

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	135.668	132.926	18.896	(2.742)	(20.234)	-13,21%	(22.940)	-14,72%	285.035	46,64%	(152.109)
2	Tabungan	1.803.617	1.920.425	1.911.327	1.929.405	73.106	18.078	8.980	0,47%	125.788	6,97%	2.026.162	95,22%	(96.757)
3	Deposito	681.198	781.647	808.487	794.773	(10.210)	(13.714)	13.126	1,68%	113.575	16,67%	693.324	114,63%	101.449
Total		2.640.681	2.855.231	2.855.482	2.857.104	81.792	1.621	1.872	0,07%	216.423	8,20%	3.004.521	95,09%	(147.417)
CASA		1.959.483	2.073.585	2.046.995	2.062.331	92.002	15.335	(11.254)	-0,54%	102.848	5,25%	2.311.197	89,23%	(248.866)
(% CASA		74,20%	72,62%	71,69%	72,18%									
FDR		99,99%	102,42%	103,92%	103,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	77.123	78.195		1.072	2.066	2,71%	12.585	19,18%	91.492	85,47%	(13.297)
2	Giro ISE	23.758	18.808	18.279	19.240		961	432	2,30%	(4.518)	-19,02%	39.445	48,78%	(20.205)
3	Tabungan ISE	30.646	47.654	49.177	49.287		111	1.634	3,43%	18.641	60,83%	34.243	93,91%	15.044
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	17.804	54,30%	(8.137)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.289	8.960	3.115	-5.845	8.098	1.646	15.891	1.469	105.167	91,56%	(8.878)
	Linkage	14.865	24.357	24.410	5.210	-	(5.210)	5.166	54	9.545	(54)	25.651	95,16%	(1.241)
	Non-Linkage	65.533	70.286	71.879	3.750	3.115	-635	2.932	1.592	6.345	1.523	79.516	90,40%	(7.637)
	• Local Champion	62.373	66.852	68.775	3.500	3.115	-385	2.714	1.923	6.402	1.192	69.002	99,67%	(227)
	• Value Chain	3.160	3.434	3.104	250	-	(250)	218	-330	-56	330	10.514	29,52%	(7.410)
2	MBG	368.059	383.874	386.301	16.568	17.901	1.333	2.339	2.427	18.242	15.474	411.003	93,99%	(24.703)
	KUR	343.457	358.694	360.866	15.823	16.601	778	2.561	2.172	17.409	14.429	384.254	93,91%	(23.388)
	Non KUR	24.602	25.180	25.435	745	1.300	555	-222	255	833	1.045	26.750	95,09%	(1.314)
3	PWG	200.888	321.425	337.104	86.935	88.186	1.252	23.304	15.679	136.216	72.507	334.137	100,89%	2.967
	Cilem	92.590	174.437	179.567	27.456	18.937	-8.520	15.815	5.131	86.977	13.806	198.310	90,55%	(18.742)
	Gadai	108.298	146.988	157.537	59.478	69.250	9.772	7.489	10.549	49.239	58.701	135.828	115,98%	21.709
4	CFG	1.991.066	2.124.255	2.147.657	60.109	62.808	2.699	19.608	23.401	156.591	39.407	2.178.372	98,59%	(30.715)
	CF 1	271.158	283.396	283.456	2.988	5.065	2.077	-887	60	12.298	5.005	302.660	93,65%	(19.205)
	Total Griya	236.939	236.200	234.916	2.376	2.024	-352	0	-1.285	-2.023	3.308	252.612	92,99%	(17.696)
	• Total Non Program	155.508	158.157	157.635	1.583	2.024	441	-785	-522	2.127	2.546	162.432	97,05%	(4.797)
	• Program	81.431	78.044	77.281	794	-	-794	154	-763	-4.150	763	90.181	85,70%	(12.900)
	Oto	34.219	47.196	48.540	612	3.041	2.429	-887	1.344	14.321	1.697	50.048	96,99%	(1.508)
	CF 2	1.719.908	1.840.859	1.864.201	57.121	57.743	623	20.495	23.342	144.293	34.401	1.875.711	99,39%	(11.511)
	Mitraguna & Others	1.474.657	1.580.345	1.597.603	49.829	48.547	-1.282	16.923	17.258	122.946	31.289	1.616.843	98,81%	(19.240)
	Pensiun	245.250	260.513	266.598	7.292	9.197	1.905	3.572	6.084	21.347	3.112	258.868	102,99%	7.729
Total Pembiayaan		2.640.411	2.924.197	2.967.351	172.572	172.010	-561	53.349	43.154	326.940	128.857	3.028.679	97,98%	(61.329)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	0,64%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	0,86%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	5.444	0,62%	1,68%	1,41%	(997)	3.169	(997)			
	KUR	1.785	4.983	4.983	4.476	0,52%	1,39%	1,24%	(507)	2.690	(507)			
	Non KUR	489	1.458	1.458	968	1,99%	5,79%	3,81%	(490)	478	(490)			
3	PWG	10	-	-	-	0,00%	0,00%	0,00%	-	(10)	-			
	Cilem	10	-	-	-	0,01%	0,00%	0,00%	-	(10)	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.717	25.753	27.801	28.500	0,99%	1,31%	1,33%	698	8.783	2.747			
	CF 1	13.249	13.763	15.216	16.070	4,89%	5,37%	5,67%	854	2.821	2.307			
	Total Griya	12.780	13.116	14.475	15.301	5,39%	6,13%	6,51%	827	2.521	2.186			
	Oto	469	648	742	769	1,37%	1,57%	1,58%	27	300	121			
	CF 2	6.468	11.990	12.585	12.430	0,38%	0,68%	0,67%	(156)	5.961	439			
	Mitraguna & Others	5.999	11.313	11.277	11.068	0,41%	0,71%	0,69%	(209)	5.070	(245)			
	Pensiun	470	677	1.308	1.361	0,19%	0,50%	0,51%	53	892	684			
Total Pembiayaan		22.002	32.797	34.844	33.943	0,83%	1,19%	1,14%	(901)	11.941	1.147	0,88%	22,94%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.522	22,59%	25,33%	25,47%	550	6.364	535			
	Linkage	14.845	14.842	14.842	14.841	99,87%	60,93%	60,80%	(0)	(3)	(1)			
	Non-Linkage	3.314	9.145	9.131	9.681	5,06%	12,99%	13,47%	550	6.367	536			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.733	0,70%	0,60%	0,71%	424	161	(105)			
	KUR	1.118	1.467	1.018	1.434	0,33%	0,28%	0,40%	416	316	(34)			
	Non KUR	1.455	1.371	1.292	1.300	5,91%	5,13%	5,11%	8	(155)	(71)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	23.491	1,29%	1,09%	1,09%	441	(2.176)	1.227			
	CF 1	9.750	9.970	10.411	9.855	3,60%	3,67%	3,48%	(556)	105	(115)			
	Total Griya	9.274	9.581	9.871	9.315	3,91%	4,18%	3,97%	(556)	41	(266)			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	13.636	0,93%	0,69%	0,73%	997	(2.281)	1.342			
	Mitraguna & Others	14.983	11.599	11.801	12.664	1,02%	0,75%	0,79%	863	(2.319)	1.064			
	Pensiun	934	695	838	972	0,04%	0,03%	0,36%	134	38	278			
Total Pembiayaan		46.399	49.090	49.332	50.747	1,76%	1,69%	1,71%	1.415	4.348	1.657	1,83%	-6,92%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	21.457	21.963	(97)	506	(1.762)	-7,43%	(4.042)	-15,54%	37.326	58,84%	(15.364)
2	Tabungan	211.719	220.477	205.241	206.878	9.992	1.637	(13.599)	-6,17%	(4.841)	-2,29%	230.574	89,72%	(23.696)
3	Deposito	98.613	75.556	118.233	105.058	(22.636)	(13.175)	29.502	39,05%	6.445	6,54%	99.651	105,43%	5.407
	Total	336.337	319.757	344.931	333.899	(12.741)	(11.032)	14.141	4,42%	(2.438)	-0,72%	367.551	90,84%	(33.652)
	CASA	237.724	244.201	226.698	228.840	9.895	2.143	(15.361)	-6,29%	(8.883)	-3,74%	267.900	85,42%	(39.060)
	(%) CASA	70,68%	76,37%	65,72%	68,54%									
	FDR	113,34%	127,22%	119,57%	123,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	14.961	15.561		600	2.031	15,01%	87	0,56%	-	0,00%	15.561
2	Giro ISE	9.559	7.832	8.155	8.666		511	835	10,66%	(893)	-9,34%		0,00%	8.666
3	Tabungan ISE	5.622	5.699	6.805	6.895		89	1.196	20,99%	1.273	22,64%		0,00%	6.895
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%		0,00%	445

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	13.598	-	3.115	3.115	-103	2.782	-3.957	333	23.757	57,24%	(10.159)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	13.598	-	3.115	3.115	-103	2.782	-3.957	333	21.056	64,58%	(7.458)
	• Local Champion	16.779	10.104	12.893	-	3.115	3.115	-95	2.789	-3.886	326	18.438	69,93%	(5.545)
	• Value Chain	777	712	705	-	-	-	-7	-7	-72	7	2.618	26,92%	(1.913)
2	MBG	48.456	42.472	41.201	75	800	725	-1.783	-1.272	-7.256	2.072	52.487	78,50%	(11.287)
	KUR	46.158	39.571	38.350	75	800	725	-1.731	-1.221	-7.808	2.021	49.993	76,71%	(11.643)
	Non KUR	2.298	2.902	2.851	-	-	0	-52	-51	552	51	2.494	114,29%	356
3	PWG	20.904	25.232	26.807	6.219	8.391	2.172	962	1.575	5.903	6.816	32.891	81,50%	(6.084)
	Cilem	9.146	14.355	13.780	2.707	983	-1.725	1.588	-575	4.634	1.558	18.707	73,66%	(4.927)
	Gadai	11.759	10.877	13.027	3.512	7.408	3.897	-626	2.150	1.268	5.258	14.185	91,84%	(1.158)
4	CFG	294.292	328.290	330.838	9.331	10.841	1.510	2.071	2.549	36.546	8.292	308.152	107,36%	22.686
	CF 1	11.437	14.108	13.928	940	-	-940	-110	-180	2.491	180	13.099	106,33%	830
	Total Griya	7.624	10.191	10.098	940	-	-940	0	-93	2.474	93	8.046	125,50%	2.052
	• Total Non Program	7.624	10.191	10.098	940	-	-940	850	-93	2.474	93	8.046	125,50%	2.052
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.830	-	-	0	-110	-86	17	86	5.052	75,81%	(1.222)
	CF 2	282.855	314.182	316.910	8.391	10.841	2.450	2.181	2.729	34.055	8.112	295.053	107,41%	21.857
	Mitraguna & Others	252.904	277.103	277.936	7.550	8.635	1.085	1.632	833	25.032	7.802	264.035	105,26%	13.901
	Pensiun	29.951	37.078	38.974	841	2.206	1.365	549	1.895	9.023	311	31.018	125,65%	7.956
	Total Pembiayaan	381.208	406.811	412.444	15.625	23.147	7.522	1.147	5.633	31.236	17.513	417.288	98,84%	(4.844)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	66	1.528	2.049	1.481	0,14%	4,82%	3,59%	(568)	1.414	(47)			
	KUR	66	1.365	1.886	1.317	0,14%	4,77%	3,44%	(568)	1.251	(48)			
	Non KUR	-	163	163	163	0,00%	5,63%	5,73%	0	163	0			
3	PWG	-	176	-	-	0,00%	0,00%	0,00%	-	-	(176)			
	Cilem	-	176	-	-	0,00%	0,00%	0,00%	-	-	(176)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	2.088	2.198	2.414	0,00%	0,67%	0,73%	216	2.414	326			
	CF 1	-	94	91	92	0,00%	0,65%	0,66%	1	92	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	94	91	92	0,00%	2,33%	2,40%	1	92	(2)			
	CF 2	-	1.995	2.107	2.322	0,00%	0,67%	0,73%	215	2.322	327			
	Mitraguna & Others	-	1.680	1.795	1.933	0,00%	0,65%	0,70%	138	1.933	253			
	Pensiun	-	315	312	389	0,00%	0,84%	1,00%	77	389	74			
	Total Pembiayaan	66	3.793	4.247	3.895	0,02%	1,04%	0,94%	(352)	3.829	102	0,00%	100,00%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.571	3,84%	33,27%	26,26%	(27)	2.897	(29)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.571	3,84%	33,27%	26,26%	(27)	2.897	(29)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	274	0,36%	0,65%	0,66%	(1)	98	(3)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	(1)	(120)	(2)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,65%	(0)	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.188	1.589	2.176	0,52%	0,48%	0,66%	587	654	987			
	CF 1	290	290	290	290	2,54%	2,06%	2,08%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,58%	-	-	-			
	CF 2	1.232	898	1.298	1.885	0,44%	0,41%	0,59%	587	654	987			
	Mitraguna & Others	1.232	898	1.298	1.885	0,49%	0,47%	0,68%	587	654	987			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	6.021	0,62%	1,34%	1,46%	559	3.649	956	0,70%	51,88%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	8.762	9.216	113	454	332	3,73%	4.928	114,95%	15.073	61,14%	(5.858)
2	Tabungan	160.765	158.011	164.671	165.443	4.621	772	7.432	4,70%	4.678	2,91%	178.732	92,56%	(13.289)
3	Deposito	65.984	41.273	41.550	41.550	(2.064)	0	276	0,67%	(24.435)	-37,03%	66.935	62,07%	(25.385)
	Total	231.036	208.168	214.982	216.208	2.670	1.226	8.040	3,86%	(14.828)	-6,42%	260.740	82,92%	(44.532)
	CASA	165.052	166.895	173.433	174.658	4.734	1.226	7.763	4,65%	9.606	5,82%	193.805	90,12%	(19.147)
	(%) CASA	71,44%	80,17%	80,67%	80,78%									
	FDR	120,56%	147,35%	145,02%	144,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.115	2.609		494	(62)	-2,32%	1.054	67,81%	-	0,00%	2.609
2	Giro ISE	-	388	3	443		440	55	14,29%	443	#DIV/0!	-	0,00%	443
3	Tabungan ISE	1.555	2.283	2.112	2.166		54	(118)	-5,15%	611	39,30%	-	0,00%	2.166
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%	-	0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.245	-	-	0	-72	-73	4.174	73	3.037	139,78%	1.208
	Linkage	20	2	-	-	-	-	-2	-2	-20	2	1.311	0,00%	(1.311)
	Non-Linkage	51	4.316	4.245	-	-	0	-70	-71	4.194	71	1.726	246,02%	2.520
	• Local Champion	51	4.316	4.245	-	-	0	-70	-71	4.194	71	845	502,32%	3.400
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.565	775	815	40	264	263	4.920	552	17.334	112,87%	2.232
	KUR	12.693	16.340	16.663	450	815	365	-6	324	3.970	491	15.251	109,26%	1.413
	Non KUR	1.952	2.962	2.902	325	-	-325	270	-60	949	60	2.083	139,32%	819
3	PWG	16.365	25.224	26.307	6.232	6.522	290	1.941	1.083	9.941	5.440	27.681	95,03%	(1.375)
	Cilem	8.190	14.790	15.249	2.549	1.416	-1.133	1.634	459	7.059	957	17.079	89,29%	(1.830)
	Gadai	8.175	10.434	11.058	3.683	5.107	1.423	307	624	2.882	4.483	10.602	104,29%	455
4	CFG	247.446	257.894	261.646	7.107	7.095	-12	2.758	3.752	14.201	3.343	261.656	100,00%	(9)
	CF 1	12.247	10.733	10.586	17	17	-0	-49	-147	-1.662	165	13.908	76,11%	(3.322)
	Total Griya	9.062	7.939	7.852	-	-	0	0	-87	-1.210	87	9.449	83,10%	(1.597)
	• Total Non Program	9.062	7.939	7.852	-	-	0	-64	-87	-1.210	87	9.449	83,10%	(1.597)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.734	17	17	-0	-49	-60	-451	78	4.459	61,30%	(1.726)
	CF 2	235.199	247.161	251.061	7.090	7.078	-12	2.807	3.899	15.862	3.179	247.748	101,34%	3.313
	Mitraguna & Others	206.067	217.130	221.171	6.247	6.978	731	2.698	4.041	15.104	2.937	217.518	101,68%	3.653
	Pensiun	29.132	30.031	29.890	843	100	-743	109	-141	758	241	30.230	98,88%	(340)
	Total Pembiayaan	278.528	306.738	311.763	14.115	14.433	318	4.890	5.025	33.235	9.408	309.708	100,66%	2.056

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	85	82	79	0,00%	0,43%	0,41%	(3)	79	(6)			
	KUR	-	85	82	79	0,00%	0,50%	0,48%	(3)	79	(6)			
	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	713	996	671	728	0,29%	0,26%	0,28%	57	15	(268)			
	CF 1	8	316	337	466	0,06%	3,14%	4,40%	129	458	150			
	Total Griya	-	238	261	257	0,00%	3,29%	3,27%	(4)	257	19			
	Oto	8	78	76	210	0,24%	2,72%	7,67%	134	202	131			
	CF 2	705	679	334	262	0,30%	0,13%	0,10%	(72)	(444)	(418)			
	Mitraguna & Others	705	679	334	262	0,34%	0,15%	0,12%	(72)	(444)	(418)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	1.081	753	807	0,26%	0,25%	0,26%	54	94	(274)	1,20%	-361,84%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	2.309	1.488	1.752	2.059	0,93%	0,68%	0,79%	307	(250)	571			
	CF 1	296	296	296	296	2,42%	2,76%	2,80%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,73%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.192	1.456	1.763	0,86%	0,59%	0,70%	307	(250)	571			
	Mitraguna & Others	2.013	1.192	1.456	1.763	0,98%	0,67%	0,80%	307	(250)	571			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	2.059	0,83%	0,57%	0,66%	307	(250)	571	5,98%	-805,06%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.589	29.678	29.828	(10.388)	151	1.239	4,33%	2.411	8,79%	34.299	86,96%	(4.471)
2	Tabungan	55.536	58.291	71.728	68.233	(3.192)	(3.495)	9.942	17,06%	12.697	22,86%	67.185	101,56%	1.048
3	Deposito	6.088	7.144	6.704	6.809	175	105	(335)	-4,69%	721	11,84%	6.744	100,97%	65
	Total	89.042	94.024	108.109	104.870	(13.404)	(3.239)	10.846	11,54%	15.828	17,78%	108.228	96,90%	(3.358)
	CASA	82.953	86.880	101.406	98.061	(13.579)	(3.344)	11.181	12,87%	15.108	18,21%	101.484	96,63%	(3.423)
	(%) CASA	93,16%	92,40%	93,80%	93,51%									
	FDR	82,33%	99,86%	89,30%	92,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	891	1.033	970	(63)	79	8,89%	(2.148)	-68,89%	-	0,00%	970	
2	Giro ISE	560	570	452	442	(11)	(128)	-22,52%	(119)	-21,20%		0,00%	442	
3	Tabungan ISE	2.557	321	581	528	(52)	208	64,66%	(2.029)	-79,34%		0,00%	528	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	51	52	52	0	1	1,96%	7	15,56%		0,00%	52	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.659	2.604	-	-	0	-68	-55	-625	55	3.229	80,64%	(625)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.604	-	-	0	-68	-55	-625	55	3.229	80,64%	(625)
	• Local Champion	3.229	2.659	2.604	-	-	0	-68	-55	-625	55	3.229	80,64%	(625)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.786	450	625	175	-183	-215	-35	840	21.423	83,02%	(3.637)
	KUR	16.625	17.288	17.098	450	625	175	-168	-190	473	815	20.052	85,27%	(2.954)
	Non KUR	1.196	713	688	-	-	0	-15	-24	-508	24	1.371	50,19%	(683)
3	PWG	2.171	5.471	6.495	648	1.485	836	180	1.023	4.323	461	7.310	88,84%	(816)
	Cilem	2.171	5.471	6.495	648	1.485	836	180	1.023	4.323	461	7.310	88,84%	(816)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	69.662	2.232	3.025	793	1.263	1.900	19.575	1.125	62.037	112,29%	7.624
	CF 1	13.142	16.014	15.797	243	-	-243	-72	-217	2.655	217	15.168	104,15%	629
	Total Griya	12.152	13.666	13.526	243	-	-243	0	-140	1.373	140	13.117	103,11%	409
	• Total Non Program	7.615	9.471	9.363	243	-	-243	128	-108	1.748	108	8.092	115,71%	1.271
	• Program	4.537	4.195	4.163	-	-	0	-38	-32	-375	32	5.025	82,84%	(862)
	Oto	989	2.348	2.271	-	-	0	-72	-77	1.282	77	2.051	110,74%	220
	CF 2	36.945	51.748	53.865	1.989	3.025	1.036	1.335	2.117	16.920	908	46.869	114,93%	6.996
	Mitraguna & Others	31.987	46.733	48.880	1.989	2.895	906	1.386	2.146	16.892	749	41.044	119,09%	7.835
	Pensiun	4.958	5.014	4.985	-	130	130	-51	-29	27	159	5.825	85,58%	(840)
	Total Pembiayaan	73.308	93.893	96.546	3.330	5.134	1.805	1.191	2.653	23.238	2.481	93.999	102,71%	2.547

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	249	1.260	983	1.229	1,40%	5,46%	6,91%	247	980	(31)			
	KUR	249	1.174	917	1.229	1,50%	5,30%	7,19%	313	980	55			
	Non KUR	-	86	66	-	0,00%	9,27%	0,00%	(66)	-	(86)			
3	PWG	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	Cilem	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	789	2,00%	0,86%	1,13%	203	(212)	158			
	CF 1	727	631	586	789	5,53%	3,66%	4,99%	203	62	158			
	Total Griya	727	626	581	789	5,98%	4,25%	5,83%	208	62	162			
	Oto	-	5	5	-	0,00%	0,20%	0,00%	(5)	-	(5)			
	CF 2	274	-	-	-	0,74%	0,00%	0,00%	-	(274)	-			
	Mitraguna & Others	274	-	-	-	0,86%	0,00%	0,00%	-	(274)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	2.018	1,71%	1,67%	2,09%	450	768	80	1,62%	22,63%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,91%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,91%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	159	4,80%	0,94%	0,89%	(11)	(696)	3			
	KUR	438	43	40	38	2,63%	0,23%	0,22%	(2)	(400)	(5)			
	Non KUR	417	112	129	120	34,85%	18,17%	17,50%	(9)	(296)	8			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,53%	0,51%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,56%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,50%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,55%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	929	2,47%	1,00%	0,96%	(11)	(885)	(9)	0,77%	19,74%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	15.669	15.043	19.500	(626)	(23.428)	-60,90%	(10.676)	-41,51%	32.804	45,86%	(17.762)
2	Tabungan	122.400	135.786	136.597	138.299	7.461	1.701	2.513	1,85%	15.899	12,99%	134.360	102,93%	3.938
3	Deposito	49.497	53.923	52.283	52.299	(3.736)	16	(1.625)	-3,01%	2.801	5,66%	50.150	104,28%	2.149
	Total	197.616	228.180	204.549	205.640	23.225	1.091	(22.540)	-9,88%	8.024	4,06%	217.314	94,63%	(11.675)
	CASA	148.118	174.257	152.266	153.341	26.960	1.075	(20.916)	-12,00%	5.223	3,53%	167.165	91,73%	(13.823)
	(%) CASA	74,95%	76,37%	74,44%	74,57%									
	FDR	74,94%	75,37%	87,96%	87,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	15.308	15.459		152	421	2,80%	6.076	64,76%	-	0,00%	15.459
2	Giro ISE	3.509	1.267	1.730	1.815		85	548	43,27%	(1.694)	-48,28%		0,00%	1.815
3	Tabungan ISE	5.874	13.772	13.578	13.644		67	(127)	-0,92%	7.770	132,28%		0,00%	13.644
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%		0,00%	119

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,41%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,41%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,41%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	40.887	1.933	3.080	1.147	946	1.749	5.986	1.331	38.227	106,96%	2.660
	KUR	33.390	36.985	38.479	1.733	2.780	1.047	799	1.494	5.089	1.286	36.554	105,27%	1.925
	Non KUR	1.512	2.153	2.409	200	300	100	146	256	897	44	1.673	143,94%	735
3	PWG	20.337	33.370	35.928	11.946	11.019	-927	2.902	2.559	15.591	8.460	30.524	117,71%	5.405
	Cilem	6.847	16.459	17.748	3.197	2.283	-913	2.263	1.290	10.901	994	14.394	123,30%	3.354
	Gadai	13.490	16.911	18.180	8.749	8.735	-14	639	1.269	4.690	7.466	16.129	112,71%	2.051
4	CFG	92.645	97.283	100.930	3.023	4.577	1.554	770	3.647	8.285	930	102.220	98,74%	(1.290)
	CF 1	21.426	20.256	20.334	122	357	235	-181	79	-1.092	279	22.572	90,08%	(2.238)
	Total Griya	17.556	15.682	15.516	-	-	0	0	-167	-2.041	167	17.848	86,94%	(2.332)
	• Total Non Program	17.556	15.682	15.516	-	-	0	-492	-167	-2.041	167	17.848	86,94%	(2.332)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.818	122	357	235	-181	245	948	112	4.725	101,98%	94
	CF 2	71.219	77.027	80.596	2.901	4.220	1.319	950	3.569	9.377	651	79.648	101,19%	948
	Mitraguna & Others	67.517	73.367	76.973	2.801	4.220	1.419	862	3.605	9.455	615	75.210	102,34%	1.763
	Pensiun	3.701	3.660	3.623	100	-	-100	88	-37	-78	37	4.438	81,64%	(815)
	Total Pembiayaan	148.099	171.973	179.913	16.902	18.676	1.774	4.602	7.940	31.814	10.736	171.186	105,10%	8.726

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	131	111	334	106	0,38%	0,85%	0,26%	(228)	(25)	(5)			
	KUR	131	111	170	106	0,39%	0,46%	0,28%	(63)	(25)	(5)			
	Non KUR	-	-	165	-	0,00%	7,66%	0,00%	(165)	-	-			
3	PWG	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
	Cilem	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	616	1.343	1.647	1.495	0,67%	1,69%	1,48%	(152)	878	151			
	CF 1	588	294	544	325	2,74%	2,69%	1,60%	(220)	(263)	31			
	Total Griya	588	167	420	202	3,35%	2,68%	1,30%	(217)	(385)	36			
	Oto	-	127	125	122	0,00%	2,73%	2,54%	(2)	122	(5)			
	CF 2	28	1.049	1.102	1.170	0,04%	1,43%	1,45%	68	1.141	120			
	Mitraguna & Others	28	1.049	1.102	1.170	0,04%	1,50%	1,52%	68	1.141	120			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	1.601	0,50%	1,15%	0,89%	(380)	853	43	0,05%	94,72%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	(0)	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	(0)	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	996	0,61%	0,97%	0,99%	55	431	54			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	996	0,70%	1,22%	1,24%	55	494	54			
	Mitraguna & Others	502	942	941	996	0,74%	1,28%	1,29%	55	494	54			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.275	0,53%	0,71%	0,71%	55	494	29	1,65%	-133,55%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	293	215	73	(78)	118	120,83%	(205)	-48,75%	6.950	3,10%	(6.735)
2	Tabungan	44.796	49.863	50.956	52.259	4.133	1.303	2.396	4,80%	7.463	16,66%	55.769	93,71%	(3.510)
3	Deposito	28.737	6.332	6.082	6.132	340	50	(200)	-3,16%	(22.605)	-78,66%	29.300	20,93%	(23.168)
	Total	73.953	56.293	57.331	58.606	4.546	1.275	2.313	4,11%	(15.347)	-20,75%	92.019	63,69%	(33.413)
	CASA	45.216	49.961	51.249	52.474	4.206	1.225	2.513	5,03%	7.258	16,05%	62.719	83,67%	(10.245)
	(%) CASA	61,14%	88,75%	89,39%	89,54%									
	FDR	129,31%	191,06%	192,22%	188,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.169	1.171		2	111	10,48%	263	29,03%	-	0,00%	1.171
2	Giro ISE	390	93	288	210		(78)	116	124,86%	(180)	-46,21%		0,00%	210
3	Tabungan ISE	518	967	881	961		80	(5)	-0,55%	443	85,63%		0,00%	961
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	• Local Champion	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	19.596	1.630	500	-1.130	694	-449	-176	949	22.452	87,28%	(2.856)
	KUR	19.175	19.415	18.883	1.630	400	-1.230	708	-532	-293	932	21.724	86,92%	(2.842)
	Non KUR	597	630	713	-	100	100	-14	83	116	17	727	98,05%	(14)
3	PWG	2.596	7.101	7.836	1.562	1.243	-320	761	735	5.240	508	8.072	97,08%	(236)
	Cilem	2.069	5.679	5.965	1.017	564	-452	728	287	3.896	277	6.175	96,60%	(210)
	Gadai	527	1.423	1.871	546	678	133	34	448	1.343	230	1.897	98,64%	(26)
4	CFG	73.258	79.661	82.031	3.643	3.600	-43	1.856	2.370	8.774	1.230	82.762	99,12%	(731)
	CF 1	2.294	3.393	3.647	-	328	328	-50	253	1.352	75	3.436	106,14%	211
	Total Griya	712	1.633	1.611	-	-	0	0	-22	900	22	1.003	160,68%	608
	• Total Non Program	712	1.633	1.611	-	-	0	-22	-22	900	22	1.003	160,68%	608
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	2.036	-	328	328	-50	276	453	52	2.433	83,67%	(397)
	CF 2	70.963	76.268	78.385	3.643	3.272	-371	1.906	2.117	7.421	1.155	79.327	98,81%	(942)
	Mitraguna & Others	52.047	58.599	60.807	3.643	2.930	-713	2.067	2.208	8.760	722	59.681	101,89%	1.126
	Pensiun	18.916	17.668	17.577	-	342	342	-161	-91	-1.339	433	19.646	89,47%	(2.068)
	Total Pembiayaan	95.626	107.552	110.202	6.835	5.343	-1.493	3.306	2.650	14.576	2.692	113.286	97,28%	(3.084)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	67	479	493	314	0,34%	2,46%	1,60%	(179)	248	(165)			
	KUR	67	448	397	286	0,35%	2,05%	1,52%	(111)	219	(162)			
	Non KUR	-	32	96	28	0,00%	15,23%	3,93%	(68)	28	(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	2.068	2.095	2.308	0,00%	2,63%	2,81%	213	2.307	240			
	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	1	2.068	2.095	2.308	0,00%	2,75%	2,94%	213	2.307	240			
	Mitraguna & Others	1	2.068	2.095	2.308	0,00%	3,58%	3,80%	213	2.307	240			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	2.623	0,07%	2,41%	2,38%	34	2.555	75	4,15%	-74,32%	1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	181	144	116	120	0,91%	0,58%	0,61%	4	(60)	(24)			
	KUR	181	144	116	120	0,94%	0,60%	0,64%	4	(60)	(24)			
	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	-	356	363	352	0,00%	0,46%	0,43%	(11)	352	(3)			
	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	-	356	363	352	0,00%	0,48%	0,45%	(11)	352	(3)			
	Mitraguna & Others	-	200	207	207	0,00%	0,35%	0,34%	0	207	7			
	Pensiun	-	156	156	145	0,00%	0,14%	0,83%	(11)	145	(11)			
	Total Pembiayaan	181	500	479	473	0,19%	0,45%	0,43%	(7)	292	(27)	8,83%	#####	8,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	23.895	21.981	5.228	(1.914)	(662)	-2,92%	(16.597)	-43,02%	49.052	44,81%	(27.071)
2	Tabungan	168.056	174.110	170.443	173.709	4.919	3.266	(401)	-0,23%	5.653	3,36%	185.922	93,43%	(12.213)
3	Deposito	55.027	71.583	67.591	67.591	(4.612)	(0)	(3.993)	-5,58%	12.564	22,83%	56.002	120,69%	11.588
	Total	261.662	268.337	261.929	263.281	5.536	1.352	(5.056)	-1,88%	1.619	0,62%	290.976	90,48%	(27.695)
	CASA	206.634	196.754	194.338	195.690	10.147	1.352	(1.063)	-0,54%	(10.944)	-5,30%	234.974	83,28%	(39.284)
	(%) CASA	78,97%	73,32%	74,20%	74,33%									
	FDR	64,72%	71,63%	74,75%	74,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	3.827	4.018		191	(467)	-10,40%	979	32,20%	-	0,00%	4.018
2	Giro ISE	335	363	240	326		86	(37)	-10,26%	(9)	-2,66%		0,00%	326
3	Tabungan ISE	2.705	4.122	3.588	3.692		105	(429)	-10,42%	988	36,52%		0,00%	3.692
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.227	3.500	-	-3.500	3.375	-291	453	291	29.901	84,37%	(4.674)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.227	3.500	-	-3.500	3.375	-291	453	291	27.668	91,18%	(2.441)
	• Local Champion	24.387	25.164	24.877	3.500	-	-3.500	3.379	-288	490	288	25.759	96,57%	(882)
	• Value Chain	387	354	350	-	-	-	-4	-4	-37	4	1.909	18,33%	(1.559)
2	MBG	21.941	24.058	24.298	1.190	1.150	-40	324	240	2.357	910	24.614	98,72%	(316)
	KUR	20.349	22.648	22.920	1.070	1.150	80	233	272	2.571	878	22.892	100,12%	28
	Non KUR	1.592	1.411	1.379	120	-	-120	91	-32	-213	32	1.722	80,06%	(343)
3	PWG	23.945	33.863	36.403	9.485	10.066	581	2.019	2.540	12.458	7.526	35.155	103,55%	1.248
	Cilem	8.631	14.991	15.736	2.636	1.970	-666	1.761	745	7.105	1.225	17.455	90,15%	(1.719)
	Gadai	15.314	18.872	20.667	6.849	8.096	1.247	257	1.795	5.353	6.301	17.700	116,76%	2.967
4	CFG	98.692	108.770	109.855	3.571	2.570	-1.001	683	1.085	11.163	1.485	112.781	97,41%	(2.926)
	CF 1	13.574	19.687	19.937	300	778	478	-58	250	6.363	528	15.257	130,68%	4.680
	Total Griya	9.477	13.901	14.029	200	350	150	0	128	4.552	221	9.906	141,63%	4.124
	• Total Non Program	9.477	13.901	14.029	200	350	150	91	128	4.552	221	9.906	141,63%	4.124
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	5.908	100	428	328	-58	121	1.811	307	5.351	110,40%	557
	CF 2	85.118	89.083	89.918	3.271	1.792	-1.479	741	835	4.800	957	97.524	92,20%	(7.606)
	Mitraguna & Others	51.909	55.196	55.390	2.271	980	-1.291	426	194	3.481	786	63.235	87,59%	(7.845)
	Pensiun	33.208	33.886	34.527	1.000	812	-188	315	641	1.319	171	34.288	100,70%	239
	Total Pembiayaan	169.351	192.209	195.783	17.746	13.786	-3.960	6.400	3.574	26.432	10.213	202.451	96,71%	(6.668)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	113	66	99	71	0,51%	0,41%	0,29%	(28)	(42)	5			
	KUR	113	-	35	11	0,55%	0,16%	0,05%	(24)	(102)	11			
	Non KUR	-	66	64	60	0,00%	4,53%	4,35%	(4)	60	(6)			
3	PWG	-	62	-	-	0,00%	0,00%	0,00%	-	-	(62)			
	Cilem	-	62	-	-	0,00%	0,00%	0,00%	-	-	(62)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	211	14	347	851	0,21%	0,32%	0,78%	504	640	837			
	CF 1	-	-	132	505	0,00%	0,67%	2,53%	373	505	505			
	Total Griya	-	-	132	349	0,00%	0,95%	2,49%	217	349	349			
	Oto	-	-	-	156	0,00%	0,00%	2,64%	156	156	156			
	CF 2	211	14	215	347	0,25%	0,24%	0,39%	131	135	333			
	Mitraguna & Others	211	14	9	13	0,41%	0,02%	0,02%	4	(199)	(1)			
	Pensiun	-	-	206	334	0,00%	0,61%	0,97%	128	334	334			
	Total Pembiayaan	324	142	446	922	0,19%	0,23%	0,47%	476	598	780	0,36%	23,64%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,84%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,84%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.694	1.483	1.478	2,15%	1,36%	1,35%	(5)	(646)	(216)			
	CF 1	445	422	402	402	3,28%	2,04%	2,02%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,75%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,28%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.076	1,97%	1,21%	1,20%	(5)	(603)	(196)			
	Mitraguna & Others	1.585	1.272	1.081	1.076	3,05%	1,96%	1,94%	(5)	(509)	(196)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.466	1,28%	2,33%	2,28%	(5)	2.297	(319)	1,32%	42,31%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	730	703	(5)	(27)	(31)	-4,28%	(3.904)	-84,75%	11.298	6,22%	(10.595)
2	Tabungan	52.069	49.816	49.582	51.523	1.018	1.941	1.708	3,43%	(545)	-1,05%	63.397	81,27%	(11.874)
3	Deposito	11.396	8.717	8.222	8.222	(620)	0	(495)	-5,68%	(3.174)	-27,85%	11.995	68,54%	(3.773)
	Total	68.072	59.267	58.534	60.448	393	1.914	1.182	1,99%	(7.624)	-11,20%	86.691	69,73%	(26.243)
	CASA	56.676	50.550	50.312	52.226	1.013	1.914	1.677	3,32%	(4.450)	-7,85%	74.695	69,92%	(22.469)
	(%) CASA	83,26%	85,29%	85,95%	86,40%									
	FDR	200,44%	261,33%	271,36%	262,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.294	1.304		10	(84)	-6,06%	(279)	-17,63%	-	0,00%	1.304
2	Giro ISE	116	32	31	4		(27)	(28)	-86,18%	(111)	-96,15%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.263	1.300		36	(56)	-4,16%	(168)	-11,45%		0,00%	1.300
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	39.654	40.647	41.111	1.800	1.950	150	472	465	1.458	1.485	42.171	97,49%	(1.060)
	KUR	35.878	37.764	38.336	1.800	1.950	150	663	572	2.459	1.378	38.273	100,17%	63
	Non KUR	3.776	2.882	2.775	-	-	0	-191	-107	-1.001	107	3.898	71,19%	(1.123)
3	PWG	12.336	24.323	26.611	7.941	8.696	754	2.886	2.289	14.275	6.407	20.552	129,48%	6.059
	Cilem	3.767	8.043	8.461	1.297	873	-424	815	418	4.694	455	7.994	105,84%	467
	Gadai	8.569	16.279	18.150	6.645	7.823	1.178	2.071	1.871	9.581	5.952	12.558	144,54%	5.593
4	CFG	84.451	89.913	91.118	1.350	2.208	859	238	1.205	6.667	1.003	94.326	96,60%	(3.208)
	CF 1	4.785	7.153	7.248	473	158	-315	-14	96	2.463	62	5.942	121,98%	1.306
	Total Griya	4.537	6.422	6.373	473	-	-473	0	-49	1.835	49	4.859	131,15%	1.514
	• Total Non Program	4.383	5.766	5.720	-	-	0	-114	-45	1.337	45	4.689	122,00%	1.032
	• Program	154	656	653	473	-	-473	507	-3	499	3	171	382,58%	482
	Oto	248	731	875	-	158	158	-14	144	628	13	1.083	80,85%	(207)
	CF 2	79.665	82.760	83.870	877	2.051	1.174	253	1.110	4.204	941	88.384	94,89%	(4.514)
	Mitraguna & Others	63.755	64.392	65.327	877	1.438	562	381	936	1.572	502	71.711	91,10%	(6.384)
	Pensiun	15.910	18.368	18.542	-	613	613	-128	174	2.632	439	16.673	111,21%	1.870
	Total Pembiayaan	136.441	154.882	158.840	11.091	12.854	1.763	3.596	3.959	22.400	8.895	157.048	101,14%	1.792

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	187	557	588	302	0,47%	1,45%	0,73%	(285)	115	(255)			
	KUR	48	416	449	302	0,13%	1,19%	0,79%	(147)	254	(114)			
	Non KUR	140	140	138	-	3,70%	4,80%	0,00%	(138)	(140)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.300	452	448	445	1,54%	0,50%	0,49%	(3)	(855)	(7)			
	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	1.300	452	448	445	1,63%	0,54%	0,53%	(3)	(855)	(7)			
	Mitraguna & Others	1.135	452	448	445	1,78%	0,70%	0,68%	(3)	(691)	(7)			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.008	1.035	747	1,09%	0,67%	0,47%	(289)	(741)	(262)	0,50%	-7,02%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	221	74	442	0,00%	0,18%	1,07%	367	442	221			
	KUR	-	15	-	238	0,00%	0,00%	0,62%	238	238	224			
	Non KUR	-	206	74	204	0,00%	2,58%	7,34%	129	204	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	517	446	445	0,76%	0,50%	0,49%	(1)	(198)	(72)			
	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	643	517	446	445	0,81%	0,54%	0,53%	(1)	(198)	(72)			
	Mitraguna & Others	643	284	284	283	1,01%	0,44%	0,43%	(1)	(360)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	0	162	(70)			
	Total Pembiayaan	643	738	520	887	0,47%	0,34%	0,56%	367	244	149	0,61%	-8,38%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	5.811	5.890	935	79	(495)	-7,75%	1.510	34,46%	11.067	53,22%	(5.177)
2	Tabungan	121.239	128.771	124.465	126.909	5.278	2.444	(1.862)	-1,45%	5.670	4,68%	132.521	95,77%	(5.612)
3	Deposito	26.839	21.410	21.290	21.290	369	(0)	(120)	-0,56%	(5.549)	-20,68%	27.466	77,51%	(6.176)
	Total	152.459	156.566	151.566	154.089	6.582	2.523	(2.477)	-1,58%	1.631	1,07%	171.055	90,08%	(16.966)
	CASA	125.619	135.156	130.276	132.799	6.213	2.523	(2.357)	-1,74%	7.180	5,72%	143.589	92,49%	(10.789)
	(%) CASA	82,40%	86,33%	85,95%	86,18%									
	FDR	80,08%	80,19%	84,04%	82,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	3.398	3.346		(52)	(1.435)	-30,01%	95	2,93%	-	0,00%	3.346
2	Giro ISE	1.707	2.935	1.884	1.958		74	(977)	-33,28%	252	14,75%		0,00%	1.958
3	Tabungan ISE	1.544	1.846	1.514	1.388		(126)	(458)	-24,81%	(156)	-10,12%		0,00%	1.388
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.604	-	-	0	-22	-46	-282	46	14.885	98,11%	(282)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.901	-	-	0	-22	-46	-282	46	4.183	93,27%	(282)
	• Local Champion	2.186	2.110	2.083	-	-	0	-3	-28	-104	28	2.186	95,27%	(104)
	• Value Chain	1.997	1.837	1.819	-	-	-	-19	-19	-178	19	1.997	91,08%	(178)
2	MBG	31.186	27.497	27.744	1.115	1.310	195	13	247	-3.442	1.063	33.879	81,89%	(6.135)
	KUR	27.378	24.611	24.973	1.115	1.310	195	218	362	-2.405	948	29.941	83,41%	(4.968)
	Non KUR	3.809	2.886	2.771	-	-	0	-205	-115	-1.037	115	3.938	70,36%	(1.167)
3	PWG	1.449	4.760	4.989	963	692	-271	731	228	3.539	463	5.931	84,12%	(942)
	Cilem	1.449	4.760	4.989	963	692	-271	731	228	3.539	463	5.931	84,12%	(942)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	80.047	1.921	2.783	862	853	1.398	5.484	1.385	86.219	92,84%	(6.172)
	CF 1	26.770	24.580	24.847	-	650	650	-84	267	-1.923	383	28.535	87,08%	(3.688)
	Total Griya	26.477	21.355	21.706	-	650	650	0	351	-4.771	299	27.235	79,70%	(5.529)
	• Total Non Program	23.147	18.404	18.793	-	650	650	-279	389	-4.354	261	23.547	79,81%	(4.755)
	• Program	3.330	2.952	2.913	-	-	0	-45	-38	-417	38	3.688	78,99%	(775)
	Oto	293	3.225	3.141	-	-	0	-84	-83	2.848	83	1.300	241,70%	1.842
	CF 2	47.792	54.069	55.199	1.921	2.133	212	937	1.130	7.407	1.003	57.684	95,69%	(2.484)
	Mitraguna & Others	41.537	46.682	46.694	1.179	963	-216	326	12	5.157	951	50.563	92,35%	(3.869)
	Pensiun	6.255	7.387	8.506	742	1.170	428	611	1.119	2.250	51	7.121	119,45%	1.385
	Total Pembiayaan	122.084	125.557	127.384	3.999	4.785	785	1.575	1.827	5.300	2.958	140.914	90,40%	(13.530)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	713	0,27%	3,94%	2,57%	(369)	630	(576)			
	KUR	83	450	412	159	0,30%	1,68%	0,64%	(253)	75	(291)			
	Non KUR	-	839	670	554	0,00%	23,23%	20,01%	(116)	554	(285)			
3	PWG	10	25	-	-	0,69%	0,00%	0,00%	-	(10)	(25)			
	Cilem	10	25	-	-	0,69%	0,00%	0,00%	-	(10)	(25)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	3.103	2,19%	2,75%	3,88%	936	1.467	1.218			
	CF 1	1.522	1.087	1.690	2.499	5,68%	6,88%	10,06%	809	978	1.413			
	Total Griya	1.522	1.087	1.690	2.499	5,75%	7,91%	11,51%	809	978	1.413			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	603	0,24%	0,88%	1,09%	127	489	(194)			
	Mitraguna & Others	114	798	476	603	0,27%	1,02%	1,29%	127	489	(194)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	3.816	1,42%	3,07%	3,00%	(35)	2.087	15	0,93%	68,91%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.559	80,49%	81,79%	86,00%	577	577	577			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.856	30,58%	32,40%	47,58%	577	577	577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.056	1,54%	2,78%	3,81%	292	577	259			
	KUR	111	405	276	479	0,41%	1,12%	1,92%	204	368	74			
	Non KUR	368	392	489	577	9,65%	16,93%	20,81%	88	209	185			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.266	1,83%	2,19%	1,58%	(458)	(99)	(49)			
	CF 1	1.118	588	655	388	4,18%	2,67%	1,56%	(267)	(730)	(200)			
	Total Griya	1.118	588	655	388	4,22%	3,07%	1,79%	(267)	(730)	(200)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	878	0,52%	1,98%	1,59%	(190)	631	151			
	Mitraguna & Others	247	726	1.068	878	0,59%	2,29%	1,88%	(190)	631	151			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	14.880	11,32%	11,52%	11,68%	411	1.055	787	1,33%	88,65%	-10,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	3.404	3.421	2.553	17	(1.283)	-27,28%	(2.499)	-42,21%	13.088	26,13%	(9.668)
2	Tabungan	49.567	54.352	53.551	53.824	2.095	273	(527)	-0,97%	4.258	8,59%	61.663	87,29%	(7.839)
3	Deposito	19.983	50.886	50.227	50.227	9.713	(0)	(658)	-1,29%	30.244	151,35%	20.643	243,32%	29.584
	Total	75.469	109.942	107.182	107.472	14.361	290	(2.469)	-2,25%	32.003	42,41%	95.394	112,66%	12.078
	CASA	55.486	59.056	56.955	57.245	4.648	290	(1.811)	-3,07%	1.759	3,17%	74.752	76,58%	(17.507)
	(%) CASA	73,52%	53,72%	53,14%	53,26%									
	FDR	164,25%	121,92%	127,50%	127,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	1.196	1.016		(179)	(79)	-7,23%	(153)	-13,07%	-	0,00%	1.016
2	Giro ISE	176	1	1	1		(0)	(0)	-1,43%	(175)	-99,41%		0,00%	1
3	Tabungan ISE	994	945	1.044	865		(179)	(79)	-8,39%	(128)	-12,91%		0,00%	865
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.324	558	338	-220	231	-38	1.821	376	7.694	56,20%	(3.370)
	Cilem	2.503	4.362	4.324	558	338	-220	231	-38	1.821	376	7.694	56,20%	(3.370)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	132.330	4.837	3.728	-1.109	3.086	2.647	10.890	1.082	132.451	99,91%	(121)
	CF 1	4.796	5.795	5.901	-	177	177	-28	106	1.105	72	6.114	96,51%	(214)
	Total Griya	4.549	4.809	4.764	-	-	0	0	-45	214	45	4.884	97,53%	(121)
	• Total Non Program	4.549	4.809	4.764	-	-	0	-232	-45	214	45	4.884	97,53%	(121)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	1.137	-	177	177	-28	151	891	27	1.230	92,44%	(93)
	CF 2	116.645	123.889	126.430	4.837	3.551	-1.286	3.113	2.541	9.785	1.010	126.337	100,07%	93
	Mitraguna & Others	110.497	116.979	118.744	4.487	2.710	-1.777	2.828	1.766	8.248	944	119.341	99,50%	(597)
	Pensiun	6.148	6.910	7.685	350	841	491	286	775	1.537	66	6.995	109,86%	690
	Total Pembiayaan	123.957	134.046	136.654	5.395	4.066	-1.329	3.316	2.608	12.697	1.458	140.224	97,45%	(3.570)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	967	1.454	1.507	0,00%	1,12%	1,14%	53	1.507	540			
	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	-	967	1.454	1.507	0,00%	1,17%	1,19%	53	1.507	540			
	Mitraguna & Others	-	967	1.454	1.507	0,00%	1,24%	1,27%	53	1.507	540			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	1.507	0,00%	1,08%	1,10%	53	1.507	540	0,79%	28,53%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	(1)	(2.453)	(3)			
	CF 1	65	57	55	54	1,36%	0,94%	0,91%	(1)	(12)	(3)			
	Total Griya	65	57	55	54	1,44%	1,13%	1,13%	(1)	(12)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	(1)	(2.467)	(3)	0,53%	-965,41%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	1.896	1.890	(372)	(6)	60	3,27%	289	18,08%	11.756	16,08%	(9.866)
2	Tabungan	117.228	130.202	127.707	130.045	2.821	2.338	(157)	-0,12%	12.817	10,93%	134.200	96,90%	(4.155)
3	Deposito	47.162	44.016	44.313	44.283	1.000	(30)	267	0,61%	(2.879)	-6,11%	48.088	92,09%	(3.805)
	Total	165.991	176.048	173.916	176.218	3.449	2.302	170	0,10%	10.227	6,16%	194.044	90,81%	(17.825)
	CASA	118.829	132.032	129.603	131.935	2.449	2.332	(97)	-0,07%	13.107	11,03%	145.956	90,39%	(14.020)
	(%) CASA	71,59%	75,00%	74,52%	74,87%									
	FDR	85,30%	86,53%	87,55%	86,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.694	2.786	2.847		62	153	5,70%	(220)	-7,17%	-	0,00%	2.847
2	Giro ISE	515	1.171	1.050	1.030		(20)	(142)	-12,11%	515	100,03%		0,00%	1.030
3	Tabungan ISE	2.552	1.522	1.736	1.818		82	295	19,40%	(735)	-28,78%		0,00%	1.818
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	117	117		0	0	0,00%	8	7,34%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	26.904	1.430	1.475	45	403	297	3.355	1.178	26.076	103,17%	827
	KUR	22.685	25.818	26.325	1.430	1.475	45	424	507	3.640	968	25.090	104,92%	1.235
	Non KUR	863	788	579	-	-	0	-20	-210	-285	210	986	58,67%	(408)
3	PWG	16.913	27.728	28.940	6.713	6.401	-313	2.179	1.211	12.027	5.189	28.183	102,69%	757
	Cilem	9.701	17.756	18.563	2.998	2.332	-666	1.766	807	8.862	1.525	18.542	100,11%	21
	Gadai	7.212	9.973	10.377	3.716	4.069	353	413	404	3.165	3.665	9.641	107,63%	736
4	CFG	101.109	97.999	96.418	1.055	927	-128	-1.008	-1.581	-4.690	2.507	113.166	85,20%	(16.747)
	CF 1	13.632	14.406	14.256	-	17	17	-63	-150	624	167	15.076	94,56%	(820)
	Total Griya	12.067	12.150	12.042	-	-	0	0	-108	-24	108	12.433	96,85%	(391)
	• Total Non Program	12.067	12.150	12.042	-	-	0	-105	-108	-24	108	12.433	96,85%	(391)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.214	-	17	17	-63	-42	648	59	2.642	83,77%	(429)
	CF 2	87.476	83.593	82.163	1.055	910	-145	-945	-1.430	-5.314	2.340	98.090	83,76%	(15.927)
	Mitraguna & Others	79.108	75.836	74.436	905	860	-45	-1.043	-1.400	-4.672	2.260	88.794	83,83%	(14.358)
	Pensiun	8.368	7.757	7.726	150	50	-100	97	-30	-642	80	9.296	83,12%	(1.569)
	Total Pembiayaan	141.591	152.334	152.262	9.198	8.802	-396	1.574	-73	10.671	8.875	167.445	90,93%	(15.184)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	190	-	-	-	0,81%	0,00%	0,00%	-	(190)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	190	-	-	-	21,98%	0,00%	0,00%	-	(190)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	854	1.070	607	82	0,84%	0,62%	0,08%	(525)	(773)	(989)			
	CF 1	-	167	84	82	0,00%	0,58%	0,57%	(3)	82	(86)			
	Total Griya	-	-	72	70	0,00%	0,59%	0,58%	(2)	70	70			
	Oto	-	167	12	11	0,00%	0,55%	0,52%	(1)	11	(156)			
	CF 2	854	903	522	-	0,98%	0,62%	0,00%	(522)	(854)	(903)			
	Mitraguna & Others	854	903	522	-	1,08%	0,69%	0,00%	(522)	(854)	(903)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	82	0,74%	0,40%	0,05%	(525)	(963)	(989)	0,73%	#####	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	74	189	189	-	0,32%	0,71%	0,00%	(189)	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	-	4,73%	24,00%	0,00%	(189)	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	0	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,67%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,73%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,81%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,02%	0	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	0	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.073	0,47%	0,83%	0,70%	(189)	402	(38)	0,86%	-22,65%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.063	4.272	(485)	209	26	0,61%	(1.790)	-29,53%	15.849	26,95%	(11.577)
2	Tabungan	115.416	124.702	127.280	127.376	(255)	95	2.673	2,14%	11.959	10,36%	131.787	96,65%	(4.411)
3	Deposito	39.351	36.019	36.493	36.505	2.718	12	486	1,35%	(2.845)	-7,23%	40.253	90,69%	(3.748)
	Total	160.829	164.968	167.837	168.153	1.978	316	3.185	1,93%	7.324	4,55%	187.889	89,50%	(19.736)
	CASA	121.478	128.948	131.343	131.648	(740)	304	2.699	2,09%	10.169	8,37%	147.636	89,17%	(15.988)
	(%) CASA	75,53%	78,17%	78,26%	78,29%									
	FDR	76,61%	89,54%	88,60%	88,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.091	2.174		83	(53)	-2,40%	693	46,78%	-	0,00%	2.174
2	Giro ISE	43	8	9	10		1	2	27,55%	(33)	-76,65%		0,00%	10
3	Tabungan ISE	1.438	2.220	2.082	2.164		82	(56)	-2,51%	726	50,44%		0,00%	2.164
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%		0,00%	472

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,85%	899
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,85%	899
	• Local Champion	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,85%	899
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.573	815	-	-815	596	-303	1.239	303	10.429	91,79%	(856)
	KUR	8.171	9.690	9.393	815	-	-815	601	-298	1.222	298	10.164	92,41%	(771)
	Non KUR	163	185	180	-	-	0	-5	-5	17	5	265	67,87%	(85)
3	PWG	22.470	32.199	32.445	10.196	7.847	-2.349	2.615	246	9.975	7.602	33.100	98,02%	(655)
	Cilem	8.736	15.068	15.740	2.255	1.715	-540	1.307	671	7.004	1.044	17.150	91,78%	(1.411)
	Gadai	13.734	17.131	16.705	7.941	6.132	-1.809	1.308	-426	2.971	6.557	15.950	104,73%	755
4	CFG	92.027	104.352	105.411	2.901	4.204	1.304	1.082	1.059	13.384	3.145	102.386	102,95%	3.025
	CF 1	36.305	37.324	36.820	321	675	355	-99	-505	515	1.180	37.544	98,07%	(725)
	Total Griya	33.468	33.837	33.176	321	424	103	0	-661	-292	1.085	33.783	98,20%	(607)
	• Total Non Program	33.468	31.825	31.174	-	424	424	-207	-651	-2.294	1.075	33.783	92,28%	(2.609)
	• Program	-	2.013	2.002	321	-	-321	334	-10	2.002	10	0	0,00%	2.002
	Oto	2.837	3.487	3.643	-	251	251	-99	156	807	95	3.762	96,86%	(118)
	CF 2	55.722	67.027	68.591	2.580	3.529	949	1.181	1.564	12.869	1.965	64.842	105,78%	3.749
	Mitraguna & Others	47.599	55.917	55.350	1.580	970	-610	248	-567	7.751	1.537	55.922	98,98%	(572)
	Pensiun	8.123	11.111	13.242	1.000	2.559	1.559	933	2.131	5.119	428	8.920	148,45%	4.322
	Total Pembiayaan	123.205	147.715	148.701	13.911	12.052	-1.860	4.276	986	25.497	11.066	146.289	101,65%	2.412

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	-	-	-	94	0,00%	0,00%	0,98%	94	94	94			
	KUR	-	-	-	94	0,00%	0,00%	1,00%	94	94	94			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	-	0,00%	0,00%	0,00%	-	-	(190)			
	Cilem	-	190	-	-	0,00%	0,00%	0,00%	-	-	(190)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.195	331	325	701	1,30%	0,31%	0,67%	377	(494)	370			
	CF 1	69	158	154	536	0,19%	0,41%	1,46%	382	467	379			
	Total Griya	69	158	154	536	0,21%	0,45%	1,62%	382	467	379			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	165	2,02%	0,25%	0,24%	(5)	(961)	(8)			
	Mitraguna & Others	1.127	174	171	165	2,37%	0,31%	0,30%	(5)	(961)	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	795	0,97%	0,22%	0,53%	470	(400)	274	0,48%	11,08%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	28,97%	29,34%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	29,34%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,98%	(0)	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	1,00%	(0)	94	(0)			
	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	802	721	821	819	0,87%	0,79%	0,78%	(2)	17	98			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,98%	0,96%	(0)	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,84%	0,85%	0	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,42%	(0)	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.286	0,95%	0,87%	0,86%	(2)	111	98	0,08%	90,72%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	7.228	5.547	(402)	(1.680)	617	12,52%	(1.182)	-17,57%	17.703	31,34%	(12.155)
2	Tabungan	220.302	241.391	235.197	236.315	12.445	1.118	(5.076)	-2,10%	16.013	7,27%	238.607	99,04%	(2.292)
3	Deposito	143.210	182.461	172.318	171.686	10.219	(631)	(10.775)	-5,91%	28.476	19,88%	144.229	119,04%	27.458
	Total	370.242	428.782	414.742	413.548	22.262	(1.194)	(15.234)	-3,55%	43.306	11,70%	400.538	103,25%	13.010
	CASA	227.032	246.321	242.425	241.862	12.043	(563)	(4.459)	-1,81%	14.830	6,53%	256.310	94,36%	(14.448)
	(%) CASA	61,32%	57,45%	58,45%	58,48%									
	FDR	58,19%	61,16%	64,05%	64,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	21.069	21.097		28	(234)	-1,10%	585	2,85%	-	0,00%	21.097
2	Giro ISE	3.669	3.479	3.355	3.228		(127)	(251)	-7,21%	(441)	-12,03%		0,00%	3.228
3	Tabungan ISE	6.637	8.334	8.197	8.351		154	17	0,20%	1.715	25,84%		0,00%	8.351
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	171	172	172		0	1	0,58%	30	21,13%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.192	5.460	-	-5.460	5.360	-300	13.164	300	7.721	170,87%	5.472
	Linkage	-	9.513	9.569	5.210	-	(5.210)	5.168	56	9.569	(56)	3.350	285,65%	6.219
	Non-Linkage	28	3.979	3.623	250	-	-250	192	-356	3.595	356	4.371	82,90%	(747)
	• Local Champion	28	3.448	3.393	-	-	0	-56	-55	3.364	55	2.087	162,56%	1.306
	• Value Chain	-	531	231	250	-	(250)	248	-301	231	301	2.284	10,10%	(2.053)
2	MBG	7.817	11.949	12.075	500	500	0	189	126	4.258	374	11.696	103,24%	379
	KUR	7.418	11.533	11.668	500	500	0	194	134	4.250	366	11.109	105,03%	559
	Non KUR	399	415	407	-	-	0	-5	-8	8	8	587	69,31%	(180)
3	PWG	19.390	31.817	31.868	6.633	8.862	2.229	1.712	51	12.478	8.811	30.449	104,66%	1.419
	Cilem	9.334	15.975	14.807	1.616	496	-1.120	83	-1.168	5.474	1.664	17.540	84,42%	(2.733)
	Gadai	10.057	15.842	17.061	5.017	8.366	3.349	1.629	1.219	7.004	7.147	12.909	132,17%	4.152
4	CFG	188.225	204.991	208.494	8.569	7.392	-1.177	3.633	3.504	20.269	3.888	200.854	103,80%	7.640
	CF 1	13.467	13.272	13.805	368	1.020	652	41	533	339	488	15.027	91,87%	(1.222)
	Total Griya	8.915	8.278	8.773	200	600	400	0	495	-142	105	9.298	94,35%	(525)
	• Total Non Program	8.915	8.278	8.773	200	600	400	96	495	-142	105	9.298	94,35%	(525)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.032	168	420	252	41	37	481	383	5.729	87,83%	(697)
	CF 2	174.758	191.718	194.689	8.201	6.371	-1.830	3.592	2.971	19.931	3.400	185.827	104,77%	8.862
	Mitraguna & Others	169.164	185.974	188.986	8.201	6.371	-1.830	3.637	3.012	19.822	3.359	179.265	105,42%	9.721
	Pensiun	5.594	5.744	5.703	-	-	0	-45	-41	109	41	6.562	86,91%	(859)
	Total Pembiayaan	215.460	262.249	265.630	21.162	16.754	-4.408	10.894	3.381	50.169	13.373	250.720	105,95%	14.910

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	181	-	-	66	2,32%	0,00%	0,55%	66	(115)	66			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	-	66	0,00%	0,00%	16,19%	66	66	66			
3	PWG	-	11	-	-	0,00%	0,00%	0,00%	-	-	(11)			
	Cilem	-	11	-	-	0,00%	0,00%	0,00%	-	-	(11)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	461	92	366	-	0,24%	0,18%	0,00%	(366)	(461)	(92)			
	CF 1	356	-	255	-	2,64%	1,92%	0,00%	(255)	(356)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	255	-	7,82%	5,11%	0,00%	(255)	(356)	-			
	CF 2	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Mitraguna & Others	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	66	0,30%	0,14%	0,02%	(300)	(576)	(37)	0,10%	-319,08%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	147	0,04%	0,07%	0,07%	0	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	0	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	0	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	0	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	10.453	10.641	2.814	188	5.080	91,36%	10.496	7215,95%	3.473	306,36%	7.168
2	Tabungan	93.148	111.895	113.282	114.005	13.708	723	2.110	1,89%	20.857	22,39%	104.732	108,85%	9.273
3	Deposito	25.397	122.242	122.110	122.050	975	(60)	(192)	-0,16%	96.653	380,57%	26.027	468,93%	96.023
	Total	118.690	239.698	245.844	246.696	17.496	851	6.998	2,92%	128.006	107,85%	134.233	183,78%	112.463
	CASA	93.293	117.456	123.735	124.646	16.521	911	7.190	6,12%	31.353	33,61%	108.206	115,19%	16.440
	(%) CASA	78,60%	49,00%	50,33%	50,53%									
	FDR	96,89%	57,07%	55,91%	55,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.599	1.880	1.776		(104)	177	11,09%	959	117,30%	-	0,00%	1.776
2	Giro ISE	33	50	60	60		0	10	20,08%	27	79,95%		0,00%	60
3	Tabungan ISE	784	1.549	1.820	1.717		(104)	167	10,80%	932	118,89%		0,00%	1.717
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	80	82	82		0	2	2,50%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-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	29.770	34.661	34.624	2.250	1.235	-1.015	816	-37	4.854	1.272	33.047	104,77%	1.577
	KUR	28.200	32.727	32.668	2.150	1.135	-1.015	817	-59	4.468	1.194	31.318	104,31%	1.350
	Non KUR	1.570	1.933	1.956	100	100	0	-1	23	386	77	1.729	113,13%	227
3	PWG	4.527	9.921	9.694	1.489	442	-1.047	920	-227	5.167	669	10.025	96,70%	(331)
	Cilem	4.527	9.921	9.694	1.489	442	-1.047	920	-227	5.167	669	10.026	96,69%	(332)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	92.213	93.137	3.211	3.528	317	1.212	924	12.436	2.604	91.931	101,31%	1.206
	CF 1	1.386	7.374	7.900	171	608	437	102	526	6.514	82	2.734	288,95%	5.166
	Total Griya	404	3.761	3.752	-	-	0	0	-9	3.348	9	747	502,32%	3.005
	• Total Non Program	404	3.761	3.752	-	-	0	-10	-9	3.348	9	747	502,32%	3.005
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	4.148	171	608	437	102	535	3.166	73	1.987	208,75%	2.161
	CF 2	79.315	84.838	85.237	3.040	2.920	-120	1.110	398	5.922	2.522	89.197	95,56%	(3.960)
	Mitraguna & Others	60.800	65.421	65.858	2.364	2.850	486	919	437	5.058	2.413	69.819	94,33%	(3.960)
	Pensiun	18.515	19.417	19.378	676	70	-606	191	-39	863	109	19.378	100,00%	(0)
	Total Pembiayaan	114.997	136.794	137.454	6.949	5.205	-1.744	2.948	660	22.457	4.544	135.003	101,82%	2.452

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	214	62	103	349	0,72%	0,30%	1,01%	247	136	287			
	KUR	129	62	103	349	0,46%	0,31%	1,07%	247	221	287			
	Non KUR	85	-	-	-	5,40%	0,00%	0,00%	-	(85)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	467	0,00%	1,24%	0,50%	(673)	463	(919)			
	CF 1	-	176	177	177	0,00%	2,40%	2,24%	0	177	1			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	177	0,00%	4,89%	4,27%	0	177	1			
	CF 2	3	1.209	962	289	0,00%	1,13%	0,34%	(673)	286	(920)			
	Mitraguna & Others	3	995	962	289	0,01%	1,47%	0,44%	(673)	286	(706)			
	Pensiun	-	214	-	-	0,00%	0,00%	0,00%	-	-	(214)			
	Total Pembiayaan	217	1.448	1.242	816	0,19%	0,91%	0,59%	(426)	599	(632)	0,06%	89,94%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-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	212	223	119	118	0,71%	0,34%	0,34%	(1)	(94)	(105)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	112	12,12%	5,82%	5,70%	(1)	(79)	(29)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.754	3,10%	2,99%	2,96%	(4)	251	(324)			
	CF 1	-	23	23	23	0,00%	0,32%	0,30%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.731	3,16%	3,22%	3,20%	(4)	228	(324)			
	Mitraguna & Others	2.503	3.055	2.521	2.517	4,12%	3,85%	3,82%	(4)	14	(538)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,11%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.873	2,36%	2,10%	2,09%	(5)	158	(428)	0,10%	95,08%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.794	1.870	(284)	76	386	26,03%	(1.586)	-45,90%	13.786	13,56%	(11.916)
2	Tabungan	145.385	149.015	148.617	150.842	(362)	2.225	1.827	1,23%	5.456	3,75%	162.538	92,80%	(11.697)
3	Deposito	14.811	12.747	12.606	12.606	(1.053)	0	(141)	-1,11%	(2.205)	-14,89%	15.750	80,04%	(3.144)
	Total	163.652	163.245	163.017	165.317	(1.699)	2.301	2.072	1,27%	1.665	1,02%	192.074	86,07%	(26.757)
	CASA	148.841	150.498	150.411	152.712	(646)	2.301	2.214	1,47%	3.870	2,60%	176.325	86,61%	(23.613)
	(%) CASA	90,95%	92,19%	92,27%	92,37%									
	FDR	119,93%	128,60%	130,03%	128,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	3.128	2.992		(137)	1.717	134,59%	458	18,08%	-	0,00%	2.992
2	Giro ISE	1.520	463	873	903		30	441	95,27%	(616)	-40,55%		0,00%	903
3	Tabungan ISE	1.014	813	2.255	2.088		(167)	1.276	156,98%	1.074	105,92%		0,00%	2.088
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%		0,00%	291

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.240	-	-	0	-33	-17	-327	17	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	-0	-3	0	4.142	99,92%	(3)
	Non-Linkage	426	118	102	-	-	0	-32	-16	-324	16	426	23,86%	(324)
	• Local Champion	426	118	102	-	-	0	-32	-16	-324	16	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	37.212	1.055	2.841	1.786	-493	1.224	1.288	1.617	39.386	94,48%	(2.173)
	KUR	33.748	33.326	34.096	1.055	2.241	1.186	-401	770	348	1.471	37.041	92,05%	(2.945)
	Non KUR	2.176	2.662	3.116	-	600	600	-92	454	940	146	2.344	132,92%	772
3	PWG	12.551	23.009	23.986	6.207	5.413	-795	2.223	978	11.436	4.435	23.142	103,65%	844
	Cilem	6.245	12.408	13.402	1.890	1.937	47	1.236	994	7.156	943	14.633	91,58%	(1.232)
	Gadai	6.305	10.601	10.585	4.318	3.476	-842	986	-16	4.280	3.492	8.509	124,40%	2.076
4	CFG	143.228	146.680	146.529	4.453	3.775	-678	1.760	-151	3.302	3.926	158.096	92,68%	(11.567)
	CF 1	29.589	26.763	26.539	-	129	129	-142	-224	-3.050	353	33.909	78,26%	(7.370)
	Total Griya	26.165	23.885	23.673	-	-	0	0	-211	-2.492	211	29.414	80,48%	(5.741)
	• Total Non Program	3.355	2.494	2.439	-	-	0	-130	-56	-917	56	4.153	58,72%	(1.715)
	• Program	22.810	21.391	21.235	-	-	0	-157	-156	-1.575	156	25.261	84,06%	(4.026)
	Oto	3.424	2.878	2.865	-	129	129	-142	-13	-558	141	4.494	63,75%	(1.629)
	CF 2	113.639	119.917	119.991	4.453	3.646	-807	1.903	73	6.352	3.573	124.188	96,62%	(4.197)
	Mitraguna & Others	94.023	97.153	97.309	3.582	3.548	-34	1.342	156	3.286	3.392	103.649	93,88%	(6.340)
	Pensiun	19.615	22.765	22.682	871	98	-773	561	-83	3.066	181	20.539	110,43%	2.143
	Total Pembiayaan	196.270	209.933	211.968	11.715	12.028	313	3.457	2.035	15.698	9.993	225.192	94,13%	(13.224)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	635	120	96	91	1,77%	0,27%	0,24%	(5)	(544)	(29)			
	KUR	580	120	96	91	1,72%	0,29%	0,27%	(5)	(488)	(29)			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	19	-	-	0,00%	0,00%	0,00%	-	-	(19)			
	Cilem	-	19	-	-	0,00%	0,00%	0,00%	-	-	(19)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.895	4.292	4.268	3.612	2,72%	2,91%	2,46%	(656)	(283)	(680)			
	CF 1	3.671	3.594	3.535	2.934	12,41%	13,21%	11,06%	(600)	(737)	(660)			
	Total Griya	3.671	3.594	3.535	2.934	14,03%	14,80%	12,39%	(600)	(737)	(660)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	678	0,20%	0,61%	0,56%	(56)	454	(20)			
	Mitraguna & Others	224	698	733	678	0,24%	0,75%	0,70%	(56)	454	(20)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	3.703	2,31%	2,08%	1,75%	(661)	(827)	(728)	3,70%	-111,57%	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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,23%	97,61%	(0)	(3)	(1)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	(0)	(3)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	199	0,93%	0,57%	0,54%	(4)	(135)	(15)			
	KUR	146	150	148	145	0,43%	0,44%	0,43%	(3)	(1)	(5)			
	Non KUR	188	64	56	54	8,65%	2,10%	1,74%	(2)	(134)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.332	3.419	3.402	2,51%	2,33%	2,32%	(17)	(188)	70			
	CF 1	3.133	3.006	3.178	3.018	10,59%	11,88%	11,37%	(161)	(115)	11			
	Total Griya	3.118	3.006	3.178	3.018	11,91%	13,31%	12,75%	(161)	(100)	11			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	384	0,40%	0,20%	0,32%	143	(73)	58			
	Mitraguna & Others	221	208	123	266	0,23%	0,13%	0,27%	143	46	59			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	(0)	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.740	4,11%	3,70%	3,65%	(22)	(326)	54	3,66%	-0,23%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	535	446	(286)	(88)	(431)	-49,10%	(94)	-17,37%	11.509	3,88%	(11.062)
2	Tabungan	125.992	133.743	132.011	133.746	8.423	1.735	3	0,00%	7.754	6,15%	144.175	92,77%	(10.429)
3	Deposito	49.100	47.338	48.466	48.466	(999)	(0)	1.128	2,38%	(634)	-1,28%	50.092	96,75%	(1.626)
	Total	175.632	181.958	181.012	182.658	7.137	1.647	701	0,39%	7.027	4,00%	205.775	88,77%	(23.117)
	CASA	126.532	134.620	132.545	134.192	8.137	1.647	(428)	-0,32%	7.660	6,05%	155.683	86,20%	(21.491)
	(%) CASA	72,04%	73,98%	73,22%	73,47%									
	FDR	182,36%	176,70%	177,78%	176,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	1.709	1.695		(14)	(238)	-12,33%	443	35,35%	-	0,00%	1.695
2	Giro ISE	222	156	148	144		(4)	(12)	-7,97%	(78)	-35,08%		0,00%	144
3	Tabungan ISE	1.030	1.777	1.562	1.551		(11)	(226)	-12,71%	521	50,52%		0,00%	1.551
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.401	-	-	0	-303	-316	-277	316	17.461	82,48%	(3.060)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.401	-	-	0	-303	-316	-277	316	16.249	88,63%	(1.848)
	• Local Champion	14.678	14.717	14.401	-	-	0	-303	-316	-277	316	15.423	93,38%	(1.022)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.724	1.550	1.620	70	83	90	-550	1.530	37.703	89,45%	(3.980)
	KUR	31.590	30.977	31.015	1.550	1.420	-130	212	38	-575	1.382	34.853	88,99%	(3.839)
	Non KUR	2.684	2.657	2.709	-	200	200	-129	52	26	148	2.850	95,06%	(141)
3	PWG	22.430	33.044	34.472	10.141	10.772	631	1.043	1.427	12.041	9.345	33.428	103,12%	1.044
	Cilem	9.274	14.399	14.615	1.637	1.412	-225	573	216	5.341	1.196	17.679	82,67%	(3.064)
	Gadai	13.156	18.645	19.856	8.504	9.360	856	470	1.211	6.700	8.149	15.749	126,08%	4.108
4	CFG	248.904	240.116	239.210	2.906	2.554	-352	-647	-906	-9.694	3.460	269.335	88,82%	(30.125)
	CF 1	66.307	62.537	61.912	34	149	115	-79	-626	-4.395	775	74.339	83,28%	(12.427)
	Total Griya	63.771	58.691	58.025	-	-	0	0	-666	-5.746	666	70.590	82,20%	(12.565)
	• Total Non Program	13.172	11.853	11.709	-	-	0	-294	-143	-1.462	143	14.554	80,46%	(2.845)
	• Program	50.599	46.838	46.315	-	-	0	-447	-522	-4.284	522	56.036	82,65%	(9.720)
	Oto	2.536	3.847	3.887	34	149	115	-79	40	1.351	109	3.749	103,67%	137
	CF 2	182.596	177.579	177.298	2.872	2.404	-468	-569	-280	-5.298	2.685	194.996	90,92%	(17.697)
	Mitraguna & Others	145.742	143.862	143.741	2.153	2.198	45	-785	-121	-2.001	2.319	157.055	91,52%	(13.314)
	Pensiun	36.854	33.716	33.557	719	206	-513	217	-159	-3.297	365	37.940	88,45%	(4.383)
	Total Pembiayaan	320.285	321.511	321.806	14.597	14.946	349	176	295	1.521	14.651	357.926	89,91%	(36.120)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-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	158	422	531	548	0,46%	1,58%	1,62%	17	389	126			
	KUR	138	422	436	452	0,44%	1,41%	1,46%	15	313	30			
	Non KUR	20	-	95	96	0,75%	3,57%	3,55%	1	76	96			
3	PWG	-	95	-	-	0,00%	0,00%	0,00%	-	-	(95)			
	Cilem	-	95	-	-	0,00%	0,00%	0,00%	-	-	(95)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.829	8.139	9.486	9.999	3,15%	3,95%	4,18%	513	2.170	1.860			
	CF 1	6.309	7.247	7.631	7.665	9,51%	12,20%	12,38%	34	1.356	418			
	Total Griya	6.204	7.247	7.631	7.665	9,73%	13,00%	13,21%	34	1.462	418			
	Oto	105	-	-	-	4,15%	0,00%	0,00%	-	(105)	-			
	CF 2	1.520	892	1.854	2.334	0,83%	1,04%	1,32%	479	814	1.442			
	Mitraguna & Others	1.215	744	1.065	1.695	0,83%	0,74%	1,18%	631	480	951			
	Pensiun	305	148	790	638	0,83%	2,34%	1,90%	(152)	334	490			
	Total Pembiayaan	7.988	8.655	10.017	10.547	2,49%	3,12%	3,28%	530	2.559	1.892	0,61%	81,28%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	208	0,50%	0,72%	0,62%	(33)	38	(123)			
	KUR	12	308	218	193	0,04%	0,70%	0,62%	(24)	181	(115)			
	Non KUR	158	23	23	15	5,88%	0,88%	0,55%	(8)	(143)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.137	6.107	6.098	2,65%	2,54%	2,55%	(9)	(499)	(38)			
	CF 1	4.154	5.047	5.019	4.894	6,26%	8,03%	7,90%	(126)	740	(154)			
	Total Griya	4.071	4.965	4.937	4.811	6,38%	8,41%	8,29%	(126)	740	(154)			
	Oto	82	82	82	82	3,25%	2,14%	2,12%	-	-	-			
	CF 2	2.444	1.089	1.088	1.205	1,34%	0,61%	0,68%	117	(1.239)	115			
	Mitraguna & Others	1.967	1.089	1.088	1.059	1,35%	0,76%	0,74%	(29)	(908)	(30)			
	Pensiun	477	-	-	145	0,15%	0,00%	0,43%	145	(332)	145			
	Total Pembiayaan	7.031	6.731	6.611	6.570	2,20%	2,06%	2,04%	(42)	(461)	(162)	0,30%	85,19%	-1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117