

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	47.326	55.938	96.995	8.612	(89.349)	-61,50%	(18.231)	-24,58%	191.624	29,19%	(135.686)
2	Tabungan	1.786.724	1.931.767	1.914.658	1.919.302	83.206	4.644	(12.465)	-0,65%	132.578	7,42%	1.986.732	96,61%	(67.430)
3	Deposito	649.060	652.346	615.778	615.692	(58.204)	(86)	(36.654)	-5,62%	(33.368)	-5,14%	661.233	93,11%	(45.540)
Total		2.509.954	2.729.400	2.577.763	2.590.933	121.998	13.170	(138.468)	-5,07%	80.979	3,23%	2.839.589	91,24%	(248.656)
CASA		1.860.893	2.077.054	1.961.984	1.975.240	180.202	13.256	(101.814)	-4,90%	114.347	6,14%	2.178.356	90,68%	(203.116)
(% CASA		74,14%	76,10%	76,11%	76,24%									
FDR		125,36%	125,72%	134,30%	133,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	45.379	43.233		(2.145)	705	1,66%	394	0,92%	77.787	55,58%	(34.553)
2	Giro ISE	4.948	6.771	8.052	5.952		(2.100)	(819)	-12,09%	1.004	20,29%	26.129	22,78%	(20.177)
3	Tabungan ISE	31.691	31.549	33.118	33.072		(46)	1.523	4,83%	1.381	4,36%	36.548	90,49%	(3.476)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.860	4.590	500	-4.090	765	-5.422	58.290	5.922	212.093	114,51%	30.767
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.573	4.590	500	-4.090	1.275	-4.921	33.434	5.421	113.492	115,93%	18.081
	• Local Champion	98.139	136.494	131.573	4.590	500	-4.090	1.275	-4.921	33.434	5.421	110.796	118,75%	20.777
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	442.544	15.045	12.015	-3.030	158	-1.955	-4.333	13.970	495.033	89,40%	(52.489)
	KUR	419.345	419.115	417.609	14.005	11.365	-2.640	-30	-1.506	-1.736	12.871	465.091	89,79%	(47.482)
	Non KUR	27.532	25.384	24.935	1.040	650	-390	188	-449	-2.597	1.099	29.942	83,28%	(5.007)
3	PWG	258.833	378.993	400.218	85.837	97.356	11.520	15.132	21.225	141.384	76.131	395.272	101,25%	4.946
	Cilem	127.522	210.337	218.038	24.335	24.245	-90	9.447	7.701	90.516	16.544	234.083	93,15%	(16.046)
	Gadai	131.312	168.656	182.180	61.502	73.112	11.610	5.685	13.524	50.868	59.588	161.188	113,02%	20.992
4	CFG	2.256.170	2.359.595	2.376.214	56.240	51.891	-4.349	23.227	16.619	120.044	35.273	2.449.238	97,02%	(73.025)
	CF 1	461.418	465.546	469.884	4.963	8.952	3.989	3.166	4.338	8.466	4.614	492.211	95,46%	(22.327)
	Total Griya	417.205	392.967	393.335	1.101	3.076	1.975	0	368	-23.871	2.708	431.436	91,17%	(38.101)
	• Total Non Program	64.148	57.248	59.125	941	2.761	1.820	-166	1.877	-5.023	884	70.434	83,94%	(11.309)
	• Program	353.058	335.719	334.210	160	315	155	-2.103	-1.509	-18.848	1.824	361.002	92,58%	(26.792)
	Oto	44.213	72.579	76.549	3.862	5.876	2.014	3.166	3.970	32.336	1.906	60.775	125,95%	15.773
	CF 2	1.794.752	1.894.050	1.906.330	51.276	42.939	-8.338	20.061	12.280	111.578	30.658	1.957.027	97,41%	(50.697)
	Mitraguna & Others	1.323.695	1.418.274	1.427.546	44.713	34.118	-10.595	19.276	9.272	103.851	24.846	1.471.843	96,99%	(44.297)
	Pensium	471.056	475.775	478.784	6.563	8.821	2.258	785	3.009	7.727	5.812	485.184	98,68%	(6.400)
Total Pembiayaan		3.146.451	3.431.370	3.461.836	161.711	161.762	51	39.282	30.466	315.385	131.296	3.551.637	97,47%	(89.801)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	17.962	0,10%	0,14%	7,40%	17.614	17.770	17.616			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	17.962	0,20%	0,26%	13,65%	17.614	17.770	17.616			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	45.260	1,09%	2,00%	10,23%	36.381	40.381	36.381			
	KUR	3.627	6.968	6.968	39.728	0,86%	1,66%	9,51%	32.760	36.101	32.760			
	Non KUR	1.252	1.912	1.912	5.532	4,55%	7,53%	22,18%	3.620	4.280	3.620			
3	PWG	275	-	-	21.071	0,11%	0,00%	5,26%	21.071	20.796	21.071			
	Cilem	275	-	-	15.005	0,22%	0,00%	6,88%	15.005	14.730	15.005			
	Gadai	-	-	-	6.066	0,00%	0,00%	3,33%	6.066	6.066	6.066			
4	CFG	67.344	65.935	65.418	115.883	2,98%	2,77%	4,88%	50.465	48.539	49.948			
	CF 1	43.373	45.604	41.883	71.301	9,40%	9,00%	15,17%	29.418	27.927	25.697			
	Total Griya	41.791	43.704	40.502	65.029	10,02%	10,31%	16,53%	24.527	23.238	21.325			
	Oto	1.583	1.900	1.381	6.272	3,58%	1,90%	8,19%	4.891	4.690	4.372			
	CF 2	23.971	20.331	23.535	44.582	1,34%	1,24%	2,34%	21.047	20.612	24.251			
	Mitraguna & Others	22.208	19.274	21.338	40.076	1,68%	1,50%	2,81%	18.738	17.869	20.802			
	Pensium	1.763	1.057	2.197	4.506	0,37%	0,46%	0,94%	2.309	2.743	3.449			
Total Pembiayaan		72.690	75.160	74.645	200.176	2,31%	2,18%	5,78%	125.530	127.486	125.016	2,29%	60,32%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,57%	(135)	(2.744)	(1.100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	32.947	36,37%	24,24%	25,04%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.857	0,79%	1,76%	2,00%	1.014	5.328	1.790			
	KUR	2.493	5.296	5.912	6.508	0,59%	1,41%	1,56%	597	4.016	1.213			
	Non KUR	1.037	1.772	1.932	2.349	3,77%	7,61%	9,42%	417	1.312	577			
3	PWG	184	184	184	211	0,07%	0,05%	0,05%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,01%	27	27	27			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	138.379	4,40%	5,70%	5,82%	3.773	39.110	5.014			
	CF 1	73.505	93.594	94.608	97.069	15,93%	20,32%	20,66%	2.461	23.563	3.475			
	Total Griya	73.052	92.636	92.989	95.384	17,51%	23,66%	24,25%	2.394	22.332	2.747			
	Oto	453	957	1.619	1.685	1,03%	2,23%	2,20%	66	1.231	728			
	CF 2	25.764	39.771	39.998	41.310	1,44%	2,11%	2,17%	1.312	15.547	1.539			
	Mitraguna & Others	22.415	37.485	37.920	39.461	1,69%	2,67%	2,76%	1.541	17.046	1.976			
	Pensium	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	180.394	4,41%	5,12%	5,21%	4.679	41.721	5.731	4,06%	22,01%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	6.238	7.762	7.406	771	(356)	1.168	18,73%	6.262	547,18%	9.107	81,33%	(1.700)
3	Deposito	-	3.850	2.650	2.650	600	0	(1.200)	-31,17%	2.650	#DIV/0!	236	1121,92%	2.414
	Total	1.144	10.088	10.412	10.056	1.371	(356)	(32)	-0,31%	8.912	778,74%	9.343	107,64%	713
	CASA	1.144	6.238	7.762	7.406	771	(356)	1.168	18,73%	6.262	547,18%	9.107	81,33%	(1.700)
	(%) CASA	100,00%	61,84%	74,55%	73,65%									
	FDR	0,00%	23,15%	26,20%	27,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct 25)				Target Oct 25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	129	158	158	0	29	22,29%	158	#DIV/0!	-	0,00%	158
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	129	158	158	0	29	22,29%	158	#DIV/0!		0,00%	158
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	5	5	5	0	0	0,00%	5	#DIV/0!		0,00%	5

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	2.336	2.728	555	450	-105	527	392	2.728	58	1.902	143,39%	825
	KUR	-	2.090	2.487	555	450	-105	532	397	2.487	53	1.807	137,61%	680
	Non KUR	-	245	241	-	-	0	-5	-5	241	5	95	253,16%	146
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	2.336	2.728	555	450	-105	527	392	2.728	58	1.902	143,39%	825

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	6.693	9.641	9.143	2	(498)	2.450	36,60%	(2.767)	-23,24%	25.773	35,48%	(16.629)
2	Tabungan	224.769	224.948	221.087	222.464	4.646	1.377	(2.484)	-1,10%	(2.305)	-1,03%	243.595	91,33%	(21.131)
3	Deposito	43.574	35.028	34.634	34.639	(3.568)	5	(389)	-1,11%	(8.935)	-20,51%	44.529	77,79%	(9.890)
	Total	280.254	266.669	265.362	266.246	1.080	884	(423)	-0,16%	(14.008)	-5,00%	313.897	84,82%	(47.651)
	CASA	236.680	231.641	230.728	231.607	4.648	879	(34)	-0,01%	(5.073)	-2,14%	269.368	85,98%	(37.761)
	(%) CASA	84,45%	86,86%	86,95%	86,99%									
	FDR	105,53%	131,31%	134,17%	133,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.763	7.215	7.237		22	474	7,01%	(1.511)	-17,27%	-	0,00%	7.237
2	Giro ISE	799	2.386	2.919	2.939		20	553	23,18%	2.140	267,69%	-	0,00%	2.939
3	Tabungan ISE	1.949	1.376	1.296	1.297		2	(79)	-5,74%	(651)	-33,42%	-	0,00%	1.297
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%	-	0,00%	3.000
5	CIF ISE	215	230	231	231		0	1	0,43%	16	7,44%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	52.212	47.933	-	-	0	-1.949	-4.279	17.025	4.279	37.892	126,50%	10.041
	Linkage	-	2.804	2.645	-	-	-	-158	-159	2.645	159	2.983	88,65%	(338)
	Non-Linkage	30.908	49.408	45.289	-	-	0	-1.791	-4.120	14.380	4.120	34.909	129,73%	10.380
	• Local Champion	30.908	49.408	45.289	-	-	0	-1.791	-4.120	14.380	4.120	34.010	133,16%	11.278
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	35.044	33.665	33.614	890	870	-20	-184	-51	-1.430	921	38.401	87,53%	(4.787)
	KUR	33.160	31.981	31.955	890	870	-20	-156	-26	-1.206	896	36.349	87,91%	(4.395)
	Non KUR	1.883	1.684	1.659	-	-	0	-28	-25	-224	25	2.052	80,87%	(393)
3	PWG	42.057	55.125	61.819	17.264	23.691	6.427	51	6.695	19.762	16.996	57.760	107,03%	4.059
	Cilem	12.529	16.865	17.933	1.613	2.485	872	741	1.068	5.404	1.417	23.545	76,17%	(5.612)
	Gadai	29.527	38.259	43.886	15.651	21.206	5.555	-690	5.626	14.359	15.579	34.215	128,26%	9.671
4	CFG	187.744	209.174	212.664	8.804	8.284	-520	5.058	3.490	24.920	4.794	207.069	102,70%	5.595
	CF 1	15.514	18.853	20.392	1.306	1.885	579	1.035	1.539	4.878	346	17.611	115,79%	2.781
	Total Griya	12.407	10.966	11.815	687	1.011	324	0	849	-592	162	12.696	93,06%	(881)
	• Total Non Program	12.280	10.845	11.694	687	1.011	324	325	849	-586	162	12.567	93,06%	(873)
	• Program	127	121	121	-	-	0	-1	0	-5	-	129	93,61%	(8)
	Oto	3.107	7.886	8.577	619	874	255	1.035	690	5.470	184	4.915	174,49%	3.662
	CF 2	172.230	190.321	192.272	7.498	6.399	-1.099	4.024	1.951	20.042	4.448	189.457	101,49%	2.814
	Mitraguna & Others	136.376	153.064	153.918	6.188	4.954	-1.234	3.112	854	17.542	4.100	152.311	101,06%	1.607
	Pensiun	35.854	37.257	38.354	1.310	1.445	135	912	1.097	2.500	348	37.147	103,25%	1.207
	Total Pembiayaan	295.752	350.176	356.030	26.958	32.845	5.887	2.976	5.855	60.278	26.990	341.122	104,37%	14.908

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	346	348	10.941	0,00%	0,67%	22,83%	10.593	10.941	10.595			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	346	348	10.941	0,00%	0,70%	24,16%	10.593	10.941	10.595			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.454	999	3.594	0,40%	2,97%	10,69%	2.594	3.455	2.140			
	KUR	69	1.438	987	3.504	0,21%	3,09%	10,97%	2.517	3.436	2.066			
	Non KUR	70	15	13	89	3,74%	0,75%	5,39%	77	19	74			
3	PWG	-	143	-	4.099	0,00%	0,00%	6,63%	4.099	4.099	3.956			
	Cilem	-	143	-	1.294	0,00%	0,00%	7,22%	1.294	1.294	1.151			
	Gadai	-	-	-	2.805	0,00%	0,00%	6,39%	2.805	2.805	2.805			
4	CFG	606	1.575	1.732	3.700	0,32%	0,83%	1,74%	1.967	3.093	2.125			
	CF 1	136	330	431	1.436	0,88%	2,29%	7,04%	1.005	1.300	1.106			
	Total Griya	124	330	291	546	1,00%	2,65%	4,62%	256	422	216			
	Oto	12	-	140	890	0,39%	1,78%	10,38%	750	878	890			
	CF 2	470	1.245	1.301	2.263	0,27%	0,68%	1,18%	962	1.793	1.018			
	Mitraguna & Others	382	1.245	1.301	2.227	0,28%	0,85%	1,45%	926	1.845	982			
	Pensiun	88	-	-	36	0,24%	0,00%	0,09%	36	(51)	36			
	Total Pembiayaan	745	3.517	3.080	22.334	0,25%	0,88%	6,27%	19.253	21.589	18.817	1,15%	81,65%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	2.061	1.120	1.120	4,43%	2,14%	2,34%	-	(249)	(942)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	2.061	1.120	1.120	4,43%	2,27%	2,47%	-	(249)	(942)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	376	447	515	0,58%	1,33%	1,53%	67	312	139			
	KUR	-	27	99	156	0,00%	0,31%	0,49%	56	156	128			
	Non KUR	202	348	348	359	10,74%	20,67%	21,64%	11	157	11			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	1.420	1.708	1.933	1,17%	0,82%	0,91%	225	(265)	513			
	CF 1	358	365	365	519	2,31%	1,94%	2,54%	154	161	154			
	Total Griya	358	365	365	519	2,88%	3,33%	4,39%	154	161	154			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.055	1.343	1.414	1,07%	0,71%	0,74%	72	(426)	360			
	Mitraguna & Others	1.689	916	1.204	1.276	1,24%	0,79%	0,83%	72	(413)	360			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.857	3.275	3.567	1,27%	0,94%	1,00%	292	(202)	(289)	10,70%	-968,16%	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	12.013	10.267	11.052	(1.103)	785	(962)	-8,00%	(418)	-3,64%	25.520	43,31%	(14.469)
2	Tabungan	240.508	296.519	297.497	298.012	25.760	515	1.493	0,50%	57.504	23,91%	259.419	114,88%	38.593
3	Deposito	185.720	177.155	179.923	179.974	26.046	51	2.819	1,59%	(5.746)	-3,09%	186.689	96,40%	(6.715)
	Total	437.698	485.688	487.687	489.038	50.704	1.351	3.350	0,69%	51.340	11,73%	471.628	103,69%	17.409
	CASA	251.978	308.533	307.764	309.064	24.658	1.300	531	0,17%	57.086	22,66%	284.939	108,47%	24.124
	(%) CASA	57,57%	63,52%	63,11%	63,20%									
	FDR	88,88%	87,67%	87,54%	87,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	3.924	4.310	4.305		(4)	382	9,73%	180	4,37%	-	0,00%	4.305
2	Giro ISE	544	529	458	479		21	(50)	-9,40%	(65)	-11,96%		0,00%	479
3	Tabungan ISE	3.581	3.395	3.852	3.826		(25)	431	12,70%	245	6,85%		0,00%	3.826
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	250	253	253		0	3	1,20%	20	8,58%		0,00%	253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	103.069	102.537	850	500	-350	-114	-532	16.503	1.032	94.965	107,97%	7.572
	Linkage	44.151	43.138	42.934	-	-	-	-208	-203	-1.217	203	48.088	89,28%	(5.154)
	Non-Linkage	41.883	59.932	59.603	850	500	-350	93	-329	17.720	829	46.876	127,15%	12.726
	• Local Champion	41.883	59.932	59.603	850	500	-350	93	-329	17.720	829	45.978	129,63%	13.625
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	29.653	30.000	30.156	1.030	910	-120	-90	156	503	754	33.233	90,74%	(3.077)
	KUR	28.300	29.007	29.174	1.030	910	-120	-2	167	874	743	31.700	92,03%	(2.526)
	Non KUR	1.354	993	982	-	-	0	-88	-10	-371	10	1.533	64,07%	(551)
3	PWG	33.844	45.245	46.208	7.683	8.286	603	1.317	964	12.364	7.322	49.361	93,61%	(3.152)
	Cilem	16.485	25.013	24.958	1.769	1.641	-128	478	-55	8.473	1.696	28.398	87,89%	(3.440)
	Gadai	17.360	20.232	21.251	5.914	6.645	730	839	1.019	3.891	5.626	20.963	101,37%	288
4	CFG	239.485	247.507	248.021	3.772	5.199	1.427	-96	514	8.536	4.685	263.081	94,28%	(15.059)
	CF 1	40.558	43.958	43.666	302	575	273	-170	-292	3.108	867	43.637	100,07%	29
	Total Griya	29.064	29.129	28.743	160	-	-160	0	-386	-320	386	29.935	96,02%	(1.192)
	• Total Non Program	12.679	13.641	13.325	-	-	0	-114	-317	646	317	13.182	101,08%	143
	• Program	16.385	15.488	15.419	160	-	-160	78	-69	-966	69	16.753	92,03%	(1.335)
	Oto	11.494	14.829	14.923	142	575	433	-170	94	3.428	481	13.702	108,91%	1.221
	CF 2	198.927	203.549	204.355	3.470	4.624	1.154	74	806	5.429	3.818	219.444	93,12%	(15.089)
	Mitraguna & Others	182.594	187.650	188.053	3.356	4.006	650	149	402	5.458	3.604	201.456	93,35%	(13.403)
	Pensiun	16.332	15.899	16.303	114	618	504	-74	404	-30	214	17.988	90,63%	(1.686)
	Total Pembiayaan	389.016	425.821	426.923	13.335	14.895	1.560	1.017	1.102	37.907	13.793	440.639	96,89%	(13.716)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	304	597	2.005	0,33%	1,99%	6,65%	1.408	1.909	1.702			
	KUR	-	304	597	2.005	0,00%	2,06%	6,87%	1.408	2.005	1.702			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	181	-	1.351	0,23%	0,00%	2,92%	1.351	1.273	1.170			
	Cilem	78	181	-	807	0,47%	0,00%	3,23%	807	730	627			
	Gadai	-	-	-	544	0,00%	0,00%	2,56%	544	544	544			
4	CFG	3.097	3.984	3.508	7.093	1,29%	1,42%	2,86%	3.584	3.996	3.109			
	CF 1	2.023	2.914	2.551	6.100	4,99%	5,80%	13,97%	3.549	4.077	3.186			
	Total Griya	1.062	2.030	1.823	3.673	3,65%	6,26%	12,78%	1.850	2.611	1.643			
	Oto	961	884	729	2.427	8,36%	4,91%	16,26%	1.698	1.466	1.543			
	CF 2	1.074	1.070	957	993	0,54%	0,47%	0,49%	36	(81)	(77)			
	Mitraguna & Others	1.074	1.070	863	748	0,59%	0,46%	0,40%	(115)	(325)	(322)			
	Pensiun	-	-	94	244	0,00%	0,59%	1,50%	151	244	244			
	Total Pembiayaan	3.271	4.468	4.106	10.449	0,84%	0,96%	2,45%	6.343	7.178	5.981	8,54%	-248,75%	6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.871	30.847	30.712	36,10%	29,93%	29,95%	(135)	(342)	(158)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.871	30.847	30.712	74,15%	51,47%	51,53%	(135)	(342)	(158)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	272	271	271	0,73%	0,90%	0,90%	-	53	(1)			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	272	271	271	1,95%	27,30%	27,59%	-	245	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	4.966	5.001	5.202	1,53%	2,02%	2,10%	201	1.544	236			
	CF 1	2.180	2.731	2.624	2.681	5,37%	5,97%	6,14%	57	502	(50)			
	Total Griya	1.878	2.335	2.048	2.048	6,46%	7,03%	7,12%	-	170	(287)			
	Oto	302	397	576	633	2,62%	3,89%	4,24%	57	332	237			
	CF 2	1.479	2.235	2.376	2.521	0,74%	1,17%	1,23%	144	1.042	286			
	Mitraguna & Others	1.217	2.235	2.376	2.521	0,67%	1,27%	1,34%	144	1.304	286			
	Pensiun	262	-	-	-	0,07%	0,00%	0,00%	-	(262)	-			
	Total Pembiayaan	34.931	36.109	36.119	36.185	8,98%	8,48%	8,48%	66	1.255	76	13,91%	-64,06%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,40	2,67	2,67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	98.977	9.350	9.541	91.819	191	(89.437)	-90,36%	6.024	171,34%	16.906	56,43%	(7.366)
2	Tabungan	249.031	273.760	276.836	276.397	13.805	(439)	2.637	0,96%	27.366	10,99%	265.035	104,29%	11.362
3	Deposito	114.464	65.117	62.212	62.091	(39.813)	(122)	(3.026)	-4,65%	(52.374)	-45,71%	115.448	53,78%	(53.357)
	Total	367.012	437.855	348.399	348.028	65.811	(370)	(89.826)	-20,52%	(18.984)	-5,17%	397.389	87,58%	(49.361)
	CASA	252.547	372.737	286.186	285.938	105.624	(249)	(86.800)	-23,29%	33.390	13,22%	281.941	101,42%	3.996
	(%) CASA	68,81%	85,13%	82,14%	82,16%									
	FDR	140,41%	125,23%	156,88%	157,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	2.858	3.167	3.116		(51)	258	9,03%	(289)	-8,48%	-	0,00%	3.116
2	Giro ISE	179	11	78	24		(54)	13	114,73%	(155)	-86,71%		0,00%	24
3	Tabungan ISE	3.226	2.847	3.090	3.093		3	246	8,62%	(133)	-4,14%		0,00%	3.093
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	368	370	370		0	2	0,54%	103	38,58%		0,00%	370

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	84.427	83.909	3.740	-	-3.740	2.929	-518	25.793	518	69.725	120,34%	14.184
	Linkage	33.720	57.911	57.845	-	-	-	-73	-67	24.125	67	38.970	148,44%	18.875
	Non-Linkage	24.397	26.516	26.064	3.740	-	-3.740	3.002	-452	1.668	452	30.755	84,75%	(4.691)
	• Local Champion	24.397	26.516	26.064	3.740	-	-3.740	3.002	-452	1.668	452	29.856	87,30%	(3.792)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	899	0,00%	(899)
2	MBG	42.711	37.193	36.383	1.020	850	-170	-319	-811	-6.329	1.661	46.279	78,62%	(9.896)
	KUR	42.080	35.947	35.237	700	850	150	-623	-711	-6.843	1.561	45.516	77,42%	(10.279)
	Non KUR	631	1.246	1.146	320	-	-320	305	-100	515	100	763	150,28%	383
3	PWG	35.041	51.420	52.072	13.388	12.504	-883	2.158	652	17.031	11.853	49.685	104,80%	2.387
	Cilem	13.016	23.890	24.530	2.670	3.067	397	845	640	11.514	2.427	23.884	102,71%	646
	Gadai	22.025	27.530	27.542	10.718	9.438	-1.280	1.313	12	5.516	9.426	25.801	106,75%	1.741
4	CFG	379.443	375.278	374.189	2.450	2.639	189	-1.743	-1.090	-5.254	3.728	402.391	92,99%	(28.202)
	CF 1	241.455	235.364	234.561	687	741	54	308	-803	-6.895	1.544	250.700	93,56%	(16.140)
	Total Griya	235.660	223.755	222.492	-	-	0	0	-1.263	-13.168	1.263	243.329	91,44%	(20.837)
	• Total Non Program	5.587	4.867	4.816	-	-	0	-57	-51	-771	51	8.080	59,61%	(3.264)
	• Program	230.073	218.888	217.676	-	-	0	-1.391	-1.212	-12.397	1.212	235.250	92,53%	(17.573)
	Oto	5.795	11.609	12.068	687	741	54	308	460	6.273	281	7.371	163,73%	4.698
	CF 2	137.987	139.915	139.628	1.763	1.898	135	-2.050	-287	1.641	2.185	151.690	92,05%	(12.062)
	Mitraguna & Others	90.056	91.407	90.976	1.508	1.362	-146	-1.599	-431	920	1.793	102.708	88,58%	(11.732)
	Pensiun	47.932	48.507	48.652	255	536	281	-452	145	720	391	48.982	99,33%	(330)
	Total Pembiayaan	515.311	548.319	546.552	20.598	15.993	-4.605	3.026	-1.767	31.241	17.760	568.078	96,21%	(21.526)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	6.877	0,33%	0,00%	8,20%	6.877	6.686	6.877			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	6.877	0,79%	0,00%	26,39%	6.877	6.686	6.877			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	906	828	2.509	2,11%	2,23%	6,89%	1.681	1.606	1.602			
	KUR	903	796	726	2.402	2,15%	2,02%	6,82%	1.676	1.499	1.606			
	Non KUR	-	111	102	107	0,00%	8,17%	9,30%	5	107	(4)			
3	PWG	99	120	-	1.730	0,28%	0,00%	3,32%	1.730	1.631	1.610			
	Cilem	99	120	-	1.508	0,76%	0,00%	6,15%	1.508	1.409	1.387			
	Gadai	-	-	-	222	0,00%	0,00%	0,81%	222	222	222			
4	CFG	32.852	32.833	32.031	47.373	8,66%	8,54%	12,66%	15.342	14.521	14.541			
	CF 1	31.606	29.927	28.171	42.282	13,09%	11,97%	18,03%	14.111	10.676	12.354			
	Total Griya	31.469	29.927	28.057	42.049	13,35%	12,54%	18,90%	13.992	10.580	12.122			
	Oto	136	-	114	233	2,35%	0,98%	1,93%	119	96	233			
	CF 2	1.247	2.905	3.861	5.091	0,90%	2,76%	3,65%	1.231	3.845	2.186			
	Mitraguna & Others	1.122	2.666	3.290	4.520	1,25%	3,60%	4,97%	1.231	3.398	1.854			
	Pensiun	124	239	571	571	0,26%	1,18%	1,17%	-	447	332			
	Total Pembiayaan	34.046	33.859	32.859	58.489	6,61%	5,99%	10,70%	25.630	24.443	24.630	0,20%	98,17%	-10,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,11%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,53%	3,59%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	982	979	1.088	1,07%	2,63%	2,99%	109	632	107			
	KUR	456	982	979	1.088	1,08%	2,72%	3,09%	109	632	107			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	184	184	184	189	0,53%	0,36%	0,36%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,02%	5	5	5			
	Gadai	184	184	184	184	0,84%	0,67%	0,67%	-	(0)	-			
4	CFG	57.168	72.575	73.010	74.114	15,07%	19,45%	19,81%	1.104	16.946	1.539			
	CF 1	55.413	70.640	70.906	71.632	22,95%	30,13%	30,54%	726	16.219	992			
	Total Griya	55.413	70.640	70.906	71.632	23,51%	31,69%	32,20%	726	16.219	992			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	1.935	2.104	2.482	1,27%	1,50%	1,78%	378	727	547			
	Mitraguna & Others	1.113	1.635	1.927	2.307	1,24%	2,11%	2,54%	380	1.194	672			
	Pensiun	642	300	177	175	0,12%	0,03%	0,36%	(2)	(467)	(125)			
	Total Pembiayaan	60.897	74.676	75.108	76.327	11,82%	13,70%	13,97%	1.219	15.430	1.651	0,03%	99,81%	-13,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	54	81	91	(546)	10	38	70,14%	(1.713)	-94,94%	8.828	1,03%	(8.737)
2	Tabungan	71.593	75.885	70.432	70.440	4.472	8	(5.446)	-7,18%	(1.153)	-1,61%	84.428	83,43%	(13.988)
3	Deposito	17.657	22.333	22.539	22.539	950	0	205	0,92%	4.882	27,65%	18.579	121,31%	3.960
	Total	91.055	98.272	93.052	93.070	4.877	18	(5.203)	-5,29%	2.015	2,21%	111.834	83,22%	(18.765)
	CASA	73.398	75.939	70.513	70.531	3.926	18	(5.408)	-7,12%	(2.867)	-3,91%	93.256	75,63%	(22.725)
	(%) CASA	80,61%	77,27%	75,78%	75,78%									
	FDR	229,29%	231,36%	248,99%	248,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.053	1.107	1.119		13	67	6,35%	(277)	-19,83%	-	0,00%	1.119
2	Giro ISE	302	27	54	56		2	29	105,51%	(246)	-81,52%		0,00%	56
3	Tabungan ISE	1.094	1.025	1.053	1.064		11	38	3,72%	(31)	-2,81%		0,00%	1.064
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	149	149	149		0	0	0,00%	1	0,68%		0,00%	149

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.185	19.626	910	1.150	240	101	440	567	710	21.472	91,40%	(1.847)
	KUR	17.594	18.039	18.073	910	600	-310	146	35	479	565	19.864	90,99%	(1.791)
	Non KUR	1.464	1.147	1.552	-	550	550	-45	406	88	144	1.609	96,51%	(56)
3	PWG	15.250	23.722	26.681	4.954	8.032	3.077	1.301	2.959	11.431	5.072	27.036	98,6%	(355)
	Cilem	9.140	14.003	15.357	1.573	2.599	1.026	642	1.354	6.217	1.245	18.364	83,62%	(3.007)
	Gadai	6.110	9.719	11.324	3.382	5.433	2.051	659	1.605	5.214	3.827	8.672	130,59%	2.653
4	CFG	174.474	184.458	185.385	5.017	3.395	-1.622	2.440	927	10.911	2.468	187.404	98,92%	(2.019)
	CF 1	2.726	3.460	3.695	-	300	300	-34	235	969	65	3.761	98,23%	(67)
	Total Griya	1.978	1.546	1.813	-	300	300	0	268	-164	32	2.173	83,44%	(360)
	• Total Non Program	1.978	1.546	1.813	-	300	300	-35	268	-164	32	2.173	83,44%	(360)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	1.915	1.881	-	-	0	-34	-33	1.134	33	1.588	118,47%	293
	CF 2	171.748	180.997	181.690	5.017	3.095	-1.922	2.473	693	9.942	2.402	183.643	98,94%	(1.952)
	Mitraguna & Others	111.863	117.615	117.409	3.743	1.628	-2.115	1.941	-206	5.545	1.834	122.637	95,74%	(5.229)
	Pensiun	59.885	63.382	64.281	1.274	1.467	193	532	899	4.397	568	61.005	105,37%	3.276
	Total Pembiayaan	208.782	227.364	231.692	10.881	12.577	1.695	3.841	4.327	22.910	8.249	235.912	98,21%	(4.221)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	25	153	2.242	1,81%	0,80%	11,42%	2.089	1.898	2.217			
	KUR	344	25	153	2.011	1,96%	0,85%	11,13%	1.858	1.667	1.986			
	Non KUR	-	-	-	231	0,00%	0,00%	14,89%	231	231	231			
3	PWG	-	91	-	739	0,00%	0,00%	2,77%	739	739	648			
	Cilem	-	91	-	525	0,00%	0,00%	3,42%	525	525	433			
	Gadai	-	-	-	214	0,00%	0,00%	1,89%	214	214	214			
4	CFG	621	1.076	1.136	2.057	0,36%	0,62%	1,11%	921	1.436	981			
	CF 1	122	-	-	185	4,46%	0,00%	5,01%	185	64	185			
	Total Griya	-	-	-	185	0,00%	0,00%	10,22%	185	185	185			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	1.076	1.136	1.871	0,29%	0,63%	1,03%	735	1.372	796			
	Mitraguna & Others	499	1.076	1.136	1.520	0,45%	0,97%	1,29%	384	1.021	444			
	Pensiun	-	-	-	352	0,00%	0,00%	0,55%	352	352	352			
	Total Pembiayaan	965	1.192	1.289	5.038	0,46%	0,57%	2,17%	3.748	4.073	3.846	0,61%	71,90%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	378	332	323	0,58%	1,73%	1,64%	(9)	213	(55)			
	KUR	66	378	332	323	0,37%	1,84%	1,79%	(9)	257	(55)			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	1.975	2.261	2.258	0,02%	1,23%	1,22%	(2)	2.219	284			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	1.975	2.261	2.258	0,02%	1,25%	1,24%	(2)	2.219	284			
	Mitraguna & Others	40	1.729	2.015	2.013	0,04%	1,71%	1,71%	(2)	1.973	284			
	Pensiun	-	246	246	246	0,00%	0,11%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.353	2.592	2.581	0,07%	1,14%	1,11%	(11)	2.431	229	1,19%	-6,42%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	69	69	69	(271)	0	0	0,47%	25	56,14%	6.728	1.02%	(6.659)
2	Tabungan	126.106	134.843	134.944	136.500	7.489	1.556	1.656	1,23%	10.394	8,24%	138.417	98,62%	(1.917)
3	Deposito	46.391	59.463	59.758	59.763	(10.559)	5	300	0,50%	13.372	28,83%	47.184	126,66%	12.579
	Total	172.540	194.375	194.771	196.332	(3.341)	1.561	1.957	1,01%	23.792	13,79%	192.329	102,08%	4.003
	CASA	126.150	134.912	135.013	136.569	7.218	1.556	1.657	1,23%	10.419	8,26%	145.144	94,09%	(8.576)
	(%) CASA	73,11%	69,41%	69,32%	69,56%									
	FDR	92,15%	84,73%	85,14%	84,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	593	683	697		13	103	17,43%	95	15,80%	-	0,00%	697
2	Giro ISE	8	2	2	2		0	(0)	-0,39%	(7)	-79,48%		0,00%	2
3	Tabungan ISE	593	592	682	695		13	103	17,48%	102	17,12%		0,00%	695
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	194	194	194		0	0	0,00%	9	4,86%		0,00%	194

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Local Champion	52	8	8	-	-	0	-2	-1	-44	1	52	14,71%	(44)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	19.566	19.777	1.190	700	-490	753	211	3.249	489	19.415	101,86%	362
	KUR	15.208	18.219	18.521	1.020	700	-320	617	302	3.313	398	17.952	103,17%	569
	Non KUR	1.319	1.347	1.256	170	-	-170	136	-91	-63	91	1.463	85,83%	(207)
3	PWG	4.082	8.277	8.680	560	804	244	266	404	4.598	400	7.616	113,98%	1.065
	Cilem	4.082	8.277	8.680	560	804	244	266	404	4.598	400	7.616	113,98%	1.065
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	136.841	137.369	2.844	2.850	6	973	528	-964	2.322	149.457	91,91%	(12.088)
	CF 1	3.556	3.363	3.550	-	265	265	-65	187	-5	78	4.790	74,12%	(1.239)
	Total Griya	1.390	1.046	1.030	-	-	0	0	-17	-361	17	1.581	65,11%	(552)
	• Total Non Program	1.390	1.046	1.030	-	-	0	-17	-17	-361	17	1.581	65,11%	(552)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.165	2.317	2.521	-	265	265	-65	204	355	61	3.209	78,56%	(688)
	CF 2	134.777	133.478	133.819	2.844	2.585	-259	1.038	341	-959	2.244	144.668	92,50%	(10.849)
	Mitraguna & Others	92.204	93.135	93.847	2.666	2.465	-201	1.265	713	1.643	1.752	101.184	92,75%	(7.337)
	Pensiun	42.574	40.343	39.972	178	120	-58	-227	-371	-2.602	491	43.484	91,92%	(3.512)
	Total Pembiayaan	158.995	164.692	165.834	4.594	4.354	-240	1.990	1.142	6.839	3.212	176.541	93,94%	(10.706)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	8	0,00%	0,00%	100,00%	8	8	8			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	220	134	1.418	1,04%	0,68%	7,17%	1.284	1.246	1.198			
	KUR	85	84	-	1.209	0,56%	0,00%	6,53%	1.209	1.124	1.125			
	Non KUR	87	136	134	210	6,58%	9,93%	16,69%	76	123	73			
3	PWG	-	178	-	570	0,00%	0,00%	6,57%	570	570	393			
	Cilem	-	178	-	570	0,00%	0,00%	6,57%	570	570	393			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	914	926	3.007	0,82%	0,68%	2,19%	2.081	1.879	2.093			
	CF 1	123	109	-	-	3,46%	0,00%	0,00%	-	(123)	(109)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	109	-	-	5,68%	0,00%	0,00%	-	(123)	(109)			
	CF 2	1.005	805	926	3.007	0,75%	0,69%	2,25%	2.081	2.002	2.202			
	Mitraguna & Others	743	805	623	2.704	0,81%	0,67%	2,88%	2.081	1.961	1.899			
	Pensiun	262	-	303	303	0,62%	0,75%	0,76%	-	41	303			
	Total Pembiayaan	1.300	1.312	1.060	5.003	0,82%	0,64%	3,02%	3.943	3.703	3.691	0,22%	92,77%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	128	121	55	0,22%	0,62%	0,28%	(66)	18	(72)			
	KUR	-	60	57	55	0,00%	0,31%	0,30%	(1)	55	(5)			
	Non KUR	37	68	64	-	2,80%	4,76%	0,00%	(64)	(37)	(68)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	769	874	874	1,97%	0,64%	0,64%	-	(1.852)	105			
	CF 1	30	-	106	106	0,85%	3,15%	2,98%	-	76	106			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	-	106	106	1,39%	4,57%	4,20%	-	76	106			
	CF 2	2.696	769	768	768	2,00%	0,58%	0,57%	-	(1.928)	(1)			
	Mitraguna & Others	2.696	463	462	462	2,92%	0,50%	0,49%	-	(2.233)	(0)			
	Pensiun	-	306	306	306	0,00%	0,19%	0,76%	-	306	(1)			
	Total Pembiayaan	2.762	896	995	929	1,74%	0,60%	0,56%	(66)	(1.833)	33	0,62%	-10,46%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	394	499	472	(2.057)	(27)	78	19,89%	(2.933)	-86,14%	9.634	4,90%	(9.162)
2	Tabungan	80.230	84.737	86.597	87.055	541	458	2.318	2,74%	6.825	8,51%	91.603	95,04%	(4.548)
3	Deposito	12.294	17.582	17.309	17.359	(988)	50	(224)	-1,27%	5.065	41,19%	12.859	134,99%	4.500
	Total	95.930	102.713	104.405	104.886	(2.503)	481	2.173	2,12%	8.956	9,34%	114.095	91,93%	(9.210)
	CASA	83.636	85.131	87.096	87.527	(1.515)	431	2.396	2,81%	3.891	4,65%	101.237	86,46%	(13.710)
	(%) CASA	87,18%	82,88%	83,42%	83,45%									
	FDR	162,31%	172,84%	173,36%	172,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.817	2.967	2.980		13	163	5,79%	1.438	93,31%	-	0,00%	2.980
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.807	1.958	1.971		13	163	9,03%	429	27,84%	-	0,00%	1.971
4	Deposito ISE	-	1.009	1.009	1.009		0	0	0,00%	1.009	#DIV/0!	-	0,00%	1.009
5	CIF ISE	141	153	155	155		0	2	1,31%	14	9,93%	-	0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Local Champion	267	130	116	-	-	0	-14	-14	-151	14	267	43,40%	(151)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	55.846	55.773	1.670	1.525	-145	56	-73	1.960	1.598	58.406	95,49%	(2.633)
	KUR	50.217	52.822	52.846	1.670	1.525	-145	174	25	2.629	1.500	54.604	96,78%	(1.758)
	Non KUR	3.596	3.024	2.927	-	-	0	-118	-97	-669	97	3.802	76,98%	(875)
3	PWG	27.769	40.162	42.079	8.222	10.085	1.864	1.917	1.917	14.310	8.169	38.422	109,52%	3.657
	Cilem	10.764	18.825	19.376	2.112	1.383	-728	1.303	552	8.612	832	18.464	104,94%	913
	Gadai	17.005	21.338	22.703	6.110	8.702	2.592	614	1.365	5.698	7.337	19.958	113,75%	2.745
4	CFG	73.851	81.396	83.031	4.059	3.805	-254	2.844	1.635	9.180	2.170	84.768	97,95%	(1.737)
	CF 1	1.222	2.157	2.127	-	-	0	81	-30	905	30	2.275	93,50%	(148)
	Total Griya	938	759	755	-	-	0	0	-4	-183	4	1.070	70,55%	(315)
	• Total Non Program	938	759	755	-	-	0	-114	-4	-183	4	1.070	70,55%	(315)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.398	1.372	-	-	0	81	-26	1.088	26	1.204	113,89%	167
	CF 2	72.630	79.239	80.904	4.059	3.805	-254	2.763	1.666	8.275	2.139	82.494	98,07%	(1.589)
	Mitraguna & Others	46.537	50.443	52.271	3.460	3.280	-180	2.714	1.829	5.735	1.451	55.514	94,16%	(3.243)
	Pensiun	26.093	28.796	28.633	599	525	-74	49	-163	2.540	688	26.980	106,13%	1.653
	Total Pembiayaan	155.700	177.534	180.999	13.951	15.415	1.465	4.803	3.465	25.299	11.950	181.863	99,52%	(864)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	862	837	6.530	0,48%	1,50%	11,71%	5.693	6.270	5.669			
	KUR	228	536	680	5.563	0,45%	1,29%	10,53%	4.883	5.335	5.027			
	Non KUR	33	326	157	967	0,91%	5,19%	33,05%	811	935	642			
3	PWG	-	-	-	473	0,00%	0,00%	1,12%	473	473	473			
	Cilem	-	-	-	360	0,00%	0,00%	1,86%	360	360	360			
	Gadai	-	-	-	113	0,00%	0,00%	0,50%	113	113	113			
4	CFG	61	210	365	1.019	0,08%	0,45%	1,23%	654	957	808			
	CF 1	-	-	-	23	0,00%	0,00%	1,08%	23	23	23			
	Total Griya	-	-	-	23	0,00%	0,00%	3,03%	23	23	23			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	210	365	996	0,08%	0,46%	1,23%	631	935	785			
	Mitraguna & Others	61	210	365	649	0,13%	0,72%	1,24%	284	587	438			
	Pensiun	-	-	-	347	0,00%	0,00%	1,21%	347	347	347			
	Total Pembiayaan	322	1.072	1.202	8.022	0,21%	0,68%	4,43%	6.820	7.700	6.949	8,97%	-102,44%	4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	344	503	599	0,89%	0,90%	1,07%	96	122	256			
	KUR	257	314	313	440	0,51%	0,59%	0,83%	128	184	127			
	Non KUR	220	30	190	159	6,13%	6,29%	5,42%	(32)	(62)	129			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	808	923	837	0,86%	1,13%	1,01%	(86)	199	29			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	808	923	837	0,88%	1,16%	1,03%	(86)	199	29			
	Mitraguna & Others	346	808	923	837	0,74%	1,83%	1,60%	(86)	491	29			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.151	1.426	1.436	0,72%	0,80%	0,79%	10	321	285	4,54%	-472,13%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	9.584	5.546	13.497	(450)	7.952	3.914	40,84%	(1.184)	-8,06%	23.895	56,49%	(10.398)
2	Tabungan	126.637	122.094	119.980	120.030	164	50	(2.063)	-1,69%	(6.607)	-5,22%	138.530	86,65%	(18.499)
3	Deposito	60.864	90.424	56.035	56.060	4.487	25	(34.364)	-38,00%	(4.804)	-7,89%	61.895	90,57%	(5.834)
	Total	202.183	222.101	181.561	189.588	4.200	8.027	(32.514)	-14,64%	(12.594)	-6,23%	224.319	84,52%	(34.731)
	CASA	141.318	131.677	125.526	133.528	(286)	8.002	1.850	1,41%	(7.791)	-5,51%	162.425	82,21%	(28.897)
	(%) CASA	69,90%	59,29%	69,14%	70,43%									
	FDR	127,02%	110,47%	134,28%	128,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.517	3.875	3.642		(233)	124	3,54%	224	6,54%	-	0,00%	3.642
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.317	3.675	3.442		(233)	124	3,75%	224	6,95%	-	0,00%	3.442
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	230	231	231		0	1	0,43%	11	5,00%	-	0,00%	231

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	154	152	-	-	0	-8	-3	-89	3	241	63,04%	(89)
	Linkage	46	38	37	-	-	-	-1	-1	-8	1	46	81,52%	(8)
	Non-Linkage	195	116	114	-	-	0	-7	-2	-80	2	195	58,68%	(80)
	• Local Champion	195	116	114	-	-	0	-7	-2	-80	2	195	58,68%	(80)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	23.173	22.375	-	-	0	-725	-798	-5.115	798	30.365	73,69%	(7.990)
	KUR	24.649	21.204	20.447	-	-	0	-669	-757	-4.202	757	27.359	74,73%	(6.912)
	Non KUR	2.840	1.969	1.928	-	-	0	-56	-41	-912	41	3.006	64,15%	(1.078)
3	PWG	10.361	10.233	9.829	367	275	-92	-227	-404	-532	679	17.265	56,93%	(7.436)
	Cilem	10.361	10.233	9.829	367	275	-92	-227	-404	-532	679	17.265	56,93%	(7.436)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	211.796	211.450	3.387	2.663	-724	-1.233	-346	-7.273	3.010	232.766	90,84%	(21.316)
	CF 1	7.216	7.276	7.464	254	315	61	-99	188	248	128	8.737	85,43%	(1.273)
	Total Griya	3.957	3.815	4.086	254	315	61	0	271	128	44	4.237	96,44%	(151)
	• Total Non Program	3.667	3.368	3.325	254	-	-254	223	-42	-341	42	3.939	84,42%	(614)
	• Program	291	447	760	-	315	315	-2	313	470	2	297	255,65%	463
	Oto	3.258	3.462	3.378	-	-	0	-99	-84	120	84	4.501	75,06%	(1.122)
	CF 2	211.508	204.520	203.986	3.133	2.348	-785	-1.134	-534	-7.522	2.882	224.029	91,05%	(20.043)
	Mitraguna & Others	176.747	172.724	172.562	2.673	2.348	-325	-1.089	-162	-4.185	2.510	188.201	91,69%	(15.639)
	Pensiun	34.761	31.796	31.424	460	-	-460	-45	-372	-3.336	372	35.828	87,71%	(4.404)
	Total Pembiayaan	256.814	245.357	243.806	3.754	2.939	-815	-2.193	-1.551	-13.009	4.489	280.637	86,88%	(36.831)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	62	0,00%	0,00%	40,89%	62	62	62			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	62	0,00%	0,00%	54,26%	62	62	62			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	1.251	1.080	2.658	0,56%	4,66%	11,88%	1.578	2.504	1.407			
	KUR	154	1.078	796	2.242	0,62%	3,75%	10,97%	1.447	2.089	1.165			
	Non KUR	-	173	284	416	0,00%	14,45%	21,57%	131	416	243			
3	PWG	25	122	-	923	0,24%	0,00%	9,40%	923	899	802			
	Cilem	25	122	-	923	0,24%	0,00%	9,40%	923	899	802			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	8.669	9.439	13.810	6,82%	4,46%	6,53%	4.371	(1.098)	5.141			
	CF 1	-	261	36	286	0,00%	0,49%	3,83%	250	286	25			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	261	36	286	0,00%	1,03%	8,46%	250	286	25			
	CF 2	14.908	8.408	9.403	13.524	7,05%	4,60%	6,63%	4.121	(1.383)	5.116			
	Mitraguna & Others	14.471	8.408	9.292	13.220	8,19%	5,38%	7,66%	3.928	(1.252)	4.812			
	Pensiun	436	-	111	304	1,25%	0,35%	0,97%	193	(132)	304			
	Total Pembiayaan	15.086	10.041	10.519	17.453	5,87%	4,29%	7,16%	6.934	2.367	7.412	0,48%	93,32%	-6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	430	949	1.156	1,31%	4,09%	5,17%	207	795	726			
	KUR	269	252	771	978	1,09%	3,63%	4,78%	207	709	726			
	Non KUR	93	178	178	178	3,26%	9,05%	9,25%	-	86	-			
3	PWG	-	-	-	22	0,00%	0,00%	0,23%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,23%	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	22.381	21.610	23.046	3,60%	10,20%	10,90%	1.436	15.170	665			
	CF 1	-	-	216	216	0,00%	2,97%	2,90%	-	216	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	216	216	0,00%	6,25%	6,41%	-	216	216			
	CF 2	7.876	22.381	21.394	22.830	3,72%	10,46%	11,19%	1.436	14.953	449			
	Mitraguna & Others	7.422	21.944	20.957	22.393	4,20%	12,13%	12,98%	1.436	14.971	449			
	Pensiun	454	437	437	437	0,18%	0,18%	1,39%	-	(17)	(0)			
	Total Pembiayaan	8.238	22.811	22.559	24.224	3,21%	9,19%	9,94%	1.665	15.987	1.414	1,10%	88,88%	-8,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	12.825	6.370	6.566	10.453	197	(6.259)	-48,80%	(947)	-12,60%	17.429	37,67%	(10.863)
2	Tabungan	148.174	167.404	174.269	174.632	9.844	363	7.228	4,32%	26.458	17,86%	160.824	108,59%	13.808
3	Deposito	29.593	39.679	37.313	37.313	(12.069)	0	(2.366)	-5,96%	7.720	26,09%	30.481	122,41%	6.832
	Total	185.281	219.908	217.952	218.511	8.228	560	(1.396)	-0,64%	33.231	17,94%	208.734	104,68%	9.777
	CASA	155.687	180.229	180.639	181.198	20.297	560	969	0,54%	25.511	16,39%	178.253	101,65%	2.945
	(%) CASA	84,03%	81,96%	82,88%	82,92%									
	FDR	129,17%	124,10%	127,96%	127,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	9.855	10.412	8.733		(1.678)	(1.122)	-11,38%	373	4,46%	-	0,00%	8.733
2	Giro ISE	1.674	3.000	3.405	1.558		(1.847)	(1.442)	-48,06%	(116)	-6,95%		0,00%	1.558
3	Tabungan ISE	6.686	6.855	7.007	7.175		169	320	4,67%	489	7,32%		0,00%	7.175
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	206	206	206		0	0	0,00%	18	9,57%		0,00%	206

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.550	47.281	2.495	1.275	-1.220	536	-270	890	1.545	50.463	93,69%	(3.182)
	KUR	42.708	43.592	43.446	2.495	1.175	-1.320	632	-146	738	1.321	46.601	93,23%	(3.155)
	Non KUR	3.682	3.959	3.835	-	100	100	-96	-124	153	224	3.862	99,30%	(27)
3	PWG	25.907	43.447	46.517	13.053	12.353	-700	1.699	3.070	20.610	9.283	40.279	115,49%	6.238
	Cilem	11.633	25.741	27.062	6.372	4.930	-1.442	1.400	1.321	15.429	3.609	21.595	125,31%	5.467
	Gadai	14.275	17.707	19.455	6.681	7.423	742	299	1.748	5.180	5.674	18.683	104,13%	772
4	CFG	167.028	181.912	185.086	4.904	5.651	746	2.235	3.174	18.058	2.477	181.961	101,72%	3.125
	CF 1	10.804	12.692	14.650	811	2.335	1.524	648	1.957	3.846	378	12.617	116,11%	2.033
	Total Griya	4.197	4.094	5.439	-	1.450	1.450	0	1.345	1.241	105	4.450	122,21%	988
	• Total Non Program	4.197	3.939	5.284	-	1.450	1.450	-111	1.345	1.087	105	4.450	118,74%	834
	• Program	-	154	154	-	-	0	-1	0	154	-	0	0,00%	154
	Oto	6.607	8.599	9.211	811	885	74	648	612	2.604	273	8.167	112,79%	1.044
	CF 2	156.224	169.220	170.436	4.093	3.316	-777	1.587	1.217	14.212	2.099	169.344	100,64%	1.092
	Mitraguna & Others	100.077	112.520	113.447	3.154	2.203	-951	1.226	928	13.371	1.275	111.939	101,35%	1.508
	Pensiun	56.148	56.700	56.989	939	1.113	174	361	289	841	824	57.405	99,28%	(416)
	Total Pembiayaan	239.326	272.910	278.884	20.452	19.279	-1.173	4.470	5.974	39.558	13.305	272.702	102,27%	6.181

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	580	395	7.776	0,43%	0,83%	16,45%	7.381	7.578	7.196			
	KUR	198	433	317	6.152	0,46%	0,73%	14,16%	5.834	5.953	5.719			
	Non KUR	-	147	78	1.625	0,00%	1,97%	42,37%	1.547	1.625	1.478			
3	PWG	-	-	-	5.237	0,00%	0,00%	11,26%	5.237	5.237	5.237			
	Cilem	-	-	-	4.483	0,00%	0,00%	16,57%	4.483	4.483	4.483			
	Gadai	-	-	-	754	0,00%	0,00%	3,87%	754	754	754			
4	CFG	1.021	882	478	3.205	0,61%	0,26%	1,73%	2.727	2.184	2.323			
	CF 1	202	250	15	2.216	1,87%	0,11%	15,12%	2.201	2.013	1.965			
	Total Griya	-	214	-	1.116	0,00%	0,00%	20,53%	1.116	1.116	903			
	Oto	202	36	15	1.099	3,06%	0,17%	11,93%	1.085	897	1.063			
	CF 2	819	632	464	990	0,52%	0,27%	0,58%	526	171	358			
	Mitraguna & Others	819	435	220	736	0,82%	0,20%	0,65%	516	(83)	301			
	Pensiun	-	196	243	253	0,00%	0,43%	0,44%	10	253	57			
	Total Pembiayaan	1.219	1.462	874	16.218	0,51%	0,32%	5,82%	15.345	14.999	14.757	1,09%	81,19%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	476	474	502	0,99%	1,00%	1,06%	28	41	26			
	KUR	366	425	423	451	0,86%	0,97%	1,04%	28	85	26			
	Non KUR	95	51	51	51	2,57%	1,28%	1,32%	-	(44)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.210	1.209	1.430	1,59%	0,66%	0,77%	220	(1.218)	220			
	CF 1	10	294	294	294	0,09%	2,31%	2,01%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	3,42%	3,19%	-	284	-			
	CF 2	2.638	916	916	1.136	1,69%	0,54%	0,67%	220	(1.502)	220			
	Mitraguna & Others	2.229	887	887	1.107	2,23%	0,79%	0,98%	220	(1.122)	220			
	Pensiun	410	29	29	29	0,17%	0,01%	0,05%	-	(381)	(0)			
	Total Pembiayaan	3.109	1.686	1.683	1.932	1,30%	0,62%	0,69%	248	(1.177)	245	1,82%	-162,75%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	1.177	1.170	1.088	(12)	(81)	(89)	-7,53%	(275)	-20,15%	6.965	15,62%	(5.877)
2	Tabungan	77.945	91.604	95.345	95.907	3.062	562	4.303	4,70%	17.962	23,04%	88.339	108,57%	7.567
3	Deposito	9.935	9.827	9.827	9.827	(3.771)	0	0	0,00%	(108)	-1,09%	10.450	94,04%	(623)
	Total	89.243	102.608	106.341	106.822	(721)	481	4.214	4,11%	17.579	19,70%	105.755	101,01%	1.067
	CASA	79.307	92.781	96.514	96.995	3.050	481	4.214	4,54%	17.688	22,30%	95.305	101,77%	1.690
	(%) CASA	88,87%	90,42%	90,76%	90,80%									
	FDR	131,75%	139,02%	138,05%	137,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.298	2.472	2.228		(245)	(70)	-3,05%	(568)	-20,32%	-	0,00%	2.228
2	Giro ISE	1.018	536	717	469		(248)	(67)	-12,46%	(549)	-53,92%		0,00%	469
3	Tabungan ISE	1.778	1.762	1.756	1.759		3	(3)	-0,18%	(19)	-1,08%		0,00%	1.759
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	96	96	96		0	0	0,00%	13	15,66%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	77	75	-	-	0	-2	-2	-22	2	97	77,48%	(22)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	77	75	-	-	0	-2	-2	-22	2	97	77,48%	(22)
	• Local Champion	97	77	75	-	-	0	-2	-2	-22	2	97	77,48%	(22)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	22.375	22.736	670	905	235	166	362	3.330	543	22.152	102,64%	584
	KUR	19.311	21.551	21.928	670	905	235	184	377	2.617	528	21.918	100,05%	10
	Non KUR	95	824	808	-	-	0	-18	-16	713	16	234	345,13%	574
3	PWG	2.291	6.046	6.600	585	814	229	444	554	4.308	260	5.483	120,35%	1.116
	Cilem	2.291	6.046	6.600	585	814	229	444	554	4.308	260	5.483	120,35%	1.116
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	114.145	117.394	4.163	4.795	631	3.923	3.249	21.608	1.546	104.717	112,11%	12.677
	CF 1	18.535	21.664	21.746	1.126	252	-875	1.032	82	3.211	170	19.955	108,97%	1.790
	Total Griya	17.245	16.279	16.214	-	-	0	0	-65	-1.031	65	17.894	90,61%	(1.680)
	• Total Non Program	1.070	711	701	-	-	0	-10	-10	-369	10	1.355	51,73%	(654)
	• Program	16.174	15.567	15.513	-	-	0	-67	-55	-662	55	16.538	93,80%	(1.026)
	Oto	1.291	5.386	5.532	1.126	252	-875	1.032	147	4.242	105	2.062	268,31%	3.470
	CF 2	77.250	92.480	95.648	3.037	4.543	1.506	2.890	3.167	18.397	1.376	84.762	112,84%	10.886
	Mitraguna & Others	58.013	73.658	76.941	3.037	4.515	1.478	3.046	3.283	18.927	1.232	64.869	118,61%	12.072
	Pensiun	19.237	18.823	18.707	-	28	28	-156	-115	-530	143	19.893	94,04%	(1.186)
	Total Pembiayaan	117.580	142.642	146.804	5.418	6.513	1.095	4.531	4.162	29.225	2.351	132.450	110,84%	14.355

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	647	518	1.418	0,86%	2,32%	6,24%	900	1.251	771			
	KUR	167	647	518	1.234	0,87%	2,40%	5,63%	715	1.067	586			
	Non KUR	-	-	-	185	0,00%	0,00%	22,88%	185	185	185			
3	PWG	-	-	-	444	0,00%	0,00%	6,72%	444	444	444			
	Cilem	-	-	-	444	0,00%	0,00%	6,72%	444	444	444			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	1.618	1.606	3.848	2,69%	1,41%	3,28%	2.242	1.276	2.230			
	CF 1	1.875	1.203	1.449	2.116	10,12%	6,69%	9,73%	667	241	913			
	Total Griya	1.875	1.203	1.449	2.116	10,87%	8,90%	13,05%	667	241	913			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	697	415	157	1.732	0,90%	0,17%	1,81%	1.575	1.035	1.316			
	Mitraguna & Others	583	206	157	1.154	1,01%	0,21%	1,50%	997	571	947			
	Pensiun	113	209	-	578	0,59%	0,00%	3,09%	578	465	369			
	Total Pembiayaan	2.739	2.265	2.124	5.710	2,33%	1,49%	3,89%	3.586	2.971	3.445	0,80%	79,54%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	582	668	0,00%	2,60%	2,94%	86	668	260			
	KUR	-	408	582	668	0,00%	2,70%	3,05%	86	668	260			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.248	5.309	5.427	5,15%	4,65%	4,62%	119	493	179			
	CF 1	4.826	5.144	5.155	5.274	26,04%	23,79%	24,25%	119	448	130			
	Total Griya	4.826	5.144	5.155	5.274	27,99%	31,67%	32,53%	119	448	130			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	104	154	153	0,14%	0,17%	0,16%	(1)	45	49			
	Mitraguna & Others	108	104	154	153	0,19%	0,21%	0,20%	(1)	45	49			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	5.657	5.890	6.095	4,20%	4,13%	4,15%	205	1.161	439	1,90%	54,23%	-2,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	134	106	106	22	0	(28)	-21,06%	(56)	-34,53%	6.099	1,73%	(5.993)
2	Tabungan	112.107	106.939	100.353	100.898	4.001	545	(6.041)	-5,65%	(11.209)	-10,00%	124.113	81,30%	(23.215)
3	Deposito	7.734	12.435	12.256	12.256	(7.081)	0	(179)	-1,44%	4.522	58,47%	8.534	143,61%	3.722
	Total	120.003	119.508	112.715	113.260	(3.058)	545	(6.248)	-5,23%	(6.742)	-5,62%	138.746	81,63%	(25.486)
	CASA	112.269	107.073	100.459	101.004	4.023	545	(6.069)	-5,67%	(11.265)	-10,03%	130.212	77,57%	(29.208)
	(%) CASA	93,56%	89,59%	89,13%	89,18%									
	FDR	119,28%	124,78%	132,55%	131,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.456	1.757	1.757		0	300	20,62%	208	13,47%	-	0,00%	1.757
2	Giro ISE	6	6	7	7		0	1	17,47%	1	14,98%	-	0,00%	7
3	Tabungan ISE	1.542	1.450	1.749	1.749		0	299	20,63%	208	13,46%	-	0,00%	1.749
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	142	151	157	157		0	6	3,97%	15	10,56%	-	0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Local Champion	68	54	52	-	-	0	-2	-2	-16	2	68	76,14%	(16)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.941	15.811	790	530	-260	21	-130	-2.700	660	20.904	75,64%	(5.093)
	KUR	17.071	14.453	14.357	440	530	90	-290	-96	-2.713	626	19.325	74,29%	(4.968)
	Non KUR	1.440	1.487	1.454	350	-	-350	311	-34	13	34	1.579	92,06%	(125)
3	PWG	10.369	15.953	16.945	3.546	3.087	-459	1.525	992	6.576	2.095	18.973	89,31%	(2.028)
	Cilem	7.309	11.042	11.469	1.118	977	-141	627	428	4.160	549	13.826	82,96%	(2.357)
	Gadai	3.060	4.912	5.476	2.428	2.111	-318	898	564	2.416	1.547	5.147	106,39%	329
4	CFG	114.187	117.178	116.593	3.063	1.614	-1.449	421	-585	2.407	2.200	123.852	94,14%	(7.259)
	CF 1	709	1.836	1.875	276	83	-193	241	39	1.167	44	1.747	107,36%	129
	Total Griya	277	252	245	-	-	0	0	-7	-32	7	410	59,80%	(165)
	• Total Non Program	277	252	245	-	-	0	-3	-7	-32	7	410	59,80%	(165)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.584	1.630	276	83	-193	241	46	1.199	37	1.337	121,93%	293
	CF 2	113.478	115.342	114.718	2.787	1.531	-1.256	179	-624	1.240	2.155	122.105	93,95%	(7.387)
	Mitraguna & Others	95.023	97.994	97.411	2.712	1.235	-1.477	301	-583	2.388	1.818	103.005	94,57%	(5.594)
	Pensiun	18.455	17.348	17.307	75	296	221	-121	-41	-1.148	337	19.101	90,61%	(1.793)
	Total Pembiayaan	143.135	149.126	149.401	7.400	5.232	-2.168	1.965	275	6.266	4.956	163.797	91,21%	(14.396)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	731	757	1.976	1,73%	4,75%	12,50%	1.219	1.656	1.245			
	KUR	302	708	757	1.791	1,77%	5,24%	12,47%	1.034	1.489	1.083			
	Non KUR	19	23	-	186	1,33%	0,00%	12,76%	186	166	163			
3	PWG	-	-	-	331	0,00%	0,00%	1,95%	331	331	331			
	Cilem	-	-	-	285	0,00%	0,00%	2,49%	285	285	285			
	Gadai	-	-	-	46	0,00%	0,00%	0,83%	46	46	46			
4	CFG	617	850	1.089	2.002	0,54%	0,93%	1,72%	914	1.386	1.152			
	CF 1	-	-	-	180	0,00%	0,00%	9,60%	180	180	180			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	180	0,00%	0,00%	11,05%	180	180	180			
	CF 2	617	850	1.089	1.822	0,54%	0,94%	1,59%	734	1.206	972			
	Mitraguna & Others	617	850	1.089	1.637	0,65%	1,11%	1,68%	548	1.021	787			
	Pensiun	-	-	-	185	0,00%	0,00%	1,07%	185	185	185			
	Total Pembiayaan	937	1.581	1.846	4.309	0,65%	1,24%	2,88%	2.464	3.372	2.728	5,19%	-80,05%	2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.051	1.024	1.037	2,24%	6,42%	6,56%	14	622	(14)			
	KUR	236	952	926	941	1,38%	6,41%	6,55%	14	705	(12)			
	Non KUR	179	98	97	96	12,41%	6,53%	6,63%	(1)	(82)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	2.164	2.000	1.681	1,86%	1,71%	1,44%	(319)	(445)	(484)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	2.164	2.000	1.681	1,87%	1,73%	1,46%	(319)	(445)	(484)			
	Mitraguna & Others	1.814	2.145	1.980	1.661	1,91%	2,02%	1,71%	(319)	(153)	(484)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.215	3.024	2.718	1,77%	2,03%	1,82%	(306)	177	(497)	7,93%	-335,98%	6,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	931	1.224	1.228	(270)	4	297	31,88%	(1.777)	-59,14%	10.233	12,00%	(9.005)
2	Tabungan	56.317	70.443	61.719	62.025	2.742	306	(8.418)	-11,95%	5.708	10,14%	68.270	90,85%	(6.245)
3	Deposito	45.220	61.834	63.034	63.034	530	0	1.200	1,94%	17.814	39,39%	46.172	136,52%	16.862
	Total	104.542	133.208	125.977	126.287	3.002	310	(6.921)	-5,20%	21.744	20,80%	124.675	101,29%	1.612
	CASA	59.322	71.374	62.943	63.253	2.472	310	(8.121)	-11,38%	3.931	6,63%	78.503	80,57%	(15.250)
	(%) CASA	56,74%	53,58%	49,96%	50,09%									
	FDR	207,64%	176,07%	188,62%	188,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	1.905	1.822	1.854	32	(51)	-2,70%	(957)	-34,04%	-	0,00%	1.854	
2	Giro ISE	19	177	310	316	6	140	79,11%	297	1553,13%		0,00%	316	
3	Tabungan ISE	2.791	1.729	1.512	1.537	25	(191)	-11,06%	(1.254)	-44,92%		0,00%	1.537	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	111	121	123	123	0	2	1,65%	12	10,81%		0,00%	123	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	8.076	8.005	-	-	0	-71	-71	-689	71	8.694	92,08%	(689)
	Linkage	8.515	7.897	7.826	-	-	-	-71	-71	-689	71	8.515	91,91%	(689)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	31.601	30.989	500	400	-100	-713	-612	-3.586	1.012	37.916	81,73%	(6.927)
	KUR	29.907	27.691	27.259	500	400	-100	-527	-432	-2.648	832	33.063	82,45%	(5.804)
	Non KUR	4.668	3.910	3.730	-	-	0	-186	-181	-938	181	4.853	76,86%	(1.123)
3	PWG	5.791	9.161	10.227	1.142	1.720	577	451	1.066	4.436	654	12.817	79,79%	(2.590)
	Cilem	5.791	9.161	10.227	1.142	1.720	577	451	1.066	4.436	654	12.817	79,79%	(2.590)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	185.699	188.390	4.977	4.133	-844	4.198	2.692	20.382	1.442	183.548	102,64%	4.842
	CF 1	111.105	104.354	105.178	-	1.608	1.608	79	824	-5.927	784	115.522	91,05%	(10.344)
	Total Griya	105.380	97.721	97.149	-	-	0	0	-572	-8.232	572	108.551	89,50%	(11.402)
	• Total Non Program	15.372	12.667	12.582	-	-	0	-92	-85	-2.790	85	16.517	76,18%	(3.935)
	• Program	90.009	85.053	84.566	-	-	0	-719	-487	-5.442	487	92.034	91,89%	(7.467)
	Oto	5.724	6.633	8.029	-	1.608	1.608	79	1.396	2.305	212	6.971	115,18%	1.058
	CF 2	56.904	81.345	83.212	4.977	2.525	-2.452	4.119	1.867	26.308	658	68.026	122,32%	15.186
	Mitraguna & Others	52.060	71.990	71.993	4.977	610	-4.367	4.172	3	19.933	607	62.099	115,93%	9.894
	Pensiun	4.844	9.355	11.219	-	1.915	1.915	-53	1.864	6.375	51	5.927	189,30%	5.293
	Total Pembiayaan	217.069	234.537	237.612	6.619	6.253	-366	3.866	3.074	20.543	3.179	242.975	97,79%	(5.364)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.113	1.211	4.160	1,36%	3,83%	13,43%	2.950	3.689	3.047			
	KUR	56	257	593	3.188	0,19%	2,14%	11,70%	2.595	3.132	2.931			
	Non KUR	415	856	617	972	8,89%	15,78%	26,07%	355	557	117			
3	PWG	-	16	-	1.305	0,00%	0,00%	12,76%	1.305	1.305	1.289			
	Cilem	-	16	-	1.305	0,00%	0,00%	12,76%	1.305	1.305	1.289			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.947	9.032	20.744	4,36%	4,86%	11,01%	11.712	13.415	10.796			
	CF 1	7.221	9.947	9.032	15.856	6,50%	8,65%	15,07%	6.824	8.635	5.908			
	Total Griya	7.194	9.680	8.838	15.226	6,83%	9,04%	15,67%	6.389	8.032	5.546			
	Oto	26	267	194	629	0,46%	2,92%	7,84%	435	603	362			
	CF 2	108	-	-	4.888	0,19%	0,00%	5,87%	4.888	4.780	4.888			
	Mitraguna & Others	-	-	-	4.888	0,00%	0,00%	6,79%	4.888	4.888	4.888			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	11.077	10.242	26.209	3,59%	4,37%	11,03%	15.967	18.409	15.133	0,04%	99,61%	-11,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,22%	2,24%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	509	557	717	0,76%	1,76%	2,32%	161	455	209			
	KUR	164	63	102	102	0,55%	0,37%	0,37%	-	(62)	39			
	Non KUR	98	446	455	616	2,11%	11,63%	16,50%	161	517	170			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.077	15.120	16.529	7,41%	8,14%	8,77%	1.410	4.075	1.452			
	CF 1	10.689	14.420	14.462	15.872	9,62%	13,86%	15,09%	1.410	5.183	1.453			
	Total Griya	10.577	14.153	14.195	15.591	10,04%	14,53%	16,05%	1.396	5.014	1.438			
	Oto	112	267	267	281	1,96%	4,02%	3,51%	15	169	15			
	CF 2	1.765	658	657	657	3,10%	0,81%	0,79%	(0)	(1.108)	(1)			
	Mitraguna & Others	1.765	658	657	657	3,39%	0,91%	0,91%	(0)	(1.108)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	15.765	15.855	17.426	5,94%	6,76%	7,33%	1.571	4.531	1.661	0,05%	99,36%	-7,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.243	1.128	1.219	(108)	91	(24)	-1,91%	(5.862)	-82,79%	13.765	8,85%	(12.546)
2	Tabungan	82.750	90.284	85.328	85.220	2.369	(108)	(5.063)	-5,61%	2.471	2,99%	94.714	89,98%	(9.493)
3	Deposito	20.500	28.858	30.956	30.856	(518)	(100)	1.998	6,92%	10.355	50,51%	21.028	146,73%	9.827
	Total	110.331	120.384	117.411	117.295	1.744	(116)	(3.089)	-2,57%	6.964	6,31%	129.507	90,57%	(12.213)
	CASA	89.831	91.526	86.456	86.439	2.261	(16)	(5.087)	-5,56%	(3.392)	-3,78%	108.479	79,68%	(22.040)
	(%) CASA	81,42%	76,03%	73,63%	73,69%									
	FDR	132,60%	136,61%	140,84%	140,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	1.735	1.750	1.754		5	20	1,15%	960	120,87%	-	0,00%	1.754
2	Giro ISE	389	18	29	28		(1)	11	59,79%	(360)	-92,69%	-	0,00%	28
3	Tabungan ISE	406	1.717	1.720	1.726		6	9	0,54%	1.321	325,62%		0,00%	1.726
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	114	116	116		0	2	1,75%	14	13,73%		0,00%	116

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	36.921	36.054	1.150	300	-850	156	-867	-1.596	1.167	40.536	88,94%	(4.481)
	KUR	36.457	35.916	35.073	1.150	300	-850	197	-843	-1.384	1.143	39.220	89,43%	(4.147)
	Non KUR	1.194	1.005	982	-	-	0	-41	-24	-212	24	1.316	74,57%	(335)
3	PWG	14.628	23.112	24.476	6.316	6.683	367	2.313	1.364	9.849	5.319	23.691	103,32%	786
	Cilem	6.737	13.343	13.450	1.634	1.559	-74	824	107	6.713	1.452	12.491	107,68%	959
	Gadai	7.891	9.770	11.026	4.682	5.124	442	1.489	1.257	3.136	3.867	11.200	98,45%	(173)
4	CFG	94.017	104.423	104.834	3.365	1.817	-1.548	2.208	411	10.818	1.406	106.168	98,74%	(1.333)
	CF 1	1.650	2.632	2.838	-	261	261	-46	206	1.187	55	2.613	108,60%	225
	Total Griya	348	274	265	-	-	0	0	-9	-83	9	481	55,15%	(216)
	• Total Non Program	348	274	265	-	-	0	-9	-9	-83	9	481	55,15%	(216)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.358	2.572	-	261	261	-46	214	1.270	47	2.132	120,64%	440
	CF 2	92.366	101.791	101.997	3.365	1.556	-1.809	2.254	205	9.630	1.351	103.555	98,50%	(1.558)
	Mitraguna & Others	54.628	62.667	62.584	3.365	958	-2.407	2.605	-83	7.955	1.041	64.824	96,54%	(2.240)
	Pensiun	37.738	39.124	39.413	-	598	598	-351	289	1.675	309	38.731	101,76%	682
	Total Pembiayaan	146.295	164.457	165.365	10.831	8.800	-2.031	4.677	909	19.070	7.891	170.394	97,05%	(5.029)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	48	54	2.059	0,22%	0,15%	5,71%	2.005	1.976	2.011			
	KUR	-	48	17	1.813	0,00%	0,05%	5,17%	1.796	1.813	1.765			
	Non KUR	83	-	37	247	6,98%	3,67%	25,13%	210	163	247			
3	PWG	-	-	-	966	0,00%	0,00%	3,95%	966	966	966			
	Cilem	-	-	-	628	0,00%	0,00%	4,67%	628	628	628			
	Gadai	-	-	-	337	0,00%	0,00%	3,06%	337	337	337			
4	CFG	-	897	723	1.913	0,00%	0,69%	1,82%	1.190	1.913	1.016			
	CF 1	-	157	155	152	0,00%	5,87%	5,35%	(3)	152	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	157	155	152	0,00%	6,55%	5,91%	(3)	152	(5)			
	CF 2	-	740	569	1.761	0,00%	0,56%	1,73%	1.192	1.761	1.021			
	Mitraguna & Others	-	616	444	1.535	0,00%	0,71%	2,45%	1.091	1.535	919			
	Pensiun	-	123	124	225	0,00%	0,32%	0,57%	101	225	102			
	Total Pembiayaan	83	944	777	4.938	0,06%	0,47%	2,99%	4.161	4.854	3.993	0,55%	81,65%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	277	277	0,26%	0,75%	0,77%	-	179	(0)			
	KUR	98	187	187	187	0,27%	0,52%	0,53%	-	89	(0)			
	Non KUR	-	90	90	90	0,00%	8,97%	9,19%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	2.566	2.914	2.648	0,02%	2,79%	2,53%	(266)	2.630	82			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	2.566	2.914	2.648	0,02%	2,86%	2,60%	(266)	2.630	82			
	Mitraguna & Others	19	2.136	2.485	2.219	0,03%	3,97%	3,55%	(266)	2.200	82			
	Pensiun	-	430	429	429	0,00%	0,26%	1,09%	-	429	(0)			
	Total Pembiayaan	116	2.843	3.191	2.925	0,08%	1,94%	1,77%	(266)	2.809	82	0,72%	59,50%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	265	692	623	(54)	(68)	358	135,33%	467	298,28%	5.924	10,52%	(5.301)
2	Tabungan	45.583	47.589	46.807	46.518	2.129	(289)	(1.071)	-2,25%	934	2,05%	54.284	85,69%	(7.766)
3	Deposito	28.548	7.547	6.822	6.822	(9.965)	0	(724)	-9,60%	(21.726)	-76,10%	29.380	23,22%	(22.558)
	Total	74.288	55.400	54.321	53.963	(7.891)	(357)	(1.437)	-2,59%	(20.324)	-27,36%	89.588	60,24%	(35.624)
	CASA	45.740	47.853	47.498	47.141	2.075	(357)	(712)	-1,49%	1.401	3,06%	60.208	78,30%	(13.067)
	(%) CASA	61,57%	86,38%	87,44%	87,36%									
	FDR	155,10%	228,18%	239,79%	241,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	997	902	905		2	(93)	-9,31%	110	13,79%	-	0,00%	905
2	Giro ISE	7	78	72	72		0	(7)	-8,34%	65	962,59%	-	0,00%	72
3	Tabungan ISE	788	919	831	833		2	(86)	-9,39%	45	5,67%	-	0,00%	833
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	79	88	88	88		0	0	0,00%	9	11,39%	-	0,00%	88

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	29.751	30.519	985	1.550	565	355	768	6.372	782	26.560	114,91%	3.959
	KUR	23.464	28.943	29.753	785	1.550	765	175	811	6.289	739	25.739	115,59%	4.014
	Non KUR	683	808	766	200	-	-200	179	-42	83	42	820	93,36%	(54)
3	PWG	2.751	4.944	5.724	781	983	202	555	780	2.973	202	6.104	93,77%	(380)
	Cilem	2.751	4.944	5.724	781	983	202	555	780	2.973	202	6.104	93,77%	(380)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	91.718	94.010	2.203	3.734	1.531	865	2.293	5.688	1.441	96.042	97,88%	(2.032)
	CF 1	3.542	3.637	3.592	-	-	0	-16	-45	50	45	4.375	82,10%	(783)
	Total Griya	3.385	2.583	2.554	-	-	0	0	-29	-831	29	3.517	72,60%	(964)
	• Total Non Program	3.385	2.583	2.554	-	-	0	-141	-29	-831	29	3.517	72,60%	(964)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.054	1.038	-	-	0	-16	-16	881	16	858	121,00%	180
	CF 2	84.780	88.081	90.418	2.203	3.734	1.531	881	2.338	5.638	1.396	91.667	98,64%	(1.248)
	Mitraguna & Others	72.402	75.698	78.214	2.137	3.734	1.597	922	2.516	5.812	1.218	78.537	99,59%	(323)
	Pensiun	12.378	12.383	12.204	66	-	-66	-41	-179	-174	179	13.130	92,95%	(926)
	Total Pembiayaan	115.220	126.412	130.253	3.969	6.267	2.298	1.775	3.841	15.033	2.425	128.706	101,20%	1.547

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	29	22	1.154	1,08%	0,07%	3,78%	1.132	893	1.125			
	KUR	188	-	-	1.132	0,80%	0,00%	3,80%	1.132	944	1.132			
	Non KUR	73	29	22	22	10,64%	2,75%	2,90%	-	(50)	(7)			
3	PWG	-	-	-	163	0,00%	0,00%	2,86%	163	163	163			
	Cilem	-	-	-	163	0,00%	0,00%	2,86%	163	163	163			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.184	891	2.575	0,64%	0,97%	2,74%	1.684	2.011	1.390			
	CF 1	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Total Griya	-	320	-	-	0,00%	0,00%	0,00%	-	-	(320)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	864	891	2.575	0,66%	1,01%	2,85%	1.684	2.011	1.711			
	Mitraguna & Others	408	799	817	2.501	0,56%	1,08%	3,20%	1.684	2.093	1.702			
	Pensiun	155	64	74	74	1,25%	0,59%	0,60%	-	(81)	9			
	Total Pembiayaan	824	1.213	913	3.892	0,72%	0,72%	2,99%	2.979	3.068	2.679	2,41%	19,44%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	325	232	232	0,11%	0,78%	0,76%	-	206	(93)			
	KUR	-	265	172	172	0,00%	0,60%	0,58%	-	172	(93)			
	Non KUR	26	59	59	59	3,76%	7,36%	7,77%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	580	950	949	1,34%	1,04%	1,01%	(1)	(239)	369			
	CF 1	-	-	320	320	0,00%	8,81%	8,92%	-	320	320			
	Total Griya	-	-	320	320	0,00%	12,40%	12,54%	-	320	320			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	580	630	628	1,40%	0,72%	0,69%	(1)	(559)	49			
	Mitraguna & Others	1.187	580	567	566	1,64%	0,75%	0,72%	(1)	(622)	(14)			
	Pensiun	-	-	62	62	0,00%	0,05%	0,51%	-	62	62			
	Total Pembiayaan	1.213	905	1.182	1.181	1,05%	0,94%	0,91%	(1)	(33)	276	1,40%	-55,00%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	930	1.186	1.243	(430)	57	313	33,69%	(6.815)	-84,58%	13.925	8,92%	(12.682)
2	Tabungan	114.229	114.395	112.983	112.867	938	(117)	(1.528)	-1,34%	(1.362)	-1,19%	125.686	89,80%	(12.819)
3	Deposito	24.505	18.999	18.653	18.653	(2.845)	0	(346)	-1,82%	(5.852)	-23,88%	25.359	73,56%	(6.706)
	Total	146.791	134.323	132.822	132.762	(2.337)	(60)	(1.561)	-1,16%	(14.029)	-9,56%	164.970	80,48%	(32.208)
	CASA	122.286	115.324	114.169	114.109	508	(60)	(1.215)	-1,05%	(8.177)	-6,69%	139.611	81,73%	(25.502)
	(%) CASA	83,31%	85,86%	85,96%	85,95%									
	FDR	111,90%	132,72%	133,99%	134,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	640	648	653		4	12	1,91%	88	15,54%	-	0,00%	653
2	Giro ISE	2	1	1	1		0	(0)	-1,01%	(0)	-20,37%	-	0,00%	1
3	Tabungan ISE	563	639	647	651		4	12	1,92%	88	15,66%		0,00%	651
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	177	181	181		0	4	2,26%	17	10,37%		0,00%	181

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Local Champion	94	74	74	-	-	0	-2	0	-20	-	94	78,58%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	17.987	17.739	450	320	-130	-313	-248	-966	568	21.094	84,09%	(3.355)
	KUR	17.857	17.417	17.187	450	320	-130	-292	-231	-670	551	20.109	85,47%	(2.922)
	Non KUR	848	570	552	-	-	0	-21	-18	-296	18	985	56,06%	(433)
3	PWG	28.691	42.147	42.359	7.976	8.039	63	1.361	213	13.668	7.826	40.780	103,87%	1.580
	Cilem	14.633	22.957	22.843	2.040	1.007	-1.033	1.098	-115	8.210	1.121	24.231	94,27%	(1.388)
	Gadai	14.059	19.190	19.517	5.936	7.032	1.096	263	327	5.458	6.705	16.549	117,93%	2.968
4	CFG	116.769	118.070	117.797	3.232	1.312	-1.920	1.134	-273	1.028	1.585	126.014	93,48%	(8.217)
	CF 1	2.827	4.299	4.551	201	332	131	171	252	1.724	80	3.871	117,57%	680
	Total Griya	979	749	736	-	-	0	0	-13	-243	13	1.112	66,18%	(376)
	• Total Non Program	979	749	736	-	-	0	-12	-13	-243	13	1.112	66,18%	(376)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.551	3.816	201	332	131	171	265	1.968	67	2.760	138,27%	1.056
	CF 2	113.942	113.771	113.246	3.031	980	-2.051	962	-525	-697	1.505	122.143	92,72%	(8.898)
	Mitraguna & Others	55.116	57.710	57.921	1.738	820	-918	511	211	2.806	609	62.559	92,59%	(4.638)
	Pensiun	58.827	56.061	55.325	1.293	160	-1.133	451	-737	-3.502	897	59.584	92,85%	(4.259)
	Total Pembiayaan	164.260	178.278	177.969	11.658	9.671	-1.987	2.180	-309	13.709	9.980	187.982	94,67%	(10.013)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	74	0,00%	0,00%	100,00%	74	74	74			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	435	433	2.321	3,30%	2,41%	13,08%	1.888	1.703	1.885			
	KUR	461	320	321	2.205	2,58%	1,84%	12,83%	1.885	1.744	1.885			
	Non KUR	156	115	112	116	18,40%	19,66%	20,93%	4	(40)	1			
3	PWG	74	135	-	2.740	0,26%	0,00%	6,47%	2.740	2.665	2.604			
	Cilem	74	135	-	1.709	0,51%	0,00%	7,48%	1.709	1.634	1.573			
	Gadai	-	-	-	1.031	0,00%	0,00%	5,28%	1.031	1.031	1.031			
4	CFG	1.969	1.297	2.461	3.539	1,69%	2,08%	3,00%	1.078	1.570	2.243			
	CF 1	66	186	45	470	2,32%	1,04%	10,32%	425	404	284			
	Total Griya	66	-	45	93	6,70%	6,00%	12,66%	48	28	93			
	Oto	-	186	-	377	0,00%	0,00%	9,87%	377	377	191			
	CF 2	1.904	1.111	2.417	3.069	1,67%	2,12%	2,71%	653	1.166	1.958			
	Mitraguna & Others	1.427	886	1.741	2.037	2,59%	3,02%	3,52%	296	610	1.151			
	Pensiun	477	225	676	1.033	0,81%	1,21%	1,87%	357	556	808			
	Total Pembiayaan	2.661	1.867	2.894	8.673	1,62%	1,62%	4,87%	5.779	6.013	6.806	0,00%	100,00%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	557	603	582	1,22%	3,35%	3,28%	(21)	353	25			
	KUR	229	523	569	462	1,28%	3,27%	2,69%	(107)	233	(61)			
	Non KUR	-	34	34	120	0,00%	5,95%	21,67%	86	120	86			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.627	1.719	1.451	1,37%	1,46%	1,23%	(268)	(146)	(175)			
	CF 1	-	-	159	154	0,00%	3,70%	3,38%	(5)	154	154			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	159	154	0,00%	4,49%	4,04%	(5)	154	154			
	CF 2	1.597	1.627	1.560	1.297	1,40%	1,37%	1,15%	(262)	(300)	(329)			
	Mitraguna & Others	770	1.246	1.325	1.290	1,40%	2,30%	2,23%	(35)	520	44			
	Pensiun	827	381	235	8	0,50%	0,13%	0,01%	(227)	(820)	(373)			
	Total Pembiayaan	1.826	2.184	2.321	2.033	1,11%	1,30%	1,14%	(289)	207	(151)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.758	21.921	22.136	236	215	(622)	-2,74%	(2.765)	-11,10%	32.883	67,32%	(10.747)
3	Deposito	2.060	2.215	1.857	1.857	360	0	(359)	-16,19%	(204)	-9,88%	2.315	80,21%	(458)
	Total	26.961	24.974	23.778	23.993	596	215	(981)	-3,93%	(2.968)	-11,01%	35.198	68,17%	(11.205)
	CASA	24.901	22.758	21.921	22.136	236	215	(622)	-2,74%	(2.765)	-11,10%	32.883	67,32%	(10.747)
	(%) CASA	92,36%	91,13%	92,19%	92,26%									
	FDR	86,03%	85,73%	88,25%	87,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	1.972	2.146	2.118		(28)	146	7,39%	184	9,52%	-	0,00%	2.118
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	1.972	2.146	2.118		(28)	146	7,39%	184	9,52%		0,00%	2.118
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	21.409	20.984	740	280	-460	-168	-426	-2.211	706	25.934	80,91%	(4.951)
	KUR	21.361	20.243	19.866	740	280	-460	-127	-377	-1.495	657	23.964	82,90%	(4.098)
	Non KUR	1.833	1.166	1.117	-	-	0	-41	-48	-716	48	1.970	56,72%	(853)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	21.409	20.984	740	280	-460	-168	-426	-2.211	706	25.934	80,91%	(4.951)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	848	860	3.438	2,98%	4,02%	16,38%	2.578	2.746	2.590			
	KUR	472	484	504	3.278	2,21%	2,49%	16,50%	2.774	2.805	2.794			
	Non KUR	220	364	356	160	11,98%	30,53%	14,30%	(196)	(60)	(204)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	848	860	3.438	2,98%	4,02%	16,38%	2.578	2.746	2.590	5,94%	63,72%	-10,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	556	495	835	0,77%	2,31%	3,98%	340	657	279			
	KUR	161	460	401	485	0,75%	1,98%	2,44%	84	324	25			
	Non KUR	17	96	94	350	0,91%	8,07%	31,32%	256	333	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	556	495	835	0,77%	2,31%	3,98%	340	657	279	25,89%	-550,57%	21,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	434	399	396	40	(3)	(38)	-8,72%	(492)	-55,39%	888	44,61%	(492)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	434	399	396	40	(3)	(38)	-8,72%	(492)	-55,39%	888	44,61%	(492)
	CASA	888	434	399	396	40	(3)	(38)	-8,72%	(492)	-55,39%	888	44,61%	(492)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	73	334	334	13	0	261	357,86%	33	10,78%	302	110,78%	33
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
Total		302	73	334	334	13	0	261	357,86%	33	10,78%	302	110,78%	33
CASA		302	73	334	334	13	0	261	357,86%	33	10,78%	302	110,78%	33
(%) CASA		100,00%	100,00%	100,00%	100,00%									
FDR		0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	820	64	65	183	1	(755)	-92,06%	(3.444)	-98,15%	6.296	1,03%	(6.231)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	94	0,00%	(94)
	Total	3.509	820	64	65	183	1	(755)	-92,06%	(3.444)	-98,15%	6.391	1,02%	(6.326)
	CASA	3.509	820	64	65	183	1	(755)	-92,06%	(3.444)	-98,15%	6.296	1,03%	(6.231)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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