

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	135.754	142.400	18.896	6.646	(10.760)	-7,03%	(13.467)	-8,64%	285.035	49,96%	(142.635)
2	Tabungan	1.803.617	1.920.425	1.893.748	1.889.951	73.106	(3.797)	(30.474)	-1,59%	86.334	4,79%	2.026.162	93,28%	(136.211)
3	Deposito	681.198	781.647	815.012	814.140	(10.210)	(872)	32.494	4,16%	132.943	19,52%	693.324	117,43%	120.818
Total		2.640.681	2.855.231	2.844.515	2.846.491	81.792	1.977	(8.740)	-0,31%	205.810	7,79%	3.004.521	94,74%	(158.029)
CASA		1.959.483	2.073.585	2.029.503	2.032.351	92.002	2.848	(41.234)	-1,99%	72.868	3,72%	2.311.197	87,93%	(278.846)
(% CASA)		74,20%	72,62%	71,35%	71,40%									
FDR		99,99%	102,42%	103,25%	103,18%									

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	65.610	76.129	84.499	84.602		102	8.473	11,13%	18.992	28,95%	91.492	92,47%	(6.891)
2	Giro ISE	23.758	18.808	22.024	22.073		49	3.265	17,36%	(1.686)	-7,09%	39.445	55,96%	(17.372)
3	Tabungan ISE	30.646	47.654	52.708	52.762		53	5.108	10,72%	22.115	72,16%	34.243	154,08%	18.518
4	Deposito ISE	11.205	9.667	9.767	9.767		0	100	1,03%	(1.438)	-12,83%	17.804	54,86%	(8.037)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	94.504	-	-	0	8.098	-139	14.106	139	105.167	89,86%	(10.662)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	70.148	-	-	0	2.932	-139	4.614	139	79.516	88,22%	(9.368)
	• Local Champion	62.373	66.852	66.734	-	-	0	2.714	-118	4.361	118	69.002	96,71%	(2.268)
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	384.078	2.940	4.705	1.765	2.339	204	16.019	4.501	411.003	93,45%	(26.925)
	KUR	343.457	358.694	358.246	2.840	3.805	965	2.561	-448	14.789	4.253	384.254	93,23%	(26.008)
	Non KUR	24.602	25.180	25.832	100	900	800	-222	652	1.230	248	26.750	96,57%	(918)
3	PWG	200.888	321.425	332.161	29.530	38.560	9.030	23.304	10.737	131.273	27.823	334.137	99,41%	(1.976)
	Cilem	92.590	174.437	181.076	9.386	11.560	2.174	15.815	6.640	88.486	4.920	198.310	91,31%	(17.233)
	Gadai	108.298	146.988	151.085	20.144	27.001	6.856	7.489	4.097	42.788	22.904	135.828	111,23%	15.257
4	CFG	1.991.066	2.124.255	2.126.154	18.258	21.384	3.125	19.608	1.899	135.088	19.485	2.178.372	97,60%	(52.218)
	CF 1	271.158	283.396	283.757	1.127	2.572	1.444	-887	361	12.599	2.211	302.660	93,75%	(18.904)
	Total Griya	236.939	236.200	235.503	1.076	650	-426	0	-851	-1.589	1.501	252.612	93,17%	(17.263)
	• Total Non Program	155.508	158.157	157.548	443	650	208	-785	-609	2.040	1.259	162.432	96,99%	(4.884)
	• Program	81.431	78.044	77.802	633	-	-633	154	-242	-3.629	242	90.181	86,27%	(12.379)
	Oto	34.219	47.196	48.407	51	1.922	1.870	-887	1.211	14.188	710	50.048	96,72%	(1.641)
	CF 2	1.719.908	1.840.859	1.842.397	17.131	18.812	1.681	20.495	1.538	122.490	17.274	1.875.711	98,22%	(33.314)
	Mitraguna & Others	1.474.657	1.580.345	1.582.011	15.462	17.028	1.566	16.923	1.666	107.354	15.362	1.616.843	97,85%	(34.832)
	Pensiun	245.250	260.513	260.386	1.669	1.785	116	3.572	-127	15.136	1.912	258.868	100,59%	1.518
Total Pembiayaan		2.640.411	2.924.197	2.936.898	50.728	64.649	13.920	53.349	12.701	296.487	51.948	3.028.679	96,97%	(91.781)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	2.108	0,00%	0,64%	2,23%	1.507	2.108	1.506			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	2.108	0,00%	0,86%	3,01%	1.507	2.108	1.506			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	25.490	0,62%	1,68%	6,64%	19.049	23.215	19.049			
	KUR	1.785	4.983	4.983	22.374	0,52%	1,39%	6,25%	17.390	20.588	17.390			
	Non KUR	489	1.458	1.458	3.117	1,99%	5,79%	12,07%	1.659	2.627	1.659			
3	PWG	10	-	-	8.155	0,00%	0,00%	2,46%	8.155	8.145	8.155			
	Cilem	10	-	-	5.139	0,01%	0,00%	2,84%	5.139	5.129	5.139			
	Gadai	-	-	-	3.015	0,00%	0,00%	2,00%	3.015	3.015	3.015			
4	CFG	19.717	25.753	27.801	52.004	0,99%	1,31%	2,45%	24.203	32.287	26.251			
	CF 1	13.249	13.763	15.216	20.364	4,89%	5,37%	7,18%	5.148	7.115	6.601			
	Total Griya	12.780	13.116	14.475	18.419	5,39%	6,13%	7,83%	3.944	5.639	5.304			
	Oto	469	648	742	1.945	1,37%	1,57%	4,02%	1.203	1.476	1.297			
	CF 2	6.468	11.990	12.585	31.640	0,38%	0,68%	1,72%	19.055	25.172	19.650			
	Mitraguna & Others	5.999	11.313	11.277	29.019	0,41%	0,71%	1,83%	17.742	23.020	17.706			
	Pensiun	470	677	1.308	2.621	0,19%	0,50%	1,01%	1.313	2.151	1.944			
Total Pembiayaan		22.002	32.797	34.844	87.758	0,83%	1,19%	2,99%	52.914	65.756	54.961	0,88%	70,50%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.569	22,59%	25,33%	26,00%	596	6.410	582			
	Linkage	14.845	14.842	14.842	14.842	99,87%	60,93%	60,93%	-	(3)	(0)			
	Non-Linkage	3.314	9.145	9.131	9.727	5,06%	12,99%	13,87%	596	6.413	582			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.980	0,70%	0,60%	0,78%	671	408	142			
	KUR	1.118	1.467	1.018	1.354	0,33%	0,28%	0,38%	336	235	(114)			
	Non KUR	1.455	1.371	1.292	1.627	5,91%	5,13%	6,30%	335	172	256			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	23.436	1,29%	1,09%	1,10%	386	(2.231)	1.172			
	CF 1	9.750	9.970	10.411	10.828	3,60%	3,67%	3,82%	418	1.079	858			
	Total Griya	9.274	9.581	9.871	10.288	3,91%	4,18%	4,37%	418	1.015	707			
	Oto	476	389	540	540	1,39%	1,14%	1,12%	-	64	151			
	CF 2	15.917	12.294	12.639	12.608	0,93%	0,69%	0,68%	(31)	(3.310)	314			
	Mitraguna & Others	14.983	11.599	11.801	11.769	1,02%	0,75%	0,74%	(31)	(3.214)	170			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	50.985	1,76%	1,69%	1,74%	1.653	4.586	1.895	1,83%	-5,33%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	27.669	27.894	(97)	225	4.170	17,58%	1.889	7,26%	37.326	74,73%	(9.432)
2	Tabungan	211.719	220.477	207.108	209.016	9.992	1.908	(11.461)	-5,20%	(2.703)	-1,28%	230.574	90,65%	(21.558)
3	Deposito	98.613	75.556	97.217	96.267	(22.636)	(950)	20.711	27,41%	(2.346)	-2,38%	99.651	96,60%	(3.384)
	Total	336.337	319.757	331.994	333.177	(12.741)	1.183	13.420	4,20%	(3.160)	-0,94%	367.551	90,65%	(34.374)
	CASA	237.724	244.201	234.777	236.910	9.895	2.133	(7.291)	-2,99%	(814)	-0,34%	267.900	88,43%	(30.990)
	(%) CASA	70,68%	76,37%	70,72%	71,11%									
	FDR	113,34%	127,22%	122,89%	122,46%									

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	15.474	13.530	18.920	18.955		34	5.424	40,09%	3.480	22,49%	-	0,00%	18.955
2	Giro ISE	9.559	7.832	10.723	10.752		29	2.921	37,29%	1.193	12,48%	-	0,00%	10.752
3	Tabungan ISE	5.622	5.699	8.197	8.202		5	2.503	43,93%	2.580	45,89%	-	0,00%	8.202
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%	-	0,00%	445

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	10.814	-	-	0	-103	-2	-6.741	2	23.757	45,52%	(12.942)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	10.814	-	-	0	-103	-2	-6.741	2	21.056	51,36%	(10.242)
	• Local Champion	16.779	10.104	10.102	-	-	0	-95	-2	-6.676	2	18.438	54,79%	(8.336)
	• Value Chain	777	712	712	-	-	-	-7	0	-65	-	2.618	27,20%	(1.906)
2	MBG	48.456	42.472	42.116	75	150	75	-1.783	-356	-6.340	506	52.487	80,24%	(10.371)
	KUR	46.158	39.571	39.225	75	150	75	-1.731	-345	-6.933	495	49.993	78,46%	(10.768)
	Non KUR	2.298	2.902	2.891	-	-	0	-52	-11	592	11	2.494	115,89%	396
3	PWG	20.904	25.232	26.536	2.248	3.755	1.508	962	1.303	5.631	2.452	32.891	80,68%	(6.356)
	Cilem	9.146	14.355	14.594	900	895	-5	1.588	238	5.448	656	18.707	78,01%	(4.113)
	Gadai	11.759	10.877	11.942	1.348	2.861	1.513	-626	1.065	183	1.796	14.185	84,19%	(2.243)
4	CFG	294.292	328.290	328.532	2.915	3.755	840	2.071	243	34.240	3.512	308.152	106,61%	20.380
	CF 1	11.437	14.108	14.059	-	-	0	-110	-49	2.622	49	13.099	107,33%	960
	Total Griya	7.624	10.191	10.165	-	-	0	0	-27	2.541	27	8.046	126,33%	2.118
	• Total Non Program	7.624	10.191	10.165	-	-	0	850	-27	2.541	27	8.046	126,33%	2.118
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.894	-	-	0	-110	-23	81	23	5.052	77,07%	(1.158)
	CF 2	282.855	314.182	314.474	2.915	3.755	840	2.181	292	31.619	3.463	295.053	106,58%	19.420
	Mitraguna & Others	252.904	277.103	277.714	2.915	3.755	840	1.632	611	24.810	3.144	264.035	105,18%	13.679
	Pensiun	29.951	37.078	36.760	-	-	0	549	-319	6.809	319	31.018	118,51%	5.742
	Total Pembiayaan	381.208	406.811	407.999	5.238	7.660	2.423	1.147	1.188	26.790	6.472	417.288	97,77%	(9.289)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	66	1.528	2.049	3.823	0,14%	4,82%	9,08%	1.774	3.757	2.295			
	KUR	66	1.365	1.886	3.660	0,14%	4,77%	9,33%	1.774	3.593	2.295			
	Non KUR	-	163	163	163	0,00%	5,63%	5,65%	-	163	0			
3	PWG	-	176	-	525	0,00%	0,00%	1,98%	525	525	349			
	Cilem	-	176	-	330	0,00%	0,00%	2,26%	330	330	153			
	Gadai	-	-	-	195	0,00%	0,00%	1,64%	195	195	195			
4	CFG	-	2.088	2.198	5.793	0,00%	0,67%	1,76%	3.595	5.793	3.704			
	CF 1	-	94	91	655	0,00%	0,65%	4,66%	564	655	562			
	Total Griya	-	-	-	65	0,00%	0,00%	0,64%	65	65	65			
	Oto	-	94	91	590	0,00%	2,33%	15,16%	499	590	497			
	CF 2	-	1.995	2.107	5.137	0,00%	0,67%	1,63%	3.030	5.137	3.142			
	Mitraguna & Others	-	1.680	1.795	4.159	0,00%	0,65%	1,50%	2.364	4.159	2.479			
	Pensiun	-	315	312	978	0,00%	0,84%	2,66%	666	978	663			
	Total Pembiayaan	66	3.793	4.247	10.141	0,02%	1,04%	2,49%	5.893	10.074	6.348	0,00%	100,00%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.596	3,84%	33,27%	33,25%	(2)	2.922	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.596	3,84%	33,27%	33,25%	(2)	2.922	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	275	0,36%	0,65%	0,65%	-	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	-	(119)	(1)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,55%	-	218	(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	1.522	1.188	1.589	1.589	0,52%	0,48%	0,48%	-	66	400			
	CF 1	290	290	290	290	2,54%	2,06%	2,07%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,46%	-	-	-			
	CF 2	1.232	898	1.298	1.298	0,44%	0,41%	0,41%	-	66	400			
	Mitraguna & Others	1.232	898	1.298	1.298	0,49%	0,47%	0,47%	-	66	400			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	5.460	0,62%	1,34%	1,34%	(2)	3.088	395	0,70%	47,51%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	8.424	8.448	113	24	(436)	-4,91%	4.161	97,05%	15.073	56,05%	(6.625)
2	Tabungan	160.765	158.011	162.312	162.367	4.621	55	4.356	2,76%	1.603	1,00%	178.732	90,84%	(16.364)
3	Deposito	65.984	41.273	41.817	41.817	(2.064)	0	543	1,32%	(24.168)	-36,63%	66.935	62,47%	(25.118)
	Total	231.036	208.168	212.553	212.632	2.670	79	4.464	2,14%	(18.404)	-7,97%	260.740	81,55%	(48.108)
	CASA	165.052	166.895	170.736	170.815	4.734	79	3.920	2,35%	5.763	3,49%	193.805	88,14%	(22.990)
	(%) CASA	71,44%	80,17%	80,33%	80,33%									
	FDR	120,56%	147,35%	145,00%	144,95%									

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	1.555	2.671	2.404	2.435		31	(236)	-8,84%	880	56,61%	-	0,00%	2.435
2	Giro ISE	-	388	27	27		0	(361)	-92,97%	27	#DIV/0!	-	0,00%	27
3	Tabungan ISE	1.555	2.283	2.276	2.308		31	24	1,07%	753	48,42%		0,00%	2.308
4	Deposito ISE	-	-	100	100		0	100	#DIV/0!	100	#DIV/0!		0,00%	100
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%		0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.318	-	-	0	-72	0	4.247	-	3.037	142,18%	1.281
	Linkage	20	2	2	-	-	-	-2	0	-18	-	1.311	0,16%	(1.309)
	Non-Linkage	51	4.316	4.316	-	-	0	-70	0	4.264	-	1.726	250,12%	2.590
	• Local Champion	51	4.316	4.316	-	-	0	-70	0	4.264	-	845	510,71%	3.471
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.210	300	-	-300	264	-92	4.564	92	17.334	110,83%	1.877
	KUR	12.693	16.340	16.270	300	-	-300	-6	-70	3.576	70	15.251	106,68%	1.019
	Non KUR	1.952	2.962	2.941	-	-	0	270	-22	988	22	2.083	141,17%	858
3	PWG	16.365	25.224	26.534	1.556	2.779	1.222	1.941	1.310	10.169	1.469	27.681	95,86%	(1.147)
	Cilem	8.190	14.790	15.617	506	1.063	557	1.634	826	7.427	236	17.079	91,44%	(1.462)
	Gadai	8.175	10.434	10.918	1.051	1.716	665	307	484	2.742	1.232	10.602	102,97%	315
4	CFG	247.446	257.894	258.142	2.082	2.239	157	2.758	248	10.697	1.991	261.656	98,66%	(3.513)
	CF 1	12.247	10.733	10.673	17	-	-17	-49	-60	-1.574	60	13.908	76,74%	(3.235)
	Total Griya	9.062	7.939	7.910	-	-	0	0	-29	-1.152	29	9.449	83,72%	(1.539)
	• Total Non Program	9.062	7.939	7.910	-	-	0	-64	-29	-1.152	29	9.449	83,72%	(1.539)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.763	17	-	-17	-49	-31	-422	31	4.459	61,96%	(1.696)
	CF 2	235.199	247.161	247.470	2.065	2.239	174	2.807	308	12.271	1.931	247.748	99,89%	(278)
	Mitraguna & Others	206.067	217.130	217.620	2.065	2.189	124	2.698	490	11.554	1.699	217.518	100,05%	102
	Pensiun	29.132	30.031	29.849	-	50	50	109	-182	717	232	30.230	98,74%	(381)
	Total Pembiayaan	278.528	306.738	308.205	3.939	5.018	1.079	4.890	1.467	29.677	3.551	309.708	99,51%	(1.503)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	85	82	733	0,00%	0,43%	3,82%	651	733	648			
	KUR	-	85	82	387	0,00%	0,50%	2,38%	305	387	302			
	Non KUR	-	-	-	346	0,00%	0,00%	11,76%	346	346	346			
3	PWG	-	-	-	411	0,00%	0,00%	1,55%	411	411	411			
	Cilem	-	-	-	287	0,00%	0,00%	1,84%	287	287	287			
	Gadai	-	-	-	124	0,00%	0,00%	1,14%	124	124	124			
4	CFG	713	996	671	1.573	0,29%	0,26%	0,61%	902	860	577			
	CF 1	8	316	337	491	0,06%	3,14%	4,60%	154	483	175			
	Total Griya	-	238	261	261	0,00%	3,29%	3,30%	-	261	23			
	Oto	8	78	76	230	0,24%	2,72%	8,32%	154	222	151			
	CF 2	705	679	334	1.082	0,30%	0,13%	0,44%	748	376	402			
	Mitraguna & Others	705	679	334	1.082	0,34%	0,15%	0,50%	748	376	402			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	1.081	753	2.716	0,26%	0,25%	0,88%	1.963	2.003	1.636	1,20%	-35,64%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	2.309	1.488	1.752	1.752	0,93%	0,68%	0,68%	-	(557)	264			
	CF 1	296	296	296	296	2,42%	2,76%	2,77%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,73%	3,74%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.192	1.456	1.456	0,86%	0,59%	0,59%	-	(557)	264			
	Mitraguna & Others	2.013	1.192	1.456	1.456	0,98%	0,67%	0,67%	-	(557)	264			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	1.752	0,83%	0,57%	0,57%	-	(557)	264	5,98%	-951,36%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.589	28.823	28.936	(10.388)	112	347	1,21%	1.518	5,54%	34.299	84,36%	(5.364)
2	Tabungan	55.536	58.291	62.069	61.470	(3.192)	(599)	3.179	5,45%	5.933	10,68%	67.185	91,49%	(5.715)
3	Deposito	6.088	7.144	6.446	6.446	175	0	(697)	-9,76%	358	5,88%	6.744	95,59%	(297)
	Total	89.042	94.024	97.339	96.852	(13.404)	(487)	2.828	3,01%	7.810	8,77%	108.228	89,49%	(11.376)
	CASA	82.953	86.880	90.893	90.405	(13.579)	(487)	3.525	4,06%	7.452	8,98%	101.484	89,08%	(11.079)
	(%) CASA	93,16%	92,40%	93,38%	93,34%									
	FDR	82,33%	99,86%	96,68%	97,17%									

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	3.118	891	704	702	(2)	(189)	-21,16%	(2.415)	-77,47%	-	0,00%	702
2	Giro ISE	560	570	105	105	0	(465)	-81,56%	(455)	-81,25%		0,00%	105
3	Tabungan ISE	2.557	321	599	597	(2)	276	86,08%	(1.960)	-76,65%		0,00%	597
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	51	52	52	0	1	1,96%	7	15,56%		0,00%	52

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Local Champion	3.229	2.659	2.659	-	-	0	-68	0	-570	-	3.229	82,35%	(570)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.626	200	-	-200	-183	-375	-196	375	21.423	82,28%	(3.797)
	KUR	16.625	17.288	16.916	200	-	-200	-168	-372	291	372	20.052	84,36%	(3.135)
	Non KUR	1.196	713	709	-	-	0	-15	-3	-487	3	1.371	51,73%	(662)
3	PWG	2.171	5.471	5.916	363	514	151	180	445	3.745	69	7.310	80,93%	(1.394)
	Cilem	2.171	5.471	5.916	363	514	151	180	445	3.745	69	7.310	80,93%	(1.394)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	67.908	798	787	-11	1.263	146	17.821	641	62.037	109,46%	5.870
	CF 1	13.142	16.014	15.930	243	-	-243	-72	-84	2.788	84	15.168	105,02%	762
	Total Griya	12.152	13.666	13.619	243	-	-243	0	-47	1.466	47	13.117	103,83%	502
	• Total Non Program	7.615	9.471	9.431	243	-	-243	128	-40	1.816	40	8.092	116,55%	1.339
	• Program	4.537	4.195	4.187	-	-	0	-38	-7	-350	7	5.025	83,33%	(838)
	Oto	989	2.348	2.311	-	-	0	-72	-37	1.322	37	2.051	112,69%	260
	CF 2	36.945	51.748	51.977	555	787	232	1.335	230	15.032	557	46.869	110,90%	5.108
	Mitraguna & Others	31.987	46.733	46.999	555	787	232	1.386	265	15.011	522	41.044	114,51%	5.954
	Pensiun	4.958	5.014	4.979	-	-	0	-51	-36	21	36	5.825	85,47%	(846)
	Total Pembiayaan	73.308	93.893	94.108	1.361	1.301	-60	1.191	215	20.800	1.086	93.999	100,12%	109

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	249	1.260	983	1.702	1,40%	5,46%	9,65%	719	1.453	442			
	KUR	249	1.174	917	1.378	1,50%	5,30%	8,15%	461	1.129	204			
	Non KUR	-	86	66	324	0,00%	9,27%	45,62%	258	324	238			
3	PWG	-	47	-	102	0,00%	0,00%	1,72%	102	102	55			
	Cilem	-	47	-	102	0,00%	0,00%	1,72%	102	102	55			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	774	2,00%	0,86%	1,14%	188	(227)	143			
	CF 1	727	631	586	698	5,53%	3,66%	4,38%	112	(29)	66			
	Total Griya	727	626	581	678	5,98%	4,25%	4,98%	97	(49)	52			
	Oto	-	5	5	20	0,00%	0,20%	0,84%	15	20	15			
	CF 2	274	-	-	76	0,74%	0,00%	0,15%	76	(198)	76			
	Mitraguna & Others	274	-	-	76	0,86%	0,00%	0,16%	76	(198)	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	2.577	1,71%	1,67%	2,74%	1.009	1.327	639	1,62%	40,93%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,58%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	168	4,80%	0,94%	0,95%	(2)	(687)	12			
	KUR	438	43	40	39	2,63%	0,23%	0,23%	(1)	(399)	(4)			
	Non KUR	417	112	129	128	34,85%	18,17%	18,08%	(1)	(289)	16			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,53%	0,52%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,56%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,51%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,57%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	938	2,47%	1,00%	1,00%	(2)	(876)	0	0,77%	22,52%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	18.688	18.216	19.500	(472)	(20.255)	-52,65%	(7.502)	-29,17%	32.804	55,53%	(14.588)
2	Tabungan	122.400	135.786	136.676	136.533	7.461	(143)	747	0,55%	14.133	11,55%	134.360	101,62%	2.173
3	Deposito	49.497	53.923	52.805	52.756	(3.736)	(49)	(1.167)	-2,16%	3.258	6,58%	50.150	105,20%	2.606
	Total	197.616	228.180	208.170	207.505	23.225	(665)	(20.675)	-9,06%	9.890	5,00%	217.314	95,49%	(9.809)
	CASA	148.118	174.257	155.365	154.749	26.960	(615)	(19.508)	-11,19%	6.631	4,48%	167.165	92,57%	(12.415)
	(%) CASA	74,95%	76,37%	74,63%	74,58%									
	FDR	74,94%	75,37%	84,68%	84,95%									

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	9.383	15.038	15.134	15.165		31	127	0,84%	5.782	61,63%	-	0,00%	15.165
2	Giro ISE	3.509	1.267	1.487	1.507		20	240	18,95%	(2.002)	-57,06%		0,00%	1.507
3	Tabungan ISE	5.874	13.772	13.647	13.659		12	(113)	-0,82%	7.785	132,53%		0,00%	13.659
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%		0,00%	119

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	39.637	75	950	875	946	499	4.736	451	38.227	103,69%	1.410
	KUR	33.390	36.985	37.288	75	750	675	799	302	3.898	448	36.554	102,01%	734
	Non KUR	1.512	2.153	2.349	-	200	200	146	197	838	3	1.673	140,40%	676
3	PWG	20.337	33.370	35.042	3.980	4.991	1.011	2.902	1.672	14.705	3.319	30.524	114,80%	4.518
	Cilem	6.847	16.459	17.523	1.048	1.466	417	2.263	1.065	10.676	401	14.394	121,74%	3.129
	Gadai	13.490	16.911	17.519	2.931	3.525	594	639	607	4.029	2.918	16.129	108,61%	1.389
4	CFG	92.645	97.283	99.426	1.005	2.647	1.642	770	2.144	6.781	503	102.220	97,27%	(2.793)
	CF 1	21.426	20.256	20.563	-	357	357	-181	308	-863	50	22.572	91,10%	(2.009)
	Total Griya	17.556	15.682	15.668	-	-	0	0	-14	-1.888	14	17.848	87,79%	(2.179)
	• Total Non Program	17.556	15.682	15.668	-	-	0	-492	-14	-1.888	14	17.848	87,79%	(2.179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.895	-	357	357	-181	322	1.025	36	4.725	103,60%	170
	CF 2	71.219	77.027	78.863	1.005	2.290	1.285	950	1.836	7.644	454	79.648	99,02%	(784)
	Mitraguna & Others	67.517	73.367	75.238	905	2.290	1.385	862	1.871	7.721	419	75.210	100,04%	28
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	176.272	5.060	8.588	3.529	4.602	4.300	28.174	4.289	171.186	102,97%	5.086

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	131	111	334	3.984	0,38%	0,85%	10,05%	3.650	3.853	3.873			
	KUR	131	111	170	3.372	0,39%	0,46%	9,04%	3.202	3.241	3.261			
	Non KUR	-	-	165	612	0,00%	7,66%	26,05%	447	612	612			
3	PWG	-	103	-	712	0,00%	0,00%	2,03%	712	712	609			
	Cilem	-	103	-	640	0,00%	0,00%	3,65%	640	640	537			
	Gadai	-	-	-	72	0,00%	0,00%	0,41%	72	72	72			
4	CFG	616	1.343	1.647	1.955	0,67%	1,69%	1,97%	308	1.339	611			
	CF 1	588	294	544	633	2,74%	2,69%	3,08%	89	45	339			
	Total Griya	588	167	420	438	3,35%	2,68%	2,79%	18	(150)	271			
	Oto	-	127	125	195	0,00%	2,73%	3,99%	71	195	68			
	CF 2	28	1.049	1.102	1.322	0,04%	1,43%	1,68%	219	1.293	272			
	Mitraguna & Others	28	1.049	1.102	1.322	0,04%	1,50%	1,76%	219	1.293	272			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	6.651	0,50%	1,15%	3,77%	4.670	5.903	5.093	0,05%	98,75%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	-	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	941	0,61%	0,97%	0,95%	-	376	(1)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	941	0,70%	1,22%	1,19%	-	439	(1)			
	Mitraguna & Others	502	942	941	941	0,74%	1,28%	1,25%	-	439	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.220	0,53%	0,71%	0,69%	-	440	(26)	1,65%	-139,10%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	189	189	73	0	91	93,49%	(231)	-55,09%	6.950	2,71%	(6.762)
2	Tabungan	44.796	49.863	49.892	49.834	4.133	(58)	(29)	-0,06%	5.038	11,25%	55.769	89,36%	(5.935)
3	Deposito	28.737	6.332	6.082	6.082	340	0	(250)	-3,95%	(22.655)	-78,84%	29.300	20,76%	(23.218)
	Total	73.953	56.293	56.163	56.104	4.546	(58)	(188)	-0,33%	(17.849)	-24,14%	92.019	60,97%	(35.914)
	CASA	45.216	49.961	50.081	50.023	4.206	(58)	62	0,12%	4.807	10,63%	62.719	79,76%	(12.696)
	(%) CASA	61,14%	88,75%	89,17%	89,16%									
	FDR	129,31%	191,06%	193,36%	193,56%									

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	907	1.060	1.275	1.280		5	221	20,83%	373	41,12%	-	0,00%	1.280
2	Giro ISE	390	93	184	184		0	90	97,08%	(206)	-52,86%	-	0,00%	184
3	Tabungan ISE	518	967	1.091	1.097		5	130	13,48%	579	111,81%	-	0,00%	1.097
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%	-	0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Local Champion	-	744	744	-	-	0	-5	0	744	-	0	0,00%	744
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	19.849	-	-	0	694	-196	77	196	22.452	88,41%	(2.602)
	KUR	19.175	19.415	19.225	-	-	0	708	-190	50	190	21.724	88,50%	(2.499)
	Non KUR	597	630	624	-	-	0	-14	-6	27	6	727	85,83%	(103)
3	PWG	2.596	7.101	7.380	460	526	66	761	279	4.784	248	8.072	91,43%	(692)
	Cilem	2.069	5.679	5.880	408	316	-92	728	201	3.811	115	6.175	95,22%	(295)
	Gadai	527	1.423	1.500	53	210	158	34	78	973	133	1.897	79,10%	(396)
4	CFG	73.258	79.661	80.620	1.385	1.556	171	1.856	959	7.363	597	82.762	97,41%	(2.142)
	CF 1	2.294	3.393	3.589	-	221	221	-50	196	1.295	25	3.436	104,47%	154
	Total Griya	712	1.633	1.622	-	-	0	0	-11	911	11	1.003	161,81%	620
	• Total Non Program	712	1.633	1.622	-	-	0	-22	-11	911	11	1.003	161,81%	620
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	1.967	-	221	221	-50	207	384	14	2.433	80,84%	(466)
	CF 2	70.963	76.268	77.031	1.385	1.335	-50	1.906	763	6.068	572	79.327	97,11%	(2.296)
	Mitraguna & Others	52.047	58.599	59.171	1.385	993	-392	2.067	572	7.124	421	59.681	99,15%	(509)
	Pensiun	18.916	17.668	17.860	-	342	342	-161	191	-1.057	151	19.646	90,91%	(1.786)
	Total Pembiayaan	95.626	107.552	108.594	1.845	2.082	237	3.306	1.042	12.968	1.040	113.286	95,86%	(4.692)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	67	479	493	1.731	0,34%	2,46%	8,72%	1.238	1.664	1.252			
	KUR	67	448	397	1.690	0,35%	2,05%	8,79%	1.293	1.623	1.242			
	Non KUR	-	32	96	41	0,00%	15,23%	6,61%	(55)	41	10			
3	PWG	-	-	-	69	0,00%	0,00%	0,93%	69	69	69			
	Cilem	-	-	-	69	0,00%	0,00%	1,17%	69	69	69			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.348	0,00%	2,63%	2,91%	252	2.347	279			
	CF 1	-	-	-	224	0,00%	0,00%	6,23%	224	224	224			
	Total Griya	-	-	-	92	0,00%	0,00%	5,68%	92	92	92			
	Oto	-	-	-	132	0,00%	0,00%	6,69%	132	132	132			
	CF 2	1	2.068	2.095	2.124	0,00%	2,75%	2,76%	29	2.123	56			
	Mitraguna & Others	1	2.068	2.095	2.124	0,00%	3,58%	3,59%	29	2.123	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	4.147	0,07%	2,41%	3,82%	1.559	4.080	1.600	4,15%	-8,62%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	181	144	116	122	0,91%	0,58%	0,61%	5	(59)	(22)			
	KUR	181	144	116	122	0,94%	0,60%	0,63%	5	(59)	(22)			
	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	-	356	363	363	0,00%	0,46%	0,45%	-	363	7			
	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	-	356	363	363	0,00%	0,48%	0,47%	-	363	7			
	Mitraguna & Others	-	200	207	207	0,00%	0,35%	0,35%	-	207	7			
	Pensiun	-	156	156	156	0,00%	0,14%	0,87%	-	156	(0)			
	Total Pembiayaan	181	500	479	485	0,19%	0,45%	0,45%	5	304	(15)	8,83%	#####	8,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	22.549	28.921	5.228	6.372	6.278	27,72%	(9.658)	-25,03%	49.052	58,96%	(20.131)
2	Tabungan	168.056	174.110	175.622	167.086	4.919	(8.536)	(7.024)	-4,03%	(969)	-0,58%	185.922	89,87%	(18.836)
3	Deposito	55.027	71.583	70.564	71.189	(4.612)	625	(394)	-0,55%	16.162	29,37%	56.002	127,12%	15.187
	Total	261.662	268.337	268.735	267.196	5.536	(1.539)	(1.141)	-0,43%	5.535	2,12%	290.976	91,83%	(23.780)
	CASA	206.634	196.754	198.171	196.007	10.147	(2.164)	(746)	-0,38%	(10.627)	-5,14%	234.974	83,42%	(38.967)
	(%) CASA	78,97%	73,32%	73,74%	73,36%									
	FDR	64,72%	71,63%	72,43%	72,84%									

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	3.039	4.485	3.933	3.933		(0)	(552)	-12,30%	894	29,40%	-	0,00%	3.933
2	Giro ISE	335	363	281	281		0	(83)	-22,72%	(54)	-16,17%		0,00%	281
3	Tabungan ISE	2.705	4.122	3.653	3.652		(0)	(469)	-11,39%	948	35,04%		0,00%	3.652
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.430	-	-	0	3.375	-88	656	88	29.901	85,05%	(4.470)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.430	-	-	0	3.375	-88	656	88	27.668	91,91%	(2.238)
	• Local Champion	24.387	25.164	25.077	-	-	0	3.379	-88	690	88	25.759	97,35%	(682)
	• Value Chain	387	354	354	-	-	-	-4	0	-33	-	1.909	18,53%	(1.555)
2	MBG	21.941	24.058	24.293	-	550	550	324	235	2.352	315	24.614	98,70%	(321)
	KUR	20.349	22.648	22.887	-	550	550	233	239	2.538	311	22.892	99,98%	(5)
	Non KUR	1.592	1.411	1.406	-	-	0	91	-4	-186	4	1.722	81,67%	(316)
3	PWG	23.945	33.863	35.330	2.994	5.166	2.172	2.019	1.468	11.386	3.699	35.155	100,50%	175
	Cilem	8.631	14.991	15.797	725	1.334	608	1.761	806	7.166	528	17.455	90,50%	(1.658)
	Gadai	15.314	18.872	19.533	2.268	3.832	1.564	257	661	4.219	3.171	17.700	110,36%	1.833
4	CFG	98.692	108.770	109.580	1.181	1.620	439	683	810	10.888	810	112.781	97,16%	(3.201)
	CF 1	13.574	19.687	20.019	200	403	203	-58	332	6.445	71	15.257	131,21%	4.762
	Total Griya	9.477	13.901	13.897	200	-	-200	0	-3	4.420	3	9.906	140,30%	3.992
	• Total Non Program	9.477	13.901	13.897	200	-	-200	91	-3	4.420	3	9.906	140,30%	3.992
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	6.122	-	403	403	-58	335	2.025	68	5.351	114,39%	770
	CF 2	85.118	89.083	89.561	981	1.217	236	741	478	4.443	739	97.524	91,83%	(7.963)
	Mitraguna & Others	51.909	55.196	55.144	981	475	-506	426	-53	3.234	528	63.235	87,20%	(8.092)
	Pensiun	33.208	33.886	34.417	-	742	742	315	531	1.209	211	34.288	100,38%	129
	Total Pembiayaan	169.351	192.209	194.633	4.175	7.336	3.162	6.400	2.424	25.282	4.912	202.451	96,14%	(7.817)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.410	0,00%	0,00%	5,55%	1.410	1.410	1.410			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.410	0,00%	0,00%	5,55%	1.410	1.410	1.410			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	66	99	1.810	0,51%	0,41%	7,45%	1.710	1.697	1.744			
	KUR	113	-	35	1.590	0,55%	0,16%	6,95%	1.555	1.477	1.590			
	Non KUR	-	66	64	220	0,00%	4,53%	15,64%	156	220	154			
3	PWG	-	62	-	847	0,00%	0,00%	2,40%	847	847	785			
	Cilem	-	62	-	511	0,00%	0,00%	3,23%	511	511	449			
	Gadai	-	-	-	336	0,00%	0,00%	1,72%	336	336	336			
4	CFG	211	14	347	1.274	0,21%	0,32%	1,16%	927	1.062	1.260			
	CF 1	-	-	132	134	0,00%	0,67%	0,67%	3	134	134			
	Total Griya	-	-	132	-	0,00%	0,95%	0,00%	(132)	-	-			
	Oto	-	-	-	134	0,00%	0,00%	2,19%	134	134	134			
	CF 2	211	14	215	1.139	0,25%	0,24%	1,27%	924	928	1.125			
	Mitraguna & Others	211	14	9	691	0,41%	0,02%	1,25%	682	480	677			
	Pensiun	-	-	206	448	0,00%	0,61%	1,30%	242	448	448			
	Total Pembiayaan	324	142	446	5.341	0,19%	0,23%	2,74%	4.895	5.017	5.199	0,36%	86,89%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,75%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,75%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	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	2.124	1.694	1.483	1.478	2,15%	1,36%	1,35%	(5)	(646)	(216)			
	CF 1	445	422	402	402	3,28%	2,04%	2,01%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,78%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,27%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.076	1,97%	1,21%	1,20%	(5)	(603)	(196)			
	Mitraguna & Others	1.585	1.272	1.081	1.076	3,05%	1,96%	1,95%	(5)	(509)	(196)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.466	1,28%	2,33%	2,29%	(5)	2.297	(319)	1,32%	42,65%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.46	2.67	2.62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	709	719	(5)	10	(15)	-2,00%	(3.887)	-84,39%	11.298	6,37%	(10.578)
2	Tabungan	52.069	49.816	48.769	48.730	1.018	(40)	(1.086)	-2,18%	(3.339)	-6,41%	63.397	76,86%	(14.668)
3	Deposito	11.396	8.717	8.717	8.717	(620)	0	0	0,00%	(2.679)	-23,51%	11.995	72,67%	(3.278)
	Total	68.072	59.267	58.195	58.166	393	(30)	(1.101)	-1,86%	(9.906)	-14,55%	86.691	67,10%	(28.525)
	CASA	56.676	50.550	49.478	49.449	1.013	(30)	(1.101)	-2,18%	(7.227)	-12,75%	74.695	66,20%	(25.246)
	(%) CASA	83,26%	85,29%	85,02%	85,01%									
	FDR	200,44%	261,33%	268,21%	268,34%									

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	1.583	1.388	1.260	1.261		1	(127)	-9,16%	(322)	-20,35%	-	0,00%	1.261
2	Giro ISE	116	32	4	4		0	(28)	-86,04%	(111)	-96,11%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.255	1.257		1	(99)	-7,34%	(211)	-14,38%		0,00%	1.257
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-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	39.654	40.647	40.710	350	585	235	472	63	1.056	522	42.171	96,54%	(1.461)
	KUR	35.878	37.764	37.840	350	585	235	663	76	1.962	509	38.273	98,87%	(433)
	Non KUR	3.776	2.882	2.870	-	-	0	-191	-12	-906	12	3.898	73,62%	(1.028)
3	PWG	12.336	24.323	25.673	2.540	3.861	1.321	2.886	1.350	13.337	2.510	20.552	124,92%	5.121
	Cilem	3.767	8.043	8.326	551	399	-152	815	283	4.559	115	7.994	104,15%	332
	Gadai	8.569	16.279	17.347	1.988	3.462	1.474	2.071	1.067	8.778	2.395	12.558	138,14%	4.789
4	CFG	84.451	89.913	89.701	720	344	-377	238	-212	5.250	556	94.326	95,10%	(4.625)
	CF 1	4.785	7.153	7.135	473	-	-473	-14	-17	2.350	17	5.942	120,09%	1.194
	Total Griya	4.537	6.422	6.407	473	-	-473	0	-14	1.870	14	4.859	131,86%	1.548
	• Total Non Program	4.383	5.766	5.752	-	-	0	-114	-14	1.368	14	4.689	122,68%	1.063
	• Program	154	656	655	473	-	-473	507	-1	501	1	171	384,18%	485
	Oto	248	731	728	-	-	0	-14	-3	480	3	1.083	67,25%	(355)
	CF 2	79.665	82.760	82.565	247	344	97	253	-195	2.900	538	88.384	93,42%	(5.819)
	Mitraguna & Others	63.755	64.392	64.045	247	71	-176	381	-347	290	418	71.711	89,31%	(7.666)
	Pensiun	15.910	18.368	18.520	-	273	273	-128	152	2.610	121	16.673	111,08%	1.847
	Total Pembiayaan	136.441	154.882	156.083	3.610	4.789	1.180	3.596	1.202	19.643	3.588	157.048	99,39%	(965)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	187	557	588	2.972	0,47%	1,45%	7,30%	2.384	2.784	2.415			
	KUR	48	416	449	2.449	0,13%	1,19%	6,47%	2.000	2.401	2.033			
	Non KUR	140	140	138	523	3,70%	4,80%	18,21%	384	383	382			
3	PWG	-	-	-	895	0,00%	0,00%	3,48%	895	895	895			
	Cilem	-	-	-	395	0,00%	0,00%	4,74%	395	395	395			
	Gadai	-	-	-	500	0,00%	0,00%	2,88%	500	500	500			
4	CFG	1.300	452	448	3.880	1,54%	0,50%	4,33%	3.432	2.580	3.428			
	CF 1	-	-	-	8	0,00%	0,00%	0,11%	8	8	8			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	8	0,00%	0,00%	1,10%	8	8	8			
	CF 2	1.300	452	448	3.872	1,63%	0,54%	4,69%	3.424	2.572	3.420			
	Mitraguna & Others	1.135	452	448	3.563	1,78%	0,70%	5,56%	3.116	2.428	3.112			
	Pensiun	165	-	-	308	1,04%	0,00%	1,67%	308	144	308			
	Total Pembiayaan	1.487	1.008	1.035	7.746	1,09%	0,67%	4,96%	6.711	6.259	6.738	0,50%	89,86%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	221	74	497	0,00%	0,18%	1,22%	422	497	276			
	KUR	-	15	-	285	0,00%	0,00%	0,75%	285	285	270			
	Non KUR	-	206	74	212	0,00%	2,58%	7,38%	137	212	6			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	517	446	446	0,76%	0,50%	0,50%	-	(197)	(71)			
	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	643	517	446	446	0,81%	0,54%	0,54%	-	(197)	(71)			
	Mitraguna & Others	643	284	284	284	1,01%	0,44%	0,44%	-	(359)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	943	0,47%	0,34%	0,60%	422	300	205	0,61%	-0,21%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	5.300	5.439	935	139	(946)	-14,81%	1.059	24,17%	11.067	49,15%	(5.628)
2	Tabungan	121.239	128.771	127.618	126.754	5.278	(864)	(2.018)	-1,57%	5.515	4,55%	132.521	95,65%	(5.768)
3	Deposito	26.839	21.410	21.860	21.860	369	0	451	2,10%	(4.979)	-18,55%	27.466	79,50%	(5.606)
	Total	152.459	156.566	154.778	154.053	6.582	(725)	(2.513)	-1,60%	1.594	1,05%	171.055	90,06%	(17.002)
	CASA	125.619	135.156	132.918	132.193	6.213	(725)	(2.963)	-2,19%	6.574	5,23%	143.589	92,06%	(11.396)
	(%) CASA	82,40%	86,33%	85,88%	85,81%									
	FDR	80,08%	80,19%	81,33%	81,71%									

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	3.251	4.781	4.207	4.209		3	(572)	-11,96%	959	29,49%	-	0,00%	4.209
2	Giro ISE	1.707	2.935	2.692	2.693		1	(243)	-8,26%	986	57,78%	-	0,00%	2.693
3	Tabungan ISE	1.544	1.846	1.515	1.516		2	(329)	-17,83%	(27)	-1,78%	-	0,00%	1.516
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.644	-	-	0	-22	-7	-242	7	14.885	98,38%	(242)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.941	-	-	0	-22	-7	-242	7	4.183	94,22%	(242)
	• Local Champion	2.186	2.110	2.104	-	-	0	-3	-7	-82	7	2.186	96,23%	(82)
	• Value Chain	1.997	1.837	1.837	-	-	-	-19	0	-159	-	1.997	92,03%	(159)
2	MBG	31.186	27.497	27.349	70	30	-40	13	-149	-3.838	179	33.879	80,72%	(6.531)
	KUR	27.378	24.611	24.510	70	30	-40	218	-101	-2.868	131	29.941	81,86%	(5.431)
	Non KUR	3.809	2.886	2.838	-	-	0	-205	-48	-970	48	3.938	72,07%	(1.100)
3	PWG	1.449	4.760	5.164	210	455	245	731	403	3.714	52	5.931	87,07%	(767)
	Cilem	1.449	4.760	5.164	210	455	245	731	403	3.714	52	5.931	87,07%	(767)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	78.718	482	760	278	853	69	4.156	691	86.219	91,30%	(7.500)
	CF 1	26.770	24.580	25.167	-	650	650	-84	587	-1.603	63	28.535	88,20%	(3.368)
	Total Griya	26.477	21.355	21.963	-	650	650	0	608	-4.514	42	27.235	80,64%	(5.272)
	• Total Non Program	23.147	18.404	19.023	-	650	650	-279	619	-4.124	31	23.547	80,79%	(4.524)
	• Program	3.330	2.952	2.940	-	-	0	-45	-11	-390	11	3.688	79,73%	(748)
	Oto	293	3.225	3.204	-	-	0	-84	-21	2.911	21	1.300	246,52%	1.904
	CF 2	47.792	54.069	53.551	482	110	-372	937	-518	5.759	628	57.684	92,84%	(4.133)
	Mitraguna & Others	41.537	46.682	46.211	350	110	-240	326	-471	4.674	581	50.563	91,39%	(4.351)
	Pensiun	6.255	7.387	7.340	132	-	-132	611	-47	1.085	47	7.121	103,07%	219
	Total Pembiayaan	122.084	125.557	125.875	762	1.245	483	1.575	318	3.791	928	140.914	89,33%	(15.039)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	1.843	0,27%	3,94%	6,74%	761	1.760	554			
	KUR	83	450	412	1.423	0,30%	1,68%	5,81%	1.011	1.340	973			
	Non KUR	-	839	670	420	0,00%	23,23%	14,81%	(250)	420	(419)			
3	PWG	10	25	-	51	0,69%	0,00%	0,99%	51	41	26			
	Cilem	10	25	-	51	0,69%	0,00%	0,99%	51	41	26			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	1.872	2,19%	2,75%	2,38%	(294)	236	(12)			
	CF 1	1.522	1.087	1.690	1.541	5,68%	6,88%	6,12%	(149)	19	454			
	Total Griya	1.522	1.087	1.690	1.541	5,75%	7,91%	7,02%	(149)	19	454			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	331	0,24%	0,88%	0,62%	(145)	217	(466)			
	Mitraguna & Others	114	798	476	331	0,27%	1,02%	0,72%	(145)	217	(466)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	3.767	1,42%	3,07%	2,99%	(84)	2.037	(34)	0,93%	68,88%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.580	80,49%	81,79%	85,91%	598	598	598			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.877	30,58%	32,40%	47,63%	598	598	598			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.077	1,54%	2,78%	3,94%	313	598	280			
	KUR	111	405	276	269	0,41%	1,12%	1,10%	(7)	158	(137)			
	Non KUR	368	392	489	808	9,65%	16,93%	28,48%	320	441	417			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.723	1,83%	2,19%	2,19%	-	359	409			
	CF 1	1.118	588	655	655	4,18%	2,67%	2,60%	-	(463)	67			
	Total Griya	1.118	588	655	655	4,22%	3,07%	2,98%	-	(463)	67			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	1.068	0,52%	1,98%	1,99%	-	821	342			
	Mitraguna & Others	247	726	1.068	1.068	0,59%	2,29%	2,31%	-	821	342			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.380	11,32%	11,52%	12,22%	911	1.555	1.287	1,33%	89,15%	-10,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	4.582	4.600	2.553	18	(104)	-2,20%	(1.319)	-22,28%	13.088	35,15%	(8.488)
2	Tabungan	49.567	54.352	54.898	53.899	2.095	(999)	(453)	-0,83%	4.332	8,74%	61.663	87,41%	(7.764)
3	Deposito	19.983	50.886	50.784	50.382	9.713	(402)	(504)	-0,99%	30.399	152,12%	20.643	244,07%	29.739
	Total	75.469	109.942	110.265	108.882	14.361	(1.383)	(1.060)	-0,96%	33.412	44,27%	95.394	114,14%	13.487
	CASA	55.486	59.056	59.481	58.499	4.648	(981)	(556)	-0,94%	3.013	5,43%	74.752	78,26%	(16.252)
	(%) CASA	73,52%	53,72%	53,94%	53,73%									
	FDR	164,25%	121,92%	122,34%	123,89%									

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	1.169	1.096	977	977		0	(119)	-10,83%	(192)	-16,44%	-	0,00%	977
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%		0,00%	1
3	Tabungan ISE	994	945	826	826		0	(119)	-12,57%	(168)	-16,88%		0,00%	826
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-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	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.406	199	158	-42	231	44	1.904	113	7.694	57,27%	(3.288)
	Cilem	2.503	4.362	4.406	199	158	-42	231	44	1.904	113	7.694	57,27%	(3.288)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	130.488	1.840	1.670	-170	3.086	805	9.048	865	132.451	98,52%	(1.963)
	CF 1	4.796	5.795	5.773	-	-	0	-28	-22	977	22	6.114	94,42%	(341)
	Total Griya	4.549	4.809	4.797	-	-	0	0	-12	248	12	4.884	98,21%	(87)
	• Total Non Program	4.549	4.809	4.797	-	-	0	-232	-12	248	12	4.884	98,21%	(87)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	976	-	-	0	-28	-10	730	10	1.230	79,36%	(254)
	CF 2	116.645	123.889	124.715	1.840	1.670	-170	3.113	827	8.070	843	126.337	98,72%	(1.621)
	Mitraguna & Others	110.497	116.979	117.750	1.490	1.550	60	2.828	771	7.253	779	119.341	98,67%	(1.591)
	Pensiun	6.148	6.910	6.965	350	120	-230	286	55	817	65	6.995	99,57%	(30)
	Total Pembiayaan	123.957	134.046	134.895	2.039	1.828	-212	3.316	849	10.937	979	140.224	96,20%	(5.329)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	122	0,00%	0,00%	2,78%	122	122	122			
	Cilem	-	-	-	122	0,00%	0,00%	2,78%	122	122	122			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	3.310	0,00%	1,12%	2,54%	1.856	3.310	2.343			
	CF 1	-	-	-	14	0,00%	0,00%	0,24%	14	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	14	0,00%	0,00%	1,42%	14	14	14			
	CF 2	-	967	1.454	3.296	0,00%	1,17%	2,64%	1.842	3.296	2.329			
	Mitraguna & Others	-	967	1.454	3.296	0,00%	1,24%	2,80%	1.842	3.296	2.329			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	3.432	0,00%	1,08%	2,54%	1.978	3.432	2.465	0,79%	69,02%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	-	(2.452)	(2)			
	CF 1	65	57	55	55	1,36%	0,94%	0,94%	-	(11)	(2)			
	Total Griya	65	57	55	55	1,44%	1,13%	1,14%	-	(11)	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	-	(2.466)	(2)	0,53%	-940,86%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	1.884	1.999	(372)	115	168	9,20%	398	24,86%	11.756	17,00%	(9.757)
2	Tabungan	117.228	130.202	123.135	124.173	2.821	1.038	(6.029)	-4,63%	6.945	5,92%	134.200	92,53%	(10.027)
3	Deposito	47.162	44.016	44.173	44.173	1.000	0	156	0,36%	(2.990)	-6,34%	48.088	91,86%	(3.915)
	Total	165.991	176.048	169.192	170.344	3.449	1.153	(5.704)	-3,24%	4.353	2,62%	194.044	87,79%	(23.700)
	CASA	118.829	132.032	125.019	126.172	2.449	1.153	(5.860)	-4,44%	7.343	6,18%	145.956	86,45%	(19.784)
	(%) CASA	71,59%	75,00%	73,89%	74,07%									
	FDR	85,30%	86,53%	90,35%	89,74%									

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	3.067	2.694	2.937	2.977		40	283	10,50%	(90)	-2,95%	-	0,00%	2.977
2	Giro ISE	515	1.171	1.251	1.269		18	97	8,31%	754	146,52%		0,00%	1.269
3	Tabungan ISE	2.552	1.522	1.686	1.708		21	185	12,18%	(845)	-33,09%		0,00%	1.708
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	117	117		0	0	0,00%	8	7,34%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	27.255	-	850	850	403	648	3.706	202	26.076	104,52%	1.178
	KUR	22.685	25.818	26.467	-	850	850	424	648	3.782	202	25.090	105,49%	1.377
	Non KUR	863	788	788	-	-	0	-20	-0	-75	0	986	79,89%	(198)
3	PWG	16.913	27.728	28.758	2.169	2.466	297	2.179	1.030	11.845	1.436	28.183	102,04%	576
	Cilem	9.701	17.756	18.312	1.153	1.246	93	1.766	557	8.611	689	18.542	98,76%	(229)
	Gadai	7.212	9.973	10.446	1.016	1.220	204	413	473	3.234	747	9.641	108,35%	805
4	CFG	101.109	97.999	96.847	530	137	-393	-1.008	-1.152	-4.261	1.288	113.166	85,58%	(16.318)
	CF 1	13.632	14.406	14.352	-	17	17	-63	-54	720	71	15.076	95,20%	(724)
	Total Griya	12.067	12.150	12.106	-	-	0	0	-44	39	44	12.433	97,37%	(327)
	• Total Non Program	12.067	12.150	12.106	-	-	0	-105	-44	39	44	12.433	97,37%	(327)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.246	-	17	17	-63	-10	680	27	2.642	84,99%	(397)
	CF 2	87.476	83.593	82.495	530	120	-410	-945	-1.098	-4.981	1.218	98.090	84,10%	(15.595)
	Mitraguna & Others	79.108	75.836	74.749	530	70	-460	-1.043	-1.087	-4.359	1.157	88.794	84,18%	(14.045)
	Pensiun	8.368	7.757	7.746	-	50	50	97	-11	-622	61	9.296	83,33%	(1.549)
	Total Pembiayaan	141.591	152.334	152.860	2.699	3.453	754	1.574	526	11.270	2.927	167.445	91,29%	(14.585)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	190	-	-	880	0,81%	0,00%	3,23%	880	691	880			
	KUR	-	-	-	787	0,00%	0,00%	2,97%	787	787	787			
	Non KUR	190	-	-	94	21,98%	0,00%	11,89%	94	(96)	94			
3	PWG	-	-	-	540	0,00%	0,00%	1,88%	540	540	540			
	Cilem	-	-	-	383	0,00%	0,00%	2,09%	383	383	383			
	Gadai	-	-	-	158	0,00%	0,00%	1,51%	158	158	158			
4	CFG	854	1.070	607	5.437	0,84%	0,62%	5,61%	4.830	4.583	4.367			
	CF 1	-	167	84	167	0,00%	0,58%	1,16%	83	167	(0)			
	Total Griya	-	-	72	167	0,00%	0,59%	1,38%	95	167	167			
	Oto	-	167	12	-	0,00%	0,55%	0,00%	(12)	-	(167)			
	CF 2	854	903	522	5.270	0,98%	0,62%	6,39%	4.748	4.416	4.367			
	Mitraguna & Others	854	903	522	5.270	1,08%	0,69%	7,05%	4.748	4.416	4.367			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	6.858	0,74%	0,40%	4,49%	6.251	5.814	5.788	0,73%	83,65%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	74	189	189	189	0,32%	0,71%	0,69%	-	115	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	189	4,73%	24,00%	24,01%	-	148	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	-	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,66%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,72%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,71%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,01%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.262	0,47%	0,83%	0,83%	-	591	151	0,86%	-4,69%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.042	4.088	(485)	45	(158)	-3,73%	(1.974)	-32,57%	15.849	25,79%	(11.761)
2	Tabungan	115.416	124.702	120.197	123.273	(255)	3.075	(1.429)	-1,15%	7.856	6,81%	131.787	93,54%	(8.514)
3	Deposito	39.351	36.019	37.081	37.081	2.718	0	1.062	2,95%	(2.269)	-5,77%	40.253	92,12%	(3.172)
	Total	160.829	164.968	161.321	164.442	1.978	3.121	(526)	-0,32%	3.613	2,25%	187.889	87,52%	(23.447)
	CASA	121.478	128.948	124.239	127.360	(740)	3.121	(1.588)	-1,23%	5.882	4,84%	147.636	86,27%	(20.275)
	(%) CASA	75,53%	78,17%	77,01%	77,45%									
	FDR	76,61%	89,54%	90,83%	89,11%									

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	1.481	2.227	2.416	2.413		(3)	186	8,34%	932	62,94%	-	0,00%	2.413
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%	-	0,00%	9
3	Tabungan ISE	1.438	2.220	2.407	2.405		(3)	185	8,33%	966	67,16%	-	0,00%	2.405
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%	-	0,00%	472

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Local Champion	373	1.289	1.289	-	-	0	-16	0	915	-	373	345,16%	915
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.779	-	-	0	596	-97	1.445	97	10.429	93,77%	(650)
	KUR	8.171	9.690	9.594	-	-	0	601	-97	1.423	97	10.164	94,39%	(570)
	Non KUR	163	185	185	-	-	0	-5	0	22	-	265	69,72%	(80)
3	PWG	22.470	32.199	32.229	3.314	3.808	494	2.615	30	9.759	3.778	33.100	97,37%	(871)
	Cilem	8.736	15.068	15.359	733	808	75	1.307	291	6.623	517	17.150	89,56%	(1.791)
	Gadai	13.734	17.131	16.870	2.581	3.000	419	1.308	-261	3.136	3.261	15.950	105,77%	920
4	CFG	92.027	104.352	103.233	1.880	661	-1.220	1.082	-1.119	11.206	1.779	102.386	100,83%	847
	CF 1	36.305	37.324	36.359	160	48	-113	-99	-965	54	1.013	37.544	96,84%	(1.185)
	Total Griya	33.468	33.837	32.885	160	-	-160	0	-953	-583	953	33.783	97,34%	(898)
	• Total Non Program	33.468	31.825	30.875	-	-	0	-207	-949	-2.593	949	33.783	91,39%	(2.908)
	• Program	-	2.013	2.010	160	-	-160	334	-3	2.010	3	0	0,00%	2.010
	Oto	2.837	3.487	3.474	-	48	48	-99	-13	638	60	3.762	92,37%	(287)
	CF 2	55.722	67.027	66.874	1.720	613	-1.107	1.181	-153	11.152	766	64.842	103,13%	2.032
	Mitraguna & Others	47.599	55.917	55.829	1.130	613	-517	248	-88	8.230	701	55.922	99,83%	(93)
	Pensiun	8.123	11.111	11.045	590	-	-590	933	-66	2.922	66	8.920	123,82%	2.125
	Total Pembiayaan	123.205	147.715	146.530	5.195	4.469	-726	4.276	-1.185	23.325	5.654	146.289	100,16%	241

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	-	-	-	264	0,00%	0,00%	2,70%	264	264	264			
	KUR	-	-	-	264	0,00%	0,00%	2,75%	264	264	264			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	571	0,00%	0,00%	0,00%	571	571	381			
	Cilem	-	190	-	289	0,00%	0,00%	1,88%	289	289	99			
	Gadai	-	-	-	282	0,00%	0,00%	1,67%	282	282	282			
4	CFG	1.195	331	325	2.537	1,30%	0,31%	2,46%	2.212	1.342	2.206			
	CF 1	69	158	154	1.713	0,19%	0,41%	4,71%	1.560	1.645	1.556			
	Total Griya	69	158	154	1.713	0,21%	0,45%	5,21%	1.560	1.645	1.556			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	824	2,02%	0,25%	1,23%	653	(303)	650			
	Mitraguna & Others	1.127	174	171	824	2,37%	0,31%	1,48%	653	(303)	650			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	3.372	0,97%	0,22%	2,30%	3.047	2.177	2.851	0,48%	79,34%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	28,97%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,96%	-	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	0,98%	-	94	(0)			
	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	802	721	821	819	0,87%	0,79%	0,79%	(2)	17	98			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,98%	0,98%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,84%	0,84%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,70%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.286	0,95%	0,87%	0,88%	(2)	111	98	0,08%	90,86%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	7.375	7.423	(402)	48	2.493	50,56%	694	10,31%	17.703	41,93%	(10.279)
2	Tabungan	220.302	241.391	232.934	236.059	12.445	3.125	(5.332)	-2,21%	15.756	7,15%	238.607	98,93%	(2.548)
3	Deposito	143.210	182.461	194.482	194.490	10.219	8	12.029	6,59%	51.279	35,81%	144.229	134,85%	50.261
	Total	370.242	428.782	434.790	437.971	22.262	3.181	9.190	2,14%	67.729	18,29%	400.538	109,35%	37.433
	CASA	227.032	246.321	240.309	243.482	12.043	3.173	(2.839)	-1,15%	16.450	7,25%	256.310	95,00%	(12.828)
	(%) CASA	61,32%	57,45%	55,27%	55,59%									
	FDR	58,19%	61,16%	60,49%	60,05%									

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	20.511	21.330	23.148	23.084		(64)	1.754	8,22%	2.573	12,54%	-	0,00%	23.084
2	Giro ISE	3.669	3.479	4.621	4.587		(34)	1.108	31,84%	917	25,00%		0,00%	4.587
3	Tabungan ISE	6.637	8.334	9.010	8.980		(29)	646	7,75%	2.343	35,31%		0,00%	8.980
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	171	172	172		0	1	0,58%	30	21,13%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.472	-	-	0	5.360	-20	13.444	20	7.721	174,50%	5.752
	Linkage	-	9.513	9.513	-	-	-	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.959	-	-	0	192	-20	3.931	20	4.371	90,58%	(412)
	• Local Champion	28	3.448	3.448	-	-	0	-56	0	3.420	-	2.087	165,22%	1.361
	• Value Chain	-	531	511	-	-	-	248	-20	511	20	2.284	22,37%	(1.773)
2	MBG	7.817	11.949	11.824	-	-	0	189	-124	4.007	124	11.696	101,09%	128
	KUR	7.418	11.533	11.413	-	-	0	194	-121	3.995	121	11.109	102,73%	304
	Non KUR	399	415	412	-	-	0	-5	-3	13	3	587	70,08%	(176)
3	PWG	19.390	31.817	31.292	2.887	3.041	155	1.712	-525	11.902	3.567	30.449	102,77%	843
	Cilem	9.334	15.975	15.919	562	425	-137	83	-57	6.585	481	17.540	90,76%	(1.621)
	Gadai	10.057	15.842	15.373	2.325	2.617	292	1.629	-469	5.317	3.085	12.909	119,09%	2.465
4	CFG	188.225	204.991	206.405	1.536	3.332	1.796	3.633	1.415	18.180	1.917	200.854	102,76%	5.551
	CF 1	13.467	13.272	13.337	-	400	400	41	65	-129	335	15.027	88,75%	(1.690)
	Total Griya	8.915	8.278	8.248	-	-	0	0	-29	-667	29	9.298	88,71%	(1.050)
	• Total Non Program	8.915	8.278	8.248	-	-	0	96	-29	-667	29	9.298	88,71%	(1.050)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.089	-	400	400	41	94	538	306	5.729	88,82%	(640)
	CF 2	174.758	191.718	193.068	1.536	2.932	1.396	3.592	1.350	18.310	1.582	185.827	103,90%	7.241
	Mitraguna & Others	169.164	185.974	187.359	1.536	2.932	1.396	3.637	1.385	18.194	1.547	179.265	104,51%	8.093
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	262.993	4.423	6.373	1.950	10.894	745	47.533	5.628	250.720	104,90%	12.274

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	181	-	-	77	2,32%	0,00%	0,65%	77	(104)	77			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	-	77	0,00%	0,00%	18,65%	77	77	77			
3	PWG	-	11	-	1.872	0,00%	0,00%	5,98%	1.872	1.872	1.861			
	Cilem	-	11	-	1.111	0,00%	0,00%	6,98%	1.111	1.111	1.100			
	Gadai	-	-	-	761	0,00%	0,00%	4,95%	761	761	761			
4	CFG	461	92	366	188	0,24%	0,18%	0,09%	(177)	(273)	96			
	CF 1	356	-	255	188	2,64%	1,92%	1,41%	(67)	(167)	188			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	255	188	7,82%	5,11%	3,70%	(67)	(167)	188			
	CF 2	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Mitraguna & Others	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	2.137	0,30%	0,14%	0,81%	1.771	1.495	2.034	0,10%	87,21%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	147	0,04%	0,07%	0,07%	-	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	-	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	3.505	3.507	2.814	2	(2.053)	-36,93%	3.362	2311,36%	3.473	100,98%	34
2	Tabungan	93.148	111.895	111.344	111.615	13.708	271	(280)	-0,25%	18.468	19,83%	104.732	106,57%	6.883
3	Deposito	25.397	122.242	121.934	121.830	975	(104)	(411)	-0,34%	96.433	379,70%	26.027	468,09%	95.803
	Total	118.690	239.698	236.783	236.953	17.496	170	(2.745)	-1,15%	118.263	99,64%	134.233	176,52%	102.720
	CASA	93.293	117.456	114.849	115.123	16.521	274	(2.334)	-1,99%	21.830	23,40%	108.206	106,39%	6.917
	(%) CASA	78,60%	49,00%	48,50%	48,58%									
	FDR	96,89%	57,07%	57,91%	57,87%									

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	817	1.599	1.946	1.947		1	348	21,76%	1.130	138,19%	-	0,00%	1.947
2	Giro ISE	33	50	60	60		0	10	19,91%	26	79,70%		0,00%	60
3	Tabungan ISE	784	1.549	1.887	1.887		1	338	21,82%	1.103	140,67%		0,00%	1.887
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	80	82	82		0	2	2,50%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-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	29.770	34.661	34.634	800	370	-430	816	-27	4.864	397	33.047	104,80%	1.587
	KUR	28.200	32.727	32.616	700	270	-430	817	-111	4.416	381	31.318	104,15%	1.299
	Non KUR	1.570	1.933	2.018	100	100	0	-1	84	448	16	1.729	116,70%	289
3	PWG	4.527	9.921	10.028	765	387	-377	920	108	5.502	279	10.025	100,03%	3
	Cilem	4.527	9.921	10.028	765	387	-377	920	108	5.502	279	10.026	100,03%	3
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	92.213	92.469	285	843	558	1.212	257	11.769	586	91.931	100,59%	538
	CF 1	1.386	7.374	7.540	-	198	198	102	166	6.154	32	2.734	275,79%	4.806
	Total Griya	404	3.761	3.758	-	-	0	0	-4	3.354	4	747	503,10%	3.011
	• Total Non Program	404	3.761	3.758	-	-	0	-10	-4	3.354	4	747	503,10%	3.011
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	3.783	-	198	198	102	169	2.801	28	1.987	190,35%	1.795
	CF 2	79.315	84.838	84.929	285	645	360	1.110	91	5.614	554	89.197	95,22%	(4.268)
	Mitraguna & Others	60.800	65.421	65.611	180	645	465	919	190	4.811	455	69.819	93,97%	(4.208)
	Pensiun	18.515	19.417	19.318	105	-	-105	191	-99	803	99	19.378	99,69%	(60)
	Total Pembiayaan	114.997	136.794	137.132	1.850	1.600	-250	2.948	338	22.135	1.262	135.003	101,58%	2.129

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	214	62	103	1.786	0,72%	0,30%	5,16%	1.683	1.572	1.724			
	KUR	129	62	103	1.673	0,46%	0,31%	5,13%	1.570	1.544	1.611			
	Non KUR	85	-	-	113	5,40%	0,00%	5,58%	113	28	113			
3	PWG	-	-	-	252	0,00%	0,00%	2,51%	252	252	252			
	Cilem	-	-	-	252	0,00%	0,00%	2,51%	252	252	252			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	1.914	0,00%	1,24%	2,07%	775	1.911	529			
	CF 1	-	176	177	194	0,00%	2,40%	2,58%	18	194	18			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	194	0,00%	4,89%	5,14%	18	194	18			
	CF 2	3	1.209	962	1.720	0,00%	1,13%	2,02%	757	1.716	511			
	Mitraguna & Others	3	995	962	1.621	0,01%	1,47%	2,47%	659	1.618	626			
	Pensiun	-	214	-	99	0,00%	0,00%	0,51%	99	99	(116)			
	Total Pembiayaan	217	1.448	1.242	3.952	0,19%	0,91%	2,88%	2.710	3.735	2.504	0,06%	97,93%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-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	212	223	119	7	0,71%	0,34%	0,02%	(113)	(205)	(216)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	-	12,12%	5,82%	0,00%	(113)	(190)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.756	3,10%	2,99%	2,98%	(3)	252	(323)			
	CF 1	-	23	23	23	0,00%	0,32%	0,31%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.732	3,16%	3,22%	3,22%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,84%	(3)	15	(537)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,11%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.762	2,36%	2,10%	2,01%	(116)	47	(539)	0,10%	94,90%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.348	1.353	(284)	5	(131)	-8,81%	(2.103)	-60,85%	13.786	9,81%	(12.433)
2	Tabungan	145.385	149.015	151.919	150.235	(362)	(1.684)	1.221	0,82%	4.850	3,34%	162.538	92,43%	(12.303)
3	Deposito	14.811	12.747	12.727	12.727	(1.053)	0	(20)	-0,15%	(2.084)	-14,07%	15.750	80,81%	(3.022)
	Total	163.652	163.245	165.994	164.315	(1.699)	(1.679)	1.070	0,66%	663	0,41%	192.074	85,55%	(27.759)
	CASA	148.841	150.498	153.267	151.588	(646)	(1.679)	1.090	0,72%	2.747	1,85%	176.325	85,97%	(24.737)
	(%) CASA	90,95%	92,19%	92,33%	92,25%									
	FDR	119,93%	128,60%	126,59%	127,88%									

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	2.534	1.275	2.359	2.370		11	1.095	85,83%	(164)	-6,46%	-	0,00%	2.370
2	Giro ISE	1.520	463	288	297		8	(166)	-35,89%	(1.223)	-80,48%	-	0,00%	297
3	Tabungan ISE	1.014	813	2.071	2.073		3	1.261	155,12%	1.059	104,44%	-	0,00%	2.073
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%	-	0,00%	291

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.257	-	-	0	-33	0	-311	-	4.568	93,19%	(311)
	Linkage	4.142	4.139	4.139	-	-	-	-0	0	-3	-	4.142	99,93%	(3)
	Non-Linkage	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Local Champion	426	118	118	-	-	0	-32	0	-308	-	426	27,67%	(308)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	36.629	170	1.220	1.050	-493	641	705	579	39.386	93,00%	(2.756)
	KUR	33.748	33.326	33.454	170	620	450	-401	128	-294	492	37.041	90,32%	(3.587)
	Non KUR	2.176	2.662	3.175	-	600	600	-92	513	999	87	2.344	135,44%	831
3	PWG	12.551	23.009	23.979	2.073	2.588	514	2.223	970	11.428	1.617	23.142	103,61%	837
	Cilem	6.245	12.408	13.282	590	1.260	670	1.236	875	7.037	385	14.633	90,77%	(1.351)
	Gadai	6.305	10.601	10.697	1.483	1.328	-155	986	96	4.391	1.232	8.509	125,71%	2.188
4	CFG	143.228	146.680	145.269	1.081	625	-456	1.760	-1.411	2.041	2.036	158.096	91,89%	(12.827)
	CF 1	29.589	26.763	26.814	-	129	129	-142	51	-2.775	78	33.909	79,08%	(7.095)
	Total Griya	26.165	23.885	23.826	-	-	0	0	-59	-2.339	59	29.414	81,00%	(5.588)
	• Total Non Program	3.355	2.494	2.476	-	-	0	-130	-18	-879	18	4.153	59,62%	(1.677)
	• Program	22.810	21.391	21.350	-	-	0	-157	-40	-1.460	40	25.261	84,52%	(3.911)
	Oto	3.424	2.878	2.987	-	129	129	-142	110	-436	19	4.494	66,47%	(1.507)
	CF 2	113.639	119.917	118.455	1.081	496	-585	1.903	-1.462	4.817	1.958	124.188	95,38%	(5.732)
	Mitraguna & Others	94.023	97.153	95.759	983	398	-585	1.342	-1.393	1.736	1.791	103.649	92,39%	(7.890)
	Pensiun	19.615	22.765	22.696	98	98	0	561	-69	3.081	167	20.539	110,50%	2.157
	Total Pembiayaan	196.270	209.933	210.134	3.324	4.432	1.108	3.457	201	13.864	4.232	225.192	93,31%	(15.058)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	635	120	96	1.713	1,77%	0,27%	4,68%	1.617	1.078	1.593			
	KUR	580	120	96	1.713	1,72%	0,29%	5,12%	1.617	1.133	1.593			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	19	-	551	0,00%	0,00%	2,30%	551	551	532			
	Cilem	-	19	-	529	0,00%	0,00%	3,98%	529	529	510			
	Gadai	-	-	-	22	0,00%	0,00%	0,20%	22	22	22			
4	CFG	3.895	4.292	4.268	4.788	2,72%	2,91%	3,30%	520	893	496			
	CF 1	3.671	3.594	3.535	4.024	12,41%	13,21%	15,01%	490	353	431			
	Total Griya	3.671	3.594	3.535	4.010	14,03%	14,80%	16,83%	475	339	416			
	Oto	-	-	-	15	0,00%	0,00%	0,50%	15	15	15			
	CF 2	224	698	733	763	0,20%	0,61%	0,64%	30	539	66			
	Mitraguna & Others	224	698	733	763	0,24%	0,75%	0,80%	30	539	66			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	7.052	2,31%	2,08%	3,36%	2.688	2.522	2.621	3,70%	-10,14%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,23%	97,23%	-	(3)	(0)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	-	(3)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	203	0,93%	0,57%	0,55%	(1)	(131)	(12)			
	KUR	146	150	148	147	0,43%	0,44%	0,44%	(1)	1	(3)			
	Non KUR	188	64	56	56	8,65%	2,10%	1,76%	-	(132)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.332	3.419	3.185	2,51%	2,33%	2,19%	(235)	(405)	(148)			
	CF 1	3.133	3.006	3.178	2.944	10,59%	11,88%	10,98%	(235)	(189)	(63)			
	Total Griya	3.118	3.006	3.178	2.944	11,91%	13,31%	12,35%	(235)	(174)	(63)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	241	0,40%	0,20%	0,20%	-	(216)	(85)			
	Mitraguna & Others	221	208	123	123	0,23%	0,13%	0,13%	-	(98)	(85)			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.526	4,11%	3,70%	3,58%	(236)	(540)	(160)	3,66%	-2,18%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	666	667	(286)	1	(210)	-23.93%	127	23.48%	11.509	5.80%	(10.842)
2	Tabungan	125.992	133.743	129.254	128.908	8.423	(346)	(4.834)	-3.61%	2.917	2.32%	144.175	89,41%	(15.266)
3	Deposito	49.100	47.338	48.323	48.323	(999)	0	985	2,08%	(777)	-1,58%	50.092	96,47%	(1.769)
	Total	175.632	181.958	178.243	177.898	7.137	(344)	(4.059)	-2,23%	2.266	1,29%	205.775	86,45%	(27.877)
	CASA	126.532	134.620	129.920	129.576	8.137	(344)	(5.044)	-3,75%	3.044	2,41%	155.683	83,23%	(26.108)
	(%) CASA	72,04%	73,98%	72,89%	72,84%									
	FDR	182,36%	176,70%	179,86%	180,21%									

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	1.252	1.933	2.742	2.755		14	822	42,52%	1.503	120,02%	-	0,00%	2.755
2	Giro ISE	222	156	291	298		7	141	90,30%	76	34,25%		0,00%	298
3	Tabungan ISE	1.030	1.777	2.451	2.458		7	681	38,31%	1.427	138,49%		0,00%	2.458
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.710	-	-	0	-303	-7	33	7	17.461	84,25%	(2.750)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.710	-	-	0	-303	-7	33	7	16.249	90,53%	(1.538)
	• Local Champion	14.678	14.717	14.710	-	-	0	-303	-7	33	7	15.423	95,38%	(712)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.167	900	-	-900	83	-466	-1.106	466	37.703	87,97%	(4.536)
	KUR	31.590	30.977	30.542	900	-	-900	212	-435	-1.048	435	34.853	87,63%	(4.311)
	Non KUR	2.684	2.657	2.625	-	-	0	-129	-32	-58	32	2.850	92,12%	(225)
3	PWG	22.430	33.044	33.893	3.772	4.064	292	1.043	849	11.463	3.215	33.428	101,39%	466
	Cilem	9.274	14.399	14.952	672	835	163	573	553	5.678	282	17.679	84,57%	(2.727)
	Gadai	13.156	18.645	18.942	3.100	3.229	129	470	297	5.786	2.933	15.749	120,28%	3.193
4	CFG	248.904	240.116	238.813	538	409	-129	-647	-1.303	-10.090	1.712	269.335	88,67%	(30.522)
	CF 1	66.307	62.537	62.445	34	149	115	-79	-92	-3.862	242	74.339	84,00%	(11.894)
	Total Griya	63.771	58.691	58.477	-	-	0	0	-214	-5.294	214	70.590	82,84%	(12.113)
	• Total Non Program	13.172	11.853	11.818	-	-	0	-294	-35	-1.354	35	14.554	81,20%	(2.736)
	• Program	50.599	46.838	46.659	-	-	0	-447	-179	-3.940	179	56.036	83,27%	(9.377)
	Oto	2.536	3.847	3.968	34	149	115	-79	122	1.432	28	3.749	105,84%	219
	CF 2	182.596	177.579	176.368	504	260	-244	-569	-1.211	-6.228	1.471	194.996	90,45%	(18.628)
	Mitraguna & Others	145.742	143.862	142.811	210	150	-60	-785	-1.051	-2.931	1.201	157.055	90,93%	(14.244)
	Pensiun	36.854	33.716	33.557	294	110	-184	217	-159	-3.297	269	37.940	88,45%	(4.383)
	Total Pembiayaan	320.285	321.511	320.584	5.210	4.474	-737	176	-927	299	5.400	357.926	89,57%	(37.342)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	698	0,00%	0,00%	4,75%	698	698	698			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	698	0,00%	0,00%	4,75%	698	698	698			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	422	531	2.173	0,46%	1,58%	6,55%	1.642	2.015	1.752			
	KUR	138	422	436	1.989	0,44%	1,41%	6,51%	1.553	1.850	1.567			
	Non KUR	20	-	95	185	0,75%	3,57%	7,04%	90	165	185			
3	PWG	-	95	-	635	0,00%	0,00%	1,87%	635	635	541			
	Cilem	-	95	-	69	0,00%	0,00%	0,46%	69	69	(26)			
	Gadai	-	-	-	566	0,00%	0,00%	2,99%	566	566	566			
4	CFG	7.829	8.139	9.486	14.363	3,15%	3,95%	6,01%	4.877	6.533	6.224			
	CF 1	6.309	7.247	7.631	9.679	9,51%	12,20%	15,50%	2.048	3.370	2.432			
	Total Griya	6.204	7.247	7.631	9.455	9,73%	13,00%	16,17%	1.824	3.251	2.208			
	Oto	105	-	-	224	4,15%	0,00%	5,65%	224	119	224			
	CF 2	1.520	892	1.854	4.684	0,83%	1,04%	2,66%	2.829	3.164	3.792			
	Mitraguna & Others	1.215	744	1.065	3.896	0,83%	0,74%	2,73%	2.831	2.680	3.152			
	Pensiun	305	148	790	788	0,83%	2,34%	2,35%	(2)	483	640			
	Total Pembiayaan	7.988	8.655	10.017	17.869	2,49%	3,12%	5,57%	7.853	9.882	9.214	0,61%	88,99%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,79%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,79%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	287	0,50%	0,72%	0,86%	45	116	(45)			
	KUR	12	308	218	272	0,04%	0,70%	0,89%	54	259	(37)			
	Non KUR	158	23	23	15	5,88%	0,88%	0,57%	(8)	(143)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.137	6.107	6.738	2,65%	2,54%	2,82%	631	140	601			
	CF 1	4.154	5.047	5.019	5.673	6,26%	8,03%	9,09%	654	1.520	626			
	Total Griya	4.071	4.965	4.937	5.591	6,38%	8,41%	9,56%	654	1.520	626			
	Oto	82	82	82	82	3,25%	2,14%	2,08%	-	-	-			
	CF 2	2.444	1.089	1.088	1.065	1,34%	0,61%	0,60%	(23)	(1.379)	(25)			
	Mitraguna & Others	1.967	1.089	1.088	1.065	1,35%	0,76%	0,75%	(23)	(902)	(25)			
	Pensiun	477	-	-	-	0,15%	0,00%	0,00%	-	(477)	-			
	Total Pembiayaan	7.031	6.731	6.611	7.288	2,20%	2,06%	2,27%	676	257	556	0,30%	86,70%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117