

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	356.286	348.674	(6.952)	(7.612)	(5.811)	-1,64%	33.702	10,70%	450.944	77,32%	(102.270)
2	Tabungan	2.242.130	2.382.025	2.312.284	2.329.766	(93)	17.482	(52.258)	-2,19%	87.636	3,91%	2.474.610	94,15%	(144.844)
3	Deposito	2.798.677	2.330.807	3.013.919	3.011.586	(587.150)	(2.333)	680.778	29,21%	212.909	7,61%	2.810.906	107,14%	200.679
Total		5.355.779	5.067.317	5.682.489	5.690.026	(594.195)	7.537	622.709	12,29%	334.247	6,24%	5.736.460	99,19%	(46.434)
CASA		2.557.102	2.736.509	2.668.570	2.678.440	(7.045)	9.870	(58.069)	-2,12%	121.338	4,75%	2.925.554	91,55%	(247.114)
(% CASA)		47,74%	54,00%	46,96%	47,07%									
FDR		47,52%	57,34%	51,40%	51,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	106.734	106.880		146	4.323	4,22%	(6.776)	-5,96%	146.110	73,15%	(39.230)
2	Giro ISE	31.184	22.084	22.087	21.942		(145)	(143)	-0,65%	(9.242)	-29,64%	50.850	43,15%	(28.908)
3	Tabungan ISE	59.057	61.141	65.315	65.606		291	4.466	7,30%	6.549	11,09%	63.572	103,20%	2.034
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	200.871	-	1.150	1.150	-194	-2.158	12.661	3.308	227.888	88,14%	(27.018)
	Linkage	19.369	18.269	18.269	-	-	-	-149	0	-1.099	-	36.648	49,85%	(18.379)
	Non-Linkage	168.841	184.759	182.601	-	1.150	1.150	-45	-2.158	13.761	3.308	191.240	95,48%	(8.639)
	• Local Champion	162.434	175.114	172.965	-	1.150	1.150	764	-2.149	10.531	3.299	173.053	99,95%	(89)
	• Value Chain	6.407	9.645	9.636	-	-	-	-809	-9	3.230	9	18.187	52,99%	(8.550)
2	MBG	159.435	190.490	189.128	1.740	230	-1.510	2.648	-1.363	29.693	1.593	200.150	94,49%	(11.022)
	KUR	151.599	180.617	179.367	1.665	230	-1.435	2.039	-1.250	27.768	1.480	190.276	94,27%	(10.909)
	Non KUR	7.836	9.873	9.761	75	-	-75	610	-113	1.925	113	9.874	98,85%	(113)
3	PWG	252.400	388.637	407.555	40.504	52.376	11.872	26.609	18.918	155.155	33.459	409.178	99,60%	(1.623)
	Cilem	111.797	214.823	226.847	14.489	20.318	5.828	17.569	12.024	115.050	8.294	237.341	95,58%	(10.494)
	Gadai	140.603	173.814	180.708	26.015	32.059	6.044	9.039	6.894	40.105	25.165	171.837	105,16%	8.870
4	CFG	1.944.791	2.123.646	2.123.646	28.318	24.443	-3.875	25.579	-183	178.672	24.625	2.166.943	97,99%	(43.479)
	CF 1	376.842	389.452	387.751	2.646	1.803	-843	-1.567	-1.702	10.909	3.504	414.571	93,53%	(26.821)
	Total Griya	311.852	317.853	316.143	2.387	681	-1.706	0	-1.709	4.292	2.390	330.875	95,55%	(14.732)
	• Total Non Program	308.347	313.763	312.066	2.387	681	-1.706	-1.919	-1.697	3.719	2.378	316.750	98,52%	(4.684)
	• Program	3.505	4.090	4.077	-	-	0	-32	-13	572	13	14.125	28,87%	(10.048)
	Oto	64.990	71.600	71.607	259	1.122	863	-1.567	8	6.617	1.114	83.696	85,56%	(12.089)
	CF 2	1.567.950	1.734.194	1.735.713	25.673	22.640	-3.033	27.147	1.519	167.763	21.121	1.752.371	99,05%	(16.658)
	Mitraguna & Others	1.383.782	1.541.098	1.543.786	23.033	21.752	-1.281	25.103	2.688	160.004	19.064	1.552.088	99,47%	(8.303)
	Pensium	184.168	193.097	191.927	2.640	888	-1.752	2.043	-1.169	7.759	2.057	200.283	95,83%	(8.355)
Total Pembiayaan		2.544.835	2.905.802	2.921.016	70.562	78.199	7.636	54.642	15.214	376.181	62.984	3.004.159	97,23%	(83.143)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	2.057	0,67%	0,00%	1,02%	2.057	790	1.198			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	1.926	0,75%	0,00%	1,05%	1.926	659	1.067			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	18.669	2,17%	2,73%	9,87%	13.477	15.216	13.477			
	KUR	2.876	4.782	4.782	17.404	1,90%	2,65%	9,70%	12.622	14.528	12.622			
	Non KUR	577	411	411	1.265	7,36%	4,16%	12,96%	854	688	854			
3	PWG	-	35	35	13.399	0,00%	0,01%	3,29%	13.364	13.399	13.364			
	Cilem	-	-	-	8.286	0,00%	0,00%	3,65%	8.286	8.286	8.286			
	Gadai	-	35	35	5.112	0,00%	0,02%	2,83%	5.077	5.112	5.077			
4	CFG	19.268	20.967	23.212	47.174	0,99%	1,09%	2,22%	23.963	27.906	26.207			
	CF 1	8.041	7.521	9.455	18.982	2,13%	2,43%	4,90%	9.528	10.942	11.462			
	Total Griya	6.972	6.480	7.025	14.471	2,24%	2,21%	4,58%	7.446	7.499	7.991			
	Oto	1.069	1.041	2.430	4.511	1,64%	3,39%	6,30%	2.081	3.442	3.471			
	CF 2	11.227	13.447	13.757	28.192	0,72%	0,79%	1,62%	14.435	16.965	14.745			
	Mitraguna & Others	11.107	12.744	13.302	26.401	0,80%	0,86%	1,71%	13.098	15.294	13.657			
	Pensium	120	703	455	1.791	0,07%	0,24%	0,93%	1.336	1.671	1.088			
Total Pembiayaan		23.988	27.054	28.439	81.299	0,94%	0,98%	2,78%	52.860	57.311	54.246	0,93%	66,53%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,89%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,28%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.944	1,80%	0,89%	1,03%	249	(919)	99			
	KUR	1.760	1.264	1.181	1.385	1,16%	0,65%	0,77%	204	(375)	121			
	Non KUR	1.104	582	515	560	14,08%	5,21%	5,73%	45	(544)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	22.686	0,93%	1,00%	1,07%	1.504	4.563	(20)			
	CF 1	5.476	7.813	6.060	6.491	1,45%	1,56%	1,67%	432	1.016	(1.322)			
	Total Griya	4.795	7.030	5.611	6.042	1,54%	1,77%	1,91%	432	1.248	(988)			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.195	0,81%	0,87%	0,93%	1.073	3.547	1.302			
	Mitraguna & Others	12.330	14.676	14.664	15.737	0,89%	0,95%	1,02%	1.073	3.406	1.061			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	32.447	1,18%	1,06%	1,11%	1.753	2.439	896	0,96%	13,51%	-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 (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	57.982	55.454	59.733	3.622	4.278	1.751	3,02%	(20.431)	-25,49%	96.831	61,69%	(37.098)
2	Tabungan	392.786	392.618	370.370	379.542	(984)	9.172	(13.076)	-3,33%	(13.244)	-3,37%	421.235	90,10%	(41.693)
3	Deposito	233.260	236.507	227.664	227.900	19.773	236	(8.607)	-3,64%	(5.360)	-2,30%	234.759	97,08%	(6.859)
	Total	706.209	687.106	653.488	667.174	22.411	13.686	(19.932)	-2,90%	(39.035)	-5,53%	752.825	88,62%	(85.651)
	CASA	472.950	450.600	425.824	439.275	2.639	13.450	(11.325)	-2,51%	(33.675)	-7,12%	518.066	84,79%	(78.791)
	(%) CASA	66,97%	65,58%	65,16%	65,84%									
	FDR	69,41%	76,25%	80,25%	78,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	24.982	23.243	23.450	207	(1.532)	-6,13%	(2.876)	-10,92%	-	0,00%	23.450
2	Giro ISE	3.901	4.202	3.231	2.990	(241)	(1.212)	-28,85%	(911)	-23,36%		0,00%	2.990
3	Tabungan ISE	13.925	15.280	14.513	14.960	448	(320)	-2,09%	1.035	7,44%		0,00%	14.960
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	90.415	89.545	-	-	0	2.095	-870	-4.180	870	104.928	85,34%	(15.384)
	Linkage	4.522	3.483	3.483	-	-	-	-121	0	-1.039	-	9.401	37,00%	(5.918)
	Non-Linkage	89.203	86.932	86.062	-	-	0	2.215	-870	-3.141	870	95.527	90,09%	(9.465)
	• Local Champion	87.849	85.900	85.030	-	-	0	2.252	-870	-2.819	870	90.848	93,60%	(5.818)
	• Value Chain	1.354	1.032	1.032	-	-	-	-36	0	-322	-	4.680	22,05%	(3.648)
2	MBG	44.762	42.277	41.854	-	-	0	-626	-422	-2.908	422	46.210	90,57%	(4.356)
	KUR	42.954	39.996	39.606	-	-	0	-657	-390	-3.348	390	44.413	89,18%	(4.807)
	Non KUR	1.808	2.280	2.248	-	-	0	31	-32	440	32	1.797	125,11%	451
3	PWG	25.216	34.568	36.714	2.340	5.266	2.926	2.117	2.146	11.498	3.120	41.584	88,29%	(4.870)
	Cilem	10.119	16.909	17.708	933	1.536	603	1.092	799	7.589	737	23.828	74,31%	(6.121)
	Gadai	15.098	17.660	19.006	1.407	3.730	2.323	1.026	1.346	3.909	2.384	17.756	107,04%	1.251
4	CFG	326.493	356.665	356.323	7.456	4.925	-2.531	5.091	-343	29.830	5.268	345.001	103,28%	11.322
	CF 1	44.529	52.411	52.082	412	16	-396	-661	-329	7.553	344	46.681	111,57%	5.401
	Total Griya	33.717	42.875	42.680	412	-	-412	0	-195	8.963	195	34.213	124,75%	8.468
	• Total Non Program	33.717	42.875	42.680	412	-	-412	-55	-195	8.963	195	34.213	124,75%	8.468
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	9.536	9.402	-	16	16	-661	-134	-1.410	150	12.469	75,40%	(3.067)
	CF 2	281.964	304.255	304.241	7.044	4.909	-2.135	5.752	-14	22.277	4.923	298.319	101,98%	5.921
	Mitraguna & Others	268.245	286.771	286.910	6.794	4.909	-1.885	5.737	139	18.665	4.770	283.479	101,21%	3.431
	Pensiun	13.719	17.484	17.331	250	-	-250	15	-153	3.612	153	14.840	116,78%	2.491
	Total Pembiayaan	490.195	523.925	524.436	9.796	10.191	395	8.678	511	34.240	9.680	537.723	97,53%	(13.287)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	262	-	843	0,31%	0,00%	0,94%	843	550	581			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	262	-	843	0,33%	0,00%	0,98%	843	550	581			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.691	1.094	4.933	1,23%	2,59%	11,79%	3.839	4.383	3.243			
	KUR	550	1.374	1.094	4.543	1,28%	2,74%	11,47%	3.448	3.992	3.169			
	Non KUR	-	317	-	391	0,00%	0,00%	17,38%	391	391	74			
3	PWG	-	-	-	1.012	0,00%	0,00%	2,76%	1.012	1.012	1.012			
	Cilem	-	-	-	674	0,00%	0,00%	3,81%	674	674	674			
	Gadai	-	-	-	338	0,00%	0,00%	1,78%	338	338	338			
4	CFG	5.180	4.480	4.311	7.790	1,59%	1,21%	2,19%	3.479	2.610	3.310			
	CF 1	174	238	45	2.363	0,39%	0,09%	4,54%	2.318	2.189	2.125			
	Total Griya	174	238	45	2.029	0,52%	0,11%	4,75%	1.984	1.855	1.791			
	Oto	-	-	-	334	0,00%	0,00%	3,55%	334	334	334			
	CF 2	5.006	4.242	4.266	5.427	1,78%	1,40%	1,78%	1.161	420	1.185			
	Mitraguna & Others	5.006	4.242	4.266	5.427	1,87%	1,49%	1,89%	1.161	420	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	6.432	5.406	14.578	1,23%	1,03%	2,78%	9.173	8.555	8.146	0,48%	82,65%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	819	1.066	1.066	0,87%	1,18%	1,19%	-	247	247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	819	1.066	1.066	0,92%	1,23%	1,24%	-	247	247			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	91	175	223	1,56%	0,41%	0,53%	48	(476)	132			
	KUR	609	91	175	223	1,42%	0,44%	0,56%	48	(386)	132			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.953	4.224	4.224	1,35%	1,18%	1,19%	-	(195)	(729)			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.953	4.224	4.224	1,42%	1,39%	1,39%	-	217	(729)			
	Mitraguna & Others	4.007	4.953	4.224	4.224	1,49%	1,47%	1,47%	-	217	(729)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.863	5.465	5.513	1,21%	1,04%	1,05%	48	(425)	(351)	0,67%	36,67%	-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 (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	14.040	13.345	13.453	(1.080)	108	(587)	-4,18%	(4.673)	-25,78%	31.280	43,01%	(17.827)
2	Tabungan	237.991	245.090	241.632	240.163	1.247	(1.469)	(4.927)	-2,01%	2.172	0,91%	260.312	92,26%	(20.149)
3	Deposito	192.383	207.446	177.825	177.716	3.855	(109)	(29.730)	-14,33%	(14.667)	-7,62%	193.568	91,81%	(15.852)
	Total	448.500	466.575	432.802	431.332	4.022	(1.470)	(35.243)	-7,55%	(17.168)	-3,83%	485.161	88,91%	(53.828)
	CASA	256.117	259.129	254.977	253.616	167	(1.361)	(5.513)	-2,13%	(2.501)	-0,98%	291.593	86,98%	(37.976)
	(%) CASA	57,11%	55,54%	58,91%	58,80%									
	FDR	54,70%	56,63%	61,06%	61,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	12.939	13.076	13.120		44	181	1,40%	1.481	12,73%	-	0,00%	13.120
2	Giro ISE	2.314	3.509	3.435	3.430		(4)	(78)	-2,23%	1.116	48,24%		0,00%	3.430
3	Tabungan ISE	1.452	1.558	1.769	1.818		48	259	16,63%	365	25,14%		0,00%	1.818
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.729	17.890	-	-	0	-1.242	-839	311	839	25.827	69,27%	(7.936)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.592	0,00%	(3.592)
	Non-Linkage	17.579	18.729	17.890	-	-	0	-1.242	-839	311	839	22.235	80,46%	(4.345)
	• Local Champion	16.492	18.329	17.490	-	-	0	-541	-839	997	839	18.700	93,53%	(1.210)
	• Value Chain	1.087	401	401	-	-	-	-701	0	-686	-	3.535	11,33%	(3.135)
2	MBG	38.270	39.376	38.949	400	-	-400	-684	-427	680	427	47.460	82,07%	(8.511)
	KUR	37.787	38.777	38.360	400	-	-400	-663	-417	572	417	46.374	82,72%	(8.014)
	Non KUR	483	600	590	-	-	0	-21	-10	107	10	1.086	54,30%	(496)
3	PWG	15.859	30.257	32.644	5.337	4.976	-361	3.307	2.387	16.786	2.589	31.432	103,86%	1.213
	Cilem	7.657	16.691	18.694	1.652	2.852	1.200	2.162	2.003	11.037	849	19.488	95,92%	(794)
	Gadai	8.201	13.567	13.950	3.686	2.124	-1.562	1.145	384	5.749	1.740	11.944	116,80%	2.007
4	CFG	173.601	175.870	174.802	489	1.655	1.166	1.896	-1.068	1.201	2.723	189.734	92,13%	(14.931)
	CF 1	81.382	71.438	71.077	259	-	-259	-132	-360	-10.305	360	83.224	85,40%	(12.147)
	Total Griya	77.096	67.237	66.941	-	-	0	0	-296	-10.155	296	77.619	86,24%	(10.678)
	• Total Non Program	77.096	67.237	66.941	-	-	0	-2.182	-296	-10.155	296	77.619	86,24%	(10.678)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	4.201	4.136	259	-	-259	-132	-64	-150	64	5.605	73,79%	(1.469)
	CF 2	92.219	104.432	103.725	230	1.655	1.425	2.028	-707	11.506	2.362	106.509	97,39%	(2.785)
	Mitraguna & Others	90.304	99.345	98.664	230	1.655	1.425	2.056	-681	8.360	2.336	103.410	95,41%	(4.746)
	Pensiun	1.915	5.087	5.061	-	-	0	-28	-26	3.146	26	3.099	163,30%	1.962
	Total Pembiayaan	245.309	264.233	264.286	6.226	6.631	405	3.278	54	18.977	6.577	294.452	89,76%	(30.166)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	1.271	2.248	3.931	3,78%	5,71%	10,09%	1.683	2.486	2.660			
	KUR	1.433	1.144	2.078	3.762	3,79%	5,36%	9,81%	1.684	2.328	2.618			
	Non KUR	12	127	170	169	2,54%	28,34%	28,72%	(1)	157	43			
3	PWG	-	-	-	795	0,00%	0,00%	2,43%	795	795	795			
	Cilem	-	-	-	758	0,00%	0,00%	4,05%	758	758	758			
	Gadai	-	-	-	37	0,00%	0,00%	0,26%	37	37	37			
4	CFG	3.497	2.846	2.932	2.964	2,01%	1,67%	1,70%	33	(533)	118			
	CF 1	3.310	2.577	2.801	2.682	4,07%	3,92%	3,77%	(119)	(628)	105			
	Total Griya	3.310	2.471	2.698	2.252	4,29%	4,01%	3,36%	(446)	(1.058)	(219)			
	Oto	-	106	103	430	0,00%	2,46%	10,39%	326	430	323			
	CF 2	187	269	130	282	0,20%	0,12%	0,27%	152	95	14			
	Mitraguna & Others	187	269	130	89	0,21%	0,13%	0,09%	(41)	(98)	(179)			
	Pensiun	-	-	-	193	0,00%	0,00%	3,81%	193	193	193			
	Total Pembiayaan	5.153	4.117	5.179	7.690	2,10%	1,96%	2,91%	2.511	2.537	3.573	0,39%	86,48%	-2,5%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.520	1.207	1.195	118	(12)	(324)	-21,35%	(163)	-12,02%	8.682	13,77%	(7.487)
2	Tabungan	139.020	140.237	135.780	134.970	20	(809)	(5.267)	-3,76%	(4.050)	-2,91%	151.541	89,07%	(16.571)
3	Deposito	91.332	79.357	78.914	78.919	494	5	(438)	-0,55%	(12.413)	-13,59%	91.991	85,79%	(13.072)
	Total	231.711	221.114	215.900	215.085	632	(816)	(6.029)	-2,73%	(16.626)	-7,18%	252.214	85,28%	(37.129)
	CASA	140.379	141.757	136.987	136.166	138	(821)	(5.591)	-3,94%	(4.213)	-3,00%	160.223	84,99%	(24.058)
	(%) CASA	60,58%	64,11%	63,45%	63,31%									
	FDR	52,09%	62,72%	64,88%	65,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	4.497	2.932	3.496		565	(1.001)	-22,26%	724	26,10%	-	0,00%	3.496
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,59%		0,00%	103
3	Tabungan ISE	2.669	4.394	2.828	3.393		565	(1.001)	-22,78%	724	27,14%		0,00%	3.393
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	319	319	-	-	0	-13	0	-1.095	-	1.415	22,56%	(1.095)
	Linkage	189	159	159	-	-	-	-4	0	-30	-	189	83,99%	(30)
	Non-Linkage	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Local Champion	1.226	160	160	-	-	0	-10	0	-1.065	-	1.226	13,09%	(1.065)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.422	4.406	50	-	-50	113	-16	4.406	16	3.197	137,82%	1.209
	KUR	-	3.874	3.863	50	-	-50	-36	-11	3.863	11	3.046	126,85%	818
	Non KUR	-	548	543	-	-	0	149	-4	543	4	152	358,08%	392
3	PWG	10.318	19.042	20.277	2.518	2.832	314	2.067	1.235	9.959	1.598	20.384	99,47%	(107)
	Cilem	4.275	11.205	11.830	1.119	1.154	34	1.688	625	7.555	529	13.572	87,16%	(1.743)
	Gadai	6.043	7.838	8.447	1.399	1.679	280	379	610	2.405	1.069	6.812	124,01%	1.636
4	CFG	108.966	114.891	115.075	895	1.451	556	1.832	183	6.109	1.267	124.853	92,17%	(9.779)
	CF 1	22.575	23.290	22.411	-	16	16	-132	-879	-165	895	25.531	87,78%	(3.121)
	Total Griya	18.510	18.455	17.642	-	-	0	0	-813	-868	813	20.159	87,51%	(2.517)
	• Total Non Program	18.168	17.958	17.146	-	-	0	-199	-812	-1.023	812	18.782	91,29%	(1.637)
	• Program	342	497	497	-	-	0	-2	-1	155	1	1.377	36,07%	(880)
	Oto	4.065	4.835	4.769	-	16	16	-132	-66	703	82	5.372	88,77%	(603)
	CF 2	86.390	91.601	92.664	895	1.435	540	1.964	1.062	6.274	373	99.322	93,30%	(6.658)
	Mitraguna & Others	53.276	60.516	61.786	895	1.435	540	2.213	1.269	8.510	166	65.035	95,00%	(3.249)
	Pensiun	33.115	31.085	30.878	-	-	0	-249	-207	-2.236	207	34.287	90,06%	(3.409)
	Total Pembiayaan	120.698	138.675	140.077	3.463	4.283	820	3.999	1.402	19.379	2.880	149.849	93,48%	(9.772)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	118	-	374	0,00%	0,00%	1,84%	374	374	256			
	Cilem	-	118	-	328	0,00%	0,00%	2,77%	328	328	210			
	Gadai	-	-	-	46	0,00%	0,00%	0,54%	46	46	46			
4	CFG	438	1.949	2.664	3.838	0,40%	2,32%	3,34%	1.174	3.400	1.889			
	CF 1	438	1.427	1.437	1.945	1,94%	6,17%	8,68%	508	1.506	518			
	Total Griya	438	1.277	1.286	1.739	2,37%	6,97%	9,86%	453	1.300	462			
	Oto	-	150	151	206	0,00%	3,13%	4,32%	55	206	56			
	CF 2	-	521	1.227	1.893	0,00%	1,34%	2,04%	666	1.893	1.372			
	Mitraguna & Others	-	521	1.227	1.531	0,00%	2,03%	2,48%	304	1.531	1.009			
	Pensiun	-	-	-	363	0,00%	0,00%	1,17%	363	363	363			
	Total Pembiayaan	438	2.066	2.664	4.212	0,36%	1,92%	3,01%	1.548	3.773	2.145	1,49%	50,29%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	784	784	784	0,48%	0,68%	0,68%	-	259	0			
	CF 1	397	542	542	542	1,76%	2,33%	2,42%	-	145	-			
	Total Griya	397	542	542	542	2,14%	2,94%	3,07%	-	145	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	241	241	241	0,15%	0,26%	0,26%	-	114	0			
	Mitraguna & Others	20	241	241	241	0,04%	0,40%	0,39%	-	221	0			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	784	784	784	1,19%	0,57%	0,56%	-	(654)	0	0,25%	56,11%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	76.922	70.076	73.039	(28.699)	2.963	(3.883)	-5,05%	57	0,08%	85.940	84,99%	(12.901)
2	Tabungan	196.862	211.461	197.130	198.936	5.677	1.806	(12.525)	-5,92%	2.074	1,05%	219.189	90,76%	(20.253)
3	Deposito	1.160.939	721.302	1.471.535	1.471.515	(601.127)	(20)	750.213	104,01%	310.576	26,75%	1.162.123	126,62%	309.392
	Total	1.430.782	1.009.685	1.738.741	1.743.490	(624.148)	4.749	733.805	72,68%	312.708	21,86%	1.467.252	118,83%	276.238
	CASA	269.843	288.383	267.206	271.975	(23.022)	4.769	(16.408)	-5,69%	2.132	0,79%	305.129	89,13%	(33.154)
	(%) CASA	18,86%	28,56%	15,37%	15,60%									
	FDR	15,38%	25,43%	14,84%	14,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	8.124	10.838	10.824		(14)	2.701	33,25%	1.746	19,23%	-	0,00%	10.824
2	Giro ISE	2.308	2.084	2.376	2.376		0	292	14,01%	68	2,95%		0,00%	2.376
3	Tabungan ISE	1.370	1.740	4.162	4.148		(14)	2.409	138,46%	2.778	202,70%		0,00%	4.148
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	21.857	20.337	-	-	0	-354	-1.520	207	1.520	29.583	68,74%	(9.246)
	Linkage	-	-	-	-	-	-	0	0	0	-	4.117	0,00%	(4.117)
	Non-Linkage	20.130	21.857	20.337	-	-	0	-354	-1.520	207	1.520	25.467	79,86%	(5.130)
	• Local Champion	18.621	20.539	19.019	-	-	0	-315	-1.520	397	1.520	21.151	89,92%	(2.133)
	• Value Chain	1.509	1.318	1.318	-	-	-	-39	0	-191	-	4.315	30,55%	(2.997)
2	MBG	53.102	55.398	55.136	590	100	-490	424	-262	2.034	362	62.758	87,85%	(7.622)
	KUR	50.813	53.802	53.565	590	100	-490	300	-237	2.753	337	59.899	89,43%	(6.334)
	Non KUR	2.289	1.595	1.571	-	-	0	124	-25	-718	25	2.859	54,93%	(1.289)
3	PWG	17.782	23.855	25.350	2.976	4.136	1.160	2.429	1.494	7.568	2.642	31.165	81,34%	(5.815)
	Cilem	6.518	15.257	15.796	1.168	1.244	76	1.829	539	9.278	705	18.491	85,43%	(2.695)
	Gadai	11.264	8.598	9.554	1.808	2.892	1.084	600	956	-1.710	1.936	12.674	75,38%	(3.120)
4	CFG	129.053	155.657	157.247	3.217	4.028	811	3.959	1.591	28.195	2.437	155.649	101,03%	1.598
	CF 1	19.758	17.952	17.819	-	-	0	-165	-133	-1.939	133	32.065	55,57%	(14.245)
	Total Griya	14.572	13.113	13.048	-	-	0	0	-65	-1.523	65	25.559	51,05%	(12.511)
	• Total Non Program	11.408	10.206	10.151	-	-	0	-177	-55	-1.257	55	12.811	79,24%	(2.660)
	• Program	3.163	2.907	2.897	-	-	0	-26	-10	-266	10	12.748	22,73%	(9.851)
	Oto	5.186	4.839	4.771	-	-	0	-165	-68	-416	68	6.505	73,34%	(1.734)
	CF 2	109.295	137.705	139.428	3.217	4.028	811	4.123	1.723	30.133	2.305	123.585	112,82%	15.843
	Mitraguna & Others	90.925	119.063	121.144	2.698	4.028	1.330	3.625	2.081	30.220	1.947	104.031	116,45%	17.113
	Pensiun	18.370	18.642	18.284	519	-	-519	499	-358	-87	358	19.554	93,50%	(1.270)
	Total Pembiayaan	220.067	256.766	258.070	6.783	8.264	1.481	6.458	1.304	38.003	6.960	279.155	92,45%	(21.085)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.261	1.624	6.252	0,85%	2,93%	11,34%	4.628	5.801	4.991			
	KUR	163	1.084	1.506	6.051	0,32%	2,80%	11,30%	4.545	5.888	4.967			
	Non KUR	289	178	118	201	12,61%	7,40%	12,82%	83	(87)	24			
3	PWG	-	-	-	968	0,00%	0,00%	3,82%	968	968	968			
	Cilem	-	-	-	505	0,00%	0,00%	3,20%	505	505	505			
	Gadai	-	-	-	462	0,00%	0,00%	4,84%	462	462	462			
4	CFG	1.759	576	541	1.885	1,36%	0,35%	1,20%	1.344	126	1.309			
	CF 1	1.212	576	541	1.233	6,14%	3,01%	6,92%	692	21	657			
	Total Griya	1.052	576	541	850	7,22%	4,13%	6,52%	309	(201)	274			
	Oto	161	-	-	383	3,10%	0,00%	8,02%	383	222	383			
	CF 2	547	-	-	652	0,50%	0,00%	0,47%	652	105	652			
	Mitraguna & Others	547	-	-	652	0,60%	0,00%	0,54%	652	105	652			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	1.837	2.165	9.105	1,00%	0,84%	3,53%	6.939	6.894	7.267	2,22%	37,10%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	908	904	1.055	2,88%	1,63%	1,91%	151	(476)	147			
	KUR	855	457	460	615	1,68%	0,85%	1,15%	156	(239)	158			
	Non KUR	677	451	444	440	29,56%	27,85%	28,00%	(5)	(237)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	501	499	519	0,59%	0,32%	0,33%	19	(243)	18			
	CF 1	321	481	480	499	1,63%	2,67%	2,80%	19	178	18			
	Total Griya	321	481	480	499	2,20%	3,66%	3,82%	19	178	18			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.409	1.403	1.574	1,11%	0,55%	0,61%	170	(875)	164	1,63%	-167,27%	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 (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	7.747	7.875	8.587	(2.608)	712	840	10,84%	(908)	-9,56%	14.967	57,37%	(6.380)
2	Tabungan	99.410	116.831	114.049	115.188	25.825	1.139	(1.642)	-1,41%	15.778	15,87%	108.765	105,91%	6.423
3	Deposito	64.192	61.368	61.711	61.711	141	0	344	0,56%	(2.480)	-3,86%	64.684	95,40%	(2.972)
	Total	173.097	185.945	183.636	185.487	23.358	1.851	(459)	-0,25%	12.389	7,16%	188.416	98,45%	(2.929)
	CASA	108.906	124.578	121.925	123.775	23.217	1.850	(802)	-0,64%	14.870	13,65%	123.732	100,04%	43
	(%) CASA	62,92%	67,00%	66,39%	66,73%									
	FDR	57,60%	62,98%	65,02%	64,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.961	12.202	12.345		144	384	3,21%	(958)	-7,20%	-	0,00%	12.345
2	Giro ISE	6.014	3.248	4.747	4.842		95	1.594	49,06%	(1.172)	-19,49%	-	0,00%	4.842
3	Tabungan ISE	6.490	7.913	6.655	6.703		48	(1.209)	-15,28%	214	3,29%	-	0,00%	6.703
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.973	5.973	-	-	0	-131	0	5.973	-	0	0,00%	5.973
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.973	5.973	-	-	0	-131	0	5.973	-	0	0,00%	5.973
	• Local Champion	-	2.088	2.088	-	-	0	-102	0	2.088	-	0	0,00%	2.088
	• Value Chain	-	3.885	3.885	-	-	-	-29	0	3.885	-	0	0,00%	3.885
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	34.743	36.297	3.774	5.197	1.424	2.299	1.554	12.568	3.643	30.383	119,46%	5.914
	Cilem	8.075	15.687	16.857	721	1.625	903	1.453	1.170	8.782	455	12.616	133,62%	4.241
	Gadai	15.654	19.055	19.440	3.052	3.573	520	845	384	3.785	3.188	17.767	109,41%	1.673
4	CFG	75.933	76.399	77.139	105	1.151	1.046	-973	741	1.206	410	84.523	91,26%	(7.383)
	CF 1	16.979	16.374	16.304	-	-	0	-84	-70	-675	70	18.164	89,76%	(1.860)
	Total Griya	15.306	14.189	14.152	-	-	0	0	-37	-1.154	37	15.742	89,90%	(1.590)
	• Total Non Program	15.306	14.189	14.152	-	-	0	-210	-37	-1.154	37	15.742	89,90%	(1.590)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.185	2.152	-	-	0	-84	-33	479	33	2.422	88,88%	(269)
	CF 2	58.954	60.025	60.835	105	1.151	1.046	-889	810	1.881	341	66.359	91,68%	(5.524)
	Mitraguna & Others	51.295	53.140	54.050	105	1.151	1.046	-828	909	2.754	242	58.029	93,14%	(3.979)
	Pensiun	7.658	6.884	6.785	-	-	0	-62	-99	-873	99	8.330	81,46%	(1.544)
	Total Pembiayaan	99.702	117.114	119.409	3.879	6.348	2.470	1.195	2.295	19.707	4.054	114.946	103,88%	4.463

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	1.218	0,00%	0,00%	3,36%	1.218	1.218	1.198			
	Cilem	-	20	-	747	0,00%	0,00%	4,43%	747	747	727			
	Gadai	-	-	-	471	0,00%	0,00%	2,42%	471	471	471			
4	CFG	315	353	443	1.170	0,41%	0,58%	1,52%	727	855	817			
	CF 1	-	240	260	578	0,00%	1,59%	3,54%	318	578	337			
	Total Griya	-	240	238	557	0,00%	1,68%	3,93%	319	557	316			
	Oto	-	-	22	21	0,00%	0,99%	0,97%	(1)	21	21			
	CF 2	315	112	184	592	0,53%	0,31%	0,97%	409	278	480			
	Mitraguna & Others	315	112	184	592	0,61%	0,35%	1,10%	409	278	480			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	373	443	2.388	0,32%	0,38%	2,00%	1.944	2.073	2.015	1,94%	2,89%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	623	620	616	0,90%	0,81%	0,80%	(4)	(66)	(7)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	623	620	616	1,07%	1,03%	1,01%	(4)	(14)	(7)			
	Mitraguna & Others	630	623	620	616	1,23%	1,17%	1,14%	(4)	(14)	(7)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	623	620	616	0,72%	0,53%	0,52%	(4)	(105)	(7)	0,26%	49,51%	-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 (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	5.554	2.430	2.274	(260)	(156)	(3.279)	-59,05%	(1.234)	-35,17%	8.003	28,42%	(5.729)
2	Tabungan	88.498	84.028	78.217	78.964	2.791	746	(5.065)	-6,03%	(9.534)	-10,77%	96.182	82,10%	(17.219)
3	Deposito	50.176	26.346	26.135	25.535	(1.595)	(600)	(810)	-3,08%	(24.640)	-49,11%	50.580	50,49%	(25.044)
	Total	142.182	115.928	106.783	106.774	936	(9)	(9.154)	-7,90%	(35.408)	-24,90%	154.766	68,99%	(47.992)
	CASA	92.006	89.582	80.648	81.238	2.531	590	(8.344)	-9,31%	(10.768)	-11,70%	104.186	77,97%	(22.948)
	(%) CASA	64,71%	77,27%	75,52%	76,08%									
	FDR	46,30%	73,38%	80,15%	80,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	2.670	695	657		(38)	(2.013)	-75,39%	(2.599)	-79,82%	-	0,00%	657
2	Giro ISE	705	2.196	142	145		4	(2.050)	-93,38%	(559)	-79,37%		0,00%	145
3	Tabungan ISE	2.552	474	553	512		(41)	37	7,89%	(2.040)	-79,94%		0,00%	512
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	4.215	-	-	0	281	-18	4.215	18	3.212	131,25%	1.004
	KUR	-	4.144	4.126	-	-	0	283	-18	4.126	18	3.046	135,47%	1.080
	Non KUR	-	89	89	-	-	0	-2	0	89	-	166	53,86%	(77)
3	PWG	2.349	5.844	6.220	227	479	252	411	375	3.870	104	5.668	109,74%	552
	Cilem	2.349	5.844	6.220	227	479	252	411	375	3.870	104	5.668	109,74%	552
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	74.987	75.151	165	468	303	1.632	164	11.665	304	73.395	102,39%	1.756
	CF 1	26.468	27.937	28.096	-	220	220	-109	159	1.628	61	27.743	101,27%	353
	Total Griya	25.069	24.115	24.307	-	220	220	0	192	-762	28	25.471	95,43%	(1.164)
1	• Total Non Program	25.069	24.115	24.307	-	220	220	-224	192	-762	28	25.471	95,43%	(1.164)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.823	3.789	-	-	0	-109	-34	2.390	34	2.272	166,78%	1.517
	CF 2	37.018	47.050	47.055	165	248	83	1.742	5	10.037	243	45.652	103,07%	1.403
	Mitraguna & Others	36.826	46.839	46.849	165	248	83	1.746	10	10.023	238	44.677	104,86%	2.172
	Pensiun	192	211	206	-	-	0	-5	-5	14	5	975	21,15%	(769)
	Total Pembiayaan	65.835	85.065	85.586	392	947	555	2.324	521	19.750	426	82.274	104,03%	3.312

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	115	0,00%	0,00%	1,85%	115	115	115			
	Cilem	-	-	-	115	0,00%	0,00%	1,85%	115	115	115			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.408	1.553	2.564	1,73%	2,07%	3,41%	1.010	1.466	1.156			
	CF 1	1.097	1.035	1.183	2.157	4,15%	4,23%	7,68%	974	1.060	1.122			
	Total Griya	1.097	1.035	1.040	1.999	4,38%	4,31%	8,22%	959	902	964			
	Oto	-	-	143	158	0,00%	3,73%	4,17%	16	158	158			
	CF 2	-	373	370	407	0,00%	0,79%	0,86%	36	407	34			
	Mitraguna & Others	-	373	370	407	0,00%	0,79%	0,87%	36	407	34			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.408	1.553	2.679	1,67%	1,83%	3,13%	1.126	1.582	1.271	0,43%	86,40%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	850	840	840	0,19%	1,12%	1,12%	-	720	(10)			
	CF 1	-	831	821	821	0,00%	2,94%	2,92%	-	821	(10)			
	Total Griya	-	831	821	821	0,00%	3,41%	3,38%	-	821	(10)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	19	19	0,32%	0,04%	0,04%	-	(102)	0			
	Mitraguna & Others	120	19	19	19	0,33%	0,04%	0,04%	-	(102)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	850	840	840	0,18%	0,99%	0,98%	-	720	(10)	0,96%	1,72%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.729	4.230	3.358	638	(871)	(1.371)	-28,99%	(918)	-21,46%	12.480	26,91%	(9.122)
2	Tabungan	143.334	167.049	164.885	167.351	3.814	2.466	302	0,18%	24.017	16,76%	157.358	106,35%	9.993
3	Deposito	111.952	125.321	109.927	109.927	(9.175)	0	(15.394)	-12,28%	(2.026)	-1,81%	112.690	97,55%	(2.764)
	Total	259.563	297.099	279.041	280.636	(4.723)	1.595	(16.463)	-5,54%	21.073	8,12%	282.529	99,33%	(1.893)
	CASA	147.610	171.779	169.114	170.709	4.452	1.595	(1.069)	-0,62%	23.099	15,65%	169.838	100,51%	871
	(%) CASA	56,87%	57,82%	60,61%	60,83%									
	FDR	26,72%	28,91%	30,89%	30,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.130	2.073	2.165		92	36	1,68%	(172)	-7,36%	-	0,00%	2.165
2	Giro ISE	22	24	24	24		0	0	0,35%	3	11,95%		0,00%	24
3	Tabungan ISE	2.316	2.105	2.049	2.141		92	36	1,30%	(175)	-7,54%		0,00%	2.141
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	8.284	75	100	25	1.340	59	8.091	41	3.371	245,76%	4.913
	KUR	194	7.421	7.490	-	100	100	946	69	7.296	31	3.205	233,70%	4.285
	Non KUR	-	805	795	75	-	-75	394	-10	795	10	166	478,41%	629
3	PWG	3.438	6.116	6.032	188	171	-17	-61	-84	2.594	255	8.591	70,21%	(2.559)
	Cilem	3.438	6.116	6.032	188	171	-17	-61	-84	2.594	255	8.591	70,21%	(2.559)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	70.952	71.287	500	500	0	900	335	6.324	165	75.712	94,15%	(4.426)
	CF 1	19.068	19.315	19.255	-	-	0	498	-60	187	60	20.447	94,17%	(1.192)
	Total Griya	17.646	16.784	16.773	-	-	0	0	-10	-873	10	18.078	92,78%	(1.304)
	• Total Non Program	17.646	16.784	16.773	-	-	0	-529	-10	-873	10	18.078	92,78%	(1.304)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.532	2.482	-	-	0	498	-50	1.060	50	2.369	104,76%	113
	CF 2	45.895	51.637	52.031	500	500	0	402	395	6.137	105	55.266	94,15%	(3.234)
	Mitraguna & Others	40.397	45.849	46.268	50	500	450	297	419	5.871	81	48.918	94,58%	(2.650)
	Pensiun	5.498	5.787	5.763	450	-	-450	105	-24	265	24	6.348	90,79%	(584)
	Total Pembiayaan	69.359	85.886	86.196	763	771	8	2.175	309	16.837	462	88.438	97,46%	(2.242)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	176	0,00%	0,00%	2,12%	176	176	176			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	176	0,00%	0,00%	22,11%	176	176	176			
3	PWG	-	19	-	109	0,00%	0,00%	1,81%	109	109	90			
	Cilem	-	19	-	109	0,00%	0,00%	1,81%	109	109	90			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	317	1.293	1.627	1,63%	1,82%	2,28%	334	567	1.310			
	CF 1	648	-	-	565	3,40%	0,00%	2,93%	565	(84)	565			
	Total Griya	648	-	-	499	3,67%	0,00%	2,97%	499	(149)	499			
	Oto	-	-	-	66	0,00%	0,00%	2,64%	66	66	66			
	CF 2	412	317	1.293	1.063	0,90%	2,50%	2,04%	(230)	651	746			
	Mitraguna & Others	412	-	978	749	1,02%	2,13%	1,62%	(228)	338	749			
	Pensiun	-	317	315	313	0,00%	5,44%	5,43%	(2)	313	(4)			
	Total Pembiayaan	1.824	933	1.293	1.912	2,63%	1,51%	2,22%	619	88	979	0,56%	74,90%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	593	593	0,00%	100,00%	100,00%	-	593	593			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	1.234	1.234	2.187	0,41%	1,74%	3,07%	953	1.920	953			
	CF 1	267	869	869	869	1,40%	4,50%	4,51%	-	602	-			
	Total Griya	132	734	734	734	0,75%	4,37%	4,38%	-	602	-			
	Oto	135	135	135	135	9,51%	5,34%	5,45%	-	-	-			
	CF 2	-	365	365	1.318	0,00%	0,71%	2,53%	953	1.318	953			
	Mitraguna & Others	-	365	365	1.318	0,00%	0,80%	2,85%	953	1.318	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	1.234	1.828	2.781	0,39%	2,13%	3,23%	953	2.513	1.546	2,24%	30,66%	-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 (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.043	15.480	15.178	(1.425)	(301)	135	0,90%	11.361	297,61%	9.215	164,72%	5.964
2	Tabungan	117.085	112.217	111.914	110.960	2.330	(954)	(1.257)	-1,12%	(6.126)	-5,23%	126.313	87,84%	(15.353)
3	Deposito	49.844	48.537	48.228	48.228	(676)	0	(309)	-0,64%	(1.615)	-3,24%	50.329	95,83%	(2.101)
	Total	170.746	175.797	175.622	174.366	229	(1.255)	(1.430)	-0,81%	3.620	2,12%	185.857	93,82%	(11.490)
	CASA	120.903	127.260	127.393	126.138	905	(1.255)	(1.122)	-0,88%	5.235	4,33%	135.528	93,07%	(9.390)
	(%) CASA	70,81%	72,39%	72,54%	72,34%									
	FDR	80,42%	78,23%	78,93%	79,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	918	1.447	1.447	0	529	57,58%	(244)	-14,42%	-	0,00%	1.447	
2	Giro ISE	436	247	233	230	(3)	(17)	-7,00%	(207)	-47,39%		0,00%	230	
3	Tabungan ISE	1.254	671	1.214	1.217	4	546	81,33%	(37)	-2,95%		0,00%	1.217	
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	21.541	2.077	2.981	905	782	1.009	7.992	1.972	20.999	102,58%	542
	Cilem	7.456	10.743	11.460	930	1.183	253	575	717	4.004	467	12.236	93,66%	(776)
	Gadai	6.094	9.789	10.081	1.146	1.798	652	208	292	3.988	1.506	8.762	115,05%	1.319
4	CFG	119.321	116.995	117.069	145	631	486	505	74	-2.253	557	130.324	89,83%	(13.256)
	CF 1	15.625	17.605	17.982	-	461	461	-322	378	2.357	83	17.191	104,60%	791
	Total Griya	13.902	15.414	15.839	-	461	461	0	425	1.936	36	14.348	110,39%	1.491
	• Total Non Program	13.902	15.414	15.839	-	461	461	-276	425	1.936	36	14.348	110,39%	1.491
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.191	2.144	-	-	0	-322	-47	421	47	2.844	75,39%	(700)
	CF 2	103.696	99.390	99.086	145	170	25	826	-304	-4.610	474	113.133	87,58%	(14.047)
	Mitraguna & Others	94.197	89.853	89.680	145	170	25	737	-173	-4.517	343	102.629	87,38%	(12.948)
	Pensiun	9.499	9.537	9.406	-	-	0	89	-131	-93	131	10.505	89,54%	(1.099)
	Total Pembiayaan	137.307	137.527	138.610	2.222	3.612	1.391	1.287	1.083	1.303	2.529	155.759	88,99%	(17.149)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	487	0,00%	0,00%	2,26%	487	487	487			
	Cilem	-	-	-	232	0,00%	0,00%	2,02%	232	232	232			
	Gadai	-	-	-	255	0,00%	0,00%	2,53%	255	255	255			
4	CFG	1.942	1.297	2.012	3.929	1,63%	1,72%	3,36%	1.917	1.987	2.632			
	CF 1	86	-	209	161	0,55%	1,19%	0,90%	(47)	75	161			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	209	161	4,99%	9,53%	7,53%	(47)	75	161			
	CF 2	1.856	1.297	1.803	3.767	1,79%	1,81%	3,80%	1.964	1.912	2.470			
	Mitraguna & Others	1.856	1.297	1.803	3.540	1,97%	2,01%	3,95%	1.737	1.685	2.243			
	Pensiun	-	-	-	227	0,00%	0,00%	2,42%	227	227	227			
	Total Pembiayaan	1.942	1.297	2.012	4.416	1,41%	1,46%	3,19%	2.404	2.474	3.119	0,36%	88,56%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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%	0,67%	126	574	125			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	748	479	605	0,24%	0,35%	0,44%	126	274	(143)	0,64%	-47,15%	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 (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	20.380	10.236	10.158	9.320	(78)	(10.222)	-50,16%	(3.773)	-27,08%	21.404	47,46%	(11.246)
2	Tabungan	118.671	149.789	151.322	153.171	4.855	1.848	3.382	2,26%	34.500	29,07%	131.813	116,20%	21.358
3	Deposito	125.329	123.645	147.977	146.477	1.292	(1.500)	22.832	18,47%	21.148	16,87%	125.971	116,28%	20.506
	Total	257.931	293.814	309.535	309.806	15.467	270	15.992	5,44%	51.875	20,11%	279.187	110,97%	30.618
	CASA	132.602	170.169	161.558	163.328	14.175	1.770	(6.840)	-4,02%	30.727	23,17%	153.216	106,60%	10.112
	(%) CASA	51,41%	57,92%	52,19%	52,72%									
	FDR	59,82%	58,36%	55,72%	55,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.197	4.038	4.045		7	(152)	-3,62%	507	14,33%	-	0,00%	4.045
2	Giro ISE	1	1	1	1		0	(0)	-2,08%	(0)	-33,68%	-	0,00%	1
3	Tabungan ISE	3.537	4.196	4.037	4.044		7	(152)	-3,62%	507	14,35%	-	0,00%	4.044
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Local Champion	-	-	1.000	-	1.000	1.000	0	1.000	1.000	-	0	0,00%	1.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	50	50	-	-	0	-63	0	-267	-	317	15,66%	(267)
3	PWG	17.010	23.113	23.269	2.761	2.025	-736	2.629	156	6.260	1.869	21.932	106,10%	1.337
	Cilem	7.758	11.568	11.927	1.203	707	-496	1.248	359	4.169	348	11.527	103,47%	400
	Gadai	9.252	11.546	11.342	1.558	1.317	-240	1.381	-203	2.091	1.521	10.405	109,01%	937
4	CFG	136.962	148.294	148.144	2.708	1.512	-1.196	2.109	-150	11.182	1.662	150.143	98,67%	(1.999)
	CF 1	16.548	16.413	16.607	-	257	257	165	193	58	64	17.976	92,38%	(1.369)
	Total Griya	15.017	13.854	13.839	-	-	0	0	-16	-1.178	16	15.423	89,73%	(1.584)
	• Total Non Program	15.017	13.854	13.839	-	-	0	-111	-16	-1.178	16	15.423	89,73%	(1.584)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.559	2.768	-	257	257	165	209	1.237	48	2.553	108,42%	215
	CF 2	120.414	131.881	131.538	2.708	1.255	-1.453	1.945	-343	11.124	1.598	132.167	99,52%	(630)
	Mitraguna & Others	110.777	121.505	120.771	2.708	790	-1.918	1.183	-734	9.994	1.524	121.615	99,31%	(843)
	Pensiun	9.636	10.375	10.766	-	465	465	761	391	1.130	74	10.553	102,02%	213
	Total Pembiayaan	154.289	171.457	172.463	5.468	4.537	-932	4.676	1.006	18.175	3.531	172.392	100,04%	71

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	547	0,00%	0,00%	2,35%	547	547	547			
	Cilem	-	-	-	292	0,00%	0,00%	2,45%	292	292	292			
	Gadai	-	-	-	254	0,00%	0,00%	2,24%	254	254	254			
4	CFG	334	628	1.041	2.506	0,24%	0,70%	1,69%	1.465	2.172	1.878			
	CF 1	-	124	569	291	0,00%	3,47%	1,76%	(278)	291	168			
	Total Griya	-	124	569	128	0,00%	4,11%	0,93%	(440)	128	5			
	Oto	-	-	-	163	0,00%	0,00%	5,89%	163	163	163			
	CF 2	334	504	472	2.214	0,28%	0,36%	1,68%	1.743	1.880	1.710			
	Mitraguna & Others	334	504	472	2.214	0,30%	0,39%	1,83%	1.743	1.880	1.710			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	680	1.090	3.052	0,31%	0,64%	1,77%	1.962	2.571	2.372	0,15%	91,50%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	60	-	50	24,03%	0,00%	100,00%	50	(27)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	977	1.203	1.203	0,57%	0,81%	0,81%	(0)	416	225			
	CF 1	645	-	-	-	3,90%	0,00%	0,00%	-	(645)	-			
	Total Griya	645	-	-	-	4,29%	0,00%	0,00%	-	(645)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	977	1.203	1.203	0,12%	0,91%	0,91%	(0)	1.061	225			
	Mitraguna & Others	142	977	1.203	1.203	0,13%	0,99%	1,00%	(0)	1.061	225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.038	1.203	1.252	0,56%	0,70%	0,73%	49	389	215	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	13.564	8.680	6.728	6.361	(1.952)	(6.836)	-50,40%	(1.852)	-21,58%	17.523	38,40%	(10.795)
2	Tabungan	115.717	129.668	129.176	130.536	(48.354)	1.360	869	0,67%	14.819	12,81%	128.619	101,49%	1.917
3	Deposito	158.683	177.958	172.114	172.124	4.988	10	(5.835)	-3,28%	13.441	8,47%	159.458	107,94%	12.666
	Total	282.980	321.190	309.969	309.388	(37.006)	(581)	(11.802)	-3,67%	26.408	9,33%	305.600	101,24%	3.789
	CASA	124.297	143.232	137.856	137.264	(41.993)	(591)	(5.968)	-4,17%	12.968	10,43%	146.142	93,93%	(8.877)
	(%) CASA	43,92%	44,59%	44,47%	44,37%									
	FDR	77,18%	77,13%	79,35%	79,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	3.088	5.314	5.385		71	2.297	74,37%	2.065	62,22%	-	0,00%	5.385
2	Giro ISE	510	270	379	381		2	110	40,87%	(129)	-25,34%		0,00%	381
3	Tabungan ISE	2.559	2.568	4.685	4.754		69	2.186	85,14%	2.195	85,74%		0,00%	4.754
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	4.240	4.240	-	-	0	-374	0	-269	-	7.562	56,07%	(3.322)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.330	0,00%	(1.330)
	Non-Linkage	4.509	4.240	4.240	-	-	0	-374	0	-269	-	6.232	68,04%	(1.992)
	• Local Champion	4.509	4.240	4.240	-	-	0	-374	0	-269	-	5.326	79,62%	(1.086)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	906	0,00%	(906)
2	MBG	9.912	12.004	11.921	150	-	-150	264	-83	2.009	83	11.888	100,27%	33
	KUR	9.027	10.576	10.504	150	-	-150	207	-72	1.477	72	10.922	96,17%	(418)
	Non KUR	885	1.428	1.417	-	-	0	57	-11	532	11	966	146,69%	451
3	PWG	13.890	23.194	23.309	1.896	1.855	-41	1.853	115	9.419	1.740	25.234	92,37%	(1.925)
	Cilem	5.699	14.671	14.750	601	525	-76	1.572	79	9.051	446	14.596	101,05%	154
	Gadai	8.191	8.523	8.559	1.295	1.330	35	281	37	368	1.294	10.638	80,46%	(2.079)
4	CFG	190.097	208.286	206.488	6.920	1.691	-5.229	4.715	-1.798	16.391	3.489	203.447	101,49%	3.041
	CF 1	25.896	28.426	28.357	1.975	-	-1.975	-115	-68	2.461	68	27.548	102,94%	809
	Total Griya	21.834	24.367	24.324	1.975	-	-1.975	0	-44	2.490	44	22.303	109,06%	2.021
	• Total Non Program	21.834	24.367	24.324	1.975	-	-1.975	1.758	-44	2.490	44	22.303	109,06%	2.021
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	4.058	4.033	-	-	0	-115	-25	-29	25	5.245	76,90%	(1.212)
	CF 2	164.201	179.861	178.131	4.945	1.691	-3.254	4.829	-1.730	13.930	3.421	175.899	101,27%	2.232
	Mitraguna & Others	145.925	160.858	159.114	4.795	1.405	-3.390	4.976	-1.744	13.188	3.149	156.562	101,63%	2.551
	Pensiun	18.276	19.003	19.017	150	286	136	-146	15	742	271	19.337	98,35%	(319)
	Total Pembiayaan	218.409	247.724	245.959	8.966	3.546	-5.419	6.458	-1.766	27.550	5.312	248.132	99,12%	(2.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	636	2,87%	0,00%	5,33%	636	351	636			
	KUR	284	-	-	636	3,15%	0,00%	6,05%	636	351	636			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	142	-	828	0,00%	0,00%	3,55%	828	828	685			
	Cilem	-	142	-	577	0,00%	0,00%	3,91%	577	577	435			
	Gadai	-	-	-	251	0,00%	0,00%	2,93%	251	251	251			
4	CFG	85	731	484	6.797	0,04%	0,04%	3,29%	6.312	6.712	6.066			
	CF 1	52	483	484	3.713	0,20%	1,70%	13,09%	3.228	3.660	3.230			
	Total Griya	52	49	48	3.269	0,24%	0,20%	13,44%	3.221	3.217	3.220			
	Oto	-	434	436	443	0,00%	10,75%	10,99%	7	443	10			
	CF 2	33	248	-	3.084	0,02%	0,00%	1,73%	3.084	3.051	2.836			
	Mitraguna & Others	33	-	-	2.872	0,02%	0,00%	1,80%	2.872	2.839	2.872			
	Pensiun	-	248	-	212	0,00%	0,00%	1,11%	212	212	(36)			
	Total Pembiayaan	369	873	484	8.260	0,17%	0,20%	3,36%	7.775	7.890	7.387	0,18%	94,70%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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 (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	8.190	45.159	40.164	4.605	(4.996)	31.974	390,39%	31.610	369,54%	14.517	276,66%	25.646
2	Tabungan	104.558	99.302	99.524	99.249	725	(275)	(53)	-0,05%	(5.309)	-5,08%	115.482	85,94%	(16.233)
3	Deposito	118.514	117.131	76.779	76.829	1	51	(40.302)	-34,41%	(41.684)	-35,17%	119.000	64,56%	(42.171)
	Total	231.625	224.623	221.462	216.242	5.331	(5.220)	(8.381)	-3,73%	(15.384)	-6,64%	248.999	86,84%	(32.758)
	CASA	113.112	107.492	144.683	139.412	5.330	(5.271)	31.920	29,70%	26.301	23,25%	129.999	107,24%	9.413
	(%) CASA	48,83%	47,85%	65,33%	64,47%									
	FDR	61,23%	66,47%	67,03%	68,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	4.461	4.592	4.629		37	168	3,78%	1.969	74,05%	-	0,00%	4.629
2	Giro ISE	666	1.055	1.251	1.246		(4)	192	18,16%	580	87,07%	-	0,00%	1.246
3	Tabungan ISE	1.893	3.306	3.242	3.283		41	(23)	-0,70%	1.389	73,38%	-	0,00%	3.283
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	• Local Champion	-	1.765	1.765	-	-	0	-40	0	1.765	-	0	0,00%	1.765
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	61	61	-	-	0	-2	0	-15	-	76	80,35%	(15)
3	PWG	18.643	23.712	24.468	1.642	1.981	340	590	756	5.825	1.225	26.997	90,63%	(2.529)
	Cilem	13.169	14.611	14.617	470	550	80	-89	5	1.448	545	18.072	80,88%	(3.455)
	Gadai	5.474	9.101	9.851	1.172	1.431	259	679	751	4.377	680	8.925	110,38%	926
4	CFG	123.108	123.758	122.159	590	265	-325	139	-1.599	-948	1.864	135.676	90,04%	(13.517)
	CF 1	17.304	14.800	13.974	-	-	0	-112	-827	-3.330	827	18.907	73,91%	(4.933)
	Total Griya	13.206	11.180	10.498	-	-	0	0	-682	-2.708	682	13.646	76,93%	(3.148)
	• Total Non Program	13.206	11.180	10.498	-	-	0	-416	-682	-2.708	682	13.646	76,93%	(3.148)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.620	3.476	-	-	0	-112	-144	-622	144	5.261	66,07%	(1.785)
	CF 2	105.804	108.958	108.186	590	265	-325	251	-772	2.382	1.037	116.769	92,65%	(8.584)
	Mitraguna & Others	72.025	75.639	75.281	590	265	-325	464	-357	3.257	622	81.996	91,81%	(6.715)
	Pensiun	33.780	33.319	32.905	-	-	0	-213	-415	-875	415	34.774	94,63%	(1.869)
	Total Pembiayaan	141.827	149.296	148.453	2.232	2.246	15	687	-843	6.627	3.089	162.749	91,22%	(14.296)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	67	-	1.227	0,00%	0,00%	5,02%	1.227	1.227	1.160			
	Cilem	-	67	-	753	0,00%	0,00%	5,15%	753	753	686			
	Gadai	-	-	-	474	0,00%	0,00%	4,82%	474	474	474			
4	CFG	370	829	965	1.572	0,30%	0,78%	1,29%	608	1.203	744			
	CF 1	206	520	654	745	1,19%	4,42%	5,33%	91	539	225			
	Total Griya	92	423	559	679	0,69%	5,00%	6,47%	120	587	256			
	Oto	114	97	95	66	2,79%	2,62%	1,89%	(29)	(49)	(31)			
	CF 2	164	309	311	828	0,15%	0,29%	0,76%	517	664	519			
	Mitraguna & Others	164	309	311	731	0,23%	0,41%	0,97%	420	567	422			
	Pensiun	-	-	-	97	0,00%	0,00%	0,29%	97	97	97			
	Total Pembiayaan	370	896	965	2.800	0,26%	0,65%	1,89%	1.835	2.430	1.904	1,37%	27,51%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	443	325	324	0,00%	0,26%	0,26%	(1)	319	(119)			
	CF 1	5	67	108	107	0,03%	0,73%	0,76%	(1)	102	40			
	Total Griya	5	67	108	107	0,04%	0,97%	1,02%	(1)	102	40			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	377	217	217	0,00%	0,20%	0,20%	-	217	(159)			
	Mitraguna & Others	-	159	-	-	0,00%	0,00%	0,00%	-	-	(159)			
	Pensiun	-	217	217	217	0,00%	0,15%	0,66%	-	217	(0)			
	Total Pembiayaan	5	443	325	324	0,00%	0,22%	0,22%	(1)	319	(119)	2,13%	-875,13%	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 (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	4.641	2.606	2.347	(3.772)	(259)	(2.294)	-49,43%	732	45,32%	6.087	38,56%	(3.739)
2	Tabungan	101.049	105.844	104.064	104.255	2.355	191	(1.589)	-1,50%	3.205	3,17%	108.694	95,92%	(4.439)
3	Deposito	38.774	45.970	46.544	45.566	352	(978)	(404)	-0,88%	6.792	17,52%	39.176	116,31%	6.390
	Total	141.438	156.455	153.214	152.168	(1.065)	(1.046)	(4.287)	-2,74%	10.730	7,59%	153.956	98,84%	(1.788)
	CASA	102.664	110.485	106.669	106.602	(1.417)	(68)	(3.883)	-3,51%	3.937	3,84%	114.781	92,87%	(8.179)
	(%) CASA	72,59%	70,62%	69,62%	70,06%									
	FDR	91,03%	101,07%	103,31%	104,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.664	3.381	3.233		(147)	569	21,38%	(65)	-1,97%	-	0,00%	3.233
2	Giro ISE	186	384	247	247		0	(137)	-35,62%	62	33,17%		0,00%	247
3	Tabungan ISE	2.913	2.270	3.124	2.976		(147)	706	31,11%	64	2,18%		0,00%	2.976
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	• Local Champion	415	19.972	20.122	-	150	150	0	150	19.707	(0)	415	4848,84%	19.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	6.567	6.523	400	-	-400	716	-45	6.281	45	3.432	190,06%	3.091
	KUR	103	5.934	5.898	400	-	-400	734	-36	5.795	36	3.149	187,28%	2.749
	Non KUR	139	633	625	-	-	0	-18	-8	486	8	283	220,96%	342
3	PWG	20.398	28.133	28.884	3.828	4.143	316	1.050	752	8.486	3.391	29.699	97,26%	(814)
	Cilem	7.170	11.937	12.689	1.023	1.579	556	519	751	5.519	827	14.807	85,69%	(2.119)
	Gadai	13.229	16.195	16.196	2.805	2.565	-240	531	1	2.967	2.564	14.891	108,76%	1.305
4	CFG	107.701	103.456	102.760	382	170	-212	-1.018	-696	-4.940	866	118.027	87,07%	(15.267)
	CF 1	13.161	13.769	13.714	-	-	0	-50	-56	552	56	14.488	94,66%	(774)
	Total Griya	10.223	10.244	10.224	-	-	0	0	-20	2	20	10.640	96,10%	(415)
	• Total Non Program	10.223	10.071	10.052	-	-	0	-459	-19	-171	19	10.640	94,48%	(588)
	• Program	-	173	172	-	-	0	-1	-1	172	1	0	0,00%	172
	Oto	2.938	3.525	3.489	-	-	0	-50	-36	551	36	3.848	90,68%	(359)
	CF 2	94.540	89.687	89.047	382	170	-212	-968	-640	-5.493	810	103.539	86,00%	(14.492)
	Mitraguna & Others	89.171	84.195	83.606	262	170	-92	-1.036	-588	-5.565	758	97.354	85,88%	(13.748)
	Pensiun	5.368	5.492	5.440	120	-	-120	68	-51	72	51	6.185	87,96%	(744)
	Total Pembiayaan	128.755	158.128	158.290	4.610	4.463	-146	747	162	29.534	4.302	151.573	104,43%	6.717

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	769	0,00%	0,00%	11,78%	769	769	769			
	KUR	-	-	-	548	0,00%	0,00%	9,28%	548	548	548			
	Non KUR	-	-	-	221	0,00%	0,00%	35,40%	221	221	221			
3	PWG	-	-	-	1.291	0,00%	0,00%	4,47%	1.291	1.291	1.291			
	Cilem	-	-	-	671	0,00%	0,00%	5,29%	671	671	671			
	Gadai	-	-	-	620	0,00%	0,00%	3,83%	620	620	620			
4	CFG	1.919	1.753	960	1.541	1,78%	0,93%	1,50%	582	(378)	(212)			
	CF 1	107	46	77	316	0,81%	0,56%	2,31%	239	210	270			
	Total Griya	107	46	-	316	1,04%	0,00%	3,09%	316	210	270			
	Oto	-	-	77	-	0,00%	2,19%	0,00%	(77)	-	-			
	CF 2	1.812	1.706	883	1.225	1,92%	0,98%	1,38%	343	(587)	(481)			
	Mitraguna & Others	1.812	1.706	883	1.225	2,03%	1,05%	1,47%	343	(587)	(481)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.753	960	3.601	1,49%	0,61%	2,27%	2.641	1.682	1.848	0,00%	100,00%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	1.314	2.121	2.120	2,33%	2,05%	2,06%	(0)	(385)	806			
	CF 1	23	78	78	78	0,18%	0,57%	0,57%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,76%	0,77%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	1.236	2.042	2.042	2,63%	2,28%	2,29%	(0)	(440)	806			
	Mitraguna & Others	2.482	1.236	2.042	2.042	2,78%	2,43%	2,44%	(0)	(440)	806			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	1.314	2.121	2.120	2,27%	1,34%	1,34%	(0)	(800)	806	0,00%	100,00%	-1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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	106	103	(12)	(3)	(22)	-17,57%	68	194,70%	39	264,08%	64
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	35	125	106	103	(12)	(3)	(22)	-17,57%	68	194,70%	39	264,08%	64
	CASA	35	125	106	103	(12)	(3)	(22)	-17,57%	68	194,70%	39	264,08%	64
	(%) 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 (1-15 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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 (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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	724	779	57	55	161	26,10%	340	77,69%	489	159,22%	290
3	Deposito	-	550	550	550	0	0	0	0,00%	550	#DIV/0!	0	0,00%	550
	Total	438	1.168	1.274	1.329	57	55	161	13,81%	890	203,17%	489	271,67%	840
	CASA	438	618	724	779	57	55	161	26,10%	340	77,69%	489	159,22%	290
	(%) CASA	100,00%	52,89%	56,83%	58,61%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	0	107	142	142	0	35	32,60%	142	142370,91%	-	0,00%	142
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	107	142	142	0	35	32,60%	142	142370,91%		0,00%	142
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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 (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.712	37.347	38.639	1.667	1.292	(73)	-0,19%	17.187	80,12%	29.582	130,62%	9.057
2	Tabungan	103.481	114.782	119.299	121.388	(1.849)	2.089	6.606	5,76%	17.908	17,31%	117.381	103,41%	4.008
3	Deposito	132.303	92.587	88.764	88.355	(2.092)	(409)	(4.232)	-4,57%	(43.948)	-33,22%	133.044	66,41%	(44.689)
	Total	257.235	246.081	245.409	248.382	(2.274)	2.972	2.301	0,93%	(8.854)	-3,44%	280.006	88,71%	(31.624)
	CASA	124.933	153.494	156.646	160.027	(182)	3.381	6.533	4,26%	35.094	28,09%	146.962	108,89%	13.065
	(%) CASA	48,57%	62,38%	63,83%	64,43%									
	FDR	70,83%	83,69%	85,45%	84,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	8.393	9.527	8.881		(646)	488	5,81%	945	11,91%	-	0,00%	8.881
2	Giro ISE	4.026	4.019	4.134	4.149		15	130	3,23%	123	3,05%		0,00%	4.149
3	Tabungan ISE	2.910	4.374	5.393	4.732		(660)	358	8,18%	1.823	62,64%		0,00%	4.732
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.164	39.085	-	-	0	-132	-79	-6.150	79	52.956	73,81%	(13.872)
	Linkage	14.656	14.626	14.626	-	-	-	-25	0	-30	-	18.019	81,17%	(3.393)
	Non-Linkage	30.579	24.538	24.459	-	-	0	-107	-79	-6.120	79	34.938	70,01%	(10.479)
	• Local Champion	28.121	21.528	21.458	-	-	0	-103	-70	-6.663	70	30.188	71,08%	(8.729)
	• Value Chain	2.457	3.009	3.000	-	-	-	-4	-9	543	9	4.750	63,17%	(1.749)
2	MBG	4.919	3.092	3.048	-	-	0	-141	-44	-1.870	44	4.919	61,98%	(1.870)
	KUR	4.804	3.092	3.048	-	-	0	-141	-44	-1.756	44	4.804	63,45%	(1.756)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	36.367	38.938	2.816	7.060	4.244	2.279	2.571	15.601	4.489	37.382	104,16%	1.556
	Cilem	6.677	15.526	16.782	1.293	2.217	924	1.765	1.256	10.105	961	18.172	92,35%	(1.390)
	Gadai	16.660	20.841	22.156	1.523	4.844	3.320	514	1.316	5.496	3.528	19.210	115,34%	2.946
4	CFG	108.703	127.310	128.634	2.510	1.877	-633	3.458	1.324	19.931	553	119.815	107,36%	8.819
	CF 1	24.869	28.088	27.994	-	27	27	-148	-93	3.125	120	26.244	106,67%	1.750
	Total Griya	19.873	21.856	21.801	-	-	0	0	-55	1.928	55	20.264	107,58%	1.537
	• Total Non Program	19.873	21.856	21.801	-	-	0	-204	-55	1.928	55	20.264	107,58%	1.537
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	6.232	6.194	-	27	27	-148	-39	1.197	66	5.980	103,56%	213
	CF 2	83.833	99.222	100.640	2.510	1.850	-660	3.606	1.418	16.807	432	93.571	107,55%	7.069
	Mitraguna & Others	62.328	75.629	77.239	1.640	1.850	210	2.486	1.610	14.911	240	71.183	108,51%	6.056
	Pensiun	21.505	23.593	23.401	870	-	-870	1.120	-192	1.896	192	22.388	104,52%	1.013
	Total Pembiayaan	182.193	205.933	209.706	5.326	8.937	3.611	5.464	3.772	27.512	5.165	215.072	97,50%	(5.367)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.214	0,00%	0,00%	3,11%	1.214	1.214	1.214			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.082	0,00%	0,00%	4,43%	1.082	1.082	1.082			
	Value Chain	-	-	-	131	0,00%	0,00%	0,61%	131	131	131			
2	MBG	121	35	20	415	2,46%	0,65%	13,60%	395	294	379			
	KUR	83	35	20	415	1,72%	0,65%	13,60%	395	332	379			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	17	-	1.711	0,00%	0,00%	4,39%	1.711	1.711	1.694			
	Cilem	-	17	-	875	0,00%	0,00%	5,22%	875	875	858			
	Gadai	-	-	-	836	0,00%	0,00%	3,77%	836	836	836			
4	CFG	330	1.984	1.698	3.234	0,30%	1,33%	2,51%	1.536	2.905	1.250			
	CF 1	209	-	63	321	0,84%	0,23%	1,15%	258	112	321			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	63	321	4,19%	1,02%	5,19%	258	112	321			
	CF 2	120	1.984	1.635	2.913	0,14%	1,65%	2,89%	1.278	2.793	929			
	Mitraguna & Others	-	1.846	1.495	2.663	0,00%	1,98%	3,45%	1.168	2.663	817			
	Pensiun	120	138	140	250	0,56%	0,59%	1,07%	110	130	112			
	Total Pembiayaan	451	2.036	1.718	6.574	0,25%	0,83%	3,13%	4.855	6.123	4.537	3,31%	-5,48%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.179	6.156	6.156	12,66%	15,72%	15,75%	-	430	(23)			
	Linkage	23	23	-	-	0,15%	0,00%	0,00%	-	(23)	(23)			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,09%	25,17%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	74	73	73	7,57%	2,36%	2,39%	-	(299)	(1)			
	KUR	296	74	73	73	6,16%	2,36%	2,39%	-	(223)	(1)			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	264	199	199	2,47%	0,16%	0,15%	-	(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%	3,21%	-	91	(66)			
	CF 2	2.577	-	-	-	3,07%	0,00%	0,00%	-	(2.577)	-			
	Mitraguna & Others	2.422	-	-	-	3,89%	0,00%	0,00%	-	(2.422)	-			
	Pensiun	155	-	-	-	0,09%	0,00%	0,00%	-	(155)	-			
	Total Pembiayaan	8.782	6.517	6.428	6.428	4,82%	3,12%	3,07%	-	(2.354)	(90)	3,45%	-12,65%	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 (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.730	22.757	14.464	5.146	(8.293)	(9.266)	-39,05%	(3.240)	-18,30%	26.218	55,17%	(11.755)
2	Tabungan	74.047	75.403	75.580	74.528	407	(1.052)	(875)	-1,16%	481	0,65%	88.604	84,11%	(14.077)
3	Deposito	177.676	161.424	161.331	161.331	(1.510)	0	(93)	-0,06%	(16.345)	-9,20%	178.442	90,41%	(17.111)
	Total	269.427	260.557	259.668	250.323	4.043	(9.345)	(10.234)	-3,93%	(19.104)	-7,09%	293.265	85,36%	(42.942)
	CASA	91.751	99.133	98.336	88.992	5.552	(9.345)	(10.141)	-10,23%	(2.759)	-3,01%	114.823	77,50%	(25.831)
	(%) CASA	34,05%	38,05%	37,87%	35,55%									
	FDR	66,93%	77,94%	78,75%	81,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.699	1.777	2.296	2.296	(0)	518	29,15%	(1.403)	-37,94%	-	0,00%	2.296
2	Giro ISE	1.245	404	652	652	(0)	247	61,20%	(593)	-47,64%		0,00%	652
3	Tabungan ISE	2.454	1.373	1.644	1.644	0	271	19,72%	(810)	-33,02%		0,00%	1.644
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	10.154	75	30	-45	389	-96	2.654	126	9.957	101,98%	197
	KUR	5.814	8.671	8.588	75	30	-45	427	-83	2.774	113	8.271	103,83%	317
	Non KUR	1.686	1.579	1.566	-	-	0	-38	-13	-120	13	1.686	92,90%	(120)
3	PWG	25.637	35.572	37.195	4.315	4.384	69	2.160	1.624	11.558	2.761	35.630	104,39%	1.566
	Cilem	7.478	14.278	15.592	1.212	1.693	481	1.390	1.315	8.115	378	16.188	96,32%	(596)
	Gadai	18.160	21.294	21.603	3.103	2.691	-412	770	309	3.443	2.382	19.441	111,12%	2.162
4	CFG	147.202	157.268	157.142	599	433	-166	-1.307	-126	9.940	559	159.845	98,31%	(2.703)
	CF 1	16.107	19.034	18.902	-	-	0	117	-132	2.795	132	17.928	105,43%	973
	Total Griya	8.451	13.025	12.999	-	-	0	0	-26	4.548	26	8.929	145,58%	4.070
	• Total Non Program	8.451	13.025	12.999	-	-	0	1.500	-26	4.548	26	8.929	145,58%	4.070
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	6.009	5.902	-	-	0	117	-107	-1.753	107	8.999	65,59%	(3.097)
	CF 2	131.096	138.234	138.241	599	433	-166	-1.424	7	7.145	426	141.916	97,41%	(3.676)
	Mitraguna & Others	128.138	134.811	134.843	318	433	115	-1.539	32	6.705	401	137.753	97,89%	(2.909)
	Pensiun	2.957	3.423	3.397	281	-	-281	115	-26	440	26	4.164	81,59%	(766)
	Total Pembiayaan	180.340	203.090	204.492	4.989	4.847	-142	1.242	1.402	24.152	3.445	205.431	99,54%	(940)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	782	6,04%	1,53%	7,70%	626	329	414			
	KUR	363	292	83	675	6,24%	0,96%	7,86%	592	312	383			
	Non KUR	90	76	73	107	5,33%	4,63%	6,83%	34	17	31			
3	PWG	-	-	-	1.929	0,00%	0,00%	5,19%	1.929	1.929	1.929			
	Cilem	-	-	-	1.084	0,00%	0,00%	6,95%	1.084	1.084	1.084			
	Gadai	-	-	-	845	0,00%	0,00%	3,91%	845	845	845			
4	CFG	537	576	1.372	3.709	0,36%	0,87%	2,36%	2.338	3.172	3.133			
	CF 1	200	-	783	1.112	1,24%	4,11%	5,89%	329	913	1.112			
	Total Griya	-	-	-	98	0,00%	0,00%	0,76%	98	98	98			
	Oto	200	-	783	1.014	2,61%	13,03%	17,18%	231	814	1.014			
	CF 2	337	576	589	2.597	0,26%	0,43%	1,88%	2.008	2.260	2.021			
	Mitraguna & Others	337	576	589	2.597	0,26%	0,44%	1,93%	2.008	2.260	2.021			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	944	1.528	6.420	0,55%	0,75%	3,14%	4.892	5.431	5.476	0,62%	80,35%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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%	1,96%	(0)	129	199			
	KUR	-	-	199	199	0,00%	2,29%	2,31%	(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	2.625	0,78%	1,67%	1,67%	-	1.476	38			
	CF 1	107	35	35	35	0,67%	0,18%	0,18%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,27%	0,27%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.552	2.590	2.590	0,80%	1,87%	1,87%	-	1.548	38			
	Mitraguna & Others	1.042	2.552	2.590	2.590	0,81%	1,92%	1,92%	-	1.548	38			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.587	2.824	2.824	0,68%	1,39%	1,38%	(0)	1.604	237	0,06%	95,30%	-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 (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	15.159	15.375	15.202	161	(173)	42	0,28%	2.252	17,39%	17.145	88,66%	(1.944)
2	Tabungan	76.505	79.046	76.484	77.502	1.381	1.018	(1.544)	-1,95%	997	1,30%	84.906	91,28%	(7.404)
3	Deposito	21.770	21.189	21.645	21.625	(2.672)	(20)	436	2,06%	(145)	-0,67%	22.178	97,51%	(553)
	Total	111.225	115.395	113.504	114.329	(1.131)	825	(1.066)	-0,92%	3.104	2,79%	124.229	92,03%	(9.900)
	CASA	89.454	94.205	91.859	92.704	1.542	845	(1.502)	-1,59%	3.249	3,63%	102.051	90,84%	(9.347)
	(%) CASA	80,43%	81,64%	80,93%	81,09%									
	FDR	45,34%	59,53%	61,16%	60,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.320	1.483	1.397		(86)	77	5,80%	239	20,60%	-	0,00%	1.397
2	Giro ISE	199	169	186	143		(43)	(27)	-15,66%	(56)	-28,28%		0,00%	143
3	Tabungan ISE	959	1.151	1.297	1.254		(43)	103	8,96%	295	30,75%		0,00%	1.254
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	4.525	-	-	0	637	-10	4.423	10	3.313	136,58%	1.212
	KUR	103	4.329	4.319	-	-	0	640	-10	4.217	10	3.147	137,24%	1.172
	Non KUR	-	206	206	-	-	0	-2	0	206	-	166	124,16%	40
3	PWG	12.227	17.275	18.292	1.471	2.282	812	926	1.017	6.065	1.266	25.546	71,60%	(7.254)
	Cilem	5.118	9.994	10.422	475	577	102	616	428	5.304	149	15.416	67,61%	(4.994)
	Gadai	7.109	7.281	7.869	996	1.706	710	311	588	760	1.117	10.130	77,68%	(2.261)
4	CFG	38.093	46.881	46.603	918	723	-195	784	-277	8.510	1.000	45.479	102,47%	1.125
	CF 1	11.280	11.651	11.522	-	15	15	-168	-130	242	145	12.241	94,12%	(719)
	Total Griya	5.847	6.622	6.588	-	-	0	0	-34	742	34	6.105	107,92%	484
	• Total Non Program	5.847	6.110	6.077	-	-	0	-84	-32	231	32	6.105	99,55%	(27)
	• Program	-	512	511	-	-	0	-2	-1	511	1	0	0,00%	511
	Oto	5.433	5.029	4.933	-	15	15	-168	-96	-499	111	6.136	80,40%	(1.203)
	CF 2	26.814	35.229	35.082	918	708	-210	952	-147	8.268	855	33.238	105,55%	1.844
	Mitraguna & Others	24.934	33.079	32.951	918	708	-210	973	-128	8.018	836	30.775	107,07%	2.176
	Pensiun	1.880	2.150	2.130	-	-	0	-21	-20	250	20	2.463	86,51%	(332)
	Total Pembiayaan	50.425	68.693	69.422	2.389	3.006	617	2.348	730	18.998	2.276	74.340	93,39%	(4.918)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	776	0,00%	0,00%	17,14%	776	776	334			
	KUR	-	442	-	776	0,00%	0,00%	17,96%	776	776	334			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	112	-	384	0,00%	0,00%	2,10%	384	384	272			
	Cilem	-	112	-	160	0,00%	0,00%	1,53%	160	160	48			
	Gadai	-	-	-	224	0,00%	0,00%	2,84%	224	224	224			
4	CFG	182	970	943	1.578	0,48%	2,01%	3,39%	635	1.396	607			
	CF 1	77	57	348	485	0,68%	2,99%	4,21%	137	408	428			
	Total Griya	1	-	-	55	0,02%	0,00%	0,83%	55	53	55			
	Oto	76	57	348	430	1,39%	6,92%	8,72%	82	355	373			
	CF 2	105	913	595	1.093	0,39%	1,69%	3,12%	498	988	180			
	Mitraguna & Others	105	913	595	956	0,42%	1,80%	2,90%	361	852	43			
	Pensiun	-	-	-	136	0,00%	0,00%	6,40%	136	136	136			
	Total Pembiayaan	182	1.525	943	2.737	0,36%	1,37%	3,94%	1.794	2.556	1.213	0,00%	100,00%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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)	322	(1)			
	CF 1	182	115	115	115	1,61%	0,99%	1,00%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,29%	2,34%	-	-	-			
	CF 2	7	396	396	395	0,03%	1,12%	1,13%	(1)	388	(1)			
	Mitraguna & Others	7	396	396	395	0,03%	1,20%	1,20%	(1)	388	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	513	513	512	0,38%	0,75%	0,74%	(1)	322	(1)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.167	7.676	7.795	(48)	119	2.628	50,87%	(9.640)	-55,29%	21.639	36,02%	(13.844)
2	Tabungan	88.077	93.855	81.584	81.446	(1.626)	(138)	(12.408)	-13,22%	(6.631)	-7,53%	96.061	84,79%	(14.614)
3	Deposito	27.462	38.954	49.434	49.435	(246)	0	10.481	26,91%	21.972	80,01%	27.831	177,63%	21.604
	Total	132.974	137.975	138.695	138.676	(1.921)	(19)	701	0,51%	5.702	4,29%	145.530	95,29%	(6.854)
	CASA	105.512	99.021	89.260	89.241	(1.674)	(19)	(9.780)	-9,88%	(16.270)	-15,42%	117.699	75,82%	(28.458)
	(%) CASA	79,35%	71,77%	64,36%	64,35%									
	FDR	8,88%	16,14%	16,26%	16,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	6.729	7.741	7.640	(101)	911	13,54%	(5.090)	-39,98%	-	0,00%	7.640
2	Giro ISE	9.787	114	891	925	35	811	710,69%	(8.861)	-90,54%		0,00%	925
3	Tabungan ISE	2.943	6.115	6.351	6.215	(136)	100	1,63%	3.272	111,18%		0,00%	6.215
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	5.616	274	291	18	505	200	2.544	92	3.184	176,39%	2.432
	Cilem	3.072	5.417	5.616	274	291	18	505	200	2.544	92	3.184	176,39%	2.432
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	16.850	16.937	80	220	140	117	87	8.194	133	16.629	101,88%	308
	CF 1	1.694	1.892	1.882	-	-	0	-41	-11	188	11	2.611	72,08%	(729)
	Total Griya	398	870	870	-	-	0	0	0	472	-	667	130,44%	203
	• Total Non Program	398	870	870	-	-	0	-3	0	472	-	667	130,44%	203
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	1.022	1.012	-	-	0	-41	-11	-284	11	1.944	52,05%	(932)
	CF 2	7.049	14.958	15.055	80	220	140	159	98	8.007	122	14.019	107,40%	1.037
	Mitraguna & Others	6.955	14.866	14.964	80	220	140	159	98	8.009	122	13.442	111,32%	1.521
	Pensiun	94	92	92	-	-	0	-0	-0	-2	0	576	15,94%	(484)
	Total Pembiayaan	11.815	22.267	22.553	354	511	158	622	287	10.738	225	19.813	113,83%	2.740

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	66	0,00%	0,00%	1,18%	66	66	66			
	Cilem	-	-	-	66	0,00%	0,00%	1,18%	66	66	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	271	-	155	2,55%	0,00%	0,92%	155	(68)	(116)			
	CF 1	223	196	-	-	13,18%	0,00%	0,00%	-	(223)	(196)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	196	-	-	17,22%	0,00%	0,00%	-	(223)	(196)			
	CF 2	-	76	-	155	0,00%	0,00%	1,03%	155	155	80			
	Mitraguna & Others	-	76	-	155	0,00%	0,00%	1,04%	155	155	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	271	-	221	1,89%	0,00%	0,98%	221	(2)	(50)	2,07%	-111,23%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	76	76	0,00%	0,45%	0,45%	-	76	76			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	76	76	0,00%	0,50%	0,50%	-	76	76			
	Mitraguna & Others	-	-	76	76	0,00%	0,51%	0,50%	-	76	76			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	76	76	0,00%	0,34%	0,33%	-	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 (1-16 Sep'25)	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	41.405	36.353	36.360	(698)	7	(5.045)	-12,18%	17.335	91,11%	23.697	153,44%	12.663
2	Tabungan	42.453	51.777	50.780	51.038	862	258	(739)	-1,43%	8.585	20,22%	49.712	102,67%	1.326
3	Deposito	43.338	44.102	45.726	46.726	1.048	1.000	2.624	5,95%	3.387	7,82%	43.818	106,63%	2.907
	Total	104.817	137.283	132.859	134.124	1.212	1.264	(3.159)	-2,30%	29.306	27,96%	117.227	114,41%	16.896
	CASA	61.479	93.181	87.134	87.398	164	264	(5.783)	-6,21%	25.919	42,16%	73.409	119,06%	13.989
	(%) CASA	58,65%	67,88%	65,58%	65,16%									
	FDR	25,79%	39,49%	42,45%	42,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	1.599	1.715	1.726		11	127	7,93%	344	24,92%	-	0,00%	1.726
2	Giro ISE	167	55	57	57		1	2	3,87%	(110)	-65,78%		0,00%	57
3	Tabungan ISE	1.214	1.544	1.658	1.669		11	125	8,07%	454	37,42%		0,00%	1.669
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.510	11.341	330	1.105	775	284	831	6.597	274	5.311	213,53%	6.030
	Cilem	4.744	10.510	11.341	330	1.105	775	284	831	6.597	274	5.311	213,53%	6.030
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	43.706	45.056	640	2.693	2.053	1.799	1.350	22.769	1.343	30.319	148,60%	14.737
	CF 1	3.598	6.464	7.193	-	791	791	-78	730	3.595	61	4.592	156,66%	2.602
	Total Griya	1.186	2.613	2.577	-	-	0	0	-35	1.392	35	1.468	175,53%	1.109
	• Total Non Program	1.186	2.613	2.577	-	-	0	-36	-35	1.392	35	1.468	175,53%	1.109
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	3.851	4.616	-	791	791	-78	765	2.204	26	3.124	147,78%	1.492
	CF 2	18.689	37.242	37.863	640	1.902	1.262	1.877	621	19.174	1.281	25.728	147,17%	12.135
	Mitraguna & Others	17.983	36.533	37.071	640	1.815	1.175	1.882	538	19.088	1.277	24.384	152,03%	12.687
	Pensiun	705	708	791	-	87	87	-5	83	86	4	1.344	58,90%	(552)
	Total Pembiayaan	27.031	54.216	56.397	970	3.798	2.828	2.083	2.181	29.366	1.616	35.631	158,28%	20.766

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	-	-	-	319	0,00%	0,00%	2,81%	319	319	319			
	Cilem	-	-	-	319	0,00%	0,00%	2,81%	319	319	319			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	127	0,00%	0,00%	0,28%	127	127	127			
	CF 1	-	-	-	127	0,00%	0,00%	1,76%	127	127	127			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	127	0,00%	0,00%	2,75%	127	127	127			
	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	-	-	-	446	0,00%	0,00%	0,79%	446	446	446	0,00%	100,00%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-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 (1-16 Sep'25	Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-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	9.664	9.697	387	33	(2.589)	-21,07%	7.585	358,99%	11.915	81,39%	(2.218)
3	Deposito	750	1.115	1.116	1.116	1	0	1	0,07%	366	48,80%	1.266	88,18%	(150)
	Total	2.863	13.401	10.780	10.813	388	33	(2.588)	-19,31%	7.951	277,73%	18.914	57,17%	(8.101)
	CASA	2.113	12.286	9.664	9.697	387	33	(2.589)	-21,07%	7.585	358,99%	17.649	54,95%	(7.952)
	(%) CASA	73,80%	91,68%	89,65%	89,68%									
	FDR	44,75%	117,96%	154,10%	153,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!	-	0,00%	145	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	145	145	145	0	0	0,01%	145	#DIV/0!		0,00%	145	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	3	3	3	0	0	0,00%	(86)	-96,63%		0,00%	3	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-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	11.167	1.735	1.209	-526	980	780	9.966	429	8.059	138,56%	3.108
	Cilem	1.026	7.859	8.515	669	830	161	610	656	7.490	174	5.577	152,70%	2.939
	Gadai	175	2.528	2.652	1.065	379	-686	370	124	2.476	255	2.482	106,82%	169
4	CFG	80	5.422	5.446	-	50	50	-60	24	5.366	26	8.370	65,00%	(2.925)
	CF 1	-	2.593	2.580	-	-	0	-31	-14	2.580	14	991	260,39%	1.589
	Total Griya	-	1.040	1.040	-	-	0	0	0	1.040	-	242	429,98%	798
	• Total Non Program	-	1.040	1.040	-	-	0	-10	0	1.040	-	242	429,98%	798
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.553	1.539	-	-	0	-31	-14	1.539	14	749	205,60%	791
	CF 2	80	2.829	2.866	-	50	50	-29	38	2.786	12	7.380	38,84%	(4.514)
	Mitraguna & Others	80	2.605	2.594	-	-	0	-27	-11	2.514	11	6.816	38,05%	(4.222)
	Pensiun	-	224	272	-	50	50	-2	48	272	2	563	48,33%	(291)
	Total Pembiayaan	1.281	15.808	16.613	1.735	1.259	-476	920	804	15.332	455	16.430	101,12%	183

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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	20	0,00%	0,34%	0,18%	(15)	20	17			
	Cilem	-	4	-	20	0,00%	0,00%	0,24%	20	20	17			
	Gadai	-	-	35	-	0,00%	1,39%	0,00%	(35)	-	-			
4	CFG	-	-	-	188	0,00%	0,00%	3,46%	188	188	188			
	CF 1	-	-	-	188	0,00%	0,00%	7,30%	188	188	188			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	188	0,00%	0,00%	12,23%	188	188	188			
	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	209	0,00%	0,22%	1,26%	174	209	205	1,32%	-5,18%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-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