna & Others	382	1.245	1.301	1.307	0,28%	0,85%	0,85%	6	925	63			
	Pensiun	88	-	-	-	0,24%	0,00%	0,00%	-	(88)	-			
	Total Pembiayaan	745	3.517	3.080	6.944	0,25%	0,88%	1,94%	3.864	6.199	3.427	1,15%	40,82%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,34%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,48%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	502	0,58%	1,33%	1,50%	55	300	126			
	KUR	-	27	99	156	0,00%	0,31%	0,49%	56	156	128			
	Non KUR	202	348	348	346	10,74%	20,67%	20,91%	(2)	144	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.420	1.708	1.933	1,17%	0,82%	0,91%	225	(265)	513			
	CF 1	358	365	365	519	2,31%	1,94%	2,53%	154	161	154			
	Total Griya	358	365	365	519	2,88%	3,33%	4,39%	154	161	154			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	1.414	1,07%	0,71%	0,74%	72	(426)	360			
	Mitraguna & Others	1.689	916	1.204	1.276	1,24%	0,79%	0,83%	72	(413)	360			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	3.555	1,27%	0,94%	1,00%	280	(215)	(302)	10,70%	-975,24%	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	17.774	19.358	(1.103)	1.584	7.345	61,14%	7.889	68,78%	25.520	75,85%	(6.162)
2	Tabungan	240.508	296.519	300.006	297.478	25.760	(2.528)	959	0,32%	56.970	23,69%	259.419	114,67%	38.059
3	Deposito	185.720	177.155	179.775	180.869	26.046	1.094	3.714	2,10%	(4.851)	-2,61%	186.689	96,88%	(5.820)
	Total	437.698	485.688	497.555	497.705	50.704	150	12.018	2,47%	60.007	13,71%	471.628	105,53%	26.077
	CASA	251.978	308.533	317.780	316.837	24.658	(944)	8.304	2,69%	64.859	25,74%	284.939	111,19%	31.897
	(%) CASA	57,57%	63,52%	63,87%	63,66%									
	FDR	88,88%	87,67%	85,95%	85,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	4.270	4.334		65	410	10,46%	209	5,07%	-	0,00%	4.334
2	Giro ISE	544	529	430	444		14	(85)	-16,04%	(100)	-18,42%		0,00%	444
3	Tabungan ISE	3.581	3.395	3.840	3.890		51	495	14,59%	309	8,63%		0,00%	3.890
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	102.537	850	500	-350	-114	-532	16.503	1.032	94.965	107,97%	7.572
	Linkage	44.151	43.138	42.934	-	-	-	-208	-203	-1.217	203	48.088	89,28%	(5.154)
	Non-Linkage	41.883	59.932	59.603	850	500	-350	93	-329	17.720	829	46.876	127,15%	12.726
	• Local Champion	41.883	59.932	59.603	850	500	-350	93	-329	17.720	829	45.978	129,63%	13.625
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.083	1.030	910	-120	-90	83	430	827	33.233	90,52%	(3.150)
	KUR	28.300	29.007	29.103	1.030	910	-120	-2	96	804	814	31.700	91,81%	(2.597)
	Non KUR	1.354	993	980	-	-	0	-88	-13	-374	13	1.533	63,91%	(553)
3	PWG	33.844	45.245	46.436	8.099	9.164	1.065	1.317	1.192	12.592	7.973	49.361	94,08%	(2.925)
	Cilem	16.485	25.013	24.903	1.913	1.641	-272	478	-109	8.419	1.751	28.398	87,69%	(3.495)
	Gadai	17.360	20.232	21.533	6.186	7.523	1.337	839	1.301	4.173	6.222	20.963	102,72%	570
4	CFG	239.485	247.507	248.598	3.799	6.309	2.510	-96	1.091	9.114	5.218	263.081	94,50%	(14.482)
	CF 1	40.558	43.958	43.627	319	575	256	-170	-331	3.069	906	43.637	99,98%	(9)
	Total Griya	29.064	29.129	28.737	160	-	-160	0	-392	-327	392	29.935	96,00%	(1.198)
	• Total Non Program	12.679	13.641	13.325	-	-	0	-114	-317	646	317	13.182	101,08%	143
	• Program	16.385	15.488	15.412	160	-	-160	78	-76	-972	76	16.753	91,99%	(1.341)
	Oto	11.494	14.829	14.890	159	575	416	-170	62	3.396	513	13.702	108,68%	1.189
	CF 2	198.927	203.549	204.971	3.480	5.734	2.254	74	1.422	6.044	4.312	219.444	93,40%	(14.473)
	Mitraguna & Others	182.594	187.650	188.348	3.366	4.796	1.430	149	698	5.754	4.098	201.456	93,49%	(13.107)
	Pensiun	16.332	15.899	16.623	114	938	824	-74	724	290	214	17.988	92,41%	(1.366)
	Total Pembiayaan	389.016	425.821	427.655	13.778	16.883	3.105	1.017	1.833	38.638	15.050	440.639	97,05%	(12.985)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	1.302	0,33%	1,99%	4,33%	705	1.206	999			
	KUR	-	304	597	1.302	0,00%	2,06%	4,48%	705	1.302	999			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	525	0,23%	0,00%	1,13%	525	447	344			
	Cilem	78	181	-	453	0,47%	0,00%	1,82%	453	375	272			
	Gadai	-	-	-	72	0,00%	0,00%	0,33%	72	72	72			
4	CFG	3.097	3.984	3.508	4.576	1,29%	1,42%	1,84%	1.068	1.479	592			
	CF 1	2.023	2.914	2.551	3.815	4,99%	5,80%	8,74%	1.264	1.792	901			
	Total Griya	1.062	2.030	1.823	2.967	3,65%	6,26%	10,32%	1.144	1.904	937			
	Oto	961	884	729	848	8,36%	4,91%	5,70%	120	(113)	(35)			
	CF 2	1.074	1.070	957	761	0,54%	0,47%	0,37%	(196)	(313)	(309)			
	Mitraguna & Others	1.074	1.070	863	667	0,59%	0,46%	0,35%	(196)	(407)	(403)			
	Pensiun	-	-	94	94	0,00%	0,59%	0,56%	-	94	94			
	Total Pembiayaan	3.271	4.468	4.106	6.403	0,84%	0,96%	1,50%	2.297	3.132	1.935	8,54%	-470,08%	7,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	10.482	10.789	91.819	307	(88.188)	-89,10%	7.273	206,84%	16.906	63,82%	(6.117)
2	Tabungan	249.031	273.760	276.792	276.746	13.805	(46)	2.986	1,09%	27.715	11,13%	265.035	104,42%	11.711
3	Deposito	114.464	65.117	61.867	61.867	(39.813)	0	(3.250)	-4,99%	(52.598)	-45,95%	115.448	53,59%	(53.581)
	Total	367.012	437.855	349.140	349.402	65.811	262	(88.453)	-20,20%	(17.610)	-4,80%	397.389	87,92%	(47.988)
	CASA	252.547	372.737	287.274	287.535	105.624	261	(85.203)	-22,86%	34.988	13,85%	281.941	101,98%	5.594
	(%) CASA	68,81%	85,13%	82,28%	82,29%									
	FDR	140,41%	125,23%	156,70%	156,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	2.858	3.120	3.120		1	262	9,18%	(285)	-8,36%	-	0,00%	3.120
2	Giro ISE	179	11	19	19		0	8	69,62%	(160)	-89,50%		0,00%	19
3	Tabungan ISE	3.226	2.847	3.101	3.102		1	255	8,94%	(124)	-3,85%		0,00%	3.102
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370		0	2	0,54%	103	38,58%		0,00%	370

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	83.870	3.740	-	-3.740	2.929	-557	25.754	557	69.725	120,29%	14.146
	Linkage	33.720	57.911	57.845	-	-	-	-73	-67	24.125	67	38.970	148,44%	18.875
	Non-Linkage	24.397	26.516	26.025	3.740	-	-3.740	3.002	-490	1.629	490	30.755	84,62%	(4.730)
	• Local Champion	24.397	26.516	26.025	3.740	-	-3.740	3.002	-490	1.629	490	29.856	87,17%	(3.831)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.594	1.020	1.150	130	-319	-600	-6.118	1.750	46.279	79,07%	(9.685)
	KUR	42.080	35.947	35.450	700	1.150	450	-623	-498	-6.631	1.648	45.516	77,88%	(10.066)
	Non KUR	631	1.246	1.144	320	-	-320	305	-102	513	102	763	150,01%	381
3	PWG	35.041	51.420	52.330	14.463	13.363	-1.100	2.158	909	17.289	12.453	49.685	105,32%	2.645
	Cilem	13.016	23.890	24.473	2.838	3.067	228	845	583	11.457	2.484	23.884	102,47%	589
	Gadai	22.025	27.530	27.857	11.625	10.296	-1.329	1.313	327	5.831	9.970	25.801	107,97%	2.056
4	CFG	379.443	375.278	374.312	2.468	2.845	377	-1.743	-967	-5.131	3.811	402.391	93,02%	(28.079)
	CF 1	241.455	235.364	234.480	687	741	54	308	-884	-6.975	1.624	250.700	93,53%	(16.220)
	Total Griya	235.660	223.755	222.426	-	-	0	0	-1.329	-13.234	1.329	243.329	91,41%	(20.904)
	• Total Non Program	5.587	4.867	4.814	-	-	0	-57	-53	-773	53	8.080	59,58%	(3.266)
	• Program	230.073	218.888	217.611	-	-	0	-1.391	-1.276	-12.461	1.276	235.250	92,50%	(17.638)
	Oto	5.795	11.609	12.054	687	741	54	308	446	6.259	295	7.371	163,54%	4.684
	CF 2	137.987	139.915	139.832	1.781	2.104	323	-2.050	-83	1.844	2.187	151.690	92,18%	(11.859)
	Mitraguna & Others	90.056	91.407	91.180	1.508	1.568	60	-1.599	-228	1.124	1.796	102.708	88,78%	(11.529)
	Pensiun	47.932	48.507	48.652	273	536	263	-452	145	720	391	48.982	99,33%	(330)
	Total Pembiayaan	515.311	548.319	547.105	21.691	17.358	-4.334	3.026	-1.214	31.794	18.572	568.078	96,31%	(20.973)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	349	0,33%	0,00%	0,42%	349	157	349			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	349	0,79%	0,00%	1,34%	349	157	349			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	1.289	2,11%	2,23%	3,52%	461	386	382			
	KUR	903	796	726	1.187	2,15%	2,02%	3,35%	461	284	391			
	Non KUR	-	111	102	102	0,00%	8,17%	8,90%	-	102	(9)			
3	PWG	99	120	-	838	0,28%	0,00%	1,60%	838	740	718			
	Cilem	99	120	-	746	0,76%	0,00%	3,05%	746	647	626			
	Gadai	-	-	-	92	0,00%	0,00%	0,33%	92	92	92			
4	CFG	32.852	32.833	32.031	40.353	8,66%	8,54%	10,78%	8.321	7.500	7.520			
	CF 1	31.606	29.927	28.171	35.993	13,09%	11,97%	15,35%	7.822	4.387	6.065			
	Total Griya	31.469	29.927	28.057	35.993	13,35%	12,54%	16,18%	7.936	4.524	6.065			
	Oto	136	-	114	-	2,35%	0,98%	0,00%	(114)	(136)	-			
	CF 2	1.247	2.905	3.861	4.360	0,90%	2,76%	3,12%	499	3.113	1.455			
	Mitraguna & Others	1.122	2.666	3.290	3.789	1,25%	3,60%	4,16%	499	2.666	1.123			
	Pensiun	124	239	571	571	0,26%	1,18%	1,17%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	42.829	6,61%	5,99%	7,83%	9.969	8.783	8.969	0,20%	97,50%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,59%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	1.088	1,07%	2,63%	2,97%	109	632	107			
	KUR	456	982	979	1.088	1,08%	2,72%	3,07%	109	632	107			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	189	0,53%	0,36%	0,36%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
	Gadai	184	184	184	184	0,84%	0,67%	0,66%	-	(0)	-			
4	CFG	57.168	72.575	73.010	73.332	15,07%	19,45%	19,59%	322	16.164	757			
	CF 1	55.413	70.640	70.906	70.850	22,95%	30,13%	30,22%	(56)	15.437	210			
	Total Griya	55.413	70.640	70.906	70.850	23,51%	31,69%	31,85%	(56)	15.437	210			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.482	1,27%	1,50%	1,77%	378	727	547			
	Mitraguna & Others	1.113	1.635	1.927	2.307	1,24%	2,11%	2,53%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	75.545	11,82%	13,70%	13,81%	437	14.648	869	0,03%	99,81%	-13,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	92	105	(546)	13	51	94,93%	(1.700)	-94,20%	8.828	1,18%	(8.723)
2	Tabungan	71.593	75.885	70.173	71.320	4.472	1.147	(4.566)	-6,02%	(273)	-0,38%	84.428	84,47%	(13.108)
3	Deposito	17.657	22.333	22.539	22.539	950	0	205	0,92%	4.882	27,61%	18.579	121,31%	3.960
	Total	91.055	98.272	92.803	93.963	4.877	1.160	(4.309)	-4,38%	2.908	3,19%	111.834	84,02%	(17.871)
	CASA	73.398	75.939	70.264	71.425	3.926	1.160	(4.515)	-5,94%	(1.973)	-2,69%	93.256	76,59%	(21.831)
	(%) CASA	80,61%	77,27%	75,71%	76,01%									
	FDR	229,29%	231,36%	250,60%	247,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.146	1.054		(92)	1	0,12%	(343)	-24,53%	-	0,00%	1.054
2	Giro ISE	302	27	66	66		0	39	142,78%	(236)	-78,16%		0,00%	66
3	Tabungan ISE	1.094	1.025	1.080	988		(92)	(38)	-3,66%	(106)	-9,73%		0,00%	988
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	149	149		0	0	0,00%	1	0,68%		0,00%	149

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.185	19.643	910	1.250	340	101	458	585	792	21.472	91,48%	(1.829)
	KUR	17.594	18.039	18.097	910	700	-210	146	59	503	641	19.864	91,11%	(1.767)
	Non KUR	1.464	1.147	1.546	-	550	550	-45	399	82	151	1.609	96,11%	(63)
3	PWG	15.250	23.722	26.730	5.312	8.525	3.213	1.301	3.009	11.480	5.516	27.036	98,87%	(305)
	Cilem	9.140	14.003	15.357	1.695	2.642	947	642	1.355	6.217	1.287	18.364	83,63%	(3.006)
	Gadai	6.110	9.719	11.373	3.616	5.883	2.266	659	1.654	5.263	4.229	8.672	131,15%	2.701
4	CFG	174.474	184.458	186.186	5.017	4.203	-814	2.440	1.728	11.712	2.475	187.404	99,35%	(1.218)
	CF 1	2.726	3.460	3.882	-	490	490	-34	422	1.156	69	3.761	103,21%	121
	Total Griya	1.978	1.546	1.810	-	300	300	0	265	-168	35	2.173	83,29%	(363)
	• Total Non Program	1.978	1.546	1.810	-	300	300	-35	265	-168	35	2.173	83,29%	(363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	2.072	-	190	190	-34	157	1.324	33	1.588	130,46%	484
	CF 2	171.748	180.997	182.304	5.017	3.713	-1.304	2.473	1.307	10.556	2.406	183.643	99,27%	(1.338)
	Mitraguna & Others	111.863	117.615	117.966	3.743	2.188	-1.555	1.941	351	6.103	1.837	122.637	96,19%	(4.671)
	Pensiun	59.885	63.382	64.338	1.274	1.525	251	532	956	4.453	569	61.005	105,46%	3.333
	Total Pembiayaan	208.782	227.364	232.560	11.239	13.978	2.739	3.841	5.195	23.778	8.783	235.912	98,58%	(3.353)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	1.376	1,81%	0,80%	7,01%	1.223	1.032	1.351			
	KUR	344	25	153	1.376	1,96%	0,85%	7,60%	1.223	1.032	1.351			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	91	-	203	0,00%	0,00%	0,76%	203	203	112			
	Cilem	-	91	-	203	0,00%	0,00%	1,32%	203	203	112			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	621	1.076	1.136	471	0,36%	0,62%	0,25%	(665)	(150)	(605)			
	CF 1	122	-	-	-	4,46%	0,00%	0,00%	-	(122)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	471	0,29%	0,63%	0,26%	(665)	(28)	(605)			
	Mitraguna & Others	499	1.076	1.136	471	0,45%	0,97%	0,40%	(665)	(28)	(605)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	965	1.192	1.289	2.050	0,46%	0,57%	0,88%	761	1.085	858	0,61%	30,70%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	378	332	323	0,58%	1,73%	1,64%	(9)	213	(55)			
	KUR	66	378	332	323	0,37%	1,84%	1,78%	(9)	257	(55)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,21%	(2)	2.219	284			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.258	0,02%	1,25%	1,24%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,71%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.581	0,07%	1,14%	1,11%	(11)	2.431	229	1,19%	-6,82%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)						Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD		Posisi	Penc.	Gap
1	Giro	44	69	209	69	(271)	(140)	1	0,91%	25	56,82%		6.728	1.03%	(6.658)
2	Tabungan	126.106	134.843	137.631	137.919	7.489	288	3.076	2,28%	11.813	9,37%		138.417	99,64%	(498)
3	Deposito	46.391	59.463	59.763	59.763	(10.559)	0	300	0,50%	13.372	28,83%		47.184	126,66%	12.579
	Total	172.540	194.375	197.603	197.751	(3.341)	148	3.376	1,74%	25.211	14,61%		192.329	102,82%	5.423
	CASA	126.150	134.912	137.840	137.988	7.218	148	3.076	2,28%	11.839	9,38%		145.144	95,07%	(7.156)
	(%) CASA	73,11%	69,41%	69,76%	69,78%										
	FDR	92,15%	84,73%	84,02%	83,96%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	716	719		2	125	21,12%	117	19,45%	-	0,00%	719
2	Giro ISE	8	2	2	2		0	(0)	-0,39%	(7)	-79,48%		0,00%	2
3	Tabungan ISE	593	592	715	717		2	125	21,19%	124	20,82%		0,00%	717
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.751	1.190	700	-490	753	185	3.223	515	19.415	101,73%	336
	KUR	15.208	18.219	18.498	1.020	700	-320	617	280	3.290	420	17.952	103,05%	547
	Non KUR	1.319	1.347	1.253	170	-	-170	136	-95	-67	95	1.463	85,60%	(211)
3	PWG	4.082	8.277	8.699	570	860	290	266	422	4.616	438	7.616	114,22%	1.083
	Cilem	4.082	8.277	8.699	570	860	290	266	422	4.616	438	7.616	114,22%	1.083
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.570	2.844	3.129	285	973	729	-763	2.400	149.457	92,05%	(11.888)
	CF 1	3.556	3.363	3.550	-	265	265	-65	187	-5	78	4.790	74,12%	(1.239)
	Total Griya	1.390	1.046	1.030	-	-	0	0	-17	-361	17	1.581	65,11%	(552)
	• Total Non Program	1.390	1.046	1.030	-	-	0	-17	-17	-361	17	1.581	65,11%	(552)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.521	-	265	265	-65	204	355	61	3.209	78,56%	(688)
	CF 2	134.777	133.478	134.020	2.844	2.864	20	1.038	542	-758	2.322	144.668	92,64%	(10.648)
	Mitraguna & Others	92.204	93.135	94.048	2.666	2.744	78	1.265	913	1.844	1.831	101.184	92,95%	(7.136)
	Pensiun	42.574	40.343	39.972	178	120	-58	-227	-371	-2.602	491	43.484	91,92%	(3.512)
	Total Pembiayaan	158.995	164.692	166.027	4.604	4.689	85	1.990	1.335	7.032	3.354	176.541	94,04%	(10.513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	1.089	1,04%	0,68%	5,51%	955	917	869			
	KUR	85	84	-	926	0,56%	0,00%	5,01%	926	841	842			
	Non KUR	87	136	134	163	6,58%	9,93%	13,02%	29	76	27			
3	PWG	-	178	-	400	0,00%	0,00%	4,60%	400	400	223			
	Cilem	-	178	-	400	0,00%	0,00%	4,60%	400	400	223			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	1.749	0,82%	0,68%	1,27%	823	621	835			
	CF 1	123	109	-	-	3,46%	0,00%	0,00%	-	(123)	(109)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	-	5,68%	0,00%	0,00%	-	(123)	(109)			
	CF 2	1.005	805	926	1.749	0,75%	0,69%	1,31%	823	744	944			
	Mitraguna & Others	743	805	623	1.446	0,81%	0,67%	1,54%	823	703	641			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	3.246	0,82%	0,64%	1,96%	2.186	1.946	1.934	0,22%	88,84%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	128	121	55	0,22%	0,62%	0,28%	(66)	18	(72)			
	KUR	-	60	57	55	0,00%	0,31%	0,30%	(1)	55	(5)			
	Non KUR	37	68	64	-	2,80%	4,76%	0,00%	(64)	(37)	(68)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,98%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,20%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	929	1,74%	0,60%	0,56%	(66)	(1.833)	33	0,62%	-10,59%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	460	459	(2.057)	(0)	66	16,68%	(2.946)	-86,51%	9.634	4,77%	(9.174)
2	Tabungan	80.230	84.737	88.211	88.574	541	362	3.837	4,53%	8.343	10,40%	91.603	96,69%	(3.029)
3	Deposito	12.294	17.582	17.359	17.359	(988)	0	(224)	-1,27%	5.065	41,19%	12.859	134,99%	4.500
	Total	95.930	102.713	106.030	106.392	(2.503)	362	3.679	3,58%	10.462	10,91%	114.095	93,25%	(7.704)
	CASA	83.636	85.131	88.671	89.033	(1.515)	362	3.902	4,58%	5.398	6,45%	101.237	87,95%	(12.203)
	(%) CASA	87,18%	82,88%	83,63%	83,68%									
	FDR	162,31%	172,84%	171,39%	170,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.981	2.980		(1)	163	5,80%	1.439	93,33%	-	0,00%	2.980
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.972	1.971		(1)	163	9,05%	429	27,86%	-	0,00%	1.971
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Local Champion	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.401	1.670	2.375	705	56	555	2.588	1.820	58.406	96,57%	(2.005)
	KUR	50.217	52.822	53.492	1.670	2.375	705	174	670	3.275	1.705	54.604	97,96%	(1.113)
	Non KUR	3.596	3.024	2.909	-	-	0	-118	-115	-687	115	3.802	76,52%	(893)
3	PWG	27.769	40.162	42.181	8.360	10.626	2.266	1.917	2.019	14.412	8.607	38.422	109,78%	3.759
	Cilem	10.764	18.825	19.373	2.184	1.383	-800	1.303	548	8.609	835	18.464	104,92%	909
	Gadai	17.005	21.338	22.808	6.176	9.243	3.067	614	1.470	5.803	7.772	19.958	114,28%	2.850
4	CFG	73.851	81.396	83.028	4.159	3.805	-354	2.844	1.632	9.177	2.173	84.768	97,95%	(1.741)
	CF 1	1.222	2.157	2.127	-	-	0	81	-30	905	30	2.275	93,50%	(148)
	Total Griya	938	759	755	-	-	0	0	-4	-183	4	1.070	70,55%	(315)
	• Total Non Program	938	759	755	-	-	0	-114	-4	-183	4	1.070	70,55%	(315)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.372	-	-	0	81	-26	1.088	26	1.204	113,89%	167
	CF 2	72.630	79.239	80.901	4.159	3.805	-354	2.763	1.662	8.271	2.143	82.494	98,07%	(1.593)
	Mitraguna & Others	46.537	50.443	52.271	3.560	3.280	-280	2.714	1.829	5.735	1.451	55.514	94,16%	(3.243)
	Pensiun	26.093	28.796	28.630	599	525	-74	49	-166	2.537	691	26.980	106,12%	1.650
	Total Pembiayaan	155.700	177.534	181.726	14.189	16.806	2.617	4.803	4.192	26.025	12.614	181.863	99,92%	(138)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	3.247	0,48%	1,50%	5,76%	2.409	2.986	2.385			
	KUR	228	536	680	2.819	0,45%	1,29%	5,27%	2.139	2.591	2.283			
	Non KUR	33	326	157	427	0,91%	5,19%	14,69%	271	395	102			
3	PWG	-	-	-	174	0,00%	0,00%	0,41%	174	174	174			
	Cilem	-	-	-	174	0,00%	0,00%	0,90%	174	174	174			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	210	365	708	0,08%	0,45%	0,85%	343	646	497			
	CF 1	-	-	-	23	0,00%	0,00%	1,08%	23	23	23			
	Total Griya	-	-	-	23	0,00%	0,00%	3,03%	23	23	23			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	210	365	685	0,08%	0,46%	0,85%	320	624	474			
	Mitraguna & Others	61	210	365	640	0,13%	0,72%	1,22%	276	579	430			
	Pensiun	-	-	-	44	0,00%	0,00%	0,16%	44	44	44			
	Total Pembiayaan	322	1.072	1.202	4.128	0,21%	0,68%	2,27%	2.926	3.806	3.056	8,97%	-294,99%	6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	344	503	548	0,89%	0,90%	0,97%	45	71	205			
	KUR	257	314	313	390	0,51%	0,59%	0,73%	77	133	76			
	Non KUR	220	30	190	159	6,13%	6,29%	5,45%	(32)	(62)	129			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	837	0,86%	1,13%	1,01%	(86)	199	29			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	808	923	837	0,88%	1,16%	1,03%	(86)	199	29			
	Mitraguna & Others	346	808	923	837	0,74%	1,83%	1,60%	(86)	491	29			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.385	0,72%	0,80%	0,76%	(40)	270	234	4,54%	-495,47%	3,8%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	13.420	10.576	(450)	(2.843)	993	10,36%	(4.105)	-27,96%	23.895	44,26%	(13.319)
2	Tabungan	126.637	122.094	119.912	120.219	164	307	(1.875)	-1,54%	(6.419)	-5,07%	138.530	86,78%	(18.311)
3	Deposito	60.864	90.424	56.211	56.211	4.487	0	(34.213)	-37,84%	(4.654)	-7,65%	61.895	90,82%	(5.684)
	Total	202.183	222.101	189.542	187.006	4.200	(2.536)	(35.096)	-15,80%	(15.177)	-7,51%	224.319	83,37%	(37.314)
	CASA	141.318	131.677	133.331	130.795	(286)	(2.536)	(882)	-0,67%	(10.523)	-7,45%	162.425	80,53%	(31.630)
	(%) CASA	69,90%	59,29%	70,34%	69,94%									
	FDR	127,02%	110,47%	128,51%	130,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	3.571	3.526		(45)	9	0,24%	108	3,15%	-	0,00%	3.526
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.371	3.326		(45)	9	0,26%	108	3,34%	-	0,00%	3.326
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	132	-	-	0	-8	-23	-109	23	241	54,72%	(109)
	Linkage	46	38	37	-	-	-	-1	-1	-8	1	46	81,52%	(8)
	Non-Linkage	195	116	94	-	-	0	-7	-22	-100	22	195	48,41%	(100)
	• Local Champion	195	116	94	-	-	0	-7	-22	-100	22	195	48,41%	(100)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.237	-	-	0	-725	-936	-5.253	936	30.365	73,23%	(8.128)
	KUR	24.649	21.204	20.322	-	-	0	-669	-882	-4.327	882	27.359	74,28%	(7.038)
	Non KUR	2.840	1.969	1.915	-	-	0	-56	-54	-925	54	3.006	63,71%	(1.091)
3	PWG	10.361	10.233	9.818	378	286	-92	-227	-414	-543	701	17.265	56,87%	(7.447)
	Cilem	10.361	10.233	9.818	378	286	-92	-227	-414	-543	701	17.265	56,87%	(7.447)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	211.398	3.467	2.788	-679	-1.233	-399	-7.326	3.187	232.766	90,82%	(21.369)
	CF 1	7.216	7.276	7.456	254	315	61	-99	180	241	135	8.737	85,34%	(1.281)
	Total Griya	3.957	3.815	4.086	254	315	61	0	271	128	44	4.237	96,44%	(151)
	• Total Non Program	3.667	3.368	3.325	254	-	-254	223	-42	-341	42	3.939	84,42%	(614)
	• Program	291	447	760	-	315	315	-2	313	470	2	297	255,65%	463
	Oto	3.258	3.462	3.370	-	-	0	-99	-91	112	91	4.501	74,89%	(1.130)
	CF 2	211.508	204.520	203.941	3.213	2.473	-740	-1.134	-579	-7.567	3.052	224.029	91,03%	(20.088)
	Mitraguna & Others	176.747	172.724	172.517	2.753	2.473	-280	-1.089	-207	-4.230	2.680	188.201	91,67%	(15.684)
	Pensiun	34.761	31.796	31.424	460	-	-460	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	243.584	3.845	3.075	-771	-2.193	-1.772	-13.230	4.847	280.637	86,80%	(37.053)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	42	0,00%	0,00%	31,91%	42	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	42	0,00%	0,00%	44,56%	42	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.251	1.080	1.351	0,56%	4,66%	6,08%	271	1.197	101			
	KUR	154	1.078	796	1.027	0,62%	3,75%	5,06%	232	874	(50)			
	Non KUR	-	173	284	324	0,00%	14,45%	16,91%	39	324	151			
3	PWG	25	122	-	472	0,24%	0,24%	4,80%	472	447	350			
	Cilem	25	122	-	472	0,24%	0,00%	4,80%	472	447	350			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	11.528	6,82%	4,46%	5,45%	2.089	(3.380)	2.859			
	CF 1	-	261	36	177	0,00%	0,49%	2,37%	141	177	(84)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	177	0,00%	1,03%	5,24%	141	177	(84)			
	CF 2	14.908	8.408	9.403	11.351	7,05%	4,60%	5,57%	1.948	(3.557)	2.943			
	Mitraguna & Others	14.471	8.408	9.292	11.047	8,19%	5,38%	6,40%	1.755	(3.425)	2.639			
	Pensiun	436	-	111	304	0,35%	1,25%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	13.392	5,87%	4,29%	5,50%	2.874	(1.693)	3.351	0,48%	91,30%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	430	949	1.093	1,31%	4,09%	4,92%	144	732	663			
	KUR	269	252	771	915	1,09%	3,63%	4,50%	144	646	663			
	Non KUR	93	178	178	178	3,26%	9,05%	9,31%	-	86	-			
3	PWG	-	-	-	22	0,00%	0,00%	0,23%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,23%	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	22.329	3,60%	10,20%	10,56%	719	14.453	(52)			
	CF 1	-	-	216	216	0,00%	2,97%	2,90%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,42%	-	216	216			
	CF 2	7.876	22.381	21.394	22.112	3,72%	10,46%	10,84%	719	14.236	(269)			
	Mitraguna & Others	7.422	21.944	20.957	21.676	4,20%	12,13%	12,56%	719	14.253	(268)			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	23.444	3,21%	9,19%	9,62%	885	15.206	633	1,10%	88,52%	-8,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	7.107	6.873	10.453	(234)	(5.952)	-46,41%	(640)	-8,52%	17.429	39,44%	(10.556)
2	Tabungan	148.174	167.404	173.795	173.049	9.844	(747)	5.645	3,37%	24.875	16,79%	160.824	107,60%	12.225
3	Deposito	29.593	39.679	37.313	37.313	(12.069)	0	(2.366)	-5,96%	7.720	26,09%	30.481	122,41%	6.832
	Total	185.281	219.908	218.216	217.235	8.228	(981)	(2.673)	-1,22%	31.955	17,25%	208.734	104,07%	8.501
	CASA	155.687	180.229	180.903	179.922	20.297	(981)	(307)	-0,17%	24.235	15,57%	178.253	100,94%	1.669
	(%) CASA	84,03%	81,96%	82,90%	82,82%									
	FDR	129,17%	124,10%	127,94%	128,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	8.559	8.437		(122)	(1.418)	-14,38%	77	0,92%	-	0,00%	8.437
2	Giro ISE	1.674	3.000	1.793	2.257		464	(743)	-24,76%	583	34,79%		0,00%	2.257
3	Tabungan ISE	6.686	6.855	6.766	6.180		(585)	(675)	-9,84%	(506)	-7,56%		0,00%	6.180
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.550	47.176	2.495	1.435	-1.060	536	-374	786	1.809	50.463	93,49%	(3.287)
	KUR	42.708	43.592	43.352	2.495	1.335	-1.160	632	-240	644	1.575	46.601	93,03%	(3.249)
	Non KUR	3.682	3.959	3.824	-	100	100	-96	-134	142	234	3.862	99,02%	(38)
3	PWG	25.907	43.447	46.562	13.576	13.316	-260	1.699	3.115	20.654	10.201	40.279	115,60%	6.283
	Cilem	11.633	25.741	27.174	6.468	5.109	-1.359	1.400	1.434	15.542	3.676	21.595	125,84%	5.579
	Gadai	14.275	17.707	19.388	7.108	8.206	1.098	299	1.681	5.113	6.525	18.683	103,77%	704
4	CFG	167.028	181.912	185.456	4.904	6.035	1.131	2.235	3.544	18.428	2.491	181.961	101,92%	3.495
	CF 1	10.804	12.692	14.860	811	2.559	1.748	648	2.167	4.056	392	12.617	117,78%	2.243
	Total Griya	4.197	4.094	5.438	-	1.450	1.450	0	1.344	1.241	106	4.450	122,20%	988
	• Total Non Program	4.197	3.939	5.284	-	1.450	1.450	-111	1.345	1.087	105	4.450	118,74%	834
	• Program	-	154	154	-	-	0	-1	-1	154	1	0	0,00%	154
	Oto	6.607	8.599	9.422	811	1.109	298	648	823	2.815	286	8.167	115,37%	1.255
	CF 2	156.224	169.220	170.596	4.093	3.476	-617	1.587	1.377	14.372	2.099	169.344	100,74%	1.252
	Mitraguna & Others	100.077	112.520	113.607	3.154	2.363	-791	1.226	1.088	13.531	1.275	111.939	101,49%	1.668
	Pensiun	56.148	56.700	56.989	939	1.113	174	361	289	841	824	57.405	99,28%	(416)
	Total Pembiayaan	239.326	272.910	279.194	20.975	20.786	-190	4.470	6.284	39.868	14.501	272.702	102,38%	6.492

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	580	395	5.768	0,43%	0,83%	12,23%	5.372	5.570	5.188			
	KUR	198	433	317	4.650	0,46%	0,73%	10,73%	4.333	4.452	4.217			
	Non KUR	-	147	78	1.118	0,00%	1,97%	29,23%	1.040	1.118	971			
3	PWG	-	-	-	1.164	0,00%	0,00%	2,50%	1.164	1.164	1.164			
	Cilem	-	-	-	1.056	0,00%	0,00%	3,89%	1.056	1.056	1.056			
	Gadai	-	-	-	108	0,00%	0,00%	0,56%	108	108	108			
4	CFG	1.021	882	478	2.733	0,61%	0,26%	1,47%	2.255	1.712	1.851			
	CF 1	202	250	15	1.744	1,87%	0,11%	11,73%	1.729	1.541	1.493			
	Total Griya	-	214	-	1.116	0,00%	0,00%	20,53%	1.116	1.116	903			
	Oto	202	36	15	627	3,06%	0,17%	6,66%	613	425	591			
	CF 2	819	632	464	990	0,52%	0,27%	0,58%	526	171	358			
	Mitraguna & Others	819	435	220	736	0,82%	0,20%	0,65%	516	(83)	301			
	Pensiun	-	196	243	253	0,00%	0,43%	0,44%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	9.665	0,51%	0,32%	3,46%	8.792	8.446	8.204	1,09%	68,41%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	476	474	499	0,99%	1,00%	1,06%	25	38	23			
	KUR	366	425	423	448	0,86%	0,97%	1,03%	25	82	24			
	Non KUR	95	51	51	51	2,57%	1,28%	1,32%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.430	1,59%	0,66%	0,77%	220	(1.218)	220			
	CF 1	10	294	294	294	0,09%	2,31%	1,98%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,12%	-	284	-			
	CF 2	2.638	916	916	1.136	1,69%	0,54%	0,67%	220	(1.502)	220			
	Mitraguna & Others	2.229	887	887	1.107	2,23%	0,79%	0,97%	220	(1.122)	220			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.929	1,30%	0,62%	0,69%	245	(1.180)	243	1,82%	-163,44%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.153	1.142	(12)	(11)	(35)	-2,97%	(221)	-16,21%	6.965	16,39%	(5.824)
2	Tabungan	77.945	91.604	96.504	96.463	3.062	(42)	4.859	5,30%	18.518	23,76%	88.339	109,20%	8.123
3	Deposito	9.935	9.827	9.827	9.827	(3.771)	0	0	0,00%	(108)	-1,09%	10.450	94,04%	(623)
	Total	89.243	102.608	107.485	107.432	(721)	(53)	4.824	4,70%	18.189	20,38%	105.755	101,59%	1.677
	CASA	79.307	92.781	97.658	97.605	3.050	(53)	4.824	5,20%	18.297	23,07%	95.305	102,41%	2.300
	(%) CASA	88,87%	90,42%	90,86%	90,85%									
	FDR	131,75%	139,02%	137,36%	137,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.240	2.228		(12)	(69)	-3,01%	(567)	-20,29%	-	0,00%	2.228
2	Giro ISE	1.018	536	381	381		0	(155)	-28,91%	(637)	-62,58%		0,00%	381
3	Tabungan ISE	1.778	1.762	1.859	1.847		(12)	86	4,86%	70	3,92%		0,00%	1.847
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	96	96		0	0	0,00%	13	15,66%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	• Local Champion	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	23.281	670	1.505	835	166	907	3.876	598	22.152	105,10%	1.129
	KUR	19.311	21.551	22.475	670	1.505	835	184	924	3.164	581	21.918	102,54%	557
	Non KUR	95	824	807	-	-	0	-18	-17	712	17	234	344,58%	573
3	PWG	2.291	6.046	6.591	607	814	207	444	546	4.300	268	5.483	120,20%	1.108
	Cilem	2.291	6.046	6.591	607	814	207	444	546	4.300	268	5.483	120,20%	1.108
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	117.768	4.773	5.178	405	3.923	3.624	21.983	1.554	104.717	112,46%	13.051
	CF 1	18.535	21.664	22.023	1.126	535	-591	1.032	358	3.487	177	19.955	110,36%	2.067
	Total Griya	17.245	16.279	16.209	-	-	0	0	-70	-1.036	70	17.894	90,59%	(1.685)
	• Total Non Program	1.070	711	701	-	-	0	-10	-10	-369	10	1.355	51,73%	(654)
	• Program	16.174	15.567	15.508	-	-	0	-67	-59	-667	59	16.538	93,77%	(1.030)
	Oto	1.291	5.386	5.814	1.126	535	-591	1.032	428	4.523	107	2.062	281,96%	3.752
	CF 2	77.250	92.480	95.746	3.647	4.643	996	2.890	3.265	18.495	1.378	84.762	112,96%	10.984
	Mitraguna & Others	58.013	73.658	77.039	3.647	4.615	968	3.046	3.381	19.025	1.234	64.869	118,76%	12.170
	Pensiun	19.237	18.823	18.707	-	28	28	-156	-115	-530	143	19.893	94,04%	(1.186)
	Total Pembiayaan	117.580	142.642	147.641	6.050	7.497	1.447	4.531	4.999	30.061	2.498	132.450	111,47%	15.192

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	1.044	0,86%	2,32%	4,49%	526	877	397			
	KUR	167	647	518	1.044	0,87%	2,40%	4,65%	526	877	397			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	168	0,00%	0,00%	2,56%	168	168	168			
	Cilem	-	-	-	168	0,00%	0,00%	2,56%	168	168	168			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	3.218	2,69%	1,41%	2,73%	1.612	646	1.600			
	CF 1	1.875	1.203	1.449	1.949	10,12%	6,69%	8,85%	500	74	747			
	Total Griya	1.875	1.203	1.449	1.859	10,87%	8,90%	11,47%	410	(16)	657			
	Oto	-	-	-	90	0,00%	0,00%	1,55%	90	90	90			
	CF 2	697	415	157	1.269	0,90%	0,17%	1,32%	1.111	572	853			
	Mitraguna & Others	583	206	157	854	1,01%	0,21%	1,11%	697	271	647			
	Pensiun	113	209	-	415	0,59%	0,00%	2,22%	415	301	206			
	Total Pembiayaan	2.739	2.265	2.124	4.430	2,33%	1,49%	3,00%	2.306	1.692	2.165	0,80%	73,49%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	582	668	0,00%	2,60%	2,87%	86	668	260			
	KUR	-	408	582	668	0,00%	2,70%	2,97%	86	668	260			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.248	5.309	5.427	5,15%	4,65%	4,61%	119	493	179			
	CF 1	4.826	5.144	5.155	5.274	26,04%	23,79%	23,95%	119	448	130			
	Total Griya	4.826	5.144	5.155	5.274	27,99%	31,67%	32,54%	119	448	130			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	153	0,14%	0,17%	0,16%	(1)	45	49			
	Mitraguna & Others	108	104	154	153	0,19%	0,21%	0,20%	(1)	45	49			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	6.095	4,20%	4,13%	4,13%	205	1.160	438	1,90%	53,97%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	106	106	22	0	(28)	-21,06%	(56)	-34,53%	6.099	1,73%	(5.993)
2	Tabungan	112.107	106.939	100.537	100.721	4.001	184	(6.217)	-5,81%	(11.386)	-10,16%	124.113	81,15%	(23.392)
3	Deposito	7.734	12.435	12.256	12.256	(7.081)	0	(179)	-1,44%	4.522	58,47%	8.534	143,61%	3.722
	Total	120.003	119.508	112.899	113.084	(3.058)	184	(6.424)	-5,38%	(6.919)	-5,77%	138.746	81,50%	(25.662)
	CASA	112.269	107.073	100.643	100.827	4.023	184	(6.246)	-5,83%	(11.441)	-10,19%	130.212	77,43%	(29.385)
	(%) CASA	93,56%	89,59%	89,14%	89,16%									
	FDR	119,28%	124,78%	132,39%	132,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.762	1.758		(4)	302	20,73%	210	13,57%	-	0,00%	1.758
2	Giro ISE	6	6	7	7		0	1	17,47%	1	14,98%		0,00%	7
3	Tabungan ISE	1.542	1.450	1.755	1.751		(4)	301	20,75%	209	13,57%		0,00%	1.751
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Local Champion	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.738	790	530	-260	21	-203	-2.773	733	20.904	75,29%	(5.166)
	KUR	17.071	14.453	14.289	440	530	90	-290	-165	-2.782	695	19.325	73,94%	(5.036)
	Non KUR	1.440	1.487	1.449	350	-	-350	311	-38	9	38	1.579	91,78%	(130)
3	PWG	10.369	15.953	17.105	3.608	3.384	-224	1.525	1.152	6.736	2.232	18.973	90,16%	(1.868)
	Cilem	7.309	11.042	11.419	1.159	977	-182	627	378	4.110	599	13.826	82,59%	(2.407)
	Gadai	3.060	4.912	5.686	2.449	2.407	-42	898	774	2.626	1.633	5.147	110,47%	539
4	CFG	114.187	117.178	116.576	3.083	1.614	-1.469	421	-603	2.389	2.217	123.852	94,12%	(7.276)
	CF 1	709	1.836	1.873	276	83	-193	241	37	1.164	47	1.747	107,23%	126
	Total Griya	277	252	245	-	-	0	0	-7	-32	7	410	59,80%	(165)
	• Total Non Program	277	252	245	-	-	0	-3	-7	-32	7	410	59,80%	(165)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.628	276	83	-193	241	44	1.196	39	1.337	121,76%	291
	CF 2	113.478	115.342	114.703	2.807	1.531	-1.276	179	-640	1.225	2.171	122.105	93,94%	(7.403)
	Mitraguna & Others	95.023	97.994	97.396	2.732	1.235	-1.497	301	-599	2.373	1.834	103.005	94,55%	(5.609)
	Pensiun	18.455	17.348	17.307	75	296	221	-121	-41	-1.148	337	19.101	90,61%	(1.793)
	Total Pembiayaan	143.135	149.126	149.471	7.481	5.528	-1.953	1.965	345	6.336	5.183	163.797	91,25%	(14.327)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	731	757	1.787	1,73%	4,75%	11,36%	1.030	1.467	1.057			
	KUR	302	708	757	1.667	1,77%	5,24%	11,67%	910	1.365	959			
	Non KUR	19	23	-	121	1,33%	0,00%	8,32%	121	101	98			
3	PWG	-	-	-	80	0,00%	0,00%	0,47%	80	80	80			
	Cilem	-	-	-	80	0,00%	0,00%	0,70%	80	80	80			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	850	1.089	1.250	0,54%	0,93%	1,07%	161	633	399			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	617	850	1.089	1.250	0,54%	0,94%	1,09%	161	633	399			
	Mitraguna & Others	617	850	1.089	1.250	0,65%	1,11%	1,28%	161	633	399			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	3.117	0,65%	1,24%	2,09%	1.272	2.180	1.536	5,19%	-149,01%	3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.051	1.024	1.069	2,24%	6,42%	6,79%	45	654	18			
	KUR	236	952	926	972	1,38%	6,41%	6,81%	46	736	20			
	Non KUR	179	98	97	96	12,41%	6,53%	6,65%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.681	1,86%	1,71%	1,44%	(319)	(445)	(484)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.164	2.000	1.681	1,87%	1,73%	1,47%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,71%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.749	1,77%	2,03%	1,84%	(274)	209	(466)	7,93%	-331,15%	6,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	1.361	1.365	(270)	4	434	46,57%	(1.640)	-54,59%	10.233	13,34%	(8.868)
2	Tabungan	56.317	70.443	62.181	62.498	2.742	316	(7.946)	-11,28%	6.180	10,97%	68.270	91,54%	(5.773)
3	Deposito	45.220	61.834	63.035	63.030	530	(5)	1.196	1,93%	17.810	39,38%	46.172	136,51%	16.858
	Total	104.542	133.208	126.577	126.892	3.002	315	(6.316)	-4,74%	22.350	21,38%	124.675	101,78%	2.217
	CASA	59.322	71.374	63.543	63.862	2.472	320	(7.512)	-10,52%	4.540	7,65%	78.503	81,35%	(14.641)
	(%) CASA	56,74%	53,58%	50,20%	50,33%									
	FDR	207,64%	176,07%	187,79%	187,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	1.880	2.124		244	218	11,47%	(687)	-24,43%	-	0,00%	2.124
2	Giro ISE	19	177	320	453		133	276	156,41%	434	2266,59%		0,00%	453
3	Tabungan ISE	2.791	1.729	1.560	1.671		111	(58)	-3,34%	(1.120)	-40,14%		0,00%	1.671
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	121	123	123		0	2	1,65%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.005	-	-	0	-71	-71	-689	71	8.694	92,08%	(689)
	Linkage	8.515	7.897	7.826	-	-	-	-71	-71	-689	71	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	30.812	500	400	-100	-713	-789	-3.763	1.189	37.916	81,27%	(7.104)
	KUR	29.907	27.691	27.087	500	400	-100	-527	-604	-2.820	1.004	33.063	81,92%	(5.977)
	Non KUR	4.668	3.910	3.726	-	-	0	-186	-185	-942	185	4.853	76,78%	(1.127)
3	PWG	5.791	9.161	10.197	1.165	1.720	555	451	1.036	4.406	684	12.817	79,56%	(2.620)
	Cilem	5.791	9.161	10.197	1.165	1.720	555	451	1.036	4.406	684	12.817	79,56%	(2.620)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	188.687	5.278	4.493	-785	4.198	2.989	20.679	1.505	183.548	102,80%	5.139
	CF 1	111.105	104.354	105.127	148	1.608	1.460	79	773	-5.978	835	115.522	91,00%	(10.395)
	Total Griya	105.380	97.721	97.106	-	-	0	0	-614	-8.274	614	108.551	89,46%	(11.445)
	• Total Non Program	15.372	12.667	12.582	-	-	0	-92	-86	-2.790	86	16.517	76,17%	(3.936)
	• Program	90.009	85.053	84.525	-	-	0	-719	-528	-5.484	528	92.034	91,84%	(7.509)
	Oto	5.724	6.633	8.021	148	1.608	1.460	79	1.388	2.296	221	6.971	115,06%	1.050
	CF 2	56.904	81.345	83.560	5.130	2.885	-2.245	4.119	2.215	26.657	670	68.026	122,84%	15.534
	Mitraguna & Others	52.060	71.990	72.341	5.130	970	-4.160	4.172	351	20.282	619	62.099	116,49%	10.242
	Pensiun	4.844	9.355	11.219	-	1.915	1.915	-53	1.864	6.375	51	5.927	189,30%	5.293
	Total Pembiayaan	217.069	234.537	237.702	6.943	6.613	-330	3.866	3.165	20.633	3.448	242.975	97,83%	(5.273)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.113	1.211	3.340	1,36%	3,83%	10,84%	2.129	2.869	2.227			
	KUR	56	257	593	2.214	0,19%	2,14%	8,17%	1.620	2.157	1.956			
	Non KUR	415	856	617	1.126	8,89%	15,78%	30,23%	509	711	271			
3	PWG	-	16	-	791	0,00%	0,00%	7,76%	791	791	775			
	Cilem	-	16	-	791	0,00%	0,00%	7,76%	791	791	775			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	18.341	4,36%	4,86%	9,72%	9.310	11.012	8.394			
	CF 1	7.221	9.947	9.032	14.636	6,50%	8,65%	13,92%	5.604	7.415	4.689			
	Total Griya	7.194	9.680	8.838	14.143	6,83%	9,04%	14,56%	5.305	6.949	4.463			
	Oto	26	267	194	493	0,46%	2,92%	6,14%	299	466	225			
	CF 2	108	-	-	3.705	0,19%	0,00%	4,43%	3.705	3.597	3.705			
	Mitraguna & Others	-	-	-	3.705	0,00%	0,00%	5,12%	3.705	3.705	3.705			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	22.472	3,59%	4,37%	9,45%	12.230	14.672	11.396	0,04%	99,55%	-9,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	717	0,76%	1,76%	2,33%	161	455	209			
	KUR	164	63	102	102	0,55%	0,37%	0,38%	-	(62)	39			
	Non KUR	98	446	455	616	2,11%	11,63%	16,52%	161	517	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	16.287	7,41%	8,14%	8,63%	1.167	3.832	1.209			
	CF 1	10.689	14.420	14.462	15.630	9,62%	13,86%	14,87%	1.167	4.941	1.210			
	Total Griya	10.577	14.153	14.195	15.363	10,04%	14,53%	15,82%	1.167	4.786	1.210			
	Oto	112	267	267	267	1,96%	4,02%	3,33%	-	155	-			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,79%	(0)	(1.108)	(1)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	(0)	(1.108)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	17.183	5,94%	6,76%	7,23%	1.328	4.288	1.418	0,05%	99,35%	-7,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	1.209	1.210	(108)	1	(32)	-2,58%	(5.870)	-82,91%	13.765	8,79%	(12.555)
2	Tabungan	82.750	90.284	85.567	85.406	2.369	(160)	(4.877)	-5,40%	2.657	3,21%	94.714	90,17%	(9.307)
3	Deposito	20.500	28.858	30.856	30.856	(518)	0	1.998	6,92%	10.355	50,51%	21.028	146,73%	9.827
	Total	110.331	120.384	117.632	117.472	1.744	(159)	(2.912)	-2,42%	7.141	6,47%	129.507	90,71%	(12.035)
	CASA	89.831	91.526	86.776	86.617	2.261	(159)	(4.909)	-5,36%	(3.214)	-3,58%	108.479	79,85%	(21.862)
	(%) CASA	81,42%	76,03%	73,77%	73,73%									
	FDR	132,60%	136,61%	141,04%	141,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.735	1.796	1.797		1	62	3,58%	1.002	126,20%	-	0,00%	1.797
2	Giro ISE	389	18	30	28		(1)	11	59,79%	(360)	-92,69%	-	0,00%	28
3	Tabungan ISE	406	1.717	1.766	1.768		2	52	3,00%	1.363	336,05%	-	0,00%	1.768
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%	-	0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.921	36.092	1.250	400	-850	156	-829	-1.558	1.229	40.536	89,04%	(4.444)
	KUR	36.457	35.916	35.115	1.250	400	-850	197	-801	-1.342	1.201	39.220	89,53%	(4.105)
	Non KUR	1.194	1.005	978	-	-	0	-41	-28	-216	28	1.316	74,27%	(339)
3	PWG	14.628	23.112	24.629	6.713	7.448	735	2.313	1.517	10.001	5.931	23.691	103,96%	938
	Cilem	6.737	13.343	13.448	1.648	1.575	-73	824	105	6.711	1.470	12.491	107,66%	957
	Gadai	7.891	9.770	11.181	5.064	5.873	809	1.489	1.411	3.290	4.462	11.200	99,83%	(19)
4	CFG	94.017	104.423	105.189	3.524	2.184	-1.340	2.208	766	11.172	1.418	106.168	99,08%	(979)
	CF 1	1.650	2.632	2.827	-	261	261	-46	196	1.177	65	2.613	108,21%	215
	Total Griya	348	274	265	-	-	0	0	-9	-83	9	481	55,15%	(216)
	• Total Non Program	348	274	265	-	-	0	-9	-9	-83	9	481	55,15%	(216)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.562	-	261	261	-46	204	1.260	57	2.132	120,17%	430
	CF 2	92.366	101.791	102.361	3.524	1.923	-1.601	2.254	570	9.995	1.353	103.555	98,85%	(1.193)
	Mitraguna & Others	54.628	62.667	62.779	3.524	1.156	-2.368	2.605	112	8.151	1.044	64.824	96,85%	(2.044)
	Pensiun	37.738	39.124	39.582	-	767	767	-351	458	1.844	309	38.731	102,20%	851
	Total Pembiayaan	146.295	164.457	165.910	11.487	10.032	-1.455	4.677	1.453	19.615	8.579	170.394	97,37%	(4.484)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	1.116	0,22%	0,15%	3,09%	1.062	1.033	1.068			
	KUR	-	48	17	1.053	0,00%	0,05%	3,00%	1.036	1.053	1.005			
	Non KUR	83	-	37	63	6,98%	3,67%	6,44%	26	(20)	63			
3	PWG	-	-	-	518	0,00%	0,00%	2,10%	518	518	518			
	Cilem	-	-	-	238	0,00%	0,00%	1,77%	238	238	238			
	Gadai	-	-	-	280	0,00%	0,00%	2,50%	280	280	280			
4	CFG	-	897	723	1.628	0,00%	0,69%	1,55%	905	1.628	731			
	CF 1	-	157	155	152	0,00%	5,87%	5,37%	(3)	152	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	152	0,00%	6,55%	5,93%	(3)	152	(5)			
	CF 2	-	740	569	1.476	0,00%	0,56%	1,44%	907	1.476	736			
	Mitraguna & Others	-	616	444	1.250	0,00%	0,71%	1,99%	806	1.250	634			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	3.261	0,06%	0,47%	1,97%	2.484	3.178	2.317	0,55%	72,13%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,75%	0,77%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,53%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,22%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	2.648	0,02%	2,79%	2,52%	(266)	2.630	82			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.566	2.914	2.648	0,02%	2,86%	2,59%	(266)	2.630	82			
	Mitraguna & Others	19	2.136	2.485	2.219	0,03%	3,97%	3,53%	(266)	2.200	82			
	Pensiun	-	430	429	429	0,00%	0,26%	1,08%	-	429	(0)			
	Total Pembiayaan	116	2.843	3.191	2.925	0,08%	1,94%	1,76%	(266)	2.809	82	0,72%	59,37%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	471	635	(54)	164	371	139,93%	479	306,06%	5.924	10,73%	(5.289)
2	Tabungan	45.583	47.589	46.939	45.873	2.129	(1.066)	(1.716)	-3,61%	289	0,63%	54.284	84,50%	(8.411)
3	Deposito	28.548	7.547	6.815	6.815	(9.965)	0	(732)	-9,70%	(21.733)	-76,13%	29.380	23,20%	(22.565)
	Total	74.288	55.400	54.225	53.323	(7.891)	(902)	(2.072)	-3,75%	(20.965)	-28,22%	89.588	59,52%	(36.265)
	CASA	45.740	47.853	47.410	46.508	2.075	(902)	(1.345)	-2,81%	768	1,68%	60.208	77,25%	(13.700)
	(%) CASA	61,57%	86,38%	87,43%	87,22%									
	FDR	155,10%	228,18%	239,03%	243,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	910	922		12	(75)	-7,57%	127	15,98%	-	0,00%	922
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%	-	0,00%	72
3	Tabungan ISE	788	919	839	850		12	(69)	-7,50%	62	7,88%	-	0,00%	850
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%	-	0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	29.751	30.556	1.185	1.630	445	355	806	6.409	824	26.560	115,05%	3.996
	KUR	23.464	28.943	29.790	985	1.630	645	175	848	6.326	782	25.739	115,74%	4.051
	Non KUR	683	808	766	200	-	-200	179	-42	83	42	820	93,36%	(54)
3	PWG	2.751	4.944	5.755	823	1.029	206	555	811	3.004	218	6.104	94,28%	(349)
	Cilem	2.751	4.944	5.755	823	1.029	206	555	811	3.004	218	6.104	94,28%	(349)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.301	2.203	3.971	1.768	865	1.584	4.979	2.387	96.042	97,15%	(2.741)
	CF 1	3.542	3.637	3.592	-	-	0	-16	-45	50	45	4.375	82,10%	(783)
	Total Griya	3.385	2.583	2.554	-	-	0	0	-29	-831	29	3.517	72,60%	(964)
	• Total Non Program	3.385	2.583	2.554	-	-	0	-141	-29	-831	29	3.517	72,60%	(964)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.038	-	-	0	-16	-16	881	16	858	121,00%	180
	CF 2	84.780	88.081	89.709	2.203	3.971	1.768	881	1.629	4.930	2.342	91.667	97,86%	(1.957)
	Mitraguna & Others	72.402	75.698	77.505	2.137	3.971	1.834	922	1.807	5.103	2.164	78.537	98,69%	(1.032)
	Pensiun	12.378	12.383	12.204	66	-	-66	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	129.613	4.211	6.630	2.419	1.775	3.201	14.392	3.430	128.706	100,70%	907

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	29	22	817	1,08%	0,07%	2,67%	794	556	787			
	KUR	188	-	-	794	0,80%	0,00%	2,67%	794	606	794			
	Non KUR	73	29	22	22	10,64%	2,75%	2,90%	-	(50)	(7)			
3	PWG	-	-	-	47	0,00%	0,00%	0,82%	47	47	47			
	Cilem	-	-	-	47	0,00%	0,00%	0,82%	47	47	47			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	1.703	0,64%	0,97%	1,83%	813	1.140	519			
	CF 1	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	1.703	0,66%	1,01%	1,90%	813	1.140	840			
	Mitraguna & Others	408	799	817	1.630	0,56%	1,08%	2,10%	813	1.221	830			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	2.567	0,72%	0,72%	1,98%	1.654	1.743	1.354	2,41%	-21,54%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	325	232	232	0,11%	0,78%	0,76%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,58%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,77%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	949	1,34%	1,04%	1,02%	(1)	(239)	369			
	CF 1	-	-	320	320	0,00%	8,81%	8,92%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,54%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	628	1,40%	0,72%	0,70%	(1)	(559)	49			
	Mitraguna & Others	1.187	580	567	566	1,64%	0,75%	0,73%	(1)	(622)	(14)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.181	1,05%	0,94%	0,91%	(1)	(33)	276	1,40%	-54,24%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.244	1.221	(430)	(23)	292	31,37%	(6.836)	-84,84%	13.925	8,77%	(12.704)
2	Tabungan	114.229	114.395	113.727	114.223	938	496	(172)	-0,15%	(6)	-0,01%	125.686	90,88%	(11.463)
3	Deposito	24.505	18.999	18.653	18.203	(2.845)	(450)	(796)	-4,19%	(6.302)	-25,72%	25.359	71,78%	(7.156)
	Total	146.791	134.323	133.624	133.647	(2.337)	23	(676)	-0,50%	(13.144)	-8,95%	164.970	81,01%	(31.323)
	CASA	122.286	115.324	114.971	115.444	508	473	120	0,10%	(6.842)	-5,60%	139.611	82,69%	(24.167)
	(%) CASA	83,31%	85,86%	86,04%	86,38%									
	FDR	111,90%	132,72%	133,08%	133,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	655	744		89	104	16,17%	179	31,71%	-	0,00%	744
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	653	743		89	104	16,21%	179	31,88%		0,00%	743
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.657	450	320	-130	-313	-330	-1.048	650	21.094	83,71%	(3.437)
	KUR	17.857	17.417	17.105	450	320	-130	-292	-312	-752	632	20.109	85,06%	(3.004)
	Non KUR	848	570	552	-	-	0	-21	-18	-297	18	985	56,01%	(433)
3	PWG	28.691	42.147	42.114	8.713	8.870	157	1.361	-33	13.423	8.903	40.780	103,27%	1.334
	Cilem	14.633	22.957	22.807	2.182	1.007	-1.175	1.098	-151	8.174	1.158	24.231	94,12%	(1.424)
	Gadai	14.059	19.190	19.307	6.531	7.863	1.332	263	118	5.249	7.745	16.549	116,67%	2.758
4	CFG	116.769	118.070	117.980	3.370	1.842	-1.528	1.134	-91	1.210	1.933	126.014	93,62%	(8.035)
	CF 1	2.827	4.299	4.546	245	332	88	171	246	1.718	86	3.871	117,42%	674
	Total Griya	979	749	734	-	-	0	0	-15	-245	15	1.112	66,04%	(377)
	• Total Non Program	979	749	734	-	-	0	-12	-15	-245	15	1.112	66,04%	(377)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.812	245	332	88	171	261	1.963	71	2.760	138,11%	1.052
	CF 2	113.942	113.771	113.434	3.126	1.510	-1.616	962	-337	-508	1.847	122.143	92,87%	(8.709)
	Mitraguna & Others	55.116	57.710	58.109	1.833	1.350	-483	511	400	2.994	950	62.559	92,89%	(4.450)
	Pensiun	58.827	56.061	55.325	1.293	160	-1.133	451	-737	-3.502	897	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	177.824	12.533	11.032	-1.501	2.180	-454	13.564	11.486	187.982	94,60%	(10.158)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	435	433	1.018	3,30%	2,41%	5,76%	585	400	582			
	KUR	461	320	321	891	2,58%	1,84%	5,21%	570	429	570			
	Non KUR	156	115	112	127	18,40%	19,66%	23,04%	15	(29)	12			
3	PWG	74	135	-	1.430	0,26%	0,00%	3,40%	1.430	1.356	1.295			
	Cilem	74	135	-	877	0,51%	0,00%	3,84%	877	803	741			
	Gadai	-	-	-	553	0,00%	0,00%	2,87%	553	553	553			
4	CFG	1.969	1.297	2.461	2.761	1,69%	2,08%	2,34%	299	792	1.464			
	CF 1	66	186	45	195	2,32%	1,04%	4,30%	150	130	10			
	Total Griya	66	-	45	43	6,70%	6,00%	5,83%	(2)	(23)	43			
	Oto	-	186	-	153	0,00%	0,00%	4,00%	153	153	(33)			
	CF 2	1.904	1.111	2.417	2.565	1,67%	2,12%	2,26%	149	662	1.454			
	Mitraguna & Others	1.427	886	1.741	1.786	2,59%	3,02%	3,07%	45	359	900			
	Pensiun	477	225	676	780	0,81%	1,21%	1,41%	104	303	554			
	Total Pembiayaan	2.661	1.867	2.894	5.283	1,62%	1,62%	2,97%	2.388	2.622	3.415	0,00%	100,00%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	557	603	651	1,22%	3,35%	3,68%	48	422	94			
	KUR	229	523	569	543	1,28%	3,27%	3,17%	(26)	314	20			
	Non KUR	-	34	34	108	0,00%	5,95%	19,51%	74	108	74			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.451	1,37%	1,46%	1,23%	(268)	(146)	(175)			
	CF 1	-	-	159	154	0,00%	3,70%	3,39%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,04%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.297	1,40%	1,37%	1,14%	(262)	(300)	(329)			
	Mitraguna & Others	770	1.246	1.325	1.290	1,40%	2,30%	2,22%	(35)	520	44			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	2.102	1,11%	1,30%	1,18%	(220)	276	(82)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	22.153	22.189	236	37	(569)	-2,50%	(2.711)	-10,89%	32.883	67,48%	(10.693)
3	Deposito	2.060	2.215	1.857	1.857	360	0	(359)	-16,19%	(204)	-9,88%	2.315	80,21%	(458)
	Total	26.961	24.974	24.010	24.046	596	37	(928)	-3,71%	(2.915)	-10,81%	35.198	68,32%	(11.151)
	CASA	24.901	22.758	22.153	22.189	236	37	(569)	-2,50%	(2.711)	-10,89%	32.883	67,48%	(10.693)
	(%) CASA	92,36%	91,13%	92,27%	92,28%									
	FDR	86,03%	85,73%	87,07%	86,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.132	2.145		13	173	8,76%	211	10,91%	-	0,00%	2.145
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	1.972	2.132	2.145		13	173	8,76%	211	10,91%		0,00%	2.145
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	21.409	20.906	740	280	-460	-168	-504	-2.289	784	25.934	80,61%	(5.029)
	KUR	21.361	20.243	19.792	740	280	-460	-127	-452	-1.569	732	23.964	82,59%	(4.173)
	Non KUR	1.833	1.166	1.114	-	-	0	-41	-52	-719	52	1.970	56,55%	(856)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	20.906	740	280	-460	-168	-504	-2.289	784	25.934	80,61%	(5.029)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	848	860	3.116	2,98%	4,02%	14,91%	2.256	2.424	2.268			
	KUR	472	484	504	2.956	2,21%	2,49%	14,94%	2.452	2.484	2.473			
	Non KUR	220	364	356	160	11,98%	30,53%	14,34%	(196)	(60)	(204)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	3.116	2,98%	4,02%	14,91%	2.256	2.424	2.268	5,94%	60,12%	-9,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	556	495	835	0,77%	2,31%	3,99%	340	657	279			
	KUR	161	460	401	485	0,75%	1,98%	2,45%	84	324	25			
	Non KUR	17	96	94	350	0,91%	8,07%	31,42%	256	333	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	835	0,77%	2,31%	3,99%	340	657	279	25,89%	-548,16%	21,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	402	393	40	(9)	(41)	-9,44%	(495)	-55,74%	888	44,26%	(495)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	402	393	40	(9)	(41)	-9,44%	(495)	-55,74%	888	44,26%	(495)
	CASA	888	434	402	393	40	(9)	(41)	-9,44%	(495)	-55,74%	888	44,26%	(495)
	(%) 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 (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	29-Oct-25	31-Dec-24	30-Sep-25	29-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	334	334	13	0	261	358,07%	33	10,83%	302	110,83%	33
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		302	73	334	334	13	0	261	358,07%	33	10,83%	302	110,83%	33
CASA		302	73	334	334	13	0	261	358,07%	33	10,83%	302	110,83%	33
(% ) CASA		100,00%	100,00%	100,00%	100,00%									
FDR		0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	29-Oct-25	31-Dec-24	30-Sep-25	29-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	820	70	62	183	(8)	(758)	-92,45%	(3.447)	-98,24%	6.296	0,98%	(6.234)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	70	62	183	(8)	(758)	-92,45%	(3.447)	-98,24%	6.391	0,97%	(6.329)
	CASA	3.509	820	70	62	183	(8)	(758)	-92,45%	(3.447)	-98,24%	6.296	0,98%	(6.234)
	(%) 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 (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	29-Oct-25	31-Dec-24	30-Sep-25	29-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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