

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.503.260	1.511.279	74.764	8.019	79.856	5,58%	400.217	36,02%	1.322.054	114,31%	189.225
2	Tabungan	4.778.169	5.005.887	5.021.918	5.118.115	85.418	96.196	112.228	2,24%	339.946	7,11%	5.099.763	100,36%	18.352
3	Deposito	1.667.902	1.728.824	1.698.150	1.697.645	405	(504)	(31.178)	-1,80%	29.743	1,78%	1.686.464	100,66%	11.182
	Total	7.557.133	8.166.133	8.223.328	8.327.039	160.587	103.711	160.906	1,97%	769.906	10,19%	8.108.281	102,70%	218.758
	CASA	5.889.231	6.437.309	6.525.178	6.629.394	160.182	104.215	192.084	2,98%	740.163	12,57%	6.421.817	103,23%	207.577
	(%) CASA	77,93%	78,83%	79,35%	79,61%									
	FDR	79,28%	79,49%	79,60%	78,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	350.939	353.827		2.889	(4.646)	-1,30%	49.450	16,25%	385.505	91,78%	(31.678)
2	Giro ISE	93.275	92.040	86.179	86.426		247	(5.614)	-6,10%	(6.849)	-7,34%	142.601	60,61%	(56.175)
3	Tabungan ISE	174.173	212.269	210.665	213.271		2.607	1.003	0,47%	39.098	22,45%	185.227	115,14%	28.044
4	Deposito ISE	36.929	54.165	54.095	54.130		35	(35)	-0,06%	17.201	46,58%	57.677	93,85%	(3.547)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	816.665	794.565	4.500	8.740	4.240	-4.795	-22.100	-30.042	30.840	878.745	90,42%	(84.180)
	Linkage	583.855	553.306	548.292	-	-	-	-5.029	-5.014	-35.563	5.014	607.246	90,29%	(58.954)
	Non-Linkage	240.753	263.359	246.273	4.500	8.740	4.240	234	-17.086	5.520	25.826	271.499	90,71%	(25.226)
	• Local Champion	177.655	195.105	176.556	350	1.890	1.540	1.257	-18.550	-1.099	20.440	186.853	94,49%	(10.298)
	• Value Chain	63.098	68.253	69.717	4.150	6.850	2.700	-1.023	1.464	6.620	5.386	84.646	82,36%	(14.928)
2	MBG	1.025.144	1.045.933	1.050.025	40.612	42.232	1.620	2.841	4.092	24.880	38.140	1.115.685	94,11%	(65.660)
	KUR	965.396	986.476	990.433	38.461	40.237	1.776	2.859	3.958	25.037	36.279	1.051.405	94,20%	(60.971)
	Non KUR	59.748	59.457	59.591	2.151	1.995	-156	-18	134	1.861	1.541	64.280	92,71%	(4.689)
3	PWG	255.819	477.283	508.164	120.462	122.634	2.172	46.636	30.882	252.345	91.752	525.365	96,73%	(17.201)
	Cilem	149.863	330.427	346.402	57.770	39.118	-18.653	38.110	15.975	196.538	23.142	365.836	94,69%	(19.434)
	Gadai	105.956	146.856	161.762	62.692	83.516	20.824	8.526	14.906	55.807	68.610	159.528	101,40%	2.234
4	CFG	3.885.901	4.151.068	4.192.783	127.281	127.471	190	38.714	41.715	306.881	85.756	4.283.662	97,88%	(90.879)
	CF 1	838.535	895.893	901.375	17.120	22.328	5.207	1.926	5.482	62.841	16.846	905.413	99,55%	(4.037)
	Total Griya	595.912	602.650	605.833	6.526	10.517	3.992	0	3.183	9.921	7.335	629.412	96,25%	(23.579)
	• Total Non Program	435.065	452.121	456.284	6.367	10.039	3.672	-4.251	4.163	21.219	5.876	449.863	101,43%	6.421
	• Program	160.848	150.530	149.549	159	478	320	-1.380	-980	-11.298	1.459	179.549	83,29%	(30.000)
	Oto	242.622	293.243	295.542	10.595	11.810	1.215	1.926	2.299	52.920	9.511	276.000	107,08%	19.542
	CF 2	3.047.367	3.255.175	3.291.407	110.160	105.143	-5.017	36.788	36.233	244.041	68.911	3.378.249	97,43%	(86.842)
	Mitraguna & Others	2.497.673	2.696.677	2.730.273	97.988	95.229	-2.760	33.940	33.596	232.600	61.633	2.799.668	97,52%	(69.395)
	Pensiun	549.694	558.498	561.135	12.172	9.915	-2.257	2.848	2.637	11.441	7.278	578.581	96,98%	(17.446)
	Total Pembiayaan	5.991.472	6.490.949	6.545.537	292.855	301.077	8.222	83.397	54.588	554.064	246.489	6.803.457	96,21%	(257.920)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi							% Relatif			Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YTD	MtM	%	Penc.	Gap				
1	SME	1.291	435	250	188	0,16%	0,03%	0,02%	(63)	(1.103)	(247)							
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	1.291	435	250	188	0,54%	0,10%	0,08%	(63)	(1.103)	(247)							
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
2	MBG	11.476	21.446	21.446	21.012	1.12%	2,05%	2,00%	(434)	9.536	(434)							
	KUR	9.838	17.677	17.677	18.014	1,02%	1,79%	1,82%	(336)	8.176	336							
	Non KUR	1.638	3.769	3.769	2.999	2,74%	6,34%	5,03%	(771)	1.361	(771)							
3	PWG	124	155	155	2.776	0,05%	0,03%	0,05%	(2.620)	2.651	2.620							
	Cilem	118	-	-	-	0,01%	0,11%	0,00%	(155)	2.768	2.776							
	Gadai	7	155	155	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	59.411	64.056	71.220	72.285	1,53%	1,72%	1,72%	(1.065)	12.873	8.229							
	CF 1	35.165	40.591	42.144	40.108	4,19%	4,70%	4,45%	(2.036)	4.943	(483)							
	Total Griya	29.490	29.495	31.633	30.366	4,95%	5,25%	5,01%	(1.267)	876	871							
	Oto	5.675	11.095	10.511	9.742	2,34%	3,58%	3,30%	(769)	4.067	(1.354)							
	CF 2	24.246	23.465	29.076	32.177	0,80%	0,89%	0,98%	(3.101)	7.930	8.711							
	Mitraguna & Others	22.605	22.227	26.760	29.577	0,91%	0,99%	1,08%	(2.817)	6.972	7.350							
	Pensiun	1.642	1.239	2.316	2.600	0,30%	1,60%	1,58%	(161)	18.168	(248)							
	Total Pembiayaan	71.311	96.521	95.261	96.104	1,19%	1,47%	1,47%	842	24.792	(417)	1.116	20,85%	-0,3%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Sep-24	Dec-24	Sep-25	Sep-24	Sep-25	Sep-25	Growth (Mtd)	Growth (YoY)								

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	14.802	14.367	1.008	(436)	(1.199)	-7,70%	5.390	60,04%	18.157	79,13%	(3.790)
2	Tabungan	318.561	336.067	344.376	346.534	17.430	2.158	10.467	3,11%	27.973	8,78%	335.461	103,30%	11.073
3	Deposito	104.995	105.558	107.552	107.552	(2.024)	(0)	1.995	1,89%	2.557	2,44%	105.512	101,93%	2.041
	Total	432.533	457.190	466.731	468.453	16.413	1.722	11.262	2,46%	35.920	8,30%	459.130	102,03%	9.323
	CASA	327.538	351.633	359.178	360.901	18.437	1.722	9.268	2,64%	33.363	10,19%	353.618	102,06%	7.282
	(%) CASA	75,73%	76,91%	76,96%	77,04%									
	FDR	79,97%	80,67%	80,49%	80,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.510	13.543	33	(551)	(551)	-3,91%	3.237	31,41%	-	0,00%	13.543
2	Giro ISE	2.678	1.984	2.225	2.230	5	246	246	12,39%	(448)	-16,74%	-	0,00%	2.230
3	Tabungan ISE	7.628	9.110	8.285	8.313	28	(797)	(797)	-8,75%	685	8,98%	-	0,00%	8.313
4	Deposito ISE	-	3.000	3.000	3.000	0	0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000
5	CIF ISE	166	171	171	171	0	0	0	0,00%	5	3,01%	-	0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.936	1.150	990	-160	-394	880	-3.240	110	28.677	69,52%	(8.741)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.936	1.150	990	-160	-394	880	-3.240	110	26.228	76,01%	(6.292)
	• Local Champion	13.476	10.978	11.875	-	990	990	-593	898	-1.600	92	14.439	82,25%	(2.563)
	• Value Chain	9.700	8.078	8.061	1.150	-	(1.150)	199	-18	-1.639	18	11.789	68,37%	(3.729)
2	MBG	32.111	34.194	33.326	1.490	300	-1.190	382	-868	1.215	1.168	36.071	92,39%	(2.745)
	KUR	29.277	31.557	30.815	1.490	300	-1.190	524	-742	1.538	1.042	33.152	92,95%	(2.337)
	Non KUR	2.834	2.637	2.511	-	-	0	-141	-126	-323	126	2.919	86,02%	(408)
3	PWG	33.786	45.293	47.131	9.923	11.257	1.334	1.334	1.838	13.345	9.419	39.347	119,78%	7.784
	Cilem	19.457	29.599	28.920	4.251	1.790	-2.461	1.872	-679	9.463	2.469	21.759	132,91%	7.161
	Gadai	14.329	15.694	18.212	5.672	9.467	3.795	-593	2.518	3.883	6.950	17.588	103,54%	623
4	CFG	256.811	270.254	275.281	9.638	12.936	3.298	1.736	5.027	18.469	7.909	268.964	102,35%	6.317
	CF 1	12.729	15.585	15.080	789	247	-542	82	-505	2.351	751	14.185	106,31%	895
	Total Griya	2.031	4.143	4.112	379	-	-379	0	-31	2.081	31	2.408	170,76%	1.704
	• Total Non Program	2.031	4.143	4.112	379	-	-379	351	-31	2.081	31	-	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	11.776	93,13%	(808)
	Oto	10.697	11.442	10.968	410	247	-163	82	-474	271	720	254.779	102,13%	5.421
	CF 2	244.083	254.669	260.201	8.849	12.689	3.840	1.654	5.532	16.118	7.157	233.221	101,71%	3.990
	Mitraguna & Others	223.458	231.889	237.211	8.123	12.111	3.988	1.485	5.321	13.752	6.790	21.558	106,64%	1.432
	Pensiun	20.624	22.779	22.990	726	578	-148	170	210	2.365	368	373.059	100,70%	2.615
	Total Pembiayaan	345.884	368.797	375.674	22.201	25.483	3.282	3.059	6.877	29.790	18.605			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	-	20	20	20	0,00%	0,11%	0,10%	-	20	20			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	20	20	0,00%	0,11%	0,10%	-	20	20			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	888	730	0,71%	2,75%	2,66%	67	658	(1.038)			
	KUR	230	1.553	858	808	720	0,78%	2,72%	2,62%	(50)	578	(745)			
	Non KUR	-	373	82	80	70	0,00%	3,10%	3,19%	(2)	80	(293)			
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.832	1.586	1.119	1.724	1.650	0,71%	0,41%	0,63%	605	(108)	137			
	CF 1	169	630	580	231	1.330	0,33%	3,72%	1.53%	(349)	61	(400)			
	Total Griya	33	-	19	18	1.620	0,62%	0,46%	0,43%	(2)	(15)	18			
	Oto	136	630	561	213	1.280	0,28%	4,90%	1,94%	(348)	76	(417)			
	CF 2	1.662	956	539	1.493	0.689	0,68%	0,21%	0,57%	954	(169)	537			
	Mitraguna & Others	1.662	956	539	1.269	0.740	0,23%	0,53%	0,53%	730	(394)	313			
	Pensiun	-	-	-	-	224	0,00%	0,00%	0,98%	224	224	224			
	Total Pembiayaan	941	3.136	3.625	3.684	0,27%	0,98%	0,98%	2.743	59	548	0,42%	57,15%	-0,6%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	2.614	2.599	83	(15)	194	8,07%	1.112	74,86%	6.342	40,97%	(3.744)
2	Tabungan	231.208	244.208	238.246	242.522	7.464	4.276	(1.686)	-0,69%	11.314	4,89%	245.466	98,80%	(2.944)
3	Deposito	90.995	80.405	78.068	78.066	(1.951)	(2)	(2.338)	-2,91%	(12.928)	-14,21%	91.598	85,23%	(13.531)
	Total	323.689	327.017	318.928	323.187	5.597	4.259	(3.830)	-1,17%	(502)	-0,16%	343.406	94,11%	(20,219)
	CASA	232.695	246.613	240.860	245.121	7.547	4.260	(1.492)	-0,61%	12.426	5,34%	251.808	97,34%	(6.687)
	(%) CASA	71,89%	75,41%	75,52%	75,84%									
	FDR	38,52%	40,38%	41,79%	41,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	7.762	8.789	8.733	8.783	50	(6)	-0,07%	1.021	13,16%	-	0,00%	8.783
2	Giro ISE	590	587	673	696	23	109	18,55%	106	17,94%	-	0,00%	696
3	Tabungan ISE	7.171	8.202	8.059	8.086	27	(115)	-1,41%	915	12,76%	-	0,00%	8.086
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	30.140	29.485	-	450	450	-1.327	-655	-6.880	1.105	41.558	70,95%	(12.073)
	KUR	33.975	27.638	26.758	-	150	150	-1.165	-881	-7.217	1.031	38.976	68,65%	(12.218)
	Non KUR	2.390	2.502	2.727	-	300	300	-162	225	337	75	2.582	105,63%	145
3	PWG	10.065	18.819	19.132	5.072	3.753	-1.320	2.189	314	9.067	3.439	22.938	83,41%	(3.806)
	Cilem	6.212	12.768	12.808	2.231	702	-1.529	1.697	40	6.596	662	14.687	87,20%	(1.880)
	Gadai	3.854	6.051	6.324	2.841	3.050	209	492	273	2.471	2.777	8.251	76,65%	(1.927)
4	CFG	78.172	83.086	84.653	2.971	3.330	360	1.356	1.567	6.481	1.763	91.537	92,48%	(6.884)
	CF 1	15.674	20.115	21.086	1.431	1.518	88	532	970	5.411	548	17.275	122,05%	3.810
	Total Griya	3.604	3.680	3.941	402	300	-102	0	261	338	39	4.018	98,09%	(77)
4	• Total Non Program	3.604	3.680	3.941	402	300	-102	135	261	338	39	4.018	98,09%	(77)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	16.435	17.144	1.029	1.218	190	532	709	5.074	509	13.257	129,32%	3.887
	CF 2	62.498	62.971	63.567	1.540	1.812	272	824	597	1.069	1.215	74.261	85,60%	(10.694)
	Mitraguna & Others	54.964	55.505	56.008	1.350	1.540	190	747	503	1.043	1.037	65.701	85,25%	(9.693)
	Pensiun	7.534	7.466	7.560	190	272	82	77	94	26	178	8.561	88,31%	(1.001)
	Total Pembiayaan	124.679	132.044	133.270	8.043	7.533	-510	2.219	1.226	8.591	6.307	156.109	85,37%	(22.839)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif	Net (UG) & DG	Target Oct'25					
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	● 100,00%	● 0,00%	● 0,00%	-	(76)	-			
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Local Champion	76	-	-	-	● 100,00%	● 0,00%	● 0,00%	-	(76)	-			
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
2	MBG	1.062	2.146	2.277	2.283	● 2,92%	● 7,56%	● 7,74%	5	1.220	137			
	KUR	1.062	2.016	2.074	2.083	● 3,13%	● 7,50%	● 7,79%	9	1.021	67			
	Non KUR	-	129	203	199	● 0,00%	● 8,12%	● 7,31%	(4)	199	70			
3	PWG	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Cilem	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Gadai	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
4	CFG	113	1.221	586	589	● 0,14%	● 0,71%	● 0,70%	3	477	(632)			
	CF 1	113	355	304	271	● 0,72%	● 1,51%	● 1,29%	(33)	159	(84)			
	Total Griya	-	38	50	51	● 0,00%	● 1,37%	● 1,31%	1	51	13			
	Oto	113	317	254	220	● 0,93%	● 1,54%	● 1,28%	(34)	107	(97)			
	CF 2	-	866	282	318	● 0,00%	● 0,45%	● 0,50%	36	318	(548)			
	Mitraguna & Others	-	866	293	256	● 0,00%	● 0,51%	● 0,57%	36	318	(548)			
	Pensiun	-	101	101	101	● 0,00%	● 0,08%	● 0,13%	-	101	-			
	Total Pembiayaan	1.434	1.112	1.297	1.386	● 1,15%	● 0,98%	● 1,04%	89	(48)	274	2,90%	-178,41%	1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3.22	3.63	3.64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	24.901	24.406	3.860	(495)	(604)	-2,42%	515	2,16%	31.787	76,78%	(7.381)
2	Tabungan	197.564	209.818	216.525	211.820	1.029	(4.705)	2.002	0,95%	14.256	7,22%	209.165	101,27%	2.655
3	Deposito	16.291	19.666	19.000	19.000	4.562	(0)	(667)	-3,39%	2.708	16,62%	16.876	112,58%	2.124
	Total	237.746	254.494	260.426	255.226	9.451	(5.200)	731	0,29%	17.479	7,35%	257.828	98,99%	(2.603)
	CASA	221.455	234.828	241.426	236.226	4.889	(5.200)	1.398	0,60%	14.771	6,67%	240.952	98,04%	(4.726)
	(%) CASA	93,15%	92,27%	92,70%	92,56%									
	FDR	68,74%	65,61%	64,59%	65,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	41.818	44.768	46.292	1.523	4.474	10,70%	15.479	50,23%	-	0,00%	46.292
2	Giro ISE	20.367	23.390	23.497	23.344	(153)	(47)	-0,20%	2.977	14,62%	-	0,00%	23.344
3	Tabungan ISE	10.446	18.427	21.271	22.948	1.677	4.521	24,53%	12.502	119,68%	-	0,00%	22.948
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	195	217	218	218	0	1	0,46%	23	11,79%	-	0,00%	218

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	• Local Champion	975	863	850	-	-	0	-13	-13	-125	13	975	87,15%	(125)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	45.549	45.098	1.000	1.000	0	-485	-452	-5.085	1.452	51.896	86,90%	(6.799)
	KUR	46.016	41.585	41.210	1.000	1.000	0	-400	-375	-4.806	1.375	47.506	86,75%	(6.296)
	Non KUR	4.166	3.964	3.888	-	-	0	-85	-77	-279	77	4.390	88,55%	(502)
3	PWG	5.806	12.872	13.602	2.952	3.026	73	1.076	730	7.795	2.296	20.099	67,67%	(6.498)
	Cilem	4.026	9.832	10.297	2.116	1.353	-763	1.088	465	6.271	888	13.603	75,70%	(3.306)
	Gadai	1.780	3.040	3.305	836	1.672	836	-11	265	1.525	1.408	6.496	50,87%	(3.192)
4	CFG	106.465	107.693	108.655	3.737	3.886	149	2.141	962	2.190	2.923	116.162	93,54%	(7.507)
	CF 1	51.093	49.084	50.243	491	1.952	1.461	-225	1.159	-849	793	52.282	96,10%	(2.039)
	Total Griya	39.118	37.211	38.065	380	1.320	940	0	855	-1.052	465	39.449	96,49%	(1.384)
4	• Total Non Program	38.883	36.982	37.837	380	1.320	940	19	855	-1.046	465	39.188	96,55%	(1.350)
	• Program	235	228	228	-	-	0	-1	-1	-7	1	262	87,02%	(34)
	Oto	11.975	11.874	12.178	111	632	521	-225	304	203	327	12.833	94,90%	(655)
	CF 2	55.372	58.609	58.412	3.246	1.934	-1.312	2.367	-196	3.040	2.130	63.880	91,44%	(5.468)
	Mitraguna & Others	53.214	55.444	55.274	3.196	1.934	-1.262	2.345	-171	2.060	2.105	60.979	90,64%	(5.705)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.205	7.689	7.911	222	2.720	1.228	4.776	6.683	189.133	88,93%	(20.929)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	1.207	2.660	2.603	2.252	2.41%	5,72%	4,99%	(352)	1.045	(409)							
	KUR	992	1.590	1.735	1.497	2,15%	4,17%	3,63%	(238)	506	(93)							
	Non KUR	216	1.070	868	755	5,18%	21,89%	19,41%	(113)	539	(315)							
3	PWG	-	299	-	392	0,00%	0,00%	0,00%	2,88%	392	392	92						
	Cilem	-	290	-	392	0,00%	0,00%	0,00%	3,80%	392	392	102						
	Gadai	-	9	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	(9)					
4	CFG	1.664	3.519	4.680	4.563	1,56%	4,35%	4,20%	(117)	2.899	1.044							
	CF 1	1.143	3.292	3.118	3.017	2,24%	6,35%	6,00%	(101)	1.874	(276)							
	Total Griya	959	3.212	3.039	2.694	2,45%	8,17%	7,08%	(345)	1.735	(518)							
	Oto	185	81	79	323	1,54%	0,67%	2,65%	244	139	243							
	CF 2	521	227	1.562	1.546	0,94%	2,67%	2,65%	(16)	1.025	1.319							
	Mitraguna & Others	521	227	1.562	1.546	0,98%	2,82%	2,80%	(16)	1.025	1.319							
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-							
	Total Pembiayaan	3.589	2.520	2.847	2.963	2,20%	1,70%	1,76%	116	(626)	443	3,00%	-70,44%	1,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	50	50	50	50	50	5,14%	5,81%	5,90%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	50	50	50	50	50	5,14%	5,81%	5,90%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	17.934	25.443	(9.397)	7.510	796	3,23%	3.316	14,99%	32.913	77,30%	(7.470)
2	Tabungan	184.167	192.540	199.697	200.287	2.758	590	7.746	4,02%	16.120	8,75%	202.737	98,79%	(2.450)
3	Deposito	54.206	50.932	49.492	49.892	(225)	400	(1.040)	-2,04%	(4.314)	-7,96%	54.636	91,32%	(4.744)
	Total	260.500	268.120	267.123	275.622	(6.864)	8.499	7.503	2,80%	15.122	5,80%	290.286	94,95%	(14.664)
	CASA	206.294	217.187	217.631	225.730	(6.639)	8.099	8.542	3,93%	19.436	9,42%	235.650	95,79%	(9.920)
	(%) CASA	79,19%	81,00%	81,47%	81,90%									
	FDR	138,97%	149,32%	152,05%	147,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.854	6.439	6.384	(55)	(2.470)	-27,90%	(2.116)	-24,90%		-	0,00%	6.384
2	Giro ISE	2.572	800	842	837	(4)	37	4,65%	(1.735)	-67,45%			0,00%	837
3	Tabungan ISE	5.928	8.054	5.597	5.547	(50)	(2.507)	-31,13%	(381)	-6,43%			0,00%	5.547
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	132	154	157	157	0	3	1,95%	25	18,94%			0,00%	157

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.085	-	-	0	-2.691	-753	-5.603	753	27.517	58,45%	(11.432)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.085	-	-	0	-2.691	-753	-5.603	753	24.933	64,51%	(8.848)
	• Local Champion	15.491	12.134	11.949	-	-	0	-183	-184	-3.542	184	16.507	72,39%	(4.558)
	• Value Chain	6.197	4.704	4.136	-	-	-	-2.508	-569	-2.061	569	8.426	49,08%	(4.290)
2	MBG	56.291	52.351	51.244	1.120	925	-195	-1.137	-1.106	-5.047	2.031	57.500	89,12%	(6.256)
	KUR	53.330	49.760	48.722	1.120	925	-195	-1.043	-1.037	-4.607	1.962	54.361	89,63%	(5.638)
	Non KUR	2.961	2.591	2.522	-	-	0	-94	-69	-439	69	3.139	80,34%	(617)
3	PWG	18.519	29.031	31.853	8.879	9.054	175	2.293	2.823	13.335	6.232	31.368	101,55%	486
	Cilem	7.342	14.973	15.585	2.572	1.889	-683	1.391	611	8.243	1.277	17.671	88,19%	(2.087)
	Gadai	11.177	14.057	16.269	6.307	7.166	858	903	2.211	5.092	4.954	13.696	118,78%	2.572
4	CFG	265.530	302.127	306.982	10.398	10.267	-131	5.947	4.855	41.452	5.412	291.066	105,47%	15.916
	CF 1	155.192	153.557	153.201	629	1.782	1.153	252	-355	-1.990	2.137	172.308	88,91%	(19.107)
	Total Griya	146.765	139.591	138.954	-	1.130	1.130	0	-637	-7.811	1.767	163.033	85,23%	(24.078)
1	• Total Non Program	29.135	30.778	31.216	-	1.130	1.130	-604	438	2.082	692	31.725	98,40%	(509)
	• Program	117.630	108.813	107.738	-	-	0	-1.210	-1.075	-9.893	1.075	131.307	82,05%	(23.569)
	Oto	8.426	13.966	14.247	629	652	23	252	281	5.820	371	9.276	153,59%	4.971
	CF 2	110.338	148.570	153.781	9.769	8.485	-1.284	5.695	5.210	43.442	3.275	118.758	129,49%	35.023
	Mitraguna & Others	99.558	136.909	141.952	9.394	8.205	-1.189	5.420	5.042	42.394	3.163	107.243	132,36%	34.709
	Pensiun	10.780	11.661	11.829	375	280	-95	276	168	1.049	112	11.515	102,72%	314
	Total Pembiayaan	362.027	400.346	406.164	20.397	20.246	-150	4.412	5.818	44.137	14.428	407.451	99,68%	(1.287)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-					
2	MBG	781	3.041	1.894	2.223	1.39%	3.62%	4.34%	329	1.442	(818)							
	KUR	645	2.534	1.569	1.975	1.21%	3.15%	4.05%	406	1.330	(559)							
	Non KUR	137	508	325	248	4.62%	12.55%	9.84%	(77)	112	(259)							
3	PWG	-	16	-	26	0,00%	0,00%	0,08%	26	26	10							
	Cilem	-	16	-	26	0,00%	0,00%	0,16%	26	26	10							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	18.567	17.527	17.925	18.739	6,99%	5,93%	6,10%	813	171	1.212							
	CF 1	18.567	15.878	16.344	17.485	11,96%	10,64%	11,41%	1.141	(1.082)	1.607							
	Total Griya	18.403	15.720	16.099	17.108	12,54%	11,53%	12,31%	1.009	(1.296)	1.388							
	Oto	164	159	246	377	1,95%	1,76%	2,65%	132	213	219							
	CF 2	-	1.649	1.581	1.253	0,00%	1,06%	0,82%	(327)	1.253	(395)							
	Mitraguna & Others	-	1.649	1.399	1.071	0,02%	1,02%	0,75%	(327)	1.071	(577)							
	Pensiun	-	-	182	182	0,00%	1,56%	1,54%	(0)	182	182							
	Total Pembiayaan	5.957	13.202	13.223	13.217	1,65%	3,30%	3,25%	(6)	7.260	15	0,67%	79,38%	-2,6%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	379.510	400.234	436.244	56.734		2.76	3.07	3.08
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%	1.430	1.442	1.472

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	39.557	45.476	17.478	5.919	(2.132)	-4,48%	28.866	173,79%	24.924	182,46%	20.553
2	Tabungan	236.060	258.839	255.189	259.836	2.296	4.648	997	0,39%	23.776	10,07%	253.523	102,49%	6.313
3	Deposito	132.723	131.676	131.783	131.768	248	(15)	92	0,07%	(954)	-0,72%	133.468	98,73%	(1.700)
	Total	385.393	438.123	426.529	437.081	20.022	10.552	(1.042)	-0,24%	51.688	13,41%	411.915	106,11%	25.166
	CASA	252.670	306.447	294.746	305.313	19.774	10.567	(1.134)	-0,37%	52.643	20,83%	278.447	109,65%	26.866
	(%) CASA	65,56%	69,95%	69,10%	69,85%									
	FDR	115,76%	106,22%	109,36%	106,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.232	55.484	55.768		284	3.536	6,77%	14.226	34,25%	-	0,00%	55.768
2	Giro ISE	8.627	6.135	7.131	7.215		84	1.080	17,60%	(1.412)	-16,37%		0,00%	7.215
3	Tabungan ISE	5.900	9.846	12.172	12.337		165	2.491	25,30%	6.437	109,10%		0,00%	12.337
4	Deposito ISE	27.015	36.251	36.181	36.216		35	(35)	-0,10%	9.201	34,06%		0,00%	36.216
5	CIF ISE	181	205	208	208		0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25			
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	184.395	174.879	172.977	3.000	500	-2.500	709	-1.902	-11.418	2.402	189.174	91,44%	(16.197)	
	Linkage	161.832	153.707	152.422	-	-	-	-	-1.254	-1.285	-9.409	1.285	163.984	92,95%	(11.561)
	Non-Linkage	22.563	21.172	20.555	3.000	500	-2.500	1.963	-618	-2.008	1.118	25.190	81,60%	(4.636)	
	• Local Champion	13.053	13.965	13.728	-	-	0	-239	-237	676	237	13.899	98,77%	(171)	
	• Value Chain	9.510	7.207	6.826	3.000	500	(2.500)	2.202	-380	-2.684	880	11.291	60,46%	(4.465)	
2	MBG	15.807	19.726	19.994	1.090	840	-250	437	268	4.187	572	20.361	98,19%	(368)	
	KUR	15.684	19.203	19.476	1.090	840	-250	555	273	3.792	567	20.112	96,84%	(636)	
	Non KUR	123	523	517	-	-	0	-117	-5	395	5	249	207,47%	268	
3	PWG	19.902	28.891	31.353	9.510	10.046	536	2.556	2.462	11.451	7.583	32.607	96,15%	(1.254)	
	Cilem	10.166	16.240	17.180	2.449	2.353	-96	1.728	940	7.014	1.413	19.005	90,39%	(1.825)	
	Gadai	9.737	12.651	14.174	7.060	7.693	633	829	1.523	4.437	6.170	13.602	104,20%	571	
4	CFG	226.020	241.868	242.124	5.083	6.716	1.633	629	255	16.104	6.461	246.766	98,12%	(4.642)	
	CF 1	15.856	20.426	21.573	1.108	1.448	340	234	1.146	5.716	302	18.342	117,61%	3.231	
	Total Griya	12.125	16.897	17.721	749	1.000	251	0	824	5.595	176	12.769	138,78%	4.952	
4	• Total Non Program	12.125	16.897	17.721	749	1.000	251	234	824	5.595	176	12.769	138,78%	4.952	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	3.731	3.530	3.852	359	448	89	234	323	121	125	5.573	69,12%	(1.721)	
	CF 2	210.163	221.442	220.551	3.975	5.268	1.293	394	-891	10.388	6.159	228.424	96,55%	(7.873)	
	Mitraguna & Others	179.175	185.496	184.187	3.401	4.587	1.186	134	-1.309	5.012	5.896	195.841	94,05%	(11.654)	
	Pensiun	30.988	35.946	36.364	574	681	107	260	418	5.375	263	32.583	111,61%	3.781	
	Total Pembiayaan	446.124	465.365	466.448	18.682	18.102	-581	4.331	1.083	20.324	17.019	488.909	95,41%	(22.461)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	273	262	254	2.64%	1,33%	1,27%	(8)	(163)	(19)				
	KUR	294	273	262	254	1,87%	1,36%	1,30%	(8)	(40)	(19)				
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-				
3	PWG	-	287	-	63	0,00%	0,00%	0,20%	63	63	(224)				
	Cilem	-	272	-	63	0,00%	0,00%	0,37%	63	63	(210)				
	Gadai	-	14	-	-	0,00%	0,00%	0,00%	-	-	(14)				
4	CFG	3.141	1.657	3.045	2.677	1,39%	1,26%	1,11%	(368)	(464)	1.019				
	CF 1	52	120	42	41	0,33%	0,21%	0,19%	(1)	(10)	(78)				
	Total Griya	52	44	42	41	0,43%	0,25%	0,23%	(1)	(10)	(2)				
	Oto	-	76	-	-	0,00%	0,00%	0,00%	-	-	(76)				
	CF 2	3.089	1.538	3.002	2.635	1,47%	1,36%	1,19%	(367)	(454)	1.098				
	Mitraguna & Others	2.920	1.538	3.002	2.635	1,63%	1,62%	1,43%	(367)	(284)	1.098				
	Pensiun	170	-	-	-	0,55%	0,00%	0,00%	-	(170)	-				
	Total Pembiayaan	4.675	4.739	4.773	4.846	1,05%	1,03%	1,04%	73	171	107	1,07%	-2,85%	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	434.207	453.809	476.460	42.253		3.15	3.38	3.38
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%	2.600	3.500	3.360

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	695.541	691.775	131.372	(3.767)	63.236	10,06%	62.804	9,99%	684.170	101,11%	7.605
2	Tabungan	522.123	530.517	525.798	534.304	3.310	8.506	3.787	0,71%	12.180	2,33%	547.916	97,52%	(13.612)
3	Deposito	264.012	291.731	243.471	243.573	3.379	102	(48.159)	-16,51%	(20.440)	-7,74%	264.420	92,12%	(20.848)
	Total	1.415.106	1.450.787	1.464.810	1.469.651	138.061	4.841	18.864	1,30%	54.544	3,85%	1.496.506	98,21%	(26.855)
	CASA	1.151.094	1.159.056	1.221.339	1.226.078	134.682	4.739	67.022	5,78%	74.984	6,51%	1.232.085	99,51%	(6.007)
	(%) CASA	81,34%	79,89%	83,38%	83,43%									
	FDR	55,59%	58,22%	56,55%	56,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	45.470	45.389		(82)	(10.102)	-18,21%	5.780	14,59%	-	0,00%	45.389
2	Giro ISE	24.819	32.659	24.823	24.958		134	(7.701)	-23,58%	138	0,56%		0,00%	24.958
3	Tabungan ISE	14.728	20.771	18.586	18.370		(216)	(2.401)	-11,56%	3.642	24,73%		0,00%	18.370
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	168	170	170		0	2	1,19%	15	9,68%		0,00%	170

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	495.825	-	4.350	4.350	-1.350	-21.585	2.688	25.935	514.844	96,31%	(19.019)
	Linkage	388.874	369.345	365.948	-	-	-	-3.441	-3.397	-22.926	3.397	397.993	91,95%	(32.045)
	Non-Linkage	104.263	148.065	129.877	-	4.350	4.350	2.091	-18.188	25.614	22.538	116.851	111,15%	13.026
	• Local Champion	71.739	102.380	83.726	-	-	0	2.972	-18.654	11.987	18.654	75.325	111,15%	8.401
	• Value Chain	32.524	45.686	46.151	-	4.350	4.350	-881	465	13.627	3.885	41.526	111,14%	4.625
2	MBG	11.179	15.825	16.223	1.425	945	-480	1.001	398	5.044	547	14.805	109,58%	1.419
	KUR	10.795	15.542	15.946	1.425	945	-480	1.008	405	5.151	540	14.325	111,32%	1.622
	Non KUR	384	283	277	-	-	0	-6	-6	-107	6	480	57,72%	(203)
3	PWG	42.303	62.566	64.424	17.223	19.036	1.814	4.277	1.858	22.121	17.178	59.345	108,56%	5.078
	Cilem	16.301	28.738	29.390	4.482	2.568	-1.914	2.893	652	13.089	1.916	32.018	91,79%	(2.629)
	Gadai	26.001	33.828	35.034	12.741	16.469	3.728	1.384	1.206	9.033	15.262	27.327	128,20%	7.707
4	CFG	239.992	248.847	251.818	8.238	8.309	71	968	2.971	11.826	5.338	263.599	95,53%	(11.781)
	CF 1	49.326	55.374	55.941	2.391	1.517	-874	150	567	6.615	950	52.155	107,26%	3.786
	Total Griya	38.490	43.084	43.373	1.624	758	-866	1.160	289	4.883	469	39.222	110,58%	4.150
1	• Total Non Program	38.490	43.084	43.373	1.624	758	-866	1.160	289	4.883	469	39.222	110,58%	4.150
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.290	12.569	767	759	-8	150	278	1.732	481	12.933	97,18%	(364)
	CF 2	190.665	193.473	195.877	5.848	6.792	945	818	2.404	5.212	4.388	211.444	92,64%	(15.567)
	Mitraguna & Others	156.155	161.098	163.705	5.308	6.726	1.419	678	2.607	7.550	4.119	175.120	93,48%	(11.415)
	Pensiun	34.510	32.375	32.172	540	66	-474	140	-203	-2.338	269	36.324	88,57%	(4.152)
	Total Pembiayaan	786.611	844.648	828.290	26.886	32.640	5.754	4.896	-16.358	41.680	48.998	852.594	97,15%	(24.303)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				%	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	4.879	3.260	3.635	4.152	2,03%	1,46%	1,65%	517	(727)	892			
	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	4.879	3.260	3.635	4.152	2,56%	1,88%	2,12%	517	(727)	892			
	Mitraguna & Others	4.851	3.260	3.635	4.152	3,11%	2,26%	2,54%	517	(699)	892			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	4.152	0,62%	0,43%	0,50%	517	(727)	892	0,12%	75,87%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)	
2	Contribution Margin	61.248	81.475	53.696	(7.552)	12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,29	3,29	0,00	0,44
CIF Payroll	2.555	2.385	2.488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	34.748	37.911	(804)	3.163	10.992	40,83%	9.767	34,71%	35.576	106,56%	2.335
2	Tabungan	312.220	335.311	333.771	335.124	7.454	1.353	(188)	-0,06%	22.904	7,34%	329.969	101,56%	5.155
3	Deposito	88.440	73.380	70.337	70.337	(1.713)	(0)	(3.043)	-4,15%	(18.103)	-20,47%	89.072	78,97%	(18.735)
	Total	428.803	435.609	438.856	443.371	4.937	4.516	7.762	1,78%	14.568	3,40%	454.617	97,53%	(11.246)
	CASA	340.363	362.230	368.519	373.034	6.650	4.516	10.805	2,98%	32.671	9,60%	365.545	102,05%	7.489
	(%) CASA	79,38%	83,15%	83,97%	84,14%									
	FDR	84,89%	89,87%	90,13%	89,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	42.774	42.869		95	1.313	3,16%	2.588	6,42%	-	0,00%	42.869
2	Giro ISE	7.566	4.637	4.991	5.115		124	478	10,31%	(2.451)	-32,39%		0,00%	5.115
3	Tabungan ISE	32.715	36.919	37.783	37.754		(29)	835	2,26%	5.039	15,40%		0,00%	37.754
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	200	205	205		0	5	2,50%	23	12,64%		0,00%	205

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.563	53.760	350	2.000	1.650	-445	1.197	-4.208	803	68.899	78,03%	(15.138)
	Linkage	31.740	29.210	28.918	-	-	-	-293	-291	-2.822	291	36.423	79,40%	(7.505)
	Non-Linkage	26.229	23.354	24.842	350	2.000	1.650	-152	1.488	-1.387	512	32.475	76,50%	(7.633)
	• Local Champion	25.361	22.616	22.119	350	-	-350	-137	-496	-3.242	496	27.203	81,31%	(5.084)
	• Value Chain	867	738	2.723	-	2.000	2.000	-15	1.985	1.855	15	5.272	51,64%	(2.549)
2	MBG	34.002	30.957	30.681	300	810	510	-1.276	-276	-3.321	1.086	35.355	86,78%	(4.673)
	KUR	32.921	29.685	29.434	300	810	510	-1.243	-251	-3.487	1.061	34.159	86,17%	(4.725)
	Non KUR	1.081	1.272	1.247	-	-	0	-33	-25	166	25	1.195	104,32%	52
3	PWG	9.475	19.029	19.379	4.413	3.484	-929	1.969	350	9.904	3.134	25.560	75,82%	(6.181)
	Cilem	5.148	12.330	12.295	1.842	788	-1.053	1.279	-36	7.147	824	16.445	74,76%	(4.150)
	Gadai	4.327	6.699	7.084	2.572	2.696	124	691	385	2.757	2.311	9.115	77,72%	(2.031)
4	CFG	262.577	288.932	291.726	9.139	7.247	-1.892	4.468	2.793	29.149	4.454	282.867	103,13%	8.859
	CF 1	159.367	168.492	169.672	2.893	3.284	391	251	1.181	10.305	2.103	161.798	104,87%	7.874
	Total Griya	139.426	144.422	145.906	2.013	2.936	923	0	1.483	6.480	1.453	140.055	104,18%	5.850
1	• Total Non Program	139.426	144.422	145.906	2.013	2.936	923	315	1.483	6.480	1.453	140.055	104,18%	5.850
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.767	880	348	-532	251	-303	3.825	651	21.743	109,31%	2.024
	CF 2	103.210	120.441	122.053	6.246	3.963	-2.283	4.217	1.612	18.843	2.351	121.069	100,81%	985
	Mitraguna & Others	99.172	115.488	116.790	6.246	3.613	-2.633	4.258	1.302	17.617	2.311	115.472	101,14%	1.318
	Pensiun	4.038	4.953	5.264	-	350	350	-41	311	1.226	39	5.597	94,05%	(333)
	Total Pembiayaan	364.023	391.482	395.546	14.203	13.541	-661	4.716	4.064	31.523	9.477	412.680	95,85%	(17.133)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	29	30	30	30	0,00%	0,06%	0,06%	0,06%	-	30	0					
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	29	30	30	30	0,00%	0,13%	0,12%	-	-	30	0					
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
2	MBG	872	1.878	1.889	2.390	2.575	6,10%	7,79%	501	1.518	512							
	KUR	703	1.591	1.737	2.238	2.14%	5,85%	7,60%	501	1.535	647							
	Non KUR	169	287	152	152	15,61%	11,94%	12,18%	-	(17)	(135)							
3	PWG	-	222	-	290	0,00%	0,00%	1,50%	290	290	68							
	Cilem	-	222	-	290	0,00%	0,00%	2,36%	290	290	68							
	Gadai	-	-	-	-	0,00%	0,00%	-	-	-	-							
4	CFG	4.689	3.876	3.435	4.428	1,79%	1,19%	1,52%	993	(261)	552							
	CF 1	4.583	3.324	3.018	3.678	2,88%	1,79%	2,17%	660	(905)	354							
	Total Griya	3.651	2.050	1.927	2.083	2,62%	1,33%	1,43%	156	(1.568)	33							
	Oto	932	1.274	1.091	1.595	4,67%	4,53%	6,71%	504	663	321							
	CF 2	106	552	417	750	0,10%	0,35%	0,61%	333	644	198							
	Mitraguna & Others	106	1.300	1.282	1.319	0,18%	1,06%	1,11%	37	1.129	19							
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-							
	Total Pembiayaan	3.318	8.918	8.522	8.511	0,91%	2,18%	2,15%	(11)	5.193	(407)	0,00%	100,00%	-2,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	124	124	124	0,00%	0,24%	0,23%	-	124							
	Linkage	-	-	-	-												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	47	47	6	(0)	11	30,45%	(170)	-78,25%	4.016	1,18%	(3.969)
2	Tabungan	144.169	157.059	163.169	162.597	(3.152)	(572)	5.538	3,53%	18.428	12,78%	153.747	105,76%	8.850
3	Deposito	10.918	22.690	20.142	20.142	1.622	0	(2.548)	-11,23%	9.224	84,49%	11.390	176,85%	8.752
	Total	155.304	179.785	183.359	182.786	(1.524)	(572)	3.001	1,67%	27.482	17,70%	169.153	108,06%	13.634
	CASA	144.386	157.095	163.216	162.644	(3.146)	(572)	5.549	3,53%	18.258	12,65%	157.763	103,09%	4.881
	(%) CASA	92,97%	87,38%	89,01%	88,98%									
	FDR	134,72%	125,44%	123,82%	124,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	1.194	1.197	3	47	4,12%	(63)	-5,02%		-	0,00%	1.197
2	Giro ISE	0	0	0	0	0	0	0,00%	(0)	-65,22%			0,00%	0
3	Tabungan ISE	1.260	1.150	1.194	1.197	3	47	4,12%	(63)	-5,00%			0,00%	1.197
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	71	81	83	83	0	2	2,47%	12	16,90%			0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	• Local Champion	2.258	1.887	1.872	-	-	0	-35	-15	-386	15	2.258	82,90%	(386)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	59.966	2.425	2.850	425	681	915	5.053	1.935	59.967	100,00%	(0)
	KUR	53.824	57.681	58.628	2.425	2.850	425	710	946	4.803	1.904	58.554	100,13%	74
	Non KUR	1.089	1.370	1.339	-	-	0	-29	-31	250	31	1.413	94,74%	(74)
3	PWG	2.063	7.419	7.762	970	701	-269	457	343	5.699	358	8.829	87,92%	(1.067)
	Cilem	2.063	7.419	7.762	970	701	-269	457	343	5.699	358	8.829	87,92%	(1.067)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	157.425	2.587	2.768	180	986	258	7.427	2.510	159.620	98,62%	(2.195)
	CF 1	15.162	17.559	17.470	472	338	-135	112	89	2.308	427	16.355	106,82%	1.115
	Total Griya	4.320	3.872	3.829	-	-	0	0	-43	-491	43	4.663	82,12%	(834)
4	• Total Non Program	3.984	3.556	3.515	-	-	0	-40	-41	-470	41	4.288	81,97%	(773)
	• Program	336	317	315	-	-	0	-2	-2	-21	2	375	83,92%	(60)
	Oto	10.841	13.686	13.641	472	338	-135	112	-46	2.799	384	11.692	116,67%	1.949
	CF 2	134.836	139.609	139.955	2.115	2.430	315	874	346	5.119	2.084	143.265	97,69%	(3.310)
	Mitraguna & Others	130.780	135.631	135.999	2.115	2.430	315	897	368	5.219	2.062	138.474	98,21%	(2.474)
	Pensiun	4.056	3.978	3.956	-	-	0	-23	-22	-100	22	4.792	82,56%	(836)
	Total Pembiayaan	209.233	225.525	227.026	5.982	6.319	337	2.090	1.501	17.793	4.818	230.674	98,42%	(3.648)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	88	57	54	54	0,00%	0,10%	0,09%	(2)	54	(34)					
	KUR	-	22	-	-	22	0,00%	0,00%	0,00%	0,00%	-	-	(22)				
	Non KUR	-	67	57	54	54	0,00%	4,14%	4,05%	(2)	54	(12)					
3	PWG	-	-	-	-	48	0,00%	0,00%	0,00%	0,62%	48	48	48				
	Cilem	-	-	-	-	48	0,00%	0,00%	0,00%	0,62%	48	48	48				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.077	1.123	1.464	2.587	0.729	0.93%	0.93%	1.64%	1.123	1.511	1.464					
	CF 1	278	526	521	425	1.839	2.97%	2.43%	(96)	147	(101)						
	Total Griya	278	253	253	252	6.43%	6.54%	6.58%	(1)	(26)	(2)						
	Oto	-	273	268	173	0,00%	1,96%	1,27%	(95)	173	(100)						
	CF 2	799	597	942	2.162	0,59%	0,68%	1.54%	1.220	1.364	1.565						
	Mitraguna & Others	799	597	942	2.162	0,61%	0,69%	1.59%	1.220	1.364	1.565						
	Pensiun	-	68	68	68	0,00%	0,00%	0,00%	1,72%	-	68	-					
	Total Pembiayaan	954	1.321	2.149	1.822	0,46%	0,95%	0,80%	(327)	868	501	0,15%	81,10%	-0,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.292	2.233	2.232	(8)	(1)	(61)	-2,64%	1.994	838,70%	3.947	56,54%	(1.715)
2	Tabungan	85.480	92.325	93.420	94.164	5.233	743	1.838	1,99%	8.684	10,16%	93.731	100,46%	433
3	Deposito	55.765	42.238	41.891	41.891	(996)	0	(347)	-0,82%	(13.874)	-24,88%	56.364	74,32%	(14.473)
	Total	141.483	136.856	137.545	138.286	4.229	742	1.430	1,05%	(3.196)	-2,26%	154.042	89,77%	(15.756)
	CASA	85.718	94.618	95.654	96.395	5.225	742	1.778	1,88%	10.678	12,46%	97.678	98,69%	(1.283)
	(%) CASA	60,59%	69,14%	69,54%	69,71%									
	FDR	57,51%	64,33%	64,43%	64,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.442	2.358	2.358		0	(84)	-3,44%	2.021	599,57%	-	0,00%	2.358
2	Giro ISE	44	2.056	2.017	2.017		0	(40)	-1,93%	1.972	4435,08%		0,00%	2.017
3	Tabungan ISE	293	385	341	341		0	(44)	-11,49%	48	16,57%		0,00%	341
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	95	96	96		0	1	1,05%	6	6,67%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	25.909	26.202	1.170	1.400	230	53	293	-2,388	1.107	29.069	90,14%	(2.867)
	KUR	28.019	25.337	25.647	1.170	1.400	230	67	310	-2,372	1.090	28.375	90,38%	(2.728)
	Non KUR	572	572	555	-	-	0	-14	-16	-16	16	694	80,07%	(138)
3	PWG	2.056	6.069	6.335	974	634	-340	630	266	4.278	368	6.812	92,99%	(478)
	Cilem	2.056	6.069	6.335	974	634	-340	630	266	4.278	368	6.812	92,99%	(478)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	56.086	1.542	1.211	-331	898	24	5.361	1.186	58.468	95,93%	(2.382)
	CF 1	3.683	6.400	6.433	-	185	185	-156	33	2.750	152	4.611	139,51%	1.822
	Total Griya	695	363	358	-	0	0	-5	-337	5	-	935	38,24%	(578)
	• Total Non Program	695	363	358	-	0	0	-5	-337	5	-	935	38,24%	(578)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.075	-	185	185	-156	37	3.087	147	3.675	165,29%	2.400
	CF 2	47.042	49.662	49.653	1.542	1.026	-516	1.053	-8	2.611	1.034	53.857	92,19%	(4.204)
	Mitraguna & Others	38.019	39.703	39.762	1.140	1.026	-114	712	59	1.743	967	44.239	89,88%	(4.478)
	Pensiun	9.023	9.959	9.892	-	-	-402	341	-67	869	67	9.618	102,85%	274
	Total Pembiayaan	81.372	88.039	88.623	3.686	3.245	-441	1.580	584	7.251	2.661	94.350	93,93%	(5.726)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	574	594	689	333	2.019	2.666	1.27%	(356)	(241)	(261)							
	KUR	574	538	632	333	2.05%	2.50%	1.30%	(299)	(241)	(205)							
	Non KUR	-	56	57	-	0,00%	9,90%	0,00%	(57)	-	(56)							
3	PWG	-	72	-	20	0,00%	0,00%	0,31%	20	20	(53)							
	Cilem	-	72	-	20	0,00%	0,00%	0,31%	20	20	(53)							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	234	1.401	2.457	1.908	0,46%	4,38%	3,40%	(549)	1.674	508							
	CF 1	134	113	106	320	3,65%	1.65%	4,98%	214	186	207							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	134	113	106	320	4,50%	1,75%	5,27%	214	186	207							
	CF 2	-	1.288	2.351	1.588	0,21%	4,73%	3,20%	(763)	1.489	301							
	Mitraguna & Others	-	1.202	1.360	1.177	0,00%	3,42%	2,96%	(183)	1.177	(26)							
	Pensiun	-	85	992	412	1,10%	9,96%	4,16%	(580)	312	327							
	Total Pembiayaan	315	680	629	746	0,39%	0,71%	0,84%	116	430	66	0,04%	95,12%	-0,8%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	44.267	45.153	17.716	886	7.495	19,90%	24.980	123,83%	24.947	181,00%	20.206
2	Tabungan	135.101	144.598	143.694	145.614	1.028	1.920	1.016	0,70%	10.513	7,78%	144.648	100,67%	966
3	Deposito	28.599	25.975	26.104	26.205	(270)	101	229	0,88%	(2.395)	-8,37%	29.038	90,24%	(2.834)
	Total	183.873	208.231	214.064	216.972	18.473	2.907	8.741	4,20%	33.098	18,00%	198.633	109,23%	18.339
	CASA	155.274	182.256	187.961	190.767	18.743	2.806	8.511	4,67%	35.493	22,86%	169.595	112,48%	21.172
	(%) CASA	84,45%	87,53%	87,81%	87,92%									
	FDR	85,47%	92,27%	91,78%	90,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	12.833	12.843		10	(117)	-0,91%	4.174	48,15%	-	0,00%	12.843
2	Giro ISE	6.094	219	229	229		0	10	4,70%	(5.865)	-96,24%	0	0,00%	229
3	Tabungan ISE	2.575	10.941	10.804	10.813		9	(128)	-1,17%	8.238	319,94%	38	0,00%	10.813
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!	0	0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%	0	0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25			
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	29.889	36.119	35.961	1.955	1.040	-915	559	-159	6.072	1.199	33.708	106,68%	2.252	
	KUR	29.147	35.304	35.016	1.755	880	-875	379	-288	5.868	1.168	32.755	106,90%	2.260	
	Non KUR	742	816	945	200	160	-40	180	129	203	31	953	99,16%	(8)	
3	PWG	5.787	16.629	17.767	4.251	4.034	-217	1.882	1.138	11.979	2.896	18.765	94,68%	(998)	
	Cilem	4.662	13.656	13.781	2.634	1.465	-1.169	1.700	125	9.120	1.340	14.106	97,70%	(324)	
	Gadai	1.126	2.972	3.985	1.617	2.569	952	182	1.013	2.860	1.557	4.659	85,54%	(674)	
4	CFG	121.436	139.388	142.740	3.948	5.025	1.077	2.652	3.352	21.304	1.673	130.535	109,35%	12.204	
	CF 1	20.925	20.382	20.761	243	640	397	52	379	-165	261	22.015	94,30%	(1.255)	
	Total Griya	15.996	15.349	15.276	-	-	0	0	-73	-720	73	16.278	93,85%	(1.002)	
1	• Total Non Program	15.996	15.349	15.276	-	-	0	0	-76	-720	73	0	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	5.737	95,59%	(253)	
	Oto	4.930	5.033	5.485	243	640	397	52	452	555	188	108.520	112,40%	13.459	
	CF 2	100.511	119.006	121.979	3.705	4.385	680	2.600	2.973	21.469	1.412	71.215	112,52%	8.916	
	Mitraguna & Others	63.905	77.355	80.131	3.475	3.815	340	2.759	2.776	16.226	1.039	37.305	112,18%	4.543	
	Pensiun	36.606	41.651	41.848	230	570	340	-159	197	5.243	373	Total Pembiayaan	183.047	107,33%	13.420
	Total Pembiayaan	157.150	192.136	196.467	10.154	10.099	-55	5.092	4.331	39.317	5.768				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	179	321	182	178	0,60%	0,50%	0,49%	(4)	(1)	(143)						
	KUR	179	267	128	124	0,61%	0,36%	0,35%	(4)	(55)	(144)						
	Non KUR	-	53	54	54	0,00%	6,64%	5,73%	-	54	1						
3	PWG	74	217	-	86	1,27%	0,00%	0,48%	86	12	(131)						
	Cilem	74	217	-	86	1,58%	0,00%	0,62%	86	12	(131)						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.115	1.247	1.652	2.814	0,92%	1,19%	1,97%	1.162	1.700	1.568						
	CF 1	120	78	248	1.006	0,57%	1,22%	4,85%	758	887	929						
	Total Griya	-	-	170	933	0,00%	1,11%	6,11%	763	933	933						
	Oto	120	78	78	74	2,43%	1,56%	1,35%	(5)	(46)	(4)						
	CF 2	995	1.169	1.404	1.808	0,99%	1,18%	1,48%	404	813	639						
	Mitraguna & Others	254	1.169	1.081	1.560	0,40%	1,40%	1,95%	479	1.306	391						
	Pensiun	276	-	275	248	2,02%	0,78%	0,59%	(75)	(492)	248						
	Total Pembiayaan	35	1.410	1.245	1.477	0,02%	0,65%	0,75%	232	1.443	67						

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	35	132	144	144	0,12%	0,40%	0,40%	-	109	11						
	KUR	-	132	14													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	120	129	149	10	(243)	-65,21%	(331)	-71,90%	4.062	3,19%	(3.933)
2	Tabungan	104.069	105.577	102.834	105.674	3.780	2.840	97	0,09%	1.605	1,54%	112.224	94,16%	(6.549)
3	Deposito	24.703	24.980	24.658	24.658	492	0	(322)	-1,29%	(46)	-0,18%	25.260	97,61%	(603)
	Total	129.233	130.929	127.611	130.461	4.422	2.850	(467)	-0,36%	1.229	0,95%	141.546	92,17%	(11.085)
	CASA	104.530	105.949	102.954	105.804	3.930	2.850	(145)	-0,14%	1.274	1,22%	116.286	90,99%	(10.482)
	(%) CASA	80,88%	80,92%	80,68%	81,10%									
	FDR	125,49%	142,46%	147,35%	144,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.810	2.229	2.260		31	(550)	-19,57%	(1.774)	-43,98%	-	0,00%	2.260
2	Giro ISE	415	313	37	51		14	(262)	-83,70%	(365)	-87,73%	-	0,00%	51
3	Tabungan ISE	3.618	2.497	2.192	2.209		17	(288)	-11,53%	(1.409)	-38,96%	-	0,00%	2.209
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	142	142	142		0	0	0,00%	23	19,33%	-	0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.377	22.512	830	1.075	245	-240	135	-382	940	24.568	91,63%	(2.056)
	KUR	22.067	21.538	21.520	830	880	50	-202	-19	-547	899	23.628	91,08%	(2.108)
	Non KUR	827	839	992	-	195	195	-37	154	165	41	939	105,62%	53
3	PWG	1.733	6.358	7.283	1.484	1.484	1	1.107	925	5.550	560	9.106	79,97%	(1.824)
	Cilem	1.733	6.358	7.283	1.484	1.484	1	1.107	925	5.550	560	9.106	79,97%	(1.824)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	158.240	9.961	5.023	-4.938	5.839	448	20.689	4.575	156.383	101,19%	1.857
	CF 1	5.904	7.952	8.008	216	254	38	38	56	2.103	198	8.161	98,13%	(153)
	Total Griya	1.926	1.766	1.748	-	-	0	0	-18	-178	18	2.510	69,64%	(762)
	• Total Non Program	1.926	1.766	1.748	-	-	0	0	-18	-178	18	2.510	69,64%	(762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.259	216	254	38	38	73	2.281	181	5.650	110,78%	609
	CF 2	131.647	149.840	150.232	9.745	4.769	-4.976	5.801	392	18.585	4.377	148.222	101,36%	2.010
	Mitraguna & Others	65.693	81.670	81.697	8.026	3.036	-4.990	5.470	27	16.004	3.009	80.821	101,08%	876
	Pensiun	65.954	68.170	68.535	1.719	1.733	14	331	364	2.581	1.369	67.401	101,68%	1.134
	Total Pembiayaan	162.178	186.527	188.034	12.275	7.583	-4.692	6.707	1.508	25.856	6.075	190.056	98,94%	(2.022)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	640	988	560	827	2.80%	2,50%	3.67%	267	187	(162)						
	KUR	508	882	507	774	2,30%	2,36%	3,60%	267	265	(108)						
	Non KUR	132	106	53	53	15,90%	6,31%	5,33%	-	(79)	(54)						
3	PWG	-	49	-	39	0,00%	0,00%	0,54%	39	39	(10)						
	Cilem	-	49	-	39	0,00%	0,00%	0,54%	39	39	(10)						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.035	649	709	428	0,75%	0,45%	0,27%	(281)	(607)	(221)						
	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	-	38	38	38	0,00%	0,03%	0,03%	(0)	38	(0)						
	Mitraguna & Others	-	38	38	38	0,00%	0,05%	0,05%	(0)	38	(0)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	306	219	295	315	0,19%	0,16%	0,17%	19	9	96	0,88%	-427,16%	0,7%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	159.109	165.916	190.801	31.692		2.55	2.86	2.90
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%	0,04	0,35	1.359

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.590	517.161	517.787	(32.954)	626	197	0,04%	356.307	220,65%	167.438	309,24%	350.349
2	Tabungan	199.929	217.425	215.261	216.938	8.212	1.677	(488)	-0,22%	17.008	8,51%	214.070	101,34%	2.867
3	Deposito	133.285	91.635	90.927	90.671	(5.342)	(256)	(964)	-1,05%	(42.614)	-31,97%	134.772	67,28%	(44.101)
	Total	494.695	826.651	823.349	825.396	(30.084)	2.047	(1.255)	-0,15%	330.701	66,85%	516.280	159,87%	309.116
	CASA	361.410	735.016	732.421	734.725	(24.742)	2.303	(291)	-0,04%	373.315	103,29%	381.509	192,58%	353.216
	(%) CASA	73,06%	88,91%	88,96%	89,01%									
	FDR	29,29%	21,32%	21,52%	21,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	1.291	11.021	11.141		119	9.850	763,19%	9.275	497,10%	-	0,00%	11.141
2	Giro ISE	28	21	24	24		0	3	13,85%	(4)	-15,09%		0,00%	24
3	Tabungan ISE	1.837	1.269	9.397	9.517		119	8.247	649,65%	7.679	417,94%		0,00%	9.517
4	Deposito ISE	-	-	1.600	1.600		0	1.600	#DIV/0!	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	44	76	76		0	32	72,73%	36	90,00%		0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.210	-	-	0	-68	-41	-446	41	1.656	73,07%	(446)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.210	-	-	0	-68	-41	-446	41	1.656	73,07%	(446)
	• Local Champion	1.656	1.251	1.210	-	-	0	-68	-41	-446	41	1.656	73,07%	(446)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	61.421	60.029	2.400	1.100	-1.300	3	-1.392	2.220	2.492	62.906	95,43%	(2.877)
	KUR	55.256	58.021	56.648	2.300	1.000	-1.300	117	-1.372	1.392	2.372	60.034	94,36%	(3.386)
	Non KUR	2.553	3.401	3.381	100	100	0	-114	-20	828	120	2.872	117,73%	509
3	PWG	4.560	18.579	19.627	4.103	1.889	-2.213	3.147	1.049	15.067	841	14.732	133,23%	4.895
	Cilem	4.560	18.579	19.627	4.103	1.889	-2.213	3.147	1.049	15.067	841	14.732	133,23%	4.895
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	80.862	95.024	96.296	1.950	4.065	2.115	58	1.272	15.434	2.794	91.325	105,44%	4.971
	CF 1	35.630	43.267	44.813	718	2.330	1.612	225	1.546	9.183	784	37.488	119,54%	7.325
	Total Griya	16.876	21.531	22.524	-	1.200	1.200	0	992	5.648	208	17.866	126,07%	4.658
4	• Total Non Program	11.817	16.758	17.788	-	1.200	1.200	-180	1.031	5.971	169	12.219	145,58%	5.569
	• Program	5.059	4.774	4.735	-	-	0	-38	-38	-323	38	5.647	83,86%	(912)
	Oto	18.754	21.736	22.289	718	1.130	412	225	554	3.535	577	19.622	113,59%	2.667
	CF 2	45.232	51.757	51.483	1.232	1.735	503	-167	-274	6.251	2.009	53.837	95,63%	(2.354)
	Mitraguna & Others	44.353	50.731	50.553	1.232	1.735	503	-144	-178	6.200	1.913	52.206	96,83%	(1.653)
	Pensiun	880	1.026	930	-	-	0	-23	-96	50	96	1.631	57,03%	(701)
	Total Pembiayaan	144.886	176.275	177.162	8.453	7.055	-1.398	3.139	887	32.276	6.167	170.619	103,84%	6.543

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				31-Dec-24	30-Sep-25	31-Oct-25	%	Penc.	Gap
1	SME	1.132	291	-	-	68,36%	0,00%	0,00%	-	-	(1.132)	(291)		
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	1.132	291	-	-	68,36%	0,00%	0,00%	-	-	(1.132)	(291)		
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	16	476	1.016	951	0,03%	1,65%	1,58%	(64)	936	476			
	KUR	16	405	857	858	0,03%	1,48%	1,52%	1	843	453			
	Non KUR	-	71	159	93	0,00%	4,67%	2,75%	(66)	93	22			
3	PWG	36	96	-	100	0,78%	0,00%	0,51%	100	64	4			
	Cilem	36	96	-	100	0,78%	0,00%	0,51%	100	64	4			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.735	1.754	1.745	1,72%	1,85%	1,81%	(8)	357	160			
	CF 1	693	752	743	742	1,94%	1,72%	1,66%	(1)	50	(10)			
	Total Griya	592	640	631	631	3,51%	2,93%	2,80%	(1)	39	(10)			
	Oto	101	112	112	112	0,54%	0,51%	0,50%	-	11	-			
	CF 2	696	834	1.011	1.003	1,54%	1,95%	1,95%	(8)	307	169			
	Mitraguna & Others	696	834	1.011	1.003	1,57%	1,99%	1,98%	(8)	307	169			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.598	1.766	1.745	1,15%	1,00%	0,99%	(20)	79	147	0,04%	95,73%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	139.452	145.538	145.805	6.353		3.14	3.88	3.86
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%	376	624	659

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-30 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.598	1.599	2	(46)	-2,82%	583	57,35%	-	0,00%	1.599
2	Giro ISE	1	29	39	39	0	10	35,92%	39	7583,43%		0,00%	39
3	Tabungan ISE	1.016	1.617	1.558	1.560	2	(57)	-3,51%	544	53,57%		0,00%	1.560
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	67	70	70	0	3	4,48%	11	18,64%		0,00%	70

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	0	0,00%	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	0	0,00%	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	0	0,00%	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	0	0,00%	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	0	0,00%	0,00%	0
2	MBG	58.418	61.084	61.124	1.265	2.500	1.235	-743	41	2.706	2.459	58.966	103,66%	2.159
	KUR	53.406	57.124	57.283	1.265	2.500	1.235	-644	159	3.878	2.341	53.818	106,44%	3.466
	Non KUR	5.013	3.959	3.841	-	-	0	-100	-118	-1.171	118	5.148	74,62%	(1.307)
3	PWG	7.973	11.790	12.355	1.299	1.238	-61	733	565	4.382	673	14.414	85,72%	(2.059)
	Cilem	7.973	11.790	12.355	1.299	1.238	-61	733	565	4.382	673	14.414	85,72%	(2.059)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.857	1.494	3.548	2.054	-1.161	970	2.817	2.578	158.372	87,05%	(20.516)
	CF 1	25.995	30.631	30.471	719	402	-317	363	-160	4.476	562	28.791	105,84%	1.681
	Total Griya	13.277	16.172	16.154	-	125	125	0	-19	2.876	144	14.001	115,37%	2.152
1	• Total Non Program	13.277	16.172	16.154	-	125	125	-145	-19	2.876	144	14.001	115,37%	2.152
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.459	14.317	719	277	-442	363	-141	1.600	418	14.789	96,81%	(472)
	CF 2	109.045	106.256	107.386	775	3.146	2.371	-1.525	1.130	-1.659	2.016	129.582	82,87%	(22.196)
	Mitrabina & Others	98.253	96.042	97.012	775	2.920	2.145	-1.452	969	-1.241	1.951	116.997	82,92%	(19.985)
	Pensiun	10.792	10.213	10.374	-	226	226	-73	161	-418	65	12.585	82,43%	(2.211)
	Total Pembiayaan	201.431	209.761	211.337	4.058	7.286	3.228	-1.172	1.576	9.905	5.710	231.752	91,19%	(20.416)

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	695	878	785	768	1,19%	1,29%	1,26%	(17)	73	(110)	-	-	-
	KUR	639	713	624	609	1,20%	1,09%	1,06%	(14)	(30)	(103)	-	-	-
	Non KUR	56	165	161	159	1,12%	4,08%	4,13%	(3)	103	(7)	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	1.105	1.024	1.129	1.260	0,82%	0,82%	0,91%	131	155	236	-	-	-
	CF 1	-	136	136	230	0,00%	0,44%	0,75%	94	230	94	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Oto	-	136	136	230	0,00%	0,94%	1,61%	94	230	94	-	-	-
	CF 2	1.105	887	992	1.030	1,01%	0,93%	0,96%	38	(75)	143	-	-	-
	Mitraguna & Others	899	887	992	1.030	0,92%	1,03%	1,06%	38	131	143	-	-	-
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-	-	-	-
	Total Pembiayaan	1.800	1.902	1.914	2.028	0,89%	0,91%	0,96%	114	228	126	0,15%	84,79%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	190.527	204.546	212.462	21.935	
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,44	4,06	4,14	0,08	0,71
CIF Payroll	402	341	359	18	(43)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	274	255	(53)	(18)	105	69,99%	(920)	-78,28%	3.787	6,74%	(3.532)
2	Tabungan	91.378	103.309	105.448	105.830	1.863	382	2.521	2,44%	14.452	15,82%	97.657	108,37%	8.173
3	Deposito	20.885	16.971	17.098	17.098	(184)	0	127	0,75%	(3.788)	-18,14%	21.385	79,95%	(4.287)
	Total	113.438	120.430	122.819	123.183	1.627	363	2.753	2,29%	9.744	8,59%	122.829	100,29%	354
	CASA	92.553	103.459	105.721	106.085	1.811	363	2.626	2,54%	13.532	14,62%	101.444	104,57%	4.641
	(%) CASA	81,59%	85,91%	86,08%	86,12%									
	FDR	111,58%	119,38%	120,89%	120,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.299	1.291	(8)	(201)	-13,47%	(122)	-8,63%	-	0,00%	1.291
2	Giro ISE	4	7	58	47	(11)	40	602,64%	43	986,46%	-	0,00%	47
3	Tabungan ISE	1.409	1.486	1.241	1.244	3	(241)	-16,25%	(165)	-11,70%	-	0,00%	1.244
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	95	98	99	99	0	1	1,02%	4	4,21%	-	0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	58.188	59.493	60.389	2.620	3.150	530	468	896	2.200	2.254	65.181	92,65%	(4.792)
	KUR	54.166	54.900	55.921	2.520	3.150	630	490	1.021	1.755	2.129	60.909	91,81%	(4.988)
	Non KUR	4.022	4.593	4.467	100	-	-100	-22	-126	445	126	4.271	104,60%	196
3	PWG	2.382	8.045	9.401	2.133	1.863	-270	1.869	1.355	7.019	508	8.936	105,21%	465
	Cilem	2.382	8.045	9.401	2.133	1.863	-270	1.869	1.355	7.019	508	8.936	105,21%	465
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	78.687	2.365	3.155	790	1.086	2.458	12.744	698	72.936	107,88%	5.751
	CF 1	8.522	7.918	7.915	-	100	100	-253	-3	-608	104	9.360	84,56%	(1.445)
	Total Griya	5.933	5.594	5.556	-	-	0	0	-38	-377	38	6.150	90,34%	(594)
4	• Total Non Program	5.933	5.594	5.556	-	-	0	0	-43	-38	38	6.150	90,34%	(594)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.324	2.359	-	100	100	-253	34	-230	66	3.210	73,48%	(851)
	CF 2	57.421	68.312	70.772	2.365	3.055	690	1.339	2.461	13.352	594	63.576	111,32%	7.196
	Mitraguna & Others	56.582	66.967	69.399	1.985	3.020	1.035	964	2.432	12.817	588	62.200	111,57%	7.199
	Pensiun	838	1.345	1.373	380	35	-345	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	148.477	7.118	8.169	1.050	3.423	4.709	21.908	3.460	147.108	100,93%	1.369

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	Posisi				%	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	130	386	576	560	0,22%	0,97%	0,93%	(15)	431	174	-	-	-				
	KUR	123	177	204	305	0,23%	0,37%	0,55%	101	182	128	-	-	-				
	Non KUR	6	209	372	255	0,16%	8,10%	5,71%	(117)	249	47	-	-	-				
3	PWG	-	5	-	82	0,00%	0,00%	0,87%	82	82	77	-	-	-				
	Cilem	-	5	-	82	0,00%	0,00%	0,87%	82	82	77	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	447	542	597	630	0,68%	0,78%	0,80%	33	182	87	-	-	-				
	CF 1	217	530	497	529	2,55%	8,27%	6,69%	33	312	(0)	-	-	-				
	Total Griya	-	430	497	529	0,00%	8,88%	9,53%	33	529	99	-	-	-				
	Oto	217	100	-	-	8,39%	0,00%	0,00%	-	(217)	(100)	-	-	-				
	CF 2	-	13	100	100	0,40%	0,15%	0,14%	-	(130)	88	-	-	-				
	Mitraguna & Others	230	13	100	100	0,41%	0,15%	0,14%	-	(130)	88	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	47	297	202	201	0,04%	0,14%	0,14%	(1)	154	(96)	0,48%	-257,27%	0,3%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	124.669	131.801	149.756	25.087		3.07	4.14	4.16
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%	107	425	444

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	3.123	3.276	(48)	153	206	6,71%	1.399	74,49%	3.692	88,75%	(415)
2	Tabungan	48.550	58.141	54.366	58.732	611	4.366	591	1,02%	10.182	20,97%	54.723	107,33%	4.010
3	Deposito	7.602	11.118	13.550	13.550	(25)	0	2.432	21,87%	5.948	78,25%	8.225	164,75%	5.326
	Total	58.030	72.330	71.039	75.559	539	4.519	3.229	4,46%	17.529	30,21%	66.639	113,39%	8.920
	CASA	50.428	61.212	57.489	62.009	563	4.519	797	1,30%	11.580	22,96%	58.414	106,15%	3.594
	(%) CASA	86,90%	84,63%	80,93%	82,07%									
	FDR	148,42%	134,44%	137,90%	129,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	675	680		5	60	9,66%	222	48,40%	-	0,00%	680
2	Giro ISE	360	211	256	259		3	48	22,86%	(101)	-27,98%	-	0,00%	259
3	Tabungan ISE	99	409	419	421		2	12	2,86%	322	327,04%	-	0,00%	421
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%	-	0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.037	48.815	49.041	1.825	1.700	-125	366	226	4.004	1.474	51.370	95,47%	(2.329)
	KUR	43.986	47.464	47.530	1.525	1.500	-25	110	66	3.544	1.434	50.024	95,01%	(2.494)
	Non KUR	1.052	1.351	1.511	300	200	-100	255	161	460	39	1.346	112,25%	165
3	PWG	3.221	8.375	8.520	1.279	587	-693	981	145	5.299	442	7.751	109,92%	769
	Cilem	3.221	8.375	8.520	1.279	587	-693	981	145	5.299	442	7.751	109,92%	769
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.401	1.881	1.263	-618	915	347	2.530	916	43.526	92,82%	(3.124)
	CF 1	26.387	25.677	25.287	531	143	-388	-303	-390	-1.100	533	27.065	93,43%	(1.778)
	Total Griya	5.331	5.367	5.308	159	-	-159	0	-59	-22	59	5.506	96,41%	(198)
4	• Total Non Program	5.331	5.033	4.976	-	-	0	-56	-57	-355	57	5.506	90,37%	(530)
	• Program	-	334	332	159	-	-159	166	-2	332	2	0	0,00%	332
	Oto	21.057	20.310	19.979	372	143	-229	-303	-331	-1.078	474	21.559	92,67%	(1.580)
	CF 2	11.484	14.377	15.114	1.350	1.120	-230	1.218	737	3.631	383	16.461	91,82%	(1.346)
	Mitraguna & Others	8.469	9.981	10.553	1.350	850	-500	1.241	572	2.084	278	13.011	81,11%	(2.458)
	Pensiun	3.015	4.397	4.561	-	270	270	-23	164	1.546	106	3.449	132,24%	1.112
	Total Pembiayaan	86.130	97.244	97.962	4.985	3.550	-1.436	2.261	718	11.833	2.831	102.647	95,44%	(4.684)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif	Net (UG) & DG	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	-	-
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	-	-
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	-	-
2	MBG	409	373	352	293	0,91%	0,72%	0,60%	(59)	(116)	(80)
	KUR	384	373	352	293	0,87%	0,74%	0,62%	(59)	(91)	(80)
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-
3	PWG	6	-	-	9	0,18%	0,00%	0,10%	9	3	9
	Cilem	6	-	-	9	0,18%	0,00%	0,10%	9	3	9
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	1.220	865	1.865	2.252	3,22%	4,66%	5,57%	387	1.032	1.387
	CF 1	985	712	1.084	1.190	3,73%	4,22%	4,70%	106	205	478
	Total Griya	-	-	64	63	0,00%	1,20%	1,19%	(1)	63	63
	Oto	985	712	1.020	1.126	4,68%	5,02%	5,64%	107	142	415
	CF 2	235	153	781	1.062	2,05%	5,43%	7,03%	281	827	909
	Mitraguna & Others	235	153	781	798	2,78%	0,00%	7,57%	17	563	645
	Pensiun	-	-	-	264	0,00%	0,00%	5,78%	264	264	264
	Total Pembiayaan	662	904	923	939	0,77%	0,95%	0,96%	17	277	35
									3,64%	-279,81%	2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	22.301	21.511	170	(790)	170	0,80%	(6.676)	-23,68%	33.561	64,09%	(12.050)
2	Tabungan	231.223	226.599	239.592	240.889	1.518	1.296	14.289	6,31%	9.665	4,18%	242.859	99,19%	(1.970)
3	Deposito	34.752	39.313	39.554	39.554	1.639	0	241	0,61%	4.802	13,82%	34.790	113,69%	4.764
	Total	294.162	287.254	301.447	301.953	3.326	506	14.700	5,12%	7.791	2,65%	311.210	97,03%	(9.257)
	CASA	259.410	247.940	261.893	262.400	1.687	506	14.459	5,83%	2.989	1,15%	276.420	94,93%	(14.021)
	(%) CASA	88,19%	86,31%	86,88%	86,90%									
	FDR	81,90%	89,36%	86,65%	86,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.298	5.146	(153)	54	1,06%	658	14,67%	-	0,00%	5.146
2	Giro ISE	733	851	728	626	(103)	(225)	-26,46%	(107)	-14,65%	-	0,00%	626
3	Tabungan ISE	3.754	4.241	4.570	4.520	(50)	279	6,58%	766	20,40%	-	0,00%	4.520
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	101	107	111	111	0	4	3,74%	10	9,90%	-	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.754	1.702	-	-	0	-106	-52	-1.541	52	3.242	52,48%	(1.541)
	Linkage	1.406	1.044	1.004	-	-	-	-41	-40	-402	40	1.406	71,40%	(402)
	Non-Linkage	1.836	710	698	-	-	0	-65	-12	-1.138	12	1.836	38,00%	(1.138)
	• Local Champion	1.836	710	698	-	-	0	-65	-12	-1.138	12	1.836	38,00%	(1.138)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	71.253	72.147	3.385	3.110	-275	735	893	-327	2.217	73.644	97,97%	(1.497)
	KUR	67.505	66.715	67.751	3.185	3.110	-75	659	1.036	246	2.074	68.537	98,85%	(786)
	Non KUR	4.969	4.538	4.396	200	-	-200	76	1.241	1.138	1.138	5.107	86,07%	(711)
3	PWG	12.827	22.228	24.733	4.403	6.966	2.562	1.243	2.505	11.906	4.461	26.907	91,92%	(2.174)
	Cilem	7.700	14.623	16.818	2.096	3.436	1.341	1.175	2.195	9.118	1.241	18.141	92,71%	(1.323)
	Gadai	5.127	7.606	7.915	2.308	3.529	1.222	68	310	2.788	3.220	8.766	90,29%	(851)
4	CFG	152.377	161.442	162.630	5.653	5.061	-592	1.358	1.188	10.252	3.873	171.931	94,59%	(9.302)
	CF 1	49.433	46.573	46.516	253	743	490	-47	-57	-2.916	800	54.620	85,16%	(8.104)
	Total Griya	45.444	41.310	40.925	150	210	60	0	-385	-4.519	596	49.183	83,21%	(8.258)
4	• Total Non Program	21.636	18.470	18.088	150	50	-100	-146	-382	-3.547	432	22.606	80,01%	(4.518)
	• Program	23.808	22.840	22.837	-	160	160	-166	-3	-971	164	26.576	85,93%	(3.740)
	Oto	3.989	5.263	5.591	103	533	429	-47	328	1.603	205	5.438	102,82%	153
	CF 2	102.945	114.868	116.113	5.400	4.318	-1.082	1.406	1.245	13.169	3.073	117.311	98,98%	(1.197)
	Mitraguna & Others	90.697	100.649	101.890	4.094	3.956	-138	803	1.240	11.193	2.716	103.809	98,15%	(1.919)
	Pensiun	12.248	14.219	14.224	1.306	362	-944	602	5	1.976	357	13.502	105,35%	722
	Total Pembiayaan	340.919	256.678	261.211	13.442	15.137	1.695	3.230	4.534	20.292	10.603	275.724	94,74%	(14.513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	64	57	-	0	0,00%	3,22%	0,00%	(57)	-	-	(64)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	64	57	-	0	0,00%	7,97%	0,00%	(57)	-	-	(64)				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	190	1.110	908	946	0	0,26%	1,27%	1,31%	38	756	(164)					
	KUR	190	697	310	601	0	0,28%	0,46%	0,89%	291	411	(96)					
	Non KUR	-	413	598	345	0	0,00%	13,18%	7,85%	(253)	345	(68)					
3	PWG	-	-	-	77	0	0,00%	0,00%	0,31%	77	77	77					
	Cilem	-	-	-	77	0	0,00%	0,00%	0,46%	77	77	77					
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-	-					
4	CFG	3.319	4.994	4.884	4.306	0	2,18%	3,02%	2,65%	(577)	987	(688)					
	CF 1	1.762	3.053	3.615	3.369	0	3,57%	7,76%	7,24%	(246)	1.606	316					
	Total Griya	2.162	2.840	3.343	3.104	0	3,88%	8,09%	7,58%	(239)	1.341	264					
	Oto	-	213	272	265	0	0,00%	5,16%	4,74%	(7)	265	52					
	CF 2	2.153	1.941	1.626	1.784	0	2,09%	1,40%	1,54%	(331)	(619)	(1.004)					
	Mitraguna & Others	2.153	1.422	1.319	1.489	0	2,37%	1,31%	1,46%	(331)	(663)	67					
	Pensiun	-	-	294	294	0	0,00%	0,11%	2,07%	-	294	294					
	Total Pembiayaan	5.357	4.833	5.081	5.435	0	2,22%	1,98%	2,04%	(519)	1.820	(838)	8,43%	-313,11%	6,4%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap
1	SME	368	-	-	57	0	11,36%	0,00%	3,32%	57	(312)	57				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	368	-	-	57	0	20,07%	0,00%	8,11%	57	(312)	57				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	10.362	9.998	9.986	260	(12)	(376)	-3,63%	(4.359)	-30,39%	20.583	48,52%	(10.597)
2	Tabungan	145.625	143.324	145.599	195.327	4.593	49.728	52.003	36,28%	49.702	34,13%	158.336	123,36%	36.992
3	Deposito	70.189	89.110	86.483	86.483	1.010	(0)	(2.627)	-2,95%	16.294	23,21%	70.818	122,12%	15.665
	Total	230.159	242.796	242.080	291.796	5.863	49.716	49.000	20,18%	61.637	26,78%	249.737	116,84%	42.060
	CASA	159.970	153.686	155.597	205.313	4.853	49.717	51.627	33,59%	45.343	28,34%	178.919	114,75%	26.394
	(%) CASA	69,50%	63,30%	64,27%	70,36%									
	FDR	49,05%	51,24%	50,82%	42,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	15.160	15.839	16.162	323	1.002	6,61%	3.519	27,83%	-	0,00%	16.162	
2	Giro ISE	2.499	3.281	3.292	3.292	0	12	0,36%	794	31,77%	-	0,00%	3.292	
3	Tabungan ISE	9.095	10.829	11.496	11.820	323	990	9,14%	2.725	29,96%	-	0,00%	11.820	
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%	-	0,00%	1.050	
5	CIF ISE	89	111	112	112	0	1	0,90%	23	25,84%	-	0,00%	112	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	15.500	14.977	-	-	0	-487	-523	-4.271	523	20.839	71,87%	(5.862)
	KUR	17.796	14.111	13.593	-	-	0	-476	-518	-4.203	518	19.314	70,38%	(5.721)
	Non KUR	1.452	1.389	1.384	-	-	0	-11	-5	-68	5	1.525	90,75%	(141)
3	PWG	5.178	11.639	11.957	2.448	2.489	42	408	318	6.779	2.171	18.605	64,27%	(6.648)
	Cilem	3.578	8.338	8.768	1.093	982	-111	389	430	5.190	552	12.347	71,01%	(3.580)
	Gadai	1.600	3.301	3.189	1.355	1.508	153	19	-111	1.589	1.619	6.258	50,97%	(3.069)
4	CFG	88.436	97.271	96.084	1.904	1.054	-851	-410	-1.186	7.648	2.240	109.218	87,97%	(13.134)
	CF 1	19.579	24.821	25.205	534	774	239	164	384	5.626	390	22.123	113,93%	3.082
	Total Griya	14.822	14.863	14.731	170	-	-170	0	-132	-91	132	15.527	94,88%	(795)
4	• Total Non Program	14.371	14.435	14.306	170	-	-170	45	-130	-65	130	15.023	95,23%	(717)
	• Program	451	428	425	-	-	0	-3	-2	-26	2	504	84,42%	(79)
	Oto	4.757	9.958	10.474	364	774	409	164	516	5.717	258	6.597	158,78%	3.878
	CF 2	68.857	72.449	70.879	1.370	280	-1.090	-573	-1.570	2.022	1.850	87.095	81,38%	(16.216)
	Mitraguna & Others	68.359	71.565	70.001	1.370	280	-1.090	-567	-1.564	1.641	1.844	85.005	82,35%	(15.004)
	Pensiun	498	884	878	-	-	0	-6	-6	380	6	2.090	42,01%	(1.212)
	Total Pembiayaan	112.901	124.410	123.019	4.352	3.543	-809	-489	-1.391	10.118	4.934	148.700	82,73%	(25.682)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25				
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
2	MBG	1.267	994	772	813	6,58%	4,98%	5,43%	41	(454)	(181)						
	KUR	1.267	981	772	813	7,12%	5,47%	5,98%	41	(454)	(168)						
	Non KUR	-	13	-	-	0	0,00%	0,00%	0,00%	-	-	(13)					
3	PWG	-	403	-	398	0,00%	0,00%	0,00%	333	398	398	(5)					
	Cilem	-	403	-	398	0,00%	0,00%	0,00%	453	398	398	(5)					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	1.470	1.138	1.479	1.415	1,66%	1,52%	1,47%	(64)	(55)	277						
	CF 1	117	577	973	623	0,60%	3,92%	2,47%	(350)	506	46						
	Total Griya	-	373	469	232	0,00%	3,16%	1,58%	(237)	232	(141)						
	Oto	117	204	504	391	2,46%	5,06%	3,73%	(113)	274	187						
	CF 2	1.353	561	506	792	1,96%	0,70%	1,12%	186	(561)	232						
	Mitraguna & Others	1.353	561	506	792	1,98%	0,71%	1,13%	187	(561)	232						
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-						
	Total Pembiayaan	11.065	11.721	11.329	11.402	9,80%	9,11%	9,27%	73	337	(319)	1,49%	83,97%	-7,8%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	229.090	230.159	242.796	13.706		3,14	3,45	3,45
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%	1.031	700	722

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	6.860	6.460	(2.088)	(401)	714	12,43%	(9.092)	-58,46%	23.981	26,94%	(17.521)
2	Tabungan	146.646	146.599	142.707	145.002	(2.893)	2.295	(1.597)	-1,09%	(1.644)	-1,12%	157.571	92,02%	(12.569)
3	Deposito	29.176	27.115	27.611	27.609	89	(1)	495	1,82%	(1.566)	-5,37%	29.965	92,14%	(2.355)
	Total	191.374	179.459	177.178	179.071	(4.892)	1.893	(388)	-0,22%	(12.303)	-6,43%	211.516	84,66%	(32.445)
	CASA	162.198	152.344	149.567	151.462	(4.981)	1.894	(883)	-0,58%	(10.737)	-6,62%	181.551	83,43%	(30.090)
	(%) CASA	84,75%	84,89%	84,42%	84,58%									
	FDR	87,12%	105,03%	108,90%	107,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	9.966	9.412	9.391		(22)	(575)	-5,77%	(4.713)	-33,41%	-	0,00%	9.391
2	Giro ISE	4.458	3.768	4.526	4.511		(15)	743	19,72%	53	1,19%	-	0,00%	4.511
3	Tabungan ISE	9.645	6.197	4.886	4.879		(7)	(1.318)	-21,27%	(4.766)	-49,41%	-	0,00%	4.879
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	104	104	104		0	0	0,00%	4	4,00%	-	0,00%	104

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.150	17.180	18.738	925	2.110	1.185	335	1.557	2.588	553	20.804	90,07%	(2.066)
	KUR	14.812	16.013	17.604	925	2.110	1.185	444	1.591	2.792	519	19.321	91,11%	(1.717)
	Non KUR	1.337	1.167	1.134	-	-	0	-109	-34	-204	34	1.483	76,43%	(350)
3	PWG	15.238	25.910	29.515	11.921	16.523	4.602	4.834	3.605	14.277	12.918	28.263	104,43%	1.252
	Cilem	3.814	10.863	12.028	3.331	2.081	-1.251	2.655	1.165	8.213	915	14.047	85,62%	(2.020)
	Gadai	11.423	15.048	17.487	8.590	14.442	5.853	2.179	2.440	6.064	12.002	14.216	123,01%	3.272
4	CFG	135.343	145.397	144.687	6.670	2.388	-4.282	2.963	-709	9.344	3.098	156.577	92,41%	(11.890)
	CF 1	16.023	17.730	18.099	1.342	767	-575	538	369	2.076	398	18.567	97,48%	(468)
	Total Griya	9.034	10.195	10.591	500	510	10	0	396	1.557	114	9.693	109,27%	898
4	• Total Non Program	9.034	10.195	10.591	500	510	10	402	396	1.557	114	9.693	109,27%	898
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.507	842	257	-585	538	-28	519	285	8.874	84,60%	(1.367)
	CF 2	119.320	127.667	126.589	5.328	1.621	-3.707	2.425	-1.078	7.269	2.699	138.010	91,72%	(11.421)
	Mitraguna & Others	104.787	113.927	112.993	4.738	1.551	-3.187	2.379	-933	8.207	2.484	121.845	92,74%	(8.852)
	Pensiun	14.533	13.740	13.595	590	70	-520	45	-145	-938	215	16.165	84,10%	(2.570)
	Total Pembiayaan	166.730	188.487	192.940	19.516	21.021	1.505	8.132	4.453	26.210	16.568	205.644	93,82%	(12.704)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	46	696	543	458	0,29%	3,16%	2,45%	(84)	412	(238)	-				
	KUR	-	611	459	458	0,00%	2,87%	2,60%	(1)	458	(153)	-				
	Non KUR	46	85	83	-	3,44%	7,15%	0,00%	(83)	(46)	(85)	-				
3	PWG	-	-	146	315	0,00%	0,56%	1,07%	169	315	315	-				
	Cilem	-	-	-	315	0,00%	0,00%	2,62%	315	315	315	-				
	Gadai	-	-	146	-	0,00%	0,97%	0,00%	(146)	-	-	-				
4	CFG	993	271	410	406	0,73%	0,28%	0,28%	(4)	(587)	136	-				
	CF 1	153	74	410	406	0,95%	2,31%	2,24%	(4)	253	332	-				
	Total Griya	15	3	341	339	0,16%	3,35%	3,20%	(2)	324	336	-				
	Oto	138	71	69	67	1,98%	0,92%	0,90%	(2)	(71)	(4)	-				
	CF 2	840	197	-	-	0,70%	0,00%	0,00%	-	(840)	(197)	-				
	Mitraguna & Others	840	-	-	-	0,80%	0,00%	0,00%	-	(840)	-	-				
	Pensiun	-	197	-	-	0,00%	0,00%	0,00%	-	-	(197)	-				
	Total Pembiayaan	2.417	3.731	3.673	2.969	1,45%	1,95%	1,54%	(704)	551	(762)	1,49%	3,26%	-0,1%		

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	168.249	191.374	193.609	25.360		3,14	3,35	3,37
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%	1.094	1.140	1.192

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	15.630	8.643	4.152	(6.987)	253	3,02%	(44)	-0,51%	17.486	49,43%	(8.843)
2	Tabungan	252.421	258.244	260.422	261.827	(615)	1.405	3.583	1,39%	9.406	3,73%	266.858	98,11%	(5.031)
3	Deposito	76.726	73.577	72.505	72.505	(2.551)	(0)	(1.073)	-1,46%	(4.221)	-5,50%	77.619	93,41%	(5.114)
	Total	337.834	340.212	348.557	342.975	986	(5.582)	2.763	0,81%	5.141	1,52%	361.963	94,75%	(18.989)
	CASA	261.108	266.634	276.052	270.470	3.537	(5.582)	3.836	1,44%	9.362	3,59%	284.344	95,12%	(13.874)
	(%) CASA	77,29%	78,37%	79,20%	78,86%									
	FDR	106,55%	109,05%	108,09%	109,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25			
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.448	11.914	11.640	11.625	(15)	(289)	-2,42%	3.177	37,61%	-	0,00%	11.625		
2	Giro ISE	1.077	1.109	1.057	1.062	5	(47)	-4,24%	(15)	-1,43%	-	0,00%	1.062		
3	Tabungan ISE	7.371	10.805	10.583	10.564	(19)	(242)	-2,24%	3.193	43,32%	-	0,00%	10.564		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	163	186	187	187	0	1	0,54%	24	14,72%	-	0,00%	187		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25			
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	33.407	26.413	26.323	-	500	500	-277	-90	-7.084	590	38.797	67,85%	(12.473)	
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)	
	Non-Linkage	33.404	26.413	26.323	-	500	500	-277	-90	-7.080	590	36.390	72,34%	(10.067)	
	• Local Champion	29.104	25.515	25.425	-	500	500	-277	-90	-3.679	590	30.049	84,61%	(4.624)	
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)	
2	MBG	23.844	25.304	26.391	1.356	1.850	494	392	1.087	2.547	763	27.259	96,82%	(868)	
	KUR	21.881	23.186	24.337	1.356	1.850	494	461	1.150	2.456	700	25.201	96,57%	(864)	
	Non KUR	1.963	2.118	2.054	-	-	0	-69	-64	91	64	2.058	99,82%	(4)	
3	PWG	18.313	32.899	34.792	9.258	8.788	-470	3.034	1.893	16.479	6.896	30.424	114,36%	4.368	
	Cilem	9.363	18.021	18.466	2.508	2.059	-450	1.511	445	9.103	1.613	18.484	99,90%	(18)	
	Gadai	8.950	14.878	16.326	6.750	6.730	-20	1.523	1.447	7.375	5.283	11.939	136,74%	4.386	
4	CFG	284.398	286.370	289.241	5.110	9.143	4.033	-933	2.872	4.843	6.272	292.505	98,88%	(3.264)	
	CF 1	38.670	36.151	35.742	-	429	429	-269	-409	-2.928	838	39.641	90,16%	(3.899)	
	Total Griya	32.928	30.763	30.141	-	-	0	0	-622	-2.787	622	33.179	90,84%	(3.038)	
4	• Total Non Program	32.928	30.763	30.141	-	-	0	0	-255	-622	-2.787	622	33.179	90,84%	(3.038)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Oto	5.742	5.388	5.601	-	429	429	-269	214	-1.41	215	6.462	86,69%	(860)	
	CF 2	245.728	250.219	253.499	5.110	8.714	3.604	-664	3.280	7.771	5.434	252.864	100,25%	635	
	Mitraguna & Others	226.104	232.460	235.812	5.110	8.639	3.529	-508	3.353	9.708	5.286	232.617	101,37%	3.195	
	Pensiun	19.624	17.759	17.687	-	75	75	-156	-72	-1.937	147	20.247	87,35%	(2.560)	
	Total Pembiayaan	359.963	370.986	376.747	15.724	20.282	4.557	2.217	5.761	16.784	14.520	388.984	96,85%	(12.237)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	% Relatif			Net (UG) & DG	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25		%	Penc.	Gap	
1	SME	-	-	95	90	0,00%	0,36%	0,34%	(5)	90	90			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	90	0,00%	0,36%	0,34%	(5)	90	90			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	167	1,32%	0,94%	0,63%	(71)	(147)	(281)			
	KUR	205	406	191	122	0,94%	0,83%	0,50%	(69)	(83)	(284)			
	Non KUR	109	42	47	45	5,56%	2,22%	2,19%	(2)	(64)	3			
3	PWG	-	93	-	56	0,00%	0,00%	0,16%	56	56	(36)			
	Cilem	-	93	-	56	0,00%	0,00%	0,30%	56	56	(36)			
	Gadai	-	-	-	-	0,00%	0,00%	-	-	-	-			
4	CFG	4.834	6.158	7.506	4.552	1,70%	2,62%	1,57%	(2.954)	(282)	(1.607)			
	CF 1	1.936	3.590	3.401	1.004	5,01%	9,41%	2,81%	(2.397)	(932)	(2.586)			
	Total Griya	1.859	3.036	3.002	634	5,65%	9,76%	2,10%	(2.368)	(1.225)	(2.402)			
	Oto	77	554	399	370	1,35%	7,40%	6,60%	(29)	292	(184)			
	CF 2	2.897	2.568	4.105	3.548	1,18%	1,64%	1,40%	(558)	650	979			
	Mitraguna & Others	2.897	2.568	4.105	3.548	1,28%	1,77%	1,50%	(558)	650	979			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	2.880	13.092	12.691	12.834	0,80%	3,42%	3,41%	143	9.955	(258)	3,18%	6,58%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	6.537	6.029	(509)	(508)	(487)	-7,47%	(1.575)	-20,71%	16.118	37,41%	(10.089)
2	Tabungan	169.083	165.619	168.181	168.290	5.506	109	2.671	1,61%	(793)	-0,47%	181.364	92,79%	(13.074)
3	Deposito	159.534	165.786	168.282	168.281	11	(1)	2.495	1,50%	8.748	5,48%	160.719	104,71%	7.562
	Total	336.221	337.922	343.000	342.600	5.008	(399)	4.679	1,38%	6.380	1,90%	358.201	95,64%	(15.600)
	CASA	176.687	172.135	174.718	174.319	4.997	(399)	2.184	1,27%	(2.368)	-1,34%	197.482	88,27%	(23.163)
	(%) CASA	52,55%	50,94%	50,94%	50,88%									
	FDR	59,93%	62,85%	61,94%	62,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.147	8.201	7.335	(867)	(812)	-9,97%	(3.838)	-34,35%	-	0,00%	7.335	
2	Giro ISE	2.226	2.396	2.379	2.408	28	11	0,47%	181	8,14%	-	0,00%	2.408	
3	Tabungan ISE	8.944	5.747	5.819	4.924	(895)	(823)	-14,32%	(4.020)	-44,94%	-	0,00%	4.924	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%	-	0,00%	3	
5	CIF ISE	82	88	90	90	0	2	2,27%	8	9,76%	-	0,00%	90	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.737	41.207	2.045	1.280	-765	318	-530	504	1.810	46.325	88,95%	(5.118)
	KUR	38.741	40.019	39.541	2.045	1.280	-765	418	-478	800	1.758	44.162	89,54%	(4.621)
	Non KUR	1.963	1.718	1.666	-	-	0	-100	-52	-296	52	2.163	77,05%	(496)
3	PWG	8.703	15.951	16.590	2.725	3.402	677	405	639	7.887	2.763	24.206	68,54%	(7.616)
	Cilem	6.698	12.180	12.507	1.472	1.111	-361	199	327	5.809	784	16.444	76,06%	(3.937)
	Gadai	2.005	3.771	4.083	1.253	2.291	1.038	206	312	2.078	1.979	7.762	52,60%	(3.679)
4	CFG	152.101	154.690	154.670	5.522	3.583	-1.939	2.122	-20	2.569	3.603	174.779	88,49%	(20.109)
	CF 1	24.823	21.566	21.123	436	-	-436	207	-443	-3.699	443	27.540	76,70%	(6.417)
	Total Griya	16.607	12.788	12.664	-	-	0	0	-124	-3.943	124	17.310	73,16%	(4.647)
4	• Total Non Program	16.607	12.788	12.664	-	-	0	0	-124	-3.943	124	17.310	73,16%	(4.647)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.460	436	-	-436	207	-319	244	319	10.229	82,70%	(1.770)
	CF 2	127.278	133.124	133.547	5.086	3.583	-1.503	1.916	423	6.268	3.160	147.239	90,70%	(13.692)
	Mitraguna & Others	115.000	119.865	120.148	4.290	3.319	-971	1.339	283	5.148	3.036	133.218	90,19%	(13.070)
	Pensiun	12.278	13.259	13.398	796	264	-532	577	139	1.120	125	14.021	95,56%	(622)
	Total Pembiayaan	201.507	212.378	212.467	10.292	8.265	-2.026	2.845	89	10.960	8.176	245.309	86,61%	(32.843)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	377	1.146	817	1.036	0	0,93%	0	1.96%	2.51%	219	659	(111)			
	KUR	327	1.109	781	1.001	0	0,84%	0	1.95%	2.53%	220	674	(108)			
	Non KUR	50	37	36	34	0	2,53%	0	2,09%	2,05%	(2)	(15)	(3)			
3	PWG	-	197	-	25	0	0,00%	0	0,00%	0,15%	25	25	(172)			
	Cilem	-	190	-	25	0	0,00%	0	0,00%	0,20%	25	25	(165)			
	Gadai	-	7	-	-	0	0,00%	0	0,00%	-	-	-	(7)			
4	CFG	2.744	2.293	3.370	3.453	0	1.80%	0	2.18%	2.23%	83	709	1.160			
	CF 1	932	1.062	1.034	576	0	3,75%	0	4,80%	2,73%	(458)	(356)	(486)			
	Total Griya	594	-	-	-	0	3,58%	0	0,00%	-	-	(594)				
	Oto	337	1.062	1.034	576	0	4,11%	0	11,78%	6,81%	(458)	239	(486)			
	CF 2	1.812	1.231	2.336	2.877	0	1.42%	0	1.75%	2,15%	541	1.065	1.646			
	Mitraguna & Others	1.812	1.231	2.336	2.877	0	1.58%	0	1.95%	2,39%	541	1.065	1.646			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-				
	Total Pembiayaan	2.045	3.690	3.243	3.758	0	1.01%	0	1.97%	2,12%	515	1.713	68	1,45%	18,12%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-			
2	MBG	499	265	294	397	0	1,23%	0	0,70%	0,96%	103	(102)	132			
	KUR	125	88	164	267											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	2.267	2.291	(103)	23	299	14,99%	(10.895)	-82,63%	17.869	12,82%	(15.578)
2	Tabungan	147.923	159.919	136.368	138.652	(4.196)	2.284	(21.267)	-13,30%	(9.271)	-6,27%	157.311	88,14%	(18.659)
3	Deposito	54.920	58.676	82.611	82.610	957	(1)	23.934	40,79%	27.690	50,42%	55.713	148,28%	26.897
	Total	216.028	220.587	221.246	223.553	(3.342)	2.306	2.966	1,34%	7.525	3,48%	230.893	96,82%	(7.341)
	CASA	161.108	161.911	138.635	140.943	(4.299)	2.307	(20.968)	-12,95%	(20.165)	-12,52%	175.180	80,46%	(34.237)
	(%) CASA	74,58%	73,40%	62,66%	63,05%									
	FDR	99,10%	101,75%	102,40%	101,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	2.548	2.590		42	(1.761)	-40,47%	0	0,02%	-	0,00%	2.590
2	Giro ISE	59	43	63	61		(2)	18	41,69%	2	2,99%		0,00%	61
3	Tabungan ISE	2.531	4.308	2.485	2.530		44	(1.779)	-41,29%	(1)	-0,05%		0,00%	2.530
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	106	114	114		0	8	7,55%	24	26,67%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	48.070	49.125	2.050	2.770	720	572	1.055	3.391	1.715	49.935	98,38%	(809)
	KUR	43.301	46.086	47.188	2.050	2.670	620	642	1.101	3.887	1.569	47.342	99,67%	(155)
	Non KUR	2.433	1.984	1.938	-	100	100	-70	-46	-496	146	2.592	74,74%	(655)
3	PWG	2.160	6.337	6.865	1.416	803	-613	1.130	528	4.705	275	7.795	88,06%	(930)
	Cilem	2.160	6.337	6.865	1.416	803	-613	1.130	528	4.705	275	7.795	88,06%	(930)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	170.565	5.877	3.106	-2.772	74	530	4.373	2.575	172.497	98,88%	(1.933)
	CF 1	15.140	17.513	17.518	498	580	81	157	5	2.378	575	15.895	110,21%	1.622
	Total Griya	1.118	1.016	1.004	-	-	0	0	-12	-114	12	1.314	76,42%	(310)
4	• Total Non Program	1.118	1.016	1.004	-	-	0	0	-12	-114	12	1.314	76,42%	(310)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.514	498	580	81	157	17	2.492	563	14.581	113,25%	1.932
	CF 2	151.051	152.521	153.047	5.379	2.526	-2.853	-82	525	1.995	2.001	156.602	97,73%	(3.555)
	Mitraguna & Others	120.364	121.362	121.972	4.379	2.130	-2.249	-382	610	1.608	1.520	125.430	97,24%	(3.458)
	Pensiun	30.687	31.160	31.075	1.000	396	-604	300	-85	388	481	31.172	99,69%	(97)
	Total Pembiayaan	214.086	224.441	226.554	9.344	6.679	-2.665	1.776	2.113	12.469	4.566	230.227	98,40%	(3.673)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif	Net (UG) & DG	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	-	-	-
	Linkage	-	-	-	-	0	0,00%	0	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0	-	-	-
2	MBG	330	693	820	636	0,72%	1,70%	1,29%	(184)	306	(57)
	KUR	190	649	795	612	0,44%	1,72%	1,30%	(183)	421	(37)
	Non KUR	139	44	25	24	5,72%	1,25%	1,25%	(1)	(115)	(19)
3	PWG	3	60	-	366	0,14%	0,00%	0,00%	5,33%	366	306
	Cilem	3	60	-	366	0,14%	0,00%	0,00%	5,33%	366	306
	Gadai	-	-	-	0	0,00%	0,00%	0,00%	-	-	-
4	CFG	1.389	1.769	1.645	1.489	0,84%	0,97%	0,87%	(156)	100	(280)
	CF 1	197	1.369	1.365	749	1,30%	7,79%	4,27%	(616)	551	(620)
	Total Griya	-	-	-	0	0,00%	0,00%	0,00%	-	-	-
	Oto	197	1.369	1.365	749	1,41%	8,27%	4,53%	(616)	551	(620)
	CF 2	1.192	400	280	740	0,79%	0,18%	0,48%	460	(452)	341
	Mitraguna & Others	1.192	400	280	353	0,99%	0,23%	0,29%	73	(839)	(46)
	Pensiun	121	-	-	387	0,06%	0,00%	0,00%	387	387	-
	Total Pembiayaan	1.868	2.939	2.254	2.355	0,87%	1,00%	1,04%	101	487	(584)
									0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	37	37	7	0	(4)	-10,51%	(29)	-43,88%	1.836	2,02%	(1.799)
2	Tabungan	73.366	74.201	66.989	68.677	9.035	1.688	(5.524)	-7,44%	(4.689)	-6,39%	78.625	87,35%	(9.948)
3	Deposito	13.172	13.563	13.658	13.658	(711)	0	95	0,70%	486	3,69%	13.983	97,68%	(325)
	Total	86.605	87.806	80.685	82.373	8.332	1.688	(5.433)	-6,19%	(4.232)	-4,89%	94.444	87,22%	(12.071)
	CASA	73.432	74.243	67.026	68.715	9.043	1.688	(5.528)	-7,45%	(4.718)	-6,42%	80.461	85,40%	(11.746)
	(%) CASA	84,79%	84,55%	83,07%	83,42%									
	FDR	98,27%	102,77%	113,34%	111,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	327	317	(10)	(862)	-73,14%	(33)	-9,42%	-	0,00%	317	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	349	1.178	327	317	(10)	(862)	-73,14%	(33)	-9,42%	-	0,00%	317	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	164	172	172	172	0	0	0,00%	8	4,88%	-	0,00%	172	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	0	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	0	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.405	1.264	812	-452	1.046	537	4.695	274	4.247	150,81%	2.158
	Cilem	1.711	5.868	6.405	1.264	812	-452	1.046	537	4.695	274	4.247	150,81%	2.158
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	85.023	2.010	2.213	203	48	672	1.656	1.541	90.444	94,01%	(5.421)
	CF 1	269	457	452	-	-	0	-3	-4	184	4	1.117	40,51%	(664)
	Total Griya	269	254	253	-	-	0	0	-2	-16	2	488	51,73%	(236)
4	• Total Non Program	269	254	253	-	-	0	0	-2	-16	2	488	51,73%	(236)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	203	200	-	-	0	-3	-3	200	3	628	31,80%	(429)
	CF 2	83.098	83.894	84.570	2.010	2.213	203	51	676	1.473	1.537	89.327	94,68%	(4.756)
	Mitraguna & Others	38.271	39.032	38.880	845	620	-225	-717	-152	609	772	43.956	88,45%	(5.076)
	Pensiun	44.827	44.862	45.690	1.165	1.593	428	769	828	863	765	45.371	100,70%	319
	Total Pembiayaan	85.106	90.237	91.446	3.274	3.025	-249	1.094	1.209	6.340	1.815	94.720	96,54%	(3.273)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	8	-	-	82	0,00%	0,00%	0,00%	1,28%	82	82	74			
	Cilem	-	8	-	-	82	0,00%	0,00%	0,00%	1,28%	82	82	74			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	389	389	0,00%	0,00%	0,44%	0,46%	21	389	(24)			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	207	220	224	224	0,00%	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	224	0,00%	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	242	0,02%	0,26%	0,26%	0,26%	5	224	17	0,62%	-133,09%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	81.328	89.188	93.750	12.422		PHR	2,68	2,85
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%	CIF Payroll	752	669

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-30 Oct'25)				Target Oct'25			
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.695	6.519	(176)	(749)	-10,30%	(853)	-11,57%	-	0,00%	6.519
2	Giro ISE	1.170	759	506	531	25	(228)	-30,04%	(639)	-54,64%	-	0,00%	531
3	Tabungan ISE	2.302	2.409	2.089	1.888	(201)	(521)	-21,62%	(414)	-17,97%	-	0,00%	1.888
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%	-	0,00%	4.100
5	CIF ISE	69	77	77	77	0	0	0,00%	8	11,59%	-	0,00%	77

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,48%	676
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.452	1.407	-	-	0	-44	-45	676	45	731	192,48%	676
	• Local Champion	731	509	484	-	-	0	-25	-25	-247	25	731	66,20%	(247)
	• Value Chain	-	942	923	-	-	-	-19	-19	923	19	0	0,00%	923
2	MBG	14.454	19.867	20.602	850	1.360	510	311	736	6.148	624	18.063	114,06%	2.539
	KUR	11.979	17.589	18.471	850	1.360	510	384	882	6.491	478	15.498	119,18%	2.973
	Non KUR	2.475	2.278	2.131	-	-	0	-73	-147	-343	147	2.565	83,10%	(434)
3	PWG	2.088	7.139	8.447	1.684	1.818	134	1.344	1.308	6.359	510	8.091	104,41%	356
	Cilem	1.902	6.952	8.210	1.610	1.638	28	1.306	1.258	6.308	380	7.905	103,86%	306
	Gadai	186	187	237	74	180	105	38	50	51	130	186	127,40%	51
4	CFG	140.874	148.063	149.784	4.195	4.231	36	1.058	1.721	8.910	2.510	151.912	98,60%	(2.128)
	CF 1	3.720	5.552	5.475	86	215	129	-59	-77	1.755	292	5.043	108,57%	432
	Total Griya	422	1.177	1.169	-	-	0	0	-8	746	8	765	152,77%	404
1	• Total Non Program	422	1.177	1.169	-	-	0	-6	-8	746	8	765	152,77%	404
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.375	4.306	86	215	129	-59	-69	1.009	284	4.278	100,67%	29
	CF 2	137.153	142.511	144.309	4.109	4.016	-93	1.117	1.798	7.155	2.218	146.869	98,26%	(2.561)
	Mitraguna & Others	95.850	99.658	101.237	3.444	3.459	15	826	1.579	5.388	1.880	104.717	96,68%	(3.480)
	Pensiun	41.304	42.853	43.071	665	557	-108	291	219	1.768	338	42.152	102,18%	919
	Total Pembiayaan	158.147	176.520	180.240	6.729	7.409	679	2.669	3.720	22.094	3.688	178.797	100,81%	1.443

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	50	49	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	50	49	48	0,00%	3,39%	3,41%	(1)	48	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	52	-	-	0,16%	0,00%	0,00%	-	(24)	(52)			
	KUR	24	52	-	-	0,20%	0,00%	0,00%	-	(24)	(52)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	149	-	59	0,00%	0,00%	0,70%	59	59	(90)			
	Cilem	-	149	-	59	0,00%	0,00%	0,72%	59	59	(90)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.592	0,45%	0,68%	1,06%	579	956	900			
	CF 1	195	295	355	245	5,25%	6,40%	4,47%	(111)	50	(50)			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	245	5,92%	8,08%	5,69%	(108)	50	(48)			
	CF 2	441	397	658	1.347	0,32%	0,46%	0,93%	689	907	950			
	Mitraguna & Others	441	397	486	1.178	0,46%	0,49%	1,16%	692	737	781			
	Pensiun	-	-	172	169	0,00%	0,40%	0,39%	(3)	169	169			
	Total Pembiayaan	660	943	1.063	1.699	0,42%	0,60%	0,94%	636	1.040	756	1,32%	-40,50%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	223	221	220	1,55%	1,11%	1,07%	(1)	(4)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	220	9,04%	9,72%	10,33%	(1)	(4)	(3)			
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	313	101	274	38	0,22%	0,19%	0,03%	(236)	(275)	(63)			
4	CF 1	-	-	173	-	0,00%	3,12%	0,00%	(173)	-	-			
	Oto	-	-	173	-	0,00%	3,96%	0,00%	(173)	-	-			
	CF 2	313	101	101	38	0,23%	0,07%	0,03%	(63)	(275)	(63)			
	Mitraguna & Others	313	101	101	38	0,33%	0,10%	0,04%	(63)	(275)	(63)			
Pensiun		-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		537	324	495	258	0,34%	0,28%	0,14%	(237)	(279)	(66)	1,16%	-712,71%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)	
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	7.451	8.413	1.522	962	851	11,25%	1.623	23,90%	11.936	70,48%	(3.523)
2	Tabungan	175.767	184.279	191.134	193.661	2.731	2.527	9.382	5,09%	17.894	10,18%	188.029	103,00%	5.632
3	Deposito	41.842	53.385	51.509	51.659	(1.353)	150	(1.726)	-3,23%	9.817	23,46%	42.256	122,25%	9.403
	Total	224.399	245.226	250.094	253.733	2.900	3.639	8.507	3,47%	29.334	13,07%	242.221	104,75%	11.512
	CASA	182.557	191.841	198.585	202.074	4.253	3.489	10.233	5,33%	19.517	10,69%	199.965	101,05%	2.109
	(%) CASA	81,35%	78,23%	79,40%	79,64%									
	FDR	108,91%	104,56%	104,20%	102,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.221	6.291		70	(216)	-3,32%	2.208	54,08%	-	0,00%	6.291
2	Giro ISE	1.486	3.310	3.357	3.416		59	105	3,19%	1.929	129,83%		0,00%	3.416
3	Tabungan ISE	2.597	3.196	2.864	2.875		11	(321)	-10,06%	278	10,72%		0,00%	2.875
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	152	154	154		0	2	1,32%	16	11,59%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	• Local Champion	1.595	2.203	2.530	-	400	400	-72	328	935	72	1.595	158,65%	935
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.749	97.773	3.795	4.890	1.095	471	1.024	40	3.866	102.175	95,69%	(4.402)
	KUR	92.544	91.080	91.637	2.595	4.290	1.695	-635	557	-908	3.733	96.600	94,86%	(4.964)
	Non KUR	5.189	5.669	6.136	1.200	600	-600	1.106	467	948	133	5.574	110,08%	562
3	PWG	10.721	19.484	20.871	5.112	5.283	170	2.245	1.387	10.150	3.896	27.651	75,48%	(6.780)
	Cilem	6.388	12.411	12.733	2.397	1.229	-1.168	1.681	322	6.345	907	17.985	70,80%	(5.252)
	Gadai	4.333	7.073	8.138	2.715	4.054	1.339	564	1.065	3.805	2.989	9.666	84,19%	(1.528)
4	CFG	134.342	137.983	139.424	3.143	4.191	1.049	911	1.441	5.082	2.750	153.351	90,92%	(13.927)
	CF 1	27.563	25.817	25.512	-	329	329	-270	-305	-2.051	634	31.395	81,26%	(5.883)
	Total Griya	18.820	16.862	16.634	-	-	0	0	-228	-2.186	228	21.122	78,75%	(4.488)
4	• Total Non Program	5.808	5.015	4.957	-	-	0	-60	-58	-851	58	6.597	75,14%	(1.640)
	• Program	13.012	11.847	11.677	-	-	0	-122	-170	-1.335	170	14.525	80,39%	(2.848)
	Oto	8.743	8.956	8.878	-	329	329	-270	-77	136	406	10.274	86,42%	(1.395)
	CF 2	106.779	112.165	113.912	3.143	3.863	720	1.181	1.746	7.133	2.116	121.955	93,40%	(8.044)
	Mitraguna & Others	66.464	71.035	72.580	2.712	3.338	626	1.082	1.545	6.116	1.793	80.315	90,37%	(7.735)
	Pensiun	40.315	41.131	41.332	431	525	94	99	201	1.017	324	41.640	99,26%	(308)
	Total Pembiayaan	244.391	256.418	260.598	12.050	14.764	2.714	3.555	4.180	16.207	10.584	284.771	91,51%	(24.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif			MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25		31-Dec-24	30-Sep-25	31-Oct-25				%	Penc.	Gap
1	SME	83	-	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	825	1.108	944	0,95%	1,14%	0,97%	(164)	13	119				
	KUR	830	667	948	846	0,90%	1,04%	0,92%	(102)	16	179				
	Non KUR	101	158	160	98	1,95%	2,82%	1,60%	(62)	(3)	(60)				
3	PWG	7	169	-	42	0,06%	0,00%	0,00%	42	35	(127)				
	Cilem	-	169	-	42	0,00%	0,00%	0,00%	42	42	(127)				
	Gadai	7	-	-	-	0,15%	0,00%	0,00%	-	(7)	-				
4	CFG	949	1.201	1.528	1.063	0,71%	1,11%	0,76%	(465)	115	(137)				
	CF 1	949	1.201	1.114	1.063	3,44%	4,32%	4,17%	(51)	115	(137)				
	Total Griya	745	716	905	833	3,96%	5,37%	5,01%	(72)	88	117				
	Oto	204	485	209	231	2,34%	2,33%	2,60%	22	27	(254)				
	CF 2	-	-	414	-	0,00%	0,37%	0,00%	(414)	-	-				
	Mitraguna & Others	-	-	414	-	0,00%	0,58%	0,00%	(414)	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.942	3.048	3.092	2.881	0,79%	1,21%	1,11%	(211)	939	(167)	3,75%	-239,21%	2,6%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	238.797	251.305	262.140	23.343		2.75	2.95	3.00
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%	1.255	1.469	1.587

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.551	2.572	(528)	21	546	26,94%	(1.066)	-29,30%	7.709	33,36%	(5.138)
2	Tabungan	133.319	149.982	150.661	152.840	2.829	2.179	2.858	1,91%	19.521	14,64%	142.266	107,43%	10.574
3	Deposito	34.970	33.336	32.752	32.772	(28)	20	(564)	-1,69%	(2.198)	-6,28%	35.819	91,49%	(3.047)
	Total	171.926	185.344	185.964	188.184	2.273	2.220	2.840	1,53%	16.258	9,46%	185.795	101,29%	2.390
	CASA	136.957	152.008	153.212	155.412	2.300	2.200	3.404	2,24%	18.456	13,48%	149.975	103,63%	5.437
	(%) CASA	79,66%	82,01%	82,39%	82,59%									
	FDR	77,08%	70,94%	71,07%	70,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.930	2.739	2.679	(60)	(251)	-8,57%	645	31,71%	-	0,00%	2.679	
2	Giro ISE	95	439	734	736	2	297	67,75%	641	675,95%	-	0,00%	736	
3	Tabungan ISE	1.439	1.992	1.505	1.443	(62)	(548)	-27,53%	4	0,28%	-	0,00%	1.443	
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%	-	0,00%	500	
5	CIF ISE	176	224	227	227	0	3	1,34%	51	28,98%	-	0,00%	227	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.839	19.837	1.410	1.080	-330	662	-2	892	1.082	21.038	94,29%	(1.201)
	KUR	17.446	18.476	18.492	1.410	1.040	-370	720	16	1.046	1.024	19.450	95,07%	(959)
	Non KUR	1.500	1.363	1.345	-	40	40	-58	-18	-154	58	1.588	84,74%	(242)
3	PWG	1.695	6.509	7.049	1.358	988	-370	1.087	540	5.354	448	5.287	133,32%	1.762
	Cilem	1.695	6.509	7.049	1.358	988	-370	1.087	540	5.354	448	5.287	133,32%	1.762
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	105.285	1.939	1.965	26	-2.047	150	-6.590	1.815	114.873	91,65%	(9.588)
	CF 1	3.054	2.948	2.856	-	96	96	-59	-92	-198	188	3.413	83,67%	(557)
	Total Griya	942	888	882	-	0	0	-6	-6	-60	6	1.035	85,21%	(153)
	• Total Non Program	942	888	882	-	0	0	-6	-6	-60	6	1.035	85,21%	(153)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.112	2.061	1.974	-	96	96	-59	-86	-138	182	2.378	83,01%	(404)
	CF 2	108.821	102.186	102.429	1.939	1.869	-70	-1.988	242	-6.392	1.627	111.460	91,90%	(9.031)
	Mitraguna & Others	34.866	40.550	41.528	1.635	1.615	-20	34	978	6.662	637	37.275	111,41%	4.253
	Pensiun	73.955	61.637	60.901	304	254	-50	-2.023	-736	-13.054	990	74.185	82,09%	(13.284)
	Total Pembiayaan	132.514	131.483	132.170	4.707	4.033	-674	-298	688	-344	3.346	141.198	93,61%	(9.028)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	302	505	527	530	1,59%	2,66%	2,67%	3	228	25	199	2,85%	25	199	2,85%	25
	KUR	199	505	527	530	1,14%	2,85%	2,87%	3	331	331	199	2,85%	331	199	2,85%	331
	Non KUR	102	-	-	-	6,82%	0,00%	0,00%	-	-	(102)	102	0,00%	(102)	0,00%	(102)	
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	39	39	39	39	0,55%	39	39	39	39
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	39	39	39	39	0,55%	39	39	39	39
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	0,00%	-	-	-	-
4	CFG	58	1.547	1.199	1.863	0,05%	1,14%	1,77%	664	1.805	316	58	1,76%	316	58	1,76%	316
	CF 1	54	33	34	31	1,76%	1,14%	1,08%	(3)	(23)	(2)	54	1,76%	(2)	54	1,76%	(2)
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Oto	54	33	34	31	2,55%	1,63%	1,57%	(3)	(23)	(2)	54	1,57%	(2)	54	1,57%	(2)
	CF 2	5	1.514	1.165	1.832	0,00%	1,14%	1,79%	667	1.828	318	915	1,79%	318	915	1,79%	318
	Mitraguna & Others	5	1.514	1.165	1.753	0,01%	2,87%	4,22%	588	1.748	239	915	2,87%	239	915	2,87%	239
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	79	79	79	79	0,13%	79	79	0,13%	79
	Total Pembiayaan	9.858	4.167	2.997	2.949	7,44%	2,28%	2,23%	(48)	(6.909)	(1.218)	2,09%	6,20%	-0,1%	2,09%	6,20%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	2.471	2.519	(717)	47	455	22,05%	(320)	-11,28%	5.998	41,99%	(3.479)
2	Tabungan	118.896	117.569	123.422	124.754	1.819	1.332	7.185	6,11%	5.857	4,93%	129.598	96,26%	(4.844)
3	Deposito	12.522	16.789	15.691	15.691	(57)	0	(1.098)	-6,54%	3.169	25,31%	13.070	120,05%	2.621
	Total	134.257	136.422	141.584	142.963	1.045	1.380	6.542	4,80%	8.706	6,48%	148.666	96,16%	(5.702)
	CASA	121.735	119.632	125.893	127.272	1.102	1.380	7.640	6,39%	5.537	4,55%			
(%)	CASA	90,67%	87,69%	88,92%	89,02%									
FDR	193,63%	196,88%	192,42%	190,56%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	2.922	3.212	3.230		17	307	10,52%	(695)	-17,71%	-	0,00%	3.230
2	Giro ISE	2.210	1.292	1.532	1.530		(3)	238	18,40%	(681)	-30,80%	-	0,00%	1.530
3	Tabungan ISE	1.714	1.630	1.680	1.700		20	70	4,27%	(14)	-0,83%	-	0,00%	1.700
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	140	142	142		0	2	1,43%	34	31,48%	-	0,00%	142

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	79	70	-	-	0	-9	-9	-85	9	155	45,19%	(85)
• Local Champion	155	79	70	-	-	-	0	-9	-9	-85	9	155	45,19%	(85)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	76.261	70.987	70.661	2.710	2.447	-263	-37	-326	-5.601	2.773	76.731	92,09%	(6.070)
	KUR	69.790	65.374	65.004	2.710	2.247	-463	186	-370	-4.786	2.617	70.147	92,67%	(5.143)
	Non KUR	6.471	5.613	5.657	-	200	200	-223	44	-814	156	6.584	85,92%	(927)
3	PWG	2.698	7.667	8.437	1.785	1.121	-664	1.429	770	5.738	352	9.056	93,16%	(619)
	Cilem	2.698	7.667	8.437	1.785	1.121	-664	1.429	770	5.738	352	9.056	93,16%	(619)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	193.264	5.587	6.645	1.058	1.364	3.412	12.418	3.233	196.722	98,24%	(3.458)
	CF 1	24.361	32.028	31.780	722	1.035	313	45	-247	7.419	1.283	26.301	120,83%	5.479
• Total Non Program	4.158	5.803	5.341	-	-	0	0	-462	1.183	462	-	4.692	113,83%	649
• Program	317	297	294	-	-	0	0	-2	-2	-22	2	353	83,30%	(59)
Oto	20.203	26.225	26.440	722	1.035	313	45	215	6.236	820	-	21.609	122,35%	4.830
CF 2	156.485	157.824	161.484	4.865	5.610	746	1.319	3.660	4.999	1.950	-	170.421	94,76%	(8.937)
Mitraguna & Others	140.742	143.500	147.307	4.865	5.610	746	1.454	3.807	6.565	1.803	-	153.461	95,99%	(6.154)
Pensiun	15.743	14.325	14.177	-	-	0	-135	-148	-1.566	148	-	16.960	83,59%	(2.783)
Total Pembiayaan	259.960	268.584	272.431	10.082	10.214	132	2.747	3.847	12.471	6.366	-	282.664	96,38%	(10.232)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25)	% Relatif	Net (UG) & DG	Target Oct'25						
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	-	-	-				
2	MBG	-	122	523	439	0	0,00%	0,74%	0,62%	(84)	439	317			
	KUR	-	122	523	398	0	0,00%	0,80%	0,61%	(125)	398	275			
	Non KUR	-	-	-	42	0	0,00%	0,00%	0,73%	42	42	42			
3	PWG	-	-	-	61	0	0,00%	0,00%	0,72%	61	61	61			
	Cilem	-	-	-	61	0	0,00%	0,00%	0,72%	61	61	61			
	Gadai	-	-	-	-	0	0,00%	0,00%	-	-	-				
4	CFG	4.563	1.808	1.313	2.131	0	0,00%	0,69%	1,10%	817	(2.432)	322			
	CF 1	1.171	1.396	1.115	1.096	0	4,81%	3,48%	3,45%	(19)	(75)	(299)			
	Total Griya	405	-	-	-	0	9,74%	0,00%	0,00%	-	(405)	-			
Oto	766	1.396	1.115	1.096	0	3,79%	4,25%	4,15%	(19)	330	(299)				
CF 2	3.391	413	198	1.034	0	2,17%	0,13%	0,64%	836	(2.357)	622				
Mitraguna & Others	3.391	413	198	1.034	0	2,41%	0,14%	0,70%	836	(2.357)	622				
Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-				
Total Pembiayaan	2.747	3.535	3.110	2.974	1.063	1,16%	1,09%	(137)	227	(561)	-	1,22%	-11,33%	0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	259.177	264.312	275.722	16.545		2.74	3.22	3.23
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%	0,01	0,49	0,49

Kinerja Pendanaan

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

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	8.915	-	-	0	0	(8.915)	-100,00%	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	7.708	7.315	-	-	0	0	(7.315)	-100,00%	(7.708)	-100,00%	0	0,00%	0
4	Deposito ISE	600	1.600	-	-	0	0	(1.600)	-100,00%	(600)	-100,00%	0	0,00%	0
5	CIF ISE	27	31	-	-	0	0	(31)	-100,00%	(27)	-100,00%	0	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	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				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	-	-	-	-	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%	-	-	-	-	-	-	5,15%	#DIV/0!	5,1%

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	347	369	309	22	(1.185)	-76,25%	(1.138)	-75,51%	3.200	11,53%	(2.831)
2	Tabungan	77.097	88.884	94.193	93.391	(4.087)	(802)	4.507	5,07%	16.294	21,13%	81.342	114,81%	12.049
3	Deposito	8.333	12.653	13.479	13.479	4.763	0	826	6,53%	5.146	61,76%	8.801	153,16%	4.678
	Total	86.937	103.091	108.020	107.239	986	(781)	4.148	4,02%	20.302	23,35%	93.343	114,89%	13.896
	CASA	78.604	90.438	94.541	93.760	(3.777)	(781)	3.322	3,67%	15.156	19,28%	84.543	110,90%	9.218
	(%) CASA	90,42%	87,73%	87,52%	87,43%									
	FDR	27,35%	45,54%	45,16%	45,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	26.032	27.727		1.695	2.692	10,75%	3.295	13,49%	-	0,00%	27.727
2	Giro ISE	1.505	1.551	322	344		22	(1.206)	-77,79%	(1.161)	-77,12%		0,00%	344
3	Tabungan ISE	19.127	19.685	21.910	23.583		1.673	3.898	19,80%	4.456	23,30%		0,00%	23.583
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	99	106	106		0	7	7,07%	60	130,43%		0,00%	106

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.909	16.434	17.291	1.171	1.250	79	828	857	9.382	393	15.582	110,97%	1.709
	KUR	7.722	15.488	16.264	1.120	1.150	30	794	776	8.542	374	15.133	107,47%	1.130
	Non KUR	188	946	1.027	51	100	49	34	81	840	19	449	229,04%	579
3	PWG	1.199	5.668	6.187	1.140	805	-335	949	519	4.988	286	6.155	100,52%	32
	Cilem	1.199	5.668	6.187	1.140	805	-335	949	519	4.988	286	6.155	100,52%	32
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	25.302	1.284	945	-340	844	457	10.630	488	23.120	109,44%	2.183
	CF 1	4.501	7.972	7.971	44	192	147	-171	-1	3.470	193	5.513	144,58%	2.458
	Total Griya	108	82	79	-	-	0	0	-3	-29	3	370	21,33%	(291)
	• Total Non Program	108	82	79	-	-	0	0	-3	-29	3	370	21,33%	(291)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	7.890	7.892	44	192	147	-171	2	3.499	190	5.143	153,45%	2.749
	CF 2	10.171	16.873	17.331	1.240	753	-487	1.014	458	7.160	295	17.606	98,44%	(275)
	Mitraguna & Others	10.171	15.587	15.338	690	40	-650	340	-249	5.166	289	16.957	90,45%	(1.620)
	Pensiun	-	1.286	1.994	550	713	163	674	707	1.994	6	649	307,16%	1.345
	Total Pembiayaan	23.780	46.947	48.780	3.596	3.000	-596	2.620	1.834	25.000	1.166	44.857	108,75%	3.923

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	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%	0,27%	17	17	17	17				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,27%	17	17	17	17				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	-	217	785	154	0,00%	0,00%	3,16%	0,61%	(630)	154	(62)	(62)				
	CF 1	-	217	370	154	0,00%	0,00%	4,64%	1,94%	(216)	154	(62)	(62)				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Oto	-	217	370	154	0,00%	0,00%	4,69%	1,96%	(216)	154	(62)	(62)				
	CF 2	-	-	414	-	0,00%	0,00%	2,46%	0,00%	(414)	-	-	-				
	Mitraguna & Others	-	-	414	-	0,00%	0,00%	2,66%	0,00%	(414)	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	-	217	785	171	0,00%	0,00%	0,00%	0,35%	(614)	171	(46)	0,00%	100,00%	-0,4%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	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	-	-	-	-											

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	5.701	5.640	(57.261)	(61)	2.054	57,29%	(74.399)	-92,95%	89.152	6,33%	(83.512)
2	Tabungan	33.280	40.077	42.789	43.627	3.444	838	3.551	8,86%	10.347	31,09%	37.050	117,75%	6.578
3	Deposito	18.866	76.321	76.625	76.625	(53)	0	304	0,40%	57.758	306,14%	19.517	392,60%	57.107
	Total	132.186	119.984	125.115	125.892	(53.870)	777	5.908	4,92%	(6.294)	-4,76%	145.719	86,39%	(19.827)
	CASA	113.319	43.662	48.490	49.267	(53.816)	777	5.605	12,84%	(64.052)	-56,52%	126.202	39,04%	(76.934)
	(%) CASA	85,73%	36,39%	38,76%	39,13%									
	FDR	12,66%	22,68%	24,14%	24,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	825	841	16	43	5,36%	257	43,99%	-	0,00%	841
2	Giro ISE	18	6	62	72	10	66	1149,42%	55	310,84%	-	0,00%	72
3	Tabungan ISE	567	793	763	769	6	(24)	-2,98%	202	35,72%	-	0,00%	769
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	34	35	35	0	1	2,94%	5	16,67%	-	0,00%	35

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	-	0	0	-	0	0,00%	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	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	728	2.812	2.948	603	271	-332	487	136	2.220	135	3.057	96,44%	(109)
	Cilem	728	2.812	2.948	603	271	-332	487	136	2.220	135	3.057	96,44%	(109)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	27.260	1.891	3.172	1.281	1.687	2.861	11.253	311	26.020	104,77%	1.241
	CF 1	6.128	8.540	8.761	-	318	318	-60	221	2.633	97	7.328	119,56%	1.433
	Total Griya	4.538	6.838	7.118	-	318	318	0	280	2.581	38	4.848	146,82%	2.270
4	• Total Non Program	4.538	6.185	6.150	-	-	0	-35	-35	1.612	35	4.848	126,85%	1.302
	• Program	-	653	968	-	318	318	-3	315	968	3	0	0,00%	968
	Oto	1.591	1.703	1.643	-	-	0	-60	-59	52	59	2.480	66,26%	(837)
	CF 2	9.879	15.858	18.499	1.891	2.854	963	1.747	2.641	8.620	213	18.692	98,97%	(193)
	Mitraguna & Others	9.209	14.936	17.581	1.712	2.854	1.142	1.573	2.646	8.373	208	17.252	101,91%	330
	Pensiun	671	923	918	179	-	-179	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	30.208	2.494	3.443	949	2.174	2.998	13.473	445	29.077	103,89%	1.132

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	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	-	54	-	11	0,00%	0,00%	0,00%	0,36%	11	11	(44)					
	Cilem	-	54	-	11	0,00%	0,00%	0,00%	0,36%	11	11	(44)					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	262	260	258	0,00%	0,00%	1,07%	0,95%	(2)	258	(4)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	CF 2	-	262	260	258	0,00%	0,00%	1,64%	1,40%	(2)	258	(4)					
	Mitraguna & Others	-	262	260	258	0,00%	0,00%	1,74%	1,47%	(2)	258	(4)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	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%	-	-	-	-	-			
</																

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	822	3.085	1.018	2.263	(1.862)	-37,64%	1.337	76,52%	6.470	47,68%	(3.385)
2	Tabungan	52.637	63.992	64.265	64.541	4.322	276	549	0,86%	11.905	22,62%	57.803	111,66%	6.738
3	Deposito	30.502	32.363	33.218	32.868	(918)	(350)	504	1,56%	2.366	7,76%	31.173	105,44%	1.694
	Total	84.886	101.303	98.305	100.494	4.422	2.189	(809)	-0,80%	15.608	18,39%	95.446	105,29%	5.048
	CASA	54.385	68.940	65.087	67.626	5.339	2.539	(1.313)	-1,90%	13.242	24,35%	64.273	105,22%	3.353
	(%) CASA	64,07%	68,05%	66,21%	67,29%									
	FDR	15,32%	26,89%	28,52%	27,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.046	1.563	1.579	16	533	50,97%	(400)	-20,19%		-	0,00%	1.579
2	Giro ISE	1.572	187	777	777	0	590	315,33%	(795)	-50,59%			0,00%	777
3	Tabungan ISE	407	859	786	803	16	(57)	-6,58%	396	97,14%			0,00%	803
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	36	46	47	47	0	1	2,17%	11	30,56%			0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	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	2.928	7.409	7.444	880	476	-403	497	35	4.516	441	5.011	148,57%	2.434
	Cilem	2.928	7.409	7.444	880	476	-403	497	35	4.516	441	5.011	148,57%	2.434
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	19.827	20.593	1.562	1.025	-537	1.155	767	10.515	258	17.587	117,10%	3.006
	CF 1	3.825	5.806	6.410	572	710	138	397	605	2.586	105	4.724	135,69%	1.686
	Total Griya	789	769	1.477	-	710	710	0	708	688	2	1.022	144,58%	455
4	• Total Non Program	789	769	1.477	-	710	710	-2	708	688	2	1.022	144,58%	455
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.933	572	-	-572	397	-103	1.897	103	3.703	133,23%	1.231
	CF 2	6.254	14.021	14.183	990	315	-675	758	162	7.929	153	12.862	110,27%	1.321
	Mitraguna & Others	5.039	12.645	12.775	990	270	-720	771	130	7.736	140	11.071	115,39%	1.704
	Pensiun	1.215	1.376	1.408	-	45	45	-13	32	194	13	1.792	78,61%	(383)
	Total Pembiayaan	13.007	27.236	28.038	2.441	1.501	-940	1.652	802	15.031	699	22.597	124,07%	5.440

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Sep-25	31-Oct-25	% Relatif		MtD	YtD	MtM	Target Oct'25			
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
4	CFG	83	99	31	31	0	0,82%	0	0,16%	0	0,15%	(0)	(52)	(68)			
	CF 1	83	84	-	-	0	2,17%	0	0,00%	0	0,00%	-	(83)	(84)			
	Total Griya	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Oto	83	84	-	-	0	2,73%	0	0,00%	0	0,00%	-	(83)	(84)			
	CF 2	-	14	31	31	0	0,00%	0	0,22%	0	0,22%	(0)	31	16			
	Mitraguna & Others	-	14	14	14	0	0,00%	0	0,25%	0	0,24%	(0)	31	16			
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Pembiayaan	-	14	14	14	0	0,00%	0	0,05%	0	0,05%	14	14	14	8,59%	#####	8,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80