

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	378.001	380.874	(6.952)	2.873	26.389	7,44%	65.902	20,92%	450.944	84,46%	(70.070)
2	Tabungan	2.242.130	2.382.025	2.357.993	2.367.513	(93)	9.520	(14.512)	-0,61%	125.382	5,59%	2.474.610	95,67%	(107.097)
3	Deposito	2.798.677	2.330.807	2.599.179	2.577.956	(587.150)	(21.224)	247.148	10,60%	(220.721)	-7,89%	2.810.906	91,71%	(232.951)
Total		5.355.779	5.067.317	5.335.173	5.326.342	(594.195)	(8.831)	259.025	5,11%	(29.437)	-0,55%	5.736.460	92,85%	(410.118)
CASA		2.557.102	2.736.509	2.735.994	2.748.386	(7.045)	12.393	11.877	0,43%	191.284	7,48%	2.925.554	93,94%	(177.167)
(% CASA		47,74%	54,00%	51,28%	51,60%									
FDR		47,52%	57,34%	54,78%	54,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	107.584	105.866		(1.718)	3.309	3,23%	(7.791)	-6,85%	146.110	72,46%	(40.244)
2	Giro ISE	31.184	22.084	21.290	18.988		(2.302)	(3.096)	-14,02%	(12.196)	-39,11%	50.850	37,34%	(31.862)
3	Tabungan ISE	59.057	61.141	66.961	67.545		584	6.405	-10,48%	8.488	14,37%	63.572	106,25%	3.973
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	196.592	1.500	4.250	2.750	-194	-6.436	8.383	10.686	227.888	86,27%	(31.296)
	Linkage	19.369	18.269	18.148	-	-	-	-149	-122	-1.221	122	36.648	49,52%	(18.501)
	Non-Linkage	168.841	184.759	178.445	1.500	4.250	2.750	-45	-6.314	9.604	10.564	191.240	93,31%	(12.795)
	• Local Champion	162.434	175.114	168.947	1.500	4.250	2.750	764	-6.167	6.513	10.417	173.053	97,63%	(4.107)
	• Value Chain	6.407	9.645	9.498	-	-	-	-809	-147	3.091	147	18.187	52,23%	(8.688)
2	MBG	159.435	190.490	188.621	7.630	2.525	-5.105	2.648	-1.869	29.187	4.394	200.150	94,24%	(11.529)
	KUR	151.599	180.617	178.927	6.625	2.450	-4.175	2.039	-1.690	27.328	4.140	190.276	94,04%	(11.349)
	Non KUR	7.836	9.873	9.694	1.005	75	-930	610	-179	1.858	254	9.874	98,18%	(180)
3	PWG	252.400	388.637	409.229	84.911	90.246	5.335	26.609	20.592	156.829	69.653	409.178	100,01%	52
	Cilem	111.797	214.823	222.811	31.563	26.258	-5.306	17.569	7.988	111.014	18.269	237.341	93,88%	(14.529)
	Gadai	140.603	173.814	186.418	53.348	63.988	10.640	9.039	12.604	45.815	51.384	171.837	108,49%	14.581
4	CFG	1.944.791	2.123.646	2.128.391	67.081	45.190	-21.891	25.579	4.744	183.600	40.446	2.166.943	98,22%	(38.552)
	CF 1	376.842	389.452	384.329	4.116	2.080	-2.036	-1.567	-5.123	7.487	7.203	414.571	92,71%	(30.242)
	Total Griya	311.852	317.853	313.785	2.771	938	-1.833	0	-4.067	1.933	5.005	330.875	94,83%	(17.090)
	• Total Non Program	308.347	313.763	309.720	2.771	938	-1.833	-1.919	-4.043	1.373	4.981	316.750	97,78%	(7.031)
	• Program	3.505	4.090	4.066	-	-	0	-32	-24	561	24	14.125	28,78%	(10.059)
	Oto	64.990	71.600	70.544	1.345	1.142	-203	-1.567	-1.056	5.554	2.198	83.696	84,29%	(13.152)
	CF 2	1.567.950	1.734.194	1.744.062	62.965	43.110	-19.855	27.147	9.867	176.112	33.243	1.752.371	99,53%	(8.310)
	Mitraguna & Others	1.383.782	1.541.098	1.550.022	58.335	40.080	-18.255	25.103	8.924	166.240	31.156	1.552.088	99,87%	(2.067)
	Pensium	184.168	193.097	194.040	4.630	3.030	-1.600	2.043	943	9.872	2.087	200.283	96,88%	(6.243)
Total Pembiayaan		2.544.835	2.905.802	2.922.833	161.122	142.211	-18.911	54.642	17.032	377.998	125.179	3.004.159	97,29%	(81.325)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	5.937	0,67%	0,00%	3,02%	5.937	4.670	5.078			
	Linkage	-	-	-	159	0,00%	0,00%	0,88%	159	159	159			
	Local Champion	1.267	859	-	5.713	0,75%	0,00%	3,20%	5.713	4.446	4.854			
	Value Chain	-	-	-	65	0,00%	0,00%	0,04%	65	65	65			
2	MBG	3.453	5.193	5.193	29.969	2,17%	2,73%	15,89%	24.777	26.517	24.777			
	KUR	2.876	4.782	4.782	28.315	1,90%	2,65%	15,83%	23.533	25.439	23.533			
	Non KUR	577	411	411	1.654	7,36%	4,16%	17,06%	1.244	1.077	1.244			
3	PWG	-	35	35	31.463	0,00%	0,01%	7,69%	31.427	31.463	31.427			
	Cilem	-	-	-	23.109	0,00%	0,00%	10,37%	23.109	23.109	23.109			
	Gadai	-	35	35	8.354	0,00%	0,02%	4,48%	8.319	8.354	8.319			
4	CFG	19.268	20.967	23.212	77.962	0,99%	1,09%	3,66%	54.750	58.694	56.995			
	CF 1	8.041	7.521	9.455	38.677	2,13%	2,43%	10,06%	29.222	30.636	31.157			
	Total Griya	6.972	6.480	7.025	31.531	2,24%	2,21%	10,05%	24.506	24.559	25.051			
	Oto	1.069	1.041	2.430	7.146	1,64%	3,39%	10,13%	4.717	6.077	6.106			
	CF 2	11.227	13.447	13.757	39.285	0,72%	0,79%	2,25%	25.528	28.058	25.838			
	Mitraguna & Others	11.107	12.744	13.302	37.912	0,80%	0,86%	2,45%	24.610	26.806	25.169			
	Pensium	120	703	455	1.373	0,07%	0,24%	0,71%	918	1.252	670			
Total Pembiayaan		23.988	27.054	28.439	145.331	0,94%	0,98%	4,97%	116.892	121.343	118.277	0,93%	81,26%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,98%	-	(1.205)	817			
	Linkage	24	24	-	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,38%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.954	1,80%	0,89%	1,04%	258	(909)	108			
	KUR	1.760	1.264	1.181	1.326	1,16%	0,65%	0,74%	144	(434)	61			
	Non KUR	1.104	582	515	629	14,08%	5,21%	6,48%	114	(475)	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	24.720	0,93%	1,00%	1,16%	3.538	6.597	2.014			
	CF 1	5.476	7.813	6.060	7.749	1,45%	1,56%	2,02%	1.690	2.274	(64)			
	Total Griya	4.795	7.030	5.611	7.300	1,54%	1,77%	2,33%	1.690	2.506	270			
	Oto	681	783	449	449	1,05%	0,63%	0,64%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.971	0,81%	0,87%	0,97%	1.849	4.323	2.078			
	Mitraguna & Others	12.330	14.676	14.664	16.513	0,89%	0,95%	1,07%	1.849	4.182	1.837			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	34.491	1,18%	1,06%	1,18%	3.797	4.483	2.940	0,96%	18,58%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	53.494	62.653	3.622	9.159	4.671	8,06%	(17.511)	-21,84%	96.831	64,70%	(34.178)
2	Tabungan	392.786	392.618	383.695	383.521	(984)	(174)	(9.097)	-2,32%	(9.265)	-2,36%	421.235	91,05%	(37.714)
3	Deposito	233.260	236.507	225.176	215.400	19.773	(9.777)	(21.107)	-8,92%	(17.860)	-7,66%	234.759	91,75%	(19.360)
	Total	706.209	687.106	662.365	661.573	22.411	(792)	(25.534)	-3,72%	(44.637)	-6,32%	752.825	87,88%	(91.252)
	CASA	472.950	450.600	437.189	446.173	2.639	8.985	(4.427)	-0,98%	(26.777)	-5,66%	518.066	86,12%	(71.893)
	(%) CASA	66,97%	65,58%	66,00%	67,44%									
	FDR	69,41%	76,25%	79,00%	79,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	24.982	23.613	21.388	(2.226)	(3.594)	-14,39%	(4.938)	-18,76%	-	0,00%	21.388	
2	Giro ISE	3.901	4.202	4.198	3.165	(1.033)	(1.037)	-24,68%	(736)	-18,87%		0,00%	3.165	
3	Tabungan ISE	13.925	15.280	13.915	12.723	(1.192)	(2.557)	-16,74%	(1.202)	-8,63%		0,00%	12.723	
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500	
5	CIF ISE	128	135	136	136	0	1	0,74%	8	6,25%		0,00%	136	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	88.542	1.500	3.000	1.500	2.095	-1.873	-5.183	4.873	104.928	84,38%	(16.387)
	Linkage	4.522	3.483	3.361	-	-	-	-121	-122	-1.161	122	9.401	35,75%	(6.040)
	Non-Linkage	89.203	86.932	85.181	1.500	3.000	1.500	2.215	-1.751	-4.022	4.751	95.527	89,17%	(10.347)
	• Local Champion	87.849	85.900	84.185	1.500	3.000	1.500	2.252	-1.715	-3.664	4.715	90.848	92,67%	(6.663)
	• Value Chain	1.354	1.032	996	-	-	-	-36	-36	-358	36	4.680	21,28%	(3.684)
2	MBG	44.762	42.277	41.691	600	350	-250	-626	-586	-3.071	936	46.210	90,22%	(4.519)
	KUR	42.954	39.996	39.466	400	350	-50	-657	-530	-3.488	880	44.413	88,86%	(4.947)
	Non KUR	1.808	2.280	2.224	200	-	-200	31	-56	416	56	1.797	123,79%	427
3	PWG	25.216	34.568	36.420	6.327	7.849	1.523	2.117	1.851	11.203	5.998	41.584	87,58%	(5.164)
	Cilem	10.119	16.909	17.374	2.031	1.743	-288	1.092	465	7.255	1.278	23.828	72,91%	(6.455)
	Gadai	15.098	17.660	19.046	4.296	6.106	1.810	1.026	1.386	3.948	4.720	17.756	107,27%	1.290
4	CFG	326.493	356.665	356.623	14.995	8.670	-6.325	5.091	-43	30.130	8.712	345.001	103,37%	11.622
	CF 1	44.529	52.411	51.592	796	16	-780	-661	-819	7.063	835	46.681	110,52%	4.911
	Total Griya	33.717	42.875	42.301	796	-	-796	0	-574	8.584	574	34.213	123,64%	8.089
	• Total Non Program	33.717	42.875	42.301	796	-	-796	-55	-574	8.584	574	34.213	123,64%	8.089
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	9.291	-	16	16	-661	-245	-1.521	261	12.469	74,51%	(3.178)
	CF 2	281.964	304.255	305.031	14.199	8.654	-5.545	5.752	776	23.067	7.878	298.319	102,25%	6.712
	Mitraguna & Others	268.245	286.771	287.700	13.792	8.654	-5.138	5.737	929	19.455	7.725	283.479	101,49%	4.221
	Pensiun	13.719	17.484	17.331	407	-	-407	15	-153	3.612	153	14.840	116,78%	2.491
	Total Pembiayaan	490.195	523.925	523.275	23.422	19.869	-3.553	8.678	-650	33.080	20.519	537.723	97,31%	(14.448)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	3.251	0,31%	0,00%	3,67%	3.251	2.958	2.989			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	3.251	0,33%	0,00%	3,82%	3.251	2.958	2.989			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	8.138	1,23%	2,59%	19,52%	7.044	7.588	6.448			
	KUR	550	1.374	1.094	7.517	1,28%	2,74%	19,05%	6.423	6.966	6.143			
	Non KUR	-	317	-	621	0,00%	0,00%	27,93%	621	621	305			
3	PWG	-	-	-	2.945	0,00%	0,00%	8,09%	2.945	2.945	2.945			
	Cilem	-	-	-	1.259	0,00%	0,00%	7,25%	1.259	1.259	1.259			
	Gadai	-	-	-	1.686	0,00%	0,00%	8,85%	1.686	1.686	1.686			
4	CFG	5.180	4.480	4.311	14.439	1,59%	1,21%	4,05%	10.128	9.259	9.960			
	CF 1	174	238	45	7.012	0,39%	0,09%	13,59%	6.967	6.838	6.774			
	Total Griya	174	238	45	6.540	0,52%	0,11%	15,46%	6.495	6.366	6.302			
	Oto	-	-	-	472	0,00%	0,00%	5,08%	472	472	472			
	CF 2	5.006	4.242	4.266	7.427	1,78%	1,40%	2,43%	3.161	2.421	3.185			
	Mitraguna & Others	5.006	4.242	4.266	7.427	1,87%	1,49%	2,58%	3.161	2.421	3.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	28.773	1,23%	1,03%	5,50%	23.367	22.749	22.341	0,48%	91,23%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,20%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,25%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	314	1,56%	0,41%	0,75%	139	(385)	223			
	KUR	609	91	175	314	1,42%	0,44%	0,80%	139	(295)	223			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.953	4.224	4.221	1,35%	1,18%	1,18%	(2)	(197)	(732)			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.953	4.224	4.221	1,42%	1,39%	1,38%	(2)	214	(732)			
	Mitraguna & Others	4.007	4.953	4.224	4.221	1,49%	1,47%	1,47%	(2)	214	(732)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.601	1,21%	1,04%	1,07%	137	(336)	(262)	0,67%	37,81%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	10.582	10.817	(1.080)	235	(3.223)	-22,95%	(7.309)	-40,32%	31.280	34,58%	(20.463)
2	Tabungan	237.991	245.090	242.812	241.534	1.247	(1.279)	(3.556)	-1,45%	3.543	1,49%	260.312	92,79%	(18.779)
3	Deposito	192.383	207.446	177.079	177.081	3.855	1	(30.365)	-14,64%	(15.303)	-7,95%	193.568	91,48%	(16.487)
	Total	448.500	466.575	430.474	429.432	4.022	(1.042)	(37.144)	-7,96%	(19.069)	-4,25%	485.161	88,51%	(55.729)
	CASA	256.117	259.129	253.395	252.351	167	(1.044)	(6.778)	-2,62%	(3.766)	-1,47%	291.593	86,54%	(39.242)
	(%) CASA	57,11%	55,54%	58,86%	58,76%									
	FDR	54,70%	56,63%	60,42%	60,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	12.158	10.510	(1.647)	(2.429)	-18,77%	(1.129)	-9,70%	-	0,00%	10.510	
2	Giro ISE	2.314	3.509	2.636	951	(1.685)	(2.558)	-72,90%	(1.363)	-58,91%		0,00%	951	
3	Tabungan ISE	1.452	1.558	1.649	1.687	38	129	8,25%	235	16,15%		0,00%	1.687	
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%		0,00%	7.872	
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%		0,00%	289	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	15.332	-	100	100	-1.242	-3.398	-2.247	3.498	25.827	59,36%	(10.495)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	15.332	-	100	100	-1.242	-3.398	-2.247	3.498	22.235	68,95%	(6.903)
	• Local Champion	16.492	18.329	14.931	-	100	100	-541	-3.398	-1.561	3.498	18.700	79,85%	(3.769)
	• Value Chain	1.087	401	401	-	-	-	-701	-0	-686	0	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	38.758	1.100	620	-480	-684	-618	488	1.238	47.460	81,66%	(8.702)
	KUR	37.787	38.777	38.215	1.100	620	-480	-663	-561	428	1.181	46.374	82,41%	(8.159)
	Non KUR	483	600	543	-	-	0	-21	-57	60	57	1.086	49,98%	(543)
3	PWG	15.859	30.257	32.777	11.094	8.434	-2.660	3.307	2.520	16.919	5.914	31.432	104,28%	1.346
	Cilem	7.657	16.691	18.707	3.176	3.842	666	2.162	2.017	11.050	1.825	19.488	95,99%	(781)
	Gadai	8.201	13.567	14.070	7.919	4.593	-3.326	1.145	503	5.869	4.089	11.944	117,80%	2.126
4	CFG	173.601	175.870	173.212	2.374	1.838	-536	1.896	-2.658	-389	4.496	189.734	91,29%	(16.521)
	CF 1	81.382	71.438	70.223	259	-	-259	-132	-1.215	-11.160	1.215	83.224	84,38%	(13.002)
	Total Griya	77.096	67.237	66.264	-	-	0	0	-973	-10.832	973	77.619	85,37%	(11.355)
	• Total Non Program	77.096	67.237	66.264	-	-	0	-2.182	-973	-10.832	973	77.619	85,37%	(11.355)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	3.958	259	-	-259	-132	-242	-328	242	5.605	70,62%	(1.647)
	CF 2	92.219	104.432	102.990	2.115	1.838	-277	2.028	-1.443	10.770	3.281	106.509	96,70%	(3.520)
	Mitraguna & Others	90.304	99.345	97.796	2.115	1.705	-410	2.056	-1.549	7.492	3.254	103.410	94,57%	(5.615)
	Pensiun	1.915	5.087	5.194	-	133	133	-28	107	3.279	26	3.099	167,60%	2.095
	Total Pembiayaan	245.309	264.233	260.080	14.568	10.992	-3.576	3.278	-4.153	14.771	15.145	294.452	88,33%	(34.373)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	612	1,20%	0,00%	3,99%	612	401	612			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	612	1,20%	0,00%	3,99%	612	401	612			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	1.271	2.248	6.094	3,78%	5,71%	15,72%	3.847	4.649	4.824			
	KUR	1.433	1.144	2.078	5.970	3,79%	5,36%	15,62%	3.892	4.537	4.826			
	Non KUR	12	127	170	124	2,54%	28,34%	22,90%	(46)	112	(2)			
3	PWG	-	-	-	3.385	0,00%	0,00%	10,33%	3.385	3.385	3.385			
	Cilem	-	-	-	3.003	0,00%	0,00%	16,05%	3.003	3.003	3.003			
	Gadai	-	-	-	382	0,00%	0,00%	2,72%	382	382	382			
4	CFG	3.497	2.846	2.932	12.218	2,01%	1,67%	7,05%	9.286	8.720	9.372			
	CF 1	3.310	2.577	2.801	9.668	4,07%	3,92%	13,77%	6.867	6.358	7.091			
	Total Griya	3.310	2.471	2.698	9.543	4,29%	4,01%	14,40%	6.845	6.233	7.072			
	Oto	-	106	103	125	0,00%	2,46%	3,16%	21	125	19			
	CF 2	187	269	130	2.549	0,20%	0,12%	2,48%	2.419	2.362	2.281			
	Mitraguna & Others	187	269	130	2.356	0,21%	0,13%	2,41%	2.226	2.169	2.088			
	Pensiun	-	-	-	193	0,00%	0,00%	3,71%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	22.309	2,10%	1,96%	8,58%	17.129	17.156	18.192	0,39%	95,41%	-8,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	712	345	345	0,18%	0,88%	0,89%	-	275	(367)			
	KUR	-	642	275	275	0,00%	0,71%	0,72%	-	275	(367)			
	Non KUR	70	70	70	70	14,55%	11,71%	12,93%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	6.609	4.928	5.505	1,44%	2,80%	3,18%	576	3.009	(1.104)			
	CF 1	2.172	4.229	2.812	3.389	2,67%	3,94%	4,83%	576	1.217	(840)			
	Total Griya	2.172	4.229	2.812	3.389	2,82%	4,18%	5,11%	576	1.217	(840)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.380	2.116	2.116	0,35%	2,03%	2,05%	-	1.792	(264)			
	Mitraguna & Others	323	2.380	2.116	2.116	0,36%	2,13%	2,16%	-	1.792	(264)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	7.321	5.273	5.850	1,45%	2,00%	2,25%	576	2.293	(1.471)	0,47%	79,25%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.044	1.059	118	15	(460)	-30,29%	(299)	-22,03%	8.682	12,20%	(7.623)
2	Tabungan	139.020	140.237	136.157	135.990	20	(167)	(4.247)	-3,03%	(3.030)	-2,18%	151.541	89,74%	(15.551)
3	Deposito	91.332	79.357	77.928	77.929	494	0	(1.429)	-1,80%	(13.404)	-14,68%	91.991	84,71%	(14.062)
	Total	231.711	221.114	215.130	214.978	632	(152)	(6.136)	-2,78%	(16.733)	-7,22%	252.214	85,24%	(37.236)
	CASA	140.379	141.757	137.202	137.050	138	(152)	(4.708)	-3,32%	(3.329)	-2,37%	160.223	85,54%	(23.174)
	(%) CASA	60,58%	64,11%	63,78%	63,75%									
	FDR	52,09%	62,72%	65,24%	65,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	4.033	3.231		(802)	(1.267)	-28,17%	458	16,52%	-	0,00%	3.231
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	3.929	3.127		(802)	(1.267)	-28,83%	459	17,18%		0,00%	3.127
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	86	88	88		0	2	2,33%	4	4,76%		0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	310	-	-	0	-13	-10	-1.105	10	1.415	21,89%	(1.105)
	Linkage	189	159	159	-	-	-	-4	0	-30	-	189	83,99%	(30)
	Non-Linkage	1.226	160	151	-	-	0	-10	-10	-1.075	10	1.226	12,31%	(1.075)
	• Local Champion	1.226	160	151	-	-	0	-10	-10	-1.075	10	1.226	12,31%	(1.075)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.355	200	-	-200	113	-67	4.355	67	3.197	136,22%	1.158
	KUR	-	3.874	3.816	50	-	-50	-36	-59	3.816	59	3.046	125,28%	770
	Non KUR	-	548	540	150	-	-150	149	-8	540	8	152	355,66%	388
3	PWG	10.318	19.042	20.058	4.255	5.397	1.142	2.067	1.016	9.741	4.381	20.384	98,40%	(326)
	Cilem	4.275	11.205	11.627	2.081	1.502	-579	1.688	422	7.352	1.079	13.572	85,67%	(1.945)
	Gadai	6.043	7.838	8.431	2.175	3.895	1.721	379	594	2.388	3.302	6.812	123,77%	1.619
4	CFG	108.966	114.891	115.625	3.099	2.521	-578	1.832	734	6.660	1.787	124.853	92,61%	(9.228)
	CF 1	22.575	23.290	22.228	-	16	16	-132	-1.062	-347	1.077	25.531	87,06%	(3.303)
	Total Griya	18.510	18.455	17.500	-	-	0	0	-955	-1.010	955	20.159	86,81%	(2.659)
	• Total Non Program	18.168	17.958	17.005	-	-	0	-199	-953	-1.163	953	18.782	90,54%	(1.777)
	• Program	342	497	495	-	-	0	-2	-2	154	2	1.377	35,98%	(882)
	Oto	4.065	4.835	4.728	-	16	16	-132	-107	663	123	5.372	88,01%	(644)
	CF 2	86.390	91.601	93.397	3.099	2.505	-594	1.964	1.796	7.007	709	99.322	94,03%	(5.925)
	Mitraguna & Others	53.276	60.516	62.520	3.099	2.505	-594	2.213	2.004	9.244	501	65.035	96,13%	(2.515)
	Pensiun	33.115	31.085	30.877	-	-	0	-249	-208	-2.238	208	34.287	90,05%	(3.410)
	Total Pembiayaan	120.698	138.675	140.349	7.554	7.918	364	3.999	1.674	19.651	6.244	149.849	93,66%	(9.501)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	159	0,00%	0,00%	51,27%	159	159	159			
	Linkage	-	-	-	159	0,00%	0,00%	100,00%	159	159	159			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	300	0,00%	0,00%	6,89%	300	300	300			
	KUR	-	-	-	300	0,00%	0,00%	7,86%	300	300	300			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	118	-	753	0,00%	0,00%	3,76%	753	753	636			
	Cilem	-	118	-	676	0,00%	0,00%	5,82%	676	676	559			
	Gadai	-	-	-	77	0,00%	0,00%	0,91%	77	77	77			
4	CFG	438	1.949	2.664	5.258	0,40%	2,32%	4,55%	2.594	4.820	3.309			
	CF 1	438	1.427	1.437	2.405	1,94%	6,17%	10,82%	968	1.967	978			
	Total Griya	438	1.277	1.286	2.254	2,37%	6,97%	12,88%	968	1.816	977			
	Oto	-	150	151	151	0,00%	3,13%	3,20%	-	151	1			
	CF 2	-	521	1.227	2.853	0,00%	1,34%	3,05%	1.626	2.853	2.331			
	Mitraguna & Others	-	521	1.227	2.723	0,00%	2,03%	4,35%	1.496	2.723	2.201			
	Pensiun	-	-	-	130	0,00%	0,00%	0,42%	130	130	130			
	Total Pembiayaan	438	2.066	2.664	6.470	0,36%	1,92%	4,61%	3.806	6.032	4.404	1,49%	67,58%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	784	980	0,48%	0,68%	0,85%	197	456	197			
	CF 1	397	542	542	541	1,76%	2,33%	2,43%	(1)	144	(1)			
	Total Griya	397	542	542	541	2,14%	2,94%	3,09%	(1)	144	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	439	0,15%	0,26%	0,47%	198	312	198			
	Mitraguna & Others	20	241	241	439	0,04%	0,40%	0,70%	198	419	198			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	980	1,19%	0,57%	0,70%	197	(458)	197	0,25%	64,85%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	79.239	77.050	(28.699)	(2.189)	128	0,17%	4.069	5,57%	85.940	89,66%	(8.890)
2	Tabungan	196.862	211.461	198.260	203.679	5.677	5.419	(7.782)	-3,68%	6.817	3,46%	219.189	92,92%	(15.510)
3	Deposito	1.160.939	721.302	1.070.191	1.070.191	(601.127)	0	348.889	48,37%	(90.748)	-7,82%	1.162.123	92,09%	(91.932)
	Total	1.430.782	1.009.685	1.347.690	1.350.920	(624.148)	3.230	341.235	33,80%	(79.862)	-5,58%	1.467.252	92,07%	(116.332)
	CASA	269.843	288.383	277.499	280.729	(23.022)	3.230	(7.654)	-2,65%	10.886	4,03%	305.129	92,00%	(24.400)
	(%) CASA	18,86%	28,56%	20,59%	20,78%									
	FDR	15,38%	25,43%	19,22%	19,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	11.078	11.077		(1)	2.954	36,36%	1.999	22,02%	-	0,00%	11.077
2	Giro ISE	2.308	2.084	2.378	2.356		(23)	272	13,04%	48	2,07%		0,00%	2.356
3	Tabungan ISE	1.370	1.740	4.400	4.422		22	2.682	154,16%	3.051	222,64%		0,00%	4.422
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	66	67	67		0	1	1,52%	9	15,52%		0,00%	67

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	20.035	-	-	0	-354	-1.822	-95	1.822	29.583	67,72%	(9.548)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	20.035	-	-	0	-354	-1.822	-95	1.822	25.467	78,67%	(5.432)
	• Local Champion	18.621	20.539	18.756	-	-	0	-315	-1.783	134	1.783	21.151	88,67%	(2.396)
	• Value Chain	1.509	1.318	1.279	-	-	-	-39	-39	-230	39	4.315	29,65%	(3.036)
2	MBG	53.102	55.398	54.953	2.380	600	-1.780	424	-445	1.851	1.045	62.758	87,56%	(7.806)
	KUR	50.813	53.802	53.404	2.200	600	-1.600	300	-398	2.591	998	59.899	89,16%	(6.495)
	Non KUR	2.289	1.595	1.549	180	-	-180	124	-47	-740	47	2.859	54,17%	(1.310)
3	PWG	17.782	23.855	25.178	6.064	6.455	391	2.429	1.323	7.396	5.131	31.165	80,79%	(5.986)
	Cilem	6.518	15.257	15.347	2.852	1.534	-1.318	1.829	89	8.829	1.444	18.491	83,00%	(3.144)
	Gadai	11.264	8.598	9.831	3.211	4.921	1.709	600	1.234	-1.433	3.687	12.674	77,57%	(2.843)
4	CFG	129.053	155.657	158.829	7.248	6.440	-808	3.959	3.172	29.776	3.268	155.649	102,04%	3.180
	CF 1	19.758	17.952	17.546	-	-	0	-165	-406	-2.212	406	32.065	54,72%	(14.519)
	Total Griya	14.572	13.113	12.965	-	-	0	0	-149	-1.607	149	25.559	50,72%	(12.595)
	• Total Non Program	11.408	10.206	10.078	-	-	0	-177	-128	-1.331	128	12.811	78,66%	(2.734)
	• Program	3.163	2.907	2.887	-	-	0	-26	-21	-276	21	12.748	22,64%	(9.861)
	Oto	5.186	4.839	4.581	-	-	0	-165	-258	-605	258	6.505	70,42%	(1.924)
	CF 2	109.295	137.705	141.283	7.248	6.440	-808	4.123	3.579	31.989	2.861	123.585	114,32%	17.699
	Mitraguna & Others	90.925	119.063	122.890	6.729	6.320	-409	3.625	3.827	31.966	2.493	104.031	118,13%	18.859
	Pensiun	18.370	18.642	18.393	519	120	-399	499	-248	23	368	19.554	94,06%	(1.161)
	Total Pembiayaan	220.067	256.766	258.995	15.692	13.495	-2.197	6.458	2.229	38.928	11.266	279.155	92,78%	(20.160)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	227	0,00%	0,00%	1,13%	227	227	227			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	227	0,00%	0,00%	1,13%	227	227	227			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.261	1.624	10.534	0,85%	2,93%	19,17%	8.910	10.082	9.272			
	KUR	163	1.084	1.506	10.307	0,32%	2,80%	19,30%	8.801	10.144	9.223			
	Non KUR	289	178	118	227	12,61%	7,40%	14,66%	109	(62)	49			
3	PWG	-	-	-	1.071	0,00%	0,00%	4,25%	1.071	1.071	1.071			
	Cilem	-	-	-	1.034	0,00%	0,00%	6,74%	1.034	1.034	1.034			
	Gadai	-	-	-	37	0,00%	0,00%	0,37%	37	37	37			
4	CFG	1.759	576	541	3.153	1,36%	0,35%	1,98%	2.611	1.393	2.577			
	CF 1	1.212	576	541	2.050	6,14%	3,01%	11,68%	1.509	838	1.474			
	Total Griya	1.052	576	541	1.479	7,22%	4,13%	11,40%	937	427	903			
	Oto	161	-	-	571	3,10%	0,00%	12,47%	571	411	571			
	CF 2	547	-	-	1.102	0,50%	0,00%	0,78%	1.102	556	1.102			
	Mitraguna & Others	547	-	-	1.102	0,60%	0,00%	0,90%	1.102	556	1.102			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	14.984	1,00%	0,84%	5,79%	12.819	12.774	13.147	2,22%	61,64%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	908	904	1.049	2,88%	1,63%	1,91%	145	(482)	141			
	KUR	855	457	460	538	1,68%	0,85%	1,01%	78	(317)	81			
	Non KUR	677	451	444	511	29,56%	27,85%	33,02%	67	(165)	60			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	501	499	498	0,59%	0,32%	0,31%	(2)	(264)	(3)			
	CF 1	321	481	480	478	1,63%	2,67%	2,73%	(2)	157	(3)			
	Total Griya	321	481	480	478	2,20%	3,66%	3,69%	(2)	157	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.409	1.403	1.547	1,11%	0,55%	0,60%	144	(901)	138	1,63%	-172,83%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	8.254	8.477	(2.608)	224	730	9,42%	(1.018)	-10,72%	14.967	56,64%	(6.490)
2	Tabungan	99.410	116.831	118.875	119.353	25.825	478	2.523	2,16%	19.943	20,06%	108.765	109,73%	10.588
3	Deposito	64.192	61.368	61.786	61.786	141	1	419	0,68%	(2.405)	-3,75%	64.684	95,52%	(2.897)
	Total	173.097	185.945	188.914	189.617	23.358	703	3.672	1,97%	16.520	9,54%	188.416	100,64%	1.201
	CASA	108.906	124.578	127.129	127.831	23.217	702	3.253	2,61%	18.925	17,38%	123.732	103,31%	4.099
	(%) CASA	62,92%	67,00%	67,29%	67,42%									
	FDR	57,60%	62,98%	62,70%	62,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	11.826	13.150		1.324	1.189	9,94%	(153)	-1,15%	-	0,00%	13.150
2	Giro ISE	6.014	3.248	4.450	4.618		168	1.370	42,19%	(1.395)	-23,20%		0,00%	4.618
3	Tabungan ISE	6.490	7.913	6.576	7.732		1.156	(181)	-2,29%	1.242	19,13%		0,00%	7.732
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	54	54	54		0	0	0,00%	10	22,73%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.842	-	-	0	-131	-131	5.842	131	0	0,00%	5.842
	• Local Champion	-	2.088	1.986	-	-	0	-102	-102	1.986	102	0	0,00%	1.986
	• Value Chain	-	3.885	3.856	-	-	-	-29	-29	3.856	29	0	0,00%	3.856
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	35.949	6.659	8.662	2.003	2.299	1.206	12.220	7.456	30.383	118,32%	5.566
	Cilem	8.075	15.687	16.246	1.349	2.181	832	1.453	558	8.171	1.623	12.616	128,77%	3.630
	Gadai	15.654	19.055	19.704	5.310	6.481	1.171	845	648	4.049	5.833	17.767	110,90%	1.936
4	CFG	75.933	76.399	76.664	105	1.251	1.146	-973	265	731	986	84.523	90,70%	(7.859)
	CF 1	16.979	16.374	16.081	-	-	0	-84	-293	-898	293	18.164	88,54%	(2.082)
	Total Griya	15.306	14.189	13.981	-	-	0	0	-208	-1.325	208	15.742	88,81%	(1.762)
	• Total Non Program	15.306	14.189	13.981	-	-	0	-210	-208	-1.325	208	15.742	88,81%	(1.762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.101	-	-	0	-84	-85	428	85	2.422	86,75%	(321)
	CF 2	58.954	60.025	60.583	105	1.251	1.146	-889	558	1.629	693	66.359	91,30%	(5.776)
	Mitraguna & Others	51.295	53.140	53.797	105	1.251	1.146	-828	657	2.502	594	58.029	92,71%	(4.232)
	Pensiun	7.658	6.884	6.785	-	-	0	-62	-99	-873	99	8.330	81,46%	(1.544)
	Total Pembiayaan	99.702	117.114	118.455	6.764	9.913	3.149	1.195	1.341	18.753	8.572	114.946	103,05%	3.510

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	20	-	4.102	0,00%	0,00%	11,41%	4.102	4.102	4.082			
	Cilem	-	20	-	2.809	0,00%	0,00%	17,29%	2.809	2.809	2.789			
	Gadai	-	-	-	1.293	0,00%	0,00%	6,56%	1.293	1.293	1.293			
4	CFG	315	353	443	678	0,41%	0,58%	0,88%	235	364	326			
	CF 1	-	240	260	381	0,00%	1,59%	2,37%	122	381	141			
	Total Griya	-	240	238	360	0,00%	1,68%	2,58%	122	360	120			
	Oto	-	-	22	21	0,00%	0,99%	1,00%	(1)	21	21			
	CF 2	315	112	184	297	0,53%	0,31%	0,49%	114	(17)	185			
	Mitraguna & Others	315	112	184	297	0,61%	0,35%	0,55%	114	(17)	185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	4.780	0,32%	0,38%	4,04%	4.337	4.466	4.407	1,94%	51,88%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	623	620	632	0,90%	0,81%	0,82%	12	(50)	9			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	623	620	632	1,07%	1,03%	1,04%	12	2	9			
	Mitraguna & Others	630	623	620	632	1,23%	1,17%	1,17%	12	2	9			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	632	0,72%	0,53%	0,53%	12	(90)	9	0,26%	51,17%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.482	2.461	(260)	(21)	(3.093)	-55,69%	(1.047)	-29,85%	8.003	30,75%	(5.542)
2	Tabungan	88.498	84.028	79.350	81.300	2.791	1.951	(2.728)	-3,25%	(7.197)	-8,13%	96.182	84,53%	(14.882)
3	Deposito	50.176	26.346	25.279	25.279	(1.595)	0	(1.066)	-4,05%	(24.896)	-49,62%	50.580	49,98%	(25.300)
	Total	142.182	115.928	107.111	109.041	936	1.930	(6.887)	-5,94%	(33.141)	-23,31%	154.766	70,46%	(45.725)
	CASA	92.006	89.582	81.831	83.761	2.531	1.930	(5.820)	-6,50%	(8.245)	-8,96%	104.186	80,40%	(20.424)
	(%) CASA	64,71%	77,27%	76,40%	76,82%									
	FDR	46,30%	73,38%	79,73%	78,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	666	666		0	(2.004)	-75,05%	(2.590)	-79,54%	-	0,00%	666
2	Giro ISE	705	2.196	202	199		(3)	(1.997)	-90,95%	(506)	-71,81%		0,00%	199
3	Tabungan ISE	2.552	474	464	467		4	(7)	-1,46%	(2.084)	-81,68%		0,00%	467
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	154	154	154		0	0	0,00%	7	4,76%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.233	4.157	-	-	0	281	-76	4.157	76	3.212	129,44%	946
	KUR	-	4.144	4.070	-	-	0	283	-74	4.070	74	3.046	133,64%	1.024
	Non KUR	-	89	87	-	-	0	-2	-2	87	2	166	82,49%	(79)
3	PWG	2.349	5.844	6.010	741	520	-221	411	166	3.661	354	5.668	106,05%	343
	Cilem	2.349	5.844	6.010	741	520	-221	411	166	3.661	354	5.668	106,05%	343
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.229	1.528	1.091	-437	1.632	242	11.743	849	73.395	102,50%	1.834
	CF 1	26.468	27.937	27.891	-	241	241	-109	-47	1.422	287	27.743	100,53%	148
	Total Griya	25.069	24.115	24.157	-	220	220	0	42	-913	178	25.471	94,84%	(1.314)
	• Total Non Program	25.069	24.115	24.157	-	220	220	-224	42	-913	178	25.471	94,84%	(1.314)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.734	-	21	21	-109	-89	2.335	109	2.272	164,36%	1.462
	CF 2	37.018	47.050	47.338	1.528	850	-678	1.742	289	10.321	561	45.652	103,69%	1.687
	Mitraguna & Others	36.826	46.839	47.132	1.528	850	-678	1.746	293	10.306	557	44.677	105,50%	2.455
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.397	2.269	1.611	-658	2.324	332	19.561	1.279	82.274	103,80%	3.123

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	292	0,00%	0,00%	7,02%	292	292	292			
	KUR	-	-	-	292	0,00%	0,00%	7,17%	292	292	292			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	306	0,00%	0,00%	5,10%	306	306	306			
	Cilem	-	-	-	306	0,00%	0,00%	5,10%	306	306	306			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	2.516	1,73%	2,07%	3,34%	963	1.419	1.108			
	CF 1	1.097	1.035	1.183	2.107	4,15%	4,23%	7,55%	924	1.009	1.071			
	Total Griya	1.097	1.035	1.040	1.943	4,38%	4,31%	8,04%	903	846	908			
	Oto	-	-	143	164	0,00%	3,73%	4,39%	21	164	164			
	CF 2	-	373	370	409	0,00%	0,79%	0,86%	39	409	37			
	Mitraguna & Others	-	373	370	409	0,00%	0,79%	0,87%	39	409	37			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	3.114	1,67%	1,83%	3,65%	1.561	2.017	1.706	0,43%	88,32%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	850	840	2.182	0,19%	1,12%	2,90%	1.342	2.062	1.332			
	CF 1	-	831	821	1.862	0,00%	2,94%	6,67%	1.040	1.862	1.030			
	Total Griya	-	831	821	1.862	0,00%	3,41%	7,71%	1.040	1.862	1.030			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	320	0,32%	0,04%	0,68%	302	200	302			
	Mitraguna & Others	120	19	19	320	0,33%	0,04%	0,68%	302	200	302			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	2.182	0,18%	0,99%	2,55%	1.342	2.062	1.332	0,96%	62,25%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	3.531	2.599	638	(931)	(2.130)	-45,03%	(1.676)	-39,21%	12.480	20,83%	(9.881)
2	Tabungan	143.334	167.049	169.526	172.507	3.814	2.981	5.458	3,27%	29.172	20,35%	157.358	109,63%	15.149
3	Deposito	111.952	125.321	109.696	109.776	(9.175)	80	(15.545)	-12,40%	(2.176)	-1,94%	112.690	97,41%	(2.914)
	Total	259.563	297.099	282.752	284.882	(4.723)	2.130	(12.217)	-4,11%	25.320	9,75%	282.529	100,83%	2.354
	CASA	147.610	171.779	173.056	175.106	4.452	2.050	3.328	1,94%	27.496	18,63%	169.838	103,10%	5.268
	(%) CASA	56,87%	57,82%	61,20%	61,47%									
	FDR	26,72%	28,91%	29,98%	29,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.139	2.172		33	43	2,01%	(165)	-7,06%	-	0,00%	2.172
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.115	2.148		33	43	2,03%	(168)	-7,24%		0,00%	2.148
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	110	113	113		0	3	2,73%	6	5,61%		0,00%	113

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Local Champion	764	593	593	-	-	0	-4	0	-171	-	764	77,65%	(171)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	8.226	8.267	1.525	200	-1.325	1.340	42	8.074	158	3.371	245,26%	4.896
	KUR	194	7.421	7.483	1.050	200	-850	946	62	7.290	138	3.205	233,50%	4.278
	Non KUR	-	805	784	475	-	-475	394	-20	784	20	166	472,04%	618
3	PWG	3.438	6.116	5.525	351	171	-180	-61	-591	2.087	762	8.591	64,31%	(3.066)
	Cilem	3.438	6.116	5.525	351	171	-180	-61	-591	2.087	762	8.591	64,31%	(3.066)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	70.374	2.052	730	-1.322	900	-578	5.412	1.308	75.712	92,95%	(5.338)
	CF 1	19.068	19.315	18.977	552	-	-552	498	-339	-91	339	20.447	92,81%	(1.470)
	Total Griya	17.646	16.784	16.511	-	-	0	0	-273	-1.135	273	18.078	91,33%	(1.567)
	• Total Non Program	17.646	16.784	16.511	-	-	0	-529	-273	-1.135	273	18.078	91,33%	(1.567)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.466	552	-	-552	498	-66	1.044	66	2.369	104,09%	97
	CF 2	45.895	51.637	51.398	1.500	730	-770	402	-239	5.503	969	55.266	93,00%	(3.868)
	Mitraguna & Others	40.397	45.849	45.635	1.050	730	-320	297	-215	5.238	945	48.918	93,29%	(3.283)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	84.760	3.929	1.101	-2.828	2.175	-1.126	15.401	2.228	88.438	95,84%	(3.678)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	597	-	-	100,00%	0,00%	0,00%	-	(764)	(597)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	199	0,00%	0,00%	2,41%	199	199	199			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	199	0,00%	0,00%	25,37%	199	199	199			
3	PWG	-	19	-	314	0,00%	0,00%	5,68%	314	314	295			
	Cilem	-	19	-	314	0,00%	0,00%	5,68%	314	314	295			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	6.456	1,63%	1,82%	9,17%	5.163	5.395	6.139			
	CF 1	648	-	-	4.302	3,40%	0,00%	22,67%	4.302	3.653	4.302			
	Total Griya	648	-	-	4.302	3,67%	0,00%	26,05%	4.302	3.653	4.302			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	317	1.293	2.154	0,90%	2,50%	4,19%	861	1.742	1.837			
	Mitraguna & Others	412	-	978	1.841	1,02%	2,13%	4,03%	863	1.429	1.841			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	6.968	2,63%	1,51%	8,22%	5.676	5.144	6.036	0,56%	93,23%	-7,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	1.234	2.186	0,41%	1,74%	3,11%	952	1.919	952			
	CF 1	267	869	869	868	1,40%	4,50%	4,57%	(1)	600	(1)			
	Total Griya	132	734	734	733	0,75%	4,37%	4,44%	(1)	600	(1)			
	Oto	135	135	135	135	9,51%	5,34%	5,48%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,56%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,89%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.779	0,39%	2,13%	3,28%	952	2.512	1.545	2,24%	31,78%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	18.007	16.212	(1.425)	(1.795)	1.169	7,77%	12.395	324,69%	9.215	175,94%	6.997
2	Tabungan	117.085	112.217	109.656	109.789	2.330	134	(2.428)	-2,16%	(7.296)	-6,23%	126.313	86,92%	(16.524)
3	Deposito	49.844	48.537	47.988	47.988	(676)	0	(548)	-1,13%	(1.855)	-3,72%	50.329	95,35%	(2.341)
	Total	170.746	175.797	175.651	173.990	229	(1.661)	(1.807)	-1,03%	3.243	1,90%	185.857	93,61%	(11.867)
	CASA	120.903	127.260	127.663	126.001	905	(1.661)	(1.259)	-0,99%	5.099	4,22%	135.528	92,97%	(9.527)
	(%) CASA	70,81%	72,39%	72,68%	72,42%									
	FDR	80,42%	78,23%	78,81%	79,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	973	977	5	59	6,45%	(713)	-42,19%	-	0,00%	977	
2	Giro ISE	436	247	194	194	0	(53)	-21,36%	(242)	-55,52%		0,00%	194	
3	Tabungan ISE	1.254	671	778	783	5	112	16,67%	(471)	-37,56%		0,00%	783	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	68	75	75	75	0	0	0,00%	7	10,29%		0,00%	75	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	20.532	21.781	3.743	5.267	1.524	782	1.249	8.232	4.018	20.999	103,73%	783
	Cilem	7.456	10.743	11.344	1.704	1.467	-237	575	601	3.888	866	12.236	92,71%	(892)
	Gadai	6.094	9.789	10.438	2.040	3.800	1.761	208	649	4.344	3.152	8.762	119,12%	1.675
4	CFG	119.321	116.995	116.646	1.431	1.174	-257	505	-349	-2.676	1.523	130.324	89,50%	(13.679)
	CF 1	15.625	17.605	17.901	-	461	461	-322	296	2.276	165	17.191	104,13%	710
	Total Griya	13.902	15.414	15.769	-	461	461	0	355	1.866	106	14.348	109,91%	1.421
	• Total Non Program	13.902	15.414	15.769	-	461	461	-276	355	1.866	106	14.348	109,91%	1.421
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.132	-	-	0	-322	-59	409	59	2.844	74,98%	(712)
	CF 2	103.696	99.390	98.745	1.431	713	-718	826	-645	-4.951	1.358	113.133	87,28%	(14.388)
	Mitraguna & Others	94.197	89.853	88.859	1.165	233	-932	737	-994	-5.338	1.227	102.629	86,58%	(13.769)
	Pensiun	9.499	9.537	9.886	266	480	214	89	349	386	131	10.505	94,10%	(619)
	Total Pembiayaan	137.307	137.527	138.427	5.174	6.441	1.267	1.287	900	1.120	5.541	155.759	88,87%	(17.332)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	864	0,00%	0,00%	3,96%	864	864	864			
	Cilem	-	-	-	557	0,00%	0,00%	4,91%	557	557	557			
	Gadai	-	-	-	306	0,00%	0,00%	2,94%	306	306	306			
4	CFG	1.942	1.297	2.012	5.136	1,63%	1,72%	4,40%	3.124	3.195	3.839			
	CF 1	86	-	209	1.205	0,55%	1,19%	6,73%	996	1.119	1.205			
	Total Griya	-	-	-	1.003	0,00%	0,00%	6,36%	1.003	1.003	1.003			
	Oto	86	-	209	202	4,99%	9,53%	9,47%	(7)	116	202			
	CF 2	1.856	1.297	1.803	3.931	1,79%	1,81%	3,98%	2.128	2.075	2.634			
	Mitraguna & Others	1.856	1.297	1.803	3.704	1,97%	2,01%	4,17%	1.900	1.848	2.407			
	Pensiun	-	-	-	227	0,00%	0,00%	2,30%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	6.000	1,41%	1,46%	4,33%	3.988	4.058	4.703	0,36%	91,59%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	748	479	605	0,28%	0,41%	0,52%	126	274	(143)			
	CF 1	300	268	-	-	1,92%	0,00%	0,00%	-	(300)	(268)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	268	-	-	17,42%	0,00%	0,00%	-	(300)	(268)			
	CF 2	31	480	479	605	0,03%	0,48%	0,61%	126	574	125			
	Mitraguna & Others	31	480	479	605	0,03%	0,53%	0,68%	126	574	125			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	605	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-46,98%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	22.966	23.361	9.320	395	2.981	14,63%	9.431	67,70%	21.404	109,15%	1.958
2	Tabungan	118.671	149.789	154.393	155.709	4.855	1.316	5.920	3,95%	37.038	31,21%	131.813	118,13%	23.897
3	Deposito	125.329	123.645	141.855	132.355	1.292	(9.500)	8.709	7,04%	7.026	5,61%	125.971	105,07%	6.383
	Total	257.931	293.814	319.214	311.425	15.467	(7.789)	17.611	5,99%	53.494	20,74%	279.187	111,55%	32.238
	CASA	132.602	170.169	177.360	179.070	14.175	1.711	8.902	5,23%	46.469	35,04%	153.216	116,87%	25.854
	(%) CASA	51,41%	57,92%	55,56%	57,50%									
	FDR	59,82%	58,36%	54,95%	56,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.214	4.251		37	54	1,28%	713	20,14%	-	0,00%	4.251
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%		0,00%	1
3	Tabungan ISE	3.537	4.196	4.213	4.250		37	54	1,28%	713	20,16%		0,00%	4.250
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	48	49	49		0	1	2,08%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Local Champion	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	47	-	-	0	-63	-3	-270	3	317	14,88%	(270)
3	PWG	17.010	23.113	25.393	6.123	5.885	-238	2.629	2.279	8.383	3.606	21.932	115,78%	3.460
	Cilem	7.758	11.568	11.740	2.436	792	-1.644	1.248	172	3.982	620	11.527	101,85%	213
	Gadai	9.252	11.546	13.653	3.687	5.093	1.406	1.381	2.107	4.401	2.986	10.405	131,21%	3.247
4	CFG	136.962	148.294	148.967	5.382	2.692	-2.690	2.109	673	12.005	2.019	150.143	99,22%	(1.176)
	CF 1	16.548	16.413	16.491	240	257	17	165	78	-58	179	17.976	91,74%	(1.485)
	Total Griya	15.017	13.854	13.742	-	-	0	0	-112	-1.275	112	15.423	89,10%	(1.680)
	• Total Non Program	15.017	13.854	13.742	-	-	0	-111	-112	-1.275	112	15.423	89,10%	(1.680)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.749	240	257	17	165	190	1.217	67	2.553	107,65%	195
	CF 2	120.414	131.881	132.476	5.143	2.435	-2.708	1.945	595	12.063	1.840	132.167	100,23%	309
	Mitraguna & Others	110.777	121.505	121.710	4.303	1.970	-2.333	1.183	205	10.933	1.765	121.615	100,08%	95
	Pensiun	9.636	10.375	10.766	840	465	-375	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	175.407	11.505	9.577	-1.928	4.676	3.950	21.118	5.627	172.392	101,75%	3.015

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	52	50	-	46,61%	100,00%	0,00%	(50)	(148)	(52)			
3	PWG	-	-	-	3.162	0,00%	0,00%	12,45%	3.162	3.162	3.162			
	Cilem	-	-	-	1.823	0,00%	0,00%	15,53%	1.823	1.823	1.823			
	Gadai	-	-	-	1.338	0,00%	0,00%	9,80%	1.338	1.338	1.338			
4	CFG	334	628	1.041	3.624	0,24%	0,70%	2,43%	2.583	3.289	2.995			
	CF 1	-	124	569	1.149	0,00%	3,47%	6,97%	580	1.149	1.025			
	Total Griya	-	124	569	906	0,00%	4,11%	6,59%	337	906	782			
	Oto	-	-	-	243	0,00%	0,00%	8,85%	243	243	243			
	CF 2	334	504	472	2.475	0,28%	0,36%	1,87%	2.003	2.141	1.970			
	Mitraguna & Others	334	504	472	2.475	0,30%	0,39%	2,03%	2.003	2.141	1.970			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	6.785	0,31%	0,64%	3,87%	5.695	6.304	6.105	0,15%	96,11%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	60	-	47	24,03%	0,00%	100,00%	47	(29)	(13)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	47	24,03%	0,00%	100,00%	47	(29)	(13)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.280	0,57%	0,81%	0,86%	77	494	303			
	CF 1	645	-	-	78	3,90%	0,00%	0,47%	78	(567)	78			
	Total Griya	645	-	-	78	4,29%	0,00%	0,57%	78	(567)	78			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,91%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	0,99%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.328	0,56%	0,70%	0,76%	125	465	290	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	7.930	8.347	6.361	417	(5.217)	-38,46%	(233)	-2,71%	17.523	47,64%	(9.176)
2	Tabungan	115.717	129.668	138.451	139.255	(48.354)	805	9.587	7,39%	23.538	20,34%	128.619	108,27%	10.636
3	Deposito	158.683	177.958	172.323	172.323	4.988	0	(5.635)	-3,17%	13.640	8,60%	159.458	108,07%	12.865
	Total	282.980	321.190	318.704	319.925	(37.006)	1.222	(1.265)	-0,39%	36.946	13,06%	305.600	104,69%	14.326
	CASA	124.297	143.232	146.381	147.602	(41.993)	1.222	4.370	3,05%	23.305	18,75%	146.142	101,00%	1.460
	(%) CASA	43,92%	44,59%	45,93%	46,14%									
	FDR	77,18%	77,13%	77,37%	77,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	6.909	9.378		2.469	6.290	203,70%	6.059	182,54%	-	0,00%	9.378
2	Giro ISE	510	270	421	436		15	166	61,31%	(74)	-14,52%		0,00%	436
3	Tabungan ISE	2.559	2.568	6.239	8.692		2.454	6.125	238,51%	6.133	239,61%		0,00%	8.692
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	7.562	54,61%	(3.432)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	6.232	66,27%	(2.103)
	• Local Champion	4.509	4.240	4.130	-	-	0	-374	-110	-379	110	5.326	77,54%	(1.196)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	12.000	150	275	125	264	-4	2.088	279	11.888	100,94%	112
	KUR	9.027	10.576	10.526	150	200	50	207	-50	1.499	250	10.922	96,37%	(397)
	Non KUR	885	1.428	1.474	-	75	75	57	47	589	28	966	152,63%	508
3	PWG	13.890	23.194	22.836	5.903	2.791	-3.112	1.853	-358	8.945	3.149	25.234	90,50%	(2.398)
	Cilem	5.699	14.671	14.186	2.836	599	-2.237	1.572	-485	8.487	1.085	14.596	97,19%	(410)
	Gadai	8.191	8.523	8.649	3.067	2.191	-876	281	127	458	2.065	10.638	81,31%	(1.989)
4	CFG	190.097	208.286	207.603	13.280	4.209	-9.071	4.715	-683	17.506	4.892	203.447	102,04%	4.156
	CF 1	25.896	28.426	28.179	1.975	-	-1.975	-115	-246	2.283	246	27.548	102,29%	631
	Total Griya	21.834	24.367	24.168	1.975	-	-1.975	0	-199	2.335	199	22.303	108,36%	1.865
	• Total Non Program	21.834	24.367	24.168	1.975	-	-1.975	1.758	-199	2.335	199	22.303	108,36%	1.865
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	4.011	-	-	0	-115	-47	-51	47	5.245	76,47%	(1.234)
	CF 2	164.201	179.861	179.424	11.305	4.209	-7.096	4.829	-437	15.223	4.646	175.899	102,00%	3.525
	Mitraguna & Others	145.925	160.858	160.424	11.155	3.923	-7.232	4.976	-434	14.498	4.357	156.562	102,47%	3.861
	Pensiun	18.276	19.003	19.000	150	286	136	-146	-2	725	288	19.337	98,26%	(337)
	Total Pembiayaan	218.409	247.724	246.569	19.333	7.275	-12.058	6.458	-1.155	28.160	8.430	248.132	99,37%	(1.563)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	-	-	896	2,87%	0,00%	7,47%	896	612	896			
	KUR	284	-	-	896	3,15%	0,00%	8,51%	896	612	896			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	2.641	0,00%	0,00%	11,57%	2.641	2.641	2.499			
	Cilem	-	142	-	2.082	0,00%	0,00%	14,68%	2.082	2.082	1.940			
	Gadai	-	-	-	559	0,00%	0,00%	6,46%	559	559	559			
4	CFG	85	731	484	5.643	0,04%	0,23%	2,72%	5.158	5.558	4.912			
	CF 1	52	483	484	2.161	0,20%	1,70%	7,67%	1.676	2.109	1.678			
	Total Griya	52	49	48	312	0,24%	0,20%	1,29%	264	260	263			
	Oto	-	434	436	1.849	0,00%	10,75%	46,10%	1.413	1.849	1.415			
	CF 2	33	248	-	3.482	0,02%	0,00%	1,94%	3.482	3.449	3.234			
	Mitraguna & Others	33	-	-	3.287	0,02%	0,00%	2,05%	3.287	3.254	3.287			
	Pensiun	-	248	-	195	0,00%	0,00%	1,03%	195	195	(53)			
	Total Pembiayaan	369	873	484	9.180	0,17%	0,20%	3,72%	8.696	8.811	8.307	0,18%	95,22%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	308	515	514	0,63%	0,25%	0,25%	(1)	(691)	206			
	CF 1	485	33	-	-	1,87%	0,00%	0,00%	-	(485)	(33)			
	Total Griya	485	33	-	-	2,22%	0,00%	0,00%	-	(485)	(33)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	275	515	514	0,44%	0,29%	0,29%	(1)	(205)	239			
	Mitraguna & Others	719	275	274	273	0,49%	0,17%	0,17%	(1)	(446)	(2)			
	Pensiun	-	-	241	241	0,00%	0,10%	1,27%	-	241	241			
	Total Pembiayaan	1.209	308	515	514	0,55%	0,21%	0,21%	(1)	(695)	206	0,00%	98,99%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	41.606	41.621	4.605	14	33.430	408,18%	33.067	386,57%	14.517	286,69%	27.103
2	Tabungan	104.558	99.302	100.002	100.604	725	602	1.303	1,31%	(3.953)	-3,78%	115.482	87,12%	(14.877)
3	Deposito	118.514	117.131	76.805	76.805	1	0	(40.325)	-34,43%	(41.708)	-35,19%	119.000	64,54%	(42.195)
	Total	231.625	224.623	218.414	219.030	5.331	617	(5.592)	-2,49%	(12.595)	-5,44%	248.999	87,96%	(29.969)
	CASA	113.112	107.492	141.608	142.225	5.330	617	34.733	32,31%	29.113	25,74%	129.999	109,40%	12.226
	(%) CASA	48,83%	47,85%	64,83%	64,93%									
	FDR	61,23%	66,47%	68,39%	68,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.397	4.504		107	43	0,97%	1.844	69,34%	-	0,00%	4.504
2	Giro ISE	666	1.055	1.073	1.129		56	74	7,02%	463	69,44%	-	0,00%	1.129
3	Tabungan ISE	1.893	3.306	3.224	3.275		52	(31)	-0,93%	1.382	72,97%	-	0,00%	3.275
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	77	78	78		0	1	1,30%	5	6,85%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Local Champion	-	1.765	1.724	-	-	0	-40	-41	1.724	41	0	0,00%	1.724
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
3	PWG	18.643	23.712	24.940	2.805	3.834	1.029	590	1.228	6.297	2.607	26.997	92,38%	(2.057)
	Cilem	13.169	14.611	14.481	913	919	7	-89	-130	1.313	1.050	18.072	80,13%	(3.591)
	Gadai	5.474	9.101	10.459	1.892	2.915	1.022	679	1.358	4.984	1.557	8.925	117,18%	1.533
4	CFG	123.108	123.758	122.656	2.159	1.300	-859	139	-1.102	-452	2.402	135.676	90,40%	(13.020)
	CF 1	17.304	14.800	13.836	-	-	0	-112	-964	-3.467	964	18.907	73,18%	(5.071)
	Total Griya	13.206	11.180	10.401	-	-	0	0	-779	-2.804	779	13.646	76,22%	(3.245)
	• Total Non Program	13.206	11.180	10.401	-	-	0	-416	-779	-2.804	779	13.646	76,22%	(3.245)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.435	-	-	0	-112	-185	-663	185	5.261	65,29%	(1.826)
	CF 2	105.804	108.958	108.820	2.159	1.300	-859	251	-138	3.016	1.438	116.769	93,19%	(7.949)
	Mitraguna & Others	72.025	75.639	75.915	2.083	1.300	-783	464	277	3.891	1.023	81.996	92,58%	(6.080)
	Pensiun	33.780	33.319	32.905	76	-	-76	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	149.381	4.964	5.134	170	687	85	7.554	5.049	162.749	91,79%	(13.368)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	61	0,00%	0,00%	100,00%	61	61	61			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	61	0,00%	0,00%	100,00%	61	61	61			
3	PWG	-	67	-	1.935	0,00%	0,00%	7,76%	1.935	1.935	1.868			
	Cilem	-	67	-	1.303	0,00%	0,00%	9,00%	1.303	1.303	1.236			
	Gadai	-	-	-	632	0,00%	0,00%	6,05%	632	632	632			
4	CFG	370	829	965	3.040	0,30%	0,78%	2,48%	2.075	2.671	2.211			
	CF 1	206	520	654	1.129	1,19%	4,42%	8,16%	475	923	609			
	Total Griya	92	423	559	1.036	0,69%	5,00%	9,96%	477	945	613			
	Oto	114	97	95	93	2,79%	2,62%	2,70%	(2)	(22)	(4)			
	CF 2	164	309	311	1.911	0,15%	0,29%	1,76%	1.600	1.748	1.603			
	Mitraguna & Others	164	309	311	1.815	0,23%	0,41%	2,39%	1.504	1.651	1.506			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	5.036	0,26%	0,65%	3,37%	4.071	4.667	4.140	1,37%	59,45%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	443	325	324	0,00%	0,26%	0,26%	(1)	319	(119)			
	CF 1	5	67	108	107	0,03%	0,73%	0,77%	(1)	102	40			
	Total Griya	5	67	108	107	0,04%	0,97%	1,03%	(1)	102	40			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	217	0,00%	0,20%	0,20%	-	217	(159)			
	Mitraguna & Others	-	159	-	-	0,00%	0,00%	0,00%	-	-	(159)			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	-	217	(0)			
	Total Pembiayaan	5	443	325	324	0,00%	0,22%	0,22%	(1)	319	(119)	2,13%	-881,22%	1,9%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	3.405	3.311	(3.772)	(95)	(1.331)	-28,67%	1.695	104,97%	6.087	54,39%	(2.776)
2	Tabungan	101.049	105.844	100.798	102.440	2.355	1.641	(3.404)	-3,22%	1.390	1,38%	108.694	94,25%	(6.254)
3	Deposito	38.774	45.970	47.519	45.509	352	(2.010)	(460)	-1,00%	6.736	17,37%	39.176	116,17%	6.334
	Total	141.438	156.455	151.723	151.260	(1.065)	(463)	(5.195)	-3,32%	9.822	6,94%	153.956	98,25%	(2.696)
	CASA	102.664	110.485	104.204	105.750	(1.417)	1.547	(4.735)	-4,29%	3.086	3,01%	114.781	92,13%	(9.030)
	(%) CASA	72,59%	70,62%	68,68%	69,91%									
	FDR	91,03%	101,07%	106,02%	106,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.298	2.664	2.787	2.776	(11)	112	4,21%	(522)	-15,83%	-	0,00%	2.776
2	Giro ISE	186	384	192	197	5	(187)	-48,80%	11	5,90%		0,00%	197
3	Tabungan ISE	2.913	2.270	2.585	2.569	(16)	299	13,19%	(343)	-11,78%		0,00%	2.569
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	98	102	102	0	4	4,08%	8	8,51%		0,00%	102

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Local Champion	415	19.972	20.120	-	150	150	0	148	19.705	2	415	4848,35%	19.705
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.908	400	450	50	716	341	6.667	109	3.432	201,29%	3.476
	KUR	103	5.934	6.290	400	450	50	734	355	6.187	95	3.149	199,71%	3.140
	Non KUR	139	633	619	-	-	0	-18	-14	480	14	283	218,87%	336
3	PWG	20.398	28.133	30.164	8.532	7.809	-723	1.050	2.032	9.766	5.777	29.699	101,57%	465
	Cilem	7.170	11.937	12.618	2.068	1.971	-97	519	681	5.449	1.290	14.807	85,22%	(2.189)
	Gadai	13.229	16.195	17.546	6.464	5.838	-626	531	1.350	4.317	4.487	14.891	117,83%	2.655
4	CFG	107.701	103.456	103.670	575	2.304	1.729	-1.018	214	-4.031	2.090	118.027	87,84%	(14.357)
	CF 1	13.161	13.769	13.578	25	-	-25	-50	-192	417	192	14.488	93,72%	(910)
	Total Griya	10.223	10.244	10.127	-	-	0	0	-118	-96	118	10.640	95,18%	(513)
	• Total Non Program	10.223	10.071	9.954	-	-	0	-459	-117	-269	117	10.640	93,56%	(686)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.451	25	-	-25	-50	-74	513	74	3.848	89,68%	(397)
	CF 2	94.540	89.687	90.092	550	2.304	1.754	-968	406	-4.447	1.898	103.539	87,01%	(13.447)
	Mitraguna & Others	89.171	84.195	83.878	430	1.530	1.100	-1.036	-317	-5.293	1.847	97.354	86,16%	(13.476)
	Pensiun	5.368	5.492	6.214	120	774	654	68	723	846	51	6.185	100,48%	30
	Total Pembiayaan	128.755	158.128	160.862	9.507	10.713	1.206	747	2.734	32.107	7.978	151.573	106,13%	9.290

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	828	0,00%	0,00%	11,98%	828	828	828			
	KUR	-	-	-	663	0,00%	0,00%	10,54%	663	663	663			
	Non KUR	-	-	-	165	0,00%	0,00%	26,66%	165	165	165			
3	PWG	-	-	-	3.143	0,00%	0,00%	10,42%	3.143	3.143	3.143			
	Cilem	-	-	-	2.419	0,00%	0,00%	19,17%	2.419	2.419	2.419			
	Gadai	-	-	-	725	0,00%	0,00%	4,13%	725	725	725			
4	CFG	1.919	1.753	960	3.163	1,78%	0,93%	3,05%	2.203	1.244	1.410			
	CF 1	107	46	77	1.008	0,81%	0,56%	7,42%	931	901	961			
	Total Griya	107	46	-	721	1,04%	0,00%	7,12%	721	615	675			
	Oto	-	-	77	286	0,00%	2,19%	8,30%	209	286	286			
	CF 2	1.812	1.706	883	2.155	1,92%	0,98%	2,39%	1.272	343	448			
	Mitraguna & Others	1.812	1.706	883	2.155	2,03%	1,05%	2,57%	1.272	343	448			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	7.134	1,49%	0,61%	4,43%	6.174	5.215	5.381	0,00%	100,00%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	1.314	2.121	2.339	2,33%	2,05%	2,26%	218	(166)	1.025			
	CF 1	23	78	78	78	0,18%	0,57%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	1.236	2.042	2.261	2,63%	2,28%	2,51%	218	(221)	1.025			
	Mitraguna & Others	2.482	1.236	2.042	2.261	2,78%	2,43%	2,69%	218	(221)	1.025			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.339	2,27%	1,34%	1,45%	218	(581)	1.025	0,00%	100,00%	-1,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	125	93	101	(12)	8	(24)	-19,28%	66	188,59%	39	258,60%	62
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	93	101	(12)	8	(24)	-19,28%	66	188,59%	39	258,60%	62
	CASA	35	125	93	101	(12)	8	(24)	-19,28%	66	188,59%	39	258,60%	62
	(%) 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 (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	27-Oct-25	31-Dec-24	30-Sep-25	27-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	618	745	748	57	3	131	21,16%	310	70,72%	489	152,98%	259
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.295	1.298	57	3	131	11,19%	860	196,21%	489	265,43%	809
	CASA	438	618	745	748	57	3	131	21,16%	310	70,72%	489	152,98%	259
	(%) CASA	100,00%	52,89%	57,53%	57,64%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	107	195	195	0	88	81,85%	195	195291,91%	-	0,00%	195
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	195	195	0	88	81,85%	195	195291,91%		0,00%	195
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	27-Oct-25	31-Dec-24	30-Sep-25	27-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	43.202	42.472	1.667	(730)	3.760	9,71%	21.020	97,99%	29.582	143,58%	12.891
2	Tabungan	103.481	114.782	124.209	121.526	(1.849)	(2.683)	6.744	5,88%	18.046	17,44%	117.381	103,53%	4.146
3	Deposito	132.303	92.587	87.953	87.803	(2.092)	(150)	(4.784)	-5,17%	(44.500)	-33,63%	133.044	66,00%	(45.241)
	Total	257.235	246.081	255.364	251.801	(2.274)	(3.563)	5.720	2,32%	(5.434)	-2,11%	280.006	89,93%	(28.205)
	CASA	124.933	153.494	167.411	163.999	(182)	(3.413)	10.504	6,84%	39.066	31,27%	146.962	111,59%	17.036
	(%) CASA	48,57%	62,38%	65,56%	65,13%									
	FDR	70,83%	83,69%	82,20%	83,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	9.741	9.649		(92)	1.255	14,96%	1.713	21,58%	-	0,00%	9.649
2	Giro ISE	4.026	4.019	3.885	3.906		21	(113)	-2,82%	(120)	-2,99%		0,00%	3.906
3	Tabungan ISE	2.910	4.374	5.856	5.743		(113)	1.369	31,29%	2.833	97,37%		0,00%	5.743
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	64	64	64		0	0	0,00%	2	3,23%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	38.964	-	-	0	-132	-200	-6.271	200	52.956	73,58%	(13.993)
	Linkage	14.656	14.626	14.626	-	-	-	-25	0	-30	-	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.338	-	-	0	-107	-200	-6.241	200	34.938	69,66%	(10.600)
	• Local Champion	28.121	21.528	21.371	-	-	0	-103	-157	-6.750	157	30.188	70,79%	(8.816)
	• Value Chain	2.457	3.009	2.966	-	-	-	-4	-43	509	43	4.750	62,45%	(1.784)
2	MBG	4.919	3.092	2.946	-	-	0	-141	-146	-1.973	146	4.919	59,89%	(1.973)
	KUR	4.804	3.092	2.946	-	-	0	-141	-146	-1.858	146	4.804	61,32%	(1.858)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	39.220	6.311	11.527	5.215	2.279	2.852	15.883	8.674	37.382	104,92%	1.837
	Cilem	6.677	15.526	17.005	2.496	3.106	611	1.765	1.479	10.328	1.627	18.172	93,58%	(1.167)
	Gadai	16.660	20.841	22.214	3.816	8.420	4.605	514	1.373	5.554	7.047	19.210	115,64%	3.004
4	CFG	108.703	127.310	128.784	5.145	2.607	-2.538	3.458	1.474	20.082	1.133	119.815	107,49%	8.969
	CF 1	24.869	28.088	27.817	-	27	27	-148	-270	2.948	297	26.244	105,99%	1.573
	Total Griya	19.873	21.856	21.666	-	-	0	0	-189	1.793	189	20.264	106,92%	1.402
	• Total Non Program	19.873	21.856	21.666	-	-	0	-204	-189	1.793	189	20.264	106,92%	1.402
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.151	-	27	27	-148	-81	1.155	108	5.980	102,85%	171
	CF 2	83.833	99.222	100.967	5.145	2.580	-2.565	3.606	1.745	17.134	835	93.571	107,90%	7.396
	Mitraguna & Others	62.328	75.629	77.166	3.640	2.180	-1.460	2.486	1.537	14.838	643	71.183	108,41%	5.983
	Pensiun	21.505	23.593	23.801	1.505	400	-1.105	1.120	208	2.296	192	22.388	106,31%	1.413
	Total Pembiayaan	182.193	205.933	209.913	11.456	14.134	2.677	5.464	3.980	27.720	10.154	215.072	97,60%	(5.159)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.689	0,00%	0,00%	4,33%	1.689	1.689	1.689			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.623	0,00%	0,00%	6,67%	1.623	1.623	1.623			
	Value Chain	-	-	-	65	0,00%	0,00%	0,31%	65	65	65			
2	MBG	121	35	20	393	2,46%	0,65%	13,33%	373	272	357			
	KUR	83	35	20	393	1,72%	0,65%	13,33%	373	310	357			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	1.683	0,00%	0,00%	4,29%	1.683	1.683	1.666			
	Cilem	-	17	-	830	0,00%	0,00%	4,88%	830	830	813			
	Gadai	-	-	-	853	0,00%	0,00%	3,84%	853	853	853			
4	CFG	330	1.984	1.698	4.893	0,30%	1,33%	3,80%	3.195	4.564	2.910			
	CF 1	209	-	63	1.285	0,84%	0,23%	4,62%	1.221	1.075	1.285			
	Total Griya	-	-	-	170	0,00%	0,00%	0,78%	170	170	170			
	Oto	209	-	63	1.115	4,19%	1,02%	18,12%	1.051	905	1.115			
	CF 2	120	1.984	1.635	3.609	0,14%	1,65%	3,57%	1.974	3.488	1.625			
	Mitraguna & Others	-	1.846	1.495	3.431	0,00%	1,98%	4,45%	1.936	3.431	1.585			
	Pensiun	120	138	140	178	0,56%	0,59%	0,75%	38	57	39			
	Total Pembiayaan	451	2.036	1.718	8.658	0,25%	0,83%	4,12%	6.940	8.207	6.622	3,31%	19,84%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,80%	-	430	(23)			
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,29%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	-	7,57%	2,36%	0,00%	(73)	(372)	(74)			
	KUR	296	74	73	-	6,16%	2,36%	0,00%	(73)	(296)	(74)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	264	199	199	2,47%	0,16%	0,15%	-	(2.486)	(66)			
	CF 1	107	264	199	199	0,43%	0,71%	0,71%	-	91	(66)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	264	199	199	2,15%	3,19%	3,23%	-	91	(66)			
	CF 2	2.577	-	-	-	3,07%	0,00%	0,00%	-	(2.577)	-			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	-	0,09%	0,00%	0,00%	-	(155)	-			
	Total Pembiayaan	8.782	6.517	6.428	6.355	4,82%	3,12%	3,03%	(73)	(2.427)	(162)	3,45%	-14,06%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	23.552	21.436	5.146	(2.116)	(2.294)	-9,67%	3.732	21,08%	26.218	81,76%	(4.783)
2	Tabungan	74.047	75.403	74.763	73.528	407	(1.236)	(1.875)	-2,49%	(519)	-0,70%	88.604	82,98%	(15.077)
3	Deposito	177.676	161.424	160.331	160.331	(1.510)	0	(1.093)	-0,68%	(17.345)	-9,76%	178.442	89,85%	(18.111)
	Total	269.427	260.557	258.646	255.295	4.043	(3.352)	(5.262)	-2,02%	(14.132)	-5,25%	293.265	87,05%	(37.970)
	CASA	91.751	99.133	98.315	94.963	5.552	(3.352)	(4.169)	-4,21%	3.213	3,50%	114.823	82,70%	(19.859)
	(%) CASA	34,05%	38,05%	38,01%	37,20%									
	FDR	66,93%	77,94%	79,86%	80,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.777	2.150	2.127	(23)	349	19,64%	(1.572)	-42,51%	-	0,00%	2.127
2	Giro ISE	1.245	404	300	435	135	31	7,67%	(809)	-65,03%		0,00%	435
3	Tabungan ISE	2.454	1.373	1.850	1.691	(158)	318	23,17%	(763)	-31,08%		0,00%	1.691
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	83	83	83	0	0	0,00%	5	6,41%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	10.250	10.019	575	30	-545	389	-231	2.519	261	9.957	100,62%	62
	KUR	5.814	8.671	8.457	575	30	-545	427	-213	2.643	243	8.271	102,25%	186
	Non KUR	1.686	1.579	1.562	-	-	0	-38	-18	-124	18	1.686	92,64%	(124)
3	PWG	25.637	35.572	37.465	8.370	8.130	-240	2.160	1.893	11.828	6.237	35.630	105,15%	1.835
	Cilem	7.478	14.278	16.129	2.287	2.794	507	1.390	1.851	8.651	943	16.188	99,63%	(60)
	Gadai	18.160	21.294	21.336	6.083	5.336	-747	770	42	3.177	5.294	19.441	109,75%	1.895
4	CFG	147.202	157.268	159.070	2.496	3.258	762	-1.307	1.802	11.868	1.456	159.845	99,52%	(775)
	CF 1	16.107	19.034	19.040	270	257	-13	117	6	2.934	250	17.928	106,20%	1.112
	Total Griya	8.451	13.025	13.217	-	257	257	0	192	4.766	64	8.929	148,02%	4.288
	• Total Non Program	8.451	13.025	13.217	-	257	257	1.500	192	4.766	64	8.929	148,02%	4.288
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.823	270	-	-270	117	-186	-1.832	186	8.999	64,71%	(3.176)
	CF 2	131.096	138.234	140.029	2.226	3.001	775	-1.424	1.795	8.934	1.206	141.916	98,67%	(1.887)
	Mitraguna & Others	128.138	134.811	136.397	1.929	2.766	837	-1.539	1.586	8.259	1.180	137.753	99,02%	(1.356)
	Pensiun	2.957	3.423	3.632	297	235	-62	115	209	675	26	4.164	87,24%	(531)
	Total Pembiayaan	180.340	203.090	206.554	11.441	11.418	-23	1.242	3.464	26.214	7.954	205.431	100,55%	1.122

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	368	156	1.594	6,04%	1,53%	15,91%	1.438	1.142	1.227			
	KUR	363	292	83	1.338	6,24%	0,96%	15,82%	1.254	975	1.046			
	Non KUR	90	76	73	257	5,33%	4,63%	16,44%	184	167	181			
3	PWG	-	-	-	2.811	0,00%	0,00%	0,00%	2.811	2.811	2.811			
	Cilem	-	-	-	2.420	0,00%	0,00%	15,00%	2.420	2.420	2.420			
	Gadai	-	-	-	392	0,00%	0,00%	1,83%	392	392	392			
4	CFG	537	576	1.372	4.881	0,36%	0,87%	3,07%	3.509	4.344	4.305			
	CF 1	200	-	783	1.024	1,24%	4,11%	5,38%	240	824	1.024			
	Total Griya	-	-	-	594	0,00%	0,00%	4,49%	594	594	594			
	Oto	200	-	783	429	2,61%	13,03%	7,38%	(354)	230	429			
	CF 2	337	576	589	3.857	0,26%	0,43%	2,75%	3.269	3.520	3.281			
	Mitraguna & Others	337	576	589	3.817	0,26%	0,44%	2,80%	3.229	3.480	3.241			
	Pensiun	-	-	-	40	0,00%	0,00%	1,10%	40	40	40			
	Total Pembiayaan	990	944	1.528	9.287	0,55%	0,75%	4,50%	7.759	8.297	8.343	0,62%	86,28%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	-	199	199	0,93%	1,94%	1,98%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,35%	(0)	199	199			
	Non KUR	70	-	-	-	4,15%	0,00%	0,00%	-	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.587	2.625	2.671	0,78%	1,67%	1,68%	45	1.521	84			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,26%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.636	0,80%	1,87%	1,88%	45	1.593	84			
	Mitraguna & Others	1.042	2.552	2.590	2.636	0,81%	1,92%	1,93%	45	1.593	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.869	0,68%	1,39%	1,39%	45	1.650	282	0,06%	95,33%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	14.554	14.687	161	133	(473)	-3,12%	1.737	13,41%	17.145	85,66%	(2.459)
2	Tabungan	76.505	79.046	82.847	82.133	1.381	(714)	3.087	3,91%	5.629	7,36%	84.906	96,73%	(2.772)
3	Deposito	21.770	21.189	21.081	21.261	(2.672)	180	71	0,34%	(510)	-2,34%	22.178	95,87%	(917)
	Total	111.225	115.395	118.481	118.081	(1.131)	(401)	2.686	2,33%	6.856	6,16%	124.229	95,05%	(6.148)
	CASA	89.454	94.205	97.401	96.820	1.542	(581)	2.615	2,78%	7.366	8,23%	102.051	94,87%	(5.231)
	(%) CASA	80,43%	81,64%	82,21%	81,99%									
	FDR	45,34%	59,53%	58,44%	58,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.310	1.328		18	8	0,60%	170	14,67%	-	0,00%	1.328
2	Giro ISE	199	169	141	148		7	(21)	-12,56%	(51)	-25,66%		0,00%	148
3	Tabungan ISE	959	1.151	1.169	1.180		11	29	2,54%	221	23,05%		0,00%	1.180
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	4.535	4.458	700	-	-700	637	-77	4.356	77	3.313	134,56%	1.145
	KUR	103	4.329	4.254	700	-	-700	640	-75	4.151	75	3.147	135,17%	1.107
	Non KUR	-	206	204	-	-	0	-2	-2	204	2	166	122,91%	38
3	PWG	12.227	17.275	18.060	3.666	3.789	122	926	785	5.833	3.004	25.546	70,70%	(7.486)
	Cilem	5.118	9.994	10.142	1.474	683	-791	616	147	5.023	536	15.416	65,79%	(5.275)
	Gadai	7.109	7.281	7.919	2.192	3.106	914	311	638	810	2.468	10.130	78,17%	(2.211)
4	CFG	38.093	46.881	46.719	2.179	1.138	-1.041	784	-162	8.625	1.300	45.479	102,73%	1.240
	CF 1	11.280	11.651	11.361	-	15	15	-168	-290	82	305	12.241	92,81%	(880)
	Total Griya	5.847	6.622	6.542	-	-	0	0	-80	695	80	6.105	107,17%	437
	• Total Non Program	5.847	6.110	6.031	-	-	0	-84	-79	184	79	6.105	98,80%	(74)
	• Program	-	512	511	-	-	0	-2	-1	511	1	0	0,00%	511
	Oto	5.433	5.029	4.819	-	15	15	-168	-210	-613	225	6.136	78,54%	(1.317)
	CF 2	26.814	35.229	35.357	2.179	1.123	-1.056	952	128	8.543	995	33.238	106,38%	2.119
	Mitraguna & Others	24.934	33.079	33.227	2.179	1.123	-1.056	973	148	8.293	975	30.775	107,97%	2.452
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	69.239	6.545	4.927	-1.618	2.348	546	18.814	4.381	74.340	93,14%	(5.101)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	-	641	0,00%	0,00%	14,37%	641	641	199			
	KUR	-	442	-	641	0,00%	0,00%	15,06%	641	641	199			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	1.244	0,00%	0,00%	6,89%	1.244	1.244	1.132			
	Cilem	-	112	-	1.195	0,00%	0,00%	11,78%	1.195	1.195	1.082			
	Gadai	-	-	-	49	0,00%	0,00%	0,62%	49	49	49			
4	CFG	182	970	943	1.919	0,48%	2,01%	4,11%	976	1.738	949			
	CF 1	77	57	348	1.012	0,68%	2,99%	8,91%	664	935	955			
	Total Griya	1	-	-	367	0,02%	0,00%	5,61%	367	366	367			
	Oto	76	57	348	645	1,39%	6,92%	13,39%	297	570	588			
	CF 2	105	913	595	907	0,39%	1,69%	2,57%	312	802	(6)			
	Mitraguna & Others	105	913	595	907	0,42%	1,80%	2,73%	312	802	(6)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	1.525	943	3.804	0,36%	1,37%	5,49%	2.861	3.622	2.279	0,00%	100,00%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	512	511	510	0,49%	1,09%	1,09%	(1)	321	(2)			
	CF 1	182	115	115	115	1,61%	0,99%	1,01%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,39%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,12%	(1)	388	(2)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,19%	(1)	388	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,74%	(1)	321	(2)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	7.765	7.917	(48)	151	2.750	53,22%	(9.518)	-54,59%	21.639	36,59%	(13.722)
2	Tabungan	88.077	93.855	80.920	81.028	(1.626)	108	(12.827)	-13,67%	(7.049)	-8,00%	96.061	84,35%	(15.033)
3	Deposito	27.462	38.954	48.995	48.946	(246)	(49)	9.992	25,65%	21.484	78,23%	27.831	175,87%	21.116
	Total	132.974	137.975	137.681	137.891	(1.921)	210	(84)	-0,06%	4.917	3,70%	145.530	94,75%	(7.639)
	CASA	105.512	99.021	88.685	88.945	(1.674)	260	(10.077)	-10,18%	(16.567)	-15,70%	117.699	75,57%	(28.755)
	(%) CASA	79,35%	71,77%	64,41%	64,50%									
	FDR	8,88%	16,14%	16,63%	16,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	7.661	6.743	(918)	14	0,21%	(5.987)	-47,03%	-	0,00%	6.743
2	Giro ISE	9.787	114	1.032	1.068	36	954	835,68%	(8.719)	-89,00%		0,00%	1.068
3	Tabungan ISE	2.943	6.115	6.129	5.175	(954)	(940)	-15,37%	2.232	75,85%		0,00%	5.175
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.417	5.426	771	305	-466	505	10	2.354	296	3.184	170,42%	2.242
	Cilem	3.072	5.417	5.426	771	305	-466	505	10	2.354	296	3.184	170,42%	2.242
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	17.468	280	875	595	117	618	8.726	257	16.629	105,04%	839
	CF 1	1.694	1.892	1.869	-	-	0	-41	-24	175	24	2.611	71,58%	(742)
	Total Griya	398	870	867	-	-	0	0	-3	469	3	667	129,93%	200
	• Total Non Program	398	870	867	-	-	0	-3	-3	469	3	667	129,93%	200
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	1.002	-	-	0	-41	-20	-294	20	1.944	51,56%	(942)
	CF 2	7.049	14.958	15.599	280	875	595	159	642	8.551	233	14.019	111,28%	1.581
	Mitraguna & Others	6.955	14.866	15.508	280	875	595	159	642	8.553	233	13.442	115,36%	2.065
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.894	1.051	1.180	129	622	628	11.080	553	19.813	115,55%	3.081

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	142	0,00%	0,00%	2,61%	142	142	142			
	Cilem	-	-	-	142	0,00%	0,00%	2,61%	142	142	142			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	500	2,55%	0,00%	2,86%	500	277	229			
	CF 1	223	196	-	334	13,18%	0,00%	17,90%	334	111	138			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	334	17,22%	0,00%	33,37%	334	111	138			
	CF 2	-	76	-	166	0,00%	0,00%	1,06%	166	166	91			
	Mitraguna & Others	-	76	-	166	0,00%	0,00%	1,07%	166	166	91			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	642	1,89%	0,00%	2,81%	642	419	371	2,07%	26,11%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	76	76	0,00%	0,45%	0,43%	-	76	76			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	76	76	0,00%	0,50%	0,48%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,49%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,33%	-	76	76	6,27%	#####	5,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.388	36.394	(698)	6	(5.011)	-12,10%	17.368	91,29%	23.697	153,58%	12.697
2	Tabungan	42.453	51.777	51.681	51.821	862	140	44	0,09%	9.368	22,07%	49.712	104,24%	2.109
3	Deposito	43.338	44.102	45.527	45.527	1.048	0	1.425	3,23%	2.188	5,05%	43.818	103,90%	1.708
	Total	104.817	137.283	133.595	133.741	1.212	146	(3.542)	-2,58%	28.924	27,60%	117.227	114,09%	16.514
	CASA	61.479	93.181	88.069	88.215	164	146	(4.967)	-5,33%	26.736	43,49%	73.409	120,17%	14.806
	(%) CASA	58,65%	67,88%	65,92%	65,96%									
	FDR	25,79%	39,49%	41,70%	41,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.734	1.743		9	144	9,00%	361	26,16%	-	0,00%	1.743
2	Giro ISE	167	55	58	58		0	3	5,86%	(109)	-65,12%		0,00%	58
3	Tabungan ISE	1.214	1.544	1.676	1.685		8	141	9,11%	470	38,74%		0,00%	1.685
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	33	33	33		0	0	0,00%	7	26,92%		0,00%	33

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	10.859	927	1.270	343	284	349	6.116	920	5.311	204,47%	5.548
	Cilem	4.744	10.510	10.859	927	1.270	343	284	349	6.116	920	5.311	204,47%	5.548
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	44.848	2.753	3.043	290	1.799	1.142	22.561	1.901	30.319	147,92%	14.529
	CF 1	3.598	6.464	7.166	-	791	791	-78	702	3.568	89	4.592	156,06%	2.574
	Total Griya	1.186	2.613	2.576	-	-	0	0	-36	1.391	36	1.468	175,47%	1.108
	• Total Non Program	1.186	2.613	2.576	-	-	0	-36	-36	1.391	36	1.468	175,47%	1.108
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.590	-	791	791	-78	739	2.177	52	3.124	146,94%	1.466
	CF 2	18.689	37.242	37.682	2.753	2.252	-501	1.877	440	18.993	1.812	25.728	146,46%	11.954
	Mitraguna & Others	17.983	36.533	36.890	2.753	2.165	-588	1.882	357	18.907	1.808	24.384	151,29%	12.507
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	55.707	3.680	4.313	633	2.083	1.492	28.677	2.821	35.631	156,35%	20.077

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	345	0,00%	0,00%	3,18%	345	345	345			
	Cilem	-	-	-	345	0,00%	0,00%	3,18%	345	345	345			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	445	0,00%	0,00%	0,99%	445	445	445			
	CF 1	-	-	-	445	0,00%	0,00%	6,21%	445	445	445			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	445	0,00%	0,00%	9,70%	445	445	445			
	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	-	-	-	791	0,00%	0,00%	1,42%	791	791	791	0,00%	100,00%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	5.734	0,00%	(5.734)
2	Tabungan	2.113	12.286	10.759	10.945	387	186	(1.341)	-10,91%	8.833	418,07%	11.915	91,86%	(970)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,08%	366	48,81%	1.266	88,18%	(150)
	Total	2.863	13.401	11.875	12.061	388	186	(1.340)	-10,00%	9.199	321,32%	18.914	63,77%	(6.853)
	CASA	2.113	12.286	10.759	10.945	387	186	(1.341)	-10,91%	8.833	418,07%	17.649	62,02%	(6.704)
	(%) CASA	73,80%	91,68%	90,60%	90,75%									
	FDR	44,75%	117,96%	139,53%	137,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	146	135	(11)	(10)	-6,74%	135	#DIV/0!	-	0,00%	135	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	145	146	135	(11)	(10)	-6,74%	135	#DIV/0!		0,00%	135	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	10.387	11.168	2.268	2.150	-118	980	781	9.967	1.370	8.059	138,57%	3.109
	Cilem	1.026	7.859	8.044	1.072	858	-214	610	185	7.019	672	5.577	144,25%	2.468
	Gadai	175	2.528	3.123	1.196	1.293	97	370	596	2.948	697	2.482	125,82%	641
4	CFG	80	5.422	5.402	-	50	50	-60	-19	5.322	69	8.370	64,54%	(2.968)
	CF 1	-	2.593	2.553	-	-	0	-31	-40	2.553	40	991	257,68%	1.562
	Total Griya	-	1.040	1.031	-	-	0	0	-10	1.031	10	242	426,03%	789
	• Total Non Program	-	1.040	1.031	-	-	0	-10	-10	1.031	10	242	426,03%	789
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.522	-	-	0	-31	-31	1.522	31	749	203,30%	773
	CF 2	80	2.829	2.849	-	50	50	-29	21	2.769	29	7.380	38,61%	(4.530)
	Mitraguna & Others	80	2.605	2.577	-	-	0	-27	-27	2.497	27	6.816	37,81%	(4.239)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.570	2.268	2.200	-68	920	761	15.289	1.439	16.430	100,85%	140

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	4	35	615	0,00%	0,34%	5,51%	580	615	612			
	Cilem	-	4	-	590	0,00%	0,00%	7,34%	590	590	586			
	Gadai	-	-	35	25	0,00%	1,39%	0,81%	(10)	25	25			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	4	35	615	0,00%	0,22%	3,71%	580	615	612	1,32%	64,43%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,34%	#DIV/0!	1,3%

Asset & Contribution Margin

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

PHR & Payroll

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