

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	380.874	625.574	(6.952)	244.700	271.089	76,47%	310.602	98,61%	450.944	138,73%	174.630
2	Tabungan	2.242.130	2.382.025	2.367.513	2.391.087	(93)	23.575	9.063	0,38%	148.957	6,64%	2.474.610	96,62%	(83.522)
3	Deposito	2.798.677	2.330.807	2.577.956	2.547.952	(587.150)	(30.004)	217.145	9,32%	(250.725)	-8,96%	2.810.906	90,65%	(262.955)
Total		5.355.779	5.067.317	5.326.342	5.564.613	(594.195)	238.271	497.296	9,81%	208.834	3,90%	5.736.460	97,00%	(171.847)
CASA		2.557.102	2.736.509	2.748.386	3.016.661	(7.045)	268.275	280.152	10,24%	459.559	17,97%	2.925.554	103,11%	91.108
(% CASA)		47,74%	54,00%	51,60%	54,21%									
FDR		47,52%	57,34%	54,95%	52,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	104.317	104.799		483	2.242	2,19%	(8.857)	-7,79%	146.110	71,73%	(41.310)
2	Giro ISE	31.184	22.084	17.711	18.080		369	(4.004)	-18,13%	(13.104)	-42,02%	50.850	35,56%	(32.770)
3	Tabungan ISE	59.057	61.141	67.273	67.387		114	6.247	10,22%	8.330	14,10%	63.572	106,00%	3.815
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	196.441	1.500	4.250	2.750	-194	-6.587	8.231	10.837	227.888	86,20%	(31.447)
	Linkage	19.369	18.269	18.143	-	-	-	-149	-126	-1.226	126	36.648	49,51%	(18.505)
	Non-Linkage	168.841	184.759	178.298	1.500	4.250	2.750	-45	-6.461	9.457	10.711	191.240	93,23%	(12.942)
	• Local Champion	162.434	175.114	168.919	1.500	4.250	2.750	764	-6.194	6.486	10.444	173.053	97,61%	(4.134)
	• Value Chain	6.407	9.645	9.378	-	-	-	-809	-267	2.971	267	18.187	51,57%	(8.808)
2	MBG	159.435	190.490	189.787	7.630	4.115	-3.515	2.648	-703	30.353	4.818	200.150	94,82%	(10.363)
	KUR	151.599	180.617	180.123	6.625	4.040	-2.585	2.039	-494	28.524	4.534	190.276	94,66%	(10.153)
	Non KUR	7.836	9.873	9.664	1.005	75	-930	610	-209	1.828	284	9.874	97,88%	(210)
3	PWG	252.400	388.637	409.728	85.313	94.515	9.202	26.609	21.091	157.328	73.424	409.178	100,13%	550
	Cilem	111.797	214.823	222.687	31.563	26.663	-4.901	17.569	7.864	110.890	18.799	237.341	93,83%	(14.654)
	Gadai	140.603	173.814	187.041	53.749	67.852	14.103	9.039	13.227	46.438	54.624	171.837	108,85%	15.204
4	CFG	1.944.791	2.123.646	2.131.108	67.081	49.063	-18.018	25.579	7.462	186.317	41.601	2.166.943	98,35%	(35.834)
	CF 1	376.842	389.452	384.361	4.116	2.437	-1.679	-1.567	-5.091	7.519	7.528	414.571	92,71%	(30.211)
	Total Griya	311.852	317.853	313.803	2.771	1.108	-1.663	0	-4.049	1.951	5.157	330.875	94,84%	(17.072)
	• Total Non Program	308.347	313.763	309.747	2.771	1.108	-1.663	-1.919	-4.016	1.400	5.124	316.750	97,79%	(7.003)
	• Program	3.505	4.090	4.056	-	-	0	-32	-34	551	34	14.125	28,72%	(10.069)
	Oto	64.990	71.600	70.557	1.345	1.329	-16	-1.567	-1.042	5.568	2.371	83.696	84,30%	(13.139)
	CF 2	1.567.950	1.734.194	1.746.748	62.965	46.626	-16.339	27.147	12.553	178.798	34.073	1.752.371	99,68%	(5.624)
	Mitraguna & Others	1.383.782	1.541.098	1.552.708	58.335	43.596	-14.739	25.103	11.610	168.926	31.986	1.552.088	100,04%	619
	Pensium	184.168	193.097	194.040	4.630	3.030	-1.600	2.043	943	9.872	2.087	200.283	96,88%	(6.243)
Total Pembiayaan		2.544.835	2.905.802	2.927.064	161.523	151.942	-9.581	54.642	21.263	382.229	130.680	3.004.159	97,43%	(77.094)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	5.184	0,67%	0,00%	2,64%	5.184	3.917	4.325			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	5.119	0,75%	0,00%	2,87%	5.119	3.851	4.260			
	Value Chain	-	-	-	65	0,00%	0,00%	0,04%	65	65	65			
2	MBG	3.453	5.193	5.193	25.389	2,17%	2,73%	13,38%	20.196	21.936	20.196			
	KUR	2.876	4.782	4.782	23.676	1,90%	2,65%	13,14%	18.894	20.800	18.894			
	Non KUR	577	411	411	1.712	7,36%	4,16%	17,72%	1.302	1.136	1.302			
3	PWG	-	35	35	22.000	0,00%	0,01%	5,37%	21.965	22.000	21.965			
	Cilem	-	-	-	15.775	0,00%	0,00%	7,08%	15.775	15.775	15.775			
	Gadai	-	35	35	6.225	0,00%	0,02%	3,33%	6.190	6.225	6.190			
4	CFG	19.268	20.967	23.212	62.610	0,99%	1,09%	2,94%	39.398	43.342	41.643			
	CF 1	8.041	7.521	9.455	27.150	2,13%	2,43%	7,06%	17.695	19.109	19.629			
	Total Griya	6.972	6.480	7.025	22.395	2,24%	2,21%	7,14%	15.370	15.423	15.915			
	Oto	1.069	1.041	2.430	4.755	1,64%	3,39%	6,74%	2.325	3.686	3.715			
	CF 2	11.227	13.447	13.757	35.460	0,72%	0,79%	2,03%	21.703	24.233	22.013			
	Mitraguna & Others	11.107	12.744	13.302	34.087	0,80%	0,86%	2,20%	20.785	22.981	21.344			
	Pensium	120	703	455	1.373	0,07%	0,24%	0,71%	918	1.252	670			
Total Pembiayaan		23.988	27.054	28.439	115.182	0,94%	0,98%	3,94%	86.743	91.194	88.128	0,93%	76,33%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,98%	-	(1.205)	817			
	Linkage	24	24	-	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,38%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.954	1,80%	0,89%	1,03%	258	(909)	108			
	KUR	1.760	1.264	1.181	1.326	1,16%	0,65%	0,74%	144	(434)	61			
	Non KUR	1.104	582	515	629	14,08%	5,21%	6,50%	114	(475)	47			
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	24.562	0,93%	1,00%	1,15%	3.380	6.438	1.856			
	CF 1	5.476	7.813	6.060	7.591	1,45%	1,56%	1,98%	1.531	2.116	(222)			
	Total Griya	4.795	7.030	5.611	7.079	1,54%	1,77%	2,26%	1.468	2.284	49			
	Oto	681	783	449	513	1,05%	0,63%	0,73%	63	(169)	(271)			
	CF 2	12.648	14.893	15.122	16.971	0,81%	0,87%	0,97%	1.849	4.323	2.078			
	Mitraguna & Others	12.330	14.676	14.664	16.513	0,89%	0,95%	1,06%	1.849	4.182	1.837			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	34.333	1,18%	1,06%	1,17%	3.639	4.325	2.781	0,96%	18,09%	-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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	62.653	73.163	3.622	10.510	15.181	26,18%	(7.001)	-8,73%	96.831	75,56%	(23.668)
2	Tabungan	392.786	392.618	383.521	390.107	(984)	6.586	(2.511)	-0,64%	(2.679)	-0,68%	421.235	92,61%	(31.128)
3	Deposito	233.260	236.507	215.400	205.502	19.773	(9.897)	(31.004)	-13,11%	(27.757)	-11,90%	234.759	87,54%	(29.257)
	Total	706.209	687.106	661.573	668.772	22.411	7.200	(18.334)	-2,67%	(37.437)	-5,30%	752.825	88,84%	(84.053)
	CASA	472.950	450.600	446.173	463.270	2.639	17.097	12.670	2,81%	(9.680)	-2,05%	518.066	89,42%	(54.796)
	(%) CASA	66,97%	65,58%	67,44%	69,27%									
	FDR	69,41%	76,25%	79,05%	78,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	24.982	20.925	20.501	(424)	(4.481)	-17,94%	(5.825)	-22,13%	-	0,00%	20.501
2	Giro ISE	3.901	4.202	3.174	3.172	(2)	(1.029)	-24,50%	(728)	-18,67%		0,00%	3.172
3	Tabungan ISE	13.925	15.280	12.251	11.828	(422)	(3.452)	-22,59%	(2.097)	-15,06%		0,00%	11.828
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	88.531	1.500	3.000	1.500	2.095	-1.883	-5.193	4.883	104.928	84,37%	(16.397)
	Linkage	4.522	3.483	3.361	-	-	-	-121	-122	-1.161	122	9.401	35,75%	(6.040)
	Non-Linkage	89.203	86.932	85.170	1.500	3.000	1.500	2.215	-1.761	-4.032	4.761	95.527	89,16%	(10.357)
	• Local Champion	87.849	85.900	84.174	1.500	3.000	1.500	2.252	-1.725	-3.675	4.725	90.848	92,65%	(6.673)
	• Value Chain	1.354	1.032	996	-	-	-	-36	-36	-358	36	4.680	21,28%	(3.684)
2	MBG	44.762	42.277	41.611	600	350	-250	-626	-666	-3.151	1.016	46.210	90,05%	(4.599)
	KUR	42.954	39.996	39.389	400	350	-50	-657	-607	-3.565	957	44.413	88,69%	(5.024)
	Non KUR	1.808	2.280	2.221	200	-	-200	31	-59	413	59	1.797	123,63%	425
3	PWG	25.216	34.568	36.199	6.396	8.311	1.915	2.117	1.631	10.983	6.680	41.584	87,05%	(5.385)
	Cilem	10.119	16.909	17.236	2.031	1.743	-288	1.092	328	7.118	1.415	23.828	72,33%	(6.592)
	Gadai	15.098	17.660	18.963	4.365	6.568	2.203	1.026	1.303	3.865	5.265	17.756	106,80%	1.207
4	CFG	326.493	356.665	356.649	14.995	8.835	-6.160	5.091	-17	30.156	8.851	345.001	103,38%	11.648
	CF 1	44.529	52.411	51.529	796	16	-780	-661	-882	7.000	898	46.681	110,38%	4.847
	Total Griya	33.717	42.875	42.249	796	-	-796	0	-626	8.531	626	34.213	123,49%	8.036
	• Total Non Program	33.717	42.875	42.249	796	-	-796	-55	-626	8.531	626	34.213	123,49%	8.036
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	9.280	-	16	16	-661	-256	-1.532	271	12.469	74,43%	(3.189)
	CF 2	281.964	304.255	305.120	14.199	8.819	-5.380	5.752	866	23.156	7.953	298.319	102,28%	6.801
	Mitraguna & Others	268.245	286.771	287.789	13.792	8.819	-4.973	5.737	1.018	19.544	7.801	283.479	101,52%	4.310
	Pensiun	13.719	17.484	17.331	407	-	-407	15	-153	3.612	153	14.840	116,78%	2.491
	Total Pembiayaan	490.195	523.925	522.990	23.491	20.496	-2.995	8.678	-935	32.794	21.430	537.723	97,26%	(14.733)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	3.251	0,31%	0,00%	3,67%	3.251	2.958	2.989			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	3.251	0,33%	0,00%	3,82%	3.251	2.958	2.989			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	6.249	1,23%	2,59%	15,02%	5.154	5.698	4.558			
	KUR	550	1.374	1.094	5.630	1,28%	2,74%	14,29%	4.536	5.080	4.256			
	Non KUR	-	317	-	618	0,00%	0,00%	27,84%	618	618	302			
3	PWG	-	-	-	2.033	0,00%	0,00%	5,62%	2.033	2.033	2.033			
	Cilem	-	-	-	737	0,00%	0,00%	4,27%	737	737	737			
	Gadai	-	-	-	1.296	0,00%	0,00%	6,84%	1.296	1.296	1.296			
4	CFG	5.180	4.480	4.311	7.369	1,59%	1,21%	2,07%	3.058	2.189	2.889			
	CF 1	174	238	45	1.071	0,39%	0,09%	2,08%	1.026	897	833			
	Total Griya	174	238	45	569	0,52%	0,11%	1,35%	524	395	331			
	Oto	-	-	-	502	0,00%	0,00%	5,41%	502	502	502			
	CF 2	5.006	4.242	4.266	6.298	1,78%	1,40%	2,06%	2.032	1.292	2.057			
	Mitraguna & Others	5.006	4.242	4.266	6.298	1,87%	1,49%	2,19%	2.032	1.292	2.057			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	18.902	1,23%	1,03%	3,61%	13.496	12.878	12.470	0,48%	86,66%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,20%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,25%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	314	1,56%	0,41%	0,75%	139	(385)	223			
	KUR	609	91	175	314	1,42%	0,44%	0,80%	139	(295)	223			
	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	4.221	1,35%	1,18%	1,18%	(2)	(197)	(732)			
	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	4.221	1,42%	1,39%	1,38%	(2)	214	(732)			
	Mitraguna & Others	4.007	4.953	4.224	4.221	1,49%	1,47%	1,47%	(2)	214	(732)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.601	1,21%	1,04%	1,07%	137	(336)	(262)	0,67%	37,84%	-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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	10.817	10.874	(1.080)	56	(3.166)	-22,55%	(7.252)	-40,01%	31.280	34,76%	(20.406)
2	Tabungan	237.991	245.090	241.534	252.444	1.247	10.911	7.355	3,00%	14.453	6,07%	260.312	96,98%	(7.868)
3	Deposito	192.383	207.446	177.081	157.092	3.855	(19.989)	(50.354)	-24,27%	(35.291)	-18,34%	193.568	81,16%	(36.476)
	Total	448.500	466.575	429.432	420.410	4.022	(9.022)	(46.165)	-9,89%	(28.090)	-6,26%	485.161	86,65%	(64.750)
	CASA	256.117	259.129	252.351	263.318	167	10.967	4.189	1,62%	7.201	2,81%	291.593	90,30%	(28.275)
	(%) CASA	57,11%	55,54%	58,76%	62,63%									
	FDR	54,70%	56,63%	60,53%	61,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	10.236	10.295		60	(2.644)	-20,43%	(1.343)	-11,54%	-	0,00%	10.295
2	Giro ISE	2.314	3.509	851	873		22	(2.636)	-75,13%	(1.441)	-62,29%		0,00%	873
3	Tabungan ISE	1.452	1.558	1.513	1.550		38	(8)	-0,51%	98	6,75%		0,00%	1.550
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	15.323	-	100	100	-1.242	-3.407	-2.256	3.507	25.827	59,33%	(10.504)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	15.323	-	100	100	-1.242	-3.407	-2.256	3.507	22.235	68,91%	(6.912)
	• Local Champion	16.492	18.329	14.922	-	100	100	-541	-3.407	-1.570	3.507	18.700	79,80%	(3.778)
	• Value Chain	1.087	401	401	-	-	-	-701	-0	-686	0	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	38.688	1.100	620	-480	-684	-688	418	1.308	47.460	81,52%	(8.773)
	KUR	37.787	38.777	38.148	1.100	620	-480	-663	-628	361	1.248	46.374	82,26%	(8.226)
	Non KUR	483	600	539	-	-	0	-21	-60	57	60	1.086	49,66%	(547)
3	PWG	15.859	30.257	32.755	11.094	8.519	-2.576	3.307	2.498	16.896	6.021	31.432	104,21%	1.323
	Cilem	7.657	16.691	18.680	3.176	3.842	666	2.162	1.990	11.023	1.852	19.488	95,86%	(808)
	Gadai	8.201	13.567	14.075	7.919	4.677	-3.242	1.145	508	5.873	4.169	11.944	117,84%	2.131
4	CFG	173.601	175.870	173.177	2.374	1.838	-536	1.896	-2.693	-424	4.531	189.734	91,27%	(16.557)
	CF 1	81.382	71.438	70.187	259	-	-259	-132	-1.250	-11.195	1.250	83.224	84,34%	(13.037)
	Total Griya	77.096	67.237	66.231	-	-	0	0	-1.006	-10.865	1.006	77.619	85,33%	(11.387)
	• Total Non Program	77.096	67.237	66.231	-	-	0	-2.182	-1.006	-10.865	1.006	77.619	85,33%	(11.387)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	3.956	259	-	-259	-132	-245	-330	245	5.605	70,57%	(1.649)
	CF 2	92.219	104.432	102.990	2.115	1.838	-277	2.028	-1.443	10.770	3.281	106.509	96,70%	(3.520)
	Mitraguna & Others	90.304	99.345	97.796	2.115	1.705	-410	2.056	-1.549	7.492	3.254	103.410	94,57%	(5.615)
	Pensiun	1.915	5.087	5.194	-	133	133	-28	107	3.279	26	3.099	167,60%	2.095
	Total Pembiayaan	245.309	264.233	259.943	14.568	11.077	-3.492	3.278	-4.290	14.634	15.367	294.452	88,28%	(34.510)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	4.877	3,78%	5,71%	12,61%	2.629	3.431	3.606			
	KUR	1.433	1.144	2.078	4.752	3,79%	5,36%	12,46%	2.675	3.319	3.608			
	Non KUR	12	127	170	124	2,54%	28,34%	23,05%	(46)	112	(2)			
3	PWG	-	-	-	2.091	0,00%	0,00%	6,38%	2.091	2.091	2.091			
	Cilem	-	-	-	1.776	0,00%	0,00%	9,51%	1.776	1.776	1.776			
	Gadai	-	-	-	314	0,00%	0,00%	2,23%	314	314	314			
4	CFG	3.497	2.846	2.932	10.195	2,01%	1,67%	5,89%	7.263	6.698	7.349			
	CF 1	3.310	2.577	2.801	7.646	4,07%	3,92%	10,89%	4.844	4.336	5.068			
	Total Griya	3.310	2.471	2.698	7.533	4,29%	4,01%	11,37%	4.835	4.223	5.062			
	Oto	-	106	103	113	0,00%	2,46%	2,84%	9	113	6			
	CF 2	187	269	130	2.549	0,20%	0,12%	2,48%	2.419	2.362	2.281			
	Mitraguna & Others	187	269	130	2.356	0,21%	0,13%	2,41%	2.226	2.169	2.088			
	Pensiun	-	-	-	193	0,00%	0,00%	3,71%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	17.163	2,10%	1,96%	6,60%	11.983	12.009	13.046	0,39%	94,04%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	13,01%	-	-	-			
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%	3,08%	414	2.847	(1.267)			
	CF 1	2.172	4.229	2.812	3.226	2,67%	3,94%	4,60%	414	1.054	(1.003)			
	Total Griya	2.172	4.229	2.812	3.226	2,82%	4,18%	4,87%	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%	2,05%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,16%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.687	1,45%	2,00%	2,19%	414	2.131	(1.634)	0,47%	78,67%	-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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.059	1.066	118	6	(454)	-29,89%	(293)	-21,58%	8.682	12,27%	(7.617)
2	Tabungan	139.020	140.237	135.990	137.444	20	1.454	(2.793)	-1,99%	(1.576)	-1,13%	151.541	90,70%	(14.097)
3	Deposito	91.332	79.357	77.929	77.829	494	(100)	(1.528)	-1,93%	(13.504)	-14,79%	91.991	84,60%	(14.162)
	Total	231.711	221.114	214.978	216.339	632	1.360	(4.776)	-2,16%	(15.372)	-6,63%	252.214	85,78%	(35.876)
	CASA	140.379	141.757	137.050	138.510	138	1.460	(3.247)	-2,29%	(1.869)	-1,33%	160.223	86,45%	(21.713)
	(%) CASA	60,58%	64,11%	63,75%	64,02%									
	FDR	52,09%	62,72%	65,65%	65,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	3.243	3.217		(26)	(1.280)	-28,47%	444	16,03%	-	0,00%	3.217
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	3.140	3.114		(26)	(1.280)	-29,14%	445	16,68%		0,00%	3.114
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	306	-	-	0	-13	-13	-1.109	13	1.415	21,64%	(1.109)
	Linkage	189	159	155	-	-	-	-4	-4	-34	4	189	82,09%	(34)
	Non-Linkage	1.226	160	151	-	-	0	-10	-10	-1.075	10	1.226	12,31%	(1.075)
	• Local Champion	1.226	160	151	-	-	0	-10	-10	-1.075	10	1.226	12,31%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.986	200	650	450	113	564	4.986	86	3.197	155,94%	1.789
	KUR	-	3.874	4.446	50	650	600	-36	572	4.446	78	3.046	145,99%	1.401
	Non KUR	-	548	540	150	-	-150	149	-8	540	8	152	355,66%	388
3	PWG	10.318	19.042	20.052	4.255	5.397	1.142	2.067	1.010	9.735	4.387	20.384	98,37%	(332)
	Cilem	4.275	11.205	11.621	2.081	1.502	-579	1.688	416	7.346	1.085	13.572	85,62%	(1.951)
	Gadai	6.043	7.838	8.431	2.175	3.895	1.721	379	594	2.388	3.302	6.812	123,77%	1.619
4	CFG	108.966	114.891	115.784	3.099	2.686	-413	1.832	893	6.818	1.794	124.853	92,74%	(9.069)
	CF 1	22.575	23.290	22.387	-	181	181	-132	-903	-188	1.084	25.531	87,68%	(3.145)
	Total Griya	18.510	18.455	17.500	-	-	0	0	-955	-1.010	955	20.159	86,81%	(2.659)
	• Total Non Program	18.168	17.958	17.005	-	-	0	-199	-953	-1.163	953	18.782	90,54%	(1.777)
	• Program	342	497	495	-	-	0	-2	-2	154	2	1.377	35,98%	(882)
	Oto	4.065	4.835	4.886	-	181	181	-132	52	821	129	5.372	90,96%	(486)
	CF 2	86.390	91.601	93.397	3.099	2.505	-594	1.964	1.796	7.007	709	99.322	94,03%	(5.925)
	Mitraguna & Others	53.276	60.516	62.520	3.099	2.505	-594	2.213	2.004	9.244	501	65.035	96,13%	(2.515)
	Pensiun	33.115	31.085	30.877	-	-	0	-249	-208	-2.238	208	34.287	90,05%	(3.410)
	Total Pembiayaan	120.698	138.675	141.128	7.554	8.733	1.179	3.999	2.453	20.430	6.280	149.849	94,18%	(8.721)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	432	0,00%	0,00%	2,16%	432	432	315			
	Cilem	-	118	-	355	0,00%	0,00%	3,06%	355	355	238			
	Gadai	-	-	-	77	0,00%	0,00%	0,91%	77	77	77			
4	CFG	438	1.949	2.664	5.126	0,40%	2,32%	4,43%	2.462	4.688	3.177			
	CF 1	438	1.427	1.437	2.405	1,94%	6,17%	10,74%	968	1.967	978			
	Total Griya	438	1.277	1.286	2.254	2,37%	6,97%	12,88%	968	1.816	977			
	Oto	-	150	151	151	0,00%	3,13%	3,09%	-	151	1			
	CF 2	-	521	1.227	2.721	0,00%	1,34%	2,91%	1.494	2.721	2.199			
	Mitraguna & Others	-	521	1.227	2.591	0,00%	2,03%	4,14%	1.364	2.591	2.069			
	Pensiun	-	-	-	130	0,00%	0,00%	0,42%	130	130	130			
	Total Pembiayaan	438	2.066	2.664	5.558	0,36%	1,92%	3,94%	2.895	5.120	3.492	1,49%	62,05%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	980	0,48%	0,68%	0,85%	197	456	197			
	CF 1	397	542	542	541	1,76%	2,33%	2,42%	(1)	144	(1)			
	Total Griya	397	542	542	541	2,14%	2,94%	3,09%	(1)	144	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	439	0,15%	0,26%	0,47%	198	312	198			
	Mitraguna & Others	20	241	241	439	0,04%	0,40%	0,70%	198	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	980	1,19%	0,57%	0,69%	197	(458)	197	0,25%	64,66%	-0,4%

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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	77.050	323.472	(28.699)	246.422	246.550	320,52%	250.490	343,23%	85.940	376,39%	237.532
2	Tabungan	196.862	211.461	203.679	203.436	5.677	(243)	(8.025)	-3,79%	6.575	3,34%	219.189	92,81%	(15.753)
3	Deposito	1.160.939	721.302	1.070.191	1.070.218	(601.127)	28	348.917	48,37%	(90.721)	-7,81%	1.162.123	92,00%	(91.905)
	Total	1.430.782	1.009.685	1.350.920	1.597.127	(624.148)	246.207	587.442	58,18%	166.344	11,63%	1.467.252	108,85%	129.875
	CASA	269.843	288.383	280.729	526.908	(23.022)	246.179	238.525	82,71%	257.065	95,26%	305.129	172,68%	221.780
	(%) CASA	18,86%	28,56%	20,78%	32,99%									
	FDR	15,38%	25,43%	19,20%	16,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.884	10.785		(99)	2.661	32,76%	1.706	18,80%	-	0,00%	10.785
2	Giro ISE	2.308	2.084	2.356	2.374		18	290	13,91%	66	2,85%		0,00%	2.374
3	Tabungan ISE	1.370	1.740	4.228	4.111		(117)	2.371	136,30%	2.740	199,96%		0,00%	4.111
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	20.027	-	-	0	-354	-1.830	-103	1.830	29.583	67,70%	(9.556)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	20.027	-	-	0	-354	-1.830	-103	1.830	25.467	78,64%	(5.439)
	• Local Champion	18.621	20.539	18.748	-	-	0	-315	-1.791	126	1.791	21.151	88,64%	(2.403)
	• Value Chain	1.509	1.318	1.279	-	-	-	-39	-39	-230	39	4.315	29,65%	(3.036)
2	MBG	53.102	55.398	55.258	2.380	1.010	-1.370	424	-140	2.157	1.150	62.758	88,05%	(7.500)
	KUR	50.813	53.802	53.713	2.200	1.010	-1.190	300	-90	2.900	1.100	59.899	89,67%	(6.186)
	Non KUR	2.289	1.595	1.545	180	-	-180	124	-50	-743	50	2.859	54,05%	(1.314)
3	PWG	17.782	23.855	25.243	6.064	6.703	639	2.429	1.388	7.461	5.315	31.165	81,00%	(5.921)
	Cilem	6.518	15.257	15.300	2.852	1.534	-1.318	1.829	43	8.782	1.491	18.491	82,74%	(3.191)
	Gadai	11.264	8.598	9.943	3.211	5.169	1.957	600	1.345	-1.321	3.823	12.674	78,45%	(2.731)
4	CFG	129.053	155.657	158.888	7.248	6.547	-701	3.959	3.231	29.835	3.316	155.649	102,08%	3.239
	CF 1	19.758	17.952	17.505	-	-	0	-165	-447	-2.253	447	32.065	54,59%	(14.559)
	Total Griya	14.572	13.113	12.933	-	-	0	0	-180	-1.638	180	25.559	50,60%	(12.626)
	• Total Non Program	11.408	10.206	10.055	-	-	0	-177	-150	-1.353	150	12.811	78,49%	(2.756)
	• Program	3.163	2.907	2.878	-	-	0	-26	-29	-285	29	12.748	22,58%	(9.870)
	Oto	5.186	4.839	4.572	-	-	0	-165	-267	-615	267	6.505	70,28%	(1.934)
	CF 2	109.295	137.705	141.383	7.248	6.547	-701	4.123	3.678	32.088	2.869	123.585	114,40%	17.798
	Mitraguna & Others	90.925	119.063	122.990	6.729	6.427	-302	3.625	3.926	32.065	2.501	104.031	118,22%	18.959
	Pensiun	18.370	18.642	18.393	519	120	-399	499	-248	23	368	19.554	94,06%	(1.161)
	Total Pembiayaan	220.067	256.766	259.416	15.692	14.260	-1.432	6.458	2.650	39.350	11.609	279.155	92,93%	(19.739)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	227	0,00%	0,00%	1,13%	227	227	227			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	227	0,00%	0,00%	1,13%	227	227	227			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.261	1.624	10.293	0,85%	2,93%	18,63%	8.668	9.841	9.031			
	KUR	163	1.084	1.506	10.066	0,32%	2,80%	18,74%	8.560	9.904	8.982			
	Non KUR	289	178	118	226	12,61%	7,40%	14,65%	108	(62)	49			
3	PWG	-	-	-	605	0,00%	0,00%	2,40%	605	605	605			
	Cilem	-	-	-	605	0,00%	0,00%	3,95%	605	605	605			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	576	541	1.778	1,36%	0,35%	1,12%	1.237	19	1.202			
	CF 1	1.212	576	541	1.574	6,14%	3,01%	8,99%	1.033	362	998			
	Total Griya	1.052	576	541	1.115	7,22%	4,13%	8,62%	574	64	539			
	Oto	161	-	-	459	3,10%	0,00%	10,04%	459	298	459			
	CF 2	547	-	-	204	0,50%	0,00%	0,14%	204	(343)	204			
	Mitraguna & Others	547	-	-	204	0,60%	0,00%	0,17%	204	(343)	204			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	12.903	1,00%	0,84%	4,97%	10.738	10.692	11.065	2,22%	55,38%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	1.049	2,88%	1,63%	1,90%	145	(482)	141			
	KUR	855	457	460	538	1,68%	0,85%	1,00%	78	(317)	81			
	Non KUR	677	451	444	511	29,56%	27,85%	33,08%	67	(165)	60			
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	439	0,59%	0,32%	0,28%	(60)	(323)	(62)			
	CF 1	321	481	480	419	1,63%	2,67%	2,40%	(60)	98	(62)			
	Total Griya	321	481	480	419	2,20%	3,66%	3,24%	(60)	98	(62)			
	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	1.488	1,11%	0,55%	0,57%	85	(960)	79	1,63%	-184,12%	1,1%

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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	8.477	7.290	(2.608)	(1.187)	(457)	-5,90%	(2.205)	-23,22%	14.967	48,71%	(7.677)
2	Tabungan	99.410	116.831	119.353	120.359	25.825	1.006	3.529	3,02%	20.949	21,07%	108.765	110,66%	11.594
3	Deposito	64.192	61.368	61.786	61.786	141	(0)	419	0,68%	(2.406)	-3,75%	64.684	95,52%	(2.898)
	Total	173.097	185.945	189.617	189.435	23.358	(182)	3.490	1,88%	16.338	9,44%	188.416	100,54%	1.020
	CASA	108.906	124.578	127.831	127.649	23.217	(181)	3.071	2,47%	18.744	17,21%	123.732	103,17%	3.917
	(%) CASA	62,92%	67,00%	67,42%	67,38%									
	FDR	57,60%	62,98%	62,50%	62,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	12.336	12.525		188	563	4,71%	(779)	-5,86%	-	0,00%	12.525
2	Giro ISE	6.014	3.248	3.442	3.557		115	308	9,49%	(2.457)	-40,86%		0,00%	3.557
3	Tabungan ISE	6.490	7.913	8.094	8.168		74	255	3,22%	1.678	25,86%		0,00%	8.168
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	• Local Champion	-	2.088	1.986	-	-	0	-102	-102	1.986	102	0	0,00%	1.986
	• Value Chain	-	3.885	3.856	-	-	-	-29	-29	3.856	29	0	0,00%	3.856
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	36.066	6.783	8.973	2.190	2.299	1.323	12.337	7.650	30.383	118,70%	5.683
	Cilem	8.075	15.687	16.203	1.349	2.181	832	1.453	516	8.128	1.665	12.616	128,43%	3.587
	Gadai	15.654	19.055	19.863	5.434	6.792	1.358	845	807	4.209	5.985	17.767	111,80%	2.096
4	CFG	75.933	76.399	76.593	105	1.251	1.146	-973	195	660	1.056	84.523	90,62%	(7.929)
	CF 1	16.979	16.374	16.081	-	-	0	-84	-293	-898	293	18.164	88,54%	(2.082)
	Total Griya	15.306	14.189	13.981	-	-	0	0	-208	-1.325	208	15.742	88,81%	(1.762)
	• Total Non Program	15.306	14.189	13.981	-	-	0	-210	-208	-1.325	208	15.742	88,81%	(1.762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.101	-	-	0	-84	-85	428	85	2.422	86,75%	(321)
	CF 2	58.954	60.025	60.512	105	1.251	1.146	-889	487	1.558	764	66.359	91,19%	(5.847)
	Mitraguna & Others	51.295	53.140	53.726	105	1.251	1.146	-828	586	2.431	665	58.029	92,59%	(4.303)
	Pensiun	7.658	6.884	6.785	-	-	0	-62	-99	-873	99	8.330	81,46%	(1.544)
	Total Pembiayaan	99.702	117.114	118.501	6.888	10.224	3.336	1.195	1.387	18.799	8.837	114.946	103,09%	3.556

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	2.593	0,00%	0,00%	7,19%	2.593	2.593	2.572			
	Cilem	-	20	-	1.450	0,00%	0,00%	8,95%	1.450	1.450	1.429			
	Gadai	-	-	-	1.143	0,00%	0,00%	5,76%	1.143	1.143	1.143			
4	CFG	315	353	443	566	0,41%	0,58%	0,74%	122	251	213			
	CF 1	-	240	260	259	0,00%	1,59%	1,61%	(1)	259	19			
	Total Griya	-	240	238	238	0,00%	1,68%	1,70%	-	238	(2)			
	Oto	-	-	22	21	0,00%	0,99%	1,00%	(1)	21	21			
	CF 2	315	112	184	307	0,53%	0,31%	0,51%	123	(8)	194			
	Mitraguna & Others	315	112	184	307	0,61%	0,35%	0,57%	123	(8)	194			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	3.159	0,32%	0,38%	2,67%	2.715	2.844	2.786	1,94%	27,15%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	632	0,90%	0,81%	0,82%	12	(50)	9			
	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	632	1,07%	1,03%	1,04%	12	2	9			
	Mitraguna & Others	630	623	620	632	1,23%	1,17%	1,18%	12	2	9			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	632	0,72%	0,53%	0,53%	12	(90)	9	0,26%	51,15%	-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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.461	2.316	(260)	(145)	(3.238)	-58,30%	(1.193)	-34,00%	8.003	28,93%	(5.688)
2	Tabungan	88.498	84.028	81.300	81.464	2.791	164	(2.564)	-3,05%	(7.033)	-7,95%	96.182	84,70%	(14.718)
3	Deposito	50.176	26.346	25.279	25.280	(1.595)	0	(1.066)	-4,05%	(24.896)	-49,62%	50.580	49,98%	(25.300)
	Total	142.182	115.928	109.041	109.060	936	19	(6.868)	-5,92%	(33.122)	-23,30%	154.766	70,47%	(45.706)
	CASA	92.006	89.582	83.761	83.780	2.531	19	(5.802)	-6,48%	(8.226)	-8,94%	104.186	80,41%	(20.406)
	(%) CASA	64,71%	77,27%	76,82%	76,82%									
	FDR	46,30%	73,38%	78,44%	78,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	669	657	(11)	(2.013)	-75,38%	(2.599)	-79,82%	-	0,00%	657	
2	Giro ISE	705	2.196	197	198	1	(1.998)	-90,98%	(507)	-71,91%	-	0,00%	198	
3	Tabungan ISE	2.552	474	471	459	(12)	(15)	-3,19%	(2.093)	-82,00%	-	0,00%	459	
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	4.156	-	-	0	281	-78	4.156	78	3.212	129,39%	944
	KUR	-	4.144	4.068	-	-	0	283	-75	4.068	75	3.046	133,58%	1.023
	Non KUR	-	89	87	-	-	0	-2	-2	87	2	166	82,49%	(79)
3	PWG	2.349	5.844	6.006	741	520	-221	411	162	3.657	358	5.668	105,97%	338
	Cilem	2.349	5.844	6.006	741	520	-221	411	162	3.657	358	5.668	105,97%	338
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.374	1.528	1.261	-267	1.632	387	11.888	874	73.395	102,70%	1.979
	CF 1	26.468	27.937	28.036	-	411	411	-109	98	1.567	313	27.743	101,05%	293
	Total Griya	25.069	24.115	24.302	-	390	390	0	188	-767	202	25.471	95,41%	(1.169)
	• Total Non Program	25.069	24.115	24.302	-	390	390	-224	188	-767	202	25.471	95,41%	(1.169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.733	-	21	21	-109	-89	2.334	110	2.272	164,33%	1.461
	CF 2	37.018	47.050	47.338	1.528	850	-678	1.742	289	10.321	561	45.652	103,69%	1.687
	Mitraguna & Others	36.826	46.839	47.132	1.528	850	-678	1.746	293	10.306	557	44.677	105,50%	2.455
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.536	2.269	1.781	-488	2.324	471	19.700	1.310	82.274	103,96%	3.262

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	182	0,00%	0,00%	4,37%	182	182	182			
	KUR	-	-	-	182	0,00%	0,00%	4,46%	182	182	182			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	237	0,00%	0,00%	3,94%	237	237	237			
	Cilem	-	-	-	237	0,00%	0,00%	3,94%	237	237	237			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	2.423	1,73%	2,07%	3,21%	869	1.325	1.015			
	CF 1	1.097	1.035	1.183	2.061	4,15%	4,23%	7,35%	878	964	1.026			
	Total Griya	1.097	1.035	1.040	1.919	4,38%	4,31%	7,89%	878	821	883			
	Oto	-	-	143	143	0,00%	3,73%	3,82%	-	143	143			
	CF 2	-	373	370	362	0,00%	0,79%	0,76%	(9)	362	(11)			
	Mitraguna & Others	-	373	370	362	0,00%	0,79%	0,77%	(9)	362	(11)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	2.841	1,67%	1,83%	3,32%	1.288	1.744	1.433	0,43%	87,18%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	2.182	0,19%	1,12%	2,89%	1.342	2.062	1.332			
	CF 1	-	831	821	1.862	0,00%	2,94%	6,64%	1.040	1.862	1.030			
	Total Griya	-	831	821	1.862	0,00%	3,41%	7,66%	1.040	1.862	1.030			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	320	0,32%	0,04%	0,68%	302	200	302			
	Mitraguna & Others	120	19	19	320	0,33%	0,04%	0,68%	302	200	302			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	2.182	0,18%	0,99%	2,55%	1.342	2.062	1.332	0,96%	62,19%	-1,6%

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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	2.599	3.142	638	542	(1.588)	-33,57%	(1.134)	-26,53%	12.480	25,17%	(9.339)
2	Tabungan	143.334	167.049	172.507	171.392	3.814	(1.115)	4.343	2,60%	28.058	19,57%	157.358	108,92%	14.034
3	Deposito	111.952	125.321	109.776	109.776	(9.175)	(0)	(15.545)	-12,40%	(2.176)	-1,94%	112.690	97,41%	(2.914)
	Total	259.563	297.099	284.882	284.310	(4.723)	(573)	(12.790)	-4,30%	24.747	9,53%	282.529	100,63%	1.781
	CASA	147.610	171.779	175.106	174.534	4.452	(573)	2.755	1,60%	26.923	18,24%	169.838	102,76%	4.695
	(%) CASA	56,87%	57,82%	61,47%	61,39%									
	FDR	26,72%	28,91%	29,75%	29,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.188	2.197		9	67	3,17%	(140)	-6,00%	-	0,00%	2.197
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.164	2.173		9	67	3,20%	(143)	-6,17%		0,00%	2.173
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	8.258	1.525	200	-1.325	1.340	33	8.064	167	3.371	244,98%	4.887
	KUR	194	7.421	7.476	1.050	200	-850	946	55	7.282	145	3.205	233,28%	4.271
	Non KUR	-	805	782	475	-	-475	394	-23	782	23	166	470,83%	616
3	PWG	3.438	6.116	5.534	351	183	-168	-61	-581	2.096	765	8.591	64,42%	(3.056)
	Cilem	3.438	6.116	5.534	351	183	-168	-61	-581	2.096	765	8.591	64,42%	(3.056)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	70.368	2.052	730	-1.322	900	-584	5.405	1.314	75.712	92,94%	(5.344)
	CF 1	19.068	19.315	18.971	552	-	-552	498	-345	-97	345	20.447	92,78%	(1.476)
	Total Griya	17.646	16.784	16.509	-	-	0	0	-275	-1.138	275	18.078	91,32%	(1.569)
	• Total Non Program	17.646	16.784	16.509	-	-	0	-529	-275	-1.138	275	18.078	91,32%	(1.569)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.462	552	-	-552	498	-69	1.040	69	2.369	103,93%	93
	CF 2	45.895	51.637	51.398	1.500	730	-770	402	-239	5.503	969	55.266	93,00%	(3.868)
	Mitraguna & Others	40.397	45.849	45.634	1.050	730	-320	297	-215	5.237	945	48.918	93,29%	(3.284)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	84.754	3.929	1.113	-2.816	2.175	-1.133	15.395	2.246	88.438	95,83%	(3.684)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	23	0,00%	0,00%	0,28%	23	23	23			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	23	0,00%	0,00%	2,97%	23	23	23			
3	PWG	-	19	-	222	0,00%	0,00%	4,01%	222	222	203			
	Cilem	-	19	-	222	0,00%	0,00%	4,01%	222	222	203			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	6.455	1,63%	1,82%	9,17%	5.163	5.395	6.139			
	CF 1	648	-	-	4.302	3,40%	0,00%	22,67%	4.302	3.653	4.302			
	Total Griya	648	-	-	4.302	3,67%	0,00%	26,06%	4.302	3.653	4.302			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	317	1.293	2.154	0,90%	2,50%	4,19%	861	1.742	1.837			
	Mitraguna & Others	412	-	978	1.841	1,02%	2,13%	4,03%	863	1.429	1.841			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	6.701	2,63%	1,51%	7,91%	5.408	4.876	5.768	0,56%	92,96%	-7,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	2.186	0,41%	1,74%	3,11%	952	1.919	952			
	CF 1	267	869	869	868	1,40%	4,50%	4,57%	(1)	600	(1)			
	Total Griya	132	734	734	733	0,75%	4,37%	4,44%	(1)	600	(1)			
	Oto	135	135	135	135	9,51%	5,34%	5,49%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,56%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,89%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.779	0,39%	2,13%	3,28%	952	2.512	1.545	2,24%	31,79%	-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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	16.212	16.123	(1.425)	(89)	1.080	7,18%	12.306	322,37%	9.215	174,97%	6.909
2	Tabungan	117.085	112.217	109.789	110.368	2.330	579	(1.849)	-1,65%	(6.717)	-5,74%	126.313	87,38%	(15.945)
3	Deposito	49.844	48.537	47.988	47.989	(676)	0	(548)	-1,13%	(1.855)	-3,72%	50.329	95,35%	(2.340)
	Total	170.746	175.797	173.990	174.480	229	490	(1.316)	-0,75%	3.734	2,19%	185.857	93,88%	(11.377)
	CASA	120.903	127.260	126.001	126.491	905	490	(768)	-0,60%	5.589	4,62%	135.528	93,33%	(9.037)
	(%) CASA	70,81%	72,39%	72,42%	72,50%									
	FDR	80,42%	78,23%	79,66%	79,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	978	1.196		218	278	30,27%	(495)	-29,26%	-	0,00%	1.196
2	Giro ISE	436	247	194	194		0	(53)	-21,36%	(242)	-55,52%		0,00%	194
3	Tabungan ISE	1.254	671	784	1.002		218	331	49,25%	(252)	-20,12%		0,00%	1.002
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	21.751	3.743	5.391	1.648	782	1.220	8.202	4.172	20.999	103,59%	753
	Cilem	7.456	10.743	11.350	1.704	1.479	-225	575	607	3.894	872	12.236	92,76%	(886)
	Gadai	6.094	9.789	10.402	2.040	3.912	1.872	208	613	4.308	3.299	8.762	118,71%	1.639
4	CFG	119.321	116.995	116.846	1.431	1.374	-57	505	-149	-2.476	1.523	130.324	89,66%	(13.479)
	CF 1	15.625	17.605	17.901	-	461	461	-322	296	2.276	165	17.191	104,13%	710
	Total Griya	13.902	15.414	15.769	-	461	461	0	355	1.866	106	14.348	109,91%	1.421
	• Total Non Program	13.902	15.414	15.769	-	461	461	-276	355	1.866	106	14.348	109,91%	1.421
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.132	-	-	0	-322	-59	409	59	2.844	74,98%	(712)
	CF 2	103.696	99.390	98.945	1.431	913	-518	826	-445	-4.751	1.358	113.133	87,46%	(14.188)
	Mitraguna & Others	94.197	89.853	89.059	1.165	433	-732	737	-794	-5.138	1.227	102.629	86,78%	(13.569)
	Pensiun	9.499	9.537	9.886	266	480	214	89	349	386	131	10.505	94,10%	(619)
	Total Pembiayaan	137.307	137.527	138.597	5.174	6.765	1.591	1.287	1.070	1.290	5.695	155.759	88,98%	(17.162)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	672	0,00%	0,00%	3,09%	672	672	672			
	Cilem	-	-	-	482	0,00%	0,00%	4,25%	482	482	482			
	Gadai	-	-	-	190	0,00%	0,00%	1,82%	190	190	190			
4	CFG	1.942	1.297	2.012	5.256	1,63%	1,72%	4,50%	3.244	3.314	3.959			
	CF 1	86	-	209	1.325	0,55%	1,19%	7,40%	1.116	1.239	1.325			
	Total Griya	-	-	-	1.003	0,00%	0,00%	6,36%	1.003	1.003	1.003			
	Oto	86	-	209	322	4,99%	9,53%	15,08%	113	236	322			
	CF 2	1.856	1.297	1.803	3.931	1,79%	1,81%	3,97%	2.128	2.075	2.634			
	Mitraguna & Others	1.856	1.297	1.803	3.704	1,97%	2,01%	4,16%	1.900	1.848	2.407			
	Pensiun	-	-	-	227	0,00%	0,00%	2,30%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	5.928	1,41%	1,46%	4,28%	3.915	3.986	4.630	0,36%	91,48%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	-47,16%	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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	23.361	22.894	9.320	(468)	2.514	12,33%	8.963	64,34%	21.404	106,96%	1.490
2	Tabungan	118.671	149.789	155.709	156.043	4.855	334	6.254	4,18%	37.372	31,49%	131.813	118,38%	24.230
3	Deposito	125.329	123.645	132.355	132.297	1.292	(58)	8.651	7,00%	6.968	5,56%	125.971	105,02%	6.325
	Total	257.931	293.814	311.425	311.233	15.467	(192)	17.419	5,93%	53.302	20,67%	279.187	111,48%	32.046
	CASA	132.602	170.169	179.070	178.937	14.175	(134)	8.768	5,15%	46.335	34,94%	153.216	116,79%	25.720
	(%) CASA	51,41%	57,92%	57,50%	57,49%									
	FDR	59,82%	58,36%	56,29%	56,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.254	4.277		23	80	1,91%	739	20,88%	-	0,00%	4.277
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%		0,00%	1
3	Tabungan ISE	3.537	4.196	4.253	4.276		23	80	1,91%	739	20,90%		0,00%	4.276
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
3	PWG	17.010	23.113	25.383	6.132	6.065	-67	2.629	2.270	8.374	3.795	21.932	115,74%	3.451
	Cilem	7.758	11.568	11.733	2.436	792	-1.644	1.248	165	3.975	627	11.527	101,79%	206
	Gadai	9.252	11.546	13.651	3.696	5.273	1.576	1.381	2.105	4.399	3.168	10.405	131,19%	3.245
4	CFG	136.962	148.294	148.886	5.382	3.092	-2.290	2.109	592	11.924	2.500	150.143	99,16%	(1.257)
	CF 1	16.548	16.413	16.482	240	257	17	165	69	-67	188	17.976	91,69%	(1.494)
	Total Griya	15.017	13.854	13.742	-	-	0	0	-112	-1.275	112	15.423	89,10%	(1.680)
	• Total Non Program	15.017	13.854	13.742	-	-	0	-111	-112	-1.275	112	15.423	89,10%	(1.680)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.740	240	257	17	165	181	1.208	76	2.553	107,30%	186
	CF 2	120.414	131.881	132.404	5.143	2.835	-2.308	1.945	523	11.990	2.312	132.167	100,18%	237
	Mitraguna & Others	110.777	121.505	121.638	4.303	2.370	-1.933	1.183	132	10.860	2.238	121.615	100,02%	23
	Pensiun	9.636	10.375	10.766	840	465	-375	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	175.316	11.514	10.157	-1.357	4.676	3.859	21.028	6.298	172.392	101,70%	2.924

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	2.737	0,00%	0,00%	0,00%	2.737	2.737	2.737			
	Cilem	-	-	-	1.457	0,00%	0,00%	12,42%	1.457	1.457	1.457			
	Gadai	-	-	-	1.279	0,00%	0,00%	9,37%	1.279	1.279	1.279			
4	CFG	334	628	1.041	4.133	0,24%	0,70%	2,78%	3.092	3.799	3.505			
	CF 1	-	124	569	1.632	0,00%	3,47%	9,90%	1.063	1.632	1.509			
	Total Griya	-	124	569	906	0,00%	4,11%	6,59%	337	906	782			
	Oto	-	-	-	727	0,00%	0,00%	26,53%	727	727	727			
	CF 2	334	504	472	2.501	0,28%	0,36%	1,89%	2.029	2.167	1.996			
	Mitraguna & Others	334	504	472	2.501	0,30%	0,39%	2,06%	2.029	2.167	1.996			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	6.870	0,31%	0,64%	3,92%	5.780	6.388	6.190	0,15%	96,16%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	47	24,03%	0,00%	100,00%	47	(29)	(13)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	47	24,03%	0,00%	100,00%	47	(29)	(13)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.280	0,57%	0,81%	0,86%	77	494	303			
	CF 1	645	-	-	78	3,90%	0,00%	0,47%	78	(567)	78			
	Total Griya	645	-	-	78	4,29%	0,00%	0,57%	78	(567)	78			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,91%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	0,99%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.328	0,56%	0,70%	0,76%	125	465	290	0,00%	100,00%	-0,8%

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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	8.347	4.847	6.361	(3.500)	(8.717)	-64,26%	(3.733)	-43,50%	17.523	27,66%	(12.676)
2	Tabungan	115.717	129.668	139.255	139.551	(48.354)	295	9.883	7,62%	23.834	20,60%	128.619	108,50%	10.932
3	Deposito	158.683	177.958	172.323	172.323	4.988	(0)	(5.635)	-3,17%	13.640	8,60%	159.458	108,07%	12.865
	Total	282.980	321.190	319.925	316.721	(37.006)	(3.204)	(4.469)	-1,39%	33.741	11,92%	305.600	103,64%	11.121
	CASA	124.297	143.232	147.602	144.398	(41.993)	(3.204)	1.166	0,81%	20.101	16,17%	146.142	98,81%	(1.744)
	(%) CASA	43,92%	44,59%	46,14%	45,59%									
	FDR	77,18%	77,13%	77,17%	77,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	9.412	9.516		104	6.428	208,17%	6.197	186,70%	-	0,00%	9.516
2	Giro ISE	510	270	436	442		7	172	63,75%	(67)	-13,22%		0,00%	442
3	Tabungan ISE	2.559	2.568	8.726	8.824		98	6.256	243,63%	6.264	244,75%		0,00%	8.824
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	7.562	54,61%	(3.432)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	6.232	66,27%	(2.103)
	• Local Champion	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	5.326	77,54%	(1.196)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	11.907	150	275	125	264	-96	1.995	371	11.888	100,16%	19
	KUR	9.027	10.576	10.442	150	200	50	207	-134	1.415	334	10.922	95,61%	(480)
	Non KUR	885	1.428	1.465	-	75	75	57	37	580	38	966	151,64%	499
3	PWG	13.890	23.194	22.971	5.903	3.423	-2.480	1.853	-223	9.081	3.646	25.234	91,03%	(2.263)
	Cilem	5.699	14.671	14.216	2.836	671	-2.165	1.572	-455	8.517	1.126	14.596	97,40%	(380)
	Gadai	8.191	8.523	8.755	3.067	2.752	-315	281	232	564	2.520	10.638	82,30%	(1.883)
4	CFG	190.097	208.286	207.869	13.280	4.624	-8.656	4.715	-417	17.772	5.041	203.447	102,17%	4.422
	CF 1	25.896	28.426	28.121	1.975	-	-1.975	-115	-305	2.225	305	27.548	102,08%	573
	Total Griya	21.834	24.367	24.168	1.975	-	-1.975	0	-199	2.335	199	22.303	108,36%	1.865
	• Total Non Program	21.834	24.367	24.168	1.975	-	-1.975	1.758	-199	2.335	199	22.303	108,36%	1.865
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	4.062	4.058	3.953	-	-	0	-115	-105	-109	105	5.245	75,37%	(1.292)
	CF 2	164.201	179.861	179.748	11.305	4.624	-6.681	4.829	-112	15.547	4.736	175.899	102,19%	3.849
	Mitraguna & Others	145.925	160.858	160.748	11.155	4.338	-6.817	4.976	-110	14.823	4.448	156.562	102,67%	4.186
	Pensiun	18.276	19.003	19.000	150	286	136	-146	-2	725	288	19.337	98,26%	(337)
	Total Pembiayaan	218.409	247.724	246.878	19.333	8.322	-11.010	6.458	-847	28.469	9.169	248.132	99,49%	(1.254)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	733	2,87%	0,00%	6,16%	733	449	733			
	KUR	284	-	-	733	3,15%	0,00%	7,02%	733	449	733			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	1.886	0,00%	0,00%	8,21%	1.886	1.886	1.744			
	Cilem	-	142	-	1.738	0,00%	0,00%	12,22%	1.738	1.738	1.596			
	Gadai	-	-	-	148	0,00%	0,00%	1,69%	148	148	148			
4	CFG	85	731	484	1.959	0,04%	0,23%	0,94%	1.474	1.874	1.228			
	CF 1	52	483	484	710	0,20%	1,70%	2,52%	225	657	227			
	Total Griya	52	49	48	273	0,24%	0,20%	1,13%	225	221	225			
	Oto	-	434	436	436	0,00%	10,75%	11,03%	-	436	2			
	CF 2	33	248	-	1.249	0,02%	0,00%	0,70%	1.249	1.217	1.001			
	Mitraguna & Others	33	-	-	1.054	0,02%	0,00%	0,66%	1.054	1.021	1.054			
	Pensiun	-	248	-	195	0,00%	0,00%	1,03%	195	195	(53)			
	Total Pembiayaan	369	873	484	4.578	0,17%	0,20%	1,85%	4.094	4.209	3.705	0,18%	90,40%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	98,99%	-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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	41.621	38.269	4.605	(3.352)	30.079	367,25%	29.715	347,38%	14.517	263,60%	23.751
2	Tabungan	104.558	99.302	100.604	100.419	725	(185)	1.118	1,13%	(4.139)	-3,96%	115.482	86,96%	(15.063)
3	Deposito	118.514	117.131	76.805	76.805	1	0	(40.325)	-34,43%	(41.708)	-35,19%	119.000	64,54%	(42.195)
	Total	231.625	224.623	219.030	215.493	5.331	(3.537)	(9.129)	-4,06%	(16.132)	-6,96%	248.999	86,54%	(33.506)
	CASA	113.112	107.492	142.225	138.688	5.330	(3.537)	31.196	29,02%	25.576	22,61%	129.999	106,68%	8.689
	(%) CASA	48,83%	47,85%	64,93%	64,36%									
	FDR	61,23%	66,47%	68,42%	69,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.505	4.720		215	259	5,81%	2.060	77,46%	-	0,00%	4.720
2	Giro ISE	666	1.055	1.129	1.135		6	80	7,60%	469	70,36%	-	0,00%	1.135
3	Tabungan ISE	1.893	3.306	3.276	3.485		209	179	5,41%	1.591	84,05%	-	0,00%	3.485
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Local Champion	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• 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	25.109	2.828	4.092	1.265	590	1.397	6.466	2.696	26.997	93,01%	(1.888)
	Cilem	13.169	14.611	14.423	913	919	7	-89	-188	1.255	1.108	18.072	79,81%	(3.648)
	Gadai	5.474	9.101	10.686	1.915	3.173	1.258	679	1.585	5.211	1.588	8.925	119,73%	1.761
4	CFG	123.108	123.758	122.970	2.159	1.620	-539	139	-788	-137	2.408	135.676	90,64%	(12.706)
	CF 1	17.304	14.800	13.831	-	-	0	-112	-970	-3.473	970	18.907	73,15%	(5.076)
	Total Griya	13.206	11.180	10.401	-	-	0	0	-779	-2.804	779	13.646	76,22%	(3.245)
	• Total Non Program	13.206	11.180	10.401	-	-	0	-416	-779	-2.804	779	13.646	76,22%	(3.245)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.429	-	-	0	-112	-191	-669	191	5.261	65,18%	(1.832)
	CF 2	105.804	108.958	109.140	2.159	1.620	-539	251	182	3.336	1.438	116.769	93,47%	(7.629)
	Mitraguna & Others	72.025	75.639	76.235	2.083	1.620	-463	464	597	4.211	1.023	81.996	92,97%	(5.760)
	Pensiun	33.780	33.319	32.905	76	-	-76	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	149.864	4.987	5.712	726	687	568	8.038	5.144	162.749	92,08%	(12.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	61	0,00%	0,00%	100,00%	61	61	61			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	61	0,00%	0,00%	100,00%	61	61	61			
3	PWG	-	67	-	1.499	0,00%	0,00%	0,00%	1.499	1.499	1.432			
	Cilem	-	67	-	867	0,00%	0,00%	6,01%	867	867	800			
	Gadai	-	-	-	632	0,00%	0,00%	5,92%	632	632	632			
4	CFG	370	829	965	3.040	0,30%	0,78%	2,47%	2.075	2.671	2.211			
	CF 1	206	520	654	1.129	1,19%	4,42%	8,16%	475	923	609			
	Total Griya	92	423	559	1.036	0,69%	5,00%	9,96%	477	945	613			
	Oto	114	97	95	93	2,79%	2,62%	2,70%	(2)	(22)	(4)			
	CF 2	164	309	311	1.911	0,15%	0,29%	1,75%	1.600	1.748	1.603			
	Mitraguna & Others	164	309	311	1.815	0,23%	0,41%	2,38%	1.504	1.651	1.506			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	4.601	0,26%	0,65%	3,07%	3.636	4.231	3.705	1,37%	55,47%	-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	0,77%	(1)	102	40			
	Total Griya	5	67	108	107	0,04%	0,97%	1,03%	(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%	-884,40%	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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	3.311	3.349	(3.772)	38	(1.292)	-27,85%	1.734	107,33%	6.087	55,02%	(2.738)
2	Tabungan	101.049	105.844	102.440	102.254	2.355	(185)	(3.589)	-3,39%	1.205	1,19%	108.694	94,08%	(6.439)
3	Deposito	38.774	45.970	45.509	45.521	352	11	(449)	-0,98%	6.747	17,40%	39.176	116,20%	6.345
	Total	141.438	156.455	151.260	151.124	(1.065)	(136)	(5.331)	-3,41%	9.686	6,85%	153.956	98,16%	(2.832)
	CASA	102.664	110.485	105.750	105.603	(1.417)	(147)	(4.882)	-4,42%	2.939	2,86%	114.781	92,00%	(9.177)
	(%) CASA	72,59%	70,62%	69,91%	69,88%									
	FDR	91,03%	101,07%	106,42%	106,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	2.720	2.895		175	232	8,69%	(403)	-12,21%	-	0,00%	2.895
2	Giro ISE	186	384	226	150		(76)	(234)	-60,91%	(36)	-19,15%		0,00%	150
3	Tabungan ISE	2.913	2.270	2.485	2.735		251	465	20,50%	(177)	-6,08%		0,00%	2.735
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Local Champion	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.903	400	450	50	716	335	6.661	115	3.432	201,13%	3.471
	KUR	103	5.934	6.285	400	450	50	734	351	6.183	99	3.149	199,58%	3.136
	Non KUR	139	633	617	-	-	0	-18	-16	479	16	283	218,37%	335
3	PWG	20.398	28.133	30.299	8.532	8.413	-119	1.050	2.166	9.901	6.247	29.699	102,02%	600
	Cilem	7.170	11.937	12.631	2.068	1.998	-70	519	694	5.461	1.305	14.807	85,30%	(2.177)
	Gadai	13.229	16.195	17.668	6.464	6.415	-49	531	1.473	4.439	4.942	14.891	118,65%	2.777
4	CFG	107.701	103.456	103.643	575	2.304	1.729	-1.018	188	-4.057	2.116	118.027	87,81%	(14.384)
	CF 1	13.161	13.769	13.575	25	-	-25	-50	-194	414	194	14.488	93,70%	(913)
	Total Griya	10.223	10.244	10.124	-	-	0	0	-120	-99	120	10.640	95,15%	(516)
	• Total Non Program	10.223	10.071	9.952	-	-	0	-459	-120	-271	120	10.640	93,53%	(688)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.451	25	-	-25	-50	-74	513	74	3.848	89,68%	(397)
	CF 2	94.540	89.687	90.068	550	2.304	1.754	-968	382	-4.471	1.922	103.539	86,99%	(13.471)
	Mitraguna & Others	89.171	84.195	83.854	430	1.530	1.100	-1.036	-341	-5.317	1.871	97.354	86,13%	(13.500)
	Pensiun	5.368	5.492	6.214	120	774	654	68	723	846	51	6.185	100,48%	30
	Total Pembiayaan	128.755	158.128	160.965	9.507	11.317	1.810	747	2.837	32.210	8.480	151.573	106,20%	9.392

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	628	0,00%	0,00%	9,10%	628	628	628			
	KUR	-	-	-	628	0,00%	0,00%	9,99%	628	628	628			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	2.399	0,00%	0,00%	7,92%	2.399	2.399	2.399			
	Cilem	-	-	-	1.927	0,00%	0,00%	15,26%	1.927	1.927	1.927			
	Gadai	-	-	-	472	0,00%	0,00%	2,67%	472	472	472			
4	CFG	1.919	1.753	960	2.441	1,78%	0,93%	2,35%	1.481	522	688			
	CF 1	107	46	77	618	0,81%	0,56%	4,55%	541	512	572			
	Total Griya	107	46	-	317	1,04%	0,00%	3,13%	317	210	271			
	Oto	-	-	77	301	0,00%	2,19%	8,73%	224	301	301			
	CF 2	1.812	1.706	883	1.822	1,92%	0,98%	2,02%	940	10	116			
	Mitraguna & Others	1.812	1.706	883	1.822	2,03%	1,05%	2,17%	940	10	116			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	5.467	1,49%	0,61%	3,40%	4.508	3.548	3.714	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	2.339	2,33%	2,05%	2,26%	218	(166)	1.025			
	CF 1	23	78	78	78	0,18%	0,57%	0,58%	-	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	2.261	2,63%	2,28%	2,51%	218	(221)	1.025			
	Mitraguna & Others	2.482	1.236	2.042	2.261	2,78%	2,43%	2,70%	218	(221)	1.025			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.339	2,27%	1,34%	1,45%	218	(581)	1.025	0,00%	100,00%	-1,5%

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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-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	101	105	(12)	4	(20)	-16,28%	70	199,34%	39	268,24%	66
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	101	105	(12)	4	(20)	-16,28%	70	199,34%	39	268,24%	66
	CASA	35	125	101	105	(12)	4	(20)	-16,28%	70	199,34%	39	268,24%	66
	(%) 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 (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-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	748	752	57	3	134	21,69%	313	71,48%	489	153,66%	262
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.298	1.302	57	3	134	11,47%	863	196,96%	489	266,10%	812
	CASA	438	618	748	752	57	3	134	21,69%	313	71,48%	489	153,66%	262
	(%) CASA	100,00%	52,89%	57,64%	57,74%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	107	195	195	0	88	81,85%	195	195291,91%	-	0,00%	195
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	195	195	0	88	81,85%	195	195291,91%		0,00%	195
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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	28-Oct-25	31-Dec-24	30-Sep-25	28-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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	42.472	42.613	1.667	141	3.901	10,08%	21.161	98,64%	29.582	144,05%	13.031
2	Tabungan	103.481	114.782	121.526	122.037	(1.849)	511	7.255	6,32%	18.557	17,93%	117.381	103,97%	4.657
3	Deposito	132.303	92.587	87.803	87.804	(2.092)	1	(4.783)	-5,17%	(44.499)	-33,63%	133.044	66,00%	(45.240)
	Total	257.235	246.081	251.801	252.454	(2.274)	652	6.373	2,59%	(4.781)	-1,86%	280.006	90,16%	(27.552)
	CASA	124.933	153.494	163.999	164.650	(182)	652	11.156	7,27%	39.718	31,79%	146.962	112,04%	17.688
	(%) CASA	48,57%	62,38%	65,13%	65,22%									
	FDR	70,83%	83,69%	83,79%	83,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	9.805	9.385		(420)	992	11,82%	1.449	18,26%	-	0,00%	9.385
2	Giro ISE	4.026	4.019	3.862	3.866		4	(153)	-3,81%	(160)	-3,98%		0,00%	3.866
3	Tabungan ISE	2.910	4.374	5.943	5.519		(424)	1.145	26,17%	2.609	89,68%		0,00%	5.519
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	38.843	-	-	0	-132	-321	-6.392	321	52.956	73,35%	(14.113)
	Linkage	14.656	14.626	14.625	-	-	-	-25	-1	-31	1	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.218	-	-	0	-107	-320	-6.361	320	34.938	69,32%	(10.720)
	• Local Champion	28.121	21.528	21.371	-	-	0	-103	-157	-6.750	157	30.188	70,79%	(8.816)
	• Value Chain	2.457	3.009	2.846	-	-	-	-4	-163	389	163	4.750	59,92%	(1.904)
2	MBG	4.919	3.092	2.944	-	-	0	-141	-148	-1.975	148	4.919	59,85%	(1.975)
	KUR	4.804	3.092	2.944	-	-	0	-141	-148	-1.860	148	4.804	61,28%	(1.860)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	39.422	6.431	12.308	5.877	2.279	3.055	16.085	9.254	37.382	105,46%	2.040
	Cilem	6.677	15.526	17.268	2.496	3.377	881	1.765	1.741	10.591	1.636	18.172	95,02%	(905)
	Gadai	16.660	20.841	22.154	3.936	8.932	4.996	514	1.313	5.494	7.618	19.210	115,33%	2.944
4	CFG	108.703	127.310	129.784	5.145	3.657	-1.488	3.458	2.474	21.082	1.183	119.815	108,32%	9.969
	CF 1	24.869	28.088	27.794	-	27	27	-148	-294	2.924	321	26.244	105,90%	1.550
	Total Griya	19.873	21.856	21.664	-	-	0	0	-192	1.791	192	20.264	106,91%	1.400
	• Total Non Program	19.873	21.856	21.664	-	-	0	-204	-192	1.791	192	20.264	106,91%	1.400
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.130	-	27	27	-148	-102	1.133	129	5.980	102,50%	150
	CF 2	83.833	99.222	101.991	5.145	3.630	-1.515	3.606	2.769	18.158	861	93.571	109,00%	8.420
	Mitraguna & Others	62.328	75.629	78.190	3.640	3.230	-410	2.486	2.561	15.862	669	71.183	109,84%	7.007
	Pensiun	21.505	23.593	23.801	1.505	400	-1.105	1.120	208	2.296	192	22.388	106,31%	1.413
	Total Pembiayaan	182.193	205.933	210.993	11.576	15.965	4.389	5.464	5.060	28.800	10.906	215.072	98,10%	(4.079)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.706	0,00%	0,00%	4,39%	1.706	1.706	1.706			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.641	0,00%	0,00%	6,78%	1.641	1.641	1.641			
	Value Chain	-	-	-	65	0,00%	0,00%	0,31%	65	65	65			
2	MBG	121	35	20	324	2,46%	0,65%	11,02%	304	203	289			
	KUR	83	35	20	324	1,72%	0,65%	11,02%	304	242	289			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	1.289	0,00%	0,00%	3,27%	1.289	1.289	1.271			
	Cilem	-	17	-	759	0,00%	0,00%	4,39%	759	759	742			
	Gadai	-	-	-	530	0,00%	0,00%	2,39%	530	530	530			
4	CFG	330	1.984	1.698	5.257	0,30%	1,33%	4,05%	3.558	4.927	3.273			
	CF 1	209	-	63	580	0,84%	0,23%	2,09%	517	371	580			
	Total Griya	-	-	-	254	0,00%	0,00%	1,17%	254	254	254			
	Oto	209	-	63	326	4,19%	1,02%	5,32%	263	117	326			
	CF 2	120	1.984	1.635	4.677	0,14%	1,65%	4,59%	3.042	4.556	2.693			
	Mitraguna & Others	-	1.846	1.495	4.499	0,00%	1,98%	5,75%	3.004	4.499	2.653			
	Pensiun	120	138	140	178	0,56%	0,59%	0,75%	38	57	39			
	Total Pembiayaan	451	2.036	1.718	8.576	0,25%	0,83%	4,06%	6.857	8.125	6.539	3,31%	18,65%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,85%	-	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%	25,42%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	-	7,57%	2,36%	0,00%	(73)	(372)	(74)			
	KUR	296	74	73	-	6,16%	2,36%	0,00%	(73)	(296)	(74)			
	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	262	2,47%	0,16%	0,20%	63	(2.422)	(2)			
	CF 1	107	264	199	262	0,43%	0,71%	0,94%	63	155	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	262	2,15%	3,19%	4,27%	63	155	(2)			
	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	6.418	4,82%	3,12%	3,04%	(10)	(2.364)	(99)	3,45%	-13,51%	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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	21.436	20.187	5.146	(1.249)	(3.543)	-14,93%	2.483	14,02%	26.218	77,00%	(6.031)
2	Tabungan	74.047	75.403	73.528	73.530	407	2	(1.873)	-2,48%	(517)	-0,70%	88.604	82,99%	(15.074)
3	Deposito	177.676	161.424	160.331	160.331	(1.510)	0	(1.093)	-0,68%	(17.345)	-9,76%	178.442	89,85%	(18.110)
	Total	269.427	260.557	255.295	254.048	4.043	(1.246)	(6.508)	-2,50%	(15.378)	-5,71%	293.265	86,63%	(39.216)
	CASA	91.751	99.133	94.963	93.717	5.552	(1.246)	(5.416)	-5,46%	1.966	2,14%	114.823	81,62%	(21.106)
	(%) CASA	34,05%	38,05%	37,20%	36,89%									
	FDR	66,93%	77,94%	81,01%	81,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	1.777	2.147	2.389	242	611	34,38%	(1.310)	-35,42%	-	0,00%	2.389	
2	Giro ISE	1.245	404	435	710	275	306	75,57%	(535)	-42,97%		0,00%	710	
3	Tabungan ISE	2.454	1.373	1.712	1.679	(33)	306	22,25%	(775)	-31,60%		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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	10.517	575	560	-15	389	267	3.017	293	9.957	105,62%	560
	KUR	5.814	8.671	8.962	575	560	-15	427	291	3.148	269	8.271	108,35%	691
	Non KUR	1.686	1.579	1.555	-	-	0	-38	-25	-131	25	1.686	92,23%	(131)
3	PWG	25.637	35.572	37.309	8.370	8.500	130	2.160	1.737	11.671	6.763	35.630	104,71%	1.679
	Cilem	7.478	14.278	16.035	2.287	2.794	507	1.390	1.757	8.557	1.037	16.188	99,05%	(154)
	Gadai	18.160	21.294	21.274	6.083	5.705	-377	770	-20	3.114	5.725	19.441	109,43%	1.833
4	CFG	147.202	157.268	159.000	2.496	3.279	783	-1.307	1.732	11.798	1.547	159.845	99,47%	(845)
	CF 1	16.107	19.034	19.033	270	278	8	117	-1	2.927	278	17.928	106,16%	1.105
	Total Griya	8.451	13.025	13.215	-	257	257	0	190	4.764	67	8.929	147,99%	4.285
	• Total Non Program	8.451	13.025	13.215	-	257	257	1.500	190	4.764	67	8.929	147,99%	4.285
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.819	270	21	-249	117	-190	-1.837	211	8.999	64,66%	(3.180)
	CF 2	131.096	138.234	139.967	2.226	3.001	775	-1.424	1.733	8.871	1.268	141.916	98,63%	(1.949)
	Mitraguna & Others	128.138	134.811	136.335	1.929	2.766	837	-1.539	1.524	8.197	1.242	137.753	98,97%	(1.418)
	Pensiun	2.957	3.423	3.632	297	235	-62	115	209	675	26	4.164	87,24%	(531)
	Total Pembiayaan	180.340	203.090	206.825	11.441	12.339	898	1.242	3.736	26.486	8.603	205.431	100,68%	1.394

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	1.475	6,04%	1,53%	14,02%	1.318	1.022	1.107			
	KUR	363	292	83	816	6,24%	0,96%	9,10%	732	453	524			
	Non KUR	90	76	73	659	5,33%	4,63%	42,39%	586	569	583			
3	PWG	-	-	-	1.513	0,00%	0,00%	4,05%	1.513	1.513	1.513			
	Cilem	-	-	-	1.423	0,00%	0,00%	8,87%	1.423	1.423	1.423			
	Gadai	-	-	-	90	0,00%	0,00%	0,42%	90	90	90			
4	CFG	537	576	1.372	4.649	0,36%	0,87%	2,92%	3.277	4.112	4.073			
	CF 1	200	-	783	937	1,24%	4,11%	4,92%	154	737	937			
	Total Griya	-	-	-	594	0,00%	0,00%	4,50%	594	594	594			
	Oto	200	-	783	343	2,61%	13,03%	5,90%	(440)	143	343			
	CF 2	337	576	589	3.712	0,26%	0,43%	2,65%	3.123	3.375	3.136			
	Mitraguna & Others	337	576	589	3.672	0,26%	0,44%	2,69%	3.083	3.335	3.096			
	Pensiun	-	-	-	40	0,00%	0,00%	1,10%	40	40	40			
	Total Pembiayaan	990	944	1.528	7.636	0,55%	0,75%	3,69%	6.108	6.647	6.693	0,62%	83,29%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	1,89%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,22%	(0)	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	2.671	0,78%	1,67%	1,68%	45	1.521	84			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,26%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.636	0,80%	1,87%	1,88%	45	1.593	84			
	Mitraguna & Others	1.042	2.552	2.590	2.636	0,81%	1,92%	1,93%	45	1.593	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.869	0,68%	1,39%	1,39%	45	1.650	282	0,06%	95,33%	-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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	14.687	14.547	161	(140)	(612)	-4,04%	1.597	12,34%	17.145	84,85%	(2.598)
2	Tabungan	76.505	79.046	82.133	83.437	1.381	1.304	4.391	5,55%	6.932	9,06%	84.906	98,27%	(1.469)
3	Deposito	21.770	21.189	21.261	21.261	(2.672)	(0)	71	0,34%	(510)	-2,34%	22.178	95,87%	(917)
	Total	111.225	115.395	118.081	119.245	(1.131)	1.164	3.850	3,34%	8.020	7,21%	124.229	95,99%	(4.984)
	CASA	89.454	94.205	96.820	97.984	1.542	1.164	3.779	4,01%	8.530	9,54%	102.051	96,01%	(4.067)
	(%) CASA	80,43%	81,64%	81,99%	82,17%									
	FDR	45,34%	59,53%	59,32%	58,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.330	1.549		219	229	17,33%	391	33,74%	-	0,00%	1.549
2	Giro ISE	199	169	148	112		(36)	(57)	-33,67%	(87)	-43,60%		0,00%	112
3	Tabungan ISE	959	1.151	1.182	1.437		255	286	24,84%	478	49,81%		0,00%	1.437
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	4.453	700	-	-700	637	-83	4.350	83	3.313	134,38%	1.139
	KUR	103	4.329	4.248	700	-	-700	640	-81	4.146	81	3.147	134,99%	1.101
	Non KUR	-	206	204	-	-	0	-2	-2	204	2	166	122,91%	38
3	PWG	12.227	17.275	18.143	3.723	3.913	190	926	868	5.916	3.045	25.546	71,02%	(7.403)
	Cilem	5.118	9.994	10.145	1.474	695	-779	616	151	5.027	544	15.416	65,81%	(5.271)
	Gadai	7.109	7.281	7.998	2.249	3.218	969	311	718	890	2.501	10.130	78,96%	(2.131)
4	CFG	38.093	46.881	47.443	2.179	1.873	-306	784	562	9.350	1.311	45.479	104,32%	1.964
	CF 1	11.280	11.651	11.351	-	15	15	-168	-301	71	316	12.241	92,73%	(890)
	Total Griya	5.847	6.622	6.541	-	-	0	0	-81	695	81	6.105	107,16%	437
	• Total Non Program	5.847	6.110	6.031	-	-	0	-84	-79	184	79	6.105	98,80%	(74)
	• Program	-	512	510	-	-	0	-2	-2	510	2	0	0,00%	510
	Oto	5.433	5.029	4.809	-	15	15	-168	-220	-623	235	6.136	78,37%	(1.327)
	CF 2	26.814	35.229	36.092	2.179	1.858	-321	952	863	9.278	995	33.238	108,59%	2.854
	Mitraguna & Others	24.934	33.079	33.962	2.179	1.858	-321	973	883	9.028	975	30.775	110,35%	3.187
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	70.041	6.602	5.786	-816	2.348	1.348	19.616	4.438	74.340	94,22%	(4.299)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	545	0,00%	0,00%	12,23%	545	545	103			
	KUR	-	442	-	545	0,00%	0,00%	12,82%	545	545	103			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	1.121	0,00%	0,00%	6,18%	1.121	1.121	1.009			
	Cilem	-	112	-	1.072	0,00%	0,00%	10,57%	1.072	1.072	960			
	Gadai	-	-	-	49	0,00%	0,00%	0,62%	49	49	49			
4	CFG	182	970	943	1.370	0,48%	2,01%	2,89%	427	1.189	400			
	CF 1	77	57	348	463	0,68%	2,99%	4,08%	115	386	406			
	Total Griya	1	-	-	81	0,02%	0,00%	1,24%	81	80	81			
	Oto	76	57	348	382	1,39%	6,92%	7,95%	34	307	325			
	CF 2	105	913	595	907	0,39%	1,69%	2,51%	312	802	(6)			
	Mitraguna & Others	105	913	595	907	0,42%	1,80%	2,67%	312	802	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	1.525	943	3.036	0,36%	1,37%	4,34%	2.093	2.855	1.512	0,00%	100,00%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	1,07%	(1)	321	(2)			
	CF 1	182	115	115	115	1,61%	0,99%	1,02%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,40%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,09%	(1)	388	(2)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,16%	(1)	388	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,73%	(1)	321	(2)	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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	7.917	5.031	(48)	(2.886)	(136)	-2,63%	(12.404)	-71,14%	21.639	23,25%	(16.608)
2	Tabungan	88.077	93.855	81.028	83.779	(1.626)	2.751	(10.076)	-10,74%	(4.298)	-4,88%	96.061	87,21%	(12.282)
3	Deposito	27.462	38.954	48.946	48.946	(246)	(0)	9.992	25,65%	21.483	78,23%	27.831	175,87%	21.115
	Total	132.974	137.975	137.891	137.755	(1.921)	(135)	(220)	-0,16%	4.781	3,60%	145.530	94,66%	(7.775)
	CASA	105.512	99.021	88.945	88.810	(1.674)	(135)	(10.212)	-10,31%	(16.702)	-15,83%	117.699	75,45%	(28.890)
	(%) CASA	79,35%	71,77%	64,50%	64,47%									
	FDR	8,88%	16,14%	16,60%	16,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	6.748	6.764	16	35	0,52%	(5.966)	-46,86%	-	0,00%	6.764
2	Giro ISE	9.787	114	1.074	1.110	37	996	872,37%	(8.677)	-88,66%		0,00%	1.110
3	Tabungan ISE	2.943	6.115	5.175	5.154	(21)	(961)	-15,71%	2.211	75,14%		0,00%	5.154
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	5.423	771	305	-466	505	6	2.351	299	3.184	170,32%	2.239
	Cilem	3.072	5.417	5.423	771	305	-466	505	6	2.351	299	3.184	170,32%	2.239
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	17.463	280	875	595	117	613	8.720	262	16.629	105,01%	833
	CF 1	1.694	1.892	1.863	-	-	0	-41	-29	169	29	2.611	71,36%	(748)
	Total Griya	398	870	867	-	-	0	0	-3	469	3	667	129,93%	200
	• Total Non Program	398	870	867	-	-	0	-3	-3	469	3	667	129,93%	200
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	997	-	-	0	-41	-26	-300	26	1.944	51,27%	(947)
	CF 2	7.049	14.958	15.599	280	875	595	159	642	8.551	233	14.019	111,28%	1.581
	Mitraguna & Others	6.955	14.866	15.508	280	875	595	159	642	8.553	233	13.442	115,36%	2.065
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.886	1.051	1.180	129	622	619	11.071	561	19.813	115,51%	3.072

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	92	0,00%	0,00%	1,71%	92	92	92			
	Cilem	-	-	-	92	0,00%	0,00%	1,71%	92	92	92			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	337	2,55%	0,00%	1,93%	337	114	66			
	CF 1	223	196	-	182	13,18%	0,00%	9,78%	182	(41)	(14)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	182	17,22%	0,00%	18,29%	182	(41)	(14)			
	CF 2	-	76	-	155	0,00%	0,00%	0,99%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,00%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	430	1,89%	0,00%	1,88%	430	207	158	2,07%	-10,37%	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	28-Oct-25	31-Dec-24	30-Sep-25	28-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%	0,43%	-	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%	0,48%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,49%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,33%	-	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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.394	36.393	(698)	(1)	(5.012)	-12,10%	17.368	91,29%	23.697	153,58%	12.696
2	Tabungan	42.453	51.777	51.821	51.467	862	(354)	(310)	-0,60%	9.013	21,23%	49.712	103,53%	1.755
3	Deposito	43.338	44.102	45.527	45.527	1.048	0	1.425	3,23%	2.188	5,05%	43.818	103,90%	1.708
	Total	104.817	137.283	133.741	133.386	1.212	(355)	(3.897)	-2,84%	28.569	27,26%	117.227	113,78%	16.159
	CASA	61.479	93.181	88.215	87.860	164	(355)	(5.322)	-5,71%	26.381	42,91%	73.409	119,69%	14.451
	(%) CASA	58,65%	67,88%	65,96%	65,87%									
	FDR	25,79%	39,49%	41,73%	41,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.740	1.736		(4)	137	8,57%	355	25,66%	-	0,00%	1.736
2	Giro ISE	167	55	58	58		0	3	5,86%	(109)	-65,12%		0,00%	58
3	Tabungan ISE	1.214	1.544	1.682	1.678		(4)	134	8,66%	464	38,18%		0,00%	1.678
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	10.842	927	1.270	343	284	332	6.098	938	5.311	204,14%	5.531
	Cilem	4.744	10.510	10.842	927	1.270	343	284	332	6.098	938	5.311	204,14%	5.531
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	44.968	2.753	3.167	414	1.799	1.262	22.681	1.905	30.319	148,31%	14.649
	CF 1	3.598	6.464	7.162	-	791	791	-78	699	3.564	92	4.592	155,98%	2.570
	Total Griya	1.186	2.613	2.576	-	-	0	0	-36	1.391	36	1.468	175,47%	1.108
	• Total Non Program	1.186	2.613	2.576	-	-	0	-36	-36	1.391	36	1.468	175,47%	1.108
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.586	-	791	791	-78	735	2.173	56	3.124	146,81%	1.462
	CF 2	18.689	37.242	37.806	2.753	2.376	-377	1.877	564	19.117	1.812	25.728	146,95%	12.078
	Mitraguna & Others	17.983	36.533	37.014	2.753	2.289	-464	1.882	481	19.031	1.808	24.384	151,80%	12.631
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	55.810	3.680	4.437	757	2.083	1.594	28.779	2.843	35.631	156,64%	20.180

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	-	-	-	145	0,00%	0,00%	1,34%	145	145	145			
	Cilem	-	-	-	145	0,00%	0,00%	1,34%	145	145	145			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	255	0,00%	0,00%	0,57%	255	255	255			
	CF 1	-	-	-	255	0,00%	0,00%	3,57%	255	255	255			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	255	0,00%	0,00%	5,57%	255	255	255			
	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	-	-	-	400	0,00%	0,00%	0,72%	400	400	400	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	28-Oct-25	31-Dec-24	30-Sep-25	28-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 (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-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	10.945	10.698	387	(247)	(1.588)	-12,92%	8.586	406,38%	11.915	89,79%	(1.217)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,08%	366	48,81%	1.266	88,18%	(150)
	Total	2.863	13.401	12.061	11.814	388	(247)	(1.587)	-11,84%	8.952	312,70%	18.914	62,46%	(7.100)
	CASA	2.113	12.286	10.945	10.698	387	(247)	(1.588)	-12,92%	8.586	406,38%	17.649	60,62%	(6.950)
	(%) CASA	73,80%	91,68%	90,75%	90,55%									
	FDR	44,75%	117,96%	137,81%	140,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	145	135	135	0	(10)	-6,74%	135	#DIV/0!	-	0,00%	135
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	145	135	135	0	(10)	-6,74%	135	#DIV/0!	-	0,00%	135
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 (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-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	11.220	2.268	2.228	-40	980	833	10.019	1.395	8.059	139,22%	3.161
	Cilem	1.026	7.859	8.041	1.072	858	-214	610	182	7.015	676	5.577	144,19%	2.464
	Gadai	175	2.528	3.179	1.196	1.371	175	370	651	3.004	719	2.482	128,06%	697
4	CFG	80	5.422	5.402	-	50	50	-60	-19	5.322	69	8.370	64,54%	(2.968)
	CF 1	-	2.593	2.553	-	-	0	-31	-40	2.553	40	991	257,68%	1.562
	Total Griya	-	1.040	1.031	-	-	0	0	-10	1.031	10	242	426,03%	789
	• Total Non Program	-	1.040	1.031	-	-	0	-10	-10	1.031	10	242	426,03%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.522	-	-	0	-31	-31	1.522	31	749	203,30%	773
	CF 2	80	2.829	2.849	-	50	50	-29	21	2.769	29	7.380	38,61%	(4.530)
	Mitraguna & Others	80	2.605	2.577	-	-	0	-27	-27	2.497	27	6.816	37,81%	(4.239)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.622	2.268	2.278	10	920	814	15.341	1.464	16.430	101,17%	193

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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	435	0,00%	0,34%	3,87%	400	435	431			
	Cilem	-	4	-	432	0,00%	0,00%	5,37%	432	432	428			
	Gadai	-	-	35	3	0,00%	1,39%	0,10%	(32)	3	3			
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	-	4	35	435	0,00%	0,22%	2,61%	400	435	431	1,32%	49,48%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-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