

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	53.547	53.884	96.995	337	(91.404)	-62,91%	(20.286)	-27,35%	191.624	28,12%	(137.740)
2	Tabungan	1.786.724	1.931.767	1.902.820	1.918.759	83.206	15.939	(13.008)	-0,67%	132.035	7,39%	1.986.732	96,58%	(67.973)
3	Deposito	649.060	652.346	616.421	617.010	(58.204)	590	(35.336)	-5,42%	(32.050)	-4,94%	661.233	93,31%	(44.222)
Total		2.509.954	2.729.400	2.572.787	2.589.653	121.998	16.866	(139.747)	-5,12%	79.699	3,18%	2.839.589	91,20%	(249.935)
CASA		1.860.893	2.077.054	1.956.367	1.972.643	180.202	16.276	(104.411)	-5,03%	111.750	6,01%	2.178.356	90,56%	(205.713)
(% CASA		74,14%	76,10%	76,04%	76,17%									
FDR		125,36%	125,72%	134,28%	133,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.594	43.901		307	1.372	3,23%	1.062	2,48%	77.787	56,44%	(33.886)
2	Giro ISE	4.948	6.771	7.691	7.730		38	959	14,16%	2.781	56,21%	26.129	29,58%	(18.400)
3	Tabungan ISE	31.691	31.549	31.694	31.962		269	414	1,31%	271	0,86%	36.548	87,45%	(4.586)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	243.513	2.150	500	-1.650	765	-4.770	58.943	5.270	212.093	114,81%	31.419
	Linkage	86.431	111.788	111.446	-	-	-	-511	-342	25.016	342	98.602	113,03%	12.845
	Non-Linkage	98.139	136.494	132.066	2.150	500	-1.650	1.275	-4.428	33.927	4.928	113.492	116,37%	18.575
	• Local Champion	98.139	136.494	132.066	2.150	500	-1.650	1.275	-4.428	33.927	4.928	110.796	119,20%	21.270
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	442.543	7.200	6.355	-845	158	-1.956	-4.334	8.311	495.033	89,40%	(52.490)
	KUR	419.345	419.115	417.842	6.710	6.255	-455	-30	-1.273	-1.503	7.528	465.091	89,84%	(47.249)
	Non KUR	27.532	25.384	24.701	490	100	-390	188	-683	-2.831	783	29.942	82,50%	(5.241)
3	PWG	258.833	378.993	400.489	60.546	71.953	-494	11.407	15.132	21.496	50.457	395.272	101,32%	5.218
	Cilem	127.522	210.337	220.825	18.827	20.658	1.831	9.447	10.489	93.304	10.170	234.083	94,34%	(13.258)
	Gadai	131.312	168.656	179.664	41.719	51.295	9.576	5.685	11.008	48.352	40.287	161.188	111,46%	18.476
4	CFG	2.256.170	2.359.595	2.368.247	36.880	36.386	-494	23.227	8.652	112.078	27.734	2.449.238	96,69%	(80.991)
	CF 1	461.418	465.546	467.611	3.378	4.667	1.289	3.166	2.065	6.193	2.601	492.211	95,00%	(24.600)
	Total Griya	417.205	392.967	392.933	941	1.415	474	0	-34	-24.272	1.449	431.436	91,08%	(38.503)
	• Total Non Program	64.148	57.248	58.100	941	1.100	159	-166	852	-6.048	248	70.434	82,49%	(12.334)
	• Program	353.058	335.719	334.833	-	315	315	-2.103	-885	-18.225	1.201	361.002	92,75%	(26.169)
	Oto	44.213	72.579	74.678	2.437	3.251	814	3.166	2.099	30.465	1.152	60.775	122,88%	13.903
	CF 2	1.794.752	1.894.050	1.900.636	33.503	31.720	-1.783	20.061	6.587	105.885	25.133	1.957.027	97,12%	(56.391)
	Mitraguna & Others	1.323.695	1.418.274	1.423.257	29.760	24.518	-5.242	19.276	4.982	99.561	19.536	1.471.843	96,70%	(48.586)
	Pensium	471.056	475.775	477.380	3.743	7.202	3.459	785	1.604	6.323	5.597	485.184	98,39%	(7.805)
Total Pembiayaan		3.146.451	3.431.370	3.454.792	106.776	115.194	8.418	39.282	23.423	308.342	91.771	3.551.637	97,27%	(96.844)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	49.122	0,10%	0,14%	20,17%	48.773	48.930	48.776			
	Linkage	-	-	-	42.935	0,00%	0,00%	38,52%	42.935	42.935	42.935			
	Local Champion	192	346	348	6.187	0,20%	0,26%	4,68%	5.839	5.995	5.841			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	43.969	1,09%	2,00%	9,94%	35.089	39.090	35.089			
	KUR	3.627	6.968	6.968	39.272	0,86%	1,66%	9,40%	32.304	35.645	32.304			
	Non KUR	1.252	1.912	1.912	4.697	4,55%	7,53%	19,01%	2.785	3.445	2.785			
3	PWG	275	-	-	18.140	0,11%	0,00%	4,53%	18.140	17.865	18.140			
	Cilem	275	-	-	14.058	0,22%	0,00%	6,37%	14.058	13.783	14.058			
	Gadai	-	-	-	4.082	0,00%	0,00%	2,27%	4.082	4.082	4.082			
4	CFG	67.344	65.935	65.418	147.496	2,98%	2,77%	6,23%	82.078	80.153	81.562			
	CF 1	43.373	45.604	41.883	71.041	9,40%	9,00%	15,19%	29.158	27.668	25.437			
	Total Griya	41.791	43.704	40.502	62.355	10,02%	10,31%	15,87%	21.853	20.564	18.651			
	Oto	1.583	1.900	1.381	8.687	3,58%	1,90%	11,63%	7.305	7.104	6.787			
	CF 2	23.971	20.331	23.535	76.455	1,34%	1,24%	4,02%	52.920	52.485	56.124			
	Mitraguna & Others	22.208	19.274	21.338	71.817	1,68%	1,50%	5,05%	50.479	49.610	52.543			
	Pensium	1.763	1.057	2.197	4.638	0,37%	0,46%	0,97%	2.441	2.875	3.581			
Total Pembiayaan		72.690	75.160	74.645	258.727	2,31%	2,18%	7,49%	184.081	186.037	183.567	2,29%	69,37%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.082	19,34%	13,32%	13,59%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	25,05%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.914	0,79%	1,76%	2,01%	1.070	5.384	1.847			
	KUR	2.493	5.296	5.912	6.633	0,59%	1,41%	1,59%	722	4.141	1.338			
	Non KUR	1.037	1.772	1.932	2.281	3,77%	7,61%	9,23%	349	1.244	509			
3	PWG	184	184	184	199	0,07%	0,05%	0,05%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,01%	15	15	15			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	135.218	4,40%	5,70%	5,71%	612	35.949	1.853			
	CF 1	73.505	93.594	94.608	95.929	15,93%	20,32%	20,51%	1.321	22.424	2.335			
	Total Griya	73.052	92.636	92.989	94.079	17,51%	23,66%	23,94%	1.090	21.027	1.442			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,48%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.289	1,44%	2,11%	2,07%	(709)	13.525	(482)			
	Mitraguna & Others	22.415	37.485	37.920	37.440	1,69%	2,67%	2,63%	(480)	15.025	(45)			
	Pensium	3.349	2.886	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	177.413	4,41%	5,12%	5,14%	1.697	38.739	2.749	4,06%	20,86%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	6.723	7.691	771	967	1.453	23,29%	6.546	572,02%	9.107	84,45%	(1.416)
3	Deposito	-	3.850	2.650	2.650	600	0	(1.200)	-31,17%	2.650	#DIV/0!	236	1121,92%	2.414
	Total	1.144	10.088	9.373	10.341	1.371	967	253	2,50%	9.196	803,58%	9.343	110,68%	998
	CASA	1.144	6.238	6.723	7.691	771	967	1.453	23,29%	6.546	572,02%	9.107	84,45%	(1.416)
	(%) CASA	100,00%	61,84%	71,73%	74,37%									
	FDR	0,00%	23,15%	28,29%	25,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	129	137	137		0	8	5,87%	137	#DIV/0!	-	0,00%	137
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	129	137	137		0	8	5,87%	137	#DIV/0!	-	0,00%	137
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	5	5	5		0	0	0,00%	5	#DIV/0!	-	0,00%	5

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.336	2.652	270	350	80	527	316	2.652	34	1.902	139,40%	750
	KUR	-	2.090	2.407	270	350	80	532	317	2.407	33	1.807	133,19%	600
	Non KUR	-	245	245	-	-	0	-5	-1	245	1	95	257,64%	150
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.652	270	350	80	527	316	2.652	34	1.902	139,40%	750

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	8.231	8.094	2	(138)	1.401	20,92%	(3.817)	-32,05%	25.773	31,40%	(17.679)
2	Tabungan	224.769	224.948	218.680	219.079	4.646	399	(5.868)	-2,61%	(5.690)	-2,53%	243.595	89,94%	(24.516)
3	Deposito	43.574	35.028	34.949	34.949	(3.568)	(0)	(78)	-0,22%	(8.625)	-19,79%	44.529	78,49%	(9.579)
	Total	280.254	266.669	261.861	262.122	1.080	262	(4.546)	-1,70%	(18.132)	-6,47%	313.897	83,51%	(51.774)
	CASA	236.680	231.641	226.911	227.173	4.648	262	(4.468)	-1,93%	(9.507)	-4,02%	269.368	84,34%	(42.195)
	(%) CASA	84,45%	86,86%	86,65%	86,67%									
	FDR	105,53%	131,31%	135,56%	135,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.763	7.239	7.313	74	551	8,14%	(1.435)	-16,40%	-	0,00%	7.313
2	Giro ISE	799	2.386	2.863	2.872	8	485	20,34%	2.072	259,22%	-	0,00%	2.872
3	Tabungan ISE	1.949	1.376	1.376	1.442	66	65	4,75%	(507)	-26,01%	-	0,00%	1.442
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%	-	0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	48.374	-	-	0	-1.949	-3.838	17.466	3.838	37.892	127,66%	10.482
	Linkage	-	2.804	2.804	-	-	-	-158	0	2.804	-	2.983	93,98%	(179)
	Non-Linkage	30.908	49.408	45.570	-	-	0	-1.791	-3.838	14.662	3.838	34.909	130,54%	10.661
	• Local Champion	30.908	49.408	45.570	-	-	0	-1.791	-3.838	14.662	3.838	34.010	133,99%	11.560
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.613	600	430	-170	-184	-52	-1.431	482	38.401	87,53%	(4.789)
	KUR	33.160	31.981	31.946	600	430	-170	-156	-35	-1.215	465	36.349	87,89%	(4.403)
	Non KUR	1.883	1.684	1.667	-	-	0	-28	-17	-216	17	2.052	81,23%	(385)
3	PWG	42.057	55.125	61.272	12.751	17.478	4.727	51	6.148	19.216	11.330	57.760	106,08%	3.512
	Cilem	12.529	16.865	18.166	1.184	2.333	1.149	741	1.301	5.637	1.031	23.545	77,16%	(5.379)
	Gadai	29.527	38.259	43.106	11.567	15.145	3.578	-690	4.846	13.579	10.299	34.215	125,98%	8.891
4	CFG	187.744	209.174	211.713	7.288	6.518	-770	5.058	2.539	23.969	3.978	207.069	102,24%	4.645
	CF 1	15.514	18.853	19.854	1.209	1.243	34	1.035	1.001	4.340	242	17.611	112,73%	2.242
	Total Griya	12.407	10.966	11.662	687	800	113	0	696	-745	104	12.696	91,86%	(1.034)
	• Total Non Program	12.280	10.845	11.541	687	800	113	325	696	-739	104	12.567	91,84%	(1.026)
	• Program	127	121	121	-	-	0	-1	0	-5	-	129	93,61%	(8)
	Oto	3.107	7.886	8.192	522	443	-79	1.035	305	5.084	138	4.915	166,65%	3.276
	CF 2	172.230	190.321	191.860	6.079	5.275	-804	4.024	1.539	19.630	3.736	189.457	101,27%	2.402
	Mitraguna & Others	136.376	153.064	153.586	5.399	3.910	-1.489	3.112	521	17.210	3.389	152.311	100,84%	1.275
	Pensiun	35.854	37.257	38.274	680	1.365	685	912	1.017	2.420	348	37.147	103,03%	1.127
	Total Pembiayaan	295.752	350.176	354.972	20.639	24.426	3.787	2.976	4.797	59.220	19.629	341.122	104,06%	13.850

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	3.150	0,00%	0,67%	6,51%	2.802	3.150	2.804			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	3.150	0,00%	0,70%	6,91%	2.802	3.150	2.804			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	3.711	0,40%	2,97%	11,04%	2.711	3.572	2.257			
	KUR	69	1.438	987	3.621	0,21%	3,09%	11,33%	2.634	3.552	2.183			
	Non KUR	70	15	13	89	3,74%	0,75%	5,37%	77	19	74			
3	PWG	-	143	-	3.265	0,00%	0,00%	5,33%	3.265	3.265	3.122			
	Cilem	-	143	-	2.312	0,00%	0,00%	12,73%	2.312	2.312	2.169			
	Gadai	-	-	-	953	0,00%	0,00%	2,21%	953	953	953			
4	CFG	606	1.575	1.732	5.527	0,32%	0,83%	2,61%	3.795	4.921	3.952			
	CF 1	136	330	431	2.032	0,88%	2,29%	10,23%	1.601	1.896	1.702			
	Total Griya	124	330	291	712	1,00%	2,65%	6,11%	422	589	383			
	Oto	12	-	140	1.319	0,39%	1,78%	16,10%	1.179	1.307	1.319			
	CF 2	470	1.245	1.301	3.495	0,27%	0,68%	1,82%	2.194	3.025	2.251			
	Mitraguna & Others	382	1.245	1.301	3.495	0,28%	0,85%	2,28%	2.194	3.113	2.251			
	Pensiun	88	-	-	-	0,24%	0,00%	0,00%	-	(88)	-			
	Total Pembiayaan	745	3.517	3.080	15.653	0,25%	0,88%	4,41%	12.573	14.908	12.136	1,15%	73,90%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,31%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,46%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	607	0,58%	1,33%	1,81%	159	405	231			
	KUR	-	27	99	246	0,00%	0,31%	0,77%	147	246	219			
	Non KUR	202	348	348	361	10,74%	20,67%	21,65%	13	159	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	2.198	1.420	1.708	1.347	1,17%	0,82%	0,64%	(360)	(851)	(72)			
	CF 1	358	365	365	365	2,31%	1,94%	1,84%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,33%	3,13%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	982	1,07%	0,71%	0,51%	(360)	(858)	(72)			
	Mitraguna & Others	1.689	916	1.204	844	1,24%	0,79%	0,55%	(360)	(845)	(72)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	3.074	1,27%	0,94%	0,87%	(201)	(695)	(783)	10,70%	#####	9,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	18.063	18.208	(1.103)	144	6.194	51,56%	6.738	58,75%	25.520	71,35%	(7.313)
2	Tabungan	240.508	296.519	292.973	301.342	25.760	8.369	4.823	1,63%	60.834	25,29%	259.419	116,16%	41.923
3	Deposito	185.720	177.155	180.962	180.962	26.046	0	3.807	2,15%	(4.758)	-2,56%	186.689	96,93%	(5.727)
	Total	437.698	485.688	491.998	500.512	50.704	8.514	14.824	3,05%	62.814	14,35%	471.628	106,12%	28.883
	CASA	251.978	308.533	311.036	319.550	24.658	8.514	11.017	3,57%	67.572	26,82%	284.939	112,15%	34.610
	(%) CASA	57,57%	63,52%	63,22%	63,84%									
	FDR	88,88%	87,67%	86,66%	85,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	3.773	3.826		53	(97)	-2,48%	(299)	-7,24%	-	0,00%	3.826
2	Giro ISE	544	529	403	414		11	(115)	-21,74%	(130)	-23,95%		0,00%	414
3	Tabungan ISE	3.581	3.395	3.370	3.413		42	18	0,52%	(168)	-4,70%		0,00%	3.413
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	102.707	350	500	150	-114	-362	16.673	862	94.965	108,15%	7.742
	Linkage	44.151	43.138	42.935	-	-	-	-208	-203	-1.216	203	48.088	89,28%	(5.154)
	Non-Linkage	41.883	59.932	59.772	350	500	150	93	-159	17.889	659	46.876	127,51%	12.896
	• Local Champion	41.883	59.932	59.772	350	500	150	93	-159	17.889	659	45.978	130,00%	13.795
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.192	410	710	300	-90	192	539	518	33.233	90,85%	(3.041)
	KUR	28.300	29.007	29.207	410	710	300	-2	199	907	511	31.700	92,13%	(2.493)
	Non KUR	1.354	993	986	-	-	0	-88	-7	-368	7	1.533	64,30%	(547)
3	PWG	33.844	45.245	46.248	4.982	5.674	692	1.317	1.004	12.404	4.671	49.361	93,69%	(3.113)
	Cilem	16.485	25.013	25.466	1.430	1.529	100	478	453	8.981	1.076	28.398	89,68%	(2.932)
	Gadai	17.360	20.232	20.782	3.552	4.145	593	839	550	3.422	3.595	20.963	99,14%	(181)
4	CFG	239.485	247.507	247.213	2.576	2.969	393	-96	-294	7.728	3.263	263.081	93,97%	(15.868)
	CF 1	40.558	43.958	43.937	-	224	224	-170	-21	3.379	244	43.637	100,69%	301
	Total Griya	29.064	29.129	29.057	-	-	0	0	-72	-7	72	29.935	97,07%	(878)
	• Total Non Program	12.679	13.641	13.619	-	-	0	-114	-22	940	22	13.182	103,32%	437
	• Program	16.385	15.488	15.438	-	-	0	78	-50	-947	50	16.753	92,15%	(1.315)
	Oto	11.494	14.829	14.880	-	224	224	-170	52	3.386	172	13.702	108,60%	1.179
	CF 2	198.927	203.549	203.276	2.576	2.745	169	74	-274	4.349	3.019	219.444	92,63%	(16.168)
	Mitraguna & Others	182.594	187.650	186.973	2.576	2.127	-449	149	-677	4.378	2.804	201.456	92,81%	(14.483)
	Pensiun	16.332	15.899	16.303	-	618	618	-74	404	-30	214	17.988	90,63%	(1.686)
	Total Pembiayaan	389.016	425.821	426.361	8.318	9.853	1.535	1.017	539	37.344	9.314	440.639	96,76%	(14.279)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	43.884	0,00%	0,00%	42,73%	43.884	43.884	43.884			
	Linkage	-	-	-	42.935	0,00%	0,00%	100,00%	42.935	42.935	42.935			
	Local Champion	-	-	-	949	0,00%	0,00%	1,59%	949	949	949			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	2.265	0,33%	1,99%	7,50%	1.668	2.169	1.962			
	KUR	-	304	597	2.265	0,00%	2,06%	7,76%	1.668	2.265	1.962			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	3.064	0,23%	0,00%	6,62%	3.064	2.986	2.883			
	Cilem	78	181	-	2.591	0,47%	0,00%	10,18%	2.591	2.514	2.411			
	Gadai	-	-	-	472	0,00%	0,00%	2,27%	472	472	472			
4	CFG	3.097	3.984	3.508	21.307	1,29%	1,42%	8,62%	17.799	18.210	17.323			
	CF 1	2.023	2.914	2.551	8.072	4,99%	5,80%	18,37%	5.520	6.048	5.158			
	Total Griya	1.062	2.030	1.823	6.122	3,65%	6,26%	21,07%	4.299	5.060	4.092			
	Oto	961	884	729	1.950	8,36%	4,91%	13,10%	1.221	989	1.066			
	CF 2	1.074	1.070	957	13.236	0,54%	0,47%	6,51%	12.279	12.162	12.165			
	Mitraguna & Others	1.074	1.070	863	12.991	0,59%	0,46%	6,95%	12.128	11.917	11.921			
	Pensiun	-	-	94	244	0,00%	0,59%	1,50%	151	244	244			
	Total Pembiayaan	3.271	4.468	4.106	70.520	0,84%	0,96%	16,54%	66.414	67.249	66.052	8,54%	48,39%	-8,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.847	36,10%	29,93%	30,03%	-	(207)	(23)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.847	74,15%	51,47%	51,61%	-	(207)	(23)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,90%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,50%	-	245	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.235	1,53%	2,02%	2,12%	235	1.577	269			
	CF 1	2.180	2.731	2.624	2.861	5,37%	5,97%	6,51%	237	681	130			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,05%	-	170	(287)			
	Oto	302	397	576	813	2,62%	3,89%	5,47%	237	512	417			
	CF 2	1.479	2.235	2.376	2.374	0,74%	1,17%	1,17%	(2)	895	139			
	Mitraguna & Others	1.217	2.235	2.376	2.374	0,67%	1,27%	1,27%	(2)	1.157	139			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.354	8,98%	8,48%	8,53%	235	1.423	245	13,91%	-63,09%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	9.708	9.974	91.819	266	(89.003)	-89,92%	6.458	183,67%	16.906	59,00%	(6.932)
2	Tabungan	249.031	273.760	276.964	276.325	13.805	(639)	2.564	0,94%	27.293	10,96%	265.035	104,26%	11.289
3	Deposito	114.464	65.117	62.096	62.696	(39.813)	600	(2.421)	-3,72%	(51.768)	-45,23%	115.448	54,31%	(52.752)
	Total	367.012	437.855	348.768	348.995	65.811	227	(88.860)	-20,29%	(18.017)	-4,91%	397.389	87,82%	(48.395)
	CASA	252.547	372.737	286.672	286.299	105.624	(373)	(86.439)	-23,19%	33.751	13,36%	281.941	101,55%	4.357
	(%) CASA	68,81%	85,13%	82,20%	82,04%									
	FDR	140,41%	125,23%	157,04%	156,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	2.858	2.904	2.886		(19)	28	0,96%	(519)	-15,25%	-	0,00%	2.886
2	Giro ISE	179	11	95	70		(25)	59	532,42%	(109)	-60,85%		0,00%	70
3	Tabungan ISE	3.226	2.847	2.809	2.816		6	(31)	-1,11%	(410)	-12,72%		0,00%	2.816
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370		0	2	0,54%	103	38,58%		0,00%	370

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	83.949	1.800	-	-1.800	2.929	-478	25.833	478	69.725	120,40%	14.224
	Linkage	33.720	57.911	57.845	-	-	-	-73	-67	24.125	67	38.970	148,44%	18.875
	Non-Linkage	24.397	26.516	26.104	1.800	-	-1.800	3.002	-412	1.708	412	30.755	84,88%	(4.651)
	• Local Champion	24.397	26.516	26.104	1.800	-	-1.800	3.002	-412	1.708	412	29.856	87,43%	(3.752)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.355	620	265	-355	-319	-839	-6.357	1.104	46.279	78,56%	(9.924)
	KUR	42.080	35.947	35.203	300	265	-35	-623	-745	-6.877	1.010	45.516	77,34%	(10.313)
	Non KUR	631	1.246	1.152	320	-	-320	305	-94	521	94	763	151,05%	389
3	PWG	35.041	51.420	53.026	10.189	9.118	-1.071	2.158	1.606	17.985	7.512	49.685	106,72%	3.341
	Cilem	13.016	23.890	25.428	2.129	2.914	784	845	1.537	12.412	1.376	23.884	106,46%	1.544
	Gadai	22.025	27.530	27.598	8.060	6.204	-1.856	1.313	68	5.573	6.136	25.801	106,97%	1.797
4	CFG	379.443	375.278	374.363	1.241	2.092	851	-1.743	-915	-5.079	3.007	402.391	93,03%	(28.027)
	CF 1	241.455	235.364	234.987	403	589	186	308	-377	-6.468	966	250.700	93,73%	(15.713)
	Total Griya	235.660	223.755	222.961	-	-	0	0	-794	-12.699	794	243.329	91,63%	(20.368)
	• Total Non Program	5.587	4.867	4.854	-	-	0	-57	-14	-734	14	8.080	60,07%	(3.226)
	• Program	230.073	218.888	218.108	-	-	0	-1.391	-780	-11.965	780	235.250	92,71%	(17.142)
	Oto	5.795	11.609	12.026	403	589	186	308	417	6.230	172	7.371	163,15%	4.655
	CF 2	137.987	139.915	139.377	838	1.503	665	-2.050	-538	1.389	2.041	151.690	91,88%	(12.314)
	Mitraguna & Others	90.056	91.407	90.725	783	967	184	-1.599	-683	669	1.650	102.708	88,33%	(11.984)
	Pensiun	47.932	48.507	48.652	55	536	481	-452	145	720	391	48.982	99,33%	(330)
	Total Pembiayaan	515.311	548.319	547.693	13.850	11.475	-2.375	3.026	-626	32.382	12.101	568.078	96,41%	(20.385)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	1.867	0,33%	0,00%	2,22%	1.867	1.675	1.867			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	1.867	0,79%	0,00%	7,15%	1.867	1.675	1.867			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	2.516	2,11%	2,23%	6,92%	1.687	1.613	1.609			
	KUR	903	796	726	2.365	2,15%	2,02%	6,72%	1.639	1.463	1.570			
	Non KUR	-	111	102	150	0,00%	8,17%	13,03%	48	150	39			
3	PWG	99	120	-	876	0,28%	0,00%	1,65%	876	777	756			
	Cilem	99	120	-	396	0,76%	0,00%	1,56%	396	298	276			
	Gadai	-	-	-	480	0,00%	0,00%	1,74%	480	480	480			
4	CFG	32.852	32.833	32.031	44.535	8,66%	8,54%	11,90%	12.503	11.682	11.702			
	CF 1	31.606	29.927	28.171	38.636	13,09%	11,97%	16,44%	10.465	7.030	8.708			
	Total Griya	31.469	29.927	28.057	38.097	13,35%	12,54%	17,09%	10.040	6.627	8.169			
	Oto	136	-	114	539	2,35%	0,98%	4,48%	425	403	539			
	CF 2	1.247	2.905	3.861	5.899	0,90%	2,76%	4,23%	2.038	4.652	2.994			
	Mitraguna & Others	1.122	2.666	3.290	5.328	1,25%	3,60%	5,87%	2.038	4.206	2.662			
	Pensiun	124	239	571	571	0,26%	1,18%	1,17%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	49.793	6,61%	5,99%	9,09%	16.934	15.747	15.934	0,20%	97,84%	-8,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,58%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	950	1,07%	2,63%	2,61%	(29)	494	(32)			
	KUR	456	982	979	950	1,08%	2,72%	2,70%	(29)	494	(32)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	189	0,53%	0,36%	0,36%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
	Gadai	184	184	184	184	0,84%	0,67%	0,67%	-	(0)	-			
4	CFG	57.168	72.575	73.010	73.854	15,07%	19,45%	19,73%	844	16.686	1.279			
	CF 1	55.413	70.640	70.906	71.372	22,95%	30,13%	30,37%	466	15.959	732			
	Total Griya	55.413	70.640	70.906	71.372	23,51%	31,69%	32,01%	466	15.959	732			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.482	1,27%	1,50%	1,78%	378	727	547			
	Mitraguna & Others	1.113	1.635	1.927	2.307	1,24%	2,11%	2,54%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	75.929	11,82%	13,70%	13,86%	820	15.032	1.252	0,03%	99,81%	-13,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	66	66	(546)	0	12	22,23%	(1.739)	-96,37%	8.828	0,74%	(8.762)
2	Tabungan	71.593	75.885	70.705	69.813	4.472	(892)	(6.072)	-8,00%	(1.780)	-2,49%	84.428	82,69%	(14.615)
3	Deposito	17.657	22.333	22.204	22.204	950	0	(130)	-0,58%	4.547	25,75%	18.579	119,51%	3.625
	Total	91.055	98.272	92.974	92.082	4.877	(892)	(6.190)	-6,30%	1.028	1,13%	111.834	82,34%	(19.752)
	CASA	73.398	75.939	70.771	69.879	3.926	(892)	(6.060)	-7,98%	(3.519)	-4,79%	93.256	74,93%	(23.377)
	(%) CASA	80,61%	77,27%	76,12%	75,89%									
	FDR	229,29%	231,36%	247,62%	250,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.118	1.106		(12)	53	5,07%	(290)	-20,80%	-	0,00%	1.106
2	Giro ISE	302	27	39	40		1	12	45,87%	(262)	-86,88%		0,00%	40
3	Tabungan ISE	1.094	1.025	1.079	1.066		(13)	41	3,98%	(28)	-2,56%		0,00%	1.066
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	149	149		0	0	0,00%	1	0,68%		0,00%	149

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.185	19.103	450	300	-150	101	-82	45	382	21.472	88,96%	(2.370)
	KUR	17.594	18.039	18.089	450	300	-150	146	50	495	250	19.864	91,06%	(1.775)
	Non KUR	1.464	1.147	1.014	-	-	0	-45	-132	-450	132	1.609	63,06%	(594)
3	PWG	15.250	23.722	26.125	3.746	5.906	2.160	1.301	2.403	10.875	3.503	27.036	96,63%	(911)
	Cilem	9.140	14.003	15.224	1.185	2.127	941	642	1.222	6.084	905	18.364	82,90%	(3.140)
	Gadai	6.110	9.719	10.901	2.560	3.779	1.219	659	1.181	4.790	2.598	8.672	125,70%	2.229
4	CFG	174.474	184.458	184.994	3.187	2.773	-414	2.440	536	10.520	2.237	187.404	98,71%	(2.410)
	CF 1	2.726	3.460	3.725	-	300	300	-34	265	1.000	35	3.761	99,04%	(36)
	Total Griya	1.978	1.546	1.837	-	300	300	0	291	-141	9	2.173	84,53%	(336)
	• Total Non Program	1.978	1.546	1.837	-	300	300	-35	291	-141	9	2.173	84,53%	(336)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	1.888	-	-	0	-34	-26	1.140	26	1.588	118,90%	300
	CF 2	171.748	180.997	181.268	3.187	2.473	-714	2.473	271	9.520	2.202	183.643	98,71%	(2.374)
	Mitraguna & Others	111.863	117.615	117.241	2.848	1.260	-1.588	1.941	-374	5.378	1.634	122.637	95,60%	(5.396)
	Pensiun	59.885	63.382	64.027	339	1.213	874	532	645	4.143	568	61.005	104,95%	3.022
	Total Pembiayaan	208.782	227.364	230.221	7.383	8.979	1.596	3.841	2.857	21.439	6.122	235.912	97,59%	(5.691)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	2.574	1,81%	0,80%	13,47%	2.421	2.230	2.549			
	KUR	344	25	153	2.445	1,96%	0,85%	13,52%	2.292	2.101	2.420			
	Non KUR	-	-	-	129	0,00%	0,00%	12,67%	129	129	129			
3	PWG	-	91	-	962	0,00%	0,00%	3,68%	962	962	871			
	Cilem	-	91	-	848	0,00%	0,00%	5,57%	848	848	757			
	Gadai	-	-	-	114	0,00%	0,00%	1,05%	114	114	114			
4	CFG	621	1.076	1.136	3.827	0,36%	0,62%	2,07%	2.691	3.207	2.752			
	CF 1	122	-	-	388	4,46%	0,00%	10,42%	388	266	388			
	Total Griya	-	-	-	185	0,00%	0,00%	10,08%	185	185	185			
	Oto	122	-	-	203	16,27%	0,00%	10,74%	203	81	203			
	CF 2	499	1.076	1.136	3.439	0,29%	0,63%	1,90%	2.303	2.940	2.364			
	Mitraguna & Others	499	1.076	1.136	2.838	0,45%	0,97%	2,42%	1.702	2.339	1.762			
	Pensiun	-	-	-	601	0,00%	0,00%	0,94%	601	601	601			
	Total Pembiayaan	965	1.192	1.289	7.364	0,46%	0,57%	3,20%	6.074	6.399	6.171	0,61%	80,90%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	378	332	328	0,58%	1,73%	1,72%	(3)	218	(50)			
	KUR	66	378	332	328	0,37%	1,84%	1,82%	(3)	263	(50)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,22%	(2)	2.219	284			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.258	0,02%	1,25%	1,25%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,72%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.587	0,07%	1,14%	1,12%	(6)	2.437	234	1,19%	-5,52%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	67	67	(271)	0	(2)	-2,51%	23	51,52%	6.728	0,99%	(6.661)
2	Tabungan	126.106	134.843	135.578	135.133	7.489	(445)	290	0,21%	9.027	7,16%	138.417	97,63%	(3.284)
3	Deposito	46.391	59.463	59.758	59.758	(10.559)	0	295	0,50%	13.367	28,81%	47.184	126,65%	12.574
	Total	172.540	194.375	195.403	194.958	(3.341)	(445)	583	0,30%	22.418	12,99%	192.329	101,37%	2.629
	CASA	126.150	134.912	135.645	135.200	7.218	(445)	288	0,21%	9.050	7,17%	145.144	93,15%	(9.944)
	(%) CASA	73,11%	69,41%	69,42%	69,35%									
	FDR	92,15%	84,73%	84,79%	84,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	735	703		(31)	110	18,58%	102	16,94%	-	0,00%	703
2	Giro ISE	8	2	1	1		0	(0)	-18,16%	(7)	-83,14%		0,00%	1
3	Tabungan ISE	593	592	733	702		(31)	111	18,68%	109	18,32%		0,00%	702
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.477	740	250	-490	753	-89	2.949	339	19.415	100,32%	62
	KUR	15.208	18.219	18.213	570	250	-320	617	-6	3.005	256	17.952	101,46%	261
	Non KUR	1.319	1.347	1.264	170	-	-170	136	-83	-55	83	1.463	86,37%	(199)
3	PWG	4.082	8.277	8.807	311	727	416	266	531	4.725	196	7.616	115,65%	1.192
	Cilem	4.082	8.277	8.807	311	727	416	266	531	4.725	196	7.616	115,65%	1.192
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.390	1.896	2.540	644	973	549	-943	1.991	149.457	91,93%	(12.068)
	CF 1	3.556	3.363	3.565	-	265	265	-65	202	10	63	4.790	74,44%	(1.224)
	Total Griya	1.390	1.046	1.039	-	-	0	0	-7	-351	7	1.581	65,71%	(542)
	• Total Non Program	1.390	1.046	1.039	-	-	0	-17	-7	-351	7	1.581	65,71%	(542)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.526	-	265	265	-65	209	361	56	3.209	78,74%	(682)
	CF 2	134.777	133.478	133.825	1.896	2.275	379	1.038	347	-953	1.928	144.668	92,50%	(10.843)
	Mitraguna & Others	92.204	93.135	93.758	1.718	2.155	437	1.265	623	1.554	1.532	101.184	92,66%	(7.426)
	Pensiun	42.574	40.343	40.067	178	120	-58	-227	-276	-2.507	396	43.484	92,14%	(3.417)
	Total Pembiayaan	158.995	164.692	165.682	2.947	3.517	570	1.990	990	6.687	2.527	176.541	93,85%	(10.859)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	2.872	1,04%	0,68%	14,74%	2.738	2.700	2.651			
	KUR	85	84	-	2.565	0,56%	0,00%	14,08%	2.565	2.480	2.481			
	Non KUR	87	136	134	307	6,58%	9,93%	24,26%	173	220	170			
3	PWG	-	178	-	435	0,00%	0,00%	4,94%	435	435	258			
	Cilem	-	178	-	435	0,00%	0,00%	4,94%	435	435	258			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	7.286	0,82%	0,68%	5,30%	6.360	6.158	6.372			
	CF 1	123	109	-	60	3,46%	0,00%	1,67%	60	(63)	(49)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	60	5,68%	0,00%	2,36%	60	(63)	(49)			
	CF 2	1.005	805	926	7.226	0,75%	0,69%	5,40%	6.300	6.221	6.421			
	Mitraguna & Others	743	805	623	6.924	0,81%	0,67%	7,38%	6.300	6.180	6.118			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	10.601	0,82%	0,64%	6,40%	9.540	9.301	9.289	0,22%	96,59%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	128	121	55	0,22%	0,62%	0,28%	(66)	18	(72)			
	KUR	-	60	57	55	0,00%	0,31%	0,30%	(1)	55	(5)			
	Non KUR	37	68	64	-	2,80%	4,76%	0,00%	(64)	(37)	(68)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,97%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,19%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	929	1,74%	0,60%	0,56%	(66)	(1.833)	33	0,62%	-10,36%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	461	462	(2.057)	1	68	17,21%	(2.944)	-86,45%	9.634	4,79%	(9.172)
2	Tabungan	80.230	84.737	84.530	85.058	541	528	321	0,38%	4.827	6,02%	91.603	92,85%	(6.545)
3	Deposito	12.294	17.582	17.308	17.308	(988)	0	(274)	-1,56%	5.014	40,79%	12.859	134,60%	4.450
	Total	95.930	102.713	102.299	102.828	(2.503)	529	115	0,11%	6.898	7,19%	114.095	90,12%	(11.268)
	CASA	83.636	85.131	84.991	85.519	(1.515)	529	388	0,46%	1.884	2,25%	101.237	84,47%	(15.717)
	(%) CASA	87,18%	82,88%	83,08%	83,17%									
	FDR	162,31%	172,84%	176,10%	175,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.900	2.900		0	83	2,96%	1.359	88,14%	-	0,00%	2.900
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.891	1.891		0	83	4,62%	349	22,67%	-	0,00%	1.891
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Local Champion	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	55.915	750	945	195	56	70	2.102	875	58.406	95,74%	(2.491)
	KUR	50.217	52.822	52.959	750	945	195	174	138	2.742	807	54.604	96,99%	(1.645)
	Non KUR	3.596	3.024	2.956	-	-	0	-118	-68	-640	68	3.802	77,75%	(846)
3	PWG	27.769	40.162	41.432	6.036	7.090	1.054	1.917	1.270	13.663	5.821	38.422	107,83%	3.010
	Cilem	10.764	18.825	19.225	1.715	1.085	-629	1.303	400	8.461	685	18.464	104,12%	761
	Gadai	17.005	21.338	22.207	4.321	6.005	1.684	614	869	5.202	5.136	19.958	111,27%	2.249
4	CFG	73.851	81.396	82.690	3.018	2.875	-143	2.844	1.294	8.838	1.581	84.768	97,55%	(2.079)
	CF 1	1.222	2.157	2.131	-	-	0	81	-26	910	26	2.275	93,69%	(144)
	Total Griya	938	759	759	-	-	0	0	0	-179	-	1.070	70,91%	(311)
	• Total Non Program	938	759	759	-	-	0	-114	0	-179	-	1.070	70,91%	(311)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.372	-	-	0	81	-26	1.088	26	1.204	113,93%	168
	CF 2	72.630	79.239	80.559	3.018	2.875	-143	2.763	1.320	7.929	1.555	82.494	97,65%	(1.935)
	Mitraguna & Others	46.537	50.443	51.926	2.419	2.350	-69	2.714	1.483	5.389	867	55.514	93,54%	(3.588)
	Pensiun	26.093	28.796	28.633	599	525	-74	49	-163	2.540	688	26.980	106,13%	1.653
	Total Pembiayaan	155.700	177.534	180.153	9.804	10.910	1.106	4.803	2.619	24.453	8.291	181.863	99,06%	(1.710)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	5.571	0,48%	1,50%	9,96%	4.734	5.310	4.709			
	KUR	228	536	680	4.824	0,45%	1,29%	9,11%	4.143	4.596	4.288			
	Non KUR	33	326	157	747	0,91%	5,19%	25,27%	590	714	422			
3	PWG	-	-	-	2.451	0,00%	0,00%	5,92%	2.451	2.451	2.451			
	Cilem	-	-	-	1.863	0,00%	0,00%	9,69%	1.863	1.863	1.863			
	Gadai	-	-	-	588	0,00%	0,00%	2,65%	588	588	588			
4	CFG	61	210	365	2.184	0,08%	0,45%	2,64%	1.819	2.123	1.973			
	CF 1	-	-	-	23	0,00%	0,00%	1,08%	23	23	23			
	Total Griya	-	-	-	23	0,00%	0,00%	3,02%	23	23	23			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	210	365	2.161	0,08%	0,46%	2,68%	1.796	2.100	1.950			
	Mitraguna & Others	61	210	365	1.294	0,13%	0,72%	2,49%	929	1.233	1.084			
	Pensiun	-	-	-	867	0,00%	0,00%	3,03%	867	867	867			
	Total Pembiayaan	322	1.072	1.202	10.206	0,21%	0,68%	5,67%	9.004	9.884	9.134	8,97%	-58,37%	3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	344	503	539	0,89%	0,90%	0,96%	37	62	196			
	KUR	257	314	313	440	0,51%	0,59%	0,83%	128	184	127			
	Non KUR	220	30	190	99	6,13%	6,29%	3,35%	(91)	(121)	69			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	845	0,86%	1,13%	1,02%	(78)	207	37			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	808	923	845	0,88%	1,16%	1,05%	(78)	207	37			
	Mitraguna & Others	346	808	923	845	0,74%	1,83%	1,63%	(78)	499	37			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.384	0,72%	0,80%	0,77%	(42)	269	233	4,54%	-490,76%	3,8%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	3.377	2.119	(450)	(1.259)	(7.465)	-77,89%	(12.562)	-85,57%	23.895	8,87%	(21.777)
2	Tabungan	126.637	122.094	119.237	120.192	164	954	(1.902)	-1,56%	(6.446)	-5,09%	138.530	86,76%	(18.338)
3	Deposito	60.864	90.424	56.034	56.034	4.487	0	(34.390)	-38,03%	(4.830)	-7,94%	61.895	90,53%	(5.860)
	Total	202.183	222.101	178.649	178.344	4.200	(304)	(43.757)	-19,70%	(23.838)	-11,79%	224.319	79,50%	(45.975)
	CASA	141.318	131.677	122.614	122.310	(286)	(304)	(9.367)	-7,11%	(19.008)	-13,45%	162.425	75,30%	(40.115)
	(%) CASA	69,90%	59,29%	68,63%	68,58%									
	FDR	127,02%	110,47%	136,74%	136,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	3.981	3.991		10	473	13,46%	573	16,75%	-	0,00%	3.991
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.781	3.791		10	473	14,27%	573	17,79%	-	0,00%	3.791
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	152	-	-	0	-8	-3	-89	3	241	63,04%	(89)
	Linkage	46	38	37	-	-	-	-1	-1	-8	1	46	81,52%	(8)
	Non-Linkage	195	116	114	-	-	0	-7	-2	-80	2	195	58,68%	(80)
	• Local Champion	195	116	114	-	-	0	-7	-2	-80	2	195	58,68%	(80)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.720	-	-	0	-725	-453	-4.770	453	30.365	74,82%	(7.645)
	KUR	24.649	21.204	20.771	-	-	0	-669	-434	-3.879	434	27.359	75,92%	(6.589)
	Non KUR	2.840	1.969	1.950	-	-	0	-56	-19	-891	19	3.006	64,86%	(1.056)
3	PWG	10.361	10.233	10.021	251	262	11	-227	-211	-339	473	17.265	58,04%	(7.244)
	Cilem	10.361	10.233	10.021	251	262	11	-227	-211	-339	473	17.265	58,04%	(7.244)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	211.393	2.337	1.038	-1.299	-1.233	-403	-7.330	1.442	232.766	90,82%	(21.373)
	CF 1	7.216	7.276	7.504	254	315	61	-99	228	289	88	8.737	85,89%	(1.233)
	Total Griya	3.957	3.815	4.096	254	315	61	0	281	139	34	4.237	96,69%	(140)
	• Total Non Program	3.667	3.368	3.334	254	-	-254	223	-33	-332	33	3.939	84,65%	(605)
	• Program	291	447	762	-	315	315	-2	315	471	1	297	256,10%	464
	Oto	3.258	3.462	3.408	-	-	0	-99	-54	150	54	4.501	75,73%	(1.092)
	CF 2	211.508	204.520	203.889	2.083	723	-1.360	-1.134	-631	-7.619	1.354	224.029	91,01%	(20.140)
	Mitraguna & Others	176.747	172.724	172.465	2.083	723	-1.360	-1.089	-259	-4.283	982	188.201	91,64%	(15.737)
	Pensiun	34.761	31.796	31.424	-	-	0	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	244.287	2.588	1.300	-1.287	-2.193	-1.070	-12.528	2.370	280.637	87,05%	(36.351)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	62	0,00%	0,00%	40,89%	62	62	62			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	62	0,00%	0,00%	54,26%	62	62	62			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.251	1.080	2.727	0,56%	4,66%	12,00%	1.647	2.573	1.476			
	KUR	154	1.078	796	2.136	0,62%	3,75%	10,28%	1.340	1.982	1.058			
	Non KUR	-	173	284	591	0,00%	14,45%	30,30%	306	591	418			
3	PWG	25	122	-	506	0,24%	0,00%	5,05%	506	481	384			
	Cilem	25	122	-	506	0,24%	0,00%	5,05%	506	481	384			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	11.412	6,82%	4,46%	5,40%	1.973	(3.495)	2.743			
	CF 1	-	261	36	480	0,00%	0,49%	6,40%	444	480	219			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	480	0,00%	1,03%	14,08%	444	480	219			
	CF 2	14.908	8.408	9.403	10.932	7,05%	4,60%	5,36%	1.529	(3.975)	2.524			
	Mitraguna & Others	14.471	8.408	9.292	10.628	8,19%	5,38%	6,16%	1.336	(3.844)	2.220			
	Pensiun	436	-	111	304	1,25%	0,35%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	14.707	5,87%	4,29%	6,02%	4.188	(379)	4.665	0,48%	92,05%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	430	949	1.250	1,31%	4,09%	5,50%	301	889	820			
	KUR	269	252	771	1.072	1,09%	3,63%	5,16%	301	803	820			
	Non KUR	93	178	178	178	3,26%	9,05%	9,14%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	21.610	3,60%	10,20%	10,22%	-	13.734	(771)			
	CF 1	-	-	216	216	0,00%	2,97%	2,88%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,35%	-	216	216			
	CF 2	7.876	22.381	21.394	21.394	3,72%	10,46%	10,49%	-	13.518	(987)			
	Mitraguna & Others	7.422	21.944	20.957	20.957	4,20%	12,13%	12,15%	-	13.535	(987)			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	22.870	3,21%	9,19%	9,36%	311	14.632	59	1,10%	88,20%	-8,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	8.508	8.824	10.453	316	(4.001)	-31,20%	1.311	17,45%	17.429	50,63%	(8.605)
2	Tabungan	148.174	167.404	165.667	169.715	9.844	4.048	2.311	1,38%	21.541	14,54%	160.824	105,53%	8.892
3	Deposito	29.593	39.679	37.663	37.663	(12.069)	0	(2.016)	-5,08%	8.070	27,27%	30.481	123,56%	7.182
	Total	185.281	219.908	211.839	216.203	8.228	4.364	(3.705)	-1,68%	30.922	16,69%	208.734	103,58%	7.469
	CASA	155.687	180.229	174.176	178.540	20.297	4.364	(1.689)	-0,94%	22.852	14,68%	178.253	100,16%	287
	(%) CASA	84,03%	81,96%	82,22%	82,58%									
	FDR	129,17%	124,10%	131,00%	128,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	10.112	10.263		151	407	4,13%	1.902	22,75%	-	0,00%	10.263
2	Giro ISE	1.674	3.000	3.606	3.636		30	637	21,22%	1.962	117,17%		0,00%	3.636
3	Tabungan ISE	6.686	6.855	6.505	6.626		121	(229)	-3,34%	(60)	-0,90%		0,00%	6.626
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.550	47.264	1.020	625	-395	536	-286	874	911	50.463	93,66%	(3.198)
	KUR	42.708	43.592	43.411	1.020	525	-495	632	-181	703	706	46.601	93,16%	(3.189)
	Non KUR	3.682	3.959	3.853	-	100	100	-96	-106	171	206	3.862	99,76%	(9)
3	PWG	25.907	43.447	46.637	9.198	9.073	-125	1.699	3.190	20.729	5.883	40.279	115,79%	6.358
	Cilem	11.633	25.741	27.277	5.515	3.586	-1.929	1.400	1.537	15.645	2.049	21.595	126,31%	5.682
	Gadai	14.275	17.707	19.359	3.683	5.487	1.804	299	1.653	5.085	3.834	18.683	103,62%	676
4	CFG	167.028	181.912	183.614	3.429	3.580	151	2.235	1.702	16.586	1.878	181.961	100,91%	1.653
	CF 1	10.804	12.692	13.417	565	885	320	648	725	2.613	160	12.617	106,35%	801
	Total Griya	4.197	4.094	4.084	-	-	0	0	-10	-114	10	4.450	91,77%	(366)
	• Total Non Program	4.197	3.939	3.929	-	-	0	-111	-10	-268	10	4.450	88,30%	(521)
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	8.599	9.333	565	885	320	648	735	2.727	150	8.167	114,29%	1.167
	CF 2	156.224	169.220	170.197	2.864	2.695	-169	1.587	977	13.973	1.717	169.344	100,50%	852
	Mitraguna & Others	100.077	112.520	113.571	1.925	1.945	20	1.226	1.051	13.494	894	111.939	101,46%	1.631
	Pensiun	56.148	56.700	56.626	939	750	-189	361	-74	478	824	57.405	98,64%	(779)
	Total Pembiayaan	239.326	272.910	277.515	13.647	13.277	-369	4.470	4.606	38.189	8.672	272.702	101,76%	4.813

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	580	395	7.034	0,43%	0,83%	14,88%	6.639	6.836	6.454			
	KUR	198	433	317	5.935	0,46%	0,73%	13,67%	5.618	5.737	5.502			
	Non KUR	-	147	78	1.099	0,00%	1,97%	28,52%	1.021	1.099	952			
3	PWG	-	-	-	2.201	0,00%	0,00%	4,72%	2.201	2.201	2.201			
	Cilem	-	-	-	1.594	0,00%	0,00%	5,84%	1.594	1.594	1.594			
	Gadai	-	-	-	607	0,00%	0,00%	3,14%	607	607	607			
4	CFG	1.021	882	478	11.256	0,61%	0,26%	6,13%	10.777	10.235	10.374			
	CF 1	202	250	15	1.749	1,87%	0,11%	13,04%	1.734	1.547	1.499			
	Total Griya	-	214	-	905	0,00%	0,00%	22,15%	905	905	691			
	Oto	202	36	15	844	3,06%	0,17%	9,05%	830	642	808			
	CF 2	819	632	464	9.507	0,52%	0,27%	5,59%	9.043	8.688	8.875			
	Mitraguna & Others	819	435	220	9.253	0,82%	0,20%	8,15%	9.033	8.434	8.818			
	Pensiun	-	196	243	253	0,00%	0,43%	0,45%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	20.491	0,51%	0,32%	7,38%	19.618	19.272	19.030	1,09%	85,19%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	476	474	580	0,99%	1,00%	1,23%	106	119	104			
	KUR	366	425	423	451	0,86%	0,97%	1,04%	28	85	26			
	Non KUR	95	51	51	129	2,57%	1,28%	3,34%	78	34	77			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.430	1,59%	0,66%	0,78%	220	(1.218)	220			
	CF 1	10	294	294	294	0,09%	2,31%	2,19%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,15%	-	284	-			
	CF 2	2.638	916	916	1.136	1,69%	0,54%	0,67%	220	(1.502)	220			
	Mitraguna & Others	2.229	887	887	1.107	2,23%	0,79%	0,97%	220	(1.122)	220			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	2.010	1,30%	0,62%	0,72%	326	(1.099)	323	1,82%	-151,33%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.156	1.156	(12)	0	(20)	-1,74%	(206)	-15,15%	6.965	16,60%	(5.809)
2	Tabungan	77.945	91.604	92.487	94.717	3.062	2.230	3.113	3,40%	16.772	21,52%	88.339	107,22%	6.377
3	Deposito	9.935	9.827	9.927	9.927	(3.771)	0	100	1,02%	(8)	-0,08%	10.450	94,99%	(523)
	Total	89.243	102.608	103.570	105.800	(721)	2.230	3.192	3,11%	16.558	18,55%	105.755	100,04%	45
	CASA	79.307	92.781	93.643	95.873	3.050	2.230	3.092	3,33%	16.566	20,89%	95.305	100,60%	568
	(%) CASA	88,87%	90,42%	90,42%	90,62%									
	FDR	131,75%	139,02%	140,65%	137,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.220	2.222		2	(75)	-3,28%	(574)	-20,52%	-	0,00%	2.222
2	Giro ISE	1.018	536	491	491		0	(45)	-8,46%	(527)	-51,81%		0,00%	491
3	Tabungan ISE	1.778	1.762	1.730	1.732		2	(30)	-1,71%	(46)	-2,59%		0,00%	1.732
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	96	96		0	0	0,00%	13	15,66%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	• Local Champion	97	77	77	-	-	0	-2	0	-20	-	97	79,78%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	22.307	270	250	-20	166	-68	2.901	318	22.152	100,70%	155
	KUR	19.311	21.551	21.496	270	250	-20	184	-55	2.185	305	21.918	98,07%	(422)
	Non KUR	95	824	811	-	-	0	-18	-13	716	13	234	346,52%	577
3	PWG	2.291	6.046	6.603	438	666	227	444	557	4.312	108	5.483	120,42%	1.120
	Cilem	2.291	6.046	6.603	438	666	227	444	557	4.312	108	5.483	120,42%	1.120
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	116.681	2.088	3.837	1.749	3.923	2.536	20.895	1.301	104.717	111,42%	11.964
	CF 1	18.535	21.664	21.683	607	152	-455	1.032	19	3.148	133	19.955	108,66%	1.728
	Total Griya	17.245	16.279	16.232	-	-	0	0	-47	-1.013	47	17.894	90,71%	(1.662)
	• Total Non Program	1.070	711	705	-	-	0	-10	-7	-366	7	1.355	52,00%	(650)
	• Program	16.174	15.567	15.527	-	-	0	-67	-41	-648	41	16.538	93,88%	(1.012)
	Oto	1.291	5.386	5.451	607	152	-455	1.032	66	4.161	86	2.062	264,39%	3.390
	CF 2	77.250	92.480	94.998	1.481	3.685	2.204	2.890	2.517	17.747	1.168	84.762	112,08%	10.236
	Mitraguna & Others	58.013	73.658	76.315	1.481	3.685	2.204	3.046	2.657	18.302	1.028	64.869	117,64%	11.446
	Pensiun	19.237	18.823	18.683	-	-	0	-156	-139	-554	139	19.893	93,92%	(1.210)
	Total Pembiayaan	117.580	142.642	145.668	2.796	4.752	1.956	4.531	3.026	28.088	1.727	132.450	109,98%	13.219

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	77	0,00%	0,00%	100,00%	77	77	77			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	77	0,00%	0,00%	100,00%	77	77	77			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	836	0,86%	2,32%	3,75%	317	669	188			
	KUR	167	647	518	836	0,87%	2,40%	3,89%	317	669	188			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	85	0,00%	0,00%	1,28%	85	85	85			
	Cilem	-	-	-	85	0,00%	0,00%	1,28%	85	85	85			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	4.479	2,69%	1,41%	3,84%	2.873	1.907	2.861			
	CF 1	1.875	1.203	1.449	2.608	10,12%	6,69%	12,03%	1.159	733	1.406			
	Total Griya	1.875	1.203	1.449	2.511	10,87%	8,90%	15,47%	1.062	636	1.308			
	Oto	-	-	-	97	0,00%	0,00%	1,78%	97	97	97			
	CF 2	697	415	157	1.871	0,90%	0,17%	1,97%	1.714	1.174	1.456			
	Mitraguna & Others	583	206	157	1.456	1,01%	0,21%	1,91%	1.299	873	1.250			
	Pensiun	113	209	-	415	0,59%	0,00%	2,22%	415	301	206			
	Total Pembiayaan	2.739	2.265	2.124	5.476	2,33%	1,49%	3,76%	3.352	2.737	3.211	0,80%	78,84%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	582	739	0,00%	2,60%	3,31%	157	739	331			
	KUR	-	408	582	739	0,00%	2,70%	3,44%	157	739	331			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.248	5.309	5.622	5,15%	4,65%	4,82%	313	687	374			
	CF 1	4.826	5.144	5.155	5.518	26,04%	23,79%	25,45%	363	692	374			
	Total Griya	4.826	5.144	5.155	5.518	27,99%	31,67%	34,00%	363	692	374			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	104	0,14%	0,17%	0,11%	(50)	(5)	(1)			
	Mitraguna & Others	108	104	154	104	0,19%	0,21%	0,14%	(50)	(5)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	6.361	4,20%	4,13%	4,37%	471	1.427	704	1,90%	56,49%	-2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	106	106	22	(0)	(28)	-21,05%	(56)	-34,52%	6.099	1,73%	(5.993)
2	Tabungan	112.107	106.939	106.080	106.412	4.001	332	(527)	-0,49%	(5.696)	-5,08%	124.113	85,74%	(17.702)
3	Deposito	7.734	12.435	12.186	12.186	(7.081)	(0)	(249)	-2,00%	4.452	57,56%	8.534	142,79%	3.652
	Total	120.003	119.508	118.372	118.703	(3.058)	331	(805)	-0,67%	(1.299)	-1,08%	138.746	85,55%	(20.043)
	CASA	112.269	107.073	106.186	106.517	4.023	331	(555)	-0,52%	(5.751)	-5,12%	130.212	81,80%	(23.694)
	(%) CASA	93,56%	89,59%	89,71%	89,73%									
	FDR	119,28%	124,78%	126,06%	125,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.524	1.524		0	68	4,67%	(24)	-1,54%	-	0,00%	1.524
2	Giro ISE	6	6	7	7		0	1	17,47%	1	14,98%		0,00%	7
3	Tabungan ISE	1.542	1.450	1.517	1.517		0	67	4,61%	(25)	-1,61%		0,00%	1.517
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Local Champion	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	16.059	270	530	260	21	118	-2.452	412	20.904	76,82%	(4.845)
	KUR	17.071	14.453	14.579	270	530	260	-290	126	-2.491	404	19.325	75,44%	(4.746)
	Non KUR	1.440	1.487	1.479	-	-	0	311	-8	39	8	1.579	93,70%	(100)
3	PWG	10.369	15.953	16.803	1.981	2.479	498	1.525	850	6.434	1.629	18.973	88,56%	(2.170)
	Cilem	7.309	11.042	11.504	841	845	3	627	462	4.195	382	13.826	83,20%	(2.322)
	Gadai	3.060	4.912	5.300	1.139	1.634	494	898	388	2.239	1.246	5.147	102,96%	152
4	CFG	114.187	117.178	116.300	784	1.084	301	421	-878	2.113	1.963	123.852	93,90%	(7.552)
	CF 1	709	1.836	1.912	139	83	-55	241	76	1.204	7	1.747	109,48%	166
	Total Griya	277	252	252	-	-	0	0	0	-25	-	410	61,58%	(157)
	• Total Non Program	277	252	252	-	-	0	-3	0	-25	-	410	61,58%	(157)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.660	139	83	-55	241	76	1.228	7	1.337	124,15%	323
	CF 2	113.478	115.342	114.388	645	1.001	356	179	-954	910	1.955	122.105	93,68%	(7.718)
	Mitraguna & Others	95.023	97.994	96.967	645	705	60	301	-1.027	1.944	1.732	103.005	94,14%	(6.038)
	Pensiun	18.455	17.348	17.421	-	296	296	-121	73	-1.034	223	19.101	91,21%	(1.680)
	Total Pembiayaan	143.135	149.126	149.214	3.034	4.093	1.059	1.965	88	6.079	4.005	163.797	91,10%	(14.583)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	731	757	1.900	1,73%	4,75%	11,83%	1.143	1.580	1.169			
	KUR	302	708	757	1.780	1,77%	5,24%	12,21%	1.023	1.478	1.072			
	Non KUR	19	23	-	121	1,33%	0,00%	8,15%	121	101	98			
3	PWG	-	-	-	636	0,00%	0,00%	3,78%	636	636	636			
	Cilem	-	-	-	627	0,00%	0,00%	5,45%	627	627	627			
	Gadai	-	-	-	9	0,00%	0,00%	0,16%	9	9	9			
4	CFG	617	850	1.089	3.121	0,54%	0,93%	2,68%	2.032	2.504	2.270			
	CF 1	-	-	-	769	0,00%	0,00%	40,22%	769	769	769			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	769	0,00%	0,00%	46,33%	769	769	769			
	CF 2	617	850	1.089	2.352	0,54%	0,94%	2,06%	1.263	1.735	1.501			
	Mitraguna & Others	617	850	1.089	2.352	0,65%	1,11%	2,43%	1.263	1.735	1.501			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	5.657	0,65%	1,24%	3,79%	3.811	4.720	4.076	5,19%	-36,98%	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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.051	1.024	1.082	2,24%	6,42%	6,74%	58	667	31			
	KUR	236	952	926	985	1,38%	6,41%	6,76%	59	749	33			
	Non KUR	179	98	97	96	12,41%	6,53%	6,51%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.681	1,86%	1,71%	1,45%	(319)	(445)	(484)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.164	2.000	1.681	1,87%	1,73%	1,47%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,71%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.762	1,77%	2,03%	1,85%	(261)	222	(453)	7,93%	-328,42%	6,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	1.265	1.327	(270)	62	396	42,50%	(1.678)	-55,85%	10.233	12,97%	(8.906)
2	Tabungan	56.317	70.443	64.416	65.140	2.742	724	(5.303)	-7,53%	8.823	15,67%	68.270	95,41%	(3.130)
3	Deposito	45.220	61.834	63.023	63.023	530	0	1.189	1,92%	17.803	39,37%	46.172	136,50%	16.851
	Total	104.542	133.208	128.704	129.490	3.002	786	(3.718)	-2,79%	24.948	23,86%	124.675	103,86%	4.815
	CASA	59.322	71.374	65.681	66.467	2.472	786	(4.908)	-6,88%	7.145	12,04%	78.503	84,67%	(12.037)
	(%) CASA	56,74%	53,58%	51,03%	51,33%									
	FDR	207,64%	176,07%	183,92%	182,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	1.587	1.595		8	(310)	-16,27%	(1.215)	-43,24%	-	0,00%	1.595
2	Giro ISE	19	177	85	91		5	(86)	-48,73%	71	373,21%		0,00%	91
3	Tabungan ISE	2.791	1.729	1.502	1.505		3	(224)	-12,96%	(1.286)	-46,09%		0,00%	1.505
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	121	123	123		0	2	1,65%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.005	-	-	0	-71	-71	-689	71	8.694	92,08%	(689)
	Linkage	8.515	7.897	7.826	-	-	-	-71	-71	-689	71	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	31.447	500	400	-100	-713	-154	-3.128	554	37.916	82,94%	(6.469)
	KUR	29.907	27.691	27.605	500	400	-100	-527	-86	-2.302	486	33.063	83,49%	(5.458)
	Non KUR	4.668	3.910	3.842	-	-	0	-186	-68	-826	68	4.853	79,18%	(1.011)
3	PWG	5.791	9.161	10.447	865	1.650	785	451	1.286	4.656	365	12.817	81,51%	(2.370)
	Cilem	5.791	9.161	10.447	865	1.650	785	451	1.286	4.656	365	12.817	81,51%	(2.370)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	186.811	3.490	2.142	-1.348	4.198	1.112	18.802	1.030	183.548	101,78%	3.262
	CF 1	111.105	104.354	104.438	-	611	611	79	84	-6.667	526	115.522	90,40%	(11.084)
	Total Griya	105.380	97.721	97.376	-	-	0	0	-344	-8.004	344	108.551	89,71%	(11.175)
	• Total Non Program	15.372	12.667	12.653	-	-	0	-92	-14	-2.719	14	16.517	76,60%	(3.864)
	• Program	90.009	85.053	84.723	-	-	0	-719	-330	-5.285	330	92.034	92,06%	(7.311)
	Oto	5.724	6.633	7.062	-	611	611	79	429	1.337	182	6.971	101,30%	91
	CF 2	56.904	81.345	82.373	3.490	1.531	-1.959	4.119	1.028	25.469	503	68.026	121,09%	14.347
	Mitraguna & Others	52.060	71.990	71.995	3.490	460	460	4.172	6	19.936	454	62.099	115,94%	9.896
	Pensiun	4.844	9.355	10.377	-	1.071	1.071	-53	1.022	5.533	49	5.927	175,10%	4.451
	Total Pembiayaan	217.069	234.537	236.710	4.855	4.192	-663	3.866	2.172	19.641	2.019	242.975	97,42%	(6.266)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.113	1.211	3.585	1,36%	3,83%	11,40%	2.375	3.114	2.472			
	KUR	56	257	593	2.845	0,19%	2,14%	10,30%	2.251	2.788	2.587			
	Non KUR	415	856	617	741	8,89%	15,78%	19,28%	123	326	(115)			
3	PWG	-	16	-	555	0,00%	0,00%	5,31%	555	555	538			
	Cilem	-	16	-	555	0,00%	0,00%	5,31%	555	555	538			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	20.685	4,36%	4,86%	11,07%	11.654	13.356	10.738			
	CF 1	7.221	9.947	9.032	14.725	6,50%	8,65%	14,10%	5.694	7.504	4.778			
	Total Griya	7.194	9.680	8.838	13.324	6,83%	9,04%	13,68%	4.486	6.130	3.644			
	Oto	26	267	194	1.401	0,46%	2,92%	19,84%	1.207	1.375	1.134			
	CF 2	108	-	-	5.960	0,19%	0,00%	7,24%	5.960	5.852	5.960			
	Mitraguna & Others	-	-	-	5.960	0,00%	0,00%	8,28%	5.960	5.960	5.960			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	24.825	3,59%	4,37%	10,49%	14.583	17.025	13.748	0,04%	99,59%	-10,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	717	0,76%	1,76%	2,28%	161	455	209			
	KUR	164	63	102	102	0,55%	0,37%	0,37%	-	(62)	39			
	Non KUR	98	446	455	616	2,11%	11,63%	16,02%	161	517	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	15.380	7,41%	8,14%	8,23%	260	2.925	302			
	CF 1	10.689	14.420	14.462	14.722	9,62%	13,86%	14,10%	260	4.033	303			
	Total Griya	10.577	14.153	14.195	14.455	10,04%	14,53%	14,84%	260	3.878	303			
	Oto	112	267	267	267	1,96%	4,02%	3,78%	-	155	-			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,80%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	16.276	5,94%	6,76%	6,88%	421	3.381	511	0,05%	99,31%	-6,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	1.219	2.164	(108)	945	921	74,16%	(4.917)	-69,44%	13.765	15,72%	(11.601)
2	Tabungan	82.750	90.284	85.942	85.613	2.369	(329)	(4.671)	-5,17%	2.863	3,46%	94.714	90,39%	(9.101)
3	Deposito	20.500	28.858	30.156	30.156	(518)	0	1.298	4,50%	9.655	47,10%	21.028	143,40%	9.127
	Total	110.331	120.384	117.317	117.932	1.744	615	(2.452)	-2,04%	7.601	6,89%	129.507	91,06%	(11.575)
	CASA	89.831	91.526	87.161	87.777	2.261	615	(3.750)	-4,10%	(2.054)	-2,29%	108.479	80,92%	(20.702)
	(%) CASA	81,42%	76,03%	74,30%	74,43%									
	FDR	132,60%	136,61%	140,74%	140,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.735	1.675	1.687		12	(48)	-2,76%	892	112,35%	-	0,00%	1.687
2	Giro ISE	389	18	27	35		9	17	97,03%	(354)	-90,98%		0,00%	35
3	Tabungan ISE	406	1.717	1.649	1.652		3	(65)	-3,79%	1.246	307,29%		0,00%	1.652
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.921	36.497	500	200	-300	156	-424	-1.153	624	40.536	90,04%	(4.038)
	KUR	36.457	35.916	35.502	500	200	-300	197	-414	-954	614	39.220	90,52%	(3.717)
	Non KUR	1.194	1.005	995	-	-	0	-41	-10	-199	10	1.316	75,58%	(321)
3	PWG	14.628	23.112	24.414	4.063	5.028	965	2.313	1.302	9.786	3.726	23.691	103,05%	723
	Cilem	6.737	13.343	13.844	1.099	1.379	280	824	501	7.107	877	12.491	110,83%	1.353
	Gadai	7.891	9.770	10.570	2.964	3.649	685	1.489	800	2.679	2.849	11.200	94,38%	(629)
4	CFG	94.017	104.423	104.204	2.189	1.156	-1.033	2.208	-219	10.187	1.375	106.168	98,15%	(1.964)
	CF 1	1.650	2.632	2.588	-	-	0	-46	-44	938	44	2.613	99,05%	(25)
	Total Griya	348	274	265	-	-	0	0	-9	-83	9	481	55,15%	(216)
	• Total Non Program	348	274	265	-	-	0	-9	-9	-83	9	481	55,15%	(216)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.323	-	-	0	-46	-35	1.021	35	2.132	108,94%	191
	CF 2	92.366	101.791	101.616	2.189	1.156	-1.033	2.254	-175	9.250	1.331	103.555	98,13%	(1.939)
	Mitraguna & Others	54.628	62.667	62.253	2.189	608	-1.581	2.605	-414	7.624	1.022	64.824	96,03%	(2.571)
	Pensiun	37.738	39.124	39.363	-	548	548	-351	239	1.625	309	38.731	101,63%	632
	Total Pembiayaan	146.295	164.457	165.115	6.752	6.384	-368	4.677	659	18.820	5.725	170.394	96,90%	(5.279)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	2.155	0,22%	0,15%	5,91%	2.101	2.072	2.107			
	KUR	-	48	17	1.901	0,00%	0,05%	5,35%	1.884	1.901	1.853			
	Non KUR	83	-	37	255	6,98%	3,67%	25,59%	218	171	255			
3	PWG	-	-	-	1.089	0,00%	0,00%	4,46%	1.089	1.089	1.089			
	Cilem	-	-	-	920	0,00%	0,00%	6,65%	920	920	920			
	Gadai	-	-	-	169	0,00%	0,00%	1,60%	169	169	169			
4	CFG	-	897	723	2.981	0,00%	0,69%	2,86%	2.258	2.981	2.085			
	CF 1	-	157	155	740	0,00%	5,87%	28,58%	585	740	583			
	Total Griya	-	-	-	197	0,00%	0,00%	74,24%	197	197	197			
	Oto	-	157	155	543	0,00%	6,55%	23,37%	388	543	386			
	CF 2	-	740	569	2.242	0,00%	0,56%	2,21%	1.673	2.242	1.502			
	Mitraguna & Others	-	616	444	2.016	0,00%	0,71%	3,24%	1.572	2.016	1.400			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	6.226	0,06%	0,47%	3,77%	5.449	6.142	5.281	0,55%	85,47%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,75%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,53%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,06%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	2.648	0,02%	2,79%	2,54%	(266)	2.630	82			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.566	2.914	2.648	0,02%	2,86%	2,61%	(266)	2.630	82			
	Mitraguna & Others	19	2.136	2.485	2.219	0,03%	3,97%	3,56%	(266)	2.200	82			
	Pensiun	-	430	429	429	0,00%	0,26%	1,09%	-	429	(0)			
	Total Pembiayaan	116	2.843	3.191	2.925	0,08%	1,94%	1,77%	(266)	2.809	82	0,72%	59,56%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	125	131	(54)	6	(134)	-50,68%	(26)	-16,54%	5.924	2,20%	(5.793)
2	Tabungan	45.583	47.589	46.257	45.947	2.129	(310)	(1.642)	-3,45%	363	0,80%	54.284	84,64%	(8.337)
3	Deposito	28.548	7.547	6.989	6.989	(9.965)	0	(558)	-7,39%	(21.559)	-75,52%	29.380	23,79%	(22.391)
	Total	74.288	55.400	53.370	53.066	(7.891)	(304)	(2.334)	-4,21%	(21.222)	-28,57%	89.588	59,23%	(36.522)
	CASA	45.740	47.853	46.381	46.077	2.075	(304)	(1.776)	-3,71%	337	0,74%	60.208	76,53%	(14.131)
	(%) CASA	61,57%	86,38%	86,91%	86,83%									
	FDR	155,10%	228,18%	241,95%	243,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	879	899		20	(99)	-9,88%	104	13,07%	-	0,00%	899
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%	-	0,00%	72
3	Tabungan ISE	788	919	807	827		20	(92)	-10,01%	39	4,95%	-	0,00%	827
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%	-	0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	29.751	30.099	440	850	410	355	348	5.952	502	26.560	113,33%	3.539
	KUR	23.464	28.943	29.324	440	850	410	175	382	5.860	468	25.739	113,93%	3.585
	Non KUR	683	808	775	-	-	0	179	-34	92	34	820	94,42%	(46)
3	PWG	2.751	4.944	5.578	584	747	163	555	634	2.826	113	6.104	91,37%	(527)
	Cilem	2.751	4.944	5.578	584	747	163	555	634	2.826	113	6.104	91,37%	(527)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.452	1.496	3.104	1.608	865	1.735	5.130	1.369	96.042	97,30%	(2.590)
	CF 1	3.542	3.637	3.618	-	-	0	-16	-19	76	19	4.375	82,69%	(757)
	Total Griya	3.385	2.583	2.572	-	-	0	0	-11	-813	11	3.517	73,12%	(945)
	• Total Non Program	3.385	2.583	2.572	-	-	0	-141	-11	-813	11	3.517	73,12%	(945)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.046	-	-	0	-16	-8	889	8	858	121,92%	188
	CF 2	84.780	88.081	89.834	1.496	3.104	1.608	881	1.753	5.054	1.351	91.667	98,00%	(1.832)
	Mitraguna & Others	72.402	75.698	77.630	1.496	3.104	1.608	922	1.932	5.228	1.172	78.537	98,85%	(907)
	Pensiun	12.378	12.383	12.204	-	-	0	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	129.129	2.520	4.701	2.181	1.775	2.717	13.908	1.985	128.706	100,33%	423

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	29	22	1.804	1,08%	0,07%	5,99%	1.782	1.543	1.775			
	KUR	188	-	-	1.671	0,80%	0,00%	5,70%	1.671	1.483	1.671			
	Non KUR	73	29	22	133	10,64%	2,75%	17,14%	111	60	104			
3	PWG	-	-	-	153	0,00%	0,00%	2,74%	153	153	153			
	Cilem	-	-	-	153	0,00%	0,00%	2,74%	153	153	153			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	5.774	0,64%	0,97%	6,18%	4.883	5.211	4.590			
	CF 1	-	320	-	146	0,00%	0,00%	4,04%	146	146	(174)			
	Total Griya	-	320	-	146	0,00%	0,00%	5,69%	146	146	(174)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	5.628	0,66%	1,01%	6,26%	4.737	5.065	4.764			
	Mitraguna & Others	408	799	817	5.554	0,56%	1,08%	7,15%	4.737	5.146	4.755			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	7.731	0,72%	0,72%	5,99%	6.818	6.907	6.518	2,41%	59,79%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	325	232	232	0,11%	0,78%	0,77%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,59%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,68%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	950	1,34%	1,04%	1,02%	-	(237)	371			
	CF 1	-	-	320	320	0,00%	8,81%	8,85%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,45%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	630	1,40%	0,72%	0,70%	-	(558)	50			
	Mitraguna & Others	1.187	580	567	567	1,64%	0,75%	0,73%	-	(620)	(12)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.182	1,05%	0,94%	0,92%	-	(31)	277	1,40%	-53,47%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.194	1.188	(430)	(6)	258	27,80%	(6.870)	-85,26%	13.925	8,53%	(12.737)
2	Tabungan	114.229	114.395	113.618	113.762	938	144	(633)	-0,55%	(467)	-0,41%	125.686	90,51%	(11.924)
3	Deposito	24.505	18.999	18.649	18.648	(2.845)	(0)	(350)	-1,84%	(5.856)	-23,90%	25.359	73,54%	(6.711)
	Total	146.791	134.323	133.461	133.598	(2.337)	137	(725)	-0,54%	(13.193)	-8,99%	164.970	80,98%	(31.372)
	CASA	122.286	115.324	114.812	114.950	508	137	(375)	-0,32%	(7.337)	-6,00%	139.611	82,34%	(24.661)
	(%) CASA	83,31%	85,86%	86,03%	86,04%									
	FDR	111,90%	132,72%	133,55%	133,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	744	763		19	122	19,08%	198	35,00%	-	0,00%	763
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	743	761		19	122	19,12%	198	35,18%		0,00%	761
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.662	160	50	-110	-313	-325	-1.044	375	21.094	83,73%	(3.432)
	KUR	17.857	17.417	17.107	160	50	-110	-292	-310	-750	360	20.109	85,07%	(3.002)
	Non KUR	848	570	554	-	-	0	-21	-15	-294	15	985	56,28%	(431)
3	PWG	28.691	42.147	43.075	5.151	6.055	904	1.361	929	14.384	5.126	40.780	105,63%	2.295
	Cilem	14.633	22.957	23.234	1.280	809	-471	1.098	277	8.602	532	24.231	95,89%	(997)
	Gadai	14.059	19.190	19.841	3.871	5.246	1.375	263	651	5.782	4.595	16.549	119,89%	3.292
4	CFG	116.769	118.070	117.430	1.862	679	-1.183	1.134	-641	660	1.320	126.014	93,19%	(8.585)
	CF 1	2.827	4.299	4.251	201	-	-201	171	-48	1.424	48	3.871	109,81%	380
	Total Griya	979	749	740	-	-	0	0	-8	-239	8	1.112	66,62%	(371)
	• Total Non Program	979	749	740	-	-	0	-12	-8	-239	8	1.112	66,62%	(371)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.510	201	-	-201	171	-40	1.662	40	2.760	127,20%	751
	CF 2	113.942	113.771	113.179	1.661	679	-982	962	-592	-764	1.271	122.143	92,66%	(8.965)
	Mitraguna & Others	55.116	57.710	57.854	708	519	-189	511	144	2.738	375	62.559	92,48%	(4.706)
	Pensiun	58.827	56.061	55.325	953	160	-793	451	-736	-3.502	896	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	178.240	7.173	6.784	-389	2.180	-37	13.980	6.821	187.982	94,82%	(9.742)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	435	433	1.376	3,30%	2,41%	7,79%	943	758	940			
	KUR	461	320	321	1.338	2,58%	1,84%	7,82%	1.017	876	1.017			
	Non KUR	156	115	112	38	18,40%	19,66%	6,90%	(74)	(118)	(77)			
3	PWG	74	135	-	1.863	0,26%	0,00%	4,32%	1.863	1.788	1.727			
	Cilem	74	135	-	1.172	0,51%	0,00%	5,04%	1.172	1.098	1.037			
	Gadai	-	-	-	690	0,00%	0,00%	3,48%	690	690	690			
4	CFG	1.969	1.297	2.461	3.122	1,69%	2,08%	2,66%	661	1.153	1.826			
	CF 1	66	186	45	614	2,32%	1,04%	14,45%	570	549	429			
	Total Griya	66	-	45	133	6,70%	6,00%	17,92%	88	67	133			
	Oto	-	186	-	482	0,00%	0,00%	13,72%	482	482	296			
	CF 2	1.904	1.111	2.417	2.508	1,67%	2,12%	2,22%	91	604	1.397			
	Mitraguna & Others	1.427	886	1.741	1.728	2,59%	3,02%	2,99%	(13)	301	842			
	Pensiun	477	225	676	780	0,81%	1,21%	1,41%	104	303	555			
	Total Pembiayaan	2.661	1.867	2.894	6.434	1,62%	1,62%	3,61%	3.540	3.774	4.567	0,00%	100,00%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	557	603	570	1,22%	3,35%	3,23%	(33)	341	13			
	KUR	229	523	569	462	1,28%	3,27%	2,70%	(107)	233	(61)			
	Non KUR	-	34	34	108	0,00%	5,95%	19,42%	74	108	74			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.485	1,37%	1,46%	1,26%	(234)	(112)	(142)			
	CF 1	-	-	159	154	0,00%	3,70%	3,62%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,39%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.331	1,40%	1,37%	1,18%	(229)	(266)	(296)			
	Mitraguna & Others	770	1.246	1.325	1.323	1,40%	2,30%	2,29%	(2)	553	77			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	2.054	1,11%	1,30%	1,15%	(267)	228	(129)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	22.195	22.087	236	(108)	(672)	-2,95%	(2.814)	-11,30%	32.883	67,17%	(10.796)
3	Deposito	2.060	2.215	1.866	1.856	360	(10)	(359)	-16,20%	(204)	-9,89%	2.315	80,19%	(459)
	Total	26.961	24.974	24.062	23.943	596	(118)	(1.031)	-4,13%	(3.018)	-11,19%	35.198	68,03%	(11.254)
	CASA	24.901	22.758	22.195	22.087	236	(108)	(672)	-2,95%	(2.814)	-11,30%	32.883	67,17%	(10.796)
	(%) CASA	92,36%	91,13%	92,24%	92,25%									
	FDR	86,03%	85,73%	88,03%	88,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.057	2.077		21	105	5,33%	143	7,41%	-	0,00%	2.077
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.934	1.972	2.057	2.077		21	105	5,33%	143	7,41%	-	0,00%	2.077
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	-	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	21.409	21.181	200	200	0	-168	-228	-2.013	428	25.934	81,67%	(4.754)
	KUR	21.361	20.243	20.023	200	200	0	-127	-221	-1.338	421	23.964	83,55%	(3.941)
	Non KUR	1.833	1.166	1.158	-	-	0	-41	-8	-675	8	1.970	58,78%	(812)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	21.181	200	200	0	-168	-228	-2.013	428	25.934	81,67%	(4.754)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	848	860	3.044	2,98%	4,02%	14,37%	2.184	2.352	2.196			
	KUR	472	484	504	2.745	2,21%	2,49%	13,71%	2.241	2.273	2.262			
	Non KUR	220	364	356	299	11,98%	30,53%	25,79%	(57)	79	(66)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	3.044	2,98%	4,02%	14,37%	2.184	2.352	2.196	5,94%	58,64%	-8,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	556	495	716	0,77%	2,31%	3,38%	222	539	160			
	KUR	161	460	401	442	0,75%	1,98%	2,21%	42	282	(17)			
	Non KUR	17	96	94	274	0,91%	8,07%	23,65%	180	257	178			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	716	0,77%	2,31%	3,38%	222	539	160	25,89%	-665,52%	22,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	378	345	40	(33)	(89)	-20,50%	(543)	-61,15%	888	38,85%	(543)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	378	345	40	(33)	(89)	-20,50%	(543)	-61,15%	888	38,85%	(543)
	CASA	888	434	378	345	40	(33)	(89)	-20,50%	(543)	-61,15%	888	38,85%	(543)
	(%) 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 (1-16 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	330	332	13	2	259	354,62%	30	10,00%	302	110,00%	30
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		302	73	330	332	13	2	259	354,62%	30	10,00%	302	110,00%	30
CASA		302	73	330	332	13	2	259	354,62%	30	10,00%	302	110,00%	30
(% ) 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 (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	820	60	59	183	(1)	(761)	-92,79%	(3.450)	-98,32%	6.296	0,94%	(6.237)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	60	59	183	(1)	(761)	-92,79%	(3.450)	-98,32%	6.391	0,92%	(6.332)
	CASA	3.509	820	60	59	183	(1)	(761)	-92,79%	(3.450)	-98,32%	6.296	0,94%	(6.237)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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