

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	61.861	54.487	96.995	(7.374)	(90.801)	-62,50%	(19.683)	-26,54%	191.624	28,43%	(137.137)
2	Tabungan	1.786.724	1.931.767	1.923.138	1.933.915	83.206	10.778	2.148	0,11%	147.191	8,24%	1.986.732	97,34%	(52.817)
3	Deposito	649.060	652.346	615.952	615.788	(58.204)	(165)	(36.558)	-5,60%	(33.273)	-5,13%	661.233	93,13%	(45.445)
Total		2.509.954	2.729.400	2.600.951	2.604.189	121.998	3.238	(125.211)	-4,59%	94.236	3,75%	2.839.589	91,71%	(235.399)
CASA		1.860.893	2.077.054	1.984.999	1.988.402	180.202	3.403	(88.653)	-4,27%	127.508	6,85%	2.178.356	91,28%	(189.954)
(% CASA		74,14%	76,10%	76,32%	76,35%									
FDR		125,36%	125,72%	133,47%	133,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.117	42.198		(919)	(331)	-0,78%	(641)	-1,50%	77.787	54,25%	(35.589)
2	Giro ISE	4.948	6.771	6.625	6.184		(441)	(587)	-8,67%	1.236	24,98%	26.129	23,67%	(19.945)
3	Tabungan ISE	31.691	31.549	32.283	31.804		(478)	256	0,81%	113	0,36%	36.548	87,02%	(4.744)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.522	4.590	500	-4.090	765	-5.760	57.952	6.260	212.093	114,35%	30.429
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.235	4.590	500	-4.090	1.275	-5.259	33.095	5.759	113.492	115,63%	17.743
	• Local Champion	98.139	136.494	131.235	4.590	500	-4.090	1.275	-5.259	33.095	5.759	110.796	118,45%	20.439
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.390	15.645	15.345	-300	158	-1.109	-3.488	16.454	495.033	89,57%	(51.644)
	KUR	419.345	419.115	418.353	14.605	14.495	-110	-30	-762	-992	15.257	465.091	89,95%	(46.738)
	Non KUR	27.532	25.384	25.037	1.040	850	-190	188	-347	-2.495	1.197	29.942	83,62%	(4.905)
3	PWG	258.833	378.993	404.044	97.437	111.578	14.141	15.132	25.051	145.211	86.526	395.272	102,22%	8.773
	Cilem	127.522	210.337	218.515	26.767	25.398	-1.368	9.447	8.178	90.993	17.220	234.083	93,35%	(15.569)
	Gadai	131.312	168.656	185.529	70.670	86.179	15.509	5.685	16.873	54.218	69.306	161.188	115,10%	24.341
4	CFG	2.256.170	2.359.595	2.381.576	59.561	61.402	1.841	23.227	21.981	125.406	39.421	2.449.238	97,24%	(67.662)
	CF 1	461.418	465.546	470.722	5.986	10.094	4.108	3.166	5.176	9.304	4.917	492.211	95,63%	(21.489)
	Total Griya	417.205	392.967	393.142	1.101	3.076	1.975	0	175	-24.064	2.901	431.436	91,12%	(38.294)
	• Total Non Program	64.148	57.248	59.107	941	2.761	1.820	-166	1.859	-5.041	902	70.434	83,92%	(11.327)
	• Program	353.058	335.719	334.034	160	315	155	-2.103	-1.684	-19.023	1.999	361.002	92,53%	(26.967)
	Oto	44.213	72.579	77.580	4.885	7.017	2.132	3.166	5.002	33.368	2.016	60.775	127,65%	16.805
	CF 2	1.794.752	1.894.050	1.910.854	53.575	51.309	-2.267	20.061	16.804	116.102	34.504	1.957.027	97,64%	(46.173)
	Mitraguna & Others	1.323.695	1.418.274	1.430.808	46.652	41.101	-5.551	19.276	12.533	107.112	28.568	1.471.843	97,21%	(41.035)
	Pensium	471.056	475.775	480.046	6.923	10.207	3.284	785	4.271	8.990	5.936	485.184	98,94%	(5.138)
Total Pembiayaan		3.146.451	3.431.370	3.471.532	177.233	188.825	11.592	39.282	40.162	325.081	148.663	3.551.637	97,74%	(80.105)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.045	0,10%	0,14%	0,43%	697	853	699			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.045	0,20%	0,26%	0,80%	697	853	699			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	21.701	1,09%	2,00%	4,89%	12.822	16.822	12.822			
	KUR	3.627	6.968	6.968	18.103	0,86%	1,66%	4,33%	11.136	14.476	11.136			
	Non KUR	1.252	1.912	1.912	3.598	4,55%	7,53%	14,37%	1.686	2.346	1.686			
3	PWG	275	-	-	3.855	0,11%	0,00%	0,95%	1.686	3.580	3.855			
	Cilem	275	-	-	2.959	0,22%	0,00%	1,35%	2.959	2.684	2.959			
	Gadai	-	-	-	896	0,00%	0,00%	0,48%	896	896	896			
4	CFG	67.344	65.935	65.418	83.208	2,98%	2,77%	3,49%	17.790	15.864	17.273			
	CF 1	43.373	45.604	41.883	55.391	9,40%	9,00%	11,77%	13.508	12.018	9.788			
	Total Griya	41.791	43.704	40.502	52.588	10,02%	10,31%	13,38%	12.086	10.797	8.884			
	Oto	1.583	1.900	1.381	2.803	3,58%	1,90%	3,61%	1.422	1.221	903			
	CF 2	23.971	20.331	23.535	27.817	1,34%	1,24%	1,46%	4.282	3.846	7.486			
	Mitraguna & Others	22.208	19.274	21.338	24.878	1,68%	1,50%	1,74%	3.540	2.671	5.604			
	Pensium	1.763	1.057	2.197	2.939	0,37%	0,46%	0,61%	742	1.176	1.882			
Total Pembiayaan		72.690	75.160	74.645	109.810	2,31%	2,18%	3,16%	35.164	37.120	34.650	2,29%	27,47%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,59%	(135)	(2.744)	(1.100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	32.947	36,37%	24,24%	25,11%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.725	0,79%	1,76%	1,97%	881	5.195	1.657			
	KUR	2.493	5.296	5.912	6.401	0,59%	1,41%	1,53%	489	3.908	1.105			
	Non KUR	1.037	1.772	1.932	2.324	3,77%	7,61%	9,28%	392	1.287	553			
3	PWG	184	184	184	219	0,07%	0,05%	0,05%	35	35	35			
	Cilem	-	-	-	35	0,00%	0,00%	0,02%	35	35	35			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	137.043	4,40%	5,70%	5,75%	2.437	37.774	3.678			
	CF 1	73.505	93.594	94.608	95.123	15,93%	20,32%	20,21%	515	21.618	1.529			
	Total Griya	73.052	92.636	92.989	93.453	17,51%	23,66%	23,77%	464	20.401	816			
	Oto	453	957	1.619	1.670	1,03%	2,23%	2,15%	52	1.217	713			
	CF 2	25.764	39.771	39.998	41.920	1,44%	2,11%	2,19%	1.922	16.156	2.149			
	Mitraguna & Others	22.415	37.485	37.920	39.946	1,69%	2,67%	2,79%	2.026	17.532	2.461			
	Pensium	3.349	2.286	2.078	1.974	0,11%	0,06%	0,41%	(105)	(1.375)	(313)			
Total Pembiayaan		138.673	174.663	175.716	178.934	4,41%	5,12%	5,15%	3.218	40.260	4.270	4,06%	21,16%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	7.361	7.332	771	(29)	1.094	17,54%	6.187	540,66%	9.107	80,51%	(1.775)
3	Deposito	-	3.850	2.650	2.650	600	0	(1.200)	-31,17%	2.650	#DIV/0!	236	1121,92%	2.414
	Total	1.144	10.088	10.011	9.982	1.371	(29)	(106)	-1,05%	8.837	772,23%	9.343	106,84%	639
	CASA	1.144	6.238	7.361	7.332	771	(29)	1.094	17,54%	6.187	540,66%	9.107	80,51%	(1.775)
	(%) CASA	100,00%	61,84%	73,53%	73,45%									
	FDR	0,00%	23,15%	28,21%	28,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	129	158	158		0	29	22,30%	158	#DIV/0!	-	0,00%	158
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	129	158	158		0	29	22,30%	158	#DIV/0!		0,00%	158
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	5	5		0	0	0,00%	5	#DIV/0!		0,00%	5

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.336	2.824	555	550	-5	527	488	2.824	62	1.902	148,45%	922
	KUR	-	2.090	2.583	555	550	-5	532	493	2.583	57	1.807	142,95%	776
	Non KUR	-	245	241	-	-	0	-5	-5	241	5	95	253,16%	146
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.824	555	550	-5	527	488	2.824	62	1.902	148,45%	922

Kualitas Pembiayaan (Kol 2)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	7.951	8.141	2	190	1.448	21,63%	(3.769)	-31,65%	25.773	31,59%	(17.631)
2	Tabungan	224.769	224.948	222.310	221.904	4.646	(406)	(3.044)	-1,35%	(2.865)	-1,27%	243.595	91,10%	(21.691)
3	Deposito	43.574	35.028	34.540	34.540	(3.568)	1	(488)	-1,39%	(9.034)	-20,73%	44.529	77,57%	(9.989)
	Total	280.254	266.669	264.801	264.585	1.080	(216)	(2.084)	-0,78%	(15.669)	-5,59%	313.897	84,29%	(49.311)
	CASA	236.680	231.641	230.261	230.045	4.648	(216)	(1.596)	-0,69%	(6.635)	-2,80%	269.368	85,40%	(39.323)
	(%) CASA	84,45%	86,86%	86,96%	86,95%									
	FDR	105,53%	131,31%	135,22%	135,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.763	7.093	7.160	67	397	5,87%	(1.588)	-18,15%	-	0,00%	7.160
2	Giro ISE	799	2.386	2.895	2.906	11	520	21,77%	2.106	263,49%		0,00%	2.906
3	Tabungan ISE	1.949	1.376	1.198	1.254	57	(122)	-8,88%	(694)	-35,64%		0,00%	1.254
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	230	231	231	0	1	0,43%	16	7,44%		0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	47.770	-	-	0	-1.949	-4.442	16.862	4.442	37.892	126,07%	9.878
	Linkage	-	2.804	2.645	-	-	-	-158	-159	2.645	159	2.983	88,65%	(338)
	Non-Linkage	30.908	49.408	45.125	-	-	0	-1.791	-4.283	14.217	4.283	34.909	129,27%	10.216
	• Local Champion	30.908	49.408	45.125	-	-	0	-1.791	-4.283	14.217	4.283	34.010	132,68%	11.115
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.729	890	1.110	220	-184	64	-1.315	1.046	38.401	87,83%	(4.672)
	KUR	33.160	31.981	32.072	890	1.110	220	-156	91	-1.088	1.019	36.349	88,23%	(4.277)
	Non KUR	1.883	1.684	1.657	-	-	0	-28	-27	-227	27	2.052	80,73%	(395)
3	PWG	42.057	55.125	63.812	20.979	29.640	8.661	51	8.687	21.755	20.953	57.760	110,48%	6.051
	Cilem	12.529	16.865	17.838	1.818	2.538	720	741	973	5.308	1.565	23.545	75,76%	(5.707)
	Gadai	29.527	38.259	45.974	19.161	27.102	7.941	-690	7.714	16.447	19.387	34.215	134,37%	11.759
4	CFG	187.744	209.174	212.744	9.519	8.602	-917	5.058	3.570	25.000	5.032	207.069	102,74%	5.675
	CF 1	15.514	18.853	20.523	1.862	2.032	169	1.035	1.670	5.009	361	17.611	116,53%	2.912
	Total Griya	12.407	10.966	11.808	687	1.011	324	0	842	-599	169	12.696	93,00%	(888)
	• Total Non Program	12.280	10.845	11.687	687	1.011	324	325	842	-593	169	12.567	93,00%	(879)
	• Program	127	121	120	-	-	0	-1	-1	-6	1	129	93,13%	(9)
	Oto	3.107	7.886	8.715	1.175	1.021	-155	1.035	829	5.608	192	4.915	177,31%	3.800
	CF 2	172.230	190.321	192.221	7.657	6.570	-1.087	4.024	1.899	19.991	4.671	189.457	101,46%	2.763
	Mitraguna & Others	136.376	153.064	153.866	6.243	5.125	-1.118	3.112	802	17.491	4.323	152.311	101,02%	1.556
	Pensiun	35.854	37.257	38.354	1.414	1.445	31	912	1.097	2.500	348	37.147	103,25%	1.207
	Total Pembiayaan	295.752	350.176	358.054	31.388	39.351	7.964	2.976	7.879	62.302	31.472	341.122	104,96%	16.932

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	922	0,00%	0,67%	1,93%	574	922	576			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	922	0,00%	0,70%	2,04%	574	922	576			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	1.659	0,40%	2,97%	4,92%	660	1.520	205			
	KUR	69	1.438	987	1.560	0,21%	3,09%	4,86%	573	1.491	121			
	Non KUR	70	15	13	99	3,74%	0,75%	6,00%	87	29	84			
3	PWG	-	143	-	505	0,00%	0,00%	0,79%	505	505	362			
	Cilem	-	143	-	182	0,00%	0,00%	1,02%	182	182	39			
	Gadai	-	-	-	323	0,00%	0,00%	0,70%	323	323	323			
4	CFG	606	1.575	1.732	1.647	0,32%	0,83%	0,77%	(85)	1.041	72			
	CF 1	136	330	431	812	0,88%	2,29%	3,96%	381	676	482			
	Total Griya	124	330	291	421	1,00%	2,65%	3,57%	130	297	91			
	Oto	12	-	140	391	0,39%	1,78%	4,49%	251	379	391			
	CF 2	470	1.245	1.301	835	0,27%	0,68%	0,43%	(467)	365	(410)			
	Mitraguna & Others	382	1.245	1.301	835	0,28%	0,85%	0,54%	(467)	452	(410)			
	Pensiun	88	-	-	-	0,24%	0,00%	0,00%	-	(88)	-			
	Total Pembiayaan	745	3.517	3.080	4.733	0,25%	0,88%	1,32%	1.653	3.988	1.216	1,15%	12,94%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,34%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,48%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	502	0,58%	1,33%	1,49%	55	300	126			
	KUR	-	27	99	156	0,00%	0,31%	0,49%	56	156	128			
	Non KUR	202	348	348	346	10,74%	20,67%	20,91%	(2)	144	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.420	1.708	1.887	1,17%	0,82%	0,89%	179	(311)	467			
	CF 1	358	365	365	365	2,31%	1,94%	1,78%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,33%	3,09%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	1.522	1,07%	0,71%	0,79%	179	(319)	467			
	Mitraguna & Others	1.689	916	1.204	1.383	1,24%	0,79%	0,90%	179	(306)	467			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	3.508	1,27%	0,94%	0,98%	234	(261)	(348)	10,70%	-992,23%	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	19.358	12.059	(1.103)	(7.299)	46	0,38%	589	5,14%	25.520	47,25%	(13.461)
2	Tabungan	240.508	296.519	297.478	304.580	25.760	7.102	8.061	2,72%	64.072	26,64%	259.419	117,41%	45.161
3	Deposito	185.720	177.155	180.869	180.849	26.046	(19)	3.694	2,09%	(4.870)	-2,62%	186.689	96,87%	(5.839)
	Total	437.698	485.688	497.705	497.488	50.704	(217)	11.801	2,43%	59.791	13,66%	471.628	105,48%	25.860
	CASA	251.978	308.533	316.837	316.639	24.658	(198)	8.106	2,63%	64.661	25,66%	284.939	111,13%	31.700
	(%) CASA	57,57%	63,52%	63,66%	63,65%									
	FDR	88,88%	87,67%	85,98%	86,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	4.334	4.342		8	418	10,65%	217	5,25%	-	0,00%	4.342
2	Giro ISE	544	529	444	451		7	(78)	-14,72%	(93)	-17,13%		0,00%	451
3	Tabungan ISE	3.581	3.395	3.890	3.891		1	496	14,60%	310	8,65%		0,00%	3.891
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	102.531	850	500	-350	-114	-538	16.497	1.038	94.965	107,97%	7.566
	Linkage	44.151	43.138	42.934	-	-	-	-208	-203	-1.217	203	48.088	89,28%	(5.154)
	Non-Linkage	41.883	59.932	59.596	850	500	-350	93	-335	17.713	835	46.878	127,14%	12.720
	• Local Champion	41.883	59.932	59.596	850	500	-350	93	-335	17.713	835	45.978	129,62%	13.619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.045	1.030	910	-120	-90	45	392	865	33.233	90,41%	(3.188)
	KUR	28.300	29.007	29.065	1.030	910	-120	-2	58	766	852	31.700	91,69%	(2.635)
	Non KUR	1.354	993	980	-	-	0	-88	-13	-374	13	1.533	63,91%	(553)
3	PWG	33.844	45.245	46.518	8.220	9.372	1.152	1.317	1.274	12.674	8.099	49.361	94,24%	(2.843)
	Cilem	16.485	25.013	24.897	1.956	1.641	-315	478	-116	8.412	1.757	28.398	87,67%	(3.501)
	Gadai	17.360	20.232	21.621	6.264	7.731	1.467	839	1.389	4.261	6.342	20.963	103,14%	658
4	CFG	239.485	247.507	248.833	4.034	7.158	3.124	-96	1.326	9.348	5.832	263.081	94,58%	(14.247)
	CF 1	40.558	43.958	43.621	319	575	256	-170	-337	3.063	912	43.637	99,96%	(16)
	Total Griya	29.064	29.129	28.731	160	-	-160	0	-398	-332	398	29.935	95,98%	(1.204)
	• Total Non Program	12.679	13.641	13.325	-	-	0	-114	-317	646	317	13.182	101,08%	143
	• Program	16.385	15.488	15.407	160	-	-160	78	-81	-978	81	16.753	91,96%	(1.347)
	Oto	11.494	14.829	14.890	159	575	416	-170	61	3.395	514	13.702	108,67%	1.188
	CF 2	198.927	203.549	205.212	3.715	6.583	2.868	74	1.663	6.285	4.920	219.444	93,51%	(14.232)
	Mitraguna & Others	182.594	187.650	188.589	3.601	5.645	2.044	149	939	5.995	4.706	201.456	93,61%	(12.866)
	Pensiun	16.332	15.899	16.623	114	938	824	-74	724	290	214	17.988	92,41%	(1.366)
	Total Pembiayaan	389.016	425.821	427.927	14.134	17.940	3.806	1.017	2.106	38.911	15.834	440.639	97,12%	(12.712)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	749	0,33%	1,99%	2,49%	151	652	445			
	KUR	-	304	597	574	0,00%	2,06%	1,97%	(24)	574	270			
	Non KUR	97	-	-	175	7,13%	0,00%	17,88%	175	79	175			
3	PWG	78	181	-	352	0,23%	0,00%	0,76%	352	275	172			
	Cilem	78	181	-	339	0,47%	0,00%	1,36%	339	262	159			
	Gadai	-	-	-	13	0,00%	0,00%	0,06%	13	13	13			
4	CFG	3.097	3.984	3.508	4.673	1,29%	1,42%	1,88%	1.165	1.576	689			
	CF 1	2.023	2.914	2.551	3.916	4,99%	5,80%	8,98%	1.365	1.893	1.002			
	Total Griya	1.062	2.030	1.823	3.045	3,65%	6,26%	10,60%	1.222	1.982	1.015			
	Oto	961	884	729	871	8,36%	4,91%	5,85%	143	(90)	(12)			
	CF 2	1.074	1.070	957	757	0,54%	0,47%	0,37%	(200)	(317)	(313)			
	Mitraguna & Others	1.074	1.070	863	663	0,59%	0,46%	0,35%	(200)	(411)	(407)			
	Pensiun	-	-	94	94	0,00%	0,59%	0,56%	-	94	94			
	Total Pembiayaan	3.271	4.468	4.106	5.774	0,84%	0,96%	1,35%	1.668	2.503	1.306	8,54%	-532,59%	7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.712	36,10%	29,93%	29,95%	(135)	(342)	(158)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.712	74,15%	51,47%	51,53%	(135)	(342)	(158)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,90%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,66%	-	245	(1)			
3	PWG	-	-	-	9	0,00%	0,00%	0,02%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,04%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.202	1,53%	2,02%	2,09%	201	1.544	236			
	CF 1	2.180	2.731	2.624	2.681	5,37%	5,97%	6,15%	57	502	(50)			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,13%	-	170	(287)			
	Oto	302	397	576	633	2,62%	3,89%	4,25%	57	332	237			
	CF 2	1.479	2.235	2.376	2.521	0,74%	1,17%	1,23%	144	1.042	286			
	Mitraguna & Others	1.217	2.235	2.376	2.521	0,67%	1,27%	1,34%	144	1.304	286			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.194	8,98%	8,48%	8,46%	75	1.264	85	13,91%	-64,41%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	10.789	10.762	91.819	(27)	(88.215)	-89,13%	7.246	206,08%	16.906	63,66%	(6.144)
2	Tabungan	249.031	273.760	276.746	276.153	13.805	(593)	2.393	0,87%	27.122	10,89%	265.035	104,19%	11.118
3	Deposito	114.464	65.117	61.867	61.868	(39.813)	1	(3.249)	-4,99%	(52.597)	-45,95%	115.448	53,59%	(53.580)
	Total	367.012	437.855	349.402	348.783	65.811	(619)	(89.072)	-20,34%	(18.229)	-4,97%	397.389	87,77%	(48.606)
	CASA	252.547	372.737	287.535	286.915	105.624	(620)	(85.822)	-23,02%	34.368	13,61%	281.941	101,76%	4.974
	(%) CASA	68,81%	85,13%	82,29%	82,26%									
	FDR	140,41%	125,23%	156,59%	156,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	2.858	3.120	3.180		59	322	11,25%	(225)	-6,62%	-	0,00%	3.180
2	Giro ISE	179	11	19	21		2	10	89,59%	(158)	-88,26%		0,00%	21
3	Tabungan ISE	3.226	2.847	3.102	3.159		57	312	10,95%	(67)	-2,08%		0,00%	3.159
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370		0	2	0,54%	103	38,58%		0,00%	370

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	83.836	3.740	-	-3.740	2.929	-592	25.719	592	69.725	120,24%	14.111
	Linkage	33.720	57.911	57.845	-	-	-	-73	-67	24.125	67	38.970	148,44%	18.875
	Non-Linkage	24.397	26.516	25.991	3.740	-	-3.740	3.002	-525	1.594	525	30.755	84,51%	(4.764)
	• Local Champion	24.397	26.516	25.991	3.740	-	-3.740	3.002	-525	1.594	525	29.856	87,05%	(3.866)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.569	1.020	1.150	130	-319	-625	-6.143	1.775	46.279	79,02%	(9.710)
	KUR	42.080	35.947	35.425	700	1.150	450	-623	-523	-6.655	1.673	45.516	77,83%	(10.091)
	Non KUR	631	1.246	1.144	320	-	-320	305	-102	513	102	763	150,01%	381
3	PWG	35.041	51.420	52.529	14.881	13.728	-1.154	2.158	1.109	17.488	12.619	49.685	105,72%	2.844
	Cilem	13.016	23.890	24.626	3.058	3.227	168	845	736	11.610	2.491	23.884	103,11%	742
	Gadai	22.025	27.530	27.903	11.823	10.501	-1.322	1.313	373	5.878	10.128	25.801	108,15%	2.102
4	CFG	379.443	375.278	374.182	2.677	2.945	268	-1.743	-1.097	-5.261	4.041	402.391	92,99%	(28.209)
	CF 1	241.455	235.364	234.449	687	741	54	308	-915	-7.006	1.655	250.700	93,52%	(16.251)
	Total Griya	235.660	223.755	222.395	-	-	0	0	-1.360	-13.265	1.360	243.329	91,40%	(20.935)
	• Total Non Program	5.587	4.867	4.814	-	-	0	-57	-53	-773	53	8.080	59,58%	(3.266)
	• Program	230.073	218.888	217.580	-	-	0	-1.391	-1.307	-12.492	1.307	235.250	92,49%	(17.669)
	Oto	5.795	11.609	12.054	687	741	54	308	446	6.259	295	7.371	163,54%	4.684
	CF 2	137.987	139.915	139.733	1.990	2.204	214	-2.050	-182	1.745	2.386	151.690	92,12%	(11.958)
	Mitraguna & Others	90.056	91.407	91.081	1.717	1.668	-49	-1.599	-327	1.025	1.995	102.708	88,68%	(11.628)
	Pensiun	47.932	48.507	48.652	273	536	263	-452	145	720	391	48.982	99,33%	(330)
	Total Pembiayaan	515.311	548.319	547.115	22.318	17.822	-4.496	3.026	-1.205	31.804	19.027	568.078	96,31%	(20.964)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	1.103	2,11%	2,23%	3,02%	275	200	196			
	KUR	903	796	726	1.001	2,15%	2,02%	2,83%	275	98	205			
	Non KUR	-	111	102	102	0,00%	8,17%	8,90%	-	102	(9)			
3	PWG	99	120	-	580	0,28%	0,00%	1,10%	580	482	460			
	Cilem	99	120	-	536	0,76%	0,00%	2,18%	536	438	416			
	Gadai	-	-	-	44	0,00%	0,00%	0,16%	44	44	44			
4	CFG	32.852	32.833	32.031	38.796	8,66%	8,54%	10,37%	6.764	5.943	5.963			
	CF 1	31.606	29.927	28.171	34.838	13,09%	11,97%	14,86%	6.668	3.233	4.911			
	Total Griya	31.469	29.927	28.057	34.838	13,35%	12,54%	15,67%	6.781	3.369	4.911			
	Oto	136	-	114	-	2,35%	0,98%	0,00%	(114)	(136)	-			
	CF 2	1.247	2.905	3.861	3.957	0,90%	2,76%	2,83%	97	2.711	1.052			
	Mitraguna & Others	1.122	2.666	3.290	3.386	1,25%	3,60%	3,72%	97	2.264	720			
	Pensiun	124	239	571	571	0,26%	1,18%	1,17%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	40.479	6,61%	5,99%	7,40%	7.619	6.433	6.619	0,20%	97,35%	-7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,60%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	1.078	1,07%	2,63%	2,95%	99	621	96			
	KUR	456	982	979	1.078	1,08%	2,72%	3,04%	99	621	96			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	188	0,53%	0,36%	0,36%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,67%	0,66%	-	(0)	-			
4	CFG	57.168	72.575	73.010	72.948	15,07%	19,45%	19,50%	(62)	15.780	373			
	CF 1	55.413	70.640	70.906	70.087	22,95%	30,13%	29,89%	(819)	14.674	(553)			
	Total Griya	55.413	70.640	70.906	70.087	23,51%	31,69%	31,51%	(819)	14.674	(553)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.861	1,27%	1,50%	2,05%	757	1.106	926			
	Mitraguna & Others	1.113	1.635	1.927	2.686	1,24%	2,11%	2,95%	759	1.573	1.051			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	75.149	11,82%	13,70%	13,74%	41	14.253	473	0,03%	99,81%	-13,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	105	111	(546)	6	57	106,27%	(1.694)	-93,87%	8.828	1,25%	(8.717)
2	Tabungan	71.593	75.885	71.320	72.348	4.472	1.028	(3.537)	-4,66%	755	1,05%	84.428	85,69%	(12.080)
3	Deposito	17.657	22.333	22.539	22.539	950	0	205	0,92%	4.882	27,65%	18.579	121,31%	3.960
	Total	91.055	98.272	93.963	94.997	4.877	1.034	(3.275)	-3,33%	3.943	4,33%	111.834	84,94%	(16.837)
	CASA	73.398	75.939	71.425	72.459	3.926	1.034	(3.480)	-4,58%	(939)	-1,28%	93.256	77,70%	(20.797)
	(%) CASA	80,61%	77,27%	76,01%	76,27%									
	FDR	229,29%	231,36%	248,41%	245,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.054	1.075	21	22	2,08%	(322)	-23,05%	-	0,00%	1.075	
2	Giro ISE	302	27	66	79	13	52	191,37%	(223)	-73,79%		0,00%	79	
3	Tabungan ISE	1.094	1.025	988	995	7	(30)	-2,93%	(99)	-9,04%		0,00%	995	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	148	149	149	149	0	0	0,00%	1	0,68%		0,00%	149	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.185	19.619	910	1.250	340	101	434	561	816	21.472	91,37%	(1.853)
	KUR	17.594	18.039	18.073	910	700	-210	146	35	480	665	19.864	90,99%	(1.791)
	Non KUR	1.464	1.147	1.546	-	550	550	-45	399	82	151	1.609	96,11%	(63)
3	PWG	15.250	23.722	26.983	5.499	8.839	3.341	1.301	3.261	11.733	5.578	27.036	99,81%	(53)
	Cilem	9.140	14.003	15.518	1.766	2.810	1.044	642	1.515	6.378	1.295	18.364	84,50%	(2.846)
	Gadai	6.110	9.719	11.465	3.733	6.029	2.296	659	1.746	5.355	4.283	8.672	132,21%	2.793
4	CFG	174.474	184.458	186.814	5.065	4.951	-114	2.440	2.356	12.340	2.595	187.404	99,69%	(590)
	CF 1	2.726	3.460	3.882	-	490	490	-34	422	1.156	69	3.761	103,21%	121
	Total Griya	1.978	1.546	1.810	-	300	300	0	265	-168	35	2.173	83,29%	(363)
	• Total Non Program	1.978	1.546	1.810	-	300	300	-35	265	-168	35	2.173	83,29%	(363)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	2.072	-	190	190	-34	157	1.324	33	1.588	130,46%	484
	CF 2	171.748	180.997	182.932	5.065	4.461	-604	2.473	1.935	11.184	2.526	183.643	99,61%	(711)
	Mitraguna & Others	111.863	117.615	118.516	3.743	2.738	-1.005	1.941	901	6.653	1.837	122.637	96,64%	(4.121)
	Pensiun	59.885	63.382	64.416	1.322	1.723	401	532	1.033	4.531	689	61.005	105,59%	3.411
	Total Pembiayaan	208.782	227.364	233.416	11.474	15.041	3.567	3.841	6.052	24.634	8.989	235.912	98,94%	(2.496)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	664	1,81%	0,80%	3,39%	511	320	639			
	KUR	344	25	153	664	1,96%	0,85%	3,68%	511	320	639			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	91	-	91	0,00%	0,00%	0,34%	91	91	(1)			
	Cilem	-	91	-	91	0,00%	0,00%	0,58%	91	91	(1)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	621	1.076	1.136	471	0,36%	0,62%	0,25%	(665)	(150)	(605)			
	CF 1	122	-	-	-	4,46%	0,00%	0,00%	-	(122)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	471	0,29%	0,63%	0,26%	(665)	(28)	(605)			
	Mitraguna & Others	499	1.076	1.136	471	0,45%	0,97%	0,40%	(665)	(28)	(605)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	965	1.192	1.289	1.226	0,46%	0,57%	0,53%	(64)	261	33	0,61%	-16,36%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	378	332	321	0,58%	1,73%	1,64%	(11)	211	(57)			
	KUR	66	378	332	321	0,37%	1,84%	1,78%	(11)	255	(57)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,21%	(2)	2.219	284			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.258	0,02%	1,25%	1,23%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,70%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.579	0,07%	1,14%	1,10%	(13)	2.429	227	1,19%	-7,29%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	69	116	(271)	47	48	69,25%	72	163,05%	6.728	1,73%	(6.611)
2	Tabungan	126.106	134.843	137.919	136.735	7.489	(1.184)	1.892	1,40%	10.630	8,43%	138.417	98,79%	(1.682)
3	Deposito	46.391	59.463	59.763	59.763	(10.559)	0	300	0,50%	13.372	28,83%	47.184	126,66%	12.579
	Total	172.540	194.375	197.751	196.614	(3.341)	(1.137)	2.239	1,15%	24.074	13,95%	192.329	102,23%	4.286
	CASA	126.150	134.912	137.988	136.851	7.218	(1.137)	1.939	1,44%	10.701	8,48%	145.144	94,29%	(8.293)
	(%) CASA	73,11%	69,41%	69,78%	69,60%									
	FDR	92,15%	84,73%	84,03%	84,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	719	669		(49)	76	12,79%	68	11,23%	-	0,00%	669
2	Giro ISE	8	2	2	2		0	0	17,39%	(6)	-75,82%		0,00%	2
3	Tabungan ISE	593	592	717	667		(50)	76	12,78%	74	12,43%		0,00%	667
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.890	1.190	850	-340	753	324	3.362	526	19.415	102,45%	475
	KUR	15.208	18.219	18.637	1.020	850	-170	617	419	3.429	431	17.952	103,82%	686
	Non KUR	1.319	1.347	1.253	170	-	-170	136	-95	-67	95	1.463	85,60%	(211)
3	PWG	4.082	8.277	8.709	721	871	149	266	432	4.627	438	7.616	114,36%	1.093
	Cilem	4.082	8.277	8.709	721	871	149	266	432	4.627	438	7.616	114,36%	1.093
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.569	2.844	3.129	285	973	728	-764	2.401	149.457	92,05%	(11.888)
	CF 1	3.556	3.363	3.550	-	265	265	-65	187	-5	78	4.790	74,12%	(1.239)
	Total Griya	1.390	1.046	1.030	-	-	0	0	-17	-361	17	1.581	65,11%	(552)
	• Total Non Program	1.390	1.046	1.030	-	-	0	-17	-17	-361	17	1.581	65,11%	(552)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.521	-	265	265	-65	204	355	61	3.209	78,56%	(688)
	CF 2	134.777	133.478	134.019	2.844	2.864	20	1.038	541	-759	2.323	144.668	92,64%	(10.649)
	Mitraguna & Others	92.204	93.135	94.047	2.666	2.744	78	1.265	912	1.843	1.832	101.184	92,95%	(7.137)
	Pensiun	42.574	40.343	39.972	178	120	-58	-227	-371	-2.602	491	43.484	91,92%	(3.512)
	Total Pembiayaan	158.995	164.692	166.176	4.755	4.850	94	1.990	1.484	7.181	3.366	176.541	94,13%	(10.365)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	530	1,04%	0,68%	2,67%	397	359	310			
	KUR	85	84	-	367	0,56%	0,00%	1,97%	367	282	283			
	Non KUR	87	136	134	163	6,58%	9,93%	13,02%	29	76	27			
3	PWG	-	178	-	381	0,00%	0,00%	4,38%	381	381	204			
	Cilem	-	178	-	381	0,00%	0,00%	4,38%	381	381	204			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	1.749	0,82%	0,68%	1,27%	822	620	835			
	CF 1	123	109	-	-	3,46%	0,00%	0,00%	-	(123)	(109)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	-	5,68%	0,00%	0,00%	-	(123)	(109)			
	CF 2	1.005	805	926	1.749	0,75%	0,69%	1,30%	822	743	943			
	Mitraguna & Others	743	805	623	1.446	0,81%	0,67%	1,54%	822	702	640			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	2.668	0,82%	0,64%	1,61%	1.608	1.368	1.356	0,22%	86,41%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	128	121	54	0,22%	0,62%	0,27%	(67)	17	(74)			
	KUR	-	60	57	54	0,00%	0,31%	0,29%	(3)	54	(6)			
	Non KUR	37	68	64	-	2,80%	4,76%	0,00%	(64)	(37)	(68)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,98%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,20%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	927	1,74%	0,60%	0,56%	(67)	(1.835)	31	0,62%	-10,89%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	459	459	(2.057)	(0)	65	16,62%	(2.946)	-86,52%	9.634	4,77%	(9.175)
2	Tabungan	80.230	84.737	88.574	88.850	541	277	4.113	4,85%	8.620	10,74%	91.603	97,00%	(2.752)
3	Deposito	12.294	17.582	17.359	17.359	(988)	0	(224)	-1,27%	5.065	41,19%	12.859	134,99%	4.500
	Total	95.930	102.713	106.392	106.668	(2.503)	276	3.955	3,85%	10.738	11,19%	114.095	93,49%	(7.427)
	CASA	83.636	85.131	89.033	89.310	(1.515)	276	4.179	4,91%	5.674	6,78%	101.237	88,22%	(11.927)
	(%) CASA	87,18%	82,88%	83,68%	83,73%									
	FDR	162,31%	172,84%	170,94%	170,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.980	2.979		(1)	162	5,76%	1.437	93,25%	-	0,00%	2.979
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.541	1.807	1.971	1.970		(1)	162	8,97%	428	27,78%		0,00%	1.970
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!		0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Local Champion	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	56.354	1.670	2.375	705	56	508	2.540	1.867	58.406	96,49%	(2.053)
	KUR	50.217	52.822	53.444	1.670	2.375	705	174	623	3.227	1.752	54.604	97,88%	(1.160)
	Non KUR	3.596	3.024	2.909	-	-	0	-118	-115	-687	115	3.802	76,52%	(893)
3	PWG	27.769	40.162	42.104	8.504	10.778	2.275	1.917	1.941	14.334	8.837	38.422	109,58%	3.682
	Cilem	10.764	18.825	19.399	2.195	1.412	-782	1.303	574	8.635	838	18.464	105,06%	935
	Gadai	17.005	21.338	22.705	6.309	9.366	3.057	614	1.367	5.700	7.999	19.958	113,76%	2.747
4	CFG	73.851	81.396	83.291	4.269	4.072	-197	2.844	1.895	9.440	2.177	84.768	98,26%	(1.477)
	CF 1	1.222	2.157	2.127	110	-	-110	81	-30	905	30	2.275	93,50%	(148)
	Total Griya	938	759	755	-	-	0	0	-4	-183	4	1.070	70,55%	(315)
	• Total Non Program	938	759	755	-	-	0	-114	-4	-183	4	1.070	70,55%	(315)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.372	110	-	-110	81	-26	1.088	26	1.204	113,89%	167
	CF 2	72.630	79.239	81.164	4.159	4.072	-87	2.763	1.925	8.535	2.147	82.494	98,39%	(1.329)
	Mitraguna & Others	46.537	50.443	52.418	3.560	3.430	-130	2.714	1.975	5.881	1.455	55.514	94,42%	(3.096)
	Pensiun	26.093	28.796	28.747	599	642	43	49	-49	2.654	691	26.980	106,55%	1.767
	Total Pembiayaan	155.700	177.534	181.864	14.443	17.225	2.782	4.803	4.330	26.163	12.895	181.863	100,00%	1

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	2.083	0,48%	1,50%	3,70%	1.245	1.822	1.221			
	KUR	228	536	680	1.655	0,45%	1,29%	3,10%	975	1.427	1.119			
	Non KUR	33	326	157	427	0,91%	5,19%	14,69%	271	395	102			
3	PWG	-	-	-	9	0,00%	0,00%	0,02%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,04%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	210	365	402	0,08%	0,45%	0,48%	37	341	191			
	CF 1	-	-	-	23	0,00%	0,00%	1,08%	23	23	23			
	Total Griya	-	-	-	23	0,00%	0,00%	3,03%	23	23	23			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	210	365	379	0,08%	0,46%	0,47%	14	318	168			
	Mitraguna & Others	61	210	365	334	0,13%	0,72%	0,64%	(30)	273	124			
	Pensiun	-	-	-	44	0,00%	0,00%	0,15%	44	44	44			
	Total Pembiayaan	322	1.072	1.202	2.493	0,21%	0,68%	1,37%	1.291	2.171	1.421	8,97%	-554,56%	7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	344	503	548	0,89%	0,90%	0,97%	45	71	205			
	KUR	257	314	313	390	0,51%	0,59%	0,73%	77	133	76			
	Non KUR	220	30	190	159	6,13%	6,29%	5,45%	(32)	(62)	129			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	949	0,86%	1,13%	1,14%	26	311	141			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	808	923	949	0,88%	1,16%	1,17%	26	311	141			
	Mitraguna & Others	346	808	923	949	0,74%	1,83%	1,81%	26	603	141			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.497	0,72%	0,80%	0,82%	71	382	346	4,54%	-451,52%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	10.576	9.969	(450)	(608)	385	4,02%	(4.712)	-32,10%	23.895	41,72%	(13.927)
2	Tabungan	126.637	122.094	120.219	120.627	164	409	(1.466)	-1,20%	(6.010)	-4,75%	138.530	87,08%	(17.902)
3	Deposito	60.864	90.424	56.211	56.161	4.487	(50)	(34.263)	-37,89%	(4.704)	-7,73%	61.895	90,74%	(5.734)
	Total	202.183	222.101	187.006	186.756	4.200	(249)	(35.345)	-15,91%	(15.426)	-7,63%	224.319	83,25%	(37.563)
	CASA	141.318	131.677	130.795	130.596	(286)	(199)	(1.082)	-0,82%	(10.723)	-7,59%	162.425	80,40%	(31.829)
	(%) CASA	69,90%	59,29%	69,94%	69,93%									
	FDR	127,02%	110,47%	130,21%	130,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	3.526	3.601		75	84	2,38%	183	5,35%	-	0,00%	3.601
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.326	3.401		75	84	2,52%	183	5,68%	-	0,00%	3.401
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	132	-	-	0	-8	-23	-109	23	241	54,72%	(109)
	Linkage	46	38	37	-	-	-	-1	-1	-8	1	46	81,52%	(8)
	Non-Linkage	195	116	94	-	-	0	-7	-22	-100	22	195	48,41%	(100)
	• Local Champion	195	116	94	-	-	0	-7	-22	-100	22	195	48,41%	(100)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.225	-	-	0	-725	-949	-5.265	949	30.365	73,19%	(8.140)
	KUR	24.649	21.204	20.312	-	-	0	-669	-893	-4.338	893	27.359	74,24%	(7.048)
	Non KUR	2.840	1.969	1.913	-	-	0	-56	-56	-927	56	3.006	63,65%	(1.093)
3	PWG	10.361	10.233	9.836	390	310	-80	-227	-397	-525	706	17.265	56,97%	(7.430)
	Cilem	10.361	10.233	9.836	390	310	-80	-227	-397	-525	706	17.265	56,97%	(7.430)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	211.305	3.467	3.058	-409	-1.233	-492	-7.419	3.550	232.766	90,78%	(21.462)
	CF 1	7.216	7.276	7.456	254	315	61	-99	180	241	135	8.737	85,34%	(1.281)
	Total Griya	3.957	3.815	4.086	254	315	61	0	271	128	44	4.237	96,44%	(151)
	• Total Non Program	3.667	3.368	3.325	254	-	-254	223	-42	-341	42	3.939	84,42%	(614)
	• Program	291	447	760	-	315	315	-2	313	470	2	297	255,65%	463
	Oto	3.258	3.462	3.370	-	-	0	-99	-91	112	91	4.501	74,89%	(1.130)
	CF 2	211.508	204.520	203.848	3.213	2.743	-470	-1.134	-672	-7.660	3.415	224.029	90,99%	(20.181)
	Mitraguna & Others	176.747	172.724	172.424	2.753	2.743	-10	-1.089	-300	-4.323	3.043	188.201	91,62%	(15.777)
	Pensiun	34.761	31.796	31.424	460	-	-460	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	243.497	3.857	3.368	-489	-2.193	-1.860	-13.318	5.228	280.637	86,77%	(37.141)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	42	0,00%	0,00%	31,91%	42	42	42			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	42	0,00%	0,00%	44,56%	42	42	42			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.251	1.080	1.104	0,56%	4,66%	4,97%	24	950	(146)			
	KUR	154	1.078	796	822	0,62%	3,75%	4,05%	27	669	(255)			
	Non KUR	-	173	284	282	0,00%	14,45%	14,73%	(3)	282	109			
3	PWG	25	122	-	324	0,24%	0,00%	3,29%	324	299	202			
	Cilem	25	122	-	324	0,24%	0,00%	3,29%	324	299	202			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	10.167	6,82%	4,46%	4,81%	729	(4.740)	1.499			
	CF 1	-	261	36	177	0,00%	0,49%	2,37%	141	177	(84)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	177	0,00%	1,03%	5,24%	141	177	(84)			
	CF 2	14.908	8.408	9.403	9.991	7,05%	4,60%	4,90%	588	(4.917)	1.583			
	Mitraguna & Others	14.471	8.408	9.292	9.686	8,19%	5,38%	5,62%	395	(4.785)	1.279			
	Pensiun	436	-	111	304	0,35%	0,97%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	11.637	5,87%	4,29%	4,78%	1.119	(3.448)	1.596	0,48%	89,99%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	430	949	1.093	1,31%	4,09%	4,92%	144	732	663			
	KUR	269	252	771	915	1,09%	3,63%	4,50%	144	646	663			
	Non KUR	93	178	178	178	3,26%	9,05%	9,32%	-	86	-			
3	PWG	-	-	-	22	0,00%	0,00%	0,22%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,22%	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	22.329	3,60%	10,20%	10,57%	719	14.453	(52)			
	CF 1	-	-	216	216	0,00%	2,97%	2,90%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,42%	-	216	216			
	CF 2	7.876	22.381	21.394	22.112	3,72%	10,46%	10,85%	719	14.236	(269)			
	Mitraguna & Others	7.422	21.944	20.957	21.676	4,20%	12,13%	12,57%	719	14.253	(268)			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	23.444	3,21%	9,19%	9,63%	885	15.206	633	1,10%	88,53%	-8,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	6.873	6.919	10.453	45	(5.906)	-46,05%	(595)	-7,91%	17.429	39,70%	(10.510)
2	Tabungan	148.174	167.404	173.049	173.474	9.844	425	6.070	3,63%	25.300	17,07%	160.824	107,87%	12.650
3	Deposito	29.593	39.679	37.313	37.313	(12.069)	0	(2.366)	-5,96%	7.720	26,09%	30.481	122,41%	6.832
	Total	185.281	219.908	217.235	217.706	8.228	470	(2.202)	-1,00%	32.425	17,50%	208.734	104,30%	8.972
	CASA	155.687	180.229	179.922	180.393	20.297	470	164	0,09%	24.705	15,87%	178.253	101,20%	2.140
	(%) CASA	84,03%	81,96%	82,82%	82,86%									
	FDR	129,17%	124,10%	129,23%	128,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	8.437	7.407		(1.030)	(2.448)	-24,84%	(954)	-11,41%	-	0,00%	7.407
2	Giro ISE	1.674	3.000	2.257	1.780		(478)	(1.220)	-40,68%	105	6,27%		0,00%	1.780
3	Tabungan ISE	6.686	6.855	6.180	5.627		(553)	(1.228)	-17,91%	(1.059)	-15,83%		0,00%	5.627
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.550	47.139	2.495	1.635	-860	536	-412	748	2.047	50.463	93,41%	(3.324)
	KUR	42.708	43.592	43.320	2.495	1.535	-960	632	-272	611	1.807	46.601	92,96%	(3.281)
	Non KUR	3.682	3.959	3.819	-	100	100	-96	-140	137	240	3.862	98,88%	(43)
3	PWG	25.907	43.447	46.739	15.043	13.690	-1.353	1.699	3.292	20.831	10.398	40.279	116,04%	6.460
	Cilem	11.633	25.741	27.301	6.815	5.245	-1.570	1.400	1.561	15.669	3.684	21.595	126,42%	5.706
	Gadai	14.275	17.707	19.438	8.228	8.445	217	299	1.731	5.163	6.714	18.683	104,04%	754
4	CFG	167.028	181.912	186.864	4.904	7.695	2.791	2.235	4.952	19.836	2.743	181.961	102,69%	4.903
	CF 1	10.804	12.692	14.854	811	2.559	1.748	648	2.162	4.050	398	12.617	117,73%	2.237
	Total Griya	4.197	4.094	5.438	-	1.450	1.450	0	1.344	1.241	106	4.450	122,20%	988
	• Total Non Program	4.197	3.939	5.284	-	1.450	1.450	-111	1.345	1.087	105	4.450	118,74%	834
	• Program	-	154	154	-	-	0	-1	-1	154	1	0	0,00%	154
	Oto	6.607	8.599	9.416	811	1.109	298	648	817	2.809	292	8.167	115,30%	1.249
	CF 2	156.224	169.220	172.010	4.093	5.136	1.043	1.587	2.790	15.786	2.345	169.344	101,57%	2.665
	Mitraguna & Others	100.077	112.520	114.496	3.154	3.498	344	1.226	1.976	14.419	1.522	111.939	102,28%	2.556
	Pensiun	56.148	56.700	57.514	939	1.638	699	361	814	1.366	824	57.405	100,19%	109
	Total Pembiayaan	239.326	272.910	280.741	22.442	23.020	578	4.470	7.832	41.415	15.188	272.702	102,95%	8.039

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	580	395	3.909	0,43%	0,83%	8,29%	3.514	3.711	3.330			
	KUR	198	433	317	2.992	0,46%	0,73%	6,91%	2.675	2.794	2.559			
	Non KUR	-	147	78	918	0,00%	1,97%	24,03%	840	918	771			
3	PWG	-	-	-	95	0,00%	0,00%	0,20%	95	95	95			
	Cilem	-	-	-	17	0,00%	0,00%	0,06%	17	17	17			
	Gadai	-	-	-	79	0,00%	0,00%	0,40%	79	79	79			
4	CFG	1.021	882	478	2.397	0,61%	0,26%	1,28%	1.919	1.376	1.516			
	CF 1	202	250	15	1.593	1,87%	0,11%	10,73%	1.579	1.391	1.343			
	Total Griya	-	214	-	1.116	0,00%	0,00%	20,53%	1.116	1.116	903			
	Oto	202	36	15	477	3,06%	0,17%	5,07%	462	275	441			
	CF 2	819	632	464	804	0,52%	0,27%	0,47%	340	(15)	172			
	Mitraguna & Others	819	435	220	551	0,82%	0,20%	0,48%	330	(268)	115			
	Pensiun	-	196	243	253	0,00%	0,43%	0,44%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	6.402	0,51%	0,32%	2,28%	5.528	5.183	4.941	1,09%	52,04%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	476	474	409	0,99%	1,00%	0,87%	(65)	(51)	(67)			
	KUR	366	425	423	359	0,86%	0,97%	0,83%	(65)	(7)	(66)			
	Non KUR	95	51	51	51	2,57%	1,28%	1,33%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.430	1,59%	0,66%	0,77%	220	(1.218)	220			
	CF 1	10	294	294	294	0,09%	2,31%	1,98%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,12%	-	284	-			
	CF 2	2.638	916	916	1.136	1,69%	0,54%	0,66%	220	(1.502)	220			
	Mitraguna & Others	2.229	887	887	1.107	2,23%	0,79%	0,97%	220	(1.122)	220			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.839	1,30%	0,62%	0,66%	156	(1.270)	153	1,82%	-177,81%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.142	1.390	(12)	248	213	18,08%	27	1,97%	6.965	19,95%	(5.576)
2	Tabungan	77.945	91.604	96.463	96.900	3.062	437	5.296	5,78%	18.955	24,32%	88.339	109,69%	8.560
3	Deposito	9.935	9.827	9.827	9.827	(3.771)	0	0	0,00%	(108)	-1,09%	10.450	94,04%	(623)
	Total	89.243	102.608	107.432	108.116	(721)	685	5.509	5,37%	18.874	21,15%	105.755	102,23%	2.361
	CASA	79.307	92.781	97.605	98.289	3.050	685	5.509	5,94%	18.982	23,93%	95.305	103,13%	2.985
	(%) CASA	88,87%	90,42%	90,85%	90,91%									
	FDR	131,75%	139,02%	137,86%	136,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.228	2.219	(10)	(79)	-3,44%	(577)	-20,64%	-	0,00%	2.219	
2	Giro ISE	1.018	536	381	381	(0)	(155)	-28,91%	(637)	-62,58%		0,00%	381	
3	Tabungan ISE	1.778	1.762	1.847	1.838	(10)	76	4,31%	60	3,37%		0,00%	1.838	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	83	96	96	96	0	0	0,00%	13	15,66%		0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	• Local Champion	97	77	-	-	-	0	-2	-77	-97	77	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	23.450	770	1.705	935	166	1.076	4.045	629	22.152	105,86%	1.298
	KUR	19.311	21.551	22.444	770	1.505	735	184	893	3.133	612	21.918	102,40%	526
	Non KUR	95	824	1.007	-	200	200	-18	183	912	17	234	430,01%	773
3	PWG	2.291	6.046	6.591	737	814	77	444	545	4.299	269	5.483	120,19%	1.107
	Cilem	2.291	6.046	6.591	737	814	77	444	545	4.299	269	5.483	120,19%	1.107
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	118.060	4.773	5.474	701	3.923	3.915	22.275	1.559	104.717	112,74%	13.343
	CF 1	18.535	21.664	22.316	1.126	831	-295	1.032	651	3.780	180	19.955	111,83%	2.360
	Total Griya	17.245	16.279	16.206	-	-	0	0	-73	-1.039	73	17.894	90,57%	(1.688)
	• Total Non Program	1.070	711	701	-	-	0	-10	-10	-369	10	1.355	51,73%	(654)
	• Program	16.174	15.567	15.504	-	-	0	-67	-63	-670	63	16.538	93,75%	(1.034)
	Oto	1.291	5.386	6.110	1.126	831	-295	1.032	724	4.819	107	2.062	296,33%	4.048
	CF 2	77.250	92.480	95.745	3.647	4.643	996	2.890	3.264	18.494	1.379	84.762	112,96%	10.983
	Mitraguna & Others	58.013	73.658	77.038	3.647	4.615	968	3.046	3.380	19.024	1.235	64.869	118,76%	12.169
	Pensiun	19.237	18.823	18.707	-	28	28	-156	-115	-530	143	19.893	94,04%	(1.186)
	Total Pembiayaan	117.580	142.642	148.101	6.280	7.993	1.713	4.531	5.459	30.521	2.534	132.450	111,82%	15.652

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	760	0,86%	2,32%	3,24%	242	593	113			
	KUR	167	647	518	760	0,87%	2,40%	3,39%	242	593	113			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	34	0,00%	0,00%	0,51%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,51%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	2.700	2,69%	1,41%	2,29%	1.094	128	1.082			
	CF 1	1.875	1.203	1.449	1.689	10,12%	6,69%	7,57%	240	(186)	486			
	Total Griya	1.875	1.203	1.449	1.599	10,87%	8,90%	9,87%	150	(276)	396			
	Oto	-	-	-	90	0,00%	0,00%	1,47%	90	90	90			
	CF 2	697	415	157	1.011	0,90%	0,17%	1,06%	854	315	596			
	Mitraguna & Others	583	206	157	597	1,01%	0,21%	0,77%	439	13	390			
	Pensiun	113	209	-	415	0,59%	0,00%	2,22%	415	301	206			
	Total Pembiayaan	2.739	2.265	2.124	3.494	2,33%	1,49%	2,36%	1.370	755	1.229	0,80%	66,28%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	582	668	0,00%	2,60%	2,85%	86	668	260			
	KUR	-	408	582	668	0,00%	2,70%	2,98%	86	668	260			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.248	5.309	5.427	5,15%	4,65%	4,60%	118	492	178			
	CF 1	4.826	5.144	5.155	5.274	26,04%	23,79%	23,63%	119	448	130			
	Total Griya	4.826	5.144	5.155	5.274	27,99%	31,67%	32,54%	119	448	130			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	153	0,14%	0,17%	0,16%	(1)	45	49			
	Mitraguna & Others	108	104	154	153	0,19%	0,21%	0,20%	(1)	45	49			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	6.095	4,20%	4,13%	4,12%	204	1.160	438	1,90%	53,82%	-2,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	106	105	22	(0)	(29)	-21,33%	(56)	-34,75%	6.099	1,73%	(5.993)
2	Tabungan	112.107	106.939	100.721	100.969	4.001	247	(5.970)	-5,58%	(11.139)	-9,94%	124.113	81,35%	(23.145)
3	Deposito	7.734	12.435	12.256	12.256	(7.081)	0	(179)	-1,44%	4.522	58,47%	8.534	143,61%	3.722
	Total	120.003	119.508	113.084	113.330	(3.058)	247	(6.178)	-5,17%	(6.672)	-5,56%	138.746	81,68%	(25.416)
	CASA	112.269	107.073	100.827	101.074	4.023	247	(5.999)	-5,60%	(11.195)	-9,97%	130.212	77,62%	(29.138)
	(%) CASA	93,56%	89,59%	89,16%	89,19%									
	FDR	119,28%	124,78%	132,22%	131,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.758	1.724		(34)	268	18,40%	176	11,38%	-	0,00%	1.724
2	Giro ISE	6	6	7	7		0	1	17,47%	1	14,98%		0,00%	7
3	Tabungan ISE	1.542	1.450	1.751	1.717		(34)	267	18,40%	175	11,36%		0,00%	1.717
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%		0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Local Champion	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.777	790	630	-160	21	-164	-2.734	794	20.904	75,47%	(5.127)
	KUR	17.071	14.453	14.327	440	630	190	-290	-126	-2.743	756	19.325	74,14%	(4.998)
	Non KUR	1.440	1.487	1.449	350	-	-350	311	-38	9	38	1.579	91,78%	(130)
3	PWG	10.369	15.953	17.121	3.608	3.421	-186	1.525	1.167	6.751	2.254	18.973	90,24%	(1.853)
	Cilem	7.309	11.042	11.414	1.159	977	-182	627	372	4.105	604	13.826	82,55%	(2.412)
	Gadai	3.060	4.912	5.707	2.449	2.445	-4	898	795	2.647	1.650	5.147	110,87%	559
4	CFG	114.187	117.178	116.574	3.083	1.614	-1.469	421	-604	2.388	2.218	123.852	94,12%	(7.278)
	CF 1	709	1.836	1.873	276	83	-193	241	37	1.164	47	1.747	107,23%	126
	Total Griya	277	252	245	-	-	0	0	-7	-32	7	410	59,80%	(165)
	• Total Non Program	277	252	245	-	-	0	-3	-7	-32	7	410	59,80%	(165)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.628	276	83	-193	241	44	1.196	39	1.337	121,76%	291
	CF 2	113.478	115.342	114.701	2.807	1.531	-1.276	179	-641	1.224	2.172	122.105	93,94%	(7.404)
	Mitraguna & Others	95.023	97.994	97.394	2.732	1.235	-1.497	301	-600	2.372	1.835	103.005	94,55%	(5.610)
	Pensiun	18.455	17.348	17.307	75	296	221	-121	-41	-1.148	337	19.101	90,61%	(1.793)
	Total Pembiayaan	143.135	149.126	149.523	7.481	5.666	-1.815	1.965	397	6.389	5.268	163.797	91,29%	(14.274)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	731	757	1.889	1,73%	4,75%	11,97%	1.132	1.568	1.158			
	KUR	302	708	757	1.768	1,77%	5,24%	12,34%	1.011	1.466	1.060			
	Non KUR	19	23	-	121	1,33%	0,00%	8,32%	121	101	98			
3	PWG	-	-	-	32	0,00%	0,00%	0,18%	32	32	32			
	Cilem	-	-	-	32	0,00%	0,00%	0,28%	32	32	32			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	850	1.089	884	0,54%	0,93%	0,76%	(205)	267	34			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	617	850	1.089	884	0,54%	0,94%	0,77%	(205)	267	34			
	Mitraguna & Others	617	850	1.089	884	0,65%	1,11%	0,91%	(205)	267	34			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.581	1.846	2.804	0,65%	1,24%	1,88%	958	1.867	1.223	5,19%	-176,93%	3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.051	1.024	1.069	2,24%	6,42%	6,77%	45	654	18			
	KUR	236	952	926	972	1,38%	6,41%	6,79%	46	736	20			
	Non KUR	179	98	97	96	12,41%	6,53%	6,65%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.994	1,86%	1,71%	1,71%	(6)	(131)	(170)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.164	2.000	1.994	1,87%	1,73%	1,74%	(6)	(131)	(170)			
	Mitraguna & Others	1.814	2.145	1.980	1.974	1,91%	2,02%	2,03%	(6)	160	(170)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	3.063	1,77%	2,03%	2,05%	39	523	(152)	7,93%	-287,16%	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	1.365	1.402	(270)	37	471	50,59%	(1.603)	-53,34%	10.233	13,70%	(8.831)
2	Tabungan	56.317	70.443	62.498	63.217	2.742	720	(7.226)	-10,26%	6.900	12,25%	68.270	92,60%	(5.053)
3	Deposito	45.220	61.834	63.030	63.030	530	0	1.196	1,93%	17.810	39,38%	46.172	136,51%	16.858
	Total	104.542	133.208	126.892	127.649	3.002	757	(5.559)	-4,17%	23.107	22,10%	124.675	102,39%	2.974
	CASA	59.322	71.374	63.862	64.619	2.472	757	(6.755)	-9,46%	5.297	8,93%	78.503	82,31%	(13.884)
	(%) CASA	56,74%	53,58%	50,33%	50,62%									
	FDR	207,64%	176,07%	187,44%	186,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	2.124	2.144		20	239	12,52%	(666)	-23,71%	-	0,00%	2.144
2	Giro ISE	19	177	453	455		3	279	157,84%	436	2279,79%		0,00%	455
3	Tabungan ISE	2.791	1.729	1.671	1.688		18	(40)	-2,32%	(1.103)	-39,51%		0,00%	1.688
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	121	123	123		0	2	1,65%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.005	-	-	0	-71	-71	-689	71	8.694	92,08%	(689)
	Linkage	8.515	7.897	7.826	-	-	-	-71	-71	-689	71	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	30.893	500	550	50	-713	-708	-3.682	1.258	37.916	81,48%	(7.023)
	KUR	29.907	27.691	27.175	500	550	50	-527	-516	-2.732	1.066	33.063	82,19%	(5.888)
	Non KUR	4.668	3.910	3.718	-	-	0	-186	-192	-950	192	4.853	76,62%	(1.134)
3	PWG	5.791	9.161	10.182	1.214	1.720	506	451	1.021	4.391	699	12.817	79,44%	(2.635)
	Cilem	5.791	9.161	10.182	1.214	1.720	506	451	1.021	4.391	699	12.817	79,44%	(2.635)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	188.761	5.425	4.590	-835	4.198	3.062	20.752	1.528	183.548	102,84%	5.213
	CF 1	111.105	104.354	105.106	295	1.608	1.313	79	753	-5.999	856	115.522	90,98%	(10.416)
	Total Griya	105.380	97.721	97.086	-	-	0	0	-635	-8.295	635	108.551	89,44%	(11.465)
	• Total Non Program	15.372	12.667	12.578	-	-	0	-92	-90	-2.794	90	16.517	76,15%	(3.940)
	• Program	90.009	85.053	84.508	-	-	0	-719	-545	-5.500	545	92.034	91,82%	(7.526)
	Oto	5.724	6.633	8.021	295	1.608	1.313	79	1.388	2.296	221	6.971	115,06%	1.050
	CF 2	56.904	81.345	83.654	5.130	2.982	-2.148	4.119	2.309	26.751	673	68.026	122,97%	15.628
	Mitraguna & Others	52.060	71.990	72.435	5.130	1.067	-4.063	4.172	445	20.376	622	62.099	116,64%	10.336
	Pensiun	4.844	9.355	11.219	-	1.915	1.915	-53	1.864	6.375	51	5.927	189,30%	5.293
	Total Pembiayaan	217.069	234.537	237.841	7.139	6.860	-278	3.866	3.304	20.773	3.556	242.975	97,89%	(5.134)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.113	1.211	3.172	1,36%	3,83%	10,27%	1.962	2.701	2.059			
	KUR	56	257	593	2.230	0,19%	2,14%	8,21%	1.637	2.174	1.973			
	Non KUR	415	856	617	942	8,89%	15,78%	25,34%	325	527	87			
3	PWG	-	16	-	555	0,00%	0,00%	5,45%	555	555	539			
	Cilem	-	16	-	555	0,00%	0,00%	5,45%	555	555	539			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	13.849	4,36%	4,86%	7,34%	4.818	6.520	3.902			
	CF 1	7.221	9.947	9.032	11.996	6,50%	8,65%	11,41%	2.964	4.775	2.048			
	Total Griya	7.194	9.680	8.838	11.503	6,83%	9,04%	11,85%	2.665	4.309	1.823			
	Oto	26	267	194	493	0,46%	2,92%	6,14%	299	466	225			
	CF 2	108	-	-	1.854	0,19%	0,00%	2,22%	1.854	1.745	1.854			
	Mitraguna & Others	-	-	-	1.854	0,00%	0,00%	2,56%	1.854	1.854	1.854			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	17.577	3,59%	4,37%	7,39%	7.334	9.776	6.500	0,04%	99,42%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	717	0,76%	1,76%	2,32%	161	455	209			
	KUR	164	63	102	102	0,55%	0,37%	0,38%	-	(62)	39			
	Non KUR	98	446	455	616	2,11%	11,63%	16,55%	161	517	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	16.283	7,41%	8,14%	8,63%	1.163	3.829	1.206			
	CF 1	10.689	14.420	14.462	15.626	9,62%	13,86%	14,87%	1.164	4.937	1.206			
	Total Griya	10.577	14.153	14.195	15.359	10,04%	14,53%	15,82%	1.164	4.782	1.206			
	Oto	112	267	267	267	1,96%	4,02%	3,33%	-	155	-			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,79%	(0)	(1.108)	(1)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	(0)	(1.108)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	17.180	5,94%	6,76%	7,22%	1.324	4.284	1.414	0,05%	99,35%	-7,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	1.210	1.338	(108)	128	96	7,70%	(5.743)	-81,10%	13.765	9,72%	(12.427)
2	Tabungan	82.750	90.284	85.406	86.039	2.369	632	(4.245)	-4,70%	3.289	3,97%	94.714	90,84%	(8.675)
3	Deposito	20.500	28.858	30.856	30.758	(518)	(97)	1.900	6,59%	10.258	50,04%	21.028	146,27%	9.730
	Total	110.331	120.384	117.472	118.135	1.744	663	(2.249)	-1,87%	7.804	7,07%	129.507	91,22%	(11.372)
	CASA	89.831	91.526	86.617	87.377	2.261	760	(4.149)	-4,53%	(2.454)	-2,73%	108.479	80,55%	(21.102)
	(%) CASA	81,42%	76,03%	73,73%	73,96%									
	FDR	132,60%	136,61%	141,33%	140,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.735	1.797	1.773		(24)	38	2,19%	978	123,16%	-	0,00%	1.773
2	Giro ISE	389	18	28	29		1	11	62,60%	(360)	-92,56%		0,00%	29
3	Tabungan ISE	406	1.717	1.768	1.744		(25)	27	1,57%	1.338	329,98%		0,00%	1.744
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.921	35.881	1.450	400	-1.050	156	-1.040	-1.769	1.440	40.536	88,52%	(4.655)
	KUR	36.457	35.916	34.906	1.450	400	-1.050	197	-1.010	-1.551	1.410	39.220	89,00%	(4.314)
	Non KUR	1.194	1.005	976	-	-	0	-41	-30	-218	30	1.316	74,12%	(341)
3	PWG	14.628	23.112	24.839	7.281	7.799	518	2.313	1.727	10.211	6.072	23.691	104,85%	1.148
	Cilem	6.737	13.343	13.444	1.702	1.589	-112	824	101	6.707	1.488	12.491	107,63%	953
	Gadai	7.891	9.770	11.395	5.579	6.210	630	1.489	1.626	3.504	4.584	11.200	101,75%	196
4	CFG	94.017	104.423	105.303	3.887	2.300	-1.587	2.208	880	11.287	1.420	106.168	99,19%	(864)
	CF 1	1.650	2.632	2.827	-	261	261	-46	196	1.177	65	2.613	108,21%	215
	Total Griya	348	274	265	-	-	0	0	-9	-83	9	481	55,15%	(216)
	• Total Non Program	348	274	265	-	-	0	-9	-9	-83	9	481	55,15%	(216)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.562	-	261	261	-46	204	1.260	57	2.132	120,17%	430
	CF 2	92.366	101.791	102.476	3.887	2.039	-1.848	2.254	685	10.110	1.354	103.555	98,96%	(1.079)
	Mitraguna & Others	54.628	62.667	62.894	3.737	1.272	-2.465	2.605	227	8.265	1.045	64.824	97,02%	(1.930)
	Pensiun	37.738	39.124	39.582	150	767	617	-351	458	1.844	309	38.731	102,20%	851
	Total Pembiayaan	146.295	164.457	166.023	12.618	10.499	-2.119	4.677	1.567	19.728	8.932	170.394	97,44%	(4.370)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	801	0,22%	0,15%	2,23%	747	717	753			
	KUR	-	48	17	740	0,00%	0,05%	2,12%	723	740	692			
	Non KUR	83	-	37	61	6,98%	3,67%	6,25%	24	(22)	61			
3	PWG	-	-	-	294	0,00%	0,00%	1,18%	294	294	294			
	Cilem	-	-	-	42	0,00%	0,00%	0,31%	42	42	42			
	Gadai	-	-	-	252	0,00%	0,00%	2,21%	252	252	252			
4	CFG	-	897	723	1.211	0,00%	0,69%	1,15%	487	1.211	314			
	CF 1	-	157	155	152	0,00%	5,87%	5,37%	(3)	152	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	152	0,00%	6,55%	5,93%	(3)	152	(5)			
	CF 2	-	740	569	1.059	0,00%	0,56%	1,03%	490	1.059	319			
	Mitraguna & Others	-	616	444	958	0,00%	0,71%	1,52%	513	958	341			
	Pensiun	-	123	124	101	0,00%	0,32%	0,26%	(23)	101	(22)			
	Total Pembiayaan	83	944	777	2.305	0,06%	0,47%	1,39%	1.528	2.222	1.361	0,55%	60,55%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,75%	0,77%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,54%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,24%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	3.064	0,02%	2,79%	2,91%	149	3.045	498			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.566	2.914	3.064	0,02%	2,86%	2,99%	149	3.045	498			
	Mitraguna & Others	19	2.136	2.485	2.510	0,03%	3,97%	3,99%	25	2.491	373			
	Pensiun	-	430	429	554	0,00%	0,26%	1,40%	124	554	124			
	Total Pembiayaan	116	2.843	3.191	3.341	0,08%	1,94%	2,01%	149	3.224	497	0,72%	64,40%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	635	505	(54)	(130)	240	90,71%	349	222,76%	5.924	8,53%	(5.419)
2	Tabungan	45.583	47.589	45.873	46.598	2.129	726	(990)	-2,08%	1.015	2,23%	54.284	85,84%	(7.686)
3	Deposito	28.548	7.547	6.815	6.815	(9.965)	0	(732)	-9,70%	(21.733)	-76,13%	29.380	23,20%	(22.565)
	Total	74.288	55.400	53.323	53.918	(7.891)	595	(1.482)	-2,68%	(20.370)	-27,42%	89.588	60,18%	(35.670)
	CASA	45.740	47.853	46.508	47.103	2.075	595	(750)	-1,57%	1.363	2,98%	60.208	78,23%	(13.105)
	(%) CASA	61,57%	86,38%	87,22%	87,36%									
	FDR	155,10%	228,18%	243,15%	240,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	922	892		(30)	(105)	-10,56%	97	12,22%	-	0,00%	892
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%		0,00%	72
3	Tabungan ISE	788	919	850	821		(30)	(99)	-10,75%	32	4,09%		0,00%	821
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	29.751	30.533	1.185	1.630	445	355	782	6.386	848	26.560	114,96%	3.973
	KUR	23.464	28.943	29.767	985	1.630	645	175	824	6.303	806	25.739	115,65%	4.027
	Non KUR	683	808	766	200	-	-200	179	-42	83	42	820	93,36%	(54)
3	PWG	2.751	4.944	5.827	827	1.102	275	555	883	3.076	219	6.104	95,46%	(277)
	Cilem	2.751	4.944	5.827	827	1.102	275	555	883	3.076	219	6.104	95,46%	(277)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	93.297	2.243	3.971	1.728	865	1.579	4.975	2.392	96.042	97,14%	(2.745)
	CF 1	3.542	3.637	3.592	-	-	0	-16	-45	50	45	4.375	82,10%	(783)
	Total Griya	3.385	2.583	2.554	-	-	0	0	-29	-831	29	3.517	72,60%	(964)
	• Total Non Program	3.385	2.583	2.554	-	-	0	-141	-29	-831	29	3.517	72,60%	(964)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.038	-	-	0	-16	-16	881	16	858	121,00%	180
	CF 2	84.780	88.081	89.705	2.243	3.971	1.728	881	1.624	4.925	2.347	91.667	97,86%	(1.962)
	Mitraguna & Others	72.402	75.698	77.500	2.137	3.971	1.834	922	1.803	5.098	2.168	78.537	98,68%	(1.036)
	Pensiun	12.378	12.383	12.204	106	-	-106	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	129.656	4.255	6.703	2.448	1.775	3.244	14.436	3.459	128.706	100,74%	950

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	29	22	224	1,08%	0,07%	0,73%	201	(37)	194			
	KUR	188	-	-	201	0,80%	0,00%	0,68%	201	13	201			
	Non KUR	73	29	22	22	10,64%	2,75%	2,90%	-	(50)	(7)			
3	PWG	-	-	-	15	0,00%	0,00%	0,26%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,26%	15	15	15			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	1.502	0,64%	0,97%	1,61%	612	939	318			
	CF 1	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	1.502	0,66%	1,01%	1,67%	612	939	639			
	Mitraguna & Others	408	799	817	1.429	0,56%	1,08%	1,84%	612	1.020	629			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	1.741	0,72%	0,72%	1,34%	828	917	528	2,41%	-79,28%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	325	232	232	0,11%	0,78%	0,76%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,58%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,77%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	949	1,34%	1,04%	1,02%	(1)	(239)	369			
	CF 1	-	-	320	320	0,00%	8,81%	8,92%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,54%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	628	1,40%	0,72%	0,70%	(1)	(559)	49			
	Mitraguna & Others	1.187	580	567	566	1,64%	0,75%	0,73%	(1)	(622)	(14)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.181	1,05%	0,94%	0,91%	(1)	(33)	276	1,40%	-54,29%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.221	1.211	(430)	(10)	281	30,25%	(6.847)	-84,97%	13.925	8,69%	(12.714)
2	Tabungan	114.229	114.395	114.223	114.603	938	380	208	0,18%	375	0,33%	125.686	91,18%	(11.082)
3	Deposito	24.505	18.999	18.203	18.203	(2.845)	0	(795)	-4,19%	(6.302)	-25,72%	25.359	71,78%	(7.156)
	Total	146.791	134.323	133.647	134.017	(2.337)	370	(306)	-0,23%	(12.774)	-8,70%	164.970	81,24%	(30.953)
	CASA	122.286	115.324	115.444	115.814	508	370	490	0,42%	(6.472)	-5,29%	139.611	82,95%	(23.797)
	(%) CASA	83,31%	85,86%	86,38%	86,42%									
	FDR	111,90%	132,72%	133,13%	132,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	744	745		1	105	16,36%	180	31,91%	-	0,00%	745
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%		0,00%	1
3	Tabungan ISE	563	639	743	744		1	105	16,40%	181	32,09%		0,00%	744
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.617	450	320	-130	-313	-371	-1.089	691	21.094	83,51%	(3.478)
	KUR	17.857	17.417	17.066	450	320	-130	-292	-351	-791	671	20.109	84,87%	(3.043)
	Non KUR	848	570	550	-	-	0	-21	-19	-298	19	985	55,89%	(435)
3	PWG	28.691	42.147	42.256	9.534	9.494	-40	1.361	109	13.564	9.385	40.780	103,62%	1.476
	Cilem	14.633	22.957	22.934	2.409	1.143	-1.266	1.098	-23	8.301	1.166	24.231	94,65%	(1.297)
	Gadai	14.059	19.190	19.322	7.125	8.351	1.226	263	132	5.263	8.219	16.549	116,75%	2.773
4	CFG	116.769	118.070	117.980	3.370	1.842	-1.528	1.134	-91	1.210	1.933	126.014	93,62%	(8.035)
	CF 1	2.827	4.299	4.546	245	332	88	171	246	1.718	86	3.871	117,42%	674
	Total Griya	979	749	734	-	-	0	0	-15	-245	15	1.112	66,04%	(377)
	• Total Non Program	979	749	734	-	-	0	-12	-15	-245	15	1.112	66,04%	(377)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.812	245	332	88	171	261	1.963	71	2.760	138,11%	1.052
	CF 2	113.942	113.771	113.434	3.126	1.510	-1.616	962	-337	-508	1.847	122.143	92,87%	(8.709)
	Mitraguna & Others	55.116	57.710	58.109	1.833	1.350	-483	511	400	2.994	950	62.559	92,89%	(4.450)
	Pensiun	58.827	56.061	55.325	1.293	160	-1.133	451	-737	-3.502	897	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	177.926	13.354	11.656	-1.698	2.180	-352	13.666	12.008	187.982	94,65%	(10.057)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	435	433	761	3,30%	2,41%	4,32%	329	144	326			
	KUR	461	320	321	635	2,58%	1,84%	3,72%	315	174	315			
	Non KUR	156	115	112	126	18,40%	19,66%	22,86%	14	(30)	11			
3	PWG	74	135	-	589	0,26%	0,00%	1,39%	589	515	454			
	Cilem	74	135	-	404	0,51%	0,00%	1,76%	404	329	268			
	Gadai	-	-	-	185	0,00%	0,00%	0,96%	185	185	185			
4	CFG	1.969	1.297	2.461	2.761	1,69%	2,08%	2,34%	299	792	1.464			
	CF 1	66	186	45	195	2,32%	1,04%	4,30%	150	130	10			
	Total Griya	66	-	45	43	6,70%	6,00%	5,83%	(2)	(23)	43			
	Oto	-	186	-	153	0,00%	0,00%	4,00%	153	153	(33)			
	CF 2	1.904	1.111	2.417	2.565	1,67%	2,12%	2,26%	149	662	1.454			
	Mitraguna & Others	1.427	886	1.741	1.786	2,59%	3,02%	3,07%	45	359	900			
	Pensiun	477	225	676	780	0,81%	1,21%	1,41%	104	303	554			
	Total Pembiayaan	2.661	1.867	2.894	4.185	1,62%	1,62%	2,35%	1.290	1.524	2.317	0,00%	100,00%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	557	603	651	1,22%	3,35%	3,69%	48	422	94			
	KUR	229	523	569	543	1,28%	3,27%	3,18%	(26)	314	20			
	Non KUR	-	34	34	108	0,00%	5,95%	19,56%	74	108	74			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.451	1,37%	1,46%	1,23%	(268)	(146)	(175)			
	CF 1	-	-	159	154	0,00%	3,70%	3,39%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,04%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.297	1,40%	1,37%	1,14%	(262)	(300)	(329)			
	Mitraguna & Others	770	1.246	1.325	1.290	1,40%	2,30%	2,22%	(35)	520	44			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	2.102	1,11%	1,30%	1,18%	(220)	276	(82)	0,00%	100,00%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	22.189	22.761	236	572	3	0,01%	(2.140)	-8,59%	32.883	69,22%	(10.122)
3	Deposito	2.060	2.215	1.857	1.857	360	0	(359)	-16,19%	(204)	-9,88%	2.315	80,21%	(458)
	Total	26.961	24.974	24.046	24.618	596	572	(356)	-1,43%	(2.343)	-8,69%	35.198	69,94%	(10.580)
	CASA	24.901	22.758	22.189	22.761	236	572	3	0,01%	(2.140)	-8,59%	32.883	69,22%	(10.122)
	(%) CASA	92,36%	91,13%	92,28%	92,46%									
	FDR	86,03%	85,73%	86,69%	84,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.145	2.153		8	181	9,18%	219	11,34%	-	0,00%	2.153
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	1.972	2.145	2.153		8	181	9,18%	219	11,34%		0,00%	2.153
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	21.409	20.846	740	280	-460	-168	-564	-2.349	844	25.934	80,38%	(5.089)
	KUR	21.361	20.243	19.736	740	280	-460	-127	-508	-1.625	788	23.964	82,36%	(4.228)
	Non KUR	1.833	1.166	1.110	-	-	0	-41	-56	-723	56	1.970	56,33%	(860)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	20.846	740	280	-460	-168	-564	-2.349	844	25.934	80,38%	(5.089)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	848	860	2.293	2,98%	4,02%	11,00%	1.433	1.601	1.445			
	KUR	472	484	504	2.133	2,21%	2,49%	10,81%	1.629	1.661	1.650			
	Non KUR	220	364	356	160	11,98%	30,53%	14,40%	(196)	(60)	(204)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	2.293	2,98%	4,02%	11,00%	1.433	1.601	1.445	5,94%	45,97%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	556	495	835	0,77%	2,31%	4,01%	340	657	279			
	KUR	161	460	401	485	0,75%	1,98%	2,46%	84	324	25			
	Non KUR	17	96	94	350	0,91%	8,07%	31,54%	256	333	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	835	0,77%	2,31%	4,01%	340	657	279	25,89%	-546,30%	21,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	393	431	40	37	(4)	-0,85%	(458)	-51,54%	888	48,46%	(458)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	393	431	40	37	(4)	-0,85%	(458)	-51,54%	888	48,46%	(458)
	CASA	888	434	393	431	40	37	(4)	-0,85%	(458)	-51,54%	888	48,46%	(458)
	(%) 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 (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	30-Oct-25	31-Dec-24	30-Sep-25	30-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	334	335	13	0	262	358,52%	33	10,94%	302	110,94%	33
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	73	334	335	13	0	262	358,52%	33	10,94%	302	110,94%	33
	CASA	302	73	334	335	13	0	262	358,52%	33	10,94%	302	110,94%	33
	(%) 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 (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	30-Oct-25	31-Dec-24	30-Sep-25	30-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	820	62	60	183	(2)	(760)	-92,70%	(3.449)	-98,30%	6.296	0,95%	(6.236)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	62	60	183	(2)	(760)	-92,70%	(3.449)	-98,30%	6.391	0,94%	(6.331)
	CASA	3.509	820	62	60	183	(2)	(760)	-92,70%	(3.449)	-98,30%	6.296	0,95%	(6.236)
	(%) 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 (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-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 (1-30 Sep'25)	Pencairan (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	30-Oct-25	31-Dec-24	30-Sep-25	30-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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