

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	340.220	330.604	(6.952)	(9.617)	(23.881)	-6,74%	15.632	4,96%	450.944	73,31%	(120.340)
2	Tabungan	2.242.130	2.382.025	2.320.644	2.329.301	(93)	8.657	(52.724)	-2,21%	87.170	3,89%	2.474.610	94,13%	(145.309)
3	Deposito	2.798.677	2.330.807	3.080.636	3.051.250	(587.150)	(29.386)	720.443	30,91%	252.574	9,02%	2.810.906	108,55%	240.344
Total		5.355.779	5.067.317	5.741.500	5.711.154	(594.195)	(30.346)	643.838	12,71%	355.376	6,64%	5.736.460	99,56%	(25.305)
CASA		2.557.102	2.736.509	2.660.864	2.659.904	(7.045)	(960)	(76.605)	-2,80%	102.802	4,02%	2.925.554	90,92%	(265.649)
(% CASA)		47,74%	54,00%	46,34%	46,57%									
FDR		47,52%	57,34%	50,74%	51,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	106.322	105.981		(341)	3.424	3,34%	(7.676)	-6,75%	146.110	72,54%	(40.129)
2	Giro ISE	31.184	22.084	22.626	22.774		148	689	3,12%	(8.410)	-26,97%	50.850	44,79%	(28.076)
3	Tabungan ISE	59.057	61.141	64.364	63.875		(489)	2.735	4,47%	4.818	8,16%	63.572	100,48%	303
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	202.422	-	1.150	1.150	-194	-607	14.212	1.757	227.888	88,82%	(25.467)
	Linkage	19.369	18.269	18.269	-	-	-	-149	0	-1.099	-	36.648	49,85%	(18.379)
	Non-Linkage	168.841	184.759	184.152	-	1.150	1.150	-45	-607	15.312	1.757	191.240	96,29%	(7.088)
	• Local Champion	162.434	175.114	174.567	-	1.150	1.150	764	-547	12.133	1.697	173.053	100,87%	1.514
	• Value Chain	6.407	9.645	9.585	-	-	-	-809	-60	3.179	60	18.187	52,71%	(8.601)
2	MBG	159.435	190.490	189.569	1.365	130	-1.235	2.648	-921	30.134	1.051	200.150	94,71%	(10.581)
	KUR	151.599	180.617	179.795	1.290	130	-1.160	2.039	-822	28.197	952	190.276	94,49%	(10.481)
	Non KUR	7.836	9.873	9.774	75	-	-75	610	-100	1.938	100	9.874	98,98%	(100)
3	PWG	252.400	388.637	402.900	33.419	38.995	5.576	26.609	14.263	150.500	24.732	409.178	98,47%	(6.278)
	Cilem	111.797	214.823	224.802	11.953	17.011	5.059	17.569	9.979	113.005	7.033	237.341	94,72%	(12.539)
	Gadai	140.603	173.814	178.098	21.466	21.983	517	9.039	4.285	37.495	17.699	171.837	103,64%	6.261
4	CFG	1.944.791	2.123.646	2.118.476	21.088	17.130	-3.958	25.579	-5.170	173.685	22.300	2.166.943	97,76%	(48.466)
	CF 1	376.842	389.452	387.598	1.962	1.310	-651	-1.567	-1.854	10.756	3.164	414.571	93,49%	(26.973)
	Total Griya	311.852	318.531	315.812	1.703	220	-1.483	0	-2.041	3.960	2.261	330.875	95,45%	(15.063)
	• Total Non Program	308.347	313.763	311.732	1.703	220	-1.483	-1.919	-2.031	3.385	2.251	316.750	98,42%	(5.018)
	• Program	3.505	4.090	4.080	-	-	0	-32	-10	575	10	14.125	28,88%	(10.045)
	Oto	64.990	71.600	71.786	259	1.090	831	-1.567	187	6.796	904	83.696	85,77%	(11.910)
	CF 2	1.567.950	1.734.194	1.730.878	19.127	15.820	-3.307	27.147	-3.316	162.929	19.136	1.752.371	98,77%	(21.493)
	Mitraguna & Others	1.383.782	1.541.098	1.539.570	17.602	15.554	-2.048	25.103	-1.527	155.789	17.081	1.552.088	99,19%	(12.518)
	Pensium	184.168	193.097	191.308	1.525	266	-1.259	2.043	-1.788	7.140	2.054	200.283	95,52%	(8.975)
Total Pembiayaan		2.544.835	2.905.802	2.913.367	55.872	57.405	1.533	54.642	7.565	368.532	49.840	3.004.159	96,98%	(90.792)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	1.339	0,67%	0,00%	0,66%	1.339	72	480			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	1.207	0,75%	0,00%	0,66%	1.207	(60)	348			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	15.335	2,17%	2,73%	8,09%	10.143	11.882	10.143			
	KUR	2.876	4.782	4.782	14.219	1,90%	2,65%	7,91%	9.437	11.343	9.437			
	Non KUR	577	411	411	1.116	7,36%	4,16%	11,42%	706	540	706			
3	PWG	-	35	35	11.880	0,00%	0,01%	2,95%	11.845	11.880	11.845			
	Cilem	-	-	-	6.549	0,00%	0,00%	2,91%	6.549	6.549	6.549			
	Gadai	-	35	35	5.331	0,00%	0,02%	2,99%	5.295	5.331	5.295			
4	CFG	19.268	20.967	23.212	49.531	0,99%	1,09%	2,34%	26.319	30.263	28.564			
	CF 1	8.041	7.521	9.455	19.551	2,13%	2,43%	5,04%	10.096	11.510	12.030			
	Total Griya	6.972	6.480	7.025	13.375	2,24%	2,21%	4,24%	6.350	6.403	6.895			
	Oto	1.069	1.041	2.430	6.176	1,64%	3,39%	8,60%	3.746	5.107	5.136			
	CF 2	11.227	13.447	13.757	29.980	0,72%	0,79%	1,73%	16.223	18.753	16.533			
	Mitraguna & Others	11.107	12.744	13.302	27.938	0,80%	0,86%	1,81%	14.636	16.832	15.195			
	Pensium	120	703	455	2.041	0,07%	0,24%	1,07%	1.587	1.921	1.338			
Total Pembiayaan		23.988	27.054	28.439	78.084	0,94%	0,98%	2,68%	49.645	54.096	51.031	0,93%	65,24%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,86%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,24%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.944	1,80%	0,89%	1,03%	249	(919)	99			
	KUR	1.760	1.264	1.181	1.385	1,16%	0,65%	0,77%	204	(375)	121			
	Non KUR	1.104	582	515	560	14,08%	5,21%	5,73%	45	(544)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	22.686	0,93%	1,00%	1,07%	1.505	4.563	(20)			
	CF 1	5.476	7.813	6.060	6.491	1,45%	1,56%	1,67%	432	1.016	(1.322)			
	Total Griya	4.795	7.030	5.611	6.042	1,54%	1,77%	1,91%	432	1.248	(988)			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.195	0,81%	0,87%	0,94%	1.073	3.547	1.302			
	Mitraguna & Others	12.330	14.676	14.664	15.737	0,89%	0,95%	1,02%	1.073	3.407	1.061			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	32.448	1,18%	1,06%	1,11%	1.753	2.440	896	0,96%	13,73%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	53.781	49.349	3.622	(4.433)	(8.633)	-14,89%	(30.815)	-38,44%	96.831	50,96%	(47.482)
2	Tabungan	392.786	392.618	378.258	378.772	(984)	515	(13.846)	-3,53%	(14.013)	-3,57%	421.235	89,92%	(42.462)
3	Deposito	233.260	236.507	228.156	228.161	19.773	5	(8.346)	-3,53%	(5.099)	-2,19%	234.759	97,19%	(6.598)
	Total	706.209	687.106	660.195	656.282	22.411	(3.913)	(30.824)	-4,49%	(49.927)	-7,07%	752.825	87,18%	(96.543)
	CASA	472.950	450.600	432.039	428.121	2.639	(3.918)	(22.479)	-4,99%	(44.829)	-9,48%	518.066	82,64%	(89.945)
	(%) CASA	66,97%	65,58%	65,44%	65,23%									
	FDR	69,41%	76,25%	79,33%	79,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	24.982	24.203	23.362	(841)	(1.620)	-6,48%	(2.963)	-11,26%	-	0,00%	23.362
2	Giro ISE	3.901	4.202	3.997	4.002	5	(200)	-4,75%	101	2,60%		0,00%	4.002
3	Tabungan ISE	13.925	15.280	14.706	13.860	(846)	(1.420)	-9,29%	(65)	-0,47%		0,00%	13.860
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	135	136	136	0	1	0,74%	8	6,25%		0,00%	136

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	89.564	-	-	0	2.095	-851	-4.161	851	104.928	85,36%	(15.365)
	Linkage	4.522	3.483	3.483	-	-	-	-121	0	-1.039	-	9.401	37,05%	(5.918)
	Non-Linkage	89.203	86.932	86.081	-	-	0	2.215	-851	-3.122	851	95.527	90,11%	(9.446)
	• Local Champion	87.849	85.900	85.049	-	-	0	2.252	-851	-2.800	851	90.848	93,62%	(5.799)
	• Value Chain	1.354	1.032	1.032	-	-	-	-36	0	-322	-	4.680	22,05%	(3.648)
2	MBG	44.762	42.277	42.093	-	-	0	-626	-184	-2.669	184	46.210	91,09%	(4.117)
	KUR	42.954	39.996	39.843	-	-	0	-657	-154	-3.112	154	44.413	89,71%	(4.571)
	Non KUR	1.808	2.280	2.250	-	-	0	31	-30	442	30	1.797	125,23%	453
3	PWG	25.216	34.568	36.590	1.690	4.746	3.056	2.117	2.022	11.374	2.724	41.584	87,99%	(4.994)
	Cilem	10.119	16.909	17.588	680	1.363	682	1.092	679	7.469	684	23.828	73,81%	(6.241)
	Gadai	15.098	17.660	19.002	1.010	3.383	2.374	1.026	1.343	3.905	2.041	17.756	107,02%	1.247
4	CFG	326.493	356.665	355.491	6.035	3.914	-2.121	5.091	-1.174	28.998	5.088	345.001	103,04%	10.490
	CF 1	44.529	52.411	52.150	412	-	-412	-661	-261	7.621	261	46.681	111,72%	5.469
	Total Griya	33.717	42.875	42.720	412	-	-412	0	-155	9.003	155	34.213	124,87%	8.508
	• Total Non Program	33.717	42.875	42.720	412	-	-412	-55	-155	9.003	155	34.213	124,87%	8.508
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	9.430	-	-	0	-661	-106	-1.382	106	12.469	75,63%	(3.039)
	CF 2	281.964	304.255	303.341	5.623	3.914	-1.709	5.752	-914	21.377	4.828	298.319	101,68%	5.022
	Mitraguna & Others	268.245	286.771	286.010	5.623	3.914	-1.709	5.737	-761	17.765	4.675	283.479	100,89%	2.531
	Pensiun	13.719	17.484	17.331	-	-	0	15	-153	3.612	153	14.840	116,78%	2.491
	Total Pembiayaan	490.195	523.925	523.738	7.725	8.660	935	8.678	-187	33.542	8.847	537.723	97,40%	(13.985)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	101	0,31%	0,00%	0,11%	101	(192)	(161)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	101	0,33%	0,00%	0,12%	101	(192)	(161)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	4.923	1,23%	2,59%	11,70%	3.829	4.372	3.232			
	KUR	550	1.374	1.094	4.532	1,28%	2,74%	11,38%	3.438	3.982	3.158			
	Non KUR	-	317	-	391	0,00%	0,00%	17,36%	391	391	74			
3	PWG	-	-	-	884	0,00%	0,00%	2,42%	884	884	884			
	Cilem	-	-	-	445	0,00%	0,00%	2,53%	445	445	445			
	Gadai	-	-	-	439	0,00%	0,00%	2,31%	439	439	439			
4	CFG	5.180	4.480	4.311	7.928	1,59%	1,21%	2,23%	3.617	2.747	3.448			
	CF 1	174	238	45	2.501	0,39%	0,09%	4,80%	2.456	2.327	2.263			
	Total Griya	174	238	45	2.013	0,52%	0,11%	4,71%	1.968	1.839	1.775			
	Oto	-	-	-	488	0,00%	0,00%	5,17%	488	488	488			
	CF 2	5.006	4.242	4.266	5.427	1,78%	1,40%	1,79%	1.161	420	1.185			
	Mitraguna & Others	5.006	4.242	4.266	5.427	1,87%	1,49%	1,90%	1.161	420	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	13.836	1,23%	1,03%	2,64%	8.430	7.812	7.404	0,48%	81,75%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,19%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,24%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	223	1,56%	0,41%	0,53%	48	(476)	132			
	KUR	609	91	175	223	1,42%	0,44%	0,56%	48	(386)	132			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.953	4.224	4.224	1,35%	1,18%	1,19%	-	(195)	(729)			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.953	4.224	4.224	1,42%	1,39%	1,39%	-	217	(729)			
	Mitraguna & Others	4.007	4.953	4.224	4.224	1,49%	1,47%	1,48%	-	217	(729)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.513	1,21%	1,04%	1,05%	48	(425)	(351)	0,67%	36,75%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	14.497	13.687	(1.080)	(810)	(353)	-2,51%	(4.439)	-24,49%	31.280	43,76%	(17.593)
2	Tabungan	237.991	245.090	245.139	246.982	1.247	1.843	1.892	0,77%	8.990	3,78%	260.312	94,88%	(13.331)
3	Deposito	192.383	207.446	178.289	178.296	3.855	7	(29.150)	-14,05%	(14.087)	-7,32%	193.568	92,11%	(15.272)
	Total	448.500	466.575	437.925	438.965	4.022	1.040	(27.611)	-5,92%	(9.536)	-2,13%	485.161	90,48%	(46.196)
	CASA	256.117	259.129	259.636	260.668	167	1.033	1.539	0,59%	4.552	1,78%	291.593	89,39%	(30.924)
	(%) CASA	57,11%	55,54%	59,29%	59,38%									
	FDR	54,70%	56,63%	60,21%	60,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	13.047	12.917		(130)	(22)	-0,17%	1.278	10,98%	-	0,00%	12.917
2	Giro ISE	2.314	3.509	3.383	3.401		18	(107)	-3,06%	1.087	46,98%	-	0,00%	3.401
3	Tabungan ISE	1.452	1.558	1.791	1.643		(148)	85	5,45%	191	13,14%	-	0,00%	1.643
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%	-	0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%	-	0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	17.901	-	-	0	-1.242	-829	322	829	25.827	69,31%	(7.926)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	17.901	-	-	0	-1.242	-829	322	829	22.235	80,51%	(4.334)
	• Local Champion	16.492	18.329	17.500	-	-	0	-541	-829	1.008	829	18.700	93,58%	(1.200)
	• Value Chain	1.087	401	401	-	-	-	-701	0	-686	-	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	38.986	400	-	-400	-684	-390	717	390	47.460	82,15%	(8.474)
	KUR	37.787	38.777	38.397	400	-	-400	-663	-380	609	380	46.374	82,80%	(7.977)
	Non KUR	483	600	590	-	-	0	-21	-10	107	10	1.086	54,30%	(496)
3	PWG	15.859	30.257	32.124	4.292	3.725	-567	3.307	1.867	16.265	1.858	31.432	102,20%	692
	Cilem	7.657	16.691	18.234	1.182	2.254	1.072	2.162	1.543	10.577	710	19.488	93,56%	(1.254)
	Gadai	8.201	13.567	13.890	3.110	1.471	-1.640	1.145	323	5.689	1.148	11.944	116,30%	1.946
4	CFG	173.601	175.870	174.672	489	710	221	1.896	-1.198	1.071	1.908	189.734	92,00%	(15.062)
	CF 1	81.382	71.438	71.085	259	-	-259	-132	-353	-10.297	353	83.224	85,41%	(12.139)
	Total Griya	77.096	67.237	66.943	-	-	0	0	-294	-10.153	294	77.619	86,25%	(10.676)
	• Total Non Program	77.096	67.237	66.943	-	-	0	-2.182	-294	-10.153	294	77.619	86,25%	(10.676)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	4.142	259	-	-259	-132	-59	-144	59	5.605	73,89%	(1.463)
	CF 2	92.219	104.432	103.587	230	710	480	2.028	-845	11.368	1.555	106.509	97,26%	(2.922)
	Mitraguna & Others	90.304	99.345	98.526	230	710	480	2.056	-819	8.222	1.529	103.410	95,28%	(4.884)
	Pensiun	1.915	5.087	5.061	-	-	0	-28	-26	3.146	26	3.099	163,30%	1.962
	Total Pembiayaan	245.309	264.233	263.683	5.181	4.435	-746	3.278	-550	18.374	4.984	294.452	89,55%	(30.769)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	1.271	2.248	3.049	3,78%	5,71%	7,82%	801	1.604	1.778			
	KUR	1.433	1.144	2.078	2.880	3,79%	5,36%	7,50%	802	1.446	1.736			
	Non KUR	12	127	170	169	2,54%	28,34%	28,72%	(1)	157	43			
3	PWG	-	-	-	680	0,00%	0,00%	2,12%	680	680	680			
	Cilem	-	-	-	626	0,00%	0,00%	3,43%	626	626	626			
	Gadai	-	-	-	54	0,00%	0,00%	0,39%	54	54	54			
4	CFG	3.497	2.846	2.932	2.944	2,01%	1,67%	1,69%	12	(553)	98			
	CF 1	3.310	2.577	2.801	2.662	4,07%	3,92%	3,74%	(140)	(648)	84			
	Total Griya	3.310	2.471	2.698	2.253	4,29%	4,01%	3,37%	(445)	(1.057)	(218)			
	Oto	-	106	103	409	0,00%	2,46%	9,88%	306	409	303			
	CF 2	187	269	130	282	0,20%	0,12%	0,27%	152	95	14			
	Mitraguna & Others	187	269	130	89	0,21%	0,13%	0,09%	(41)	(98)	(179)			
	Pensiun	-	-	-	193	0,00%	0,00%	3,81%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	6.673	2,10%	1,96%	2,53%	1.494	1.520	2.557	0,39%	84,45%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	712	345	345	0,18%	0,88%	0,89%	-	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,72%	-	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	11,90%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	6.609	4.928	5.342	1,44%	2,80%	3,06%	414	2.846	(1.267)			
	CF 1	2.172	4.229	2.812	3.226	2,67%	3,94%	4,54%	414	1.054	(1.003)			
	Total Griya	2.172	4.229	2.812	3.226	2,82%	4,18%	4,82%	414	1.054	(1.003)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.380	2.116	2.116	0,35%	2,03%	2,04%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,15%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.687	1,45%	2,00%	2,16%	414	2.130	(1.634)	0,47%	78,36%	-1,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.211	1.153	118	(58)	(366)	-24,10%	(205)	-15,11%	8.682	13,29%	(7.529)
2	Tabungan	139.020	140.237	135.907	136.977	20	1.070	(3.260)	-2,32%	(2.043)	-1,47%	151.541	90,39%	(14.564)
3	Deposito	91.332	79.357	79.854	78.907	494	(947)	(450)	-0,57%	(12.425)	-13,60%	91.991	85,78%	(13.083)
	Total	231.711	221.114	216.972	217.038	632	66	(4.076)	-1,84%	(14.673)	-6,33%	252.214	86,05%	(35.176)
	CASA	140.379	141.757	137.118	138.130	138	1.013	(3.627)	-2,56%	(2.248)	-1,60%	160.223	86,21%	(22.093)
	(%) CASA	60,58%	64,11%	63,20%	63,64%									
	FDR	52,09%	62,72%	64,07%	64,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	3.080	3.328		249	(1.169)	-26,00%	556	20,04%	-	0,00%	3.328
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	2.976	3.225		249	(1.169)	-26,61%	556	20,84%		0,00%	3.225
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	86	88	88		0	2	2,33%	4	4,76%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	319	-	-	0	-13	0	-1.095	-	1.415	22,56%	(1.095)
	Linkage	189	159	159	-	-	-	-4	0	-30	-	189	83,99%	(30)
	Non-Linkage	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Local Champion	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.415	-	-	0	113	-7	4.415	7	3.197	138,09%	1.218
	KUR	-	3.874	3.872	-	-	0	-36	-3	3.872	3	3.046	127,13%	826
	Non KUR	-	548	543	-	-	0	149	-4	543	4	152	358,08%	392
3	PWG	10.318	19.042	20.037	2.032	1.790	-242	2.067	995	9.719	795	20.384	98,30%	(347)
	Cilem	4.275	11.205	11.801	1.014	999	-15	1.688	596	7.526	403	13.572	86,95%	(1.771)
	Gadai	6.043	7.838	8.236	1.017	791	-227	379	398	2.193	392	6.812	120,91%	1.424
4	CFG	108.966	114.891	114.244	-	600	600	1.832	-647	5.279	1.247	124.853	91,50%	(10.609)
	CF 1	22.575	23.290	22.413	-	-	0	-132	-877	-162	877	25.531	87,79%	(3.118)
	Total Griya	18.510	18.455	17.649	-	-	0	0	-806	-861	806	20.159	87,55%	(2.510)
	• Total Non Program	18.168	17.958	17.153	-	-	0	-199	-805	-1.016	805	18.782	91,32%	(1.630)
	• Program	342	497	497	-	-	0	-2	-1	155	1	1.377	36,07%	(880)
	Oto	4.065	4.835	4.764	-	-	0	-132	-71	699	71	5.372	88,68%	(608)
	CF 2	86.390	91.601	91.831	-	600	600	1.964	230	5.441	370	99.322	92,46%	(7.491)
	Mitraguna & Others	53.276	60.516	60.953	-	600	600	2.213	437	7.677	163	65.035	93,72%	(4.082)
	Pensiun	33.115	31.085	30.878	-	-	0	-249	-207	-2.236	207	34.287	90,06%	(3.409)
	Total Pembiayaan	120.698	138.675	139.015	2.032	2.390	358	3.999	341	18.317	2.049	149.849	92,77%	(10.834)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	118	-	378	0,00%	0,00%	1,89%	378	378	260			
	Cilem	-	118	-	263	0,00%	0,00%	2,23%	263	263	145			
	Gadai	-	-	-	115	0,00%	0,00%	1,39%	115	115	115			
4	CFG	438	1.949	2.664	3.794	0,40%	2,32%	3,32%	1.130	3.356	1.845			
	CF 1	438	1.427	1.437	1.651	1,94%	6,17%	7,37%	214	1.212	224			
	Total Griya	438	1.277	1.286	1.344	2,37%	6,97%	7,61%	58	905	67			
	Oto	-	150	151	307	0,00%	3,13%	6,45%	156	307	157			
	CF 2	-	521	1.227	2.143	0,00%	1,34%	2,33%	916	2.143	1.622			
	Mitraguna & Others	-	521	1.227	1.531	0,00%	2,03%	2,51%	304	1.531	1.009			
	Pensiun	-	-	-	613	0,00%	0,00%	1,98%	613	613	613			
	Total Pembiayaan	438	2.066	2.664	4.172	0,36%	1,92%	3,00%	1.508	3.734	2.106	1,49%	50,20%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	784	784	0,48%	0,68%	0,69%	-	259	0			
	CF 1	397	542	542	542	1,76%	2,33%	2,42%	-	145	-			
	Total Griya	397	542	542	542	2,14%	2,94%	3,07%	-	145	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	241	0,15%	0,26%	0,26%	-	114	0			
	Mitraguna & Others	20	241	241	241	0,04%	0,40%	0,40%	-	221	0			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	784	1,19%	0,57%	0,56%	-	(654)	0	0,25%	56,44%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	77.773	77.952	(28.699)	178	1.030	1,34%	4.970	6,81%	85.940	90,71%	(7.988)
2	Tabungan	196.862	211.461	198.987	200.860	5.677	1.873	(10.601)	-5,01%	3.999	2,03%	219.189	91,64%	(18.329)
3	Deposito	1.160.939	721.302	1.469.004	1.470.592	(601.127)	1.588	749.290	103,88%	309.653	26,67%	1.162.123	126,54%	308.469
	Total	1.430.782	1.009.685	1.745.765	1.749.404	(624.148)	3.639	739.719	73,26%	318.622	22,27%	1.467.252	119,23%	282.152
	CASA	269.843	288.383	276.761	278.812	(23.022)	2.052	(9.571)	-3,32%	8.969	3,32%	305.129	91,38%	(26.317)
	(%) CASA	18,86%	28,56%	15,85%	15,94%									
	FDR	15,38%	25,43%	14,74%	14,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.843	10.913		70	2.790	34,34%	1.835	20,21%	-	0,00%	10.913
2	Giro ISE	2.308	2.084	2.406	2.406		0	322	15,45%	98	4,25%	-	0,00%	2.406
3	Tabungan ISE	1.370	1.740	4.137	4.207		70	2.468	141,85%	2.837	207,00%	-	0,00%	4.207
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300
5	CIF ISE	58	66	67	67		0	1	1,52%	9	15,52%	-	0,00%	67

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	21.846	-	-	0	-354	-11	1.715	11	29.583	73,84%	(7.738)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	21.846	-	-	0	-354	-11	1.715	11	25.467	85,78%	(3.621)
	• Local Champion	18.621	20.539	20.527	-	-	0	-315	-11	1.906	11	21.151	97,05%	(624)
	• Value Chain	1.509	1.318	1.318	-	-	-	-39	0	-191	-	4.315	30,55%	(2.997)
2	MBG	53.102	55.398	55.229	340	100	-240	424	-169	2.127	269	62.758	88,00%	(7.530)
	KUR	50.813	53.802	53.658	340	100	-240	300	-144	2.845	244	59.899	89,58%	(6.241)
	Non KUR	2.289	1.595	1.571	-	-	0	124	-25	-718	25	2.859	54,94%	(1.288)
3	PWG	17.782	23.855	24.492	2.203	2.920	717	2.429	637	6.710	2.284	31.165	78,59%	(6.673)
	Cilem	6.518	15.257	15.458	1.045	815	-229	1.829	201	8.940	615	18.491	83,60%	(3.033)
	Gadai	11.264	8.598	9.034	1.159	2.105	946	600	436	-2.230	1.669	12.674	71,28%	(3.640)
4	CFG	129.053	155.657	155.793	2.792	2.440	-352	3.959	136	26.740	2.304	155.649	100,09%	144
	CF 1	19.758	17.952	17.846	-	-	0	-165	-106	-1.912	106	32.065	55,66%	(14.218)
	Total Griya	14.572	13.113	13.067	-	-	0	0	-46	-1.504	46	25.559	51,13%	(12.492)
	• Total Non Program	11.408	10.206	10.169	-	-	0	-177	-37	-1.240	37	12.811	79,37%	(2.643)
	• Program	3.163	2.907	2.899	-	-	0	-26	-8	-264	8	12.748	22,74%	(9.849)
	Oto	5.186	4.839	4.779	-	-	0	-165	-60	-407	60	6.505	73,46%	(1.726)
	CF 2	109.295	137.705	137.947	2.792	2.440	-352	4.123	242	28.652	2.198	123.585	111,62%	14.362
	Mitraguna & Others	90.925	119.063	119.660	2.698	2.440	-258	3.625	597	28.736	1.843	104.031	115,02%	15.629
	Pensiun	18.370	18.642	18.287	94	-	-94	499	-355	-84	355	19.554	93,52%	(1.267)
	Total Pembiayaan	220.067	256.766	257.359	5.335	5.460	125	6.458	593	37.293	4.867	279.155	92,19%	(21.796)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.261	1.624	4.918	0,85%	2,93%	8,91%	3.294	4.467	3.657			
	KUR	163	1.084	1.506	4.747	0,32%	2,80%	8,85%	3.241	4.585	3.664			
	Non KUR	289	178	118	171	12,61%	7,40%	10,87%	53	(118)	(7)			
3	PWG	-	-	-	947	0,00%	0,00%	3,87%	947	947	947			
	Cilem	-	-	-	429	0,00%	0,00%	2,78%	429	429	429			
	Gadai	-	-	-	518	0,00%	0,00%	5,73%	518	518	518			
4	CFG	1.759	576	541	1.755	1,36%	0,35%	1,13%	1.213	(5)	1.179			
	CF 1	1.212	576	541	1.103	6,14%	3,01%	6,18%	562	(110)	527			
	Total Griya	1.052	576	541	1.103	7,22%	4,13%	8,44%	562	51	527			
	Oto	161	-	-	-	3,10%	0,00%	0,00%	-	(161)	-			
	CF 2	547	-	-	652	0,50%	0,00%	0,47%	652	105	652			
	Mitraguna & Others	547	-	-	652	0,60%	0,00%	0,54%	652	105	652			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	7.620	1,00%	0,84%	2,96%	5.455	5.409	5.783	2,22%	25,05%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	908	904	1.055	2,88%	1,63%	1,91%	151	(476)	147			
	KUR	855	457	460	615	1,68%	0,85%	1,15%	156	(239)	158			
	Non KUR	677	451	444	440	29,56%	27,85%	28,00%	(4)	(237)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	501	499	519	0,59%	0,32%	0,33%	19	(243)	18			
	CF 1	321	481	480	499	1,63%	2,67%	2,80%	19	178	18			
	Total Griya	321	481	480	499	2,20%	3,66%	3,82%	19	178	18			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.409	1.403	1.574	1,11%	0,55%	0,61%	170	(875)	165	1,63%	-166,51%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	8.672	7.873	(2.608)	(799)	125	1,62%	(1.623)	-17,09%	14.967	52,60%	(7.094)
2	Tabungan	99.410	116.831	113.317	113.000	25.825	(317)	(3.831)	-3,28%	13.589	13,67%	108.765	103,89%	4.235
3	Deposito	64.192	61.368	61.616	61.616	141	0	248	0,40%	(2.576)	-4,01%	64.684	95,26%	(3.068)
	Total	173.097	185.945	183.605	182.488	23.358	(1.116)	(3.457)	-1,86%	9.391	5,43%	188.416	96,85%	(5.927)
	CASA	108.906	124.578	121.989	120.872	23.217	(1.116)	(3.705)	-2,97%	11.967	10,99%	123.732	97,69%	(2.860)
	(%) CASA	62,92%	67,00%	66,44%	66,24%									
	FDR	57,60%	62,98%	64,77%	65,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	12.944	13.035		92	1.074	8,98%	(268)	-2,02%	-	0,00%	13.035
2	Giro ISE	6.014	3.248	5.452	5.521		69	2.273	69,98%	(492)	-8,19%	-	0,00%	5.521
3	Tabungan ISE	6.490	7.913	6.692	6.714		23	(1.199)	-15,15%	224	3,45%	-	0,00%	6.714
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%	-	0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%	-	0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.973	-	-	0	-131	0	5.973	-	0	0,00%	5.973
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.973	-	-	0	-131	0	5.973	-	0	0,00%	5.973
	• Local Champion	-	2.088	2.088	-	-	0	-102	0	2.088	-	0	0,00%	2.088
	• Value Chain	-	3.885	3.885	-	-	-	-29	0	3.885	-	0	0,00%	3.885
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	35.764	3.137	4.153	1.016	2.299	1.022	12.035	3.131	30.383	117,71%	5.381
	Cilem	8.075	15.687	16.568	683	1.299	615	1.453	881	8.493	418	12.616	131,33%	3.952
	Gadai	15.654	19.055	19.196	2.453	2.854	401	845	141	3.542	2.713	17.767	108,04%	1.429
4	CFG	75.933	76.399	77.192	105	1.151	1.046	-973	793	1.259	358	84.523	91,33%	(7.331)
	CF 1	16.979	16.374	16.329	-	-	0	-84	-45	-651	45	18.164	89,90%	(1.835)
	Total Griya	15.306	14.189	14.168	-	-	0	0	-21	-1.138	21	15.742	90,00%	(1.574)
	• Total Non Program	15.306	14.189	14.168	-	-	0	-210	-21	-1.138	21	15.742	90,00%	(1.574)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.161	-	-	0	-84	-25	487	25	2.422	89,22%	(261)
	CF 2	58.954	60.025	60.863	105	1.151	1.046	-889	838	1.909	313	66.359	91,72%	(5.496)
	Mitraguna & Others	51.295	53.140	54.077	105	1.151	1.046	-828	937	2.782	214	58.029	93,19%	(3.952)
	Pensiun	7.658	6.884	6.785	-	-	0	-62	-99	-873	99	8.330	81,46%	(1.544)
	Total Pembiayaan	99.702	117.114	118.929	3.242	5.304	2.062	1.195	1.814	19.227	3.489	114.946	103,47%	3.983

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	20	-	994	0,00%	0,00%	2,78%	994	994	973			
	Cilem	-	20	-	618	0,00%	0,00%	3,73%	618	618	598			
	Gadai	-	-	-	375	0,00%	0,00%	1,95%	375	375	375			
4	CFG	315	353	443	1.289	0,41%	0,58%	1,67%	845	974	936			
	CF 1	-	240	260	583	0,00%	1,59%	3,57%	324	583	343			
	Total Griya	-	240	238	336	0,00%	1,68%	2,37%	98	336	95			
	Oto	-	-	22	247	0,00%	0,99%	11,45%	226	247	247			
	CF 2	315	112	184	705	0,53%	0,31%	1,16%	522	391	593			
	Mitraguna & Others	315	112	184	705	0,61%	0,35%	1,30%	522	391	593			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	2.282	0,32%	0,38%	1,92%	1.839	1.968	1.909	1,94%	-1,19%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	623	620	616	0,90%	0,81%	0,80%	(4)	(66)	(7)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	623	620	616	1,07%	1,03%	1,01%	(4)	(14)	(7)			
	Mitraguna & Others	630	623	620	616	1,23%	1,17%	1,14%	(4)	(14)	(7)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	616	0,72%	0,53%	0,52%	(4)	(105)	(7)	0,26%	49,72%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.453	2.296	(260)	(157)	(3.258)	-58,66%	(1.213)	-34,56%	8.003	28,69%	(5.708)
2	Tabungan	88.498	84.028	78.425	78.428	2.791	3	(5.600)	-6,66%	(10.069)	-11,38%	96.182	81,54%	(17.754)
3	Deposito	50.176	26.346	25.957	25.958	(1.595)	0	(388)	-1,47%	(24.218)	-48,27%	50.580	51,32%	(24.622)
	Total	142.182	115.928	106.836	106.682	936	(154)	(9.246)	-7,98%	(35.500)	-24,97%	154.766	68,93%	(48.084)
	CASA	92.006	89.582	80.878	80.724	2.531	(154)	(8.858)	-9,89%	(11.282)	-12,26%	104.186	77,48%	(23.462)
	(%) CASA	64,71%	77,27%	75,70%	75,67%									
	FDR	46,30%	73,38%	80,12%	80,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	833	824		(9)	(1.846)	-69,14%	(2.433)	-74,70%	-	0,00%	824
2	Giro ISE	705	2.196	136	138		3	(2.057)	-93,70%	(566)	-80,36%		0,00%	138
3	Tabungan ISE	2.552	474	697	685		(11)	211	44,49%	(1.867)	-73,14%		0,00%	685
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.233	4.228	-	-	0	281	-6	4.228	6	3.212	131,64%	1.016
	KUR	-	4.144	4.138	-	-	0	283	-6	4.138	6	3.046	135,88%	1.093
	Non KUR	-	89	89	-	-	0	-2	0	89	-	166	53,86%	(77)
3	PWG	2.349	5.844	6.197	168	433	265	411	352	3.847	81	5.668	109,33%	529
	Cilem	2.349	5.844	6.197	168	433	265	411	352	3.847	81	5.668	109,33%	529
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.173	115	443	328	1.632	186	11.687	257	73.395	102,42%	1.778
	CF 1	26.468	27.937	28.104	-	220	220	-109	166	1.635	54	27.743	101,30%	361
	Total Griya	25.069	24.115	24.307	-	220	220	0	192	-762	28	25.471	95,43%	(1.164)
1	• Total Non Program	25.069	24.115	24.307	-	220	220	-224	192	-762	28	25.471	95,43%	(1.164)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.797	-	-	0	-109	-26	2.397	26	2.272	167,11%	1.525
	CF 2	37.018	47.050	47.069	115	223	108	1.742	19	10.051	204	45.652	103,10%	1.417
	Mitraguna & Others	36.826	46.839	46.863	115	223	108	1.746	24	10.037	199	44.677	104,89%	2.186
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.597	283	876	593	2.324	532	19.761	344	82.274	104,04%	3.323

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	143	0,00%	0,00%	3,38%	143	143	143			
	KUR	-	-	-	143	0,00%	0,00%	3,45%	143	143	143			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	145	0,00%	0,00%	2,35%	145	145	145			
	Cilem	-	-	-	145	0,00%	0,00%	2,35%	145	145	145			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	2.060	1,73%	2,07%	2,74%	507	963	652			
	CF 1	1.097	1.035	1.183	1.536	4,15%	4,23%	5,47%	353	439	501			
	Total Griya	1.097	1.035	1.040	1.394	4,38%	4,31%	5,73%	353	296	358			
	Oto	-	-	143	143	0,00%	3,73%	3,75%	-	143	143			
	CF 2	-	373	370	524	0,00%	0,79%	1,11%	154	524	152			
	Mitraguna & Others	-	373	370	524	0,00%	0,79%	1,12%	154	524	152			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	2.348	1,67%	1,83%	2,74%	795	1.251	940	0,43%	84,48%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	850	840	840	0,19%	1,12%	1,12%	-	720	(10)			
	CF 1	-	831	821	821	0,00%	2,94%	2,92%	-	821	(10)			
	Total Griya	-	831	821	821	0,00%	3,41%	3,38%	-	821	(10)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	19	0,32%	0,04%	0,04%	-	(102)	0			
	Mitraguna & Others	120	19	19	19	0,33%	0,04%	0,04%	-	(102)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	840	0,18%	0,99%	0,98%	-	720	(10)	0,96%	1,71%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	4.123	4.143	638	20	(586)	-12,39%	(133)	-3,11%	12.480	33,20%	(8.337)
2	Tabungan	143.334	167.049	162.257	162.189	3.814	(67)	(4.860)	-2,91%	18.855	13,15%	157.358	103,07%	4.832
3	Deposito	111.952	125.321	110.318	110.227	(9.175)	(90)	(15.093)	-12,04%	(1.725)	-1,54%	112.690	97,81%	(2.463)
	Total	259.563	297.099	276.697	276.560	(4.723)	(138)	(20.540)	-6,91%	16.997	6,55%	282.529	97,89%	(5.969)
	CASA	147.610	171.779	166.380	166.332	4.452	(47)	(5.446)	-3,17%	18.722	12,68%	169.838	97,94%	(3.506)
	(%) CASA	56,87%	57,82%	60,13%	60,14%									
	FDR	26,72%	28,91%	31,05%	31,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.057	2.058		1	(72)	-3,37%	(279)	-11,96%	-	0,00%	2.058
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%	-	0,00%	24
3	Tabungan ISE	2.316	2.105	2.033	2.033		1	(72)	-3,41%	(282)	-12,18%	-	0,00%	2.033
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	107	110	113	113		0	3	2,73%	6	5,61%	-	0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.226	8.204	75	-	-75	1.340	-22	8.010	22	3.371	243,37%	4.833
	KUR	194	7.421	7.402	-	-	-	946	-19	7.208	19	3.205	230,96%	4.197
	Non KUR	-	805	802	75	-	-75	394	-3	802	3	166	482,82%	636
3	PWG	3.438	6.116	6.023	188	159	-29	-61	-92	2.585	251	8.591	70,11%	(2.567)
	Cilem	3.438	6.116	6.023	188	159	-29	-61	-92	2.585	251	8.591	70,11%	(2.567)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	71.087	450	300	-150	900	135	6.124	165	75.712	93,89%	(4.625)
	CF 1	19.068	19.315	19.256	-	-	0	498	-60	188	60	20.447	94,18%	(1.191)
	Total Griya	17.646	16.784	16.773	-	-	0	0	-10	-873	10	18.078	92,78%	(1.304)
	• Total Non Program	17.646	16.784	16.773	-	-	0	-529	-10	-873	10	18.078	92,78%	(1.304)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.482	-	-	0	498	-49	1.061	49	2.369	104,79%	113
	CF 2	45.895	51.637	51.831	450	300	-150	402	195	5.937	105	55.266	93,79%	(3.434)
	Mitraguna & Others	40.397	45.849	46.068	-	300	300	297	219	5.671	81	48.918	94,17%	(2.850)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	85.907	713	459	-254	2.175	21	16.549	438	88.438	97,14%	(2.531)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	228	0,00%	0,00%	2,78%	228	228	228			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	228	0,00%	0,00%	28,41%	228	228	228			
3	PWG	-	19	-	110	0,00%	0,00%	1,83%	110	110	91			
	Cilem	-	19	-	110	0,00%	0,00%	1,83%	110	110	91			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	1.627	1,63%	1,82%	2,29%	334	567	1.310			
	CF 1	648	-	-	565	3,40%	0,00%	2,93%	565	(84)	565			
	Total Griya	648	-	-	499	3,67%	0,00%	2,97%	499	(149)	499			
	Oto	-	-	-	66	0,00%	0,00%	2,64%	66	66	66			
	CF 2	412	317	1.293	1.063	0,90%	2,50%	2,05%	(230)	651	746			
	Mitraguna & Others	412	-	978	749	1,02%	2,13%	1,63%	(228)	338	749			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	1.965	2,63%	1,51%	2,29%	673	141	1.033	0,56%	75,67%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	1.234	2.187	0,41%	1,74%	3,08%	953	1.920	953			
	CF 1	267	869	869	869	1,40%	4,50%	4,51%	-	602	-			
	Total Griya	132	734	734	734	0,75%	4,37%	4,38%	-	602	-			
	Oto	135	135	135	135	9,51%	5,34%	5,45%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,54%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,86%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.781	0,39%	2,13%	3,24%	953	2.513	1.546	2,24%	30,89%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	15.967	14.746	(1.425)	(1.220)	(297)	-1,97%	10.929	286,30%	9.215	160,03%	5.532
2	Tabungan	117.085	112.217	109.967	111.033	2.330	1.066	(1.184)	-1,06%	(6.052)	-5,17%	126.313	87,90%	(15.280)
3	Deposito	49.844	48.537	48.394	48.338	(676)	(56)	(199)	-0,41%	(1.505)	-3,02%	50.329	96,04%	(1.991)
	Total	170.746	175.797	174.328	174.118	229	(211)	(1.679)	-0,96%	3.371	1,97%	185.857	93,68%	(11.739)
	CASA	120.903	127.260	125.934	125.779	905	(155)	(1.480)	-1,16%	4.877	4,03%	135.528	92,81%	(9.749)
	(%) CASA	70,81%	72,39%	72,24%	72,24%									
	FDR	80,42%	78,23%	79,06%	79,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	932	932	0	14	1,54%	(759)	-44,86%	-	0,00%	932	
2	Giro ISE	436	247	248	248	0	1	0,58%	(188)	-43,10%	-	0,00%	248	
3	Tabungan ISE	1.254	671	684	684	0	13	1,89%	(570)	-45,47%	-	0,00%	684	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%	-	0,00%	75	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	20.532	21.249	1.602	1.760	158	782	717	7.700	1.043	20.999	101,19%	250
	Cilem	7.456	10.743	11.378	746	1.000	254	575	635	3.922	365	12.236	92,98%	(859)
	Gadai	6.094	9.789	9.872	855	760	-95	208	83	3.778	677	8.762	112,66%	1.109
4	CFG	119.321	116.995	116.569	-	50	50	505	-426	-2.753	476	130.324	89,44%	(13.756)
	CF 1	15.625	17.605	17.530	-	-	0	-322	-74	1.906	74	17.191	101,97%	339
	Total Griya	13.902	15.414	15.378	-	-	0	0	-36	1.475	36	14.348	107,18%	1.030
	• Total Non Program	13.902	15.414	15.378	-	-	0	-276	-36	1.475	36	14.348	107,18%	1.030
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.153	-	-	0	-322	-38	430	38	2.844	75,71%	(691)
	CF 2	103.696	99.390	99.038	-	50	50	826	-352	-4.658	402	113.133	87,54%	(14.095)
	Mitraguna & Others	94.197	89.853	89.632	-	50	50	737	-221	-4.565	271	102.629	87,34%	(12.996)
	Pensiun	9.499	9.537	9.406	-	-	0	89	-131	-93	131	10.505	89,54%	(1.099)
	Total Pembiayaan	137.307	137.527	137.818	1.602	1.810	208	1.287	291	510	1.519	155.759	88,48%	(17.942)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	921	0,00%	0,00%	4,34%	921	921	921			
	Cilem	-	-	-	242	0,00%	0,00%	2,13%	242	242	242			
	Gadai	-	-	-	679	0,00%	0,00%	6,88%	679	679	679			
4	CFG	1.942	1.297	2.012	3.532	1,63%	1,72%	3,03%	1.519	1.590	2.234			
	CF 1	86	-	209	351	0,55%	1,19%	2,00%	142	265	351			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	209	351	4,99%	9,53%	16,31%	142	265	351			
	CF 2	1.856	1.297	1.803	3.181	1,79%	1,81%	3,21%	1.377	1.325	1.883			
	Mitraguna & Others	1.856	1.297	1.803	2.953	1,97%	2,01%	3,29%	1.150	1.098	1.656			
	Pensiun	-	-	-	227	0,00%	0,00%	2,42%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	4.453	1,41%	1,46%	3,23%	2.441	2.511	3.156	0,36%	88,72%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	748	479	605	0,28%	0,41%	0,52%	126	274	(143)			
	CF 1	300	268	-	-	1,92%	0,00%	0,00%	-	(300)	(268)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	268	-	-	17,42%	0,00%	0,00%	-	(300)	(268)			
	CF 2	31	480	479	605	0,03%	0,48%	0,61%	126	574	125			
	Mitraguna & Others	31	480	479	605	0,03%	0,53%	0,68%	126	574	125			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	605	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-46,31%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	12.956	9.904	9.320	(3.052)	(10.476)	-51,40%	(4.026)	-28,90%	21.404	46,27%	(11.499)
2	Tabungan	118.671	149.789	151.939	152.945	4.855	1.006	3.156	2,11%	34.273	28,88%	131.813	116,03%	21.132
3	Deposito	125.329	123.645	173.497	145.482	1.292	(28.015)	21.837	17,66%	20.153	16,08%	125.971	115,49%	19.511
	Total	257.931	293.814	338.392	308.331	15.467	(30.061)	14.517	4,94%	50.400	19,54%	279.187	110,44%	29.144
	CASA	132.602	170.169	164.895	162.849	14.175	(2.046)	(7.320)	-4,30%	30.247	22,81%	153.216	106,29%	9.633
	(%) CASA	51,41%	57,92%	48,73%	52,82%									
	FDR	59,82%	58,36%	50,77%	55,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.021	4.026		5	(171)	-4,07%	488	13,79%	-	0,00%	4.026
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%	-	0,00%	1
3	Tabungan ISE	3.537	4.196	4.020	4.025		5	(171)	-4,07%	488	13,80%	-	0,00%	4.025
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	48	49	49		0	1	2,08%	4	8,89%	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Local Champion	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
3	PWG	17.010	23.113	23.370	2.225	1.528	-697	2.629	257	6.360	1.271	21.932	106,56%	1.438
	Cilem	7.758	11.568	11.911	819	663	-156	1.248	343	4.152	320	11.527	103,33%	384
	Gadai	9.252	11.546	11.460	1.406	865	-541	1.381	-86	2.208	951	10.405	110,13%	1.054
4	CFG	136.962	148.294	147.392	2.478	747	-1.731	2.109	-902	10.430	1.649	150.143	98,17%	(2.751)
	CF 1	16.548	16.413	16.611	-	257	257	165	198	63	59	17.976	92,41%	(1.365)
	Total Griya	15.017	13.854	13.839	-	-	0	0	-16	-1.178	16	15.423	89,73%	(1.584)
	• Total Non Program	15.017	13.854	13.839	-	-	0	-111	-16	-1.178	16	15.423	89,73%	(1.584)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.773	-	257	257	165	214	1.241	43	2.553	108,60%	220
	CF 2	120.414	131.881	130.781	2.478	490	-1.988	1.945	-1.100	10.368	1.590	132.167	98,95%	(1.386)
	Mitraguna & Others	110.777	121.505	120.480	2.478	490	-1.988	1.183	-1.025	9.703	1.515	121.615	99,07%	(1.135)
	Pensiun	9.636	10.375	10.301	-	-	0	761	-74	665	74	10.553	97,62%	(252)
	Total Pembiayaan	154.289	171.457	171.812	4.703	3.275	-1.428	4.676	355	17.523	2.920	172.392	99,66%	(580)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
3	PWG	-	-	-	532	0,00%	0,00%	2,28%	532	532	532			
	Cilem	-	-	-	355	0,00%	0,00%	2,98%	355	355	355			
	Gadai	-	-	-	177	0,00%	0,00%	1,55%	177	177	177			
4	CFG	334	628	1.041	2.661	0,24%	0,70%	1,81%	1.620	2.326	2.032			
	CF 1	-	124	569	331	0,00%	3,47%	1,99%	(238)	331	207			
	Total Griya	-	124	569	128	0,00%	4,11%	0,93%	(440)	128	5			
	Oto	-	-	-	202	0,00%	0,00%	7,29%	202	202	202			
	CF 2	334	504	472	2.330	0,28%	0,36%	1,78%	1.858	1.996	1.826			
	Mitraguna & Others	334	504	472	2.330	0,30%	0,39%	1,93%	1.858	1.996	1.826			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	3.193	0,31%	0,64%	1,86%	2.102	2.711	2.512	0,15%	91,90%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.203	0,57%	0,81%	0,82%	(0)	416	225			
	CF 1	645	-	-	-	3,90%	0,00%	0,00%	-	(645)	-			
	Total Griya	645	-	-	-	4,29%	0,00%	0,00%	-	(645)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,92%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	1,00%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.252	0,56%	0,70%	0,73%	49	390	215	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	6.576	7.199	6.361	623	(6.365)	-46,93%	(1.381)	-16,09%	17.523	41,08%	(10.324)
2	Tabungan	115.717	129.668	128.350	128.776	(48.354)	426	(892)	-0,69%	13.059	11,29%	128.619	100,12%	157
3	Deposito	158.683	177.958	172.348	172.246	4.988	(102)	(5.712)	-3,21%	13.564	8,55%	159.458	108,02%	12.789
	Total	282.980	321.190	307.274	308.221	(37.006)	947	(12.969)	-4,04%	25.242	8,92%	305.600	100,86%	2.622
	CASA	124.297	143.232	134.926	135.975	(41.993)	1.049	(7.257)	-5,07%	11.678	9,40%	146.142	93,04%	(10.167)
	(%) CASA	43,92%	44,59%	43,91%	44,12%									
	FDR	77,18%	77,13%	79,91%	79,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	5.294	5.298		4	2.210	71,58%	1.979	59,62%	-	0,00%	5.298
2	Giro ISE	510	270	366	367		1	97	35,74%	(143)	-28,06%		0,00%	367
3	Tabungan ISE	2.559	2.568	4.679	4.682		3	2.114	82,32%	2.122	82,91%		0,00%	4.682
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.240	-	-	0	-374	0	-269	-	7.562	56,07%	(3.322)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.240	-	-	0	-374	0	-269	-	6.232	68,04%	(1.992)
	• Local Champion	4.509	4.240	4.240	-	-	0	-374	0	-269	-	5.326	79,62%	(1.086)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	11.937	150	-	-150	264	-67	2.025	67	11.888	100,41%	49
	KUR	9.027	10.576	10.520	150	-	-150	207	-56	1.493	56	10.922	96,31%	(403)
	Non KUR	885	1.428	1.417	-	-	0	57	-11	532	11	966	146,69%	451
3	PWG	13.890	23.194	23.305	1.341	1.534	193	1.853	111	9.415	1.423	25.234	92,36%	(1.929)
	Cilem	5.699	14.671	14.796	359	455	96	1.572	124	9.096	331	14.596	101,37%	199
	Gadai	8.191	8.523	8.509	982	1.079	97	281	-13	318	1.093	10.638	79,99%	(2.128)
4	CFG	190.097	208.286	206.067	5.316	1.121	-4.195	4.715	-2.220	15.970	3.341	203.447	101,29%	2.619
	CF 1	25.896	28.426	28.358	1.291	-	-1.291	-115	-68	2.462	68	27.548	102,94%	810
	Total Griya	21.834	24.367	24.324	1.291	-	-1.291	0	-43	2.491	43	22.303	109,06%	2.021
	• Total Non Program	21.834	24.367	24.324	1.291	-	-1.291	1.758	-43	2.491	43	22.303	109,06%	2.021
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	4.033	-	-	0	-115	-25	-29	25	5.245	76,90%	(1.212)
	CF 2	164.201	179.861	177.709	4.025	1.121	-2.904	4.829	-2.152	13.508	3.273	175.899	101,03%	1.810
	Mitraguna & Others	145.925	160.858	158.762	3.875	905	-2.970	4.976	-2.096	12.836	3.001	156.562	101,40%	2.199
	Pensiun	18.276	19.003	18.947	150	216	66	-146	-55	672	271	19.337	97,99%	(389)
	Total Pembiayaan	218.409	247.724	245.549	6.807	2.655	-4.152	6.458	-2.175	27.140	4.830	248.132	98,96%	(2.583)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	-	490	2,87%	0,00%	4,10%	490	205	490			
	KUR	284	-	-	490	3,15%	0,00%	4,65%	490	205	490			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	668	0,00%	0,00%	2,87%	668	668	526			
	Cilem	-	142	-	574	0,00%	0,00%	3,88%	574	574	432			
	Gadai	-	-	-	95	0,00%	0,00%	1,11%	95	95	95			
4	CFG	85	731	484	6.668	0,04%	0,23%	3,24%	6.183	6.583	5.937			
	CF 1	52	483	484	3.713	0,20%	1,70%	13,09%	3.228	3.660	3.230			
	Total Griya	52	49	48	3.269	0,24%	0,20%	13,44%	3.221	3.217	3.220			
	Oto	-	434	436	443	0,00%	10,75%	10,99%	7	443	10			
	CF 2	33	248	-	2.955	0,02%	0,00%	1,66%	2.955	2.923	2.707			
	Mitraguna & Others	33	-	-	2.743	0,02%	0,00%	1,73%	2.743	2.710	2.743			
	Pensiun	-	248	-	212	0,00%	0,00%	1,12%	212	212	(36)			
	Total Pembiayaan	369	873	484	7.826	0,17%	0,20%	3,19%	7.341	7.456	6.953	0,18%	94,41%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	308	515	514	0,63%	0,25%	0,25%	(1)	(691)	206			
	CF 1	485	33	-	-	1,87%	0,00%	0,00%	-	(485)	(33)			
	Total Griya	485	33	-	-	2,22%	0,00%	0,00%	-	(485)	(33)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	275	515	514	0,44%	0,29%	0,29%	(1)	(205)	239			
	Mitraguna & Others	719	275	274	273	0,49%	0,17%	0,17%	(1)	(446)	(2)			
	Pensiun	-	-	241	241	0,00%	0,10%	1,27%	-	241	241			
	Total Pembiayaan	1.209	308	515	514	0,55%	0,21%	0,21%	(1)	(695)	206	0,00%	99,00%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	3.633	3.594	4.605	(39)	(4.596)	-56,12%	(4.960)	-57,99%	14.517	24,75%	(10.924)
2	Tabungan	104.558	99.302	100.137	99.744	725	(394)	442	0,44%	(4.814)	-4,60%	115.482	86,37%	(15.738)
3	Deposito	118.514	117.131	116.829	116.729	1	(100)	(402)	-0,34%	(1.785)	-1,51%	119.000	98,09%	(2.271)
	Total	231.625	224.623	220.599	220.066	5.331	(533)	(4.557)	-2,03%	(11.560)	-4,99%	248.999	88,38%	(28.933)
	CASA	113.112	107.492	103.770	103.337	5.330	(433)	(4.155)	-3,86%	(9.774)	-8,64%	129.999	79,49%	(26.662)
	(%) CASA	48,83%	47,85%	47,04%	46,96%									
	FDR	61,23%	66,47%	67,19%	67,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.795	4.795		0	335	7,50%	2.136	80,30%	-	0,00%	4.795
2	Giro ISE	666	1.055	1.305	1.305		0	250	23,69%	639	95,83%	-	0,00%	1.305
3	Tabungan ISE	1.893	3.306	3.391	3.391		0	85	2,56%	1.497	79,07%	-	0,00%	3.391
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	77	78	78		0	1	1,30%	5	6,85%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	• Local Champion	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
3	PWG	18.643	23.712	24.223	1.355	1.480	125	590	511	5.580	970	26.997	89,72%	(2.774)
	Cilem	13.169	14.611	14.630	448	504	56	-89	19	1.462	485	18.072	80,96%	(3.441)
	Gadai	5.474	9.101	9.592	907	977	69	679	492	4.118	485	8.925	107,47%	667
4	CFG	123.108	123.758	122.165	290	265	-25	139	-1.593	-943	1.858	135.676	90,04%	(13.511)
	CF 1	17.304	14.800	13.977	-	-	0	-112	-823	-3.326	823	18.907	73,93%	(4.930)
	Total Griya	13.206	11.180	10.498	-	-	0	0	-682	-2.708	682	13.646	76,93%	(3.148)
	• Total Non Program	13.206	11.180	10.498	-	-	0	-416	-682	-2.708	682	13.646	76,93%	(3.148)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.479	-	-	0	-112	-141	-618	141	5.261	66,14%	(1.781)
	CF 2	105.804	108.958	108.188	290	265	-25	251	-770	2.384	1.035	116.769	92,65%	(8.582)
	Mitraguna & Others	72.025	75.639	75.283	290	265	-25	464	-355	3.259	620	81.996	91,81%	(6.713)
	Pensiun	33.780	33.319	32.905	-	-	0	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	148.213	1.645	1.745	100	687	-1.082	6.387	2.828	162.749	91,07%	(14.535)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	67	-	966	0,00%	0,00%	3,99%	966	966	899			
	Cilem	-	67	-	531	0,00%	0,00%	3,63%	531	531	463			
	Gadai	-	-	-	436	0,00%	0,00%	4,54%	436	436	436			
4	CFG	370	829	965	1.283	0,30%	0,78%	1,05%	318	913	454			
	CF 1	206	520	654	456	1,19%	4,42%	3,26%	(198)	249	(65)			
	Total Griya	92	423	559	438	0,69%	5,00%	4,17%	(121)	346	15			
	Oto	114	97	95	18	2,79%	2,62%	0,51%	(77)	(96)	(79)			
	CF 2	164	309	311	828	0,15%	0,29%	0,76%	517	664	519			
	Mitraguna & Others	164	309	311	731	0,23%	0,41%	0,97%	420	567	422			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	2.249	0,26%	0,65%	1,52%	1.285	1.880	1.353	1,37%	9,92%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	443	325	324	0,00%	0,26%	0,26%	(1)	319	(119)			
	CF 1	5	67	108	107	0,03%	0,73%	0,76%	(1)	102	40			
	Total Griya	5	67	108	107	0,04%	0,97%	1,02%	(1)	102	40			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	217	0,00%	0,20%	0,20%	-	217	(159)			
	Mitraguna & Others	-	159	-	-	0,00%	0,00%	0,00%	-	-	(159)			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	-	217	(0)			
	Total Pembiayaan	5	443	325	324	0,00%	0,22%	0,22%	(1)	319	(119)	2,13%	-873,56%	1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	2.511	2.588	(3.772)	77	(2.053)	-44,24%	973	60,23%	6.087	42,52%	(3.499)
2	Tabungan	101.049	105.844	101.685	103.957	2.355	2.272	(1.886)	-1,78%	2.908	2,88%	108.694	95,64%	(4.736)
3	Deposito	38.774	45.970	48.284	46.282	352	(2.002)	312	0,68%	7.508	19,36%	39.176	118,14%	7.106
	Total	141.438	156.455	152.480	152.828	(1.065)	348	(3.628)	-2,32%	11.389	8,05%	153.956	99,27%	(1.129)
	CASA	102.664	110.485	104.196	106.546	(1.417)	2.350	(3.940)	-3,57%	3.881	3,78%	114.781	92,83%	(8.235)
	(%) CASA	72,59%	70,62%	68,33%	69,72%									
	FDR	91,03%	101,07%	104,07%	103,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	2.992	3.120		128	456	17,13%	(178)	-5,40%	-	0,00%	3.120
2	Giro ISE	186	384	152	152		0	(232)	-60,39%	(34)	-18,07%		0,00%	152
3	Tabungan ISE	2.913	2.270	2.830	2.958		128	688	30,31%	45	1,56%		0,00%	2.958
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	98	102	102		0	4	4,08%	8	8,51%		0,00%	102

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	• Local Champion	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.532	400	-	-400	716	-36	6.290	36	3.432	190,32%	3.100
	KUR	103	5.934	5.906	400	-	-400	734	-28	5.804	28	3.149	187,54%	2.757
	Non KUR	139	633	625	-	-	0	-18	-8	487	8	283	221,22%	343
3	PWG	20.398	28.133	28.689	3.592	3.238	-354	1.050	556	8.291	2.681	29.699	96,60%	(1.010)
	Cilem	7.170	11.937	12.538	882	1.359	477	519	601	5.369	757	14.807	84,68%	(2.269)
	Gadai	13.229	16.195	16.150	2.710	1.879	-831	531	-45	2.922	1.924	14.891	108,46%	1.259
4	CFG	107.701	103.456	103.337	382	170	-212	-1.018	-118	-4.363	288	118.027	87,55%	(14.690)
	CF 1	13.161	13.769	13.736	-	-	0	-50	-34	574	34	14.488	94,81%	(752)
	Total Griya	10.223	10.244	10.225	-	-	0	0	-19	2	19	10.640	96,10%	(414)
	• Total Non Program	10.223	10.071	10.053	-	-	0	-459	-18	-170	18	10.640	94,48%	(587)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.510	-	-	0	-50	-15	572	15	3.848	91,23%	(338)
	CF 2	94.540	89.687	89.602	382	170	-212	-968	-85	-4.938	255	103.539	86,54%	(13.938)
	Mitraguna & Others	89.171	84.195	84.161	262	170	-92	-1.036	-33	-5.010	203	97.354	86,45%	(13.193)
	Pensiun	5.368	5.492	5.440	120	-	-120	68	-51	72	51	6.185	87,96%	(744)
	Total Pembiayaan	128.755	158.128	158.680	4.374	3.558	-816	747	552	29.924	3.006	151.573	104,69%	7.107

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	121	0,00%	0,00%	1,86%	121	121	121			
	KUR	-	-	-	37	0,00%	0,00%	0,62%	37	37	37			
	Non KUR	-	-	-	85	0,00%	0,00%	13,54%	85	85	85			
3	PWG	-	-	-	1.233	0,00%	0,00%	4,30%	1.233	1.233	1.233			
	Cilem	-	-	-	734	0,00%	0,00%	5,85%	734	734	734			
	Gadai	-	-	-	499	0,00%	0,00%	3,09%	499	499	499			
4	CFG	1.919	1.753	960	2.215	1,78%	0,93%	2,14%	1.256	296	462			
	CF 1	107	46	77	827	0,81%	0,56%	6,02%	750	721	781			
	Total Griya	107	46	-	445	1,04%	0,00%	4,36%	445	339	399			
	Oto	-	-	77	382	0,00%	2,19%	10,88%	305	382	382			
	CF 2	1.812	1.706	883	1.388	1,92%	0,98%	1,55%	505	(424)	(319)			
	Mitraguna & Others	1.812	1.706	883	1.388	2,03%	1,05%	1,65%	505	(424)	(319)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	3.570	1,49%	0,61%	2,25%	2.610	1.651	1.817	0,00%	100,00%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	1.314	2.121	2.120	2,33%	2,05%	2,05%	(0)	(385)	806			
	CF 1	23	78	78	78	0,18%	0,57%	0,57%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	1.236	2.042	2.042	2,63%	2,28%	2,28%	(0)	(440)	806			
	Mitraguna & Others	2.482	1.236	2.042	2.042	2,78%	2,43%	2,43%	(0)	(440)	806			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.120	2,27%	1,34%	1,34%	(0)	(800)	806	0,00%	100,00%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	125	161	158	(12)	(3)	33	26,39%	123	351,88%	39	404,93%	119
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	161	158	(12)	(3)	33	26,39%	123	351,88%	39	404,93%	119
	CASA	35	125	161	158	(12)	(3)	33	26,39%	123	351,88%	39	404,93%	119
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	618	638	828	57	190	210	34,05%	390	88,89%	489	169,26%	339
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.188	1.378	57	190	210	18,01%	940	214,38%	489	281,71%	889
	CASA	438	618	638	828	57	190	210	34,05%	390	88,89%	489	169,26%	339
	(%) CASA	100,00%	52,89%	53,71%	60,08%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	107	193	193		0	85	79,50%	193	192759,91%	-	0,00%	193
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	193	193		0	85	79,50%	193	192759,91%		0,00%	193
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	46.246	48.488	1.667	2.242	9.776	25,25%	27.036	126,03%	29.582	163,91%	18.906
2	Tabungan	103.481	114.782	117.807	118.703	(1.849)	895	3.921	3,42%	15.222	14,71%	117.381	101,13%	1.322
3	Deposito	132.303	92.587	88.762	88.763	(2.092)	1	(3.824)	-4,13%	(43.539)	-32,91%	133.044	66,72%	(44.280)
	Total	257.235	246.081	252.816	255.954	(2.274)	3.138	9.873	4,01%	(1.281)	-0,50%	280.006	91,41%	(24.052)
	CASA	124.933	153.494	164.054	167.191	(182)	3.137	13.697	8,92%	42.258	33,82%	146.962	113,76%	20.228
	(%) CASA	48,57%	62,38%	64,89%	65,32%									
	FDR	70,83%	83,69%	82,47%	81,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	8.522	8.534		12	141	1,67%	598	7,54%	-	0,00%	8.534
2	Giro ISE	4.026	4.019	3.977	3.985		9	(34)	-0,84%	(41)	-1,02%		0,00%	3.985
3	Tabungan ISE	2.910	4.374	4.545	4.549		4	174	3,99%	1.639	56,33%		0,00%	4.549
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	64	64		0	0	0,00%	2	3,23%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	39.098	-	-	0	-132	-66	-6.137	66	52.956	73,83%	(13.859)
	Linkage	14.656	14.626	14.626	-	-	-	-25	0	-30	-	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.472	-	-	0	-107	-66	-6.107	66	34.938	70,04%	(10.466)
	• Local Champion	28.121	21.528	21.522	-	-	0	-103	-6	-6.599	6	30.188	71,29%	(8.665)
	• Value Chain	2.457	3.009	2.949	-	-	-	-4	-60	492	60	4.750	62,10%	(1.800)
2	MBG	4.919	3.092	3.072	-	-	0	-141	-20	-1.847	20	4.919	62,45%	(1.847)
	KUR	4.804	3.092	3.072	-	-	0	-141	-20	-1.732	20	4.804	63,94%	(1.732)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	38.228	2.609	4.970	2.361	2.279	1.861	14.891	3.109	37.382	102,26%	846
	Cilem	6.677	15.526	16.469	1.211	1.843	633	1.765	942	9.792	901	18.172	90,63%	(1.704)
	Gadai	16.660	20.841	21.759	1.399	3.127	1.728	514	919	5.100	2.208	19.210	113,27%	2.550
4	CFG	108.703	127.310	128.089	1.040	1.287	247	3.458	779	19.387	508	119.815	106,91%	8.274
	CF 1	24.869	28.088	28.016	-	27	27	-148	-72	3.147	99	26.244	106,75%	1.772
	Total Griya	19.873	21.856	21.812	-	-	0	0	-44	1.939	44	20.264	107,64%	1.548
	• Total Non Program	19.873	21.856	21.812	-	-	0	-204	-44	1.939	44	20.264	107,64%	1.548
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.204	-	27	27	-148	-28	1.208	55	5.980	103,74%	224
	CF 2	83.833	99.222	100.073	1.040	1.260	220	3.606	851	16.240	409	93.571	106,95%	6.502
	Mitraguna & Others	62.328	75.629	76.673	610	1.260	650	2.486	1.043	14.344	217	71.183	107,71%	5.490
	Pensiun	21.505	23.593	23.401	430	-	-430	1.120	-192	1.896	192	22.388	104,52%	1.013
	Total Pembiayaan	182.193	205.933	208.487	3.649	6.257	2.608	5.464	2.554	26.294	3.703	215.072	96,94%	(6.585)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.238	0,00%	0,00%	3,17%	1.238	1.238	1.238			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.107	0,00%	0,00%	4,52%	1.107	1.107	1.107			
	Value Chain	-	-	-	131	0,00%	0,00%	0,61%	131	131	131			
2	MBG	121	35	20	32	2,46%	0,65%	1,05%	12	(89)	(3)			
	KUR	83	35	20	32	1,72%	0,65%	1,05%	12	(50)	(3)			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	1.597	0,00%	0,00%	4,18%	1.597	1.597	1.579			
	Cilem	-	17	-	708	0,00%	0,00%	4,30%	708	708	691			
	Gadai	-	-	-	889	0,00%	0,00%	4,08%	889	889	889			
4	CFG	330	1.984	1.698	3.801	0,30%	1,33%	2,97%	2.103	3.472	1.818			
	CF 1	209	-	63	472	0,84%	0,23%	1,68%	409	263	472			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	63	472	4,19%	1,02%	7,61%	409	263	472			
	CF 2	120	1.984	1.635	3.329	0,14%	1,65%	3,33%	1.695	3.209	1.345			
	Mitraguna & Others	-	1.846	1.495	3.079	0,00%	1,98%	4,02%	1.584	3.079	1.234			
	Pensiun	120	138	140	250	0,56%	0,59%	1,07%	110	130	112			
	Total Pembiayaan	451	2.036	1.718	6.668	0,25%	0,83%	3,20%	4.950	6.218	4.632	3,31%	-3,38%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,75%	-	430	(23)			
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,16%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	73	7,57%	2,36%	2,37%	-	(299)	(1)			
	KUR	296	74	73	73	6,16%	2,36%	2,37%	-	(223)	(1)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	264	199	199	2,47%	0,16%	0,16%	-	(2.486)	(66)			
	CF 1	107	264	199	199	0,43%	0,71%	0,71%	-	91	(66)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	199	2,15%	3,19%	3,20%	-	91	(66)			
	CF 2	2.577	-	-	-	3,07%	0,00%	0,00%	-	(2.577)	-			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	-	0,09%	0,00%	0,00%	-	(155)	-			
	Total Pembiayaan	8.782	6.517	6.428	6.428	4,82%	3,12%	3,08%	-	(2.354)	(90)	3,45%	-12,00%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	26.061	23.692	5.146	(2.369)	(38)	-0,16%	5.988	33,82%	26.218	90,36%	(2.526)
2	Tabungan	74.047	75.403	75.365	75.592	407	226	188	0,25%	1.545	2,09%	88.604	85,31%	(13.013)
3	Deposito	177.676	161.424	161.501	161.331	(1.510)	(170)	(93)	-0,06%	(16.345)	-9,20%	178.442	90,41%	(17.111)
	Total	269.427	260.557	262.928	260.615	4.043	(2.313)	58	0,02%	(8.812)	-3,27%	293.265	88,87%	(32.650)
	CASA	91.751	99.133	101.426	99.284	5.552	(2.143)	151	0,15%	7.533	8,21%	114.823	86,47%	(15.539)
	(%) CASA	34,05%	38,05%	38,58%	38,10%									
	FDR	66,93%	77,94%	77,66%	78,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.777	1.819	1.857	38	79	4,47%	(1.842)	-49,80%	-	0,00%	1.857
2	Giro ISE	1.245	404	165	178	13	(226)	-55,98%	(1.067)	-85,70%		0,00%	178
3	Tabungan ISE	2.454	1.373	1.653	1.679	26	306	22,27%	(775)	-31,59%		0,00%	1.679
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	83	83	0	0	0,00%	5	6,41%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.250	10.234	-	30	30	389	-17	2.733	47	9.957	102,78%	277
	KUR	5.814	8.671	8.665	-	30	30	427	-6	2.851	36	8.271	104,76%	394
	Non KUR	1.686	1.579	1.569	-	-	0	-38	-11	-117	11	1.686	93,05%	(117)
3	PWG	25.637	35.572	36.739	3.685	2.846	-839	2.160	1.168	11.102	1.678	35.630	103,11%	1.110
	Cilem	7.478	14.278	15.552	970	1.455	485	1.390	1.275	8.075	180	16.188	96,07%	(636)
	Gadai	18.160	21.294	21.187	2.715	1.391	-1.324	770	-107	3.027	1.498	19.441	108,98%	1.746
4	CFG	147.202	157.268	157.205	359	433	74	-1.307	-63	10.003	496	159.845	98,35%	(2.639)
	CF 1	16.107	19.034	18.948	-	-	0	117	-85	2.842	85	17.928	105,69%	1.020
	Total Griya	8.451	13.025	13.003	-	-	0	0	-22	4.552	22	8.929	145,62%	4.073
	• Total Non Program	8.451	13.025	13.003	-	-	0	1.500	-22	4.552	22	8.929	145,62%	4.073
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.946	-	-	0	117	-63	-1.710	63	8.999	66,07%	(3.053)
	CF 2	131.096	138.234	138.257	359	433	74	-1.424	23	7.161	410	141.916	97,42%	(3.660)
	Mitraguna & Others	128.138	134.811	134.860	78	433	355	-1.539	48	6.721	385	137.753	97,90%	(2.893)
	Pensiun	2.957	3.423	3.397	281	-	-281	115	-26	440	26	4.164	81,59%	(766)
	Total Pembiayaan	180.340	203.090	204.178	4.044	3.309	-735	1.242	1.088	23.839	2.220	205.431	99,39%	(1.253)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	368	156	752	6,04%	1,53%	7,34%	595	299	384			
	KUR	363	292	83	679	6,24%	0,96%	7,83%	595	316	387			
	Non KUR	90	76	73	73	5,33%	4,63%	4,66%	-	(17)	(3)			
3	PWG	-	-	-	1.194	0,00%	0,00%	3,25%	1.194	1.194	1.194			
	Cilem	-	-	-	401	0,00%	0,00%	2,58%	401	401	401			
	Gadai	-	-	-	793	0,00%	0,00%	3,74%	793	793	793			
4	CFG	537	576	1.372	4.962	0,36%	0,87%	3,16%	3.590	4.425	4.385			
	CF 1	200	-	783	1.858	1,24%	4,11%	9,81%	1.075	1.659	1.858			
	Total Griya	-	-	-	98	0,00%	0,00%	0,76%	98	98	98			
	Oto	200	-	783	1.760	2,61%	13,03%	29,60%	977	1.560	1.760			
	CF 2	337	576	589	3.103	0,26%	0,43%	2,24%	2.515	2.766	2.527			
	Mitraguna & Others	337	576	589	3.103	0,26%	0,44%	2,30%	2.515	2.766	2.527			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	944	1.528	6.908	0,55%	0,75%	3,38%	5.380	5.918	5.964	0,62%	81,76%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	-	199	199	0,93%	1,94%	1,94%	-	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,29%	-	199	199			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.587	2.625	2.625	0,78%	1,67%	1,67%	-	1.476	38			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,27%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.590	0,80%	1,87%	1,87%	-	1.548	38			
	Mitraguna & Others	1.042	2.552	2.590	2.590	0,81%	1,92%	1,92%	-	1.548	38			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.824	0,68%	1,39%	1,38%	-	1.604	237	0,06%	95,31%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	15.173	15.114	161	(59)	(46)	-0,30%	2.164	16,71%	17.145	88,15%	(2.032)
2	Tabungan	76.505	79.046	77.480	76.308	1.381	(1.172)	(2.738)	-3,46%	(196)	-0,26%	84.906	89,87%	(8.597)
3	Deposito	21.770	21.189	21.650	21.645	(2.672)	(5)	456	2,15%	(125)	-0,58%	22.178	97,60%	(533)
	Total	111.225	115.395	114.303	113.067	(1.131)	(1.236)	(2.328)	-2,02%	1.842	1,66%	124.229	91,02%	(11.162)
	CASA	89.454	94.205	92.653	91.422	1.542	(1.231)	(2.784)	-2,95%	1.967	2,20%	102.051	89,58%	(10.629)
	(%) CASA	80,43%	81,64%	81,06%	80,86%									
	FDR	45,34%	59,53%	60,31%	60,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.487	1.488		1	168	12,72%	330	28,49%	-	0,00%	1.488
2	Giro ISE	199	169	185	185		0	16	9,49%	(14)	-6,90%		0,00%	185
3	Tabungan ISE	959	1.151	1.302	1.303		1	152	13,20%	344	35,84%		0,00%	1.303
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.535	4.530	-	-	0	637	-5	4.427	5	3.313	136,72%	1.217
	KUR	103	4.329	4.324	-	-	0	640	-5	4.221	5	3.147	137,39%	1.177
	Non KUR	-	206	206	-	-	0	-2	0	206	-	166	124,16%	40
3	PWG	12.227	17.275	17.866	1.063	1.350	287	926	591	5.639	759	25.546	69,94%	(7.680)
	Cilem	5.118	9.994	10.259	382	377	-5	616	265	5.141	112	15.416	66,55%	(5.157)
	Gadai	7.109	7.281	7.607	681	973	292	311	326	498	647	10.130	75,09%	(2.523)
4	CFG	38.093	46.881	46.537	718	623	-95	784	-343	8.444	966	45.479	102,33%	1.059
	CF 1	11.280	11.651	11.546	-	15	15	-168	-105	267	120	12.241	94,32%	(695)
	Total Griya	5.847	6.622	6.589	-	-	0	0	-33	742	33	6.105	107,93%	484
	• Total Non Program	5.847	6.110	6.077	-	-	0	-84	-32	231	32	6.105	99,55%	(27)
	• Program	-	512	512	-	-	0	-2	-1	512	1	0	0,00%	512
	Oto	5.433	5.029	4.957	-	15	15	-168	-72	-476	87	6.136	80,78%	(1.179)
	CF 2	26.814	35.229	34.991	718	608	-110	952	-238	8.178	846	33.238	105,28%	1.753
	Mitraguna & Others	24.934	33.079	32.861	718	608	-110	973	-218	7.927	826	30.775	106,78%	2.085
	Pensiun	1.880	2.150	2.131	-	-	0	-21	-20	251	20	2.463	86,52%	(332)
	Total Pembiayaan	50.425	68.693	68.935	1.781	1.973	192	2.348	242	18.511	1.731	74.340	92,73%	(5.405)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	-	680	0,00%	0,00%	15,01%	680	680	238			
	KUR	-	442	-	680	0,00%	0,00%	15,72%	680	680	238			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	466	0,00%	0,00%	2,61%	466	466	354			
	Cilem	-	112	-	203	0,00%	0,00%	1,98%	203	203	91			
	Gadai	-	-	-	263	0,00%	0,00%	3,45%	263	263	263			
4	CFG	182	970	943	2.432	0,48%	2,01%	5,23%	1.489	2.250	1.461			
	CF 1	77	57	348	744	0,68%	2,99%	6,44%	396	667	687			
	Total Griya	1	-	-	55	0,02%	0,00%	0,83%	55	53	55			
	Oto	76	57	348	689	1,39%	6,92%	13,90%	341	614	632			
	CF 2	105	913	595	1.688	0,39%	1,69%	4,82%	1.093	1.583	775			
	Mitraguna & Others	105	913	595	1.551	0,42%	1,80%	4,72%	956	1.447	638			
	Pensiun	-	-	-	137	0,00%	0,00%	6,41%	137	137	137			
	Total Pembiayaan	182	1.525	943	3.578	0,36%	1,37%	5,19%	2.635	3.396	2.053	0,00%	100,00%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	512	511	510	0,49%	1,09%	1,10%	(1)	322	(1)			
	CF 1	182	115	115	115	1,61%	0,99%	1,00%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,33%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,13%	(1)	388	(1)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,20%	(1)	388	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,74%	(1)	322	(1)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	7.184	7.422	(48)	238	2.256	43,66%	(10.012)	-57,43%	21.639	34,30%	(14.216)
2	Tabungan	88.077	93.855	82.125	81.345	(1.626)	(780)	(12.510)	-13,33%	(6.733)	-7,64%	96.061	84,68%	(14.716)
3	Deposito	27.462	38.954	48.934	49.434	(246)	500	10.480	26,90%	21.972	80,01%	27.831	177,63%	21.603
	Total	132.974	137.975	138.243	138.201	(1.921)	(42)	226	0,16%	5.227	3,93%	145.530	94,96%	(7.329)
	CASA	105.512	99.021	89.309	88.767	(1.674)	(542)	(10.254)	-10,36%	(16.745)	-15,87%	117.699	75,42%	(28.932)
	(%) CASA	79,35%	71,77%	64,60%	64,23%									
	FDR	8,88%	16,14%	16,28%	16,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	7.570	7.604	34	875	13,00%	(5.126)	-40,27%	-	0,00%	7.604
2	Giro ISE	9.787	114	668	699	31	585	512,46%	(9.088)	-92,86%		0,00%	699
3	Tabungan ISE	2.943	6.115	6.402	6.404	3	290	4,74%	3.462	117,63%		0,00%	6.404
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.417	5.566	274	222	-51	505	150	2.494	73	3.184	174,82%	2.382
	Cilem	3.072	5.417	5.566	274	222	-51	505	150	2.494	73	3.184	174,82%	2.382
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	16.942	80	220	140	117	92	8.199	128	16.629	101,88%	313
	CF 1	1.694	1.892	1.887	-	-	0	-41	-6	193	6	2.611	72,27%	(724)
	Total Griya	398	870	870	-	-	0	0	0	472	-	667	130,44%	203
	• Total Non Program	398	870	870	-	-	0	-3	0	472	-	667	130,44%	203
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	1.017	-	-	0	-41	-6	-280	6	1.944	52,31%	(927)
	CF 2	7.049	14.958	15.055	80	220	140	159	98	8.007	122	14.019	107,40%	1.037
	Mitraguna & Others	6.955	14.866	14.964	80	220	140	159	98	8.009	122	13.442	111,32%	1.521
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.508	354	442	89	622	242	10.694	201	19.813	113,60%	2.695

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	6	0,00%	0,00%	0,10%	6	6	6			
	Cilem	-	-	-	6	0,00%	0,00%	0,10%	6	6	6			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	155	2,55%	0,00%	0,92%	155	(68)	(116)			
	CF 1	223	196	-	-	13,18%	0,00%	0,00%	-	(223)	(196)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	-	17,22%	0,00%	0,00%	-	(223)	(196)			
	CF 2	-	76	-	155	0,00%	0,00%	1,03%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,04%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	161	1,89%	0,00%	0,71%	161	(63)	(111)	2,07%	-190,51%	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	76	76	0,00%	0,45%	0,45%	-	76	76			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	76	76	0,00%	0,50%	0,50%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,50%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,34%	-	76	76	6,27%	#####	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	41.404	41.404	(698)	0	(1)	-0,00%	22.379	117,63%	23.697	174,72%	17.707
2	Tabungan	42.453	51.777	50.689	50.466	862	(223)	(1.310)	-2,53%	8.013	18,88%	49.712	101,52%	754
3	Deposito	43.338	44.102	45.576	45.576	1.048	0	1.474	3,34%	2.237	5,16%	43.818	104,01%	1.757
	Total	104.817	137.283	137.669	137.446	1.212	(223)	163	0,12%	32.629	31,13%	117.227	117,25%	20.219
	CASA	61.479	93.181	92.093	91.870	164	(223)	(1.311)	-1,41%	30.392	49,43%	73.409	125,15%	18.461
	(%) CASA	58,65%	67,88%	66,89%	66,84%									
	FDR	25,79%	39,49%	41,00%	41,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.691	1.696		5	97	6,05%	314	22,75%	-	0,00%	1.696
2	Giro ISE	167	55	57	57		0	2	2,87%	(111)	-66,10%		0,00%	57
3	Tabungan ISE	1.214	1.544	1.634	1.639		5	95	6,16%	425	35,00%		0,00%	1.639
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	33	33		0	0	0,00%	7	26,92%		0,00%	33

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	11.369	311	1.079	768	284	858	6.625	220	5.311	214,05%	6.057
	Cilem	4.744	10.510	11.369	311	1.079	768	284	858	6.625	220	5.311	214,05%	6.057
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	45.072	440	2.606	2.166	1.799	1.366	22.785	1.240	30.319	148,66%	14.752
	CF 1	3.598	6.464	7.223	-	791	791	-78	759	3.625	32	4.592	157,30%	2.631
	Total Griya	1.186	2.613	2.605	-	-	0	0	-7	1.420	7	1.468	177,43%	1.137
	• Total Non Program	1.186	2.613	2.605	-	-	0	-36	-7	1.420	7	1.468	177,43%	1.137
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.618	-	791	791	-78	767	2.206	24	3.124	147,84%	1.494
	CF 2	18.689	37.242	37.848	440	1.815	1.375	1.877	607	19.160	1.208	25.728	147,11%	12.121
	Mitraguna & Others	17.983	36.533	37.144	440	1.815	1.375	1.882	611	19.161	1.204	24.384	152,33%	12.760
	Pensiun	705	708	704	-	-	0	-5	-4	-1	4	1.344	52,42%	(639)
	Total Pembiayaan	27.031	54.216	56.440	751	3.685	2.934	2.083	2.225	29.410	1.460	35.631	158,40%	20.810

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	157	0,00%	0,00%	1,38%	157	157	157			
	Cilem	-	-	-	157	0,00%	0,00%	1,38%	157	157	157			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	231	0,00%	0,00%	0,51%	231	231	231			
	CF 1	-	-	-	4	0,00%	0,00%	0,05%	4	4	4			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	4	0,00%	0,00%	0,08%	4	4	4			
	CF 2	-	-	-	227	0,00%	0,00%	0,60%	227	227	227			
	Mitraguna & Others	-	-	-	227	0,00%	0,00%	0,61%	227	227	227			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	388	0,00%	0,00%	0,69%	388	388	388	0,00%	100,00%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	12.009	12.238	387	229	(48)	-0,39%	10.125	479,25%	11.915	102,71%	323
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,07%	366	48,80%	1.266	88,18%	(150)
	Total	2.863	13.401	13.125	13.354	388	229	(47)	-0,35%	10.491	366,48%	18.914	70,60%	(5.560)
	CASA	2.113	12.286	12.009	12.238	387	229	(48)	-0,39%	10.125	479,25%	17.649	69,34%	(5.411)
	(%) CASA	73,80%	91,68%	91,50%	91,64%									
	FDR	44,75%	117,96%	125,85%	123,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!	-	0,00%	145	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!		0,00%	145	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	10.387	11.069	1.653	1.063	-590	980	683	9.868	380	8.059	137,35%	3.010
	Cilem	1.026	7.859	8.466	590	734	144	610	607	7.440	127	5.577	151,81%	2.889
	Gadai	175	2.528	2.603	1.062	329	-734	370	76	2.428	253	2.482	104,87%	121
4	CFG	80	5.422	5.449	-	50	50	-60	27	5.369	23	8.370	65,00%	(2.922)
	CF 1	-	2.593	2.582	-	-	0	-31	-11	2.582	11	991	260,66%	1.592
	Total Griya	-	1.040	1.040	-	-	0	0	0	1.040	-	242	429,98%	798
	• Total Non Program	-	1.040	1.040	-	-	0	-10	0	1.040	-	242	429,98%	798
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.542	-	-	0	-31	-11	1.542	11	749	205,96%	793
	CF 2	80	2.829	2.866	-	50	50	-29	38	2.786	12	7.380	38,84%	(4.514)
	Mitraguna & Others	80	2.605	2.594	-	-	0	-27	-11	2.514	11	6.816	38,05%	(4.222)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.518	1.653	1.113	-540	920	710	15.237	404	16.430	100,54%	88

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	4	35	-	0,00%	0,34%	0,00%	(35)	-	(4)			
	Cilem	-	4	-	-	0,00%	0,00%	0,00%	-	-	(4)			
	Gadai	-	-	35	-	0,00%	1,39%	0,00%	(35)	-	-			
4	CFG	-	-	-	195	0,00%	0,00%	3,59%	195	195	195			
	CF 1	-	-	-	195	0,00%	0,00%	7,57%	195	195	195			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	195	0,00%	0,00%	12,67%	195	195	195			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	4	35	195	0,00%	0,22%	1,18%	160	195	192	1,32%	-11,66%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,34%	#DIV/0!	1,3%

Asset & Contribution Margin

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

PHR & Payroll

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