

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	45.606	44.575	96.995	(1.030)	(100.712)	-69,32%	(29.594)	-39,90%	191.624	23,26%	(147.049)
2	Tabungan	1.786.724	1.931.767	1.888.903	1.882.776	83.206	(6.126)	(48.991)	-2,54%	96.052	5,38%	1.986.732	94,77%	(103.956)
3	Deposito	649.060	652.346	619.497	617.021	(58.204)	(2.476)	(35.325)	-5,42%	(32.039)	-4,94%	661.233	93,31%	(44.212)
Total		2.509.954	2.729.400	2.554.005	2.544.372	121.998	(9.633)	(185.028)	-6,78%	34.418	1,37%	2.839.589	89,60%	(295.216)
CASA		1.860.893	2.077.054	1.934.508	1.927.351	180.202	(7.157)	(149.703)	-7,21%	66.458	3,57%	2.178.356	88,48%	(251.005)
(% CASA		74,14%	76,10%	75,74%	75,75%									
FDR		125,36%	125,72%	134,86%	135,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.399	43.590		192	1.061	2,50%	751	1,75%	77.787	56,04%	(34.197)
2	Giro ISE	4.948	6.771	7.106	7.238		132	468	6,91%	2.290	46,29%	26.129	27,70%	(18.891)
3	Tabungan ISE	31.691	31.549	32.083	32.142		59	594	1,88%	452	1,43%	36.548	87,95%	(4.405)
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	245.174	1.050	500	-550	765	-3.108	60.604	3.608	212.093	115,60%	33.081
	Linkage	86.431	111.788	111.788	-	-	-	-511	0	25.357	-	98.602	113,37%	13.187
	Non-Linkage	98.139	136.494	133.386	1.050	500	-550	1.275	-3.108	35.247	3.608	113.492	117,53%	19.894
	• Local Champion	98.139	136.494	133.386	1.050	500	-550	1.275	-3.108	35.247	3.608	110.796	120,39%	22.590
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.218	3.860	3.275	-585	158	-1.281	-3.659	4.556	495.033	89,53%	(51.816)
	KUR	419.345	419.115	418.210	3.670	3.275	-395	-30	-904	-1.135	4.179	465.091	89,92%	(46.881)
	Non KUR	27.532	25.384	25.007	190	-	-190	188	-377	-2.525	377	29.942	83,52%	(4.935)
3	PWG	258.833	378.993	396.395	34.731	49.838	15.107	15.132	17.402	137.561	32.436	395.272	100,28%	1.123
	Cilem	127.522	210.337	221.124	12.481	17.448	4.966	9.447	10.788	93.603	6.660	234.083	94,46%	(12.959)
	Gadai	131.312	168.656	175.270	22.250	32.390	10.140	5.685	6.614	43.959	25.776	161.188	108,74%	14.082
4	CFG	2.256.170	2.359.595	2.359.446	19.935	21.891	1.956	23.227	-149	103.276	22.040	2.449.238	96,33%	(89.792)
	CF 1	461.418	465.546	466.243	762	2.410	1.648	3.166	698	4.825	1.713	492.211	94,72%	(25.968)
	Total Griya	417.205	392.967	392.798	-	800	800	0	-168	-24.407	968	431.436	91,04%	(38.637)
	• Total Non Program	64.148	57.248	57.896	-	800	800	-166	648	-6.251	152	70.434	82,20%	(12.537)
	• Program	353.058	335.719	334.902	-	-	0	-2.103	-817	-18.156	817	361.002	92,77%	(26.100)
	Oto	44.213	72.579	73.445	762	1.610	848	3.166	866	29.232	744	60.775	120,85%	12.669
	CF 2	1.794.752	1.894.050	1.893.203	19.174	19.481	307	20.061	-846	98.451	20.327	1.957.027	96,74%	(63.824)
	Mitraguna & Others	1.323.695	1.418.274	1.418.530	17.205	15.442	-1.763	19.276	256	94.835	15.186	1.471.843	96,38%	(53.313)
	Pensiun	471.056	475.775	474.673	1.969	4.039	2.070	785	-1.102	3.616	5.141	485.184	97,83%	(10.511)
Total Pembiayaan		3.146.451	3.431.370	3.444.233	59.576	75.504	15.927	39.282	12.863	297.782	62.640	3.551.637	96,98%	(107.404)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	940	0,10%	0,14%	0,38%	592	748	594			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	940	0,20%	0,26%	0,70%	592	748	594			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	29.591	1,09%	2,00%	6,68%	20.712	24.712	20.712			
	KUR	3.627	6.968	6.968	26.255	0,86%	1,66%	6,28%	19.287	22.628	19.287			
	Non KUR	1.252	1.912	1.912	3.336	4,55%	7,53%	13,34%	1.424	2.084	1.424			
3	PWG	275	-	-	10.021	0,11%	0,00%	2,53%	10.021	9.745	10.021			
	Cilem	275	-	-	7.272	0,22%	0,00%	3,29%	7.272	6.997	7.272			
	Gadai	-	-	-	2.748	0,00%	0,00%	1,57%	2.748	2.748	2.748			
4	CFG	67.344	65.935	65.418	110.574	2,98%	2,77%	4,69%	45.156	43.230	44.640			
	CF 1	43.373	45.604	41.883	63.578	9,40%	9,00%	13,64%	21.695	20.204	17.974			
	Total Griya	41.791	43.704	40.502	56.298	10,02%	10,31%	14,33%	15.797	14.508	12.595			
	Oto	1.583	1.900	1.381	7.279	3,58%	1,90%	9,91%	5.898	5.697	5.379			
	CF 2	23.971	20.331	23.535	46.997	1,34%	1,24%	2,48%	23.462	23.026	26.666			
	Mitraguna & Others	22.208	19.274	21.338	41.917	1,68%	1,50%	2,95%	20.578	19.709	22.643			
	Pensiun	1.763	1.057	2.197	5.080	0,37%	0,46%	1,07%	2.883	3.317	4.023			
Total Pembiayaan		72.690	75.160	74.645	151.126	2,31%	2,18%	4,39%	76.480	78.436	75.966	2,29%	47,72%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.082	19,34%	13,32%	13,49%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	24,80%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.030	0,79%	1,76%	1,81%	186	4.500	963			
	KUR	2.493	5.296	5.912	6.109	0,59%	1,41%	1,46%	197	3.617	814			
	Non KUR	1.037	1.772	1.932	1.921	3,77%	7,61%	7,68%	(11)	884	149			
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%	0,11%	-	(0)	-			
4	CFG	99.269	133.365	134.606	133.353	4,40%	5,70%	5,65%	(1.254)	34.084	(13)			
	CF 1	73.505	93.594	94.608	94.231	15,93%	20,32%	20,21%	(377)	20.726	637			
	Total Griya	73.052	92.636	92.989	92.380	17,51%	23,66%	23,52%	(609)	19.329	(256)			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,52%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.122	1,44%	2,11%	2,07%	(876)	13.358	(649)			
	Mitraguna & Others	22.415	37.485	37.920	37.273	1,69%	2,67%	2,63%	(647)	14.858	(212)			
	Pensiun	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	174.663	4,41%	5,12%	5,07%	(1.053)	35.990	(0)	4,06%	19,86%	-1,0%

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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-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	6.386	6.191	771	(195)	(46)	-0,74%	5.047	441,02%	9.107	67,99%	(2.915)
3	Deposito	-	3.850	3.850	3.850	600	0	0	0,00%	3.850	#DIV/0!	236	1629,96%	3.614
	Total	1.144	10.088	10.236	10.041	1.371	(195)	(46)	-0,46%	8.897	777,44%	9.343	107,48%	698
	CASA	1.144	6.238	6.386	6.191	771	(195)	(46)	-0,74%	5.047	441,02%	9.107	67,99%	(2.915)
	(%) CASA	100,00%	61,84%	62,39%	61,66%									
	FDR	0,00%	23,15%	24,05%	24,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	129	137	137	0	8	5,86%	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	5,86%	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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	2.462	170	150	-20	527	126	2.462	24	1.902	129,42%	560
	KUR	-	2.090	2.217	170	150	-20	532	126	2.217	24	1.807	122,65%	409
	Non KUR	-	245	245	-	-	0	-5	0	245	-	95	258,17%	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	2.462	170	150	-20	527	126	2.462	24	1.902	129,42%	560

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	-	-	-	48	0,00%	0,00%	1,97%	48	48	48			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	48	0,00%	0,00%	19,77%	48	48	48			
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	-	-	-	48	0,00%	0,00%	1,97%	48	48	48	0,00%	100,00%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	8.425	8.465	2	40	1.772	26,48%	(3.445)	-28,93%	25.773	32,85%	(17.307)
2	Tabungan	224.769	224.948	220.545	219.485	4.646	(1.060)	(5.463)	-2,43%	(5.284)	-2,35%	243.595	90,10%	(24.110)
3	Deposito	43.574	35.028	35.049	34.949	(3.568)	(100)	(79)	-0,23%	(8.625)	-19,73%	44.529	78,49%	(9.580)
	Total	280.254	266.669	264.019	262.900	1.080	(1.120)	(3.769)	-1,41%	(17.355)	-6,19%	313.897	83,75%	(50.997)
	CASA	236.680	231.641	228.971	227.951	4.648	(1.020)	(3.690)	-1,59%	(8.729)	-3,69%	269.368	84,62%	(41.417)
	(%) CASA	84,45%	86,86%	86,72%	86,71%									
	FDR	105,53%	131,31%	133,45%	134,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct 25)					Target Oct 25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.763	7.140	7.151	11	388	5,74%	(1.597)	-18,26%	-	0,00%	7.151	
2	Giro ISE	799	2.386	2.762	2.772	10	386	16,16%	1.972	246,73%		0,00%	2.772	
3	Tabungan ISE	1.949	1.376	1.378	1.379	1	3	0,19%	(570)	-29,23%		0,00%	1.379	
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	48.637	-	-	0	-1.949	-3.576	17.728	3.576	37.892	128,36%	10.744
	Linkage	-	2.804	-	-	-	-	-158	0	2.804	-	2.983	93,98%	(179)
	Non-Linkage	30.908	49.408	45.833	-	-	0	-1.791	-3.576	14.925	3.576	34.909	131,29%	10.924
	• Local Champion	30.908	49.408	45.833	-	-	0	-1.791	-3.576	14.925	3.576	34.010	134,76%	11.822
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.824	400	360	-40	-184	159	-1.220	201	38.401	88,08%	(4.577)
	KUR	33.160	31.981	32.144	400	360	-40	-156	163	-1.016	197	36.349	88,43%	(4.205)
	Non KUR	1.883	1.684	1.680	-	-	0	-28	-4	-204	4	2.052	81,86%	(372)
3	PWG	42.057	55.125	58.764	4.906	12.133	7.227	51	3.640	16.708	8.494	57.760	101,74%	1.004
	Cilem	12.529	16.865	18.351	710	2.183	1.472	741	1.486	5.821	697	23.545	77,94%	(5.194)
	Gadai	29.527	38.259	40.414	4.196	9.951	5.755	-690	2.154	10.887	7.797	34.215	118,12%	6.198
4	CFG	187.744	209.174	211.103	2.981	5.183	2.202	5.058	1.929	23.359	3.253	207.069	101,95%	4.034
	CF 1	15.514	18.853	19.792	-	1.126	1.126	1.035	939	4.278	187	17.611	112,38%	2.180
	Total Griya	12.407	10.966	11.692	-	800	800	0	725	-715	75	12.696	92,09%	(1.004)
	• Total Non Program	12.280	10.845	11.571	-	800	800	325	725	-710	75	12.567	92,07%	(996)
	• Program	127	121	121	-	-	0	-1	0	-5	-	129	93,61%	(8)
	Oto	3.107	7.886	8.100	-	326	326	1.035	213	4.993	112	4.915	164,79%	3.185
	CF 2	172.230	190.321	191.311	2.981	4.057	1.076	4.024	990	19.081	3.067	189.457	100,98%	1.854
	Mitraguna & Others	136.376	153.064	153.066	2.449	2.722	273	3.112	2	16.690	2.720	152.311	100,50%	755
	Pensiun	35.854	37.257	38.246	532	1.335	803	912	989	2.392	346	37.147	102,96%	1.099
	Total Pembiayaan	295.752	350.176	352.328	8.287	17.676	9.389	2.976	2.152	56.575	15.524	341.122	103,28%	11.205

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	932	0,00%	0,67%	1,92%	584	932	587			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	932	0,00%	0,70%	2,03%	584	932	587			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	2.682	0,40%	2,97%	7,93%	1.682	2.543	1.228			
	KUR	69	1.438	987	2.669	0,21%	3,09%	8,30%	1.682	2.601	1.231			
	Non KUR	70	15	13	13	3,74%	0,75%	0,75%	-	(58)	(3)			
3	PWG	-	143	-	1.504	0,00%	0,00%	2,56%	1.504	1.504	1.361			
	Cilem	-	143	-	726	0,00%	0,00%	3,96%	726	726	584			
	Gadai	-	-	-	778	0,00%	0,00%	1,92%	778	778	778			
4	CFG	606	1.575	1.732	8.949	0,32%	0,83%	4,24%	7.216	8.343	7.374			
	CF 1	136	330	431	4.345	0,88%	2,29%	21,95%	3.914	4.209	4.015			
	Total Griya	124	330	291	3.278	1,00%	2,65%	28,04%	2.987	3.154	2.948			
	Oto	12	-	140	1.066	0,39%	1,78%	13,17%	926	1.054	1.066			
	CF 2	470	1.245	1.301	4.604	0,27%	0,68%	2,41%	3.303	4.134	3.359			
	Mitraguna & Others	382	1.245	1.301	4.057	0,28%	0,85%	2,65%	2.756	3.675	2.813			
	Pensiun	88	-	-	547	0,24%	0,00%	1,43%	547	459	547			
	Total Pembiayaan	745	3.517	3.080	14.067	0,25%	0,88%	3,99%	10.987	13.322	10.550	1,15%	71,18%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,30%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,44%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	470	0,58%	1,33%	1,39%	23	268	95			
	KUR	-	27	99	122	0,00%	0,31%	0,38%	23	122	95			
	Non KUR	202	348	348	348	10,74%	20,67%	20,73%	-	146	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	2.198	1.420	1.708	1.349	1,17%	0,82%	0,64%	(359)	(849)	(71)			
	CF 1	358	365	365	365	2,31%	1,94%	1,85%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,33%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	984	1,07%	0,71%	0,51%	(359)	(857)	(71)			
	Mitraguna & Others	1.689	916	1.204	845	1,24%	0,79%	0,55%	(359)	(844)	(71)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	2.939	1,27%	0,94%	0,83%	(336)	(830)	(918)	10,70%	#####	9,9%

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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	7.891	7.917	(1.103)	27	(4.096)	-34,10%	(3.552)	-30,97%	25.520	31,02%	(17.603)
2	Tabungan	240.508	296.519	277.158	272.124	25.760	(5.034)	(24.395)	-8,23%	31.616	13,15%	259.419	104,90%	12.705
3	Deposito	185.720	177.155	181.677	181.477	26.046	(200)	4.322	2,44%	(4.243)	-2,28%	186.689	97,21%	(5.212)
	Total	437.698	485.688	466.726	461.518	50.704	(5.208)	(24.169)	-4,98%	23.820	5,44%	471.628	97,86%	(10.110)
	CASA	251.978	308.533	285.049	280.041	24.658	(5.008)	(28.491)	-9,23%	28.063	11,14%	284.939	98,28%	(4.898)
	(%) CASA	57,57%	63,52%	61,07%	60,68%									
	FDR	88,88%	87,67%	91,54%	92,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	3.854	3.861		6	(63)	-1,61%	(264)	-6,41%	-	0,00%	3.861
2	Giro ISE	544	529	362	374		12	(155)	-29,34%	(170)	-31,34%	-	0,00%	374
3	Tabungan ISE	3.581	3.395	3.493	3.487		(5)	92	2,71%	(94)	-2,62%	-	0,00%	3.487
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	103.569	350	500	150	-114	500	17.535	-	94.965	109,06%	8.605
	Linkage	44.151	43.138	43.138	-	-	-	-208	0	-1.013	-	48.088	89,71%	(4.951)
	Non-Linkage	41.883	59.932	60.432	350	500	150	93	500	18.549	-	46.876	128,92%	13.555
	• Local Champion	41.883	59.932	60.432	350	500	150	93	500	18.549	-	45.978	131,44%	14.454
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	29.707	250	60	-190	-90	-293	54	353	33.233	89,39%	(3.526)
	KUR	28.300	29.007	28.716	250	60	-190	-2	-291	417	351	31.700	90,59%	(2.984)
	Non KUR	1.354	993	991	-	-	0	-88	-2	-363	2	1.533	64,64%	(542)
3	PWG	33.844	45.245	46.097	3.161	3.857	696	1.317	853	12.253	3.004	49.361	93,39%	(3.263)
	Cilem	16.485	25.013	25.554	955	1.186	231	478	542	9.070	644	28.398	89,99%	(2.844)
	Gadai	17.360	20.232	20.543	2.206	2.671	465	839	311	3.184	2.360	20.963	98,00%	(420)
4	CFG	239.485	247.507	247.855	831	2.423	1.592	-96	347	8.370	2.076	263.081	94,21%	(15.226)
	CF 1	40.558	43.958	43.798	-	-	0	-170	-160	3.240	160	43.637	100,37%	162
	Total Griya	29.064	29.129	29.088	-	-	0	0	-41	24	41	29.935	97,17%	(847)
	• Total Non Program	12.679	13.641	13.627	-	-	0	-114	-15	948	15	13.182	103,37%	445
	• Program	16.385	15.488	15.461	-	-	0	78	-27	-924	27	16.753	92,29%	(1.292)
	Oto	11.494	14.829	14.711	-	-	0	-170	-118	3.216	118	13.702	107,36%	1.009
	CF 2	198.927	203.549	204.056	831	2.423	1.592	74	507	5.129	1.916	219.444	92,99%	(15.388)
	Mitraguna & Others	182.594	187.650	187.753	831	1.805	974	149	103	5.159	1.702	201.456	93,20%	(13.702)
	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	427.229	4.592	6.840	2.248	1.017	1.408	38.212	5.433	440.639	96,96%	(13.410)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	1.765	0,33%	1,99%	5,94%	1.167	1.668	1.461			
	KUR	-	304	597	1.765	0,00%	2,06%	6,14%	1.167	1.765	1.461			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	988	0,23%	0,00%	2,14%	988	911	808			
	Cilem	78	181	-	555	0,47%	0,00%	2,17%	555	477	374			
	Gadai	-	-	-	434	0,00%	0,00%	2,11%	434	434	434			
4	CFG	3.097	3.984	3.508	8.320	1,29%	1,42%	3,36%	4.812	5.223	4.336			
	CF 1	2.023	2.914	2.551	6.433	4,99%	5,80%	14,69%	3.882	4.410	3.519			
	Total Griya	1.062	2.030	1.823	5.078	3,65%	6,26%	17,46%	3.255	4.015	3.048			
	Oto	961	884	729	1.355	8,36%	4,91%	9,21%	627	394	472			
	CF 2	1.074	1.070	957	1.887	0,54%	0,47%	0,92%	930	813	817			
	Mitraguna & Others	1.074	1.070	863	1.622	0,59%	0,46%	0,86%	759	548	552			
	Pensiun	-	-	94	265	0,00%	0,00%	1,62%	171	265	265			
	Total Pembiayaan	3.271	4.468	4.106	11.073	0,84%	0,96%	2,59%	6.967	7.801	6.605	8,54%	-229,34%	5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.847	36,10%	29,93%	29,78%	-	(207)	(23)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.847	74,15%	51,47%	51,05%	-	(207)	(23)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,91%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,35%	-	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	5.236	1,53%	2,02%	2,11%	236	1.578	270			
	CF 1	2.180	2.731	2.624	2.861	5,37%	5,97%	6,53%	237	681	130			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,04%	-	170	(287)			
	Oto	302	397	576	813	2,62%	3,89%	5,53%	237	512	417			
	CF 2	1.479	2.235	2.376	2.375	0,74%	1,17%	1,16%	(1)	897	141			
	Mitraguna & Others	1.217	2.235	2.376	2.375	0,67%	1,27%	1,27%	(1)	1.158	141			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.355	8,98%	8,48%	8,51%	236	1.424	246	13,91%	-63,41%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	8.884	8.956	91.819	72	(90.021)	-90,95%	5.440	154,72%	16.906	52,97%	(7.950)
2	Tabungan	249.031	273.760	275.281	273.720	13.805	(1.561)	(40)	-0,01%	24.688	9,91%	265.035	103,28%	8.685
3	Deposito	114.464	65.117	62.218	62.218	(39.813)	0	(2.899)	-4,45%	(52.246)	-45,64%	115.448	53,89%	(53.230)
	Total	367.012	437.855	346.383	344.894	65.811	(1.489)	(92.960)	-21,23%	(22.118)	-6,03%	397.389	86,79%	(52.495)
	CASA	252.547	372.737	284.165	282.676	105.624	(1.489)	(90.062)	-24,16%	30.128	11,93%	281.941	100,26%	734
	(%) CASA	68,81%	85,13%	82,04%	81,96%									
	FDR	140,41%	125,23%	158,23%	158,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	2.858	2.888	3.003	115	145	5,08%	(402)	-11,80%	-	0,00%	3.003	
2	Giro ISE	179	11	11	124	113	113	1014,61%	(56)	-31,00%		0,00%	124	
3	Tabungan ISE	3.226	2.847	2.877	2.880	3	33	1,15%	(346)	-10,73%		0,00%	2.880	
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	84.397	700	-	-700	2.929	-30	26.281	30	69.725	121,04%	14.672
	Linkage	33.720	57.911	57.911	-	-	-	-73	0	24.192	-	38.970	148,61%	18.942
	Non-Linkage	24.397	26.516	26.486	700	-	-700	3.002	-30	2.089	30	30.755	86,12%	(4.269)
	• Local Champion	24.397	26.516	26.486	700	-	-700	3.002	-30	2.089	30	29.856	88,71%	(3.371)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.592	420	200	-220	-319	-601	-6.119	801	46.279	79,07%	(9.686)
	KUR	42.080	35.947	35.435	300	200	-100	-623	-513	-6.645	713	45.516	77,85%	(10.081)
	Non KUR	631	1.246	1.157	120	-	-120	305	-89	526	89	763	151,76%	395
3	PWG	35.041	51.420	52.887	7.014	6.323	-691	2.158	1.467	17.846	4.856	49.685	106,44%	3.202
	Cilem	13.016	23.890	25.247	1.399	2.268	869	845	1.357	12.232	911	23.884	105,71%	1.363
	Gadai	22.025	27.530	27.640	5.615	4.055	-1.560	1.313	110	5.615	3.945	25.801	107,13%	1.839
4	CFG	379.443	375.278	374.223	384	821	437	-1.743	-1.056	-5.220	1.876	402.391	93,00%	(28.168)
	CF 1	241.455	235.364	234.809	-	110	110	308	-554	-6.646	664	250.700	93,66%	(15.891)
	Total Griya	235.660	223.755	223.186	-	-	0	0	-569	-12.474	569	243.329	91,72%	(20.143)
	• Total Non Program	5.587	4.867	4.857	-	-	0	-57	-11	-731	11	8.080	60,11%	(3.223)
	• Program	230.073	218.888	218.330	-	-	0	-1.391	-558	-11.743	558	235.250	92,81%	(16.920)
	Oto	5.795	11.609	11.623	-	110	110	308	14	5.828	96	7.371	157,69%	4.252
	CF 2	137.987	139.915	139.414	384	711	327	-2.050	-501	1.426	1.212	151.690	91,91%	(12.277)
	Mitraguna & Others	90.056	91.407	91.021	329	434	105	-1.599	-387	965	821	102.708	88,62%	(11.688)
	Pensiun	47.932	48.507	48.393	55	277	222	-452	-114	461	391	48.982	98,80%	(589)
	Total Pembiayaan	515.311	548.319	548.099	8.518	7.344	-1.174	3.026	-220	32.788	7.564	568.078	96,48%	(19.979)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	1.685	2,11%	2,23%	4,61%	857	782	779			
	KUR	903	796	726	1.583	2,15%	2,02%	4,47%	857	680	788			
	Non KUR	-	111	102	102	0,00%	8,17%	8,80%	-	102	(9)			
3	PWG	99	120	-	590	0,28%	0,00%	1,12%	590	491	469			
	Cilem	99	120	-	399	0,76%	0,00%	1,58%	399	300	278			
	Gadai	-	-	-	191	0,00%	0,00%	0,69%	191	191	191			
4	CFG	32.852	32.833	32.031	40.642	8,66%	8,54%	10,86%	8.610	7.790	7.809			
	CF 1	31.606	29.927	28.171	34.821	13,09%	11,97%	14,83%	6.651	3.216	4.894			
	Total Griya	31.469	29.927	28.057	33.900	13,35%	12,54%	15,19%	5.843	2.431	3.972			
	Oto	136	-	114	922	2,35%	0,98%	7,93%	808	785	922			
	CF 2	1.247	2.905	3.861	5.820	0,90%	2,76%	4,17%	1.960	4.574	2.915			
	Mitraguna & Others	1.122	2.666	3.290	4.963	1,25%	3,60%	5,45%	1.673	3.841	2.297			
	Pensiun	124	239	571	857	0,26%	1,18%	1,77%	286	733	618			
	Total Pembiayaan	34.046	33.859	32.859	42.917	6,61%	5,99%	7,83%	10.057	8.871	9.058	0,20%	97,50%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	3,53%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	940	1,07%	2,63%	2,57%	(39)	483	(42)			
	KUR	456	982	979	940	1,08%	2,72%	2,65%	(39)	483	(42)			
	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	73.310	15,07%	19,45%	19,59%	301	16.143	735			
	CF 1	55.413	70.640	70.906	70.829	22,95%	30,13%	30,16%	(77)	15.416	189			
	Total Griya	55.413	70.640	70.906	70.829	23,51%	31,69%	31,74%	(77)	15.416	189			
	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%	2,53%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	75.375	11,82%	13,70%	13,75%	267	14.478	699	0,03%	99,81%	-13,7%

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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	58	60	(546)	2	6	11,34%	(1.745)	-96,69%	8.828	0,68%	(8.768)
2	Tabungan	71.593	75.885	70.819	70.592	4.472	(227)	(5.293)	-6,98%	(1.001)	-1,40%	84.428	83,61%	(13.836)
3	Deposito	17.657	22.333	22.303	22.203	950	(100)	(130)	-0,58%	4.547	25,75%	18.579	119,51%	3.625
	Total	91.055	98.272	93.181	92.855	4.877	(325)	(5.417)	-5,51%	1.801	1,98%	111.834	83,03%	(18.979)
	CASA	73.398	75.939	70.877	70.652	3.926	(225)	(5.287)	-6,96%	(2.746)	-3,74%	93.256	75,76%	(22.604)
	(%) CASA	80,61%	77,27%	76,06%	76,09%									
	FDR	229,29%	231,36%	245,50%	246,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.090	1.094		4	41	3,92%	(302)	-21,66%	-	0,00%	1.094
2	Giro ISE	302	27	31	31		0	4	14,85%	(271)	-89,67%		0,00%	31
3	Tabungan ISE	1.094	1.025	1.059	1.063		4	37	3,63%	(32)	-2,89%		0,00%	1.063
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	19.013	450	75	-375	101	-172	-45	247	21.472	88,54%	(2.460)
	KUR	17.594	18.039	17.990	450	75	-375	146	-48	396	123	19.864	90,57%	(1.874)
	Non KUR	1.464	1.147	1.022	-	-	0	-45	-124	-442	124	1.609	63,56%	(586)
3	PWG	15.250	23.722	25.508	2.163	3.768	1.606	1.301	1.787	10.258	1.982	27.036	94,35%	(1.528)
	Cilem	9.140	14.003	15.023	912	1.548	636	642	1.021	5.883	527	18.364	81,81%	(3.341)
	Gadai	6.110	9.719	10.485	1.251	2.220	969	659	766	4.375	1.455	8.672	120,91%	1.813
4	CFG	174.474	184.458	184.238	1.744	1.520	-224	2.440	-219	9.765	1.739	187.404	98,31%	(3.166)
	CF 1	2.726	3.460	3.436	-	-	0	-34	-24	711	24	3.761	91,36%	(325)
	Total Griya	1.978	1.546	1.539	-	-	0	0	-7	-439	7	2.173	70,81%	(634)
	• Total Non Program	1.978	1.546	1.539	-	-	0	-35	-7	-439	7	2.173	70,81%	(634)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	1.897	-	-	0	-34	-17	1.150	17	1.588	119,48%	309
	CF 2	171.748	180.997	180.802	1.744	1.520	-224	2.473	-195	9.054	1.715	183.643	98,45%	(2.840)
	Mitraguna & Others	111.863	117.615	117.718	1.744	1.250	-494	1.941	103	5.854	1.147	122.637	95,99%	(4.920)
	Pensiun	59.885	63.382	63.084	-	270	270	532	-298	3.200	568	61.005	103,41%	2.079
	Total Pembiayaan	208.782	227.364	228.759	4.357	5.363	1.007	3.841	1.395	19.977	3.968	235.912	96,97%	(7.153)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	1.942	1,81%	0,80%	10,21%	1.788	1.597	1.917			
	KUR	344	25	153	1.863	1,96%	0,85%	10,36%	1.710	1.519	1.838			
	Non KUR	-	-	-	79	0,00%	0,00%	7,68%	79	79	79			
3	PWG	-	91	-	576	0,00%	0,00%	2,26%	576	576	485			
	Cilem	-	91	-	438	0,00%	0,00%	2,92%	438	438	347			
	Gadai	-	-	-	138	0,00%	0,00%	1,32%	138	138	138			
4	CFG	621	1.076	1.136	3.129	0,36%	0,62%	1,70%	1.993	2.509	2.053			
	CF 1	122	-	-	394	4,46%	0,00%	11,47%	394	273	394			
	Total Griya	-	-	-	86	0,00%	0,00%	5,56%	86	86	86			
	Oto	122	-	-	309	16,27%	0,00%	16,27%	309	187	309			
	CF 2	499	1.076	1.136	2.735	0,29%	0,63%	1,51%	1.599	2.236	1.659			
	Mitraguna & Others	499	1.076	1.136	2.133	0,45%	0,97%	1,81%	998	1.635	1.058			
	Pensiun	-	-	-	601	0,00%	0,00%	0,95%	601	601	601			
	Total Pembiayaan	965	1.192	1.289	5.647	0,46%	0,57%	2,47%	4.358	4.682	4.455	0,61%	75,25%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	330	0,58%	1,73%	1,74%	(1)	220	(48)			
	KUR	66	378	332	330	0,37%	1,84%	1,84%	(1)	265	(48)			
	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%	1,23%	(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%	1,71%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,39%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.589	0,07%	1,14%	1,13%	(4)	2.439	236	1,19%	-4,77%	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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	68	68	(271)	0	(0)	-0,46%	24	54,70%	6.728	1,02%	(6.659)
2	Tabungan	126.106	134.843	134.187	135.012	7.489	825	168	0,12%	8.906	7,06%	138.417	97,54%	(3.405)
3	Deposito	46.391	59.463	59.828	59.838	(10.559)	10	375	0,63%	13.447	28,99%	47.184	126,82%	12.654
	Total	172.540	194.375	194.083	194.918	(3.341)	835	543	0,28%	22.378	12,97%	192.329	101,35%	2.589
	CASA	126.150	134.912	134.255	135.080	7.218	825	168	0,12%	8.930	7,08%	145.144	93,07%	(10.064)
	(%) CASA	73,11%	69,41%	69,17%	69,30%									
	FDR	92,15%	84,73%	85,41%	85,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	721	723		3	130	21,95%	122	20,27%	-	0,00%	723
2	Giro ISE	8	2	3	3		0	1	65,16%	(5)	-65,98%		0,00%	3
3	Tabungan ISE	593	592	718	721		3	129	21,83%	127	21,46%		0,00%	721
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	19.463	370	-	-370	753	-103	2.935	103	19.415	100,25%	48
	KUR	15.208	18.219	18.119	300	-	-300	617	-99	2.911	99	17.952	100,93%	168
	Non KUR	1.319	1.347	1.344	70	-	-70	136	-4	24	4	1.463	91,82%	(120)
3	PWG	4.082	8.277	8.872	192	709	517	266	595	4.790	114	7.616	116,49%	1.256
	Cilem	4.082	8.277	8.872	192	709	517	266	595	4.790	114	7.616	116,49%	1.256
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.419	1.281	2.190	909	973	578	-914	1.612	149.457	91,95%	(12.039)
	CF 1	3.556	3.363	3.578	-	265	265	-65	215	22	50	4.790	74,71%	(1.212)
	Total Griya	1.390	1.046	1.044	-	-	0	0	-2	-347	2	1.581	66,02%	(537)
	• Total Non Program	1.390	1.046	1.044	-	-	0	-17	-2	-347	2	1.581	66,02%	(537)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.534	-	265	265	-65	217	369	48	3.209	78,99%	(674)
	CF 2	134.777	133.478	133.841	1.281	1.925	644	1.038	363	-937	1.562	144.668	92,52%	(10.827)
	Mitraguna & Others	92.204	93.135	93.894	1.103	1.925	822	1.265	759	1.690	1.166	101.184	92,80%	(7.290)
	Pensiun	42.574	40.343	39.947	178	-	-178	-227	-396	-2.627	396	43.484	91,87%	(3.537)
	Total Pembiayaan	158.995	164.692	165.761	1.843	2.899	1.056	1.990	1.069	6.766	1.829	176.541	93,89%	(10.779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	1.376	1,04%	0,68%	7,07%	1.242	1.204	1.156			
	KUR	85	84	-	1.242	0,56%	0,00%	6,86%	1.242	1.157	1.158			
	Non KUR	87	136	134	134	6,58%	9,93%	9,96%	-	47	(3)			
3	PWG	-	178	-	216	0,00%	0,00%	2,43%	216	216	38			
	Cilem	-	178	-	216	0,00%	0,00%	2,43%	216	216	38			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	2.741	0,82%	0,68%	1,99%	1.814	1.612	1.827			
	CF 1	123	109	-	176	3,46%	0,00%	4,92%	176	53	67			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	176	5,68%	0,00%	6,94%	176	53	67			
	CF 2	1.005	805	926	2.565	0,75%	0,69%	1,92%	1.638	1.560	1.760			
	Mitraguna & Others	743	805	623	2.262	0,81%	0,67%	2,41%	1.638	1.519	1.457			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	4.340	0,82%	0,64%	2,62%	3.280	3.040	3.028	0,22%	91,67%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	120	0,22%	0,62%	0,62%	(1)	83	(8)			
	KUR	-	60	57	56	0,00%	0,31%	0,31%	(1)	56	(4)			
	Non KUR	37	68	64	64	2,80%	4,76%	4,77%	-	27	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,96%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,18%	-	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	994	1,74%	0,60%	0,60%	(1)	(1.769)	97	0,62%	-3,24%	0,0%

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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	520	561	(2.057)	41	167	42,46%	(2.844)	-83,53%	9.634	5,82%	(9.073)
2	Tabungan	80.230	84.737	83.238	83.416	541	178	(1.321)	-1,56%	3.186	3,97%	91.603	91,06%	(8.187)
3	Deposito	12.294	17.582	17.408	17.308	(988)	(100)	(274)	-1,56%	5.014	40,78%	12.859	134,60%	4.449
	Total	95.930	102.713	101.167	101.285	(2.503)	118	(1.428)	-1,39%	5.355	5,58%	114.095	88,77%	(12.810)
	CASA	83.636	85.131	83.758	83.977	(1.515)	218	(1.154)	-1,36%	341	0,41%	101.237	82,95%	(17.260)
	(%) CASA	87,18%	82,88%	82,79%	82,91%									
	FDR	162,31%	172,84%	177,89%	177,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.874	2.896		22	79	2,82%	1.355	87,88%	-	0,00%	2.896
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.865	1.887		22	79	4,39%	345	22,41%	-	0,00%	1.887
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	• Local Champion	267	130	130	-	-	0	-14	0	-137	-	267	48,74%	(137)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.353	350	945	595	56	507	2.540	438	58.406	96,48%	(2.053)
	KUR	50.217	52.822	53.347	350	945	595	174	525	3.130	420	54.604	97,70%	(1.257)
	Non KUR	3.596	3.024	3.006	-	-	0	-118	-18	-590	18	3.802	79,07%	(796)
3	PWG	27.769	40.162	41.561	3.462	5.075	1.613	1.917	1.399	13.792	3.677	38.422	108,17%	3.140
	Cilem	10.764	18.825	19.371	1.006	998	-7	1.303	546	8.607	452	18.464	104,91%	907
	Gadai	17.005	21.338	22.191	2.457	4.077	1.621	614	853	5.186	3.225	19.958	111,19%	2.232
4	CFG	73.851	81.396	81.922	1.778	1.647	-131	2.844	526	8.071	1.121	84.768	96,64%	(2.846)
	CF 1	1.222	2.157	2.136	-	-	0	81	-21	914	21	2.275	93,89%	(139)
	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	1.377	-	-	0	81	-21	1.093	21	1.204	114,32%	172
	CF 2	72.630	79.239	79.786	1.778	1.647	-131	2.763	547	7.157	1.100	82.494	96,72%	(2.708)
	Mitraguna & Others	46.537	50.443	51.265	1.514	1.647	133	2.714	822	4.728	825	55.514	92,35%	(4.249)
	Pensiun	26.093	28.796	28.521	264	-	-264	49	-275	2.429	275	26.980	105,71%	1.542
	Total Pembiayaan	155.700	177.534	179.966	5.590	7.667	2.077	4.803	2.433	24.266	5.235	181.863	98,96%	(1.897)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	3.074	0,48%	1,50%	5,46%	2.237	2.814	2.213			
	KUR	228	536	680	2.644	0,45%	1,29%	4,96%	1.964	2.416	2.108			
	Non KUR	33	326	157	430	0,91%	5,19%	14,32%	274	398	105			
3	PWG	-	-	-	1.846	0,00%	0,00%	4,44%	1.846	1.846	1.846			
	Cilem	-	-	-	1.661	0,00%	0,00%	8,58%	1.661	1.661	1.661			
	Gadai	-	-	-	185	0,00%	0,00%	0,83%	185	185	185			
4	CFG	61	210	365	1.970	0,08%	0,45%	2,40%	1.605	1.909	1.759			
	CF 1	-	-	-	23	0,00%	0,00%	1,07%	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	1.947	0,08%	0,46%	2,44%	1.582	1.886	1.736			
	Mitraguna & Others	61	210	365	1.600	0,13%	0,72%	3,12%	1.235	1.539	1.389			
	Pensiun	-	-	-	347	0,00%	0,00%	1,22%	347	347	347			
	Total Pembiayaan	322	1.072	1.202	6.890	0,21%	0,68%	3,83%	5.689	6.569	5.818	8,97%	-134,33%	5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	503	0,89%	0,90%	0,89%	-	26	159			
	KUR	257	314	313	313	0,51%	0,59%	0,59%	-	56	(1)			
	Non KUR	220	30	190	190	6,13%	6,29%	6,33%	-	(30)	160			
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%	1,03%	(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%	1,06%	(78)	207	37			
	Mitraguna & Others	346	808	923	845	0,74%	1,83%	1,65%	(78)	499	37			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.348	0,72%	0,80%	0,75%	(78)	233	197	4,54%	-506,15%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	4.713	4.499	(450)	(214)	(5.085)	-53,06%	(10.182)	-69,35%	23.895	18,83%	(19.396)
2	Tabungan	126.637	122.094	123.213	123.204	164	(8)	1.111	0,91%	(3.433)	-2,71%	138.530	88,94%	(15.325)
3	Deposito	60.864	90.424	55.234	55.134	4.487	(100)	(35.290)	-39,03%	(5.730)	-9,41%	61.895	89,08%	(6.760)
	Total	202.183	222.101	183.160	182.838	4.200	(322)	(39.264)	-17,68%	(19.345)	-9,57%	224.319	81,51%	(41.482)
	CASA	141.318	131.677	127.926	127.704	(286)	(222)	(3.974)	-3,02%	(13.615)	-9,63%	162.425	78,62%	(34.721)
	(%) CASA	69,90%	59,29%	69,84%	69,85%									
	FDR	127,02%	110,47%	133,12%	133,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	3.989	3.991		2	474	13,49%	573	16,77%	-	0,00%	3.991
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.789	3.791		2	474	14,30%	573	17,82%	-	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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	153	-	-	0	-8	-1	-88	1	241	63,54%	(88)
	Linkage	46	38	38	-	-	-	-1	0	-8	-	46	83,46%	(8)
	Non-Linkage	195	116	115	-	-	0	-7	-1	-80	1	195	58,85%	(80)
	• Local Champion	195	116	115	-	-	0	-7	-1	-80	1	195	58,85%	(80)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.883	-	-	0	-725	-290	-4.607	290	30.365	75,36%	(7.482)
	KUR	24.649	21.204	20.925	-	-	0	-669	-279	-3.724	279	27.359	76,48%	(6.434)
	Non KUR	2.840	1.969	1.958	-	-	0	-56	-11	-883	11	3.006	65,13%	(1.048)
3	PWG	10.361	10.233	10.054	98	166	68	-227	-179	-307	345	17.265	58,23%	(7.212)
	Cilem	10.361	10.233	10.054	98	166	68	-227	-179	-307	345	17.265	58,23%	(7.212)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	210.735	1.739	335	-1.404	-1.233	-1.062	-7.989	1.397	232.766	90,53%	(22.032)
	CF 1	7.216	7.276	7.208	-	-	0	-99	-69	-8	69	8.737	82,50%	(1.529)
	Total Griya	3.957	3.815	3.794	-	-	0	0	-21	-164	21	4.237	89,55%	(443)
	• Total Non Program	3.667	3.368	3.348	-	-	0	223	-20	-319	20	3.939	84,98%	(592)
	• Program	291	447	446	-	-	0	-2	-1	155	1	297	150,07%	149
	Oto	3.258	3.462	3.414	-	-	0	-99	-48	156	48	4.501	75,86%	(1.087)
	CF 2	211.508	204.520	203.527	1.739	335	-1.404	-1.134	-993	-7.981	1.328	224.029	90,85%	(20.503)
	Mitraguna & Others	176.747	172.724	172.102	1.739	335	-1.404	-1.089	-621	-4.645	956	188.201	91,45%	(16.099)
	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	243.824	1.837	501	-1.336	-2.193	-1.533	-12.990	2.033	280.637	86,88%	(36.813)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	154	1.251	1.080	1.803	0,56%	4,66%	7,88%	723	1.649	552			
	KUR	154	1.078	796	1.462	0,62%	3,75%	6,99%	667	1.309	385			
	Non KUR	-	173	284	340	0,00%	14,45%	17,38%	56	340	167			
3	PWG	25	122	-	471	0,24%	0,00%	4,68%	471	446	349			
	Cilem	25	122	-	471	0,24%	0,00%	4,68%	471	446	349			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	11.697	6,82%	4,46%	5,55%	2.258	(3.210)	3.028			
	CF 1	-	261	36	203	0,00%	0,49%	2,82%	168	203	(57)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	203	0,00%	1,03%	5,96%	168	203	(57)			
	CF 2	14.908	8.408	9.403	11.494	7,05%	4,60%	5,65%	2.091	(3.414)	3.086			
	Mitraguna & Others	14.471	8.408	9.292	11.190	8,19%	5,38%	6,50%	1.898	(3.282)	2.782			
	Pensiun	436	-	111	304	0,35%	0,35%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	13.971	5,87%	4,29%	5,73%	3.452	(1.115)	3.930	0,48%	91,65%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	1.090	1,31%	4,09%	4,76%	141	728	660			
	KUR	269	252	771	911	1,09%	3,63%	4,36%	141	643	660			
	Non KUR	93	178	178	178	3,26%	9,05%	9,11%	-	86	-			
3	PWG	-	-	-	10	0,00%	0,00%	0,09%	10	10	10			
	Cilem	-	-	-	10	0,00%	0,00%	0,09%	10	10	10			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	21.610	3,60%	10,20%	10,25%	-	13.734	(771)			
	CF 1	-	-	216	216	0,00%	2,97%	3,00%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,34%	-	216	216			
	CF 2	7.876	22.381	21.394	21.394	3,72%	10,46%	10,51%	-	13.518	(987)			
	Mitraguna & Others	7.422	21.944	20.957	20.957	4,20%	12,13%	12,18%	-	13.535	(987)			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	22.709	3,21%	9,19%	9,31%	150	14.472	(101)	1,10%	88,14%	-8,2%

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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	8.621	9.178	10.453	557	(3.647)	-28,44%	1.665	22,16%	17.429	52,66%	(8.251)
2	Tabungan	148.174	167.404	168.165	165.598	9.844	(2.567)	(1.805)	-1,08%	17.425	11,76%	160.824	102,97%	4.775
3	Deposito	29.593	39.679	38.689	38.663	(12.069)	(26)	(1.016)	-2,56%	9.070	30,65%	30.481	126,84%	8.182
	Total	185.281	219.908	215.475	213.440	8.228	(2.035)	(6.468)	-2,94%	28.159	15,20%	208.734	102,25%	4.705
	CASA	155.687	180.229	176.786	174.776	20.297	(2.009)	(5.452)	-3,03%	19.089	12,26%	178.253	98,05%	(3.476)
	(%) CASA	84,03%	81,96%	82,04%	81,89%									
	FDR	129,17%	124,10%	127,52%	128,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	9.959	9.968		8	112	1,14%	1.607	19,22%	-	0,00%	9.968
2	Giro ISE	1.674	3.000	3.366	3.366		0	366	12,20%	1.691	101,00%		0,00%	3.366
3	Tabungan ISE	6.686	6.855	6.593	6.602		8	(253)	-3,70%	(84)	-1,26%		0,00%	6.602
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	47.742	100	435	335	536	192	1.352	243	50.463	94,61%	(2.720)
	KUR	42.708	43.592	43.808	100	435	335	632	216	1.099	219	46.601	94,01%	(2.793)
	Non KUR	3.682	3.959	3.935	-	-	0	-96	-24	252	24	3.862	101,88%	72
3	PWG	25.907	43.447	45.756	5.539	6.007	469	1.699	2.309	19.849	3.699	40.279	113,60%	5.478
	Cilem	11.633	25.741	27.094	3.479	3.058	-421	1.400	1.353	15.461	1.705	21.595	125,46%	5.498
	Gadai	14.275	17.707	18.663	2.060	2.949	890	299	956	4.388	1.994	18.683	99,89%	(21)
4	CFG	167.028	181.912	181.272	1.284	750	-534	2.235	-640	14.244	1.390	181.961	99,62%	(689)
	CF 1	10.804	12.692	12.821	16	207	191	648	129	2.017	78	12.617	101,62%	205
	Total Griya	4.197	4.094	4.092	-	-	0	0	-2	-105	2	4.450	91,95%	(358)
	• Total Non Program	4.197	3.939	3.938	-	-	0	-111	-2	-260	2	4.450	88,48%	(512)
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	8.599	8.729	16	207	191	648	131	2.123	77	8.167	106,89%	563
	CF 2	156.224	169.220	168.451	1.268	543	-725	1.587	-769	12.227	1.311	169.344	99,47%	(894)
	Mitraguna & Others	100.077	112.520	112.431	1.030	440	-590	1.226	-89	12.354	529	111.939	100,44%	491
	Pensiun	56.148	56.700	56.020	238	103	-135	361	-680	-128	783	57.405	97,59%	(1.385)
	Total Pembiayaan	239.326	272.910	274.771	6.923	7.193	270	4.470	1.861	35.445	5.331	272.702	100,76%	2.068

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	4.993	0,43%	0,83%	10,46%	4.598	4.795	4.413			
	KUR	198	433	317	4.355	0,46%	0,73%	9,94%	4.038	4.157	3.922			
	Non KUR	-	147	78	638	0,00%	1,97%	16,21%	560	638	491			
3	PWG	-	-	-	738	0,00%	0,00%	1,61%	738	738	738			
	Cilem	-	-	-	481	0,00%	0,00%	1,78%	481	481	481			
	Gadai	-	-	-	257	0,00%	0,00%	1,38%	257	257	257			
4	CFG	1.021	882	478	3.322	0,61%	0,26%	1,83%	2.844	2.301	2.441			
	CF 1	202	250	15	2.338	1,87%	0,11%	18,24%	2.324	2.136	2.088			
	Total Griya	-	214	-	905	0,00%	0,00%	22,11%	905	905	691			
	Oto	202	36	15	1.434	3,06%	0,17%	16,43%	1.419	1.232	1.397			
	CF 2	819	632	464	984	0,52%	0,27%	0,58%	520	165	352			
	Mitraguna & Others	819	435	220	731	0,82%	0,20%	0,65%	510	(89)	295			
	Pensiun	-	196	243	253	0,00%	0,43%	0,45%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	9.054	0,51%	0,32%	3,29%	8.180	7.834	7.592	1,09%	66,81%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	502	0,99%	1,00%	1,05%	28	41	26			
	KUR	366	425	423	451	0,86%	0,97%	1,03%	28	85	26			
	Non KUR	95	51	51	51	2,57%	1,28%	1,29%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.209	1,59%	0,66%	0,67%	-	(1.439)	(1)			
	CF 1	10	294	294	294	0,09%	2,31%	2,29%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,37%	-	284	-			
	CF 2	2.638	916	916	916	1,69%	0,54%	0,54%	-	(1.723)	(1)			
	Mitraguna & Others	2.229	887	887	887	2,23%	0,79%	0,79%	-	(1.342)	(1)			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.711	1,30%	0,62%	0,62%	28	(1.398)	25	1,82%	-192,21%	1,2%

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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.006	1.148	(12)	142	(29)	-2,43%	(215)	-15,75%	6.965	16,48%	(5.817)
2	Tabungan	77.945	91.604	92.603	93.782	3.062	1.179	2.178	2,38%	15.838	20,32%	88.339	106,16%	5.443
3	Deposito	9.935	9.827	9.527	9.527	(3.771)	0	(300)	-3,05%	(408)	-4,11%	10.450	91,17%	(923)
	Total	89.243	102.608	103.136	104.457	(721)	1.321	1.850	1,80%	15.215	17,05%	105.755	98,77%	(1.298)
	CASA	79.307	92.781	93.609	94.930	3.050	1.321	2.150	2,32%	15.623	19,70%	95.305	99,61%	(374)
	(%) CASA	88,87%	90,42%	90,76%	90,88%									
	FDR	131,75%	139,02%	138,71%	136,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.085	2.087		3	(210)	-9,15%	(708)	-25,33%	-	0,00%	2.087
2	Giro ISE	1.018	536	350	350		0	(186)	-34,76%	(668)	-65,66%		0,00%	350
3	Tabungan ISE	1.778	1.762	1.735	1.738		3	(24)	-1,36%	(40)	-2,24%		0,00%	1.738
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	22.401	270	250	-20	166	26	2.995	224	22.152	101,12%	249
	KUR	19.311	21.551	21.586	270	250	-20	184	35	2.275	215	21.918	98,49%	(332)
	Non KUR	95	824	815	-	-	0	-18	-9	720	9	234	348,16%	581
3	PWG	2.291	6.046	6.461	279	479	200	444	415	4.169	64	5.483	117,82%	977
	Cilem	2.291	6.046	6.461	279	479	200	444	415	4.169	64	5.483	117,82%	977
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	114.126	1.217	1.122	-95	3.923	-19	18.340	1.141	104.717	108,99%	9.409
	CF 1	18.535	21.664	21.746	607	152	-455	1.032	81	3.211	70	19.955	108,97%	1.790
	Total Griya	17.245	16.279	16.271	-	-	0	0	-8	-974	8	17.894	90,93%	(1.623)
	• Total Non Program	1.070	711	711	-	-	0	-10	0	-359	-	1.355	52,49%	(644)
	• Program	16.174	15.567	15.560	-	-	0	-67	-8	-615	8	16.538	94,08%	(979)
	Oto	1.291	5.386	5.475	607	152	-455	1.032	89	4.184	63	2.062	265,52%	3.413
	CF 2	77.250	92.480	92.380	610	970	360	2.890	-100	15.130	1.070	84.762	108,99%	7.619
	Mitraguna & Others	58.013	73.658	73.697	610	970	360	3.046	39	15.684	931	64.869	113,61%	8.828
	Pensiun	19.237	18.823	18.683	-	-	0	-156	-139	-554	139	19.893	93,92%	(1.210)
	Total Pembiayaan	117.580	142.642	143.065	1.766	1.851	85	4.531	422	25.485	1.428	132.450	108,01%	10.615

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	468	0,86%	2,32%	2,09%	(50)	301	(179)			
	KUR	167	647	518	468	0,87%	2,40%	2,17%	(50)	301	(179)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	34	0,00%	0,00%	0,53%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,53%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	4.209	2,69%	1,41%	3,69%	2.603	1.637	2.591			
	CF 1	1.875	1.203	1.449	2.260	10,12%	6,69%	10,39%	812	385	1.058			
	Total Griya	1.875	1.203	1.449	2.245	10,87%	8,90%	13,80%	796	370	1.043			
	Oto	-	-	-	15	0,00%	0,00%	0,28%	15	15	15			
	CF 2	697	415	157	1.948	0,90%	0,17%	2,11%	1.791	1.252	1.533			
	Mitraguna & Others	583	206	157	1.534	1,01%	0,21%	2,08%	1.376	950	1.327			
	Pensiun	113	209	-	415	0,59%	0,00%	2,22%	415	301	206			
	Total Pembiayaan	2.739	2.265	2.124	4.711	2,33%	1,49%	3,29%	2.587	1.973	2.446	0,80%	75,84%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	3,30%	157	739	331			
	KUR	-	408	582	739	0,00%	2,70%	3,42%	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	4.867	5,15%	4,65%	4,26%	(441)	(67)	(381)			
	CF 1	4.826	5.144	5.155	4.714	26,04%	23,79%	21,68%	(441)	(113)	(431)			
	Total Griya	4.826	5.144	5.155	4.714	27,99%	31,67%	28,97%	(441)	(113)	(431)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	154	0,14%	0,17%	0,17%	-	45	50			
	Mitraguna & Others	108	104	154	154	0,19%	0,21%	0,21%	-	45	50			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	5.606	4,20%	4,13%	3,92%	(284)	672	(50)	1,90%	51,51%	-2,0%

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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	131	131	22	0	(3)	-2,37%	(31)	-19,03%	6.099	2,14%	(5.968)
2	Tabungan	112.107	106.939	102.240	102.517	4.001	277	(4.422)	-4,13%	(9.590)	-8,55%	124.113	82,60%	(21.596)
3	Deposito	7.734	12.435	12.807	12.407	(7.081)	(400)	(28)	-0,23%	4.673	60,42%	8.534	145,38%	3.873
	Total	120.003	119.508	115.177	115.055	(3.058)	(123)	(4.453)	-3,73%	(4.948)	-4,12%	138.746	82,92%	(23.691)
	CASA	112.269	107.073	102.371	102.648	4.023	277	(4.425)	-4,13%	(9.621)	-8,57%	130.212	78,83%	(27.564)
	(%) CASA	93,56%	89,59%	88,88%	89,22%									
	FDR	119,28%	124,78%	128,85%	128,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.589	1.600		11	143	9,82%	51	3,31%	-	0,00%	1.600
2	Giro ISE	6	6	32	32		0	26	416,52%	26	405,58%		0,00%	32
3	Tabungan ISE	1.542	1.450	1.557	1.567		11	117	8,07%	25	1,65%		0,00%	1.567
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	• Local Champion	68	54	54	-	-	0	-2	0	-14	-	68	78,85%	(14)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.892	-	200	200	21	-49	-2.619	249	20.904	76,02%	(5.012)
	KUR	17.071	14.453	14.408	-	200	200	-290	-46	-2.663	246	19.325	74,55%	(4.917)
	Non KUR	1.440	1.487	1.484	-	-	0	311	-3	44	3	1.579	94,01%	(95)
3	PWG	10.369	15.953	16.857	1.426	1.992	566	1.525	904	6.488	1.088	18.973	88,85%	(2.116)
	Cilem	7.309	11.042	11.558	700	752	52	627	516	4.249	236	13.826	83,60%	(2.268)
	Gadai	3.060	4.912	5.300	726	1.240	514	898	388	2.239	852	5.147	102,96%	152
4	CFG	114.187	117.178	115.599	574	325	-248	421	-1.580	1.412	1.905	123.852	93,34%	(8.253)
	CF 1	709	1.836	1.913	139	83	-55	241	77	1.204	7	1.747	109,53%	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	1.661	139	83	-55	241	77	1.229	7	1.337	124,21%	324
	CF 2	113.478	115.342	113.686	435	242	-193	179	-1.656	208	1.898	122.105	93,10%	(8.419)
	Mitraguna & Others	95.023	97.994	96.419	435	100	-335	301	-1.575	1.396	1.675	103.005	93,61%	(6.586)
	Pensiun	18.455	17.348	17.267	-	142	142	-121	-81	-1.188	223	19.101	90,40%	(1.834)
	Total Pembiayaan	143.135	149.126	148.402	2.000	2.518	518	1.965	-724	5.267	3.242	163.797	90,60%	(15.395)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	1.164	1,73%	4,75%	7,33%	407	843	433			
	KUR	302	708	757	1.164	1,77%	5,24%	8,08%	407	863	456			
	Non KUR	19	23	-	-	1,33%	0,00%	0,00%	-	(19)	(23)			
3	PWG	-	-	-	657	0,00%	0,00%	3,90%	657	657	657			
	Cilem	-	-	-	649	0,00%	0,00%	5,61%	649	649	649			
	Gadai	-	-	-	9	0,00%	0,00%	0,16%	9	9	9			
4	CFG	617	850	1.089	2.529	0,54%	0,93%	2,19%	1.440	1.912	1.679			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	617	850	1.089	2.529	0,54%	0,94%	2,22%	1.440	1.912	1.679			
	Mitraguna & Others	617	850	1.089	2.529	0,65%	1,11%	2,62%	1.440	1.912	1.679			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	4.350	0,65%	1,24%	2,93%	2.505	3.413	2.769	5,19%	-77,16%	2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	1.021	2,24%	6,42%	6,42%	(3)	606	(30)			
	KUR	236	952	926	924	1,38%	6,41%	6,41%	(3)	688	(29)			
	Non KUR	179	98	97	97	12,41%	6,53%	6,55%	-	(82)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	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%	1,48%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,72%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.701	1,77%	2,03%	1,82%	(322)	161	(514)	7,93%	-335,66%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	767	863	(270)	96	(69)	-7,36%	(2.142)	-71,30%	10.233	8,43%	(9.370)
2	Tabungan	56.317	70.443	67.795	67.361	2.742	(435)	(3.083)	-4,38%	11.044	19,61%	68.270	98,67%	(910)
3	Deposito	45.220	61.834	63.034	61.723	530	(1.310)	(111)	-0,18%	16.503	36,49%	46.172	133,68%	15.551
	Total	104.542	133.208	131.596	129.946	3.002	(1.650)	(3.262)	-2,45%	25.404	24,30%	124.675	104,23%	5.271
	CASA	59.322	71.374	68.562	68.223	2.472	(339)	(3.151)	-4,41%	8.901	15,00%	78.503	86,90%	(10.280)
	(%) CASA	56,74%	53,58%	52,10%	52,50%									
	FDR	207,64%	176,07%	179,68%	181,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct 25)					Target Oct 25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	1.699	1.685	(14)	(220)	-11,57%	(1.125)	-40,05%	-	0,00%	1.685	
2	Giro ISE	19	177	81	81	0	(95)	-54,03%	62	324,25%		0,00%	81	
3	Tabungan ISE	2.791	1.729	1.618	1.604	(14)	(125)	-7,23%	(1.187)	-42,54%		0,00%	1.604	
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.076	-	-	0	-71	0	-618	-	8.694	92,90%	(618)
	Linkage	8.515	7.897	7.897	-	-	-	-71	0	-618	-	8.515	92,75%	(618)
	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	31.432	200	100	-100	-713	-169	-3.143	269	37.916	82,90%	(6.484)
	KUR	29.907	27.691	27.562	200	100	-100	-527	-129	-2.345	229	33.063	83,36%	(5.502)
	Non KUR	4.668	3.910	3.870	-	-	0	-186	-40	-798	40	4.853	79,76%	(982)
3	PWG	5.791	9.161	10.571	649	1.567	918	451	1.410	4.780	157	12.817	82,48%	(2.246)
	Cilem	5.791	9.161	10.571	649	1.567	918	451	1.410	4.780	157	12.817	82,48%	(2.246)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	186.370	2.532	1.423	-1.109	4.198	672	18.362	752	183.548	101,54%	2.822
	CF 1	111.105	104.354	104.504	-	467	467	79	150	-6.601	317	115.522	90,46%	(11.018)
	Total Griya	105.380	97.721	97.487	-	-	0	0	-233	-7.893	233	108.551	89,81%	(11.064)
	• Total Non Program	15.372	12.667	12.658	-	-	0	-92	-9	-2.714	9	16.517	76,63%	(3.859)
	• Program	90.009	85.053	84.830	-	-	0	-719	-224	-5.179	224	92.034	92,17%	(7.204)
	Oto	5.724	6.633	7.016	-	467	467	79	383	1.292	84	6.971	100,65%	45
	CF 2	56.904	81.345	81.867	2.532	956	-1.576	4.119	521	24.963	435	68.026	120,35%	13.841
	Mitraguna & Others	52.060	71.990	71.854	2.532	250	-2.282	4.172	-136	19.795	386	62.099	115,71%	9.755
	Pensiun	4.844	9.355	10.012	-	706	706	-53	657	5.168	49	5.927	168,94%	4.086
	Total Pembiayaan	217.069	234.537	236.450	3.381	3.090	-291	3.866	1.913	19.381	1.178	242.975	97,31%	(6.525)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	2.738	1,36%	3,83%	8,71%	1.527	2.267	1.625			
	KUR	56	257	593	1.880	0,19%	2,14%	6,82%	1.287	1.824	1.623			
	Non KUR	415	856	617	858	8,89%	15,78%	22,16%	241	443	2			
3	PWG	-	16	-	436	0,00%	0,00%	4,12%	436	436	420			
	Cilem	-	16	-	436	0,00%	0,00%	4,12%	436	436	420			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	14.814	4,36%	4,86%	7,95%	5.782	7.485	4.867			
	CF 1	7.221	9.947	9.032	11.577	6,50%	8,65%	11,08%	2.546	4.356	1.630			
	Total Griya	7.194	9.680	8.838	10.681	6,83%	9,04%	10,96%	1.843	3.487	1.001			
	Oto	26	267	194	896	0,46%	2,92%	12,77%	702	870	629			
	CF 2	108	-	-	3.237	0,19%	0,00%	3,95%	3.237	3.129	3.237			
	Mitraguna & Others	-	-	-	3.237	0,00%	0,00%	4,50%	3.237	3.237	3.237			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	17.988	3,59%	4,37%	7,61%	7.746	10.187	6.911	0,04%	99,44%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,22%	-	-	-			
	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	545	0,76%	1,76%	1,73%	(11)	283	37			
	KUR	164	63	102	102	0,55%	0,37%	0,37%	-	(62)	39			
	Non KUR	98	446	455	443	2,11%	11,63%	11,46%	(11)	345	(3)			
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	15.029	7,41%	8,14%	8,06%	(90)	2.575	(48)			
	CF 1	10.689	14.420	14.462	14.372	9,62%	13,86%	13,75%	(90)	3.683	(48)			
	Total Griya	10.577	14.153	14.195	14.105	10,04%	14,53%	14,47%	(90)	3.528	(48)			
	Oto	112	267	267	267	1,96%	4,02%	3,80%	-	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	15.754	5,94%	6,76%	6,66%	(102)	2.858	(11)	0,05%	99,29%	-6,6%

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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	3.153	1.267	(108)	(1.886)	24	1,95%	(5.814)	-82,11%	13.765	9,20%	(12.498)
2	Tabungan	82.750	90.284	86.586	87.816	2.369	1.231	(2.467)	-2,73%	5.067	6,12%	94.714	92,72%	(6.897)
3	Deposito	20.500	28.858	30.310	30.160	(518)	(150)	1.303	4,51%	9.660	47,12%	21.028	143,43%	9.132
	Total	110.331	120.384	120.049	119.244	1.744	(806)	(1.140)	-0,95%	8.913	8,08%	129.507	92,07%	(10.264)
	CASA	89.831	91.526	89.739	89.083	2.261	(656)	(2.443)	-2,67%	(748)	-0,83%	108.479	82,12%	(19.396)
	(%) CASA	81,42%	76,03%	74,75%	74,71%									
	FDR	132,60%	136,61%	137,53%	138,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.735	1.720	1.732		11	(3)	-0,17%	937	118,00%	-	0,00%	1.732
2	Giro ISE	389	18	36	34		(2)	16	89,33%	(355)	-91,34%		0,00%	34
3	Tabungan ISE	406	1.717	1.684	1.698		14	(19)	-1,10%	1.292	318,70%		0,00%	1.698
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	36.603	300	-	-300	156	-318	-1.047	318	40.536	90,30%	(3.932)
	KUR	36.457	35.916	35.606	300	-	-300	197	-310	-851	310	39.220	90,79%	(3.614)
	Non KUR	1.194	1.005	998	-	-	0	-41	-7	-196	7	1.316	75,81%	(318)
3	PWG	14.628	23.112	24.399	2.301	3.535	1.233	2.313	1.286	9.771	2.248	23.691	102,99%	708
	Cilem	6.737	13.343	14.149	777	1.330	553	824	806	7.412	524	12.491	113,27%	1.658
	Gadai	7.891	9.770	10.250	1.525	2.204	680	1.489	480	2.359	1.724	11.200	91,52%	(950)
4	CFG	94.017	104.423	104.103	1.318	1.036	-282	2.208	-320	10.086	1.356	106.168	98,06%	(2.065)
	CF 1	1.650	2.632	2.602	-	-	0	-46	-30	951	30	2.613	99,57%	(11)
	Total Griya	348	274	274	-	-	0	0	0	-74	-	481	56,96%	(207)
	• Total Non Program	348	274	274	-	-	0	-9	0	-74	-	481	56,96%	(207)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.328	-	-	0	-46	-30	1.026	30	2.132	109,18%	196
	CF 2	92.366	101.791	101.501	1.318	1.036	-282	2.254	-290	9.135	1.326	103.555	98,02%	(2.054)
	Mitraguna & Others	54.628	62.667	62.258	1.318	608	-710	2.605	-409	7.630	1.017	64.824	96,04%	(2.566)
	Pensiun	37.738	39.124	39.243	-	428	428	-351	119	1.505	309	38.731	101,32%	512
	Total Pembiayaan	146.295	164.457	165.105	3.919	4.571	651	4.677	648	18.810	3.922	170.394	96,90%	(5.289)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	1.364	0,22%	0,15%	3,73%	1.310	1.281	1.316			
	KUR	-	48	17	1.364	0,00%	0,05%	3,83%	1.347	1.364	1.316			
	Non KUR	83	-	37	-	6,98%	3,67%	0,00%	(37)	(83)	-			
3	PWG	-	-	-	644	0,00%	0,00%	2,64%	644	644	644			
	Cilem	-	-	-	494	0,00%	0,00%	3,49%	494	494	494			
	Gadai	-	-	-	150	0,00%	0,00%	1,46%	150	150	150			
4	CFG	-	897	723	2.564	0,00%	0,69%	2,46%	1.841	2.564	1.668			
	CF 1	-	157	155	410	0,00%	5,87%	15,75%	255	410	253			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	410	0,00%	6,55%	17,61%	255	410	253			
	CF 2	-	740	569	2.154	0,00%	0,56%	2,12%	1.586	2.154	1.415			
	Mitraguna & Others	-	616	444	1.929	0,00%	0,71%	3,10%	1.485	1.929	1.313			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	4.572	0,06%	0,47%	2,77%	3.795	4.489	3.627	0,55%	80,22%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	0,52%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,04%	-	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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	155	243	(54)	87	(22)	-8,41%	86	55,01%	5.924	4,09%	(5.681)
2	Tabungan	45.583	47.589	45.571	46.387	2.129	816	(1.201)	-2,52%	804	1,76%	54.284	85,45%	(7.897)
3	Deposito	28.548	7.547	7.049	7.049	(9.965)	0	(498)	-6,60%	(21.499)	-75,31%	29.380	23,99%	(22.331)
	Total	74.288	55.400	52.775	53.678	(7.891)	903	(1.722)	-3,11%	(20.609)	-27,74%	89.588	59,92%	(35.909)
	CASA	45.740	47.853	45.726	46.630	2.075	903	(1.224)	-2,56%	890	1,95%	60.208	77,45%	(13.578)
	(%) CASA	61,57%	86,38%	86,64%	86,87%									
	FDR	155,10%	228,18%	243,30%	239,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	871	873		2	(124)	-12,45%	78	9,85%	-	0,00%	873
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%	-	0,00%	72
3	Tabungan ISE	788	919	799	802		2	(118)	-12,80%	13	1,70%	-	0,00%	802
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	29.712	270	250	-20	355	-39	5.565	289	26.560	111,87%	3.152
	KUR	23.464	28.943	28.935	270	250	-20	175	-8	5.471	258	25.739	112,42%	3.196
	Non KUR	683	808	777	-	-	0	179	-31	94	31	820	94,73%	(43)
3	PWG	2.751	4.944	5.449	395	564	170	555	505	2.697	59	6.104	89,26%	(655)
	Cilem	2.751	4.944	5.449	395	564	170	555	505	2.697	59	6.104	89,26%	(655)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.241	1.003	2.669	1.666	865	1.523	4.919	1.146	96.042	97,08%	(2.801)
	CF 1	3.542	3.637	3.625	-	-	0	-16	-12	83	12	4.375	82,85%	(750)
	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	1.053	-	-	0	-16	-1	896	1	858	122,74%	195
	CF 2	84.780	88.081	89.616	1.003	2.669	1.666	881	1.535	4.836	1.134	91.667	97,76%	(2.051)
	Mitraguna & Others	72.402	75.698	77.411	1.003	2.669	1.666	922	1.714	5.009	955	78.537	98,57%	(1.125)
	Pensiun	12.378	12.383	12.204	-	-	0	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	128.402	1.668	3.483	1.816	1.775	1.990	13.181	1.494	128.706	99,76%	(304)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	1.004	1,08%	0,07%	3,38%	982	743	975			
	KUR	188	-	-	871	0,80%	0,00%	3,01%	871	683	871			
	Non KUR	73	29	22	133	10,64%	2,75%	17,09%	111	60	104			
3	PWG	-	-	-	40	0,00%	0,00%	0,73%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,73%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	3.031	0,64%	0,97%	3,25%	2.140	2.468	1.847			
	CF 1	-	320	-	297	0,00%	0,00%	8,19%	297	297	(23)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	297	0,00%	0,00%	28,19%	297	297	297			
	CF 2	563	864	891	2.734	0,66%	1,01%	3,05%	1.844	2.171	1.871			
	Mitraguna & Others	408	799	817	2.661	0,56%	1,08%	3,44%	1.844	2.252	1.861			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	4.075	0,72%	0,72%	3,17%	3.162	3.251	2.862	2,41%	24,15%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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%	0,78%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,60%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,66%	-	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%	8,84%	-	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%	-52,60%	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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.213	1.220	(430)	6	290	31,21%	(6.838)	-84,86%	13.925	8,76%	(12.706)
2	Tabungan	114.229	114.395	111.819	111.952	938	133	(2.442)	-2,14%	(2.276)	-1,99%	125.686	89,07%	(13.733)
3	Deposito	24.505	18.999	18.647	18.647	(2.845)	0	(351)	-1,85%	(5.858)	-23,90%	25.359	73,53%	(6.712)
	Total	146.791	134.323	131.680	131.819	(2.337)	139	(2.504)	-1,86%	(14.972)	-10,20%	164.970	79,90%	(33.151)
	CASA	122.286	115.324	113.033	113.172	508	139	(2.152)	-1,87%	(9.114)	-7,45%	139.611	81,06%	(26.439)
	(%) CASA	83,31%	85,86%	85,84%	85,85%									
	FDR	111,90%	132,72%	135,37%	135,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	736	738		2	97	15,19%	173	30,60%	-	0,00%	738
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	734	736		2	97	15,23%	173	30,76%		0,00%	736
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	17.783	160	50	-110	-313	-204	-922	254	21.094	84,30%	(3.311)
	KUR	17.857	17.417	17.224	160	50	-110	-292	-193	-633	243	20.109	85,65%	(2.885)
	Non KUR	848	570	559	-	-	0	-21	-11	-289	11	985	56,75%	(426)
3	PWG	28.691	42.147	43.158	3.146	3.662	516	1.361	1.011	14.467	2.650	40.780	105,83%	2.378
	Cilem	14.633	22.957	23.372	931	640	-291	1.098	415	8.739	225	24.231	96,46%	(859)
	Gadai	14.059	19.190	19.786	2.215	3.022	807	263	596	5.727	2.425	16.549	119,56%	3.237
4	CFG	116.769	118.070	117.241	1.270	447	-823	1.134	-829	472	1.276	126.014	93,04%	(8.773)
	CF 1	2.827	4.299	4.275	-	-	0	171	-24	1.448	24	3.871	110,44%	404
	Total Griya	979	749	749	-	-	0	0	0	-230	-	1.112	67,35%	(363)
	• Total Non Program	979	749	749	-	-	0	-12	0	-230	-	1.112	67,35%	(363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.527	-	-	0	171	-24	1.678	24	2.760	127,79%	767
	CF 2	113.942	113.771	112.966	1.270	447	-823	962	-805	-976	1.252	122.143	92,49%	(9.177)
	Mitraguna & Others	55.116	57.710	57.641	568	287	-281	511	-69	2.525	356	62.559	92,14%	(4.918)
	Pensiun	58.827	56.061	55.325	702	160	-542	451	-736	-3.502	896	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	178.256	4.575	4.159	-417	2.180	-22	13.996	4.181	187.982	94,83%	(9.727)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	617	435	433	1.529	3,30%	2,41%	8,60%	1.096	911	1.093			
	KUR	461	320	321	1.407	2,58%	1,84%	8,17%	1.086	945	1.086			
	Non KUR	156	115	112	122	18,40%	19,66%	21,84%	10	(34)	7			
3	PWG	74	135	-	1.280	0,26%	0,00%	2,97%	1.280	1.206	1.145			
	Cilem	74	135	-	672	0,51%	0,00%	2,87%	672	598	537			
	Gadai	-	-	-	608	0,00%	0,00%	3,07%	608	608	608			
4	CFG	1.969	1.297	2.461	2.658	1,69%	2,08%	2,27%	196	688	1.361			
	CF 1	66	186	45	299	2,32%	1,04%	7,00%	254	234	114			
	Total Griya	66	-	45	103	6,70%	6,00%	13,81%	58	38	103			
	Oto	-	186	-	196	0,00%	0,00%	5,55%	196	196	10			
	CF 2	1.904	1.111	2.417	2.358	1,67%	2,12%	2,09%	(58)	455	1.247			
	Mitraguna & Others	1.427	886	1.741	1.470	2,59%	3,02%	2,55%	(271)	43	584			
	Pensiun	477	225	676	888	0,81%	1,21%	1,61%	212	412	663			
	Total Pembiayaan	2.661	1.867	2.894	5.466	1,62%	1,62%	3,07%	2.572	2.806	3.599	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	496	1,22%	3,35%	2,79%	(107)	267	(61)			
	KUR	229	523	569	462	1,28%	3,27%	2,68%	(107)	233	(61)			
	Non KUR	-	34	34	34	0,00%	5,95%	6,06%	-	34	-			
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%	1,27%	(234)	(112)	(142)			
	CF 1	-	-	159	154	0,00%	3,70%	3,60%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,37%	(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%	2,30%	(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	1.981	1,11%	1,30%	1,11%	(341)	154	(203)	0,00%	100,00%	-1,1%

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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-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	22.708	23.020	236	312	261	1,15%	(1.881)	-7,55%	32.883	70,01%	(9.863)
3	Deposito	2.060	2.215	1.866	1.866	360	0	(349)	-15,75%	(194)	-9,41%	2.315	80,63%	(449)
	Total	26.961	24.974	24.575	24.886	596	312	(88)	-0,35%	(2.075)	-7,70%	35.198	70,70%	(10.312)
	CASA	24.901	22.758	22.708	23.020	236	312	261	1,15%	(1.881)	-7,55%	32.883	70,01%	(9.863)
	(%) CASA	92,36%	91,13%	92,40%	92,50%									
	FDR	86,03%	85,73%	86,90%	85,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.038	2.043		5	71	3,58%	109	5,63%	-	0,00%	2.043
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.934	1.972	2.038	2.043		5	71	3,58%	109	5,63%	-	0,00%	2.043
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	21.355	150	200	50	-168	-55	-1.840	255	25.934	82,34%	(4.580)
	KUR	21.361	20.243	20.189	150	200	50	-127	-55	-1.172	255	23.964	84,25%	(3.775)
	Non KUR	1.833	1.166	1.166	-	-	0	-41	-0	-668	0	1.970	59,16%	(805)
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	21.355	150	200	50	-168	-55	-1.840	255	25.934	82,34%	(4.580)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-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	1.956	2,98%	4,02%	9,16%	1.096	1.264	1.108			
	KUR	472	484	504	1.517	2,21%	2,49%	7,51%	1.012	1.044	1.033			
	Non KUR	220	364	356	439	11,98%	30,53%	37,68%	83	220	75			
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	1.956	2,98%	4,02%	9,16%	1.096	1.264	1.108	5,94%	35,10%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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	494	0,77%	2,31%	2,31%	(1)	317	(62)			
	KUR	161	460	401	400	0,75%	1,98%	1,98%	(1)	239	(60)			
	Non KUR	17	96	94	94	0,91%	8,07%	8,07%	-	77	(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	-	-	-	-	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	494	0,77%	2,31%	2,31%	(1)	317	(62)	25,89%	#####	23,6%

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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-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	463	464	40	1	30	6,90%	(424)	-47,76%	888	52,24%	(424)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	463	464	40	1	30	6,90%	(424)	-47,76%	888	52,24%	(424)
	CASA	888	434	463	464	40	1	30	6,90%	(424)	-47,76%	888	52,24%	(424)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-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	74	77	13	2	4	5,08%	(225)	-74,58%	302	25,42%	(225)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	73	74	77	13	2	4	5,08%	(225)	-74,58%	302	25,42%	(225)
	CASA	302	73	74	77	13	2	4	5,08%	(225)	-74,58%	302	25,42%	(225)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-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	50	56	183	7	(763)	-93,13%	(3.453)	-98,40%	6.296	0,89%	(6.240)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	50	56	183	7	(763)	-93,13%	(3.453)	-98,40%	6.391	0,88%	(6.334)
	CASA	3.509	820	50	56	183	7	(763)	-93,13%	(3.453)	-98,40%	6.296	0,89%	(6.240)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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	13-Oct-25	31-Dec-24	30-Sep-25	13-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)