

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	58.285	47.809	96.995	(10.476)	(97.478)	-67,09%	(26.360)	-35,54%	191.624	24,95%	(143.815)
2	Tabungan	1.786.724	1.931.767	1.915.654	1.923.864	83.206	8.210	(7.903)	-0,41%	137.140	7,68%	1.986.732	96,84%	(62.867)
3	Deposito	649.060	652.346	615.524	616.457	(58.204)	933	(35.889)	-5,50%	(32.603)	-5,02%	661.233	93,23%	(44.776)
Total		2.509.954	2.729.400	2.589.463	2.588.130	121.998	(1.333)	(141.270)	-5,18%	78.177	3,11%	2.839.589	91,14%	(251.458)
CASA		1.860.893	2.077.054	1.973.939	1.971.673	180.202	(2.266)	(105.381)	-5,07%	110.780	5,95%	2.178.356	90,51%	(206.683)
(% CASA		74,14%	76,10%	76,23%	76,18%									
FDR		125,36%	125,72%	133,74%	133,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	45.478	45.751		274	3.223	7,58%	2.912	6,80%	77.787	58,82%	(32.035)
2	Giro ISE	4.948	6.771	8.155	8.461		306	1.690	24,96%	3.513	70,99%	26.129	32,38%	(17.669)
3	Tabungan ISE	31.691	31.549	33.113	33.081		(32)	1.533	4,86%	1.391	4,39%	36.548	90,52%	(3.466)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	243.459	2.150	500	-1.650	765	-4.824	58.888	5.324	212.093	114,79%	31.365
	Linkage	86.431	111.788	111.446	-	-	-	-511	-342	25.015	342	98.602	113,03%	12.845
	Non-Linkage	98.139	136.494	132.013	2.150	500	-1.650	1.275	-4.482	33.873	4.982	113.492	116,32%	18.521
	• Local Champion	98.139	136.494	132.013	2.150	500	-1.650	1.275	-4.482	33.873	4.982	110.796	119,15%	21.216
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.366	9.330	9.270	-60	158	-1.133	-3.512	10.403	495.033	89,56%	(51.668)
	KUR	419.345	419.115	418.835	8.840	9.170	330	-30	-280	-510	9.450	465.091	90,05%	(46.256)
	Non KUR	27.532	25.384	24.531	490	100	-390	188	-854	-3.001	954	29.942	81,93%	(5.412)
3	PWG	258.833	378.993	402.074	69.564	85.348	15.783	15.132	23.081	143.240	62.267	395.272	101,72%	6.802
	Cilem	127.522	210.337	222.125	20.314	23.518	3.204	9.447	11.788	94.603	11.730	234.083	94,89%	(11.959)
	Gadai	131.312	168.656	179.949	49.250	61.830	12.579	5.685	11.293	48.638	50.537	161.188	111,64%	18.761
4	CFG	2.256.170	2.359.595	2.374.253	42.998	45.547	2.549	23.227	14.658	118.084	30.889	2.449.238	96,94%	(74.985)
	CF 1	461.418	465.546	468.043	3.762	5.776	2.015	3.166	2.498	6.625	3.279	492.211	95,09%	(24.168)
	Total Griya	417.205	392.967	392.705	941	1.626	685	0	-262	-24.501	1.888	431.436	91,02%	(38.731)
	• Total Non Program	64.148	57.248	58.053	941	1.311	370	-166	805	-6.094	506	70.434	82,42%	(12.380)
	• Program	353.058	335.719	334.652	-	315	315	-2.103	-1.067	-18.406	1.382	361.002	92,70%	(26.350)
	Oto	44.213	72.579	75.338	2.821	4.150	1.329	3.166	2.760	31.126	1.390	60.775	123,96%	14.563
	CF 2	1.794.752	1.894.050	1.906.210	39.237	39.771	534	20.061	12.161	111.458	27.610	1.957.027	97,40%	(50.817)
	Mitraguna & Others	1.323.695	1.418.274	1.427.488	34.690	31.128	-3.562	19.276	9.214	103.793	21.914	1.471.843	96,99%	(44.355)
	Pensium	471.056	475.775	478.722	4.547	8.643	4.096	785	2.947	7.665	5.696	485.184	98,67%	(6.462)
Total Pembiayaan		3.146.451	3.431.370	3.463.151	124.043	140.665	16.622	39.282	31.782	316.701	108.883	3.551.637	97,51%	(88.485)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	4.546	0,10%	0,14%	1,87%	4.198	4.354	4.200			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	4.546	0,20%	0,26%	3,44%	4.198	4.354	4.200			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	44.912	1,09%	2,00%	10,13%	36.032	40.033	36.032			
	KUR	3.627	6.968	6.968	40.344	0,86%	1,66%	9,63%	33.376	36.717	33.376			
	Non KUR	1.252	1.912	1.912	4.568	4,55%	7,53%	18,62%	2.656	3.316	2.656			
3	PWG	275	-	-	14.648	0,11%	0,00%	3,64%	14.648	14.373	14.648			
	Cilem	275	-	-	10.104	0,22%	0,00%	4,55%	10.104	9.829	10.104			
	Gadai	-	-	-	4.544	0,00%	0,00%	2,53%	4.544	4.544	4.544			
4	CFG	67.344	65.935	65.418	126.081	2,98%	2,77%	5,31%	60.663	58.737	60.147			
	CF 1	43.373	45.604	41.883	67.508	9,40%	9,00%	14,42%	25.625	24.135	21.905			
	Total Griya	41.791	43.704	40.502	59.743	10,02%	10,31%	15,21%	19.241	17.952	16.039			
	Oto	1.583	1.900	1.381	7.766	3,58%	1,90%	10,31%	6.384	6.183	5.866			
	CF 2	23.971	20.331	23.535	58.573	1,34%	1,24%	3,07%	35.038	34.602	38.242			
	Mitraguna & Others	22.208	19.274	21.338	54.270	1,68%	1,50%	3,80%	32.932	32.062	34.996			
	Pensium	1.763	1.057	2.197	4.303	0,37%	0,46%	0,90%	2.107	2.540	3.246			
Total Pembiayaan		72.690	75.160	74.645	190.187	2,31%	2,18%	5,49%	115.541	117.497	115.027	2,29%	58,23%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.082	19,34%	13,32%	13,59%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	25,06%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	9.068	0,79%	1,76%	2,05%	1.224	5.538	2.000			
	KUR	2.493	5.296	5.912	6.716	0,59%	1,41%	1,60%	804	4.223	1.420			
	Non KUR	1.037	1.772	1.932	2.352	3,77%	7,61%	9,59%	420	1.315	580			
3	PWG	184	184	184	211	0,07%	0,05%	0,05%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,01%	27	27	27			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	139.674	4,40%	5,70%	5,88%	5.068	40.405	6.309			
	CF 1	73.505	93.594	94.608	97.970	15,93%	20,32%	20,93%	3.362	24.465	4.376			
	Total Griya	73.052	92.636	92.989	96.105	17,51%	23,66%	24,47%	3.116	23.053	3.469			
	Oto	453	957	1.619	1.865	1,03%	2,23%	2,48%	246	1.411	907			
	CF 2	25.764	39.771	39.998	41.704	1,44%	2,11%	2,19%	1.706	15.941	1.933			
	Mitraguna & Others	22.415	37.485	37.920	39.855	1,69%	2,67%	2,79%	1.935	17.440	2.370			
	Pensium	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	182.035	4,41%	5,12%	5,26%	6.319	43.361	7.371	4,06%	22,69%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	7.512	7.822	771	311	1.585	25,40%	6.678	583,54%	9.107	85,90%	(1.284)
3	Deposito	-	3.850	2.650	2.650	600	0	(1.200)	-31,17%	2.650	#DIV/0!	236	1121,92%	2.414
	Total	1.144	10.088	10.162	10.472	1.371	311	385	3,81%	9.328	815,11%	9.343	112,09%	1.130
	CASA	1.144	6.238	7.512	7.822	771	311	1.585	25,40%	6.678	583,54%	9.107	85,90%	(1.284)
	(%) CASA	100,00%	61,84%	73,92%	74,70%									
	FDR	0,00%	23,15%	26,06%	25,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	129	157	157		0	28	21,41%	157	#DIV/0!	-	0,00%	157
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	129	157	157		0	28	21,41%	157	#DIV/0!		0,00%	157
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	5	5		0	0	0,00%	5	#DIV/0!		0,00%	5

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.336	2.648	270	350	80	527	312	2.648	38	1.902	139,20%	746
	KUR	-	2.090	2.403	270	350	80	532	313	2.403	37	1.807	132,97%	596
	Non KUR	-	245	245	-	-	0	-5	-1	245	1	95	257,64%	150
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.648	270	350	80	527	312	2.648	38	1.902	139,20%	746

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	7.936	7.904	2	(33)	1.210	18,08%	(4.007)	-33,64%	25.773	30,67%	(17.869)
2	Tabungan	224.769	224.948	221.043	222.517	4.646	1.474	(2.431)	-1,08%	(2.252)	-1,00%	243.595	91,35%	(21.078)
3	Deposito	43.574	35.028	35.050	35.051	(3.568)	1	23	0,07%	(8.523)	-19,56%	44.529	78,71%	(9.478)
	Total	280.254	266.669	264.029	265.472	1.080	1.442	(1.197)	-0,45%	(14.783)	-5,27%	313.897	84,57%	(48.425)
	CASA	236.680	231.641	228.980	230.421	4.648	1.441	(1.220)	-0,53%	(6.259)	-2,64%	269.368	85,54%	(38.947)
	(%) CASA	84,45%	86,86%	86,73%	86,80%									
	FDR	105,53%	131,31%	134,85%	134,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.763	7.340	7.400	60	637	9,42%	(1.348)	-15,41%	-	0,00%	7.400
2	Giro ISE	799	2.386	2.888	2.896	8	510	21,37%	2.097	262,28%	-	0,00%	2.896
3	Tabungan ISE	1.949	1.376	1.452	1.504	51	127	9,24%	(445)	-22,84%	-	0,00%	1.504
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%	-	0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	48.365	-	-	0	-1.949	-3.847	17.457	3.847	37.892	127,64%	10.473
	Linkage	-	2.804	2.804	-	-	-	-158	0	2.804	-	2.983	93,98%	(179)
	Non-Linkage	30.908	49.408	45.561	-	-	0	-1.791	-3.847	14.653	3.847	34.909	130,51%	10.652
	• Local Champion	30.908	49.408	45.561	-	-	0	-1.791	-3.847	14.653	3.847	34.010	133,96%	11.551
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.731	600	640	40	-184	66	-1.313	574	38.401	87,84%	(4.670)
	KUR	33.160	31.981	32.065	600	640	40	-156	84	-1.095	556	36.349	88,21%	(4.284)
	Non KUR	1.883	1.684	1.666	-	-	0	-28	-18	-218	18	2.052	81,17%	(386)
3	PWG	42.057	55.125	61.473	13.831	20.668	6.837	51	6.348	19.416	14.320	57.760	106,43%	3.712
	Cilem	12.529	16.865	18.116	1.184	2.485	1.302	741	1.251	5.587	1.234	23.545	76,94%	(5.429)
	Gadai	29.527	38.259	43.356	12.648	18.183	5.535	-690	5.097	13.829	13.086	34.215	126,72%	9.141
4	CFG	187.744	209.174	212.464	7.523	7.834	311	5.058	3.291	24.720	4.543	207.069	102,61%	5.396
	CF 1	15.514	18.853	20.149	1.209	1.564	355	1.035	1.296	4.635	268	17.611	114,41%	2.537
	Total Griya	12.407	10.966	11.869	687	1.011	324	0	903	-538	108	12.696	93,49%	(827)
	• Total Non Program	12.280	10.845	11.748	687	1.011	324	325	903	-532	108	12.567	93,49%	(819)
	• Program	127	121	121	-	-	0	-1	0	-5	-	129	93,61%	(8)
	Oto	3.107	7.886	8.279	522	553	31	1.035	393	5.172	160	4.915	168,44%	3.364
	CF 2	172.230	190.321	192.316	6.314	6.270	-44	4.024	1.995	20.086	4.275	189.457	101,51%	2.858
	Mitraguna & Others	136.376	153.064	153.962	5.634	4.825	-809	3.112	897	17.586	3.928	152.311	101,08%	1.651
	Pensiun	35.854	37.257	38.354	680	1.445	765	912	1.097	2.500	348	37.147	103,25%	1.207
	Total Pembiayaan	295.752	350.176	356.032	21.954	29.142	7.188	2.976	5.857	60.280	23.285	341.122	104,37%	14.910

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	2.590	0,00%	0,67%	5,36%	2.242	2.590	2.245			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	2.590	0,00%	0,70%	5,69%	2.242	2.590	2.245			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	3.686	0,40%	2,97%	10,93%	2.687	3.547	2.233			
	KUR	69	1.438	987	3.597	0,21%	3,09%	11,22%	2.610	3.528	2.159			
	Non KUR	70	15	13	89	3,74%	0,75%	5,37%	77	19	74			
3	PWG	-	143	-	3.743	0,00%	0,00%	6,09%	3.743	3.743	3.600			
	Cilem	-	143	-	1.889	0,00%	0,00%	10,42%	1.889	1.889	1.746			
	Gadai	-	-	-	1.854	0,00%	0,00%	4,28%	1.854	1.854	1.854			
4	CFG	606	1.575	1.732	4.414	0,32%	0,83%	2,08%	2.681	3.808	2.839			
	CF 1	136	330	431	1.636	0,88%	2,29%	8,12%	1.205	1.500	1.306			
	Total Griya	124	330	291	256	1,00%	2,65%	2,16%	(35)	132	(74)			
	Oto	12	-	140	1.380	0,39%	1,78%	16,67%	1.240	1.368	1.380			
	CF 2	470	1.245	1.301	2.778	0,27%	0,68%	1,44%	1.477	2.308	1.533			
	Mitraguna & Others	382	1.245	1.301	2.778	0,28%	0,85%	1,80%	1.477	2.396	1.533			
	Pensiun	88	-	-	-	0,24%	0,00%	0,00%	-	(88)	-			
	Total Pembiayaan	745	3.517	3.080	14.434	0,25%	0,88%	4,05%	11.353	13.688	10.916	1,15%	71,61%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,31%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,46%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	516	0,58%	1,33%	1,53%	69	314	141			
	KUR	-	27	99	156	0,00%	0,31%	0,49%	56	156	128			
	Non KUR	202	348	348	361	10,74%	20,67%	21,66%	13	159	13			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.420	1.708	1.933	1,17%	0,82%	0,91%	225	(265)	513			
	CF 1	358	365	365	519	2,31%	1,94%	2,58%	154	161	154			
	Total Griya	358	365	365	519	2,88%	3,33%	4,37%	154	161	154			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	1.414	1,07%	0,71%	0,74%	72	(426)	360			
	Mitraguna & Others	1.689	916	1.204	1.276	1,24%	0,79%	0,83%	72	(413)	360			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	3.569	1,27%	0,94%	1,00%	294	(200)	(288)	10,70%	-967,66%	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	17.581	10.316	(1.103)	(7.265)	(1.697)	-14,13%	(1.153)	-10,05%	25.520	40,42%	(15.204)
2	Tabungan	240.508	296.519	297.188	301.061	25.760	3.873	4.541	1,53%	60.552	25,18%	259.419	116,05%	41.642
3	Deposito	185.720	177.155	180.078	180.978	26.046	900	3.623	2,16%	(4.742)	-2,55%	186.689	96,94%	(5.711)
	Total	437.698	485.688	494.847	492.355	50.704	(2.492)	6.667	1,37%	54.657	12,49%	471.628	104,39%	20.727
	CASA	251.978	308.533	314.769	311.377	24.658	(3.392)	2.844	0,92%	59.399	23,57%	284.939	109,28%	26.438
	(%) CASA	57,57%	63,52%	63,61%	63,24%									
	FDR	88,88%	87,67%	86,36%	86,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	4.170	4.228		58	304	7,76%	103	2,50%	-	0,00%	4.228
2	Giro ISE	544	529	420	434		13	(95)	-17,98%	(110)	-20,30%		0,00%	434
3	Tabungan ISE	3.581	3.395	3.750	3.795		45	400	11,77%	214	5,96%		0,00%	3.795
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	102.677	350	500	150	-114	-392	16.643	892	94.965	108,12%	7.712
	Linkage	44.151	43.138	42.934	-	-	-	-208	-203	-1.217	203	48.088	89,28%	(5.154)
	Non-Linkage	41.883	59.932	59.742	350	500	150	93	-189	17.859	689	46.876	127,45%	12.866
	• Local Champion	41.883	59.932	59.742	350	500	150	93	-189	17.859	689	45.978	129,94%	13.765
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.162	740	810	70	-90	162	509	648	33.233	90,76%	(3.071)
	KUR	28.300	29.007	29.178	740	810	70	-2	170	878	640	31.700	92,04%	(2.522)
	Non KUR	1.354	993	984	-	-	0	-88	-9	-369	9	1.533	64,19%	(549)
3	PWG	33.844	45.245	46.287	6.050	7.047	996	1.317	1.042	12.443	6.004	49.361	93,77%	(3.074)
	Cilem	16.485	25.013	25.335	1.637	1.529	-108	478	323	8.851	1.207	28.398	89,22%	(3.063)
	Gadai	17.360	20.232	20.952	4.413	5.517	1.104	839	720	3.592	4.797	20.963	99,95%	(11)
4	CFG	239.485	247.507	248.221	3.190	4.829	1.639	-96	714	8.737	4.115	263.081	94,35%	(14.859)
	CF 1	40.558	43.958	43.989	-	575	575	-170	31	3.431	544	43.637	100,81%	352
	Total Griya	29.064	29.129	28.826	-	-	0	0	-303	-237	303	29.935	96,30%	(1.109)
	• Total Non Program	12.679	13.641	13.394	-	-	0	-114	-248	715	248	13.182	101,61%	212
	• Program	16.385	15.488	15.433	-	-	0	78	-55	-952	55	16.753	92,12%	(1.321)
	Oto	11.494	14.829	15.163	-	575	575	-170	334	3.669	241	13.702	110,67%	1.461
	CF 2	198.927	203.549	204.232	3.190	4.254	1.064	74	683	5.306	3.571	219.444	93,07%	(15.212)
	Mitraguna & Others	182.594	187.650	187.930	3.076	3.636	560	149	279	5.335	3.357	201.456	93,29%	(13.526)
	Pensiun	16.332	15.899	16.303	114	618	504	-74	404	-30	214	17.988	90,63%	(1.686)
	Total Pembiayaan	389.016	425.821	427.347	10.330	13.185	2.855	1.017	1.526	38.331	11.660	440.639	96,98%	(13.292)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	949	0,00%	0,00%	0,92%	949	949	949			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	949	0,00%	0,00%	1,59%	949	949	949			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	2.270	0,33%	1,99%	7,53%	1.673	2.174	1.967			
	KUR	-	304	597	2.270	0,00%	2,06%	7,78%	1.673	2.270	1.967			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	1.361	0,23%	0,00%	2,94%	1.361	1.284	1.181			
	Cilem	78	181	-	989	0,47%	0,00%	3,90%	989	912	809			
	Gadai	-	-	-	372	0,00%	0,00%	1,78%	372	372	372			
4	CFG	3.097	3.984	3.508	6.684	1,29%	1,42%	2,69%	3.176	3.587	2.700			
	CF 1	2.023	2.914	2.551	5.178	4,99%	5,80%	11,77%	2.627	3.155	2.264			
	Total Griya	1.062	2.030	1.823	3.830	3,65%	6,26%	13,29%	2.007	2.768	1.800			
	Oto	961	884	729	1.348	8,36%	4,91%	8,89%	619	387	464			
	CF 2	1.074	1.070	957	1.506	0,54%	0,47%	0,74%	549	432	436			
	Mitraguna & Others	1.074	1.070	863	1.262	0,59%	0,46%	0,67%	399	188	191			
	Pensiun	-	-	94	244	0,00%	0,59%	1,50%	151	244	244			
	Total Pembiayaan	3.271	4.468	4.106	11.265	0,84%	0,96%	2,64%	7.159	7.994	6.797	8,54%	-223,81%	5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.847	36,10%	29,93%	30,04%	-	(207)	(23)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.847	74,15%	51,47%	51,63%	-	(207)	(23)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,90%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,54%	-	245	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.382	1,53%	2,02%	2,17%	381	1.723	416			
	CF 1	2.180	2.731	2.624	2.861	5,37%	5,97%	6,50%	237	681	130			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,10%	-	170	(287)			
	Oto	302	397	576	813	2,62%	3,89%	5,36%	237	512	417			
	CF 2	1.479	2.235	2.376	2.521	0,74%	1,17%	1,23%	144	1.042	286			
	Mitraguna & Others	1.217	2.235	2.376	2.521	0,67%	1,27%	1,34%	144	1.304	286			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.500	8,98%	8,48%	8,54%	381	1.570	391	13,91%	-62,81%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	9.248	9.274	91.819	27	(89.703)	-90,63%	5.758	163,77%	16.906	54,86%	(7.632)
2	Tabungan	249.031	273.760	276.948	278.091	13.805	1.142	4.331	1,58%	29.059	11,67%	265.035	104,93%	13.056
3	Deposito	114.464	65.117	62.497	62.398	(39.813)	(98)	(2.719)	-4,18%	(52.066)	-45,49%	115.448	54,05%	(53.050)
	Total	367.012	437.855	348.693	349.764	65.811	1.071	(88.091)	-20,12%	(17.248)	-4,70%	397.389	88,02%	(47.626)
	CASA	252.547	372.737	286.196	287.365	105.624	1.169	(85.372)	-22,90%	34.818	13,79%	281.941	101,92%	5.424
	(%) CASA	68,81%	85,13%	82,08%	82,16%									
	FDR	140,41%	125,23%	157,00%	156,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	2.858	3.479	3.264		(216)	405	14,19%	(142)	-4,16%	-	0,00%	3.264
2	Giro ISE	179	11	203	202		(1)	191	1724,67%	23	12,95%		0,00%	202
3	Tabungan ISE	3.226	2.847	3.276	3.061		(215)	214	7,53%	(165)	-5,11%		0,00%	3.061
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370		0	2	0,54%	103	38,58%		0,00%	370

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	83.936	1.800	-	-1.800	2.929	-491	25.820	491	69.725	120,38%	14.212
	Linkage	33.720	57.911	57.845	-	-	-	-73	-67	24.125	67	38.970	148,44%	18.875
	Non-Linkage	24.397	26.516	26.092	1.800	-	-1.800	3.002	-424	1.695	424	30.755	84,84%	(4.663)
	• Local Champion	24.397	26.516	26.092	1.800	-	-1.800	3.002	-424	1.695	424	29.856	87,39%	(3.765)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.585	620	665	45	-319	-608	-6.126	1.273	46.279	79,05%	(9.694)
	KUR	42.080	35.947	35.433	300	665	365	-623	-514	-6.647	1.179	45.516	77,85%	(10.083)
	Non KUR	631	1.246	1.152	320	-	-320	305	-94	521	94	763	151,05%	389
3	PWG	35.041	51.420	52.401	11.568	10.598	-970	2.158	981	17.360	9.617	49.685	105,47%	2.716
	Cilem	13.016	23.890	25.266	2.321	3.001	680	845	1.376	12.250	1.625	23.884	105,79%	1.382
	Gadai	22.025	27.530	27.135	9.248	7.597	-1.650	1.313	-395	5.110	7.992	25.801	105,17%	1.334
4	CFG	379.443	375.278	374.518	1.566	2.459	893	-1.743	-760	-4.924	3.219	402.391	93,07%	(27.872)
	CF 1	241.455	235.364	234.981	403	741	338	308	-382	-6.474	1.123	250.700	93,73%	(15.719)
	Total Griya	235.660	223.755	222.842	-	-	0	0	-913	-12.818	913	243.329	91,58%	(20.487)
	• Total Non Program	5.587	4.867	4.853	-	-	0	-57	-14	-734	14	8.080	60,06%	(3.227)
	• Program	230.073	218.888	217.989	-	-	0	-1.391	-899	-12.084	899	235.250	92,66%	(17.261)
	Oto	5.795	11.609	12.139	403	741	338	308	531	6.344	210	7.371	164,70%	4.768
	CF 2	137.987	139.915	139.537	1.163	1.718	555	-2.050	-378	1.550	2.096	151.690	91,99%	(12.153)
	Mitraguna & Others	90.056	91.407	90.885	908	1.182	274	-1.599	-522	829	1.704	102.708	88,49%	(11.823)
	Pensiun	47.932	48.507	48.652	255	536	281	-452	145	720	391	48.982	99,33%	(330)
	Total Pembiayaan	515.311	548.319	547.441	15.554	13.722	-1.833	3.026	-879	32.130	14.600	568.078	96,37%	(20.638)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	863	0,33%	0,00%	1,03%	863	671	863			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	863	0,79%	0,00%	3,31%	863	671	863			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	2.443	2,11%	2,23%	6,68%	1.615	1.540	1.536			
	KUR	903	796	726	2.293	2,15%	2,02%	6,47%	1.566	1.390	1.497			
	Non KUR	-	111	102	150	0,00%	8,17%	13,03%	48	150	39			
3	PWG	99	120	-	545	0,28%	0,00%	1,04%	545	446	425			
	Cilem	99	120	-	311	0,76%	0,00%	1,23%	311	212	191			
	Gadai	-	-	-	234	0,00%	0,00%	0,86%	234	234	234			
4	CFG	32.852	32.833	32.031	45.233	8,66%	8,54%	12,08%	13.202	12.381	12.401			
	CF 1	31.606	29.927	28.171	38.984	13,09%	11,97%	16,59%	10.813	7.378	9.056			
	Total Griya	31.469	29.927	28.057	37.100	13,35%	12,54%	16,65%	9.043	5.630	7.172			
	Oto	136	-	114	1.884	2,35%	0,98%	15,52%	1.770	1.748	1.884			
	CF 2	1.247	2.905	3.861	6.250	0,90%	2,76%	4,48%	2.389	5.003	3.344			
	Mitraguna & Others	1.122	2.666	3.290	5.679	1,25%	3,60%	6,25%	2.389	4.556	3.013			
	Pensiun	124	239	571	571	0,26%	1,18%	1,17%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	49.084	6,61%	5,99%	8,97%	16.225	15.038	15.225	0,20%	97,81%	-8,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,59%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	1.175	1,07%	2,63%	3,21%	196	719	194			
	KUR	456	982	979	1.175	1,08%	2,72%	3,32%	196	719	194			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	189	0,53%	0,36%	0,36%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
	Gadai	184	184	184	184	0,84%	0,67%	0,68%	-	(0)	-			
4	CFG	57.168	72.575	73.010	75.387	15,07%	19,45%	20,13%	2.378	18.219	2.812			
	CF 1	55.413	70.640	70.906	72.906	22,95%	30,13%	31,03%	2.000	17.493	2.266			
	Total Griya	55.413	70.640	70.906	72.906	23,51%	31,69%	32,72%	2.000	17.493	2.266			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.482	1,27%	1,50%	1,78%	378	727	547			
	Mitraguna & Others	1.113	1.635	1.927	2.307	1,24%	2,11%	2,54%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	77.687	11,82%	13,70%	14,19%	2.579	16.791	3.011	0,03%	99,81%	-14,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	71	79	(546)	8	26	47,99%	(1.725)	-95,60%	8.828	0,90%	(8.748)
2	Tabungan	71.593	75.885	70.630	72.113	4.472	1.483	(3.772)	-4,97%	520	0,73%	84.428	85,41%	(12.315)
3	Deposito	17.657	22.333	22.139	22.139	950	0	(195)	-0,87%	4.482	25,38%	18.579	119,16%	3.560
	Total	91.055	98.272	92.840	94.331	4.877	1.491	(3.941)	-4,01%	3.276	3,60%	111.834	84,35%	(17.503)
	CASA	73.398	75.939	70.701	72.193	3.926	1.491	(3.747)	-4,93%	(1.205)	-1,64%	93.256	77,41%	(21.063)
	(%) CASA	80,61%	77,27%	76,15%	76,53%									
	FDR	229,29%	231,36%	249,25%	245,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.110	1.117	7	64	6,12%	(279)	-20,00%	-	0,00%	1.117	
2	Giro ISE	302	27	40	40	0	12	45,87%	(262)	-86,88%		0,00%	40	
3	Tabungan ISE	1.094	1.025	1.071	1.077	7	52	5,07%	(17)	-1,55%		0,00%	1.077	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	148	149	149	149	0	0	0,00%	1	0,68%		0,00%	149	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.185	19.299	475	600	125	101	114	241	486	21.472	89,88%	(2.173)
	KUR	17.594	18.039	18.289	475	600	125	146	250	695	350	19.864	92,07%	(1.575)
	Non KUR	1.464	1.147	1.010	-	-	0	-45	-136	-454	136	1.609	62,80%	(598)
3	PWG	15.250	23.722	26.704	4.212	7.084	2.872	1.301	2.982	11.454	4.101	27.036	98,77%	(332)
	Cilem	9.140	14.003	15.580	1.365	2.599	1.234	642	1.578	6.440	1.021	18.364	84,84%	(2.783)
	Gadai	6.110	9.719	11.124	2.847	4.485	1.638	659	1.405	5.014	3.080	8.672	128,27%	2.452
4	CFG	174.474	184.458	185.404	3.860	3.257	-603	2.440	946	10.930	2.311	187.404	98,93%	(2.000)
	CF 1	2.726	3.460	3.718	-	300	300	-34	258	993	42	3.761	98,86%	(43)
	Total Griya	1.978	1.546	1.837	-	300	300	0	291	-141	9	2.173	84,53%	(336)
	• Total Non Program	1.978	1.546	1.837	-	300	300	-35	291	-141	9	2.173	84,53%	(336)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	1.881	-	-	0	-34	-33	1.134	33	1.588	118,47%	293
	CF 2	171.748	180.997	181.685	3.860	2.957	-903	2.473	688	9.937	2.269	183.643	98,93%	(1.958)
	Mitraguna & Others	111.863	117.615	117.532	3.106	1.618	-1.488	1.941	-83	5.668	1.701	122.637	95,84%	(5.106)
	Pensiun	59.885	63.382	64.153	754	1.339	585	532	771	4.269	568	61.005	105,16%	3.148
	Total Pembiayaan	208.782	227.364	231.407	8.547	10.941	2.394	3.841	4.042	22.625	6.898	235.912	98,09%	(4.505)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	2.334	1,81%	0,80%	12,09%	2.181	1.990	2.309			
	KUR	344	25	153	2.256	1,96%	0,85%	12,33%	2.102	1.911	2.231			
	Non KUR	-	-	-	79	0,00%	0,00%	7,77%	79	79	79			
3	PWG	-	91	-	949	0,00%	0,00%	3,56%	949	949	858			
	Cilem	-	91	-	549	0,00%	0,00%	3,53%	549	549	458			
	Gadai	-	-	-	400	0,00%	0,00%	3,60%	400	400	400			
4	CFG	621	1.076	1.136	3.364	0,36%	0,62%	1,81%	2.228	2.744	2.289			
	CF 1	122	-	-	185	4,46%	0,00%	4,98%	185	64	185			
	Total Griya	-	-	-	185	0,00%	0,00%	10,08%	185	185	185			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	3.179	0,29%	0,63%	1,75%	2.043	2.680	2.103			
	Mitraguna & Others	499	1.076	1.136	2.578	0,45%	0,97%	2,19%	1.442	2.079	1.502			
	Pensiun	-	-	-	601	0,00%	0,00%	0,94%	601	601	601			
	Total Pembiayaan	965	1.192	1.289	6.648	0,46%	0,57%	2,87%	5.359	5.683	5.456	0,61%	78,73%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	378	332	328	0,58%	1,73%	1,70%	(3)	218	(50)			
	KUR	66	378	332	328	0,37%	1,84%	1,80%	(3)	263	(50)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,22%	(2)	2.219	284			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.258	0,02%	1,25%	1,24%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,71%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.587	0,07%	1,14%	1,12%	(6)	2.437	234	1,19%	-6,06%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	67	69	(271)	2	0	0,47%	25	56,14%	6.728	1.02%	(6.659)
2	Tabungan	126.106	134.843	133.818	134.220	7.489	402	(624)	-0,46%	8.114	6,43%	138.417	96,97%	(4.197)
3	Deposito	46.391	59.463	59.758	59.758	(10.559)	0	295	0,50%	13.367	28,81%	47.184	126,65%	12.574
	Total	172.540	194.375	193.644	194.047	(3.341)	403	(328)	-0,17%	21.506	12,46%	192.329	100,89%	1.718
	CASA	126.150	134.912	133.885	134.289	7.218	403	(623)	-0,46%	8.139	6,45%	145.144	92,52%	(10.856)
	(%) CASA	73,11%	69,41%	69,14%	69,20%									
	FDR	92,15%	84,73%	85,67%	85,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	663	665		3	72	12,14%	64	10,59%	-	0,00%	665
2	Giro ISE	8	2	1	1		0	(0)	-18,16%	(7)	-83,14%		0,00%	1
3	Tabungan ISE	593	592	661	664		3	72	12,23%	71	11,89%		0,00%	664
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.860	940	700	-240	753	294	3.332	406	19.415	102,29%	444
	KUR	15.208	18.219	18.600	770	700	-70	617	381	3.391	319	17.952	103,61%	648
	Non KUR	1.319	1.347	1.260	170	-	-170	136	-87	-59	87	1.463	86,10%	(203)
3	PWG	4.082	8.277	8.801	364	727	363	266	524	4.719	203	7.616	115,57%	1.185
	Cilem	4.082	8.277	8.801	364	727	363	266	524	4.719	203	7.616	115,57%	1.185
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.226	2.166	2.540	374	973	385	-1.107	2.155	149.457	91,82%	(12.231)
	CF 1	3.556	3.363	3.564	-	265	265	-65	201	8	64	4.790	74,41%	(1.226)
	Total Griya	1.390	1.046	1.039	-	-	0	0	-7	-351	7	1.581	65,71%	(542)
	• Total Non Program	1.390	1.046	1.039	-	-	0	-17	-7	-351	7	1.581	65,71%	(542)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.525	-	265	265	-65	208	360	57	3.209	78,69%	(684)
	CF 2	134.777	133.478	133.662	2.166	2.275	109	1.038	185	-1.115	2.090	144.668	92,39%	(11.005)
	Mitraguna & Others	92.204	93.135	93.691	1.988	2.155	167	1.265	556	1.487	1.599	101.184	92,59%	(7.493)
	Pensiun	42.574	40.343	39.972	178	120	-58	-227	-371	-2.602	491	43.484	91,92%	(3.512)
	Total Pembiayaan	158.995	164.692	165.895	3.470	3.967	497	1.990	1.203	6.899	2.765	176.541	93,97%	(10.646)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	2.245	1,04%	0,68%	11,31%	2.112	2.074	2.025			
	KUR	85	84	-	1.939	0,56%	0,00%	10,42%	1.939	1.854	1.855			
	Non KUR	87	136	134	307	6,58%	9,93%	24,33%	173	220	170			
3	PWG	-	178	-	354	0,00%	0,00%	4,03%	354	354	177			
	Cilem	-	178	-	354	0,00%	0,00%	4,03%	354	354	177			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	6.145	0,82%	0,68%	4,48%	5.219	5.017	5.231			
	CF 1	123	109	-	-	3,46%	0,00%	0,00%	-	(123)	(109)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	-	5,68%	0,00%	0,00%	-	(123)	(109)			
	CF 2	1.005	805	926	6.145	0,75%	0,69%	4,60%	5.219	5.140	5.340			
	Mitraguna & Others	743	805	623	5.842	0,81%	0,67%	6,24%	5.219	5.099	5.037			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	8.753	0,82%	0,64%	5,28%	7.692	7.453	7.441	0,22%	95,87%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	128	121	55	0,22%	0,62%	0,28%	(66)	18	(72)			
	KUR	-	60	57	55	0,00%	0,31%	0,30%	(1)	55	(5)			
	Non KUR	37	68	64	-	2,80%	4,76%	0,00%	(64)	(37)	(68)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,97%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,19%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	929	1,74%	0,60%	0,56%	(66)	(1.833)	33	0,62%	-10,50%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	486	493	(2.057)	7	99	25,17%	(2.913)	-85,53%	9.634	5,12%	(9.141)
2	Tabungan	80.230	84.737	85.860	86.230	541	370	1.493	1,76%	6.000	7,48%	91.603	94,13%	(5.373)
3	Deposito	12.294	17.582	17.308	17.308	(988)	0	(274)	-1,56%	5.014	40,79%	12.859	134,60%	4.450
	Total	95.930	102.713	103.655	104.031	(2.503)	377	1.318	1,28%	8.101	8,45%	114.095	91,18%	(10.064)
	CASA	83.636	85.131	86.346	86.723	(1.515)	377	1.592	1,87%	3.087	3,69%	101.237	85,66%	(14.514)
	(%) CASA	87,18%	82,88%	83,30%	83,36%									
	FDR	162,31%	172,84%	174,77%	174,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.895	2.898		3	81	2,89%	1.357	88,01%	-	0,00%	2.898
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.886	1.889		3	81	4,51%	347	22,54%	-	0,00%	1.889
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Local Champion	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.130	950	1.400	450	56	285	2.317	1.115	58.406	96,10%	(2.276)
	KUR	50.217	52.822	53.176	950	1.400	450	174	355	2.959	1.045	54.604	97,38%	(1.428)
	Non KUR	3.596	3.024	2.954	-	-	0	-118	-70	-642	70	3.802	77,70%	(848)
3	PWG	27.769	40.162	41.812	6.969	9.014	2.045	1.917	1.650	14.043	7.364	38.422	108,82%	3.391
	Cilem	10.764	18.825	19.422	1.767	1.383	-384	1.303	598	8.658	785	18.464	105,19%	959
	Gadai	17.005	21.338	22.390	5.202	7.631	2.429	614	1.052	5.385	6.579	19.958	112,19%	2.432
4	CFG	73.851	81.396	83.103	3.516	3.575	59	2.844	1.708	9.252	1.867	84.768	98,04%	(1.665)
	CF 1	1.222	2.157	2.131	-	-	0	81	-26	910	26	2.275	93,69%	(144)
	Total Griya	938	759	759	-	-	0	0	0	-179	-	1.070	70,91%	(311)
	• Total Non Program	938	759	759	-	-	0	-114	0	-179	-	1.070	70,91%	(311)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.372	-	-	0	81	-26	1.088	26	1.204	113,93%	168
	CF 2	72.630	79.239	80.972	3.516	3.575	59	2.763	1.733	8.343	1.842	82.494	98,16%	(1.522)
	Mitraguna & Others	46.537	50.443	52.339	2.917	3.050	133	2.714	1.896	5.802	1.154	55.514	94,28%	(3.175)
	Pensiun	26.093	28.796	28.633	599	525	-74	49	-163	2.540	688	26.980	106,13%	1.653
	Total Pembiayaan	155.700	177.534	181.162	11.435	13.989	2.554	4.803	3.628	25.461	10.361	181.863	99,61%	(702)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	6.305	0,48%	1,50%	11,23%	5.468	6.045	5.443			
	KUR	228	536	680	5.715	0,45%	1,29%	10,75%	5.034	5.487	5.179			
	Non KUR	33	326	157	590	0,91%	5,19%	19,98%	433	557	265			
3	PWG	-	-	-	1.549	0,00%	0,00%	3,71%	1.549	1.549	1.549			
	Cilem	-	-	-	1.334	0,00%	0,00%	6,87%	1.334	1.334	1.334			
	Gadai	-	-	-	215	0,00%	0,00%	0,96%	215	215	215			
4	CFG	61	210	365	1.570	0,08%	0,45%	1,89%	1.205	1.509	1.359			
	CF 1	-	-	-	23	0,00%	0,00%	1,08%	23	23	23			
	Total Griya	-	-	-	23	0,00%	0,00%	3,02%	23	23	23			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	210	365	1.547	0,08%	0,46%	1,91%	1.182	1.486	1.337			
	Mitraguna & Others	61	210	365	1.200	0,13%	0,72%	2,29%	835	1.139	989			
	Pensiun	-	-	-	347	0,00%	0,00%	1,21%	347	347	347			
	Total Pembiayaan	322	1.072	1.202	9.424	0,21%	0,68%	5,20%	8.222	9.103	8.352	8,97%	-72,46%	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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	344	503	599	0,89%	0,90%	1,07%	96	122	256			
	KUR	257	314	313	440	0,51%	0,59%	0,83%	128	184	127			
	Non KUR	220	30	190	159	6,13%	6,29%	5,37%	(32)	(62)	129			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	845	0,86%	1,13%	1,02%	(78)	207	37			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	808	923	845	0,88%	1,16%	1,04%	(78)	207	37			
	Mitraguna & Others	346	808	923	845	0,74%	1,83%	1,61%	(78)	499	37			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.444	0,72%	0,80%	0,80%	18	329	293	4,54%	-469,55%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	5.639	5.655	(450)	16	(3.928)	-40,99%	(9.026)	-61,48%	23.895	23,67%	(18.240)
2	Tabungan	126.637	122.094	119.537	119.428	164	(108)	(2.665)	-2,18%	(7.209)	-5,69%	138.530	86,21%	(19.101)
3	Deposito	60.864	90.424	56.035	56.035	4.487	0	(34.389)	-38,03%	(4.829)	-7,93%	61.895	90,53%	(5.859)
	Total	202.183	222.101	181.211	181.119	4.200	(92)	(40.983)	-18,45%	(21.064)	-10,42%	224.319	80,74%	(43.201)
	CASA	141.318	131.677	125.176	125.084	(286)	(92)	(6.594)	-5,01%	(16.235)	-11,49%	162.425	77,01%	(37.341)
	(%) CASA	69,90%	59,29%	69,08%	69,06%									
	FDR	127,02%	110,47%	135,13%	135,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	4.058	4.091		33	574	16,33%	673	19,70%	-	0,00%	4.091
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.858	3.891		33	574	17,31%	673	20,93%	-	0,00%	3.891
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	152	-	-	0	-8	-3	-89	3	241	63,04%	(89)
	Linkage	46	38	37	-	-	-	-1	-1	-8	1	46	81,52%	(8)
	Non-Linkage	195	116	114	-	-	0	-7	-2	-80	2	195	58,68%	(80)
	• Local Champion	195	116	114	-	-	0	-7	-2	-80	2	195	58,68%	(80)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.502	-	-	0	-725	-671	-4.987	671	30.365	74,11%	(7.863)
	KUR	24.649	21.204	20.562	-	-	0	-669	-642	-4.087	642	27.359	75,16%	(6.797)
	Non KUR	2.840	1.969	1.940	-	-	0	-56	-29	-900	29	3.006	64,54%	(1.066)
3	PWG	10.361	10.233	9.982	251	269	18	-227	-251	-379	519	17.265	57,81%	(7.284)
	Cilem	10.361	10.233	9.982	251	269	18	-227	-251	-379	519	17.265	57,81%	(7.284)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	212.227	2.347	2.243	-104	-1.233	431	-6.496	1.812	232.766	91,18%	(20.539)
	CF 1	7.216	7.276	7.493	254	315	61	-99	217	278	98	8.737	85,77%	(1.244)
	Total Griya	3.957	3.815	4.096	254	315	61	0	281	139	34	4.237	96,69%	(140)
	• Total Non Program	3.667	3.368	3.334	254	-	-254	223	-33	-332	33	3.939	84,65%	(605)
	• Program	291	447	762	-	315	315	-2	315	471	1	297	256,10%	464
	Oto	3.258	3.462	3.397	-	-	0	-99	-64	139	64	4.501	75,49%	(1.103)
	CF 2	211.508	204.520	204.734	2.093	1.928	-165	-1.134	214	-6.774	1.714	224.029	91,39%	(19.295)
	Mitraguna & Others	176.747	172.724	173.310	2.093	1.928	-165	-1.089	586	-3.438	1.342	188.201	92,09%	(14.892)
	Pensiun	34.761	31.796	31.424	-	-	0	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	244.863	2.598	2.512	-86	-2.193	-493	-11.951	3.005	280.637	87,25%	(35.774)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	62	0,00%	0,00%	40,89%	62	62	62			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	62	0,00%	0,00%	54,26%	62	62	62			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.251	1.080	3.055	0,56%	4,66%	13,58%	1.975	2.901	1.804			
	KUR	154	1.078	796	2.634	0,62%	3,75%	12,81%	1.838	2.480	1.556			
	Non KUR	-	173	284	421	0,00%	14,45%	21,71%	137	421	248			
3	PWG	25	122	-	502	0,24%	0,00%	5,03%	502	478	381			
	Cilem	25	122	-	502	0,24%	0,00%	5,03%	502	478	381			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	9.339	6,82%	4,46%	4,40%	(100)	(5.569)	670			
	CF 1	-	261	36	456	0,00%	0,49%	6,09%	421	456	195			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	456	0,00%	1,03%	13,43%	421	456	195			
	CF 2	14.908	8.408	9.403	8.882	7,05%	4,60%	4,34%	(521)	(6.025)	475			
	Mitraguna & Others	14.471	8.408	9.292	8.578	8,19%	5,38%	4,95%	(713)	(5.893)	170			
	Pensiun	436	-	111	304	1,25%	0,35%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	12.958	5,87%	4,29%	5,29%	2.439	(2.128)	2.917	0,48%	90,96%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	430	949	1.155	1,31%	4,09%	5,13%	206	794	725			
	KUR	269	252	771	977	1,09%	3,63%	4,75%	206	708	725			
	Non KUR	93	178	178	178	3,26%	9,05%	9,19%	-	86	-			
3	PWG	-	-	-	22	0,00%	0,00%	0,22%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,22%	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	23.446	3,60%	10,20%	11,05%	1.836	15.570	1.066			
	CF 1	-	-	216	216	0,00%	2,97%	2,89%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,37%	-	216	216			
	CF 2	7.876	22.381	21.394	23.230	3,72%	10,46%	11,35%	1.836	15.354	849			
	Mitraguna & Others	7.422	21.944	20.957	22.793	4,20%	12,13%	13,15%	1.836	15.371	849			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	24.624	3,21%	9,19%	10,06%	2.065	16.386	1.813	1,10%	89,01%	-9,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	8.791	8.297	10.453	(494)	(4.528)	-35,31%	783	10,43%	17.429	47,60%	(9.132)
2	Tabungan	148.174	167.404	172.604	173.001	9.844	397	5.597	3,34%	24.827	16,76%	160.824	107,57%	12.178
3	Deposito	29.593	39.679	37.313	37.313	(12.069)	0	(2.366)	-5,96%	7.720	26,09%	30.481	122,41%	6.832
	Total	185.281	219.908	218.708	218.611	8.228	(97)	(1.297)	-0,59%	33.330	17,99%	208.734	104,73%	9.877
	CASA	155.687	180.229	181.395	181.298	20.297	(97)	1.069	0,59%	25.611	16,45%	178.253	101,71%	3.045
	(%) CASA	84,03%	81,96%	82,94%	82,93%									
	FDR	129,17%	124,10%	127,29%	127,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	10.535	10.800		265	945	9,59%	2.440	29,18%	-	0,00%	10.800
2	Giro ISE	1.674	3.000	3.636	3.924		287	924	30,80%	2.249	134,32%		0,00%	3.924
3	Tabungan ISE	6.686	6.855	6.898	6.876		(22)	21	0,31%	190	2,85%		0,00%	6.876
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.550	47.310	1.370	975	-395	536	-241	919	1.216	50.463	93,75%	(3.153)
	KUR	42.708	43.592	43.458	1.370	875	-495	632	-134	750	1.009	46.601	93,26%	(3.142)
	Non KUR	3.682	3.959	3.852	-	100	100	-96	-107	169	207	3.862	99,73%	(11)
3	PWG	25.907	43.447	47.211	10.466	10.799	333	1.699	3.764	21.304	7.035	40.279	117,21%	6.933
	Cilem	11.633	25.741	27.830	5.676	4.481	-1.195	1.400	2.090	16.198	2.392	21.595	128,87%	6.235
	Gadai	14.275	17.707	19.381	4.790	6.318	1.528	299	1.674	5.106	4.644	18.683	103,73%	698
4	CFG	167.028	181.912	183.879	4.390	4.181	-210	2.235	1.967	16.851	2.214	181.961	101,05%	1.918
	CF 1	10.804	12.692	13.380	811	885	74	648	687	2.576	198	12.617	106,05%	763
	Total Griya	4.197	4.094	4.065	-	-	0	0	-29	-133	29	4.450	91,34%	(386)
	• Total Non Program	4.197	3.939	3.910	-	-	0	-111	-29	-287	29	4.450	87,87%	(540)
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	8.599	9.315	811	885	74	648	716	2.708	169	8.167	114,06%	1.148
	CF 2	156.224	169.220	170.499	3.579	3.296	-283	1.587	1.280	14.275	2.016	169.344	100,68%	1.155
	Mitraguna & Others	100.077	112.520	113.510	2.640	2.183	-457	1.226	991	13.434	1.192	111.939	101,40%	1.571
	Pensiun	56.148	56.700	56.989	939	1.113	174	361	289	841	824	57.405	99,28%	(416)
	Total Pembiayaan	239.326	272.910	278.400	16.227	15.955	-271	4.470	5.490	39.074	10.465	272.702	102,09%	5.698

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	580	395	7.481	0,43%	0,83%	15,81%	7.086	7.283	6.901			
	KUR	198	433	317	6.220	0,46%	0,73%	14,31%	5.902	6.022	5.787			
	Non KUR	-	147	78	1.261	0,00%	1,97%	32,74%	1.183	1.261	1.114			
3	PWG	-	-	-	1.826	0,00%	0,00%	3,87%	1.826	1.826	1.826			
	Cilem	-	-	-	1.304	0,00%	0,00%	4,68%	1.304	1.304	1.304			
	Gadai	-	-	-	523	0,00%	0,00%	2,70%	523	523	523			
4	CFG	1.021	882	478	11.059	0,61%	0,26%	6,01%	10.580	10.038	10.177			
	CF 1	202	250	15	1.830	1,87%	0,11%	13,68%	1.816	1.628	1.580			
	Total Griya	-	214	-	905	0,00%	0,00%	22,26%	905	905	691			
	Oto	202	36	15	926	3,06%	0,17%	9,94%	911	724	889			
	CF 2	819	632	464	9.228	0,52%	0,27%	5,41%	8.764	8.409	8.597			
	Mitraguna & Others	819	435	220	8.975	0,82%	0,20%	7,91%	8.754	8.156	8.539			
	Pensiun	-	196	243	253	0,00%	0,43%	0,44%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	20.366	0,51%	0,32%	7,32%	19.492	19.147	18.904	1,09%	85,05%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	476	474	502	0,99%	1,00%	1,06%	28	41	26			
	KUR	366	425	423	451	0,86%	0,97%	1,04%	28	85	26			
	Non KUR	95	51	51	51	2,57%	1,28%	1,31%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.430	1,59%	0,66%	0,78%	220	(1.218)	220			
	CF 1	10	294	294	294	0,09%	2,31%	2,20%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,15%	-	284	-			
	CF 2	2.638	916	916	1.136	1,69%	0,54%	0,67%	220	(1.502)	220			
	Mitraguna & Others	2.229	887	887	1.107	2,23%	0,79%	0,98%	220	(1.122)	220			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.932	1,30%	0,62%	0,69%	248	(1.177)	245	1,82%	-162,29%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.286	1.400	(12)	115	223	18,99%	37	2,75%	6.965	20,10%	(5.565)
2	Tabungan	77.945	91.604	94.871	94.931	3.062	60	3.327	3,63%	16.987	21,79%	88.339	107,46%	6.592
3	Deposito	9.935	9.827	9.827	9.827	(3.771)	0	(0)	-0,00%	(108)	-1,09%	10.450	94,04%	(623)
	Total	89.243	102.608	105.984	106.159	(721)	175	3.551	3,46%	16.916	18,96%	105.755	100,38%	404
	CASA	79.307	92.781	96.157	96.332	3.050	175	3.551	3,83%	17.024	21,47%	95.305	101,08%	1.027
	(%) CASA	88,87%	90,42%	90,73%	90,74%									
	FDR	131,75%	139,02%	138,64%	138,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.230	2.216		(14)	(82)	-3,57%	(580)	-20,75%	-	0,00%	2.216
2	Giro ISE	1.018	536	491	491		0	(45)	-8,46%	(527)	-51,81%		0,00%	491
3	Tabungan ISE	1.778	1.762	1.739	1.725		(14)	(37)	-2,08%	(53)	-2,96%		0,00%	1.725
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	96	96		0	0	0,00%	13	15,66%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	75	-	-	0	-2	-2	-22	2	97	77,48%	(22)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	75	-	-	0	-2	-2	-22	2	97	77,48%	(22)
	• Local Champion	97	77	75	-	-	0	-2	-2	-22	2	97	77,48%	(22)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	22.773	470	800	330	166	398	3.367	402	22.152	102,80%	621
	KUR	19.311	21.551	21.961	470	800	330	184	411	2.650	389	21.918	100,20%	43
	Non KUR	95	824	811	-	-	0	-18	-13	716	13	234	346,52%	577
3	PWG	2.291	6.046	6.744	490	814	324	444	698	4.452	116	5.483	122,98%	1.260
	Cilem	2.291	6.046	6.744	490	814	324	444	698	4.452	116	5.483	122,98%	1.260
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	117.348	2.418	4.595	2.177	3.923	3.203	21.562	1.392	104.717	112,00%	12.631
	CF 1	18.535	21.664	21.666	607	152	-455	1.032	2	3.131	150	19.955	108,57%	1.711
	Total Griya	17.245	16.279	16.225	-	-	0	0	-54	-1.020	54	17.894	90,67%	(1.669)
	• Total Non Program	1.070	711	705	-	-	0	-10	-7	-366	7	1.355	52,00%	(650)
	• Program	16.174	15.567	15.520	-	-	0	-67	-47	-654	47	16.538	93,84%	(1.018)
	Oto	1.291	5.386	5.441	607	152	-455	1.032	56	4.151	96	2.062	263,91%	3.380
	CF 2	77.250	92.480	95.682	1.811	4.443	2.632	2.890	3.201	18.431	1.242	84.762	112,88%	10.920
	Mitraguna & Others	58.013	73.658	76.974	1.811	4.415	2.604	3.046	3.316	18.961	1.099	64.869	118,66%	12.106
	Pensiun	19.237	18.823	18.707	-	28	28	-156	-115	-530	143	19.893	94,04%	(1.186)
	Total Pembiayaan	117.580	142.642	146.939	3.377	6.209	2.831	4.531	4.297	29.359	1.912	132.450	110,94%	14.490

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	1.097	0,86%	2,32%	4,82%	578	930	449			
	KUR	167	647	518	1.097	0,87%	2,40%	4,99%	578	930	449			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	85	0,00%	0,00%	1,26%	85	85	85			
	Cilem	-	-	-	85	0,00%	0,00%	1,26%	85	85	85			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	4.947	2,69%	1,41%	4,22%	3.341	2.375	3.329			
	CF 1	1.875	1.203	1.449	2.805	10,12%	6,69%	12,95%	1.356	930	1.603			
	Total Griya	1.875	1.203	1.449	2.509	10,87%	8,90%	15,47%	1.061	634	1.307			
	Oto	-	-	-	296	0,00%	0,00%	5,44%	296	296	296			
	CF 2	697	415	157	2.142	0,90%	0,17%	2,24%	1.985	1.445	1.727			
	Mitraguna & Others	583	206	157	1.727	1,01%	0,21%	2,24%	1.570	1.144	1.521			
	Pensiun	113	209	-	415	0,59%	0,00%	2,22%	415	301	206			
	Total Pembiayaan	2.739	2.265	2.124	6.128	2,33%	1,49%	4,17%	4.004	3.390	3.863	0,80%	80,92%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	582	739	0,00%	2,60%	3,25%	157	739	331			
	KUR	-	408	582	739	0,00%	2,70%	3,37%	157	739	331			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.248	5.309	5.485	5,15%	4,65%	4,67%	177	551	237			
	CF 1	4.826	5.144	5.155	5.382	26,04%	23,79%	24,84%	227	555	238			
	Total Griya	4.826	5.144	5.155	5.382	27,99%	31,67%	33,17%	227	555	238			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	104	0,14%	0,17%	0,11%	(50)	(5)	(1)			
	Mitraguna & Others	108	104	154	104	0,19%	0,21%	0,13%	(50)	(5)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	6.224	4,20%	4,13%	4,24%	334	1.290	568	1,90%	55,14%	-2,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	106	106	22	0	(28)	-21,05%	(56)	-34,52%	6.099	1,73%	(5.993)
2	Tabungan	112.107	106.939	103.531	103.362	4.001	(169)	(3.577)	-3,35%	(8.746)	-7,80%	124.113	83,28%	(20.752)
3	Deposito	7.734	12.435	12.186	12.186	(7.081)	0	(249)	-2,00%	4.452	57,57%	8.534	142,79%	3.652
	Total	120.003	119.508	115.822	115.654	(3.058)	(169)	(3.854)	-3,23%	(4.349)	-3,62%	138.746	83,36%	(23.092)
	CASA	112.269	107.073	103.636	103.467	4.023	(169)	(3.605)	-3,37%	(8.801)	-7,84%	130.212	79,46%	(26.744)
	(%) CASA	93,56%	89,59%	89,48%	89,46%									
	FDR	119,28%	124,78%	129,17%	129,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.525	1.548		23	91	6,26%	(1)	-0,04%	-	0,00%	1.548
2	Giro ISE	6	6	7	7		0	1	17,47%	1	14,98%		0,00%	7
3	Tabungan ISE	1.542	1.450	1.518	1.540		23	90	6,22%	(2)	-0,10%		0,00%	1.540
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Local Champion	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	16.005	270	530	260	21	64	-2.506	466	20.904	76,56%	(4.899)
	KUR	17.071	14.453	14.530	270	530	260	-290	77	-2.541	453	19.325	75,19%	(4.795)
	Non KUR	1.440	1.487	1.475	-	-	0	311	-13	35	13	1.579	93,40%	(104)
3	PWG	10.369	15.953	16.986	2.606	2.760	154	1.525	1.033	6.617	1.727	18.973	89,53%	(1.987)
	Cilem	7.309	11.042	11.616	862	977	114	627	575	4.308	402	13.826	84,02%	(2.210)
	Gadai	3.060	4.912	5.369	1.743	1.783	40	898	458	2.309	1.326	5.147	104,32%	222
4	CFG	114.187	117.178	116.568	1.571	1.414	-157	421	-611	2.381	2.025	123.852	94,12%	(7.284)
	CF 1	709	1.836	1.886	276	83	-193	241	50	1.177	34	1.747	107,97%	139
	Total Griya	277	252	246	-	-	0	0	-6	-31	6	410	60,13%	(163)
	• Total Non Program	277	252	246	-	-	0	-3	-6	-31	6	410	60,13%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.640	276	83	-193	241	56	1.208	28	1.337	122,63%	303
	CF 2	113.478	115.342	114.682	1.295	1.331	36	179	-661	1.204	1.992	122.105	93,92%	(7.424)
	Mitraguna & Others	95.023	97.994	97.261	1.220	1.035	-185	301	-733	2.238	1.768	103.005	94,42%	(5.744)
	Pensiun	18.455	17.348	17.421	75	296	221	-121	73	-1.034	223	19.101	91,21%	(1.680)
	Total Pembiayaan	143.135	149.126	149.610	4.447	4.704	257	1.965	484	6.476	4.220	163.797	91,34%	(14.187)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	731	757	2.006	1,73%	4,75%	12,53%	1.249	1.685	1.275			
	KUR	302	708	757	1.821	1,77%	5,24%	12,53%	1.064	1.519	1.113			
	Non KUR	19	23	-	186	1,33%	0,00%	12,58%	186	166	163			
3	PWG	-	-	-	376	0,00%	0,00%	2,22%	376	376	376			
	Cilem	-	-	-	282	0,00%	0,00%	2,43%	282	282	282			
	Gadai	-	-	-	94	0,00%	0,00%	1,75%	94	94	94			
4	CFG	617	850	1.089	2.231	0,54%	0,93%	1,91%	1.142	1.614	1.380			
	CF 1	-	-	-	12	0,00%	0,00%	0,65%	12	12	12			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	12	0,00%	0,00%	0,75%	12	12	12			
	CF 2	617	850	1.089	2.218	0,54%	0,94%	1,93%	1.130	1.602	1.368			
	Mitraguna & Others	617	850	1.089	2.033	0,65%	1,11%	2,09%	944	1.417	1.183			
	Pensiun	-	-	-	185	0,00%	0,00%	1,06%	185	185	185			
	Total Pembiayaan	937	1.581	1.846	4.613	0,65%	1,24%	3,08%	2.767	3.676	3.032	5,19%	-68,43%	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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.051	1.024	1.082	2,24%	6,42%	6,76%	58	667	31			
	KUR	236	952	926	985	1,38%	6,41%	6,78%	59	749	33			
	Non KUR	179	98	97	96	12,41%	6,53%	6,53%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.681	1,86%	1,71%	1,44%	(319)	(445)	(484)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.164	2.000	1.681	1,87%	1,73%	1,47%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,71%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.762	1,77%	2,03%	1,85%	(261)	222	(453)	7,93%	-329,56%	6,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	1.300	1.272	(270)	(28)	341	36,66%	(1.733)	-57,66%	10.233	12,43%	(8.961)
2	Tabungan	56.317	70.443	65.091	62.334	2.742	(2.757)	(8.109)	-11,51%	6.017	10,68%	68.270	91,30%	(5.936)
3	Deposito	45.220	61.834	63.034	63.034	530	0	1.200	1,94%	17.814	39,39%	46.172	136,52%	16.862
	Total	104.542	133.208	129.425	126.640	3.002	(2.785)	(6.568)	-4,93%	22.098	21,14%	124.675	101,58%	1.965
	CASA	59.322	71.374	66.391	63.606	2.472	(2.785)	(7.768)	-10,88%	4.284	7,22%	78.503	81,02%	(14.897)
	(%) CASA	56,74%	53,58%	51,30%	50,23%									
	FDR	207,64%	176,07%	183,48%	187,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	1.859	1.873		14	(32)	-1,70%	(937)	-33,36%	-	0,00%	1.873
2	Giro ISE	19	177	368	369		1	192	108,64%	349	1825,71%		0,00%	369
3	Tabungan ISE	2.791	1.729	1.491	1.504		13	(224)	-12,98%	(1.287)	-46,11%		0,00%	1.504
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	121	123	123		0	2	1,65%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.005	-	-	0	-71	-71	-689	71	8.694	92,08%	(689)
	Linkage	8.515	7.897	7.826	-	-	-	-71	-71	-689	71	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	31.246	500	400	-100	-713	-355	-3.329	755	37.916	82,41%	(6.670)
	KUR	29.907	27.691	27.505	500	400	-100	-527	-186	-2.402	586	33.063	83,19%	(5.558)
	Non KUR	4.668	3.910	3.742	-	-	0	-186	-169	-927	169	4.853	77,10%	(1.111)
3	PWG	5.791	9.161	10.493	955	1.720	765	451	1.332	4.702	388	12.817	81,87%	(2.324)
	Cilem	5.791	9.161	10.493	955	1.720	765	451	1.332	4.702	388	12.817	81,87%	(2.324)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	187.720	3.799	3.145	-654	4.198	2.022	19.712	1.123	183.548	102,27%	4.172
	CF 1	111.105	104.354	104.534	-	770	770	79	180	-6.571	589	115.522	90,49%	(10.988)
	Total Griya	105.380	97.721	97.324	-	-	0	0	-397	-8.056	397	108.551	89,66%	(11.227)
	• Total Non Program	15.372	12.667	12.651	-	-	0	-92	-16	-2.720	16	16.517	76,59%	(3.866)
	• Program	90.009	85.053	84.672	-	-	0	-719	-381	-5.336	381	92.034	92,00%	(7.361)
	Oto	5.724	6.633	7.210	-	770	770	79	577	1.485	193	6.971	103,42%	239
	CF 2	56.904	81.345	83.186	3.799	2.375	-1.424	4.119	1.841	26.283	534	68.026	122,29%	15.161
	Mitraguna & Others	52.060	71.990	71.965	3.799	460	-3.339	4.172	-25	19.906	485	62.099	115,89%	9.866
	Pensiun	4.844	9.355	11.221	-	1.915	1.915	-53	1.866	6.377	49	5.927	189,34%	5.295
	Total Pembiayaan	217.069	234.537	237.465	5.254	5.265	10	3.866	2.928	20.396	2.337	242.975	97,73%	(5.510)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.113	1.211	3.928	1,36%	3,83%	12,57%	2.718	3.457	2.815			
	KUR	56	257	593	3.076	0,19%	2,14%	11,18%	2.483	3.020	2.818			
	Non KUR	415	856	617	852	8,89%	15,78%	22,78%	235	437	(3)			
3	PWG	-	16	-	564	0,00%	0,00%	5,37%	564	564	548			
	Cilem	-	16	-	564	0,00%	0,00%	5,37%	564	564	548			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	21.588	4,36%	4,86%	11,50%	12.557	14.259	11.641			
	CF 1	7.221	9.947	9.032	15.739	6,50%	8,65%	15,06%	6.708	8.519	5.792			
	Total Griya	7.194	9.680	8.838	14.695	6,83%	9,04%	15,10%	5.858	7.501	5.015			
	Oto	26	267	194	1.044	0,46%	2,92%	14,48%	850	1.018	777			
	CF 2	108	-	-	5.849	0,19%	0,00%	7,03%	5.849	5.741	5.849			
	Mitraguna & Others	-	-	-	5.849	0,00%	0,00%	8,13%	5.849	5.849	5.849			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	26.081	3,59%	4,37%	10,98%	15.838	18.280	15.004	0,04%	99,61%	-10,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	717	0,76%	1,76%	2,30%	161	455	209			
	KUR	164	63	102	102	0,55%	0,37%	0,37%	-	(62)	39			
	Non KUR	98	446	455	616	2,11%	11,63%	16,45%	161	517	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	15.870	7,41%	8,14%	8,45%	750	3.416	792			
	CF 1	10.689	14.420	14.462	15.213	9,62%	13,86%	14,55%	750	4.523	793			
	Total Griya	10.577	14.153	14.195	14.931	10,04%	14,53%	15,34%	736	4.354	778			
	Oto	112	267	267	281	1,96%	4,02%	3,90%	15	169	15			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,79%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	16.766	5,94%	6,76%	7,06%	911	3.871	1.001	0,05%	99,33%	-7,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	3.846	1.244	(108)	(2.602)	2	0,14%	(5.837)	-82,43%	13.765	9,04%	(12.521)
2	Tabungan	82.750	90.284	84.822	87.616	2.369	2.794	(2.668)	-2,96%	4.866	5,88%	94.714	92,51%	(7.098)
3	Deposito	20.500	28.858	30.156	30.356	(518)	200	1.498	5,19%	9.855	48,08%	21.028	144,35%	9.327
	Total	110.331	120.384	118.823	119.215	1.744	392	(1.169)	-0,97%	8.885	8,05%	129.507	92,05%	(10.292)
	CASA	89.831	91.526	88.668	88.860	2.261	192	(2.666)	-2,91%	(971)	-1,08%	108.479	81,91%	(19.619)
	(%) CASA	81,42%	76,03%	74,62%	74,54%									
	FDR	132,60%	136,61%	139,19%	138,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.735	1.717	1.722		5	(13)	-0,73%	928	116,78%	-	0,00%	1.722
2	Giro ISE	389	18	28	24		(3)	7	37,17%	(364)	-93,72%		0,00%	24
3	Tabungan ISE	406	1.717	1.690	1.698		8	(19)	-1,12%	1.292	318,60%		0,00%	1.698
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.921	36.385	950	200	-750	156	-536	-1.266	736	40.536	89,76%	(4.151)
	KUR	36.457	35.916	35.394	950	200	-750	197	-522	-1.063	722	39.220	90,25%	(3.826)
	Non KUR	1.194	1.005	991	-	-	0	-41	-14	-203	14	1.316	75,30%	(325)
3	PWG	14.628	23.112	24.471	5.046	5.946	899	2.313	1.359	9.844	4.587	23.691	103,30%	781
	Cilem	6.737	13.343	13.830	1.459	1.559	101	824	488	7.093	1.072	12.491	110,72%	1.339
	Gadai	7.891	9.770	10.641	3.587	4.386	799	1.489	872	2.750	3.515	11.200	95,01%	(558)
4	CFG	94.017	104.423	104.538	2.413	1.506	-907	2.208	115	10.521	1.391	106.168	98,46%	(1.630)
	CF 1	1.650	2.632	2.577	-	-	0	-46	-55	926	55	2.613	98,61%	(36)
	Total Griya	348	274	265	-	-	0	0	-9	-83	9	481	55,15%	(216)
	• Total Non Program	348	274	265	-	-	0	-9	-9	-83	9	481	55,15%	(216)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.312	-	-	0	-46	-47	1.009	47	2.132	108,41%	179
	CF 2	92.366	101.791	101.961	2.413	1.506	-907	2.254	170	9.595	1.336	103.555	98,46%	(1.594)
	Mitraguna & Others	54.628	62.667	62.598	2.413	958	-1.455	2.605	-69	7.970	1.027	64.824	96,57%	(2.226)
	Pensiun	37.738	39.124	39.363	-	548	548	-351	239	1.625	309	38.731	101,63%	632
	Total Pembiayaan	146.295	164.457	165.394	8.409	7.652	-758	4.677	938	19.099	6.714	170.394	97,07%	(5.000)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	1.540	0,22%	0,15%	4,23%	1.486	1.457	1.492			
	KUR	-	48	17	1.285	0,00%	0,05%	3,63%	1.268	1.285	1.237			
	Non KUR	83	-	37	255	6,98%	3,67%	25,69%	218	171	255			
3	PWG	-	-	-	977	0,00%	0,00%	3,99%	977	977	977			
	Cilem	-	-	-	808	0,00%	0,00%	5,84%	808	808	808			
	Gadai	-	-	-	169	0,00%	0,00%	1,59%	169	169	169			
4	CFG	-	897	723	2.055	0,00%	0,69%	1,97%	1.331	2.055	1.158			
	CF 1	-	157	155	152	0,00%	5,87%	5,90%	(3)	152	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	152	0,00%	6,55%	6,57%	(3)	152	(5)			
	CF 2	-	740	569	1.903	0,00%	0,56%	1,87%	1.334	1.903	1.163			
	Mitraguna & Others	-	616	444	1.677	0,00%	0,71%	2,68%	1.233	1.677	1.061			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	4.571	0,06%	0,47%	2,76%	3.794	4.488	3.627	0,55%	80,18%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,75%	0,76%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,53%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,10%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	2.648	0,02%	2,79%	2,53%	(266)	2.630	82			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.566	2.914	2.648	0,02%	2,86%	2,60%	(266)	2.630	82			
	Mitraguna & Others	19	2.136	2.485	2.219	0,03%	3,97%	3,54%	(266)	2.200	82			
	Pensiun	-	430	429	429	0,00%	0,26%	1,09%	-	429	(0)			
	Total Pembiayaan	116	2.843	3.191	2.925	0,08%	1,94%	1,77%	(266)	2.809	82	0,72%	59,49%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	733	504	(54)	(229)	239	90,30%	347	222,07%	5.924	8,51%	(5.420)
2	Tabungan	45.583	47.589	45.289	45.264	2.129	(25)	(2.325)	-4,89%	(320)	-0,70%	54.284	83,38%	(9.020)
3	Deposito	28.548	7.547	6.989	6.918	(9.965)	(70)	(628)	-8,32%	(21.629)	-75,77%	29.380	23,55%	(22.461)
	Total	74.288	55.400	53.010	52.686	(7.891)	(324)	(2.714)	-4,90%	(21.601)	-29,08%	89.588	58,81%	(36.901)
	CASA	45.740	47.853	46.021	45.768	2.075	(254)	(2.086)	-4,36%	28	0,06%	60.208	76,02%	(14.440)
	(%) CASA	61,57%	86,38%	86,82%	86,87%									
	FDR	155,10%	228,18%	243,99%	245,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	901	920		19	(78)	-7,80%	125	15,68%	-	0,00%	920
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%	-	0,00%	72
3	Tabungan ISE	788	919	829	848		19	(71)	-7,76%	60	7,58%	-	0,00%	848
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%	-	0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	29.751	30.113	535	950	415	355	362	5.966	588	26.560	113,38%	3.553
	KUR	23.464	28.943	29.340	535	950	415	175	398	5.876	552	25.739	113,99%	3.601
	Non KUR	683	808	772	-	-	0	179	-36	89	36	820	94,12%	(48)
3	PWG	2.751	4.944	5.788	605	966	361	555	844	3.037	122	6.104	94,82%	(316)
	Cilem	2.751	4.944	5.788	605	966	361	555	844	3.037	122	6.104	94,82%	(316)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.441	1.887	3.104	1.217	865	1.723	5.118	1.381	96.042	97,29%	(2.601)
	CF 1	3.542	3.637	3.618	-	-	0	-16	-19	76	19	4.375	82,69%	(757)
	Total Griya	3.385	2.583	2.572	-	-	0	0	-11	-813	11	3.517	73,12%	(945)
	• Total Non Program	3.385	2.583	2.572	-	-	0	-141	-11	-813	11	3.517	73,12%	(945)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.046	-	-	0	-16	-8	889	8	858	121,92%	188
	CF 2	84.780	88.081	89.823	1.887	3.104	1.217	881	1.742	5.043	1.362	91.667	97,99%	(1.844)
	Mitraguna & Others	72.402	75.698	77.618	1.887	3.104	1.217	922	1.920	5.216	1.184	78.537	98,83%	(919)
	Pensiun	12.378	12.383	12.204	-	-	0	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	129.341	3.027	5.020	1.993	1.775	2.929	14.121	2.091	128.706	100,49%	635

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	29	22	2.004	1,08%	0,07%	6,66%	1.982	1.744	1.975			
	KUR	188	-	-	1.871	0,80%	0,00%	6,38%	1.871	1.683	1.871			
	Non KUR	73	29	22	133	10,64%	2,75%	17,20%	111	60	104			
3	PWG	-	-	-	156	0,00%	0,00%	2,70%	156	156	156			
	Cilem	-	-	-	156	0,00%	0,00%	2,70%	156	156	156			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	4.549	0,64%	0,97%	4,87%	3.658	3.986	3.365			
	CF 1	-	320	-	146	0,00%	0,00%	4,04%	146	146	(174)			
	Total Griya	-	320	-	146	0,00%	0,00%	5,69%	146	146	(174)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	4.403	0,66%	1,01%	4,90%	3.512	3.840	3.539			
	Mitraguna & Others	408	799	817	4.329	0,56%	1,08%	5,58%	3.512	3.921	3.530			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	6.710	0,72%	0,72%	5,19%	5.797	5.886	5.496	2,41%	53,60%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	325	232	232	0,11%	0,78%	0,77%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,59%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,71%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	950	1,34%	1,04%	1,02%	-	(237)	371			
	CF 1	-	-	320	320	0,00%	8,81%	8,85%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,45%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	630	1,40%	0,72%	0,70%	-	(558)	50			
	Mitraguna & Others	1.187	580	567	567	1,64%	0,75%	0,73%	-	(620)	(12)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.182	1,05%	0,94%	0,91%	-	(31)	277	1,40%	-53,72%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.195	1.195	(430)	(0)	265	28,52%	(6.863)	-85,17%	13.925	8,58%	(12.731)
2	Tabungan	114.229	114.395	114.151	113.196	938	(955)	(1.199)	-1,05%	(1.033)	-0,90%	125.686	90,06%	(12.490)
3	Deposito	24.505	18.999	18.648	18.649	(2.845)	0	(350)	-1,84%	(5.856)	-23,90%	25.359	73,54%	(6.710)
	Total	146.791	134.323	133.994	133.039	(2.337)	(955)	(1.284)	-0,96%	(13.752)	-9,37%	164.970	80,64%	(31.931)
	CASA	122.286	115.324	115.345	114.390	508	(955)	(934)	-0,81%	(7.896)	-6,46%	139.611	81,94%	(25.220)
	(%) CASA	83,31%	85,86%	86,08%	85,98%									
	FDR	111,90%	132,72%	132,96%	133,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	706	706		(0)	66	10,24%	141	24,98%	-	0,00%	706
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	705	705		(0)	66	10,26%	141	25,12%		0,00%	705
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.568	300	50	-250	-313	-419	-1.137	469	21.094	83,29%	(3.526)
	KUR	17.857	17.417	17.015	300	50	-250	-292	-402	-842	452	20.109	84,61%	(3.094)
	Non KUR	848	570	553	-	-	0	-21	-16	-295	16	985	56,18%	(432)
3	PWG	28.691	42.147	42.920	6.151	6.936	785	1.361	774	14.229	6.163	40.780	105,25%	2.140
	Cilem	14.633	22.957	23.320	1.379	1.007	-372	1.098	363	8.687	644	24.231	96,24%	(911)
	Gadai	14.059	19.190	19.600	4.772	5.929	1.157	263	411	5.541	5.518	16.549	118,44%	3.051
4	CFG	116.769	118.070	117.596	2.352	866	-1.486	1.134	-474	826	1.340	126.014	93,32%	(8.419)
	CF 1	2.827	4.299	4.357	201	127	-74	171	58	1.530	69	3.871	112,55%	486
	Total Griya	979	749	739	-	-	0	0	-9	-240	9	1.112	66,53%	(372)
	• Total Non Program	979	749	739	-	-	0	-12	-9	-240	9	1.112	66,53%	(372)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.618	201	127	-74	171	67	1.770	60	2.760	131,09%	858
	CF 2	113.942	113.771	113.239	2.151	739	-1.412	962	-532	-704	1.271	122.143	92,71%	(8.905)
	Mitraguna & Others	55.116	57.710	57.914	1.198	579	-619	511	204	2.798	375	62.559	92,57%	(4.646)
	Pensiun	58.827	56.061	55.325	953	160	-793	451	-736	-3.502	896	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	178.158	8.803	7.852	-951	2.180	-120	13.898	7.972	187.982	94,77%	(9.824)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	435	433	1.432	3,30%	2,41%	8,15%	1.000	815	997			
	KUR	461	320	321	1.407	2,58%	1,84%	8,27%	1.087	946	1.087			
	Non KUR	156	115	112	25	18,40%	19,66%	4,53%	(87)	(131)	(90)			
3	PWG	74	135	-	1.658	0,26%	0,00%	3,86%	1.658	1.584	1.523			
	Cilem	74	135	-	976	0,51%	0,00%	4,19%	976	902	841			
	Gadai	-	-	-	682	0,00%	0,00%	3,48%	682	682	682			
4	CFG	1.969	1.297	2.461	2.904	1,69%	2,08%	2,47%	442	935	1.607			
	CF 1	66	186	45	361	2,32%	1,04%	8,28%	316	295	175			
	Total Griya	66	-	45	93	6,70%	6,00%	12,59%	48	28	93			
	Oto	-	186	-	268	0,00%	0,00%	7,40%	268	268	82			
	CF 2	1.904	1.111	2.417	2.543	1,67%	2,12%	2,25%	126	640	1.432			
	Mitraguna & Others	1.427	886	1.741	1.763	2,59%	3,02%	3,04%	23	336	877			
	Pensiun	477	225	676	780	0,81%	1,21%	1,41%	104	303	555			
	Total Pembiayaan	2.661	1.867	2.894	6.068	1,62%	1,62%	3,41%	3.174	3.407	4.201	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	557	603	583	1,22%	3,35%	3,32%	(20)	354	26			
	KUR	229	523	569	462	1,28%	3,27%	2,72%	(107)	233	(61)			
	Non KUR	-	34	34	121	0,00%	5,95%	21,84%	87	121	87			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.485	1,37%	1,46%	1,26%	(234)	(112)	(142)			
	CF 1	-	-	159	154	0,00%	3,70%	3,53%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,26%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.331	1,40%	1,37%	1,18%	(229)	(266)	(296)			
	Mitraguna & Others	770	1.246	1.325	1.323	1,40%	2,30%	2,28%	(2)	553	77			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	2.068	1,11%	1,30%	1,16%	(254)	241	(116)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	21.982	21.878	236	(104)	(880)	-3,87%	(3.023)	-12,14%	32.883	66,53%	(11.005)
3	Deposito	2.060	2.215	1.856	1.856	360	0	(359)	-16,20%	(204)	-9,89%	2.315	80,19%	(459)
	Total	26.961	24.974	23.838	23.734	596	(104)	(1.239)	-4,96%	(3.227)	-11,97%	35.198	67,43%	(11.463)
	CASA	24.901	22.758	21.982	21.878	236	(104)	(880)	-3,87%	(3.023)	-12,14%	32.883	66,53%	(11.005)
	(%) CASA	92,36%	91,13%	92,21%	92,18%									
	FDR	86,03%	85,73%	88,30%	88,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.144	2.159		15	186	9,45%	225	11,61%	-	0,00%	2.159
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.934	1.972	2.144	2.159		15	186	9,45%	225	11,61%	-	0,00%	2.159
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	-	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	21.409	21.049	340	200	-140	-168	-360	-2.145	560	25.934	81,16%	(4.885)
	KUR	21.361	20.243	19.925	340	200	-140	-127	-318	-1.436	518	23.964	83,15%	(4.039)
	Non KUR	1.833	1.166	1.124	-	-	0	-41	-42	-709	42	1.970	57,04%	(846)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	21.049	340	200	-140	-168	-360	-2.145	560	25.934	81,16%	(4.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	848	860	3.085	2,98%	4,02%	14,65%	2.225	2.393	2.237			
	KUR	472	484	504	2.864	2,21%	2,49%	14,37%	2.359	2.391	2.380			
	Non KUR	220	364	356	221	11,98%	30,53%	19,66%	(135)	1	(143)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	3.085	2,98%	4,02%	14,65%	2.225	2.393	2.237	5,94%	59,44%	-8,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	556	495	835	0,77%	2,31%	3,97%	340	657	279			
	KUR	161	460	401	485	0,75%	1,98%	2,43%	84	324	25			
	Non KUR	17	96	94	350	0,91%	8,07%	31,15%	256	333	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	835	0,77%	2,31%	3,97%	340	657	279	25,89%	-552,57%	21,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	394	409	40	15	(25)	-5,83%	(480)	-53,98%	888	46,02%	(480)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	394	409	40	15	(25)	-5,83%	(480)	-53,98%	888	46,02%	(480)
	CASA	888	434	394	409	40	15	(25)	-5,83%	(480)	-53,98%	888	46,02%	(480)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	333	333	13	0	260	356,56%	32	10,47%	302	110,47%	32
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		302	73	333	333	13	0	260	356,56%	32	10,47%	302	110,47%	32
CASA		302	73	333	333	13	0	260	356,56%	32	10,47%	302	110,47%	32
(% ) CASA		100,00%	100,00%	100,00%	100,00%									
FDR		0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan		-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25	Growth (1-23 Oct'25)						Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	#DIV/0!	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0	0,00%	0
2	Tabungan	3.509	820	51	58	183	7	(761)	-92,87%	(3.451)	-98,34%		6.296	0,93%	(6.238)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!		94	0,00%	(94)
	Total	3.509	820	51	58	183	7	(761)	-92,87%	(3.451)	-98,34%		6.391	0,91%	(6.332)
	CASA	3.509	820	51	58	183	7	(761)	-92,87%	(3.451)	-98,34%		6.296	0,93%	(6.238)
	(%) CASA	100,00%	100,00%	100,00%	100,00%										
	FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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