

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	630.312	631.646	(6.952)	1.334	277.161	78,19%	316.674	100,54%	450.944	140,07%	180.702
2	Tabungan	2.242.130	2.382.025	2.379.636	2.396.648	(93)	17.012	14.624	0,61%	154.518	6,89%	2.474.610	96,85%	(77.962)
3	Deposito	2.798.677	2.330.807	2.534.831	2.536.257	(587.150)	1.427	205.450	8,81%	(262.419)	-9,38%	2.810.906	90,23%	(274.649)
Total		5.355.779	5.067.317	5.544.780	5.564.552	(594.195)	19.772	497.235	9,81%	208.773	3,90%	5.736.460	97,00%	(171.908)
CASA		2.557.102	2.736.509	3.009.949	3.028.294	(7.045)	18.346	291.785	10,66%	471.192	18,43%	2.925.554	103,51%	102.741
(% CASA)		47,74%	54,00%	54,28%	54,42%									
FDR		47,52%	57,34%	53,09%	52,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Oct'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	DPK ISE	113.657	102.557	102.255	102.101		(154)	(456)	-0,44%	(11.556)	-10,17%	146.110	69,88%	(44.009)
2	Giro ISE	31.184	22.084	15.129	15.132		2	(6.952)	-31,48%	(16.052)	-51,48%	50.850	29,76%	(35.718)
3	Tabungan ISE	59.057	61.141	67.794	67.637		(157)	6.496	10,63%	8.580	14,53%	63.572	106,39%	4.065
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	203.701	1.500	11.650	10.150	-194	673	15.492	10.977	227.888	89,39%	(24.187)
	Linkage	19.369	18.269	18.143	-	-	-	-149	-126	-1.226	126	36.648	49,51%	(18.505)
	Non-Linkage	168.841	184.759	185.558	1.500	11.650	10.150	-45	799	16.717	10.851	191.240	97,03%	(5.682)
	• Local Champion	162.434	175.114	176.181	1.500	11.650	10.150	764	1.067	13.747	10.583	173.053	101,81%	3.127
	• Value Chain	6.407	9.645	9.377	-	-	-	-809	-268	2.971	268	18.187	51,56%	(8.809)
2	MBG	159.435	190.490	190.697	10.175	5.835	-4.340	2.648	207	31.263	5.628	200.150	95,28%	(9.453)
	KUR	151.599	180.617	181.073	9.070	5.760	-3.310	2.039	456	29.474	5.304	190.276	95,16%	(9.203)
	Non KUR	7.836	9.873	9.624	1.105	75	-1.030	610	-249	1.788	324	9.874	97,47%	(249)
3	PWG	252.400	388.637	411.464	101.726	102.828	1.102	26.609	22.827	159.064	80.001	409.178	100,56%	2.286
	Cilem	111.797	214.823	223.215	35.097	27.828	-7.269	17.569	8.392	111.418	19.436	237.341	94,05%	(14.125)
	Gadai	140.603	173.814	188.248	66.628	74.999	8.371	9.039	14.435	47.645	60.565	171.837	109,55%	16.411
4	CFG	1.944.791	2.123.646	2.137.802	73.656	58.213	-15.443	25.579	14.156	193.011	44.057	2.166.943	98,66%	(29.140)
	CF 1	376.842	389.452	385.633	5.709	4.798	-911	-1.567	-3.820	8.791	8.618	414.571	93,02%	(28.939)
	Total Griya	311.852	317.853	313.995	4.336	2.009	-2.327	0	-3.858	2.143	5.867	330.875	94,90%	(16.881)
	• Total Non Program	308.347	313.763	309.779	4.336	1.849	-2.487	-1.919	-3.984	1.432	5.832	316.750	97,80%	(6.971)
	• Program	3.505	4.090	4.215	-	160	-32	160	-32	711	34	14.125	29,84%	(9.909)
	Oto	64.990	71.600	71.638	1.373	2.789	1.416	-1.567	38	6.648	2.751	83.696	85,59%	(12.058)
	CF 2	1.567.950	1.734.194	1.752.170	67.948	53.415	-14.533	27.147	17.976	184.220	35.439	1.752.371	99,99%	(202)
	Mitraguna & Others	1.383.782	1.541.098	1.558.498	63.220	50.268	-12.952	25.103	17.400	174.716	32.868	1.552.088	100,41%	6.410
	Pensiun	184.168	193.097	193.672	4.728	3.147	-1.581	2.043	575	9.504	2.572	200.283	96,70%	(6.611)
Total Pembiayaan		2.544.835	2.905.802	2.943.664	187.057	178.526	-8.531	54.642	37.863	398.829	140.663	3.004.159	97,99%	(60.494)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	3.231	0,67%	0,00%	1,59%	3.231	1.964	2.372			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	3.231	0,75%	0,00%	1,74%	3.231	1.964	2.372			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	5.193	5.193	17.005	2,17%	2,73%	8,92%	11.813	13.552	11.813			
	KUR	2.876	4.782	4.782	16.518	1,90%	2,65%	9,12%	11.737	13.642	11.737			
	Non KUR	577	411	411	487	7,36%	4,16%	5,06%	76	(90)	76			
3	PWG	-	35	35	7.069	0,00%	0,01%	1,72%	7.034	7.069	7.034			
	Cilem	-	-	-	5.265	0,00%	0,00%	2,36%	5.265	5.265	5.265			
	Gadai	-	35	35	1.804	0,00%	0,02%	0,96%	1.769	1.804	1.769			
4	CFG	19.268	20.967	23.212	41.416	0,99%	1,09%	1,94%	18.204	22.148	20.449			
	CF 1	8.041	7.521	9.455	19.132	2,13%	2,43%	4,96%	9.677	11.091	11.612			
	Total Griya	6.972	6.480	7.025	15.138	2,24%	2,21%	4,82%	8.113	8.166	8.658			
	Oto	1.069	1.041	2.430	3.994	1,64%	3,39%	5,58%	1.565	2.925	2.954			
	CF 2	11.227	13.447	13.757	22.284	0,72%	0,79%	1,27%	8.527	11.057	8.837			
	Mitraguna & Others	11.107	12.744	13.302	21.246	0,80%	0,86%	1,36%	7.944	10.139	8.502			
	Pensiun	120	703	455	1.038	0,07%	0,24%	0,54%	583	917	335			
Total Pembiayaan		23.988	27.054	28.439	68.721	0,94%	0,98%	2,33%	40.282	44.733	41.667	0,93%	60,10%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,84%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,21%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.778	1,80%	0,89%	0,93%	83	(1.085)	(67)			
	KUR	1.760	1.264	1.181	1.227	1,16%	0,65%	0,68%	46	(533)	(37)			
	Non KUR	1.104	582	515	551	14,08%	5,21%	5,73%	37	(552)	(30)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	25.781	0,93%	1,00%	1,21%	4.599	7.658	3.075			
	CF 1	5.476	7.813	6.060	7.640	1,45%	1,56%	1,98%	1.580	2.164	(173)			
	Total Griya	4.795	7.030	5.611	7.128	1,54%	1,77%	2,27%	1.517	2.333	98			
	Oto	681	783	449	513	1,05%	0,63%	0,72%	63	(169)	(271)			
	CF 2	12.648	14.893	15.122	18.141	0,81%	0,87%	1,04%	3.019	5.493	3.248			
	Mitraguna & Others	12.330	14.676	14.664	17.543	0,89%	0,95%	1,13%	2.879	5.213	2.867			
	Pensiun	318	217	458	598	0,01%	0,02%	0,31%	140	280	381			
Total Pembiayaan		30.008	31.551	30.694	35.376	1,18%	1,06%	1,20%	4.682	5.368	3.825	0,96%	20,05%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	93.142	82.400	3.622	(10.743)	24.418	42,11%	2.236	2,79%	96.831	85,10%	(14.431)
2	Tabungan	392.786	392.618	384.665	389.873	(984)	5.207	(2.745)	-0,70%	(2.913)	-0,74%	421.235	92,55%	(31.362)
3	Deposito	233.260	236.507	195.506	195.447	19.773	(60)	(41.060)	-17,36%	(37.813)	-16,21%	234.759	83,25%	(39.313)
	Total	706.209	687.106	673.314	667.719	22.411	(5.595)	(19.388)	-2,82%	(38.490)	-5,45%	752.825	88,70%	(85.106)
	CASA	472.950	450.600	477.808	472.272	2.639	(5.535)	21.673	4,81%	(677)	-0,14%	518.066	91,16%	(45.794)
	(%) CASA	66,97%	65,58%	70,96%	70,73%									
	FDR	69,41%	76,25%	78,03%	78,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	26.326	24.982	20.609	21.313	704	(3.669)	-14,69%	(5.012)	-19,04%	-	0,00%	21.313	
2	Giro ISE	3.901	4.202	2.937	3.059	122	(1.143)	-27,19%	(841)	-21,57%		0,00%	3.059	
3	Tabungan ISE	13.925	15.280	12.173	12.754	581	(2.526)	-16,53%	(1.171)	-8,41%		0,00%	12.754	
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500	
5	CIF ISE	128	135	136	136	0	1	0,74%	8	6,25%		0,00%	136	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	88.503	1.500	3.000	1.500	2.095	-1.912	-5.222	4.912	104.928	84,35%	(16.426)
	Linkage	4.522	3.483	3.361	-	-	-	-121	-122	-1.161	122	9.401	35,75%	(6.040)
	Non-Linkage	89.203	86.932	85.142	1.500	3.000	1.500	2.215	-1.790	-4.061	4.790	95.527	89,13%	(10.386)
	• Local Champion	87.849	85.900	84.146	1.500	3.000	1.500	2.252	-1.754	-3.703	4.754	90.848	92,62%	(6.702)
	• Value Chain	1.354	1.032	996	-	-	-	-36	-36	-358	36	4.680	21,28%	(3.684)
2	MBG	44.762	42.277	41.618	1.400	600	-800	-626	-659	-3.145	1.259	46.210	90,06%	(4.592)
	KUR	42.954	39.996	39.402	1.200	600	-600	-657	-594	-3.552	1.194	44.413	88,72%	(5.011)
	Non KUR	1.808	2.280	2.216	200	-	-200	31	-64	408	64	1.797	123,31%	419
3	PWG	25.216	34.568	36.207	7.160	8.943	1.783	2.117	1.639	10.991	7.304	41.584	87,07%	(5.377)
	Cilem	10.119	16.909	17.238	2.245	1.838	-406	1.092	329	7.119	1.509	23.828	72,34%	(6.591)
	Gadai	15.098	17.660	18.970	4.915	7.105	2.189	1.026	1.310	3.872	5.795	17.756	106,84%	1.214
4	CFG	326.493	356.665	359.029	15.850	11.992	-3.858	5.091	2.364	32.536	9.628	345.001	104,07%	14.029
	CF 1	44.529	52.411	52.976	796	1.476	680	-661	565	8.447	911	46.681	113,48%	6.295
	Total Griya	33.717	42.875	42.246	796	-	-796	0	-629	8.529	629	34.213	123,48%	8.033
	• Total Non Program	33.717	42.875	42.246	796	-	-796	-55	-629	8.529	629	34.213	123,48%	8.033
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	10.730	-	1.476	1.476	-661	1.194	-82	282	12.469	86,06%	(1.739)
	CF 2	281.964	304.255	306.053	15.054	10.516	-4.538	5.752	1.799	24.089	8.717	298.319	102,59%	7.734
	Mitraguna & Others	268.245	286.771	289.089	14.647	10.516	-4.131	5.737	2.318	20.844	8.198	283.479	101,98%	5.610
	Pensiun	13.719	17.484	16.964	407	-	-407	15	-520	3.245	520	14.840	114,31%	2.124
	Total Pembiayaan	490.195	523.925	525.357	25.910	24.535	-1.375	8.678	1.432	35.161	23.103	537.723	97,70%	(12.366)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	3.214	0,31%	0,00%	3,63%	3.214	2.921	2.952			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	3.214	0,33%	0,00%	3,77%	3.214	2.921	2.952			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	3.030	1,23%	2,59%	7,28%	1.935	2.479	1.339			
	KUR	550	1.374	1.094	3.030	1,28%	2,74%	7,69%	1.935	2.479	1.656			
	Non KUR	-	317	-	-	0,00%	0,00%	0,00%	-	-	(317)			
3	PWG	-	-	-	828	0,00%	0,00%	2,29%	828	828	828			
	Cilem	-	-	-	38	0,00%	0,00%	0,22%	38	38	38			
	Gadai	-	-	-	790	0,00%	0,00%	4,16%	790	790	790			
4	CFG	5.180	4.480	4.311	5.551	1,59%	1,21%	1,55%	1.240	371	1.072			
	CF 1	174	238	45	734	0,39%	0,09%	1,39%	689	560	496			
	Total Griya	174	238	45	277	0,52%	0,11%	0,66%	232	103	39			
	Oto	-	-	-	457	0,00%	0,00%	4,26%	457	457	457			
	CF 2	5.006	4.242	4.266	4.817	1,78%	1,40%	1,57%	551	(189)	575			
	Mitraguna & Others	5.006	4.242	4.266	4.817	1,87%	1,49%	1,67%	551	(189)	575			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	12.622	1,23%	1,03%	2,40%	7.216	6.598	6.190	0,48%	79,93%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,20%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,25%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	218	1,56%	0,41%	0,52%	43	(482)	127			
	KUR	609	91	175	218	1,42%	0,44%	0,55%	43	(391)	127			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.953	4.224	4.221	1,35%	1,18%	1,18%	(2)	(197)	(732)			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.953	4.224	4.221	1,42%	1,39%	1,38%	(2)	214	(732)			
	Mitraguna & Others	4.007	4.953	4.224	4.221	1,49%	1,47%	1,46%	(2)	214	(732)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.505	1,21%	1,04%	1,05%	40	(432)	(358)	0,67%	36,47%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	10.371	10.359	(1.080)	(12)	(3.681)	-26,22%	(7.767)	-42,85%	31.280	33,12%	(20.921)
2	Tabungan	237.991	245.090	243.801	242.751	1.247	(1.050)	(2.339)	-0,95%	4.760	2,00%	260.312	93,25%	(17.562)
3	Deposito	192.383	207.446	156.093	156.159	3.855	67	(51.286)	-24,72%	(36.224)	-18,83%	193.568	80,67%	(37.409)
	Total	448.500	466.575	410.265	409.269	4.022	(995)	(57.306)	-12,28%	(39.231)	-8,75%	485.161	84,36%	(75.891)
	CASA	256.117	259.129	254.172	253.110	167	(1.062)	(6.019)	-2,32%	(3.007)	-1,17%	291.593	86,80%	(38.482)
	(%) CASA	57,11%	55,54%	61,95%	61,84%									
	FDR	54,70%	56,63%	63,88%	64,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	11.639	12.939	10.198	10.043	(155)	(2.896)	-22,38%	(1.596)	-13,71%	-	0,00%	10.043	
2	Giro ISE	2.314	3.509	670	577	(93)	(2.931)	-83,54%	(1.737)	-75,05%		0,00%	577	
3	Tabungan ISE	1.452	1.558	1.655	1.593	(62)	35	2,24%	141	9,69%		0,00%	1.593	
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872	
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	15.303	-	100	100	-1.242	-3.426	-2.276	3.526	25.827	59,25%	(10.523)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	15.303	-	100	100	-1.242	-3.426	-2.276	3.526	22.235	68,83%	(6.931)
	• Local Champion	16.492	18.329	14.903	-	100	100	-541	-3.426	-1.589	3.526	18.700	79,70%	(3.797)
	• Value Chain	1.087	401	401	-	-	-	-701	-0	-686	0	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	39.161	1.220	1.270	50	-684	-216	891	1.486	47.460	82,51%	(8.300)
	KUR	37.787	38.777	38.622	1.220	1.270	50	-663	-155	834	1.425	46.374	83,28%	(7.752)
	Non KUR	483	600	539	-	-	0	-21	-61	56	61	1.086	49,61%	(547)
3	PWG	15.859	30.257	33.079	12.063	9.018	-3.045	3.307	2.822	17.220	6.196	31.432	105,24%	1.647
	Cilem	7.657	16.691	18.711	3.419	3.956	536	2.162	2.020	11.053	1.936	19.488	96,01%	(778)
	Gadai	8.201	13.567	14.368	8.643	5.062	-3.581	1.145	802	6.167	4.261	11.944	120,30%	2.425
4	CFG	173.601	175.870	174.524	3.901	3.238	-663	1.896	-1.346	923	4.584	189.734	91,98%	(15.210)
	CF 1	81.382	71.438	70.158	286	-	-286	-132	-1.279	-11.224	1.279	83.224	84,30%	(13.066)
	Total Griya	77.096	67.237	66.208	-	-	0	0	-1.029	-10.887	1.029	77.619	85,30%	(11.410)
	• Total Non Program	77.096	67.237	66.208	-	-	0	-2.182	-1.029	-10.887	1.029	77.619	85,30%	(11.410)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	3.950	286	-	-286	-132	-251	-336	251	5.605	70,47%	(1.655)
	CF 2	92.219	104.432	104.366	3.615	3.238	-377	2.028	-66	12.147	3.304	106.509	97,99%	(2.144)
	Mitraguna & Others	90.304	99.345	99.172	3.615	3.105	-510	2.056	-173	8.868	3.278	103.410	95,90%	(4.239)
	Pensiun	1.915	5.087	5.194	-	133	133	-28	107	3.279	26	3.099	167,60%	2.095
	Total Pembiayaan	245.309	264.233	262.067	17.184	13.626	-3.558	3.278	-2.166	16.758	15.792	294.452	89,00%	(32.385)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	1.271	2.248	3.183	3,78%	5,71%	8,13%	935	1.737	1.912			
	KUR	1.433	1.144	2.078	3.059	3,79%	5,36%	7,92%	981	1.626	1.915			
	Non KUR	12	127	170	124	2,54%	28,34%	22,98%	(46)	112	(3)			
3	PWG	-	-	-	986	0,00%	0,00%	2,98%	986	986	986			
	Cilem	-	-	-	708	0,00%	0,00%	3,78%	708	708	708			
	Gadai	-	-	-	278	0,00%	0,00%	1,93%	278	278	278			
4	CFG	3.497	2.846	2.932	7.107	2,01%	1,67%	4,07%	4.175	3.610	4.261			
	CF 1	3.310	2.577	2.801	5.782	4,07%	3,92%	8,24%	2.980	2.472	3.204			
	Total Griya	3.310	2.471	2.698	5.678	4,29%	4,01%	8,58%	2.980	2.368	3.207			
	Oto	-	106	103	103	0,00%	2,46%	2,62%	-	103	(3)			
	CF 2	187	269	130	1.325	0,20%	0,12%	1,27%	1.195	1.138	1.057			
	Mitraguna & Others	187	269	130	1.132	0,21%	0,13%	1,14%	1.002	945	864			
	Pensiun	-	-	-	193	0,00%	0,00%	3,71%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	11.275	2,10%	1,96%	4,30%	6.096	6.122	7.158	0,39%	90,85%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	712	345	345	0,18%	0,88%	0,88%	-	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,71%	-	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	13,03%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	6.609	4.928	5.342	1,44%	2,80%	3,06%	414	2.847	(1.267)			
	CF 1	2.172	4.229	2.812	3.226	2,67%	3,94%	4,60%	414	1.054	(1.003)			
	Total Griya	2.172	4.229	2.812	3.226	2,82%	4,18%	4,87%	414	1.054	(1.003)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.380	2.116	2.116	0,35%	2,03%	2,03%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,13%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.687	1,45%	2,00%	2,17%	414	2.131	(1.634)	0,47%	78,49%	-1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.281	1.239	118	(43)	(281)	-18,51%	(120)	-8,85%	8.682	14,27%	(7.444)
2	Tabungan	139.020	140.237	138.775	140.136	20	1.361	(102)	-0,07%	1.116	0,80%	151.541	92,47%	(11.405)
3	Deposito	91.332	79.357	77.629	76.625	494	(1.003)	(2.732)	-3,44%	(14.707)	-16,10%	91.991	83,30%	(15.366)
	Total	231.711	221.114	217.685	218.000	632	315	(3.115)	-1,41%	(13.711)	-5,92%	252.214	86,43%	(34.215)
	CASA	140.379	141.757	140.056	141.374	138	1.318	(383)	-0,27%	995	0,71%	160.223	88,24%	(18.849)
	(%) CASA	60,58%	64,11%	64,34%	64,85%									
	FDR	52,09%	62,72%	65,12%	65,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.773	4.497	2.110	2.379		269	(2.118)	-47,10%	(393)	-14,19%	-	0,00%	2.379
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	2.006	2.276		269	(2.118)	-48,21%	(393)	-14,72%		0,00%	2.276
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	86	88	88		0	2	2,33%	4	4,76%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	306	-	-	0	-13	-13	-1.109	13	1.415	21,64%	(1.109)
	Linkage	189	159	155	-	-	-	-4	-4	-34	4	189	82,09%	(34)
	Non-Linkage	1.226	160	151	-	-	0	-10	-10	-1.075	10	1.226	12,31%	(1.075)
	• Local Champion	1.226	160	151	-	-	0	-10	-10	-1.075	10	1.226	12,31%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.979	200	650	450	113	557	4.979	93	3.197	155,71%	1.781
	KUR	-	3.874	4.439	50	650	600	-36	565	4.439	85	3.046	145,75%	1.393
	Non KUR	-	548	540	150	-	-150	149	-8	540	8	152	355,66%	388
3	PWG	10.318	19.042	20.262	4.689	5.670	982	2.067	1.219	9.944	4.451	20.384	99,40%	(123)
	Cilem	4.275	11.205	11.755	2.355	1.645	-710	1.688	551	7.480	1.095	13.572	86,61%	(1.817)
	Gadai	6.043	7.838	8.506	2.334	4.025	1.691	379	669	2.463	3.356	6.812	124,88%	1.694
4	CFG	108.966	114.891	116.217	3.099	3.686	587	1.832	1.326	7.252	2.360	124.853	93,08%	(8.636)
	CF 1	22.575	23.290	21.823	-	181	181	-132	-1.467	-752	1.648	25.531	85,47%	(3.708)
	Total Griya	18.510	18.455	17.088	-	-	0	0	-1.368	-1.422	1.368	20.159	84,76%	(3.072)
	• Total Non Program	18.168	17.958	16.592	-	-	0	-199	-1.366	-1.576	1.366	18.782	88,34%	(2.190)
	• Program	342	497	495	-	-	0	-2	-2	154	2	1.377	35,98%	(882)
	Oto	4.065	4.835	4.735	-	181	181	-132	-99	670	281	5.372	88,15%	(637)
	CF 2	86.390	91.601	94.394	3.099	3.505	406	1.964	2.793	8.004	712	99.322	95,04%	(4.927)
	Mitraguna & Others	53.276	60.516	63.517	3.099	3.505	406	2.213	3.001	10.242	504	65.035	97,67%	(1.518)
	Pensiun	33.115	31.085	30.877	-	-	0	-249	-208	-2.238	208	34.287	90,05%	(3.410)
	Total Pembiayaan	120.698	138.675	141.763	7.988	10.007	2.019	3.999	3.089	21.065	6.918	149.849	94,60%	(8.086)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	118	-	184	0,00%	0,00%	0,91%	184	184	67			
	Cilem	-	118	-	137	0,00%	0,00%	1,17%	137	137	20			
	Gadai	-	-	-	47	0,00%	0,00%	0,55%	47	47	47			
4	CFG	438	1.949	2.664	2.705	0,40%	2,32%	2,33%	41	2.266	756			
	CF 1	438	1.427	1.437	1.265	1,94%	6,17%	5,80%	(172)	827	(162)			
	Total Griya	438	1.277	1.286	1.265	2,37%	6,97%	7,40%	(21)	827	(12)			
	Oto	-	150	151	-	0,00%	3,13%	0,00%	(151)	-	(150)			
	CF 2	-	521	1.227	1.439	0,00%	1,34%	1,52%	212	1.439	918			
	Mitraguna & Others	-	521	1.227	1.309	0,00%	2,03%	2,06%	83	1.309	788			
	Pensiun	-	-	-	130	0,00%	0,00%	0,42%	130	130	130			
	Total Pembiayaan	438	2.066	2.664	2.889	0,36%	1,92%	2,04%	225	2.451	823	1,49%	26,66%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	784	980	0,48%	0,68%	0,84%	197	456	197			
	CF 1	397	542	542	541	1,76%	2,33%	2,48%	(1)	144	(1)			
	Total Griya	397	542	542	541	2,14%	2,94%	3,17%	(1)	144	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	439	0,15%	0,26%	0,47%	198	312	198			
	Mitraguna & Others	20	241	241	439	0,04%	0,40%	0,69%	198	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	980	1,19%	0,57%	0,69%	197	(458)	197	0,25%	64,50%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	312.962	319.355	(28.699)	6.392	242.433	315,17%	246.373	337,58%	85.940	371,60%	233.415
2	Tabungan	196.862	211.461	200.897	204.407	5.677	3.509	(7.055)	-3,34%	7.545	3,83%	219.189	93,26%	(14.782)
3	Deposito	1.160.939	721.302	1.070.188	1.070.189	(601.127)	0	348.887	48,37%	(90.750)	-7,82%	1.162.123	92,09%	(91.934)
	Total	1.430.782	1.009.685	1.584.048	1.593.950	(624.148)	9.902	584.265	57,87%	163.168	11,40%	1.467.252	108,64%	126.698
	CASA	269.843	288.383	513.860	523.761	(23.022)	9.902	235.378	81,62%	253.918	94,10%	305.129	171,65%	218.633
	(%) CASA	18,86%	28,56%	32,44%	32,86%									
	FDR	15,38%	25,43%	16,42%	16,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	9.078	8.124	10.504	10.585		81	2.461	30,30%	1.507	16,60%	-	0,00%	10.585
2	Giro ISE	2.308	2.084	2.107	2.108		1	24	1,16%	(200)	-8,66%		0,00%	2.108
3	Tabungan ISE	1.370	1.740	4.097	4.177		80	2.437	140,09%	2.806	204,78%		0,00%	4.177
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	66	67	67		0	1	1,52%	9	15,52%		0,00%	67

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	20.004	-	-	0	-354	-1.853	-126	1.853	29.583	67,62%	(9.579)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	20.004	-	-	0	-354	-1.853	-126	1.853	25.467	78,55%	(5.462)
	• Local Champion	18.621	20.539	18.725	-	-	0	-315	-1.814	103	1.814	21.151	88,53%	(2.426)
	• Value Chain	1.509	1.318	1.279	-	-	-	-39	-39	-230	39	4.315	29,65%	(3.036)
2	MBG	53.102	55.398	55.010	2.630	1.010	-1.620	424	-388	1.908	1.398	62.758	87,65%	(7.748)
	KUR	50.813	53.802	53.479	2.450	1.010	-1.440	300	-323	2.667	1.333	59.899	89,28%	(6.420)
	Non KUR	2.289	1.595	1.531	180	-	-180	124	-65	-758	65	2.859	53,54%	(1.328)
3	PWG	17.782	23.855	25.920	6.559	7.541	982	2.429	2.065	8.139	5.475	31.165	83,17%	(5.244)
	Cilem	6.518	15.257	15.255	3.041	1.560	-1.481	1.829	-3	8.737	1.562	18.491	82,50%	(3.236)
	Gadai	11.264	8.598	10.666	3.517	5.981	2.463	600	2.068	-599	3.913	12.674	84,15%	(2.008)
4	CFG	129.053	155.657	159.184	7.544	6.868	-676	3.959	3.527	30.131	3.341	155.649	102,27%	3.535
	CF 1	19.758	17.952	17.484	-	-	0	-165	-468	-2.274	468	32.065	54,53%	(14.581)
	Total Griya	14.572	13.113	12.913	-	-	0	0	-200	-1.659	200	25.559	50,52%	(12.646)
	• Total Non Program	11.408	10.206	10.035	-	-	0	-177	-170	-1.373	170	12.811	78,33%	(2.776)
	• Program	3.163	2.907	2.877	-	-	0	-26	-30	-286	30	12.748	22,57%	(9.871)
	Oto	5.186	4.839	4.571	-	-	0	-165	-268	-616	268	6.505	70,26%	(1.935)
	CF 2	109.295	137.705	141.701	7.544	6.868	-676	4.123	3.996	32.406	2.872	123.585	114,66%	18.116
	Mitraguna & Others	90.925	119.063	123.308	6.927	6.748	-179	3.625	4.245	32.384	2.503	104.031	118,53%	19.277
	Pensiun	18.370	18.642	18.392	617	120	-497	499	-249	22	369	19.554	94,06%	(1.162)
	Total Pembiayaan	220.067	256.766	260.119	16.733	15.419	-1.314	6.458	3.352	40.052	12.066	279.155	93,18%	(19.037)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.261	1.624	8.939	0,85%	2,93%	16,25%	7.315	8.488	7.678			
	KUR	163	1.084	1.506	8.764	0,32%	2,80%	16,39%	7.258	8.601	7.680			
	Non KUR	289	178	118	175	12,61%	7,40%	11,44%	57	(114)	(3)			
3	PWG	-	-	-	23	0,00%	0,00%	0,09%	23	23	23			
	Cilem	-	-	-	23	0,00%	0,00%	0,15%	23	23	23			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	576	541	1.449	1,36%	0,35%	0,91%	908	(310)	873			
	CF 1	1.212	576	541	1.449	6,14%	3,01%	8,29%	908	237	873			
	Total Griya	1.052	576	541	990	7,22%	4,13%	7,67%	449	(62)	414			
	Oto	161	-	-	459	3,10%	0,00%	10,05%	459	298	459			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	10.411	1,00%	0,84%	4,00%	8.246	8.201	8.574	2,22%	44,56%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	908	904	970	2,88%	1,63%	1,76%	66	(562)	62			
	KUR	855	457	460	536	1,68%	0,85%	1,00%	76	(319)	79			
	Non KUR	677	451	444	434	29,56%	27,85%	28,35%	(10)	(243)	(17)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	501	499	439	0,59%	0,32%	0,28%	(60)	(323)	(62)			
	CF 1	321	481	480	419	1,63%	2,67%	2,40%	(60)	98	(62)			
	Total Griya	321	481	480	419	2,20%	3,66%	3,25%	(60)	98	(62)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.409	1.403	1.409	1,11%	0,55%	0,54%	5	(1.040)	(0)	1,63%	-200,92%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	6.911	6.891	(2.608)	(19)	(856)	-11,04%	(2.604)	-27,42%	14.967	46,05%	(8.075)
2	Tabungan	99.410	116.831	121.319	121.356	25.825	37	4.526	3,87%	21.946	22,08%	108.765	111,58%	12.591
3	Deposito	64.192	61.368	61.786	61.782	141	(4)	415	0,68%	(2.409)	-3,75%	64.684	95,51%	(2.901)
	Total	173.097	185.945	190.016	190.030	23.358	14	4.085	2,20%	16.933	9,78%	188.416	100,86%	1.614
	CASA	108.906	124.578	128.229	128.248	23.217	18	3.670	2,95%	19.342	17,76%	123.732	103,65%	4.516
	(%) CASA	62,92%	67,00%	67,48%	67,49%									
	FDR	57,60%	62,98%	62,25%	62,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	13.303	11.961	11.272	11.439	167	(522)	-4,36%	(1.864)	-14,01%	-	0,00%	11.439
2	Giro ISE	6.014	3.248	2.274	2.401	127	(847)	-26,08%	(3.612)	-60,07%		0,00%	2.401
3	Tabungan ISE	6.490	7.913	8.198	8.238	40	325	4,11%	1.748	26,94%		0,00%	8.238
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54	0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	• Local Champion	-	2.088	1.986	-	-	0	-102	-102	1.986	102	0	0,00%	1.986
	• Value Chain	-	3.885	3.856	-	-	-	-29	-29	3.856	29	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	35.713	9.684	10.185	501	2.299	970	11.983	9.215	30.383	117,54%	5.330
	Cilem	8.075	15.687	16.239	2.195	2.239	44	1.453	552	8.164	1.687	12.616	128,72%	3.623
	Gadai	15.654	19.055	19.474	7.488	7.945	457	845	418	3.819	7.527	17.767	109,60%	1.706
4	CFG	75.933	76.399	76.732	135	1.401	1.266	-973	333	799	1.068	84.523	90,78%	(7.791)
	CF 1	16.979	16.374	16.081	-	-	0	-84	-293	-899	293	18.164	88,53%	(2.083)
	Total Griya	15.306	14.189	13.980	-	-	0	0	-209	-1.326	209	15.742	88,80%	(1.762)
	• Total Non Program	15.306	14.189	13.980	-	-	0	-210	-209	-1.326	209	15.742	88,80%	(1.762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.101	-	-	0	-84	-85	428	85	2.422	86,75%	(321)
	CF 2	58.954	60.025	60.651	135	1.401	1.266	-889	626	1.697	775	66.359	91,40%	(5.708)
	Mitraguna & Others	51.295	53.140	53.765	135	1.301	1.166	-828	625	2.470	676	58.029	92,65%	(4.263)
	Pensiun	7.658	6.884	6.885	-	100	100	-62	1	-773	99	8.330	82,66%	(1.444)
	Total Pembiayaan	99.702	117.114	118.286	9.819	11.586	1.767	1.195	1.172	18.584	10.414	114.946	102,91%	3.341

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	20	-	413	0,00%	0,00%	1,16%	413	413	393			
	Cilem	-	20	-	378	0,00%	0,00%	2,33%	378	378	358			
	Gadai	-	-	-	35	0,00%	0,00%	0,18%	35	35	35			
4	CFG	315	353	443	465	0,41%	0,58%	0,61%	22	151	112			
	CF 1	-	240	260	258	0,00%	1,59%	1,61%	(2)	258	18			
	Total Griya	-	240	238	237	0,00%	1,68%	1,70%	(1)	237	(3)			
	Oto	-	-	22	21	0,00%	0,99%	1,00%	(1)	21	21			
	CF 2	315	112	184	207	0,53%	0,31%	0,34%	23	(108)	95			
	Mitraguna & Others	315	112	184	207	0,61%	0,35%	0,38%	23	(108)	95			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	879	0,32%	0,38%	0,74%	435	564	506	1,94%	-161,43%	1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	623	620	646	0,90%	0,81%	0,84%	26	(36)	23			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	623	620	646	1,07%	1,03%	1,06%	26	16	23			
	Mitraguna & Others	630	623	620	646	1,23%	1,17%	1,20%	26	16	23			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	646	0,72%	0,53%	0,55%	26	(76)	23	0,26%	52,29%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.178	2.256	(260)	78	(3.298)	-59,38%	(1.252)	-35,70%	8.003	28,19%	(5.747)
2	Tabungan	88.498	84.028	81.860	83.165	2.791	1.305	(863)	-1,03%	(5.332)	-6,03%	96.182	86,47%	(13.017)
3	Deposito	50.176	26.346	25.280	25.230	(1.595)	(50)	(1.116)	-4,24%	(24.946)	-49,72%	50.580	49,88%	(25.350)
	Total	142.182	115.928	109.318	110.651	936	1.333	(5.277)	-4,55%	(31.531)	-22,18%	154.766	71,50%	(44.115)
	CASA	92.006	89.582	84.038	85.421	2.531	1.383	(4.161)	-4,64%	(6.585)	-7,16%	104.186	81,99%	(18.765)
	(%) CASA	64,71%	77,27%	76,88%	77,20%									
	FDR	46,30%	73,38%	78,45%	77,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	3.257	2.670	659	669	10	(2.001)	-74,94%	(2.588)	-79,46%	-	0,00%	669
2	Giro ISE	705	2.196	199	200	1	(1.996)	-90,90%	(505)	-71,66%		0,00%	200
3	Tabungan ISE	2.552	474	460	469	9	(5)	-1,07%	(2.083)	-81,61%		0,00%	469
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154	0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.233	4.150	350	-	-350	281	-84	4.150	84	3.212	129,21%	938
	KUR	-	4.144	4.062	350	-	-350	283	-81	4.062	81	3.046	133,39%	1.017
	Non KUR	-	89	87	-	-	0	-2	-2	87	2	166	52,49%	(79)
3	PWG	2.349	5.844	5.991	776	520	-256	411	147	3.642	373	5.668	105,71%	324
	Cilem	2.349	5.844	5.991	776	520	-256	411	147	3.642	373	5.668	105,71%	324
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.619	2.298	1.516	-782	1.632	632	12.133	884	73.395	103,03%	2.224
	CF 1	26.468	27.937	28.177	-	561	-	-109	240	1.709	321	27.743	101,57%	434
	Total Griya	25.069	24.115	24.444	-	540	540	0	329	-625	211	25.471	95,97%	(1.027)
	• Total Non Program	25.069	24.115	24.444	-	540	540	-224	329	-625	211	25.471	95,97%	(1.027)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.733	-	21	21	-109	-89	2.334	110	2.272	164,33%	1.461
	CF 2	37.018	47.050	47.442	2.298	955	-1.343	1.742	392	10.424	563	45.652	103,92%	1.790
	Mitraguna & Others	36.826	46.839	47.236	2.298	955	-1.343	1.746	397	10.410	558	44.677	105,73%	2.559
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.760	3.424	2.036	-1.388	2.324	695	19.924	1.340	82.274	104,24%	3.486

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	-	182	0,00%	0,00%	4,38%	182	182	182			
	KUR	-	-	-	182	0,00%	0,00%	4,47%	182	182	182			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	115	0,00%	0,00%	1,92%	115	115	115			
	Cilem	-	-	-	115	0,00%	0,00%	1,92%	115	115	115			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	974	1,73%	2,07%	1,29%	(579)	(123)	(434)			
	CF 1	1.097	1.035	1.183	715	4,15%	4,23%	2,54%	(468)	(383)	(321)			
	Total Griya	1.097	1.035	1.040	572	4,38%	4,31%	2,34%	(468)	(525)	(463)			
	Oto	-	-	143	143	0,00%	3,73%	3,82%	-	143	143			
	CF 2	-	373	370	260	0,00%	0,79%	0,55%	(110)	260	(113)			
	Mitraguna & Others	-	373	370	260	0,00%	0,79%	0,55%	(110)	260	(113)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	1.271	1,67%	1,83%	1,48%	(282)	174	(137)	0,43%	71,26%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	850	840	2.180	0,19%	1,12%	2,88%	1.340	2.060	1.330			
	CF 1	-	831	821	1.862	0,00%	2,94%	6,61%	1.040	1.862	1.030			
	Total Griya	-	831	821	1.862	0,00%	3,41%	7,62%	1.040	1.862	1.030			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	319	0,32%	0,04%	0,67%	300	199	300			
	Mitraguna & Others	120	19	19	319	0,33%	0,04%	0,67%	300	199	300			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	2.180	0,18%	0,99%	2,54%	1.340	2.060	1.330	0,96%	62,07%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	3.145	3.329	638	184	(1.400)	-29,61%	(947)	-22,15%	12.480	26,67%	(9.152)
2	Tabungan	143.334	167.049	171.441	171.105	3.814	(336)	4.055	2,43%	27.770	19,37%	157.358	108,74%	13.747
3	Deposito	111.952	125.321	109.775	109.799	(9.175)	24	(15.522)	-12,39%	(2.153)	-1,92%	112.690	97,43%	(2.891)
	Total	259.563	297.099	284.361	284.233	(4.723)	(128)	(12.867)	-4,33%	24.670	9,50%	282.529	100,60%	1.704
	CASA	147.610	171.779	174.586	174.433	4.452	(152)	2.655	1,55%	26.823	18,17%	169.838	102,71%	4.595
	(%) CASA	56,87%	57,82%	61,40%	61,37%									
	FDR	26,72%	28,91%	29,93%	29,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.337	2.130	2.202	2.174		(28)	44	2,07%	(164)	-7,00%	-	0,00%	2.174
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.177	2.149		(28)	44	2,09%	(166)	-7,18%		0,00%	2.149
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	110	113	113		0	3	2,73%	6	5,61%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.226	8.354	1.525	300	-1.225	1.340	128	8.160	172	3.371	247,83%	4.983
	KUR	194	7.421	7.572	1.050	300	-750	946	151	7.378	149	3.205	236,27%	4.367
	Non KUR	-	805	782	475	-	-475	394	-23	782	23	166	470,83%	616
3	PWG	3.438	6.116	5.534	472	195	-277	-61	-582	2.096	776	8.591	64,42%	(3.057)
	Cilem	3.438	6.116	5.534	472	195	-277	-61	-582	2.096	776	8.591	64,42%	(3.057)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	70.617	2.272	980	-1.292	900	-336	5.654	1.316	75.712	93,27%	(5.096)
	CF 1	19.068	19.315	18.971	552	-	-552	498	-345	-97	345	20.447	92,78%	(1.476)
	Total Griya	17.646	16.784	16.509	-	-	0	0	-275	-1.138	275	18.078	91,32%	(1.569)
	• Total Non Program	17.646	16.784	16.509	-	-	0	-529	-275	-1.138	275	18.078	91,32%	(1.569)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.462	552	-	-552	498	-69	1.040	69	2.369	103,93%	93
	CF 2	45.895	51.637	51.646	1.720	980	-740	402	9	5.751	971	55.266	93,45%	(3.620)
	Mitraguna & Others	40.397	45.849	45.882	1.270	980	-290	297	33	5.486	947	48.918	93,79%	(3.035)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	85.098	4.269	1.475	-2.795	2.175	-789	15.739	2.263	88.438	96,22%	(3.340)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	23	0,00%	0,00%	0,28%	23	23	23			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	23	0,00%	0,00%	2,97%	23	23	23			
3	PWG	-	19	-	69	0,00%	0,00%	1,24%	69	69	49			
	Cilem	-	19	-	69	0,00%	0,00%	1,24%	69	69	49			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	6.025	1,63%	1,82%	8,53%	4.732	4.965	5.708			
	CF 1	648	-	-	3.984	3,40%	0,00%	21,00%	3.984	3.335	3.984			
	Total Griya	648	-	-	3.984	3,67%	0,00%	24,13%	3.984	3.335	3.984			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	317	1.293	2.041	0,90%	2,50%	3,95%	748	1.629	1.724			
	Mitraguna & Others	412	-	978	1.728	1,02%	2,13%	3,77%	750	1.316	1.728			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	6.116	2,63%	1,51%	7,19%	4.824	4.292	5.183	0,56%	92,25%	-6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	1.234	2.186	0,41%	1,74%	3,10%	952	1.919	952			
	CF 1	267	869	869	868	1,40%	4,50%	4,57%	(1)	600	(1)			
	Total Griya	132	734	734	733	0,75%	4,37%	4,44%	(1)	600	(1)			
	Oto	135	135	135	135	9,51%	5,34%	5,49%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,55%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,87%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.779	0,39%	2,13%	3,27%	952	2.512	1.545	2,24%	31,51%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	16.109	16.107	(1.425)	(2)	1.065	7,08%	12.290	321,95%	9.215	174,80%	6.893
2	Tabungan	117.085	112.217	110.979	112.001	2.330	1.022	(216)	-0,19%	(5.084)	-4,34%	126.313	88,67%	(14.312)
3	Deposito	49.844	48.537	47.990	47.990	(676)	0	(547)	-1,13%	(1.854)	-3,72%	50.329	95,35%	(2.339)
	Total	170.746	175.797	175.078	176.098	229	1.020	302	0,17%	5.352	3,13%	185.857	94,75%	(9.759)
	CASA	120.903	127.260	127.088	128.109	905	1.020	849	0,67%	7.206	5,96%	135.528	94,53%	(7.419)
	(%) CASA	70,81%	72,39%	72,59%	72,75%									
	FDR	80,42%	78,23%	79,22%	78,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	1.691	918	1.447	910	(537)	(8)	-0,90%	(781)	-46,19%	-	0,00%	910
2	Giro ISE	436	247	194	194	(0)	(53)	-21,37%	(242)	-55,52%	-	0,00%	194
3	Tabungan ISE	1.254	671	1.253	716	(537)	44	6,62%	(539)	-42,94%	-	0,00%	716
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%	-	0,00%	75

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	20.532	21.988	4.341	5.872	1.531	782	1.456	8.439	4.415	20.999	104,71%	990
	Cilem	7.456	10.743	11.408	1.747	1.545	-202	575	665	3.952	881	12.236	93,23%	(828)
	Gadai	6.094	9.789	10.580	2.594	4.326	1.732	208	792	4.487	3.534	8.762	120,75%	1.818
4	CFG	119.321	116.995	116.713	2.431	1.374	-1.057	505	-282	-2.608	1.656	130.324	89,56%	(13.611)
	CF 1	15.625	17.605	17.892	-	461	461	-322	288	2.267	173	17.191	104,08%	701
	Total Griya	13.902	15.414	15.766	-	461	461	0	352	1.863	109	14.348	109,88%	1.418
	• Total Non Program	13.902	15.414	15.766	-	461	461	-276	352	1.863	109	14.348	109,88%	1.418
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.127	-	-	0	-322	-64	404	64	2.844	74,80%	(717)
	CF 2	103.696	99.390	98.821	2.431	913	-1.518	826	-570	-4.876	1.483	113.133	87,35%	(14.313)
	Mitraguna & Others	94.197	89.853	89.052	2.165	433	-1.732	737	-802	-5.146	1.235	102.629	86,77%	(13.577)
	Pensiun	9.499	9.537	9.769	266	480	214	89	232	270	248	10.505	93,00%	(736)
	Total Pembiayaan	137.307	137.527	138.701	6.772	7.246	474	1.287	1.175	1.394	6.071	155.759	89,05%	(17.058)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	-	360	0,00%	0,00%	1,64%	360	360	360			
	Cilem	-	-	-	321	0,00%	0,00%	2,81%	321	321	321			
	Gadai	-	-	-	39	0,00%	0,00%	0,37%	39	39	39			
4	CFG	1.942	1.297	2.012	2.068	1,63%	1,72%	1,77%	56	127	771			
	CF 1	86	-	209	465	0,55%	1,19%	2,60%	257	379	465			
	Total Griya	-	-	-	326	0,00%	0,00%	2,07%	326	326	326			
	Oto	86	-	209	139	4,99%	9,53%	6,54%	(70)	53	139			
	CF 2	1.856	1.297	1.803	1.603	1,79%	1,81%	1,62%	(201)	(253)	306			
	Mitraguna & Others	1.856	1.297	1.803	1.376	1,97%	2,01%	1,54%	(428)	(480)	78			
	Pensiun	-	-	-	227	0,00%	0,00%	2,33%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	2.428	1,41%	1,46%	1,75%	416	486	1.131	0,36%	79,19%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	748	479	605	0,28%	0,41%	0,52%	126	274	(143)			
	CF 1	300	268	-	-	1,92%	0,00%	0,00%	-	(300)	(268)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	268	-	-	17,42%	0,00%	0,00%	-	(300)	(268)			
	CF 2	31	480	479	605	0,03%	0,48%	0,61%	126	574	125			
	Mitraguna & Others	31	480	479	605	0,03%	0,53%	0,68%	126	574	125			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	605	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-47,27%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	15.644	11.858	9.320	(3.786)	(8.522)	-41,82%	(2.073)	-14,88%	21.404	55,40%	(9.546)
2	Tabungan	118.671	149.789	157.901	158.779	4.855	878	8.991	6,00%	40.108	33,80%	131.813	120,46%	26.967
3	Deposito	125.329	123.645	132.400	134.900	1.292	2.500	11.255	9,10%	9.571	7,64%	125.971	107,09%	8.929
	Total	257.931	293.814	305.945	305.537	15.467	(409)	11.723	3,99%	47.606	18,46%	279.187	109,44%	26.350
	CASA	132.602	170.169	173.545	170.637	14.175	(2.909)	468	0,28%	38.035	28,68%	153.216	111,37%	17.421
	(%) CASA	51,41%	57,92%	56,72%	55,85%									
	FDR	59,82%	58,36%	59,93%	60,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.538	4.197	4.283	4.301		18	104	2,48%	763	21,57%	-	0,00%	4.301
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%		0,00%	1
3	Tabungan ISE	3.537	4.196	4.282	4.300		18	104	2,48%	763	21,58%		0,00%	4.300
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	48	49	49		0	1	2,08%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	8.400	-	8.400	8.400	0	8.400	8.400	-	0	0,00%	8.400
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	8.400	-	8.400	8.400	0	8.400	8.400	-	0	0,00%	8.400
	• Local Champion	-	-	8.400	-	8.400	8.400	0	8.400	8.400	-	0	0,00%	8.400
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
3	PWG	17.010	23.113	25.601	7.806	7.541	-265	2.629	2.487	8.591	5.054	21.932	116,73%	3.668
	Cilem	7.758	11.568	11.862	2.611	985	-1.626	1.248	294	4.104	691	11.527	102,91%	335
	Gadai	9.252	11.546	13.739	5.196	6.556	1.360	1.381	2.193	4.487	4.363	10.405	132,04%	3.334
4	CFG	136.962	148.294	149.294	5.382	3.537	-1.845	2.109	1.000	12.332	2.537	150.143	99,43%	(849)
	CF 1	16.548	16.413	16.457	240	257	17	165	44	-91	213	17.976	91,55%	(1.519)
	Total Griya	15.017	13.854	13.742	-	-	0	0	-112	-1.275	112	15.423	89,10%	(1.680)
	• Total Non Program	15.017	13.854	13.742	-	-	0	-111	-112	-1.275	112	15.423	89,10%	(1.680)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.715	240	257	17	165	156	1.183	101	2.553	106,34%	162
	CF 2	120.414	131.881	132.837	5.143	3.280	-1.863	1.945	956	12.424	2.324	132.167	100,51%	670
	Mitraguna & Others	110.777	121.505	122.071	4.303	2.815	-1.488	1.183	566	11.294	2.249	121.615	100,38%	456
	Pensiun	9.636	10.375	10.766	840	465	-375	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	183.342	13.188	19.478	6.290	4.676	11.885	29.053	7.593	172.392	106,35%	10.950

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
3	PWG	-	-	-	759	0,00%	0,00%	2,96%	759	759	759			
	Cilem	-	-	-	626	0,00%	0,00%	5,27%	626	626	626			
	Gadai	-	-	-	133	0,00%	0,00%	0,97%	133	133	133			
4	CFG	334	628	1.041	2.208	0,24%	0,70%	1,48%	1.167	1.874	1.580			
	CF 1	-	124	569	193	0,00%	3,47%	1,18%	(376)	193	70			
	Total Griya	-	124	569	44	0,00%	4,11%	0,32%	(525)	44	(80)			
	Oto	-	-	-	149	0,00%	0,00%	5,50%	149	149	149			
	CF 2	334	504	472	2.014	0,28%	0,36%	1,52%	1.543	1.680	1.510			
	Mitraguna & Others	334	504	472	2.014	0,30%	0,39%	1,65%	1.543	1.680	1.510			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	2.967	0,31%	0,64%	1,62%	1.876	2.485	2.286	0,15%	90,70%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	60	-	47	24,03%	0,00%	100,00%	47	(29)	(13)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	47	24,03%	0,00%	100,00%	47	(29)	(13)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.280	0,57%	0,81%	0,86%	77	494	303			
	CF 1	645	-	-	78	3,90%	0,00%	0,47%	78	(567)	78			
	Total Griya	645	-	-	78	4,29%	0,00%	0,57%	78	(567)	78			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,91%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	0,99%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.328	0,56%	0,70%	0,72%	125	465	290	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	10.939	8.692	6.361	(2.247)	(4.873)	-35,92%	112	1,30%	17.523	49,60%	(8.831)
2	Tabungan	115.717	129.668	140.608	138.955	(48.354)	(1.653)	9.288	7,16%	23.238	20,08%	128.619	108,04%	10.336
3	Deposito	158.683	177.958	172.323	172.290	4.988	(33)	(5.668)	-3,19%	13.608	8,58%	159.458	108,05%	12.833
	Total	282.980	321.190	323.870	319.937	(37.006)	(3.933)	(1.253)	-0,39%	36.958	13,06%	305.600	104,69%	14.338
	CASA	124.297	143.232	151.547	147.647	(41.993)	(3.900)	4.415	3,08%	23.350	18,79%	146.142	101,03%	1.505
	(%) CASA	43,92%	44,59%	46,79%	46,15%									
	FDR	77,18%	77,13%	76,31%	77,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.319	3.088	9.757	9.118		(639)	6.030	195,28%	5.799	174,70%	-	0,00%	9.118
2	Giro ISE	510	270	648	650		2	379	140,45%	140	27,43%		0,00%	650
3	Tabungan ISE	2.559	2.568	8.859	8.218		(641)	5.651	220,06%	5.659	221,10%		0,00%	8.218
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.116	-	-	0	-374	-124	-392	124	7.562	54,44%	(3.446)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.116	-	-	0	-374	-124	-392	124	6.232	66,05%	(2.116)
	• Local Champion	4.509	4.240	4.116	-	-	0	-374	-124	-392	124	5.326	77,29%	(1.210)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	12.255	675	675	0	264	251	2.342	424	11.888	103,08%	366
	KUR	9.027	10.576	10.794	575	600	25	207	218	1.767	382	10.922	98,83%	(128)
	Non KUR	885	1.428	1.460	100	75	-25	57	33	575	42	966	151,15%	494
3	PWG	13.890	23.194	23.003	7.114	3.600	-3.513	1.853	-191	9.112	3.792	25.234	91,16%	(2.231)
	Cilem	5.699	14.671	14.220	3.130	703	-2.427	1.572	-452	8.520	1.155	14.596	97,42%	(376)
	Gadai	8.191	8.523	8.783	3.984	2.897	-1.087	281	260	592	2.637	10.638	82,56%	(1.855)
4	CFG	190.097	208.286	207.777	13.280	4.871	-8.409	4.715	-510	17.680	5.381	203.447	102,13%	4.329
	CF 1	25.896	28.426	28.103	1.975	-	-1.975	-115	-322	2.208	322	27.548	102,02%	555
	Total Griya	21.834	24.367	24.167	1.975	-	-1.975	0	-200	2.334	200	22.303	108,36%	1.864
	• Total Non Program	21.834	24.367	24.167	1.975	-	-1.975	1.758	-200	2.334	200	22.303	108,36%	1.864
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	3.936	-	-	0	-115	-122	-126	122	5.245	75,04%	(1.309)
	CF 2	164.201	179.861	179.673	11.305	4.871	-6.434	4.829	-188	15.472	5.059	175.899	102,15%	3.774
	Mitraguna & Others	145.925	160.858	160.657	11.155	4.568	-6.587	4.976	-201	14.731	4.769	156.562	102,62%	4.094
	Pensiun	18.276	19.003	19.016	150	303	153	-146	14	741	289	19.337	98,34%	(320)
	Total Pembiayaan	218.409	247.724	247.150	21.068	9.146	-11.922	6.458	-574	28.742	9.720	248.132	99,60%	(981)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	-	304	2,87%	0,00%	2,48%	304	20	304			
	KUR	284	-	-	304	3,15%	0,00%	2,82%	304	20	304			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	909	0,00%	0,00%	3,95%	909	909	767			
	Cilem	-	142	-	863	0,00%	0,00%	6,07%	863	863	721			
	Gadai	-	-	-	45	0,00%	0,00%	0,52%	45	45	45			
4	CFG	85	731	484	575	0,04%	0,23%	0,28%	90	490	(156)			
	CF 1	52	483	484	467	0,20%	1,70%	1,66%	(18)	415	(16)			
	Total Griya	52	49	48	48	0,24%	0,20%	0,20%	(1)	(5)	(1)			
	Oto	-	434	436	419	0,00%	10,75%	10,65%	(17)	419	(14)			
	CF 2	33	248	-	108	0,02%	0,00%	0,06%	108	75	(140)			
	Mitraguna & Others	33	-	-	108	0,02%	0,00%	0,07%	108	75	108			
	Pensiun	-	248	-	-	0,00%	0,00%	0,00%	-	-	(248)			
	Total Pembiayaan	369	873	484	1.788	0,17%	0,20%	0,72%	1.303	1.419	915	0,18%	75,38%	-0,5%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	38.271	38.246	4.605	(25)	30.056	366,98%	29.692	347,12%	14.517	263,45%	23.728
2	Tabungan	104.558	99.302	99.925	100.044	725	119	742	0,75%	(4.514)	-4,32%	115.482	86,63%	(15.438)
3	Deposito	118.514	117.131	76.805	76.806	1	0	(40.325)	-34,43%	(41.708)	-35,19%	119.000	64,54%	(42.194)
	Total	231.625	224.623	215.001	215.095	5.331	94	(9.527)	-4,24%	(16.530)	-7,14%	248.999	86,38%	(33.904)
	CASA	113.112	107.492	138.196	138.290	5.330	94	30.798	28,65%	25.178	22,26%	129.999	106,38%	8.290
	(%) CASA	48,83%	47,85%	64,28%	64,29%									
	FDR	61,23%	66,47%	69,88%	69,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.660	4.461	4.480	4.381		(99)	(80)	-1,79%	1.721	64,72%	-	0,00%	4.381
2	Giro ISE	666	1.055	1.097	1.112		15	57	5,42%	446	66,90%		0,00%	1.112
3	Tabungan ISE	1.893	3.306	3.283	3.169		(114)	(137)	-4,14%	1.276	67,37%		0,00%	3.169
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	77	78	78		0	1	1,30%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Local Champion	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
3	PWG	18.643	23.712	25.176	4.422	4.553	132	590	1.464	6.533	3.089	26.997	93,26%	(1.821)
	Cilem	13.169	14.611	14.422	1.008	931	-77	-89	-190	1.253	1.121	18.072	79,80%	(3.650)
	Gadai	5.474	9.101	10.754	3.413	3.622	209	679	1.653	5.280	1.968	8.925	120,49%	1.829
4	CFG	123.108	123.758	123.288	2.201	1.940	-261	139	-470	180	2.410	135.676	90,87%	(12.389)
	CF 1	17.304	14.800	13.828	-	-	0	-112	-972	-3.475	972	18.907	73,14%	(5.079)
	Total Griya	13.206	11.180	10.399	-	-	0	0	-781	-2.807	781	13.646	76,21%	(3.247)
	• Total Non Program	13.206	11.180	10.399	-	-	0	-416	-781	-2.807	781	13.646	76,21%	(3.247)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.429	-	-	0	-112	-191	-669	191	5.261	65,18%	(1.832)
	CF 2	105.804	108.958	109.460	2.201	1.940	-261	251	502	3.655	1.438	116.769	93,74%	(7.310)
	Mitraguna & Others	72.025	75.639	76.555	2.125	1.940	-185	464	916	4.530	1.024	81.996	93,36%	(5.441)
	Pensiun	33.780	33.319	32.905	76	-	-76	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	150.248	6.623	6.493	-129	687	953	8.422	5.540	162.749	92,32%	(12.500)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	-	61	0,00%	0,00%	100,00%	61	61	61			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	61	0,00%	0,00%	100,00%	61	61	61			
3	PWG	-	67	-	1.001	0,00%	0,00%	3,97%	1.001	1.001	933			
	Cilem	-	67	-	698	0,00%	0,00%	4,84%	698	698	631			
	Gadai	-	-	-	303	0,00%	0,00%	2,82%	303	303	303			
4	CFG	370	829	965	1.310	0,30%	0,78%	1,06%	345	940	481			
	CF 1	206	520	654	862	1,19%	4,42%	6,24%	209	656	342			
	Total Griya	92	423	559	770	0,69%	5,00%	7,40%	211	678	347			
	Oto	114	97	95	93	2,79%	2,62%	2,70%	(2)	(22)	(4)			
	CF 2	164	309	311	447	0,15%	0,29%	0,41%	136	284	138			
	Mitraguna & Others	164	309	311	350	0,23%	0,41%	0,46%	39	187	42			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	2.371	0,26%	0,65%	1,58%	1.406	2.001	1.475	1,37%	13,37%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	443	325	684	0,00%	0,26%	0,55%	359	679	241			
	CF 1	5	67	108	156	0,03%	0,73%	1,13%	48	151	89			
	Total Griya	5	67	108	156	0,04%	0,97%	1,50%	48	151	89			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	528	0,00%	0,20%	0,48%	311	528	152			
	Mitraguna & Others	-	159	-	311	0,00%	0,00%	0,41%	311	311	152			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	-	217	(0)			
	Total Pembiayaan	5	443	325	684	0,00%	0,22%	0,46%	359	679	241	2,13%	-367,28%	1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	3.449	3.416	(3.772)	(33)	(1.226)	-26,41%	1.800	111,45%	6.087	56,11%	(2.671)
2	Tabungan	101.049	105.844	102.932	105.141	2.355	2.210	(702)	-0,66%	4.092	4,05%	108.694	96,73%	(3.552)
3	Deposito	38.774	45.970	45.471	45.450	352	(21)	(520)	-1,13%	6.676	17,22%	39.176	116,02%	6.274
	Total	141.438	156.455	151.851	154.007	(1.065)	2.156	(2.448)	-1,56%	12.569	8,99%	153.956	100,03%	51
	CASA	102.664	110.485	106.380	108.557	(1.417)	2.177	(1.928)	-1,75%	5.892	5,74%	114.781	94,58%	(6.224)
	(%) CASA	72,59%	70,62%	70,06%	70,49%									
	FDR	91,03%	101,07%	106,17%	104,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.298	2.664	3.010	3.263		253	599	22,49%	(35)	-1,07%	-	0,00%	3.263
2	Giro ISE	186	384	186	294		108	(90)	-23,51%	108	58,22%		0,00%	294
3	Tabungan ISE	2.913	2.270	2.814	2.959		146	689	30,37%	47	1,60%		0,00%	2.959
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	98	102	102		0	4	4,08%	8	8,51%		0,00%	102

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Local Champion	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.892	800	450	-350	716	324	6.650	126	3.432	200,80%	3.460
	KUR	103	5.934	6.276	800	450	-350	734	341	6.173	109	3.149	199,27%	3.126
	Non KUR	139	633	616	-	-	0	-18	-17	477	17	283	217,84%	333
3	PWG	20.398	28.133	30.298	10.748	9.274	-1.474	1.050	2.166	9.900	7.108	29.699	102,02%	600
	Cilem	7.170	11.937	12.687	2.293	2.084	-209	519	749	5.517	1.335	14.807	85,68%	(2.121)
	Gadai	13.229	16.195	17.612	8.456	7.190	-1.265	531	1.416	4.383	5.774	14.891	118,27%	2.721
4	CFG	107.701	103.456	103.916	575	2.604	2.029	-1.018	460	-3.785	2.144	118.027	88,04%	(14.111)
	CF 1	13.161	13.769	13.564	25	-	-25	-50	-205	403	205	14.488	93,62%	(924)
	Total Griya	10.223	10.244	10.122	-	-	0	0	-122	-100	122	10.640	95,14%	(517)
	• Total Non Program	10.223	10.071	9.950	-	-	0	-459	-121	-273	121	10.640	93,52%	(690)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.442	25	-	-25	-50	-83	503	83	3.848	89,44%	(406)
	CF 2	94.540	89.687	90.352	550	2.604	2.054	-968	666	-4.187	1.938	103.539	87,26%	(13.187)
	Mitraguna & Others	89.171	84.195	84.138	430	1.830	1.400	-1.036	-57	-5.033	1.887	97.354	86,42%	(13.217)
	Pensiun	5.368	5.492	6.214	120	774	654	68	723	846	51	6.185	100,48%	30
	Total Pembiayaan	128.755	158.128	161.226	12.123	12.478	355	747	3.098	32.471	9.380	151.573	106,37%	9.653

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	-	99	0,00%	0,00%	1,44%	99	99	99			
	KUR	-	-	-	99	0,00%	0,00%	1,58%	99	99	99			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	278	0,00%	0,00%	0,92%	278	278	278			
	Cilem	-	-	-	247	0,00%	0,00%	1,95%	247	247	247			
	Gadai	-	-	-	32	0,00%	0,00%	0,18%	32	32	32			
4	CFG	1.919	1.753	960	1.565	1,78%	0,93%	1,51%	605	(354)	(188)			
	CF 1	107	46	77	228	0,81%	0,56%	1,68%	151	121	181			
	Total Griya	107	46	-	228	1,04%	0,00%	2,25%	228	121	181			
	Oto	-	-	77	-	0,00%	2,19%	0,00%	(77)	-	-			
	CF 2	1.812	1.706	883	1.337	1,92%	0,98%	1,48%	455	(475)	(369)			
	Mitraguna & Others	1.812	1.706	883	1.337	2,03%	1,05%	1,59%	455	(475)	(369)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	1.943	1,49%	0,61%	1,20%	983	24	190	0,00%	100,00%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	1.314	2.121	2.540	2,33%	2,05%	2,44%	420	35	1.226			
	CF 1	23	78	78	78	0,18%	0,57%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	1.236	2.042	2.462	2,63%	2,28%	2,72%	420	(20)	1.226			
	Mitraguna & Others	2.482	1.236	2.042	2.462	2,78%	2,43%	2,93%	420	(20)	1.226			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.540	2,27%	1,34%	1,58%	420	(380)	1.226	0,00%	100,00%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	125	109	109	(12)	1	(16)	-12,70%	74	212,13%	39	279,69%	70
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	109	109	(12)	1	(16)	-12,70%	74	212,13%	39	279,69%	70
	CASA	35	125	109	109	(12)	1	(16)	-12,70%	74	212,13%	39	279,69%	70
	(%) 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 (1-29 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	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	618	744	739	57	(5)	122	19,70%	301	68,67%	489	151,14%	250
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.294	1.289	57	(5)	122	10,42%	851	194,16%	489	263,59%	800
	CASA	438	618	744	739	57	(5)	122	19,70%	301	68,67%	489	151,14%	250
	(%) CASA	100,00%	52,89%	57,50%	57,34%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	0	107	195	195	0	88	81,85%	195	195291,91%	-	0,00%	195
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	195	195	0	88	81,85%	195	195291,91%		0,00%	195
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	40.093	40.528	1.667	434	1.816	4,69%	19.076	88,92%	29.582	137,00%	10.946
2	Tabungan	103.481	114.782	120.276	121.276	(1.849)	1.001	6.494	5,66%	17.796	17,20%	117.381	103,32%	3.896
3	Deposito	132.303	92.587	85.854	85.859	(2.092)	5	(6.728)	-7,27%	(46.444)	-35,10%	133.044	64,53%	(47.185)
	Total	257.235	246.081	246.223	247.663	(2.274)	1.440	1.582	0,64%	(9.573)	-3,72%	280.006	88,45%	(32.343)
	CASA	124.933	153.494	160.369	161.804	(182)	1.435	8.310	5,41%	36.871	29,51%	146.962	110,10%	14.842
	(%) CASA	48,57%	62,38%	65,13%	65,33%									
	FDR	70,83%	83,69%	85,65%	85,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	7.936	8.393	8.363	8.538		175	144	1,72%	602	7,58%	-	0,00%	8.538
2	Giro ISE	4.026	4.019	3.820	3.860		40	(159)	-3,96%	(166)	-4,13%		0,00%	3.860
3	Tabungan ISE	2.910	4.374	4.543	4.678		135	304	6,94%	1.768	60,77%		0,00%	4.678
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	64	64		0	0	0,00%	2	3,23%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	38.788	-	-	0	-132	-376	-6.447	376	52.956	73,24%	(14.169)
	Linkage	14.656	14.626	14.625	-	-	-	-25	-1	-31	1	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.162	-	-	0	-107	-376	-6.417	376	34.938	69,16%	(10.775)
	• Local Champion	28.121	21.528	21.317	-	-	0	-103	-211	-6.804	211	30.188	70,61%	(8.871)
	• Value Chain	2.457	3.009	2.845	-	-	-	-4	-164	388	164	4.750	59,90%	(1.905)
2	MBG	4.919	3.092	2.930	-	-	0	-141	-162	-1.989	162	4.919	59,57%	(1.989)
	KUR	4.804	3.092	2.930	-	-	0	-141	-162	-1.874	162	4.804	60,99%	(1.874)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	39.643	7.737	13.278	5.541	2.279	3.275	16.306	10.002	37.382	106,05%	2.260
	Cilem	6.677	15.526	17.429	2.751	3.607	856	1.765	1.903	10.752	1.704	18.172	95,91%	(743)
	Gadai	16.660	20.841	22.214	4.986	9.671	4.684	514	1.373	5.554	8.298	19.210	115,64%	3.004
4	CFG	108.703	127.310	129.540	5.145	3.657	-1.488	3.458	2.230	20.837	1.427	119.815	108,12%	9.725
	CF 1	24.869	28.088	27.557	-	27	27	-148	-531	2.687	558	26.244	105,00%	1.313
	Total Griya	19.873	21.856	21.434	-	-	0	0	-422	1.561	422	20.264	105,77%	1.170
	• Total Non Program	19.873	21.856	21.434	-	-	0	-204	-422	1.561	422	20.264	105,77%	1.170
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.123	-	27	27	-148	-109	1.127	136	5.980	102,39%	143
	CF 2	83.833	99.222	101.983	5.145	3.630	-1.515	3.606	2.761	18.150	869	93.571	108,99%	8.412
	Mitraguna & Others	62.328	75.629	78.182	3.640	3.230	-410	2.486	2.553	15.854	677	71.183	109,83%	6.999
	Pensiun	21.505	23.593	23.801	1.505	400	-1.105	1.120	208	2.296	192	22.388	106,31%	1.413
	Total Pembiayaan	182.193	205.933	210.900	12.882	16.935	4.053	5.464	4.967	28.707	11.968	215.072	98,06%	(4.172)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	17	0,00%	0,00%	0,04%	17	17	17			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	17	0,00%	0,00%	0,07%	17	17	17			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	121	35	20	487	2,46%	0,65%	16,61%	466	366	451			
	KUR	83	35	20	487	1,72%	0,65%	16,61%	466	404	451			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	173	0,00%	0,00%	0,44%	173	173	155			
	Cilem	-	17	-	168	0,00%	0,00%	0,96%	168	168	150			
	Gadai	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
4	CFG	330	1.984	1.698	3.561	0,30%	1,33%	2,75%	1.863	3.232	1.577			
	CF 1	209	-	63	318	0,84%	0,23%	1,15%	254	109	318			
	Total Griya	-	-	-	166	0,00%	0,00%	0,77%	166	166	166			
	Oto	209	-	63	152	4,19%	1,02%	2,48%	88	(57)	152			
	CF 2	120	1.984	1.635	3.244	0,14%	1,65%	3,18%	1.609	3.123	1.260			
	Mitraguna & Others	-	1.846	1.495	3.206	0,00%	1,98%	4,10%	1.711	3.206	1.360			
	Pensiun	120	138	140	38	0,56%	0,59%	0,16%	(102)	(83)	(100)			
	Total Pembiayaan	451	2.036	1.718	4.238	0,25%	0,83%	2,01%	2.520	3.787	2.202	3,31%	-64,55%	1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,87%	-	430	(23)			
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,48%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	-	7,57%	2,36%	0,00%	(73)	(372)	(74)			
	KUR	296	74	73	-	6,16%	2,36%	0,00%	(73)	(296)	(74)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	264	199	402	2,47%	0,16%	0,31%	203	(2.283)	137			
	CF 1	107	264	199	262	0,43%	0,71%	0,95%	63	155	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	262	2,15%	3,19%	4,28%	63	155	(2)			
	CF 2	2.577	-	-	140	3,07%	0,00%	0,14%	140	(2.437)	140			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	140	0,09%	0,00%	0,59%	140	(15)	140			
	Total Pembiayaan	8.782	6.517	6.428	6.558	4,82%	3,12%	3,11%	130	(2.224)	41	3,45%	-11,05%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	19.862	30.664	5.146	10.802	6.934	29,22%	12.960	73,20%	26.218	116,96%	4.446
2	Tabungan	74.047	75.403	73.760	73.981	407	221	(1.423)	-1,89%	(66)	-0,09%	88.604	83,50%	(14.624)
3	Deposito	177.676	161.424	160.331	160.331	(1.510)	0	(1.093)	-0,68%	(17.345)	-9,76%	178.442	89,85%	(18.110)
	Total	269.427	260.557	253.953	264.976	4.043	11.023	4.419	1,70%	(4.451)	-1,65%	293.265	90,35%	(28.289)
	CASA	91.751	99.133	93.621	104.644	5.552	11.023	5.512	5,56%	12.894	14,05%	114.823	91,14%	(10.178)
	(%) CASA	34,05%	38,05%	36,87%	39,49%									
	FDR	66,93%	77,94%	81,53%	78,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	3.699	1.777	2.383	2.009	(374)	231	13,02%	(1.690)	-45,69%	-	0,00%	2.009
2	Giro ISE	1.245	404	683	349	(334)	(55)	-13,57%	(895)	-71,93%		0,00%	349
3	Tabungan ISE	2.454	1.373	1.699	1.659	(40)	286	20,84%	(795)	-32,39%		0,00%	1.659
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	83	83	0	0	0,00%	5	6,41%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.250	10.478	675	560	-115	389	228	2.978	332	9.957	105,24%	521
	KUR	5.814	8.671	8.936	675	560	-115	427	266	3.122	294	8.271	108,04%	665
	Non KUR	1.686	1.579	1.542	-	-	0	-38	-37	-144	37	1.686	91,47%	(144)
3	PWG	25.637	35.572	37.321	9.684	8.716	-968	2.160	1.749	11.683	6.967	35.630	104,75%	1.691
	Cilem	7.478	14.278	16.002	2.488	2.819	331	1.390	1.724	8.524	1.095	16.188	98,85%	(186)
	Gadai	18.160	21.294	21.318	7.196	5.897	-1.299	770	25	3.159	5.872	19.441	109,66%	1.877
4	CFG	147.202	157.268	159.238	4.061	3.528	-533	-1.307	1.970	12.036	1.558	159.845	99,62%	(607)
	CF 1	16.107	19.034	19.025	1.835	278	-1.557	117	-9	2.919	286	17.928	106,12%	1.097
	Total Griya	8.451	13.025	13.213	1.565	257	-1.308	0	188	4.762	69	8.929	147,97%	4.284
	• Total Non Program	8.451	13.025	13.213	1.565	257	-1.308	1.500	188	4.762	69	8.929	147,97%	4.284
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.812	270	21	-249	117	-197	-1.843	218	8.999	64,59%	(3.187)
	CF 2	131.096	138.234	140.213	2.226	3.250	1.024	-1.424	1.979	9.117	1.271	141.916	98,80%	(1.703)
	Mitraguna & Others	128.138	134.811	136.581	1.929	3.015	1.086	-1.539	1.770	8.443	1.245	137.753	99,15%	(1.172)
	Pensiun	2.957	3.423	3.632	297	235	-62	115	209	675	26	4.164	87,24%	(531)
	Total Pembiayaan	180.340	203.090	207.037	14.420	12.804	-1.616	1.242	3.947	26.698	8.856	205.431	100,78%	1.606

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	368	156	621	6,04%	1,53%	5,93%	465	168	253			
	KUR	363	292	83	517	6,24%	0,96%	5,78%	434	154	225			
	Non KUR	90	76	73	104	5,33%	4,63%	6,75%	31	14	28			
3	PWG	-	-	-	322	0,00%	0,00%	0,86%	322	322	322			
	Cilem	-	-	-	250	0,00%	0,00%	1,56%	250	250	250			
	Gadai	-	-	-	71	0,00%	0,00%	0,33%	71	71	71			
4	CFG	537	576	1.372	3.712	0,36%	0,87%	2,33%	2.341	3.175	3.136			
	CF 1	200	-	783	827	1,24%	4,11%	4,35%	44	627	827			
	Total Griya	-	-	-	474	0,00%	0,00%	3,59%	474	474	474			
	Oto	200	-	783	354	2,61%	13,03%	6,08%	(430)	154	354			
	CF 2	337	576	589	2.885	0,26%	0,43%	2,06%	2.296	2.548	2.309			
	Mitraguna & Others	337	576	589	2.845	0,26%	0,44%	2,08%	2.257	2.508	2.269			
	Pensiun	-	-	-	40	0,00%	0,00%	1,10%	40	40	40			
	Total Pembiayaan	990	944	1.528	4.655	0,55%	0,75%	2,25%	3.127	3.665	3.711	0,62%	72,56%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	-	199	199	0,93%	1,94%	1,89%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,22%	(0)	199	199			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.587	2.625	2.671	0,78%	1,67%	1,68%	45	1.521	84			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,26%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.636	0,80%	1,87%	1,88%	45	1.593	84			
	Mitraguna & Others	1.042	2.552	2.590	2.636	0,81%	1,92%	1,93%	45	1.593	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.869	0,68%	1,39%	1,39%	45	1.650	282	0,06%	95,32%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	14.421	14.706	161	285	(453)	-2,99%	1.757	13,56%	17.145	85,77%	(2.439)
2	Tabungan	76.505	79.046	84.057	83.805	1.381	(252)	4.759	6,02%	7.300	9,54%	84.906	98,70%	(1.101)
3	Deposito	21.770	21.189	21.261	21.261	(2.672)	0	72	0,34%	(510)	-2,34%	22.178	95,87%	(917)
	Total	111.225	115.395	119.739	119.772	(1.131)	33	4.377	3,79%	8.547	7,68%	124.229	96,41%	(4.456)
	CASA	89.454	94.205	98.479	98.511	1.542	33	4.306	4,57%	9.057	10,12%	102.051	96,53%	(3.540)
	(%) CASA	80,43%	81,64%	82,24%	82,25%									
	FDR	45,34%	59,53%	58,84%	58,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.158	1.320	1.433	1.421		(12)	101	7,62%	263	22,67%	-	0,00%	1.421
2	Giro ISE	199	169	102	102		0	(67)	-39,50%	(97)	-48,55%		0,00%	102
3	Tabungan ISE	959	1.151	1.331	1.318		(12)	168	14,56%	359	37,47%		0,00%	1.318
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.535	4.765	700	320	-380	637	229	4.662	91	3.313	143,81%	1.451
	KUR	103	4.329	4.561	700	320	-380	640	232	4.458	88	3.147	144,91%	1.413
	Non KUR	-	206	204	-	-	0	-2	-2	204	2	166	122,91%	38
3	PWG	12.227	17.275	18.162	4.104	4.001	-103	926	887	5.935	3.114	25.546	71,10%	(7.384)
	Cilem	5.118	9.994	10.139	1.496	715	-781	616	145	5.021	570	15.416	65,77%	(5.277)
	Gadai	7.109	7.281	8.023	2.608	3.286	678	311	742	914	2.544	10.130	79,20%	(2.107)
4	CFG	38.093	46.881	47.530	2.449	2.068	-381	784	649	9.437	1.419	45.479	104,51%	2.051
	CF 1	11.280	11.651	11.403	-	175	175	-168	-249	123	424	12.241	93,15%	(838)
	Total Griya	5.847	6.622	6.700	-	160	160	0	78	853	82	6.105	109,75%	595
	• Total Non Program	5.847	6.110	6.029	-	-	0	-84	-80	183	80	6.105	98,77%	(75)
	• Program	-	512	670	-	160	160	-2	158	670	2	0	0,00%	670
	Oto	5.433	5.029	4.703	-	15	15	-168	-326	-730	342	6.136	76,64%	(1.433)
	CF 2	26.814	35.229	36.127	2.449	1.893	-556	952	898	9.313	995	33.238	108,69%	2.889
	Mitraguna & Others	24.934	33.079	33.997	2.449	1.893	-556	973	918	9.063	975	30.775	110,47%	3.222
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	70.458	7.253	6.389	-864	2.348	1.766	20.034	4.623	74.340	94,78%	(3.881)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	-	77	0,00%	0,00%	0,00%	77	77	(365)			
	KUR	-	442	-	77	0,00%	0,00%	1,69%	77	77	(365)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	218	0,00%	0,00%	1,20%	218	218	106			
	Cilem	-	112	-	191	0,00%	0,00%	1,88%	191	191	79			
	Gadai	-	-	-	27	0,00%	0,00%	0,34%	27	27	27			
4	CFG	182	970	943	1.804	0,48%	2,01%	3,80%	861	1.622	833			
	CF 1	77	57	348	1.402	0,68%	2,99%	12,30%	1.055	1.326	1.345			
	Total Griya	1	-	-	79	0,02%	0,00%	1,18%	79	78	79			
	Oto	76	57	348	1.323	1,39%	6,92%	28,13%	975	1.248	1.266			
	CF 2	105	913	595	401	0,39%	1,69%	1,11%	(194)	297	(512)			
	Mitraguna & Others	105	913	595	401	0,42%	1,80%	1,18%	(194)	297	(512)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	1.525	943	2.099	0,36%	1,37%	2,98%	1.156	1.917	574	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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	512	511	1.015	0,49%	1,09%	2,14%	504	827	504			
	CF 1	182	115	115	115	1,61%	0,99%	1,01%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,45%	-	-	-			
	CF 2	7	396	396	900	0,03%	1,12%	2,49%	504	893	504			
	Mitraguna & Others	7	396	396	900	0,03%	1,20%	2,65%	504	893	504			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	1.017	0,38%	0,75%	1,44%	504	827	504	0,00%	100,00%	-1,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	5.137	5.201	(48)	64	34	0,67%	(12.233)	-70,17%	21.639	24,04%	(16.437)
2	Tabungan	88.077	93.855	83.565	85.077	(1.626)	1.512	(8.777)	-9,35%	(3.000)	-3,41%	96.061	88,57%	(10.983)
3	Deposito	27.462	38.954	48.946	48.947	(246)	1	9.993	25,65%	21.484	78,23%	27.831	175,87%	21.116
	Total	132.974	137.975	137.648	139.225	(1.921)	1.577	1.250	0,91%	6.251	4,70%	145.530	95,67%	(6.305)
	CASA	105.512	99.021	88.702	90.278	(1.674)	1.577	(8.743)	-8,83%	(15.233)	-14,44%	117.699	76,70%	(27.421)
	(%) CASA	79,35%	71,77%	64,44%	64,84%									
	FDR	8,88%	16,14%	16,61%	16,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	12.730	6.729	7.615	7.627	11	898	13,34%	(5.103)	-40,09%	-	0,00%	7.627	
2	Giro ISE	9.787	114	24	38	14	(76)	-66,42%	(9.749)	-99,61%		0,00%	38	
3	Tabungan ISE	2.943	6.115	7.091	7.088	(3)	973	15,92%	4.145	140,87%		0,00%	7.088	
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500	
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.417	5.401	794	305	-489	505	-16	2.329	321	3.184	169,63%	2.217
	Cilem	3.072	5.417	5.401	794	305	-489	505	-16	2.329	321	3.184	169,63%	2.217
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	17.463	280	875	595	117	613	8.720	262	16.629	105,01%	833
	CF 1	1.694	1.892	1.863	-	-	0	-41	-29	169	29	2.611	71,36%	(748)
	Total Griya	398	870	867	-	-	0	0	-3	469	3	667	129,93%	200
	• Total Non Program	398	870	867	-	-	0	-3	-3	469	3	667	129,93%	200
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	997	-	-	0	-41	-26	-300	26	1.944	51,27%	(947)
	CF 2	7.049	14.958	15.599	280	875	595	159	642	8.551	233	14.019	111,28%	1.581
	Mitraguna & Others	6.955	14.866	15.508	280	875	595	159	642	8.553	233	13.442	115,36%	2.065
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.864	1.074	1.180	106	622	597	11.049	583	19.813	115,40%	3.050

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	-	61	0,00%	0,00%	1,13%	61	61	61			
	Cilem	-	-	-	61	0,00%	0,00%	1,13%	61	61	61			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	337	2,55%	0,00%	1,93%	337	114	66			
	CF 1	223	196	-	182	13,18%	0,00%	9,78%	182	(41)	(14)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	182	17,22%	0,00%	18,29%	182	(41)	(14)			
	CF 2	-	76	-	155	0,00%	0,00%	0,99%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,00%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	399	1,89%	0,00%	1,74%	399	175	127	2,07%	-18,93%	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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	76	76	0,00%	0,45%	0,43%	-	76	76			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	76	76	0,00%	0,50%	0,48%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,49%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,33%	-	76	76	6,27%	#####	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.396	36.401	(698)	4	(5.004)	-12,09%	17.376	91,33%	23.697	153,61%	12.704
2	Tabungan	42.453	51.777	51.109	53.324	862	2.214	1.547	2,99%	10.870	25,61%	49.712	107,27%	3.612
3	Deposito	43.338	44.102	45.527	45.527	1.048	0	1.425	3,23%	2.188	5,05%	43.818	103,90%	1.708
	Total	104.817	137.283	133.033	135.251	1.212	2.219	(2.032)	-1,48%	30.434	29,04%	117.227	115,38%	18.024
	CASA	61.479	93.181	87.506	89.725	164	2.219	(3.457)	-3,71%	28.246	45,94%	73.409	122,23%	16.316
	(%) CASA	58,65%	67,88%	65,78%	66,34%									
	FDR	25,79%	39,49%	42,53%	41,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.382	1.599	1.736	1.737		0	137	8,59%	355	25,69%	-	0,00%	1.737
2	Giro ISE	167	55	58	58		0	3	5,96%	(109)	-65,09%		0,00%	58
3	Tabungan ISE	1.214	1.544	1.678	1.678		0	134	8,68%	464	38,20%		0,00%	1.678
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	33	33		0	0	0,00%	7	26,92%		0,00%	33

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	10.856	1.028	1.293	265	284	346	6.112	948	5.311	204,39%	5.544
	Cilem	4.744	10.510	10.856	1.028	1.293	265	284	346	6.112	948	5.311	204,39%	5.544
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	45.719	2.753	4.028	1.275	1.799	2.014	23.432	2.014	30.319	150,79%	15.400
	CF 1	3.598	6.464	7.717	-	1.382	1.382	-78	1.253	4.119	129	4.592	168,06%	3.125
	Total Griya	1.186	2.613	3.167	-	591	591	0	555	1.982	36	1.468	215,72%	1.699
	• Total Non Program	1.186	2.613	3.167	-	591	591	-36	555	1.982	36	1.468	215,72%	1.699
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.550	-	791	791	-78	699	2.137	92	3.124	145,66%	1.426
	CF 2	18.689	37.242	38.002	2.753	2.646	-107	1.877	760	19.313	1.886	25.728	147,71%	12.275
	Mitraguna & Others	17.983	36.533	37.211	2.753	2.559	-194	1.882	677	19.227	1.882	24.384	152,60%	12.827
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	56.575	3.781	5.321	1.540	2.083	2.359	29.544	2.962	35.631	158,78%	20.944

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	-	69	0,00%	0,00%	0,64%	69	69	69			
	Cilem	-	-	-	69	0,00%	0,00%	0,64%	69	69	69			
	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	-	-	-	69	0,00%	0,00%	0,12%	69	69	69	0,00%	100,00%	-0,1%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	10.915	10.624	387	(291)	(1.662)	-13,53%	8.512	402,87%	11.915	89,17%	(1.291)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,08%	366	48,81%	1.266	88,18%	(150)
	Total	2.863	13.401	12.031	11.740	388	(291)	(1.661)	-12,39%	8.878	310,11%	18.914	62,07%	(7.174)
	CASA	2.113	12.286	10.915	10.624	387	(291)	(1.662)	-13,53%	8.512	402,87%	17.649	60,20%	(7.024)
	(%) CASA	73,80%	91,68%	90,72%	90,49%									
	FDR	44,75%	117,96%	138,91%	142,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	-	145	135	135	0	(10)	-6,74%	135	#DIV/0!	-	0,00%	135
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	145	135	135	0	(10)	-6,74%	135	#DIV/0!		0,00%	135
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	10.387	11.310	2.546	2.323	-222	980	923	10.109	1.400	8.059	140,34%	3.251
	Cilem	1.026	7.859	8.068	1.248	887	-361	610	209	7.042	678	5.577	144,67%	2.491
	Gadai	175	2.528	3.242	1.298	1.437	138	370	714	3.067	722	2.482	130,60%	760
4	CFG	80	5.422	5.402	-	50	50	-60	-19	5.322	69	8.370	64,54%	(2.968)
	CF 1	-	2.593	2.553	-	-	0	-31	-40	2.553	40	991	257,68%	1.562
	Total Griya	-	1.040	1.031	-	-	0	0	-10	1.031	10	242	426,03%	789
	• Total Non Program	-	1.040	1.031	-	-	0	-10	-10	1.031	10	242	426,03%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.522	-	-	0	-31	-31	1.522	31	749	203,30%	773
	CF 2	80	2.829	2.849	-	50	50	-29	21	2.769	29	7.380	38,61%	(4.530)
	Mitraguna & Others	80	2.605	2.577	-	-	0	-27	-27	2.497	27	6.816	37,81%	(4.239)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.712	2.546	2.373	-172	920	904	15.431	1.470	16.430	101,72%	283

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	4	35	303	0,00%	0,34%	2,68%	268	303	299			
	Cilem	-	4	-	303	0,00%	0,00%	3,75%	303	303	299			
	Gadai	-	-	35	-	0,00%	1,39%	0,00%	(35)	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	4	35	303	0,00%	0,22%	1,81%	268	303	299	1,32%	27,05%	-0,5%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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