

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.433.720	1.507.127	74.764	73.408	75.705	5,29%	396.066	35,65%	1.322.054	114,00%	185.074
2	Tabungan	4.778.169	5.005.887	4.960.526	4.971.112	85.418	10.585	(34.775)	-0,69%	192.942	4,04%	5.099.763	97,48%	(128.651)
3	Deposito	1.667.902	1.728.824	1.700.025	1.697.949	405	(2.076)	(30.875)	-1,79%	30.047	1,80%	1.686.464	100,68%	11.485
Total		7.557.133	8.166.133	8.094.271	8.176.188	160.587	81.917	10.055	0,12%	619.055	8,19%	8.108.281	100,84%	67.907
CASA		5.889.231	6.437.309	6.394.246	6.478.239	160.182	83.993	40.930	0,64%	589.008	10,00%	6.421.817	100,88%	56.422
(% CASA		77,93%	78,83%	79,00%	79,23%									
FDR		79,28%	79,49%	80,48%	79,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	354.518	350.788		(3.730)	(7.686)	-2,14%	46.410	15,25%	385.505	90,99%	(34.717)
2	Giro ISE	93.275	92.040	88.724	85.186		(3.538)	(6.853)	-7,45%	(8.089)	-8,67%	142.601	59,74%	(57.414)
3	Tabungan ISE	174.173	212.269	211.698	211.521		(178)	(748)	-0,35%	37.347	21,44%	185.227	114,20%	26.293
4	Deposito ISE	36.929	54.165	54.095	54.081		(14)	(84)	-0,16%	17.152	46,45%	57.677	93,77%	(3.596)
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	791.213	4.500	5.240	740	-4.795	-25.452	-33.395	30.692	878.745	90,04%	(87.532)
	Linkage	583.855	553.306	548.392	-	-	-	-5.029	-5.014	-35.563	5.014	607.246	90,29%	(58.954)
	Non-Linkage	240.753	263.359	242.921	4.500	5.240	740	234	-20.438	2.168	25.678	271.499	89,47%	(28.578)
	• Local Champion	177.655	195.105	176.231	350	1.890	1.540	1.257	-18.874	-1.424	20.764	186.853	94,32%	(10.622)
	• Value Chain	63.098	68.253	66.689	4.150	3.350	(800)	-1.023	-1.564	3.592	4.914	84.646	78,79%	(17.956)
2	MBG	1.025.144	1.045.933	1.044.701	38.347	34.772	-3.575	2.841	-1.231	19.557	36.003	1.115.685	93,64%	(70.984)
	KUR	965.396	986.476	985.360	36.296	33.177	-3.119	2.859	-1.115	19.964	34.292	1.051.405	93,72%	(66.044)
	Non KUR	59.748	59.457	59.341	2.051	1.595	-456	-18	-116	-407	1.711	64.280	92,32%	(4.939)
3	PWG	255.819	477.283	505.200	115.683	114.722	-962	46.636	27.917	249.381	86.804	525.365	96,16%	(20.165)
	Cilem	149.863	330.427	345.191	55.323	37.310	-18.013	38.110	14.765	195.328	22.545	365.836	94,36%	(20.645)
	Gadai	105.956	146.856	160.009	60.360	77.412	17.052	8.526	13.152	54.053	64.259	159.528	100,30%	480
4	CFG	3.885.901	4.151.068	4.172.833	121.005	105.176	-15.829	38.714	21.765	286.931	83.411	4.283.662	97,41%	(110.829)
	CF 1	838.535	895.893	897.489	16.128	17.933	1.804	1.926	1.596	58.955	16.337	905.413	99,12%	(7.924)
	Total Griya	595.912	602.650	603.386	6.526	7.739	1.214	0	735	7.473	7.004	629.412	95,86%	(26.027)
	• Total Non Program	435.065	452.121	453.713	6.367	7.261	894	-4.251	1.592	18.648	5.669	449.863	100,86%	3.850
	• Program	160.848	150.530	149.673	159	478	320	-1.380	-857	-11.175	1.336	179.549	83,36%	(29.877)
	Oto	242.622	293.243	294.104	9.603	10.193	590	1.926	861	51.481	9.333	276.000	106,56%	18.103
	CF 2	3.047.367	3.255.175	3.275.343	104.876	87.243	-17.633	36.788	20.169	227.977	67.074	3.378.249	96,95%	(102.905)
	Mitraguna & Others	2.497.673	2.696.677	2.716.070	92.754	79.966	-12.789	33.940	19.393	218.397	60.572	2.799.668	97,01%	(83.598)
	Pensiun	549.694	558.498	559.273	12.122	7.278	-4.844	2.848	776	9.580	6.502	578.581	96,66%	(19.307)
Total Pembiayaan		5.991.472	6.490.949	6.513.947	279.535	259.910	-19.625	83.397	22.998	522.474	236.911	6.803.457	95,74%	(289.510)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	30.592	0,16%	0,03%	3,87%	30.342	29.302	30.158			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	7.597	0,54%	0,10%	3,13%	7.347	6.306	7.163			
	Value Chain	-	-	-	22.995	0,00%	0,00%	13,05%	22.995	22.995	22.995			
2	MBG	11.476	21.446	21.446	44.415	1,12%	2,05%	4,25%	22.969	32.940	22.969			
	KUR	9.838	17.677	17.677	38.469	1,02%	1,79%	3,90%	20.791	28.631	20.791			
	Non KUR	1.638	3.769	3.769	5.947	2,74%	6,34%	10,02%	2.177	4.309	2.177			
3	PWG	124	155	155	12.328	0,05%	0,03%	2,44%	12.173	12.204	12.173			
	Cilem	118	-	-	10.361	0,08%	0,00%	3,00%	10.361	10.243	10.361			
	Gadai	7	155	155	1.967	0,01%	0,11%	1,23%	1.812	1.961	1.812			
4	CFG	59.411	64.056	71.220	107.715	1,53%	1,72%	2,58%	36.495	48.304	43.659			
	CF 1	35.165	40.591	42.144	60.165	4,19%	4,70%	6,70%	18.021	25.000	19.575			
	Total Griya	29.490	29.495	31.633	45.394	4,95%	5,25%	7,52%	13.760	15.903	15.898			
	Oto	5.675	11.095	10.511	14.772	2,34%	3,58%	5,02%	4.261	9.097	3.676			
	CF 2	24.246	23.465	29.076	47.549	0,80%	0,89%	1,45%	18.474	23.303	24.084			
	Mitraguna & Others	22.605	22.227	26.760	43.050	0,91%	0,99%	1,59%	16.290	20.445	20.823			
	Pensiun	1.642	1.239	2.316	4.500	0,30%	0,41%	0,80%	2.184	2.858	3.261			
Total Pembiayaan		72.302	86.092	93.072	195.051	1,21%	1,43%	2,99%	101.979	122.479	108.958	1,24%	58,53%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	1.179	0,21%	0,14%	0,15%	57	(543)	807			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	1.179	0,72%	0,43%	0,49%	57	(543)	807			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.186	1,84%	2,08%	2,22%	1.437	4.309	1.464			
	KUR	14.751	17.344	16.970	18.117	1,53%	1,72%	1,84%	1.147	3.366	773			
	Non KUR	4.126	4.378	4.778	5.068	6,91%	8,04%	8,54%	290	943	690			
3	PWG	-	7	7	88	0,00%	0,00%	0,02%	81	88	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	88	0,00%	0,00%	0,05%	81	88	81			
4	CFG	50.713	74.420	72.384	72.699	1,31%	1,74%	1,74%	315	21.986	(1.721)			
	CF 1	15.203	26.703	26.269	27.333	1,81%	2,93%	3,05%	1.064	12.130	629			
	Total Griya	12.941	23.250	22.853	24.263	2,17%	3,79%	4,02%	1.410	11.322	1.012			
	Oto	2.262	3.453	3.416	3.070	0,93%	1,16%	1,04%	(346)	808	(383)			
	CF 2	35.510	47.717	46.115	45.366	1,17%	1,42%	1,39%	(749)	9.856	(2.351)			
	Mitraguna & Others	25.071	43.487	43.079	42.331	1,00%	1,60%	1,56%	(748)	17.260	(1.156)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,54%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	97.151	1,19%	1,47%	1,49%	1.890	25.840	630	1,16%	22,08%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	15.566	14.852	14.941	1.008	90	(625)	-4,01%	5.964	66,44%	18.157	82,29%	(3.216)
2	Tabungan	318.561	336.067	319.103	318.673	17.430	(430)	(17.394)	-5,18%	112	0,04%	335.461	95,00%	(16.788)
3	Deposito	104.995	105.558	107.501	107.801	(2.024)	300	2.244	2,13%	2.807	2,67%	105.512	102,17%	2.290
	Total	432.533	457.190	441.456	441.415	16.413	(40)	(15.775)	-3,45%	8.882	2,05%	459.130	96,14%	(17.715)
	CASA	327.538	351.633	333.954	333.614	18.437	(341)	(18.019)	-5,12%	6.076	1,85%	353.618	94,34%	(20.004)
	(%) CASA	75,73%	76,91%	75,65%	75,58%									
	FDR	79,97%	80,67%	84,11%	84,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.094	13.195	13.497		302	(597)	-4,24%	3.191	30,96%	-	0,00%	13.497
2	Giro ISE	2.678	1.984	2.024	2.221		197	237	11,95%	(457)	-17,06%		0,00%	2.221
3	Tabungan ISE	7.628	9.110	8.171	8.276		106	(834)	-9,16%	648	8,50%		0,00%	8.276
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	171	171	171		0	0	0,00%	5	3,01%		0,00%	171

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.056	19.951	1.150	990	-160	-394	895	-3.225	95	28.677	69,57%	(8.727)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.449	0,00%	(2.449)
	Non-Linkage	23.176	19.056	19.951	1.150	990	-160	-394	895	-3.225	95	26.228	76,07%	(6.277)
	• Local Champion	13.476	10.978	11.890	-	990	-	-593	913	-1.585	77	14.439	82,35%	(2.549)
	• 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	33.447	990	300	-690	382	-747	1.336	1.047	36.071	92,73%	(2.623)
	KUR	29.277	31.557	30.930	990	300	-690	524	-628	1.652	928	33.152	93,30%	(2.222)
	Non KUR	2.834	2.637	2.518	-	-	0	-141	-119	-316	119	2.919	86,25%	(401)
3	PWG	33.786	45.293	46.572	9.620	9.595	-26	1.334	1.279	12.786	8.316	39.347	118,36%	7.225
	Cilem	19.457	29.599	28.777	4.251	1.585	-2.666	1.872	-822	9.320	2.407	21.759	132,25%	7.018
	Gadai	14.329	15.694	17.795	5.370	8.010	2.640	-539	2.101	3.466	5.909	17.588	101,17%	207
4	CFG	256.811	270.254	271.342	8.779	8.989	209	1.736	1.089	14.531	7.900	268.964	100,88%	2.379
	CF 1	12.729	15.585	14.920	604	78	-527	82	-665	2.191	742	14.185	105,18%	735
	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	2.408	170,76%	1.704
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.697	11.442	10.808	225	78	-148	82	-634	110	712	11.776	91,77%	(969)
	CF 2	244.083	254.669	256.423	8.175	8.911	736	1.654	1.754	12.340	7.157	254.779	100,65%	1.643
	Mitraguna & Others	223.458	231.889	234.011	7.449	8.911	1.462	1.485	2.121	10.552	6.790	233.221	100,34%	790
	Pensiun	20.624	22.779	22.412	726	-	-726	170	-368	1.787	368	21.558	103,96%	854
	Total Pembiayaan	345.884	368.797	371.312	20.539	19.873	-666	3.059	2.516	25.428	17.358	373.059	99,53%	(1.747)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	20	1.484	0,00%	0,11%	7,44%	1.464	1.484	1.484			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	20	1.484	0,00%	0,11%	7,44%	1.464	1.484	1.484			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	1.926	940	2.269	0,71%	2,75%	6,78%	1.329	2.040	343			
	KUR	230	1.553	858	2.066	0,78%	2,72%	6,68%	1.208	1.837	513			
	Non KUR	-	373	82	203	0,00%	3,10%	8,07%	121	203	(170)			
3	PWG	-	-	-	943	0,00%	0,00%	2,03%	943	943	943			
	Cilem	-	-	-	657	0,00%	0,00%	2,28%	657	657	657			
	Gadai	-	-	-	287	0,00%	0,00%	1,61%	287	287	287			
4	CFG	1.832	1.586	1.119	2.143	0,71%	0,41%	0,79%	1.025	312	557			
	CF 1	169	630	580	650	1,33%	3,72%	4,36%	70	481	20			
	Total Griya	33	-	19	18	1,62%	0,46%	0,43%	(2)	(15)	18			
	Oto	136	630	561	632	1,28%	4,90%	5,85%	72	496	2			
	CF 2	1.662	956	539	1.493	0,68%	0,21%	0,58%	954	(169)	537			
	Mitraguna & Others	1.662	956	539	1.269	0,74%	0,23%	0,54%	730	(394)	313			
	Pensiun	-	-	-	224	0,00%	0,00%	1,00%	224	224	224			
	Total Pembiayaan	2.061	3.512	2.078	6.840	0,60%	0,56%	1,84%	4.761	4.779	3.327	0,41%	77,64%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	73	104	98	165	0,23%	0,29%	0,49%	67	92	61			
	KUR	73	104	98	165	0,25%	0,31%	0,53%	67	92	61			
	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	868	3.032	3.527	3.519	0,34%	1,31%	1,30%	(8)	2.651	487			
	CF 1	-	132	132	132	0,00%	0,85%	0,88%	-	132	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	132	132	0,00%	1,15%	1,22%	-	132	-			
	CF 2	868	2.900	3.395	3.387	0,36%	1,33%	1,32%	(8)	2.519	487			
	Mitraguna & Others	868	2.900	3.395	3.387	0,39%	1,46%	1,45%	(8)	2.519	487			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.136	3.625	3.684	0,27%	0,98%	0,99%	59	2.743	548	0,42%	57,65%	-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 (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	2.405	3.281	3.301	83	21	897	37,29%	1.815	122,14%	6.342	52,05%	(3.041)
2	Tabungan	231.208	244.208	236.270	236.829	7.464	559	(7.380)	-3,02%	5.620	2,43%	245.466	96,48%	(8.637)
3	Deposito	90.995	80.405	78.062	78.064	(1.951)	2	(2.341)	-2,91%	(12.931)	-14,21%	91.598	85,22%	(13.534)
	Total	323.689	327.017	317.612	318.193	5.597	581	(8.824)	-2,70%	(5.496)	-1,70%	343.406	92,66%	(25.213)
	CASA	232.695	246.613	239.550	240.130	7.547	580	(6.483)	-2,63%	7.435	3,20%	251.808	95,36%	(11.678)
	(%) CASA	71,89%	75,41%	75,42%	75,47%									
	FDR	38,52%	40,38%	42,00%	41,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	8.789	8.675	8.553		(122)	(237)	-2,69%	791	10,19%	-	0,00%	8.553
2	Giro ISE	590	587	588	637		49	49	8,39%	46	7,83%	-	0,00%	637
3	Tabungan ISE	7.171	8.202	8.087	7.916		(171)	(286)	-3,48%	745	10,39%	-	0,00%	7.916
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	0,00%	0
2	MBG	36.365	30.140	29.591	-	450	450	-1.327	-549	-6.774	999	41.558	71,21%	(11.966)
	KUR	33.975	27.638	26.860	-	150	150	-1.165	-778	-7.115	928	38.976	68,91%	(12.116)
	Non KUR	2.390	2.502	2.732	-	300	300	-162	230	342	70	2.582	105,80%	150
3	PWG	10.065	18.819	19.112	5.031	3.641	-1.391	2.189	293	9.046	3.347	22.938	83,32%	(3.826)
	Cilem	6.212	12.768	12.833	2.190	702	-1.487	1.697	65	6.621	638	14.687	87,37%	(1.855)
	Gadai	3.854	6.051	6.279	2.841	2.938	97	492	228	2.426	2.710	8.251	76,10%	(1.972)
4	CFG	78.172	83.086	84.679	2.971	3.330	360	1.356	1.594	6.507	1.737	91.537	92,51%	(6.857)
	CF 1	15.674	20.115	21.106	1.431	1.518	88	532	991	5.432	528	17.275	122,17%	3.830
	Total Griya	3.604	3.680	3.941	402	300	-102	0	261	338	39	4.018	98,09%	(77)
	• 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	17.164	1.029	1.218	190	532	730	5.094	489	13.257	129,47%	3.907
	CF 2	62.498	62.971	63.574	1.540	1.812	272	824	603	1.076	1.209	74.261	85,61%	(10.688)
	Mitraguna & Others	54.964	55.505	56.014	1.350	1.540	190	747	509	1.050	1.031	65.701	85,26%	(9.687)
	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	133.383	8.002	7.421	-581	2.219	1.339	8.704	6.083	156.109	85,44%	(22.726)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	3.128	2,92%	7,56%	10,57%	851	2.066	982			
	KUR	1.062	2.016	2.074	2.714	3,13%	7,50%	10,10%	640	1.652	698			
	Non KUR	-	129	203	414	0,00%	8,12%	15,15%	211	414	284			
3	PWG	-	-	-	215	0,00%	0,00%	1,12%	215	215	215			
	Cilem	-	-	-	203	0,00%	0,00%	1,58%	203	203	203			
	Gadai	-	-	-	12	0,00%	0,00%	0,19%	12	12	12			
4	CFG	113	1.221	586	616	0,14%	0,71%	0,73%	30	504	(605)			
	CF 1	113	355	304	298	0,72%	1,51%	1,41%	(6)	186	(57)			
	Total Griya	-	38	50	51	0,00%	1,37%	1,31%	1	51	13			
	Oto	113	317	254	247	0,93%	1,54%	1,44%	(7)	134	(70)			
	CF 2	-	866	282	318	0,00%	0,45%	0,50%	36	318	(548)			
	Mitraguna & Others	-	866	282	318	0,00%	0,51%	0,57%	36	318	(548)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	3.367	2.863	3.959	1,00%	2,17%	2,97%	1.095	2.708	592	2,68%	9,76%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	846	850	886	1.017	2,33%	2,94%	3,44%	130	171	166			
	KUR	846	850	886	1.017	2,49%	3,21%	3,78%	130	171	166			
	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	588	262	411	371	0,75%	0,49%	0,44%	(39)	(217)	109			
	CF 1	-	22	17	15	0,00%	0,09%	0,07%	(2)	15	(7)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	22	17	15	0,00%	0,10%	0,09%	(2)	15	(7)			
	CF 2	588	240	393	356	0,94%	0,62%	0,56%	(37)	(232)	116			
	Mitraguna & Others	588	140	293	256	1,07%	0,53%	0,46%	(37)	(332)	116			
	Pensiun	-	101	101	101	0,00%	0,08%	1,33%	-	101	-			
	Total Pembiayaan	1.434	1.112	1.297	1.388	1,15%	0,98%	1,04%	91	(46)	275	2,90%	-178,35%	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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.010	25.087	25.028	3.860	(58)	18	0,07%	1.138	4,76%	31.787	78,74%	(6.759)
2	Tabungan	197.564	209.818	213.649	213.955	1.029	306	4.137	1,97%	16.390	8,30%	209.165	102,29%	4.789
3	Deposito	16.291	19.666	20.200	19.000	4.562	(1.200)	(667)	-3,39%	2.708	16,62%	16.876	112,58%	2.124
	Total	237.746	254.494	258.935	257.982	9.451	(953)	3.488	1,37%	20.236	8,51%	257.828	100,06%	154
	CASA	221.455	234.828	238.736	238.983	4.889	247	4.155	1,77%	17.528	7,91%	240.952	99,18%	(1.970)
	(%) CASA	93,15%	92,27%	92,20%	92,64%									
	FDR	68,74%	65,61%	65,04%	65,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	41.818	42.685	43.900	1.215	2.083	4,98%	13.087	42,47%	-	0,00%	43.900	
2	Giro ISE	20.367	23.390	23.675	23.554	(121)	164	0,70%	3.187	15,65%		0,00%	23.554	
3	Tabungan ISE	10.446	18.427	19.010	20.346	1.336	1.919	10,41%	9.900	94,77%		0,00%	20.346	
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	45.234	1.000	1.000	0	-485	-315	-4.948	1.315	51.896	87,16%	(6.662)
	KUR	46.016	41.585	41.329	1.000	1.000	0	-400	-256	-4.687	1.256	47.506	87,00%	(6.178)
	Non KUR	4.166	3.964	3.906	-	-	0	-85	-59	-261	59	4.390	88,96%	(485)
3	PWG	5.806	12.872	13.513	2.893	2.682	-211	1.076	641	7.707	2.041	20.099	67,23%	(6.586)
	Cilem	4.026	9.832	10.331	2.093	1.353	-739	1.088	499	6.304	854	13.603	75,95%	(3.272)
	Gadai	1.780	3.040	3.182	801	1.329	528	-11	142	1.402	1.187	6.496	48,98%	(3.314)
4	CFG	106.465	107.693	108.814	3.737	3.886	149	2.141	1.121	2.349	2.764	116.162	93,67%	(7.348)
	CF 1	51.093	49.084	50.272	491	1.952	1.461	-225	1.188	-821	764	52.282	96,15%	(2.011)
	Total Griya	39.118	37.211	38.094	380	1.320	940	0	883	-1.024	437	39.449	96,56%	(1.355)
	• Total Non Program	38.883	36.982	37.866	380	1.320	940	19	884	-1.017	436	39.188	96,63%	(1.321)
	• 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	58.542	3.246	1.934	-1.312	2.367	-66	3.170	2.000	63.880	91,64%	(5.337)
	Mitraguna & Others	53.214	55.444	55.404	3.196	1.934	-1.262	2.345	-41	2.190	1.975	60.979	90,86%	(5.575)
	Pensiun	2.158	3.164	3.139	50	-	-50	22	-26	980	26	2.901	108,18%	237
	Total Pembiayaan	163.429	166.976	168.412	7.630	7.568	-62	2.720	1.435	4.983	6.133	189.133	89,04%	(20.722)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	1.207	2.660	2.603	3.596	2,41%	5,72%	7,95%	992	2.388	935			
	KUR	992	1.590	1.735	2.620	2,15%	4,17%	6,34%	885	1.629	1.030			
	Non KUR	216	1.070	868	976	5,18%	21,89%	24,98%	108	760	(94)			
3	PWG	-	299	-	834	0,00%	0,00%	6,17%	834	834	534			
	Cilem	-	290	-	826	0,00%	0,00%	8,00%	826	826	536			
	Gadai	-	9	-	7	0,00%	0,00%	0,23%	7	7	(2)			
4	CFG	1.664	3.519	4.680	7.362	1,56%	4,35%	6,77%	2.683	5.698	3.843			
	CF 1	1.143	3.292	3.118	5.810	2,24%	6,35%	11,56%	2.693	4.667	2.518			
	Total Griya	959	3.212	3.039	5.487	2,45%	8,17%	14,40%	2.449	4.529	2.275			
	Oto	185	81	79	323	1,54%	0,67%	2,65%	244	139	243			
	CF 2	521	227	1.562	1.552	0,94%	2,67%	2,65%	(10)	1.031	1.325			
	Mitraguna & Others	521	227	1.562	1.552	0,98%	2,82%	2,80%	(10)	1.031	1.325			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.479	7.283	11.792	1,76%	4,36%	7,00%	4.509	8.921	5.313	2,22%	68,28%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	50	50	5,14%	5,81%	5,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	50	50	5,14%	5,81%	5,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.244	1.491	1.804	1,16%	3,27%	3,99%	314	1.222	560			
	KUR	582	875	844	1.057	1,27%	2,03%	2,56%	213	475	183			
	Non KUR	-	370	646	747	0,00%	16,30%	19,13%	101	747	378			
3	PWG	-	-	-	81	0,00%	0,00%	0,60%	81	81	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	81	0,00%	0,00%	2,56%	81	81	81			
4	CFG	2.957	1.226	1.306	1.586	2,78%	1,21%	1,46%	280	(1.371)	360			
	CF 1	1.322	756	836	1.116	2,59%	1,70%	2,22%	280	(206)	360			
	Total Griya	1.322	664	744	1.024	3,38%	2,00%	2,69%	280	(298)	360			
	Oto	-	92	92	92	0,00%	0,77%	0,75%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	2.520	2.847	3.522	2,20%	1,70%	2,09%	675	(68)	1.001	3,00%	-43,59%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233.412	237.820	254.568	21.156	
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,47	3,48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	24.647	17.062	17.200	(9.397)	137	(7.447)	-30,22%	(4.928)	-22,27%	32.913	52,26%	(15.714)
2	Tabungan	184.167	192.540	199.548	199.214	2.758	(334)	6.673	3,47%	15.047	8,17%	202.737	98,26%	(3.523)
3	Deposito	54.206	50.932	49.479	49.492	(225)	13	(1.440)	-2,83%	(4.715)	-8,70%	54.636	90,58%	(5.144)
	Total	260.500	268.120	266.089	265.905	(6.864)	(184)	(2.215)	-0,83%	5.405	2,07%	290.286	91,60%	(24.381)
	CASA	206.294	217.187	216.610	216.413	(6.639)	(197)	(774)	-0,36%	10.119	4,91%	235.650	91,84%	(19.236)
	(%) CASA	79,19%	81,00%	81,41%	81,39%									
	FDR	138,97%	149,32%	152,13%	152,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	8.854	6.971	6.662	(309)	(2.192)	-24,76%	(1.838)	-21,63%	-	0,00%	6.662
2	Giro ISE	2.572	800	819	836	17	36	4,46%	(1.736)	-67,51%		0,00%	836
3	Tabungan ISE	5.928	8.054	6.152	5.826	(326)	(2.227)	-27,66%	(102)	-1,72%		0,00%	5.826
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	16.838	16.058	-	-	0	-2.691	-780	-5.630	780	27.517	58,36%	(11.459)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.584	0,00%	(2.584)
	Non-Linkage	21.688	16.838	16.058	-	-	0	-2.691	-780	-5.630	780	24.933	64,40%	(8.875)
	• Local Champion	15.491	12.134	11.922	-	-	0	-183	-212	-3.569	212	16.507	72,22%	(4.585)
	• 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	51.081	1.120	670	-450	-1.137	-1.270	-5.210	1.940	57.500	88,84%	(6.419)
	KUR	53.330	49.760	48.556	1.120	670	-450	-1.043	-1.204	-4.774	1.874	54.361	89,32%	(5.805)
	Non KUR	2.961	2.591	2.525	-	-	0	-94	-66	-436	66	3.139	80,44%	(614)
3	PWG	18.519	29.031	31.793	8.467	8.779	311	2.293	2.762	13.274	6.016	31.368	101,36%	425
	Cilem	7.342	14.973	15.594	2.205	1.889	-316	1.391	620	8.252	1.268	17.671	88,24%	(2.078)
	Gadai	11.177	14.057	16.199	6.262	6.890	627	903	2.142	5.022	4.748	13.696	118,27%	2.503
4	CFG	265.530	302.127	305.883	9.697	8.831	-866	5.947	3.756	40.353	5.075	291.066	105,09%	14.817
	CF 1	155.192	153.557	153.268	348	1.676	1.328	252	-289	-1.924	1.965	172.308	88,95%	(19.040)
	Total Griya	146.765	139.591	139.125	-	1.130	1.130	0	-466	-7.640	1.596	163.033	85,34%	(23.908)
	• Total Non Program	29.135	30.778	31.298	-	1.130	1.130	-604	520	2.163	610	31.725	98,65%	(427)
	• Program	117.630	108.813	107.827	-	-	0	-1.210	-986	-9.803	986	131.307	82,12%	(23.480)
	Oto	8.426	13.966	14.143	348	546	198	252	178	5.717	368	9.276	152,47%	4.867
	CF 2	110.338	148.570	152.615	9.349	7.155	-2.194	5.695	4.045	42.277	3.110	118.758	128,51%	33.857
	Mitraguna & Others	99.558	136.909	141.066	8.974	7.155	-1.819	5.420	4.157	41.508	2.998	107.243	131,54%	33.823
	Pensiun	10.780	11.661	11.549	375	-	-375	276	-112	769	112	11.515	100,29%	34
	Total Pembiayaan	362.027	400.346	404.814	19.285	18.279	-1.005	4.412	4.468	42.787	13.812	407.451	99,35%	(2.637)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	781	3.041	1.894	3.760	1,39%	3,62%	7,36%	1.866	2.979	719			
	KUR	645	2.534	1.569	3.289	1,21%	3,15%	6,77%	1.720	2.645	755			
	Non KUR	137	508	325	471	4,62%	12,55%	18,66%	146	334	(36)			
3	PWG	-	16	-	634	0,00%	0,00%	2,00%	634	634	618			
	Cilem	-	16	-	479	0,00%	0,00%	3,07%	479	479	463			
	Gadai	-	-	-	155	0,00%	0,00%	0,96%	155	155	155			
4	CFG	18.567	17.527	17.925	22.967	6,99%	5,93%	7,51%	5.042	4.400	5.440			
	CF 1	18.567	15.878	16.344	21.105	11,96%	10,64%	13,77%	4.760	2.537	5.226			
	Total Griya	18.403	15.720	16.099	20.562	12,54%	11,53%	14,78%	4.463	2.158	4.842			
	Oto	164	159	246	543	1,95%	1,76%	3,84%	298	379	385			
	CF 2	-	1.649	1.581	1.862	0,00%	1,06%	1,22%	282	1.862	214			
	Mitraguna & Others	-	1.649	1.399	1.680	0,00%	1,02%	1,19%	282	1.680	32			
	Pensiun	-	-	182	182	0,00%	1,56%	1,58%	(0)	182	182			
	Total Pembiayaan	19.349	20.584	19.819	27.362	5,34%	4,95%	6,76%	7.543	8.013	6.778	0,32%	95,34%	-6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,06%	1,12%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,06%	1,12%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.353	1.515	1.862	2,77%	2,89%	3,65%	347	300	509			
	KUR	1.074	1.197	1.209	1.455	2,01%	2,43%	3,00%	245	380	258			
	Non KUR	488	156	306	408	16,47%	11,81%	16,14%	101	(80)	251			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.669	11.528	12.104	1,59%	3,82%	3,96%	576	7.888	435			
	CF 1	4.193	10.725	10.321	10.822	2,70%	6,72%	7,06%	501	6.630	97			
	Total Griya	4.144	10.582	10.272	10.773	2,82%	7,36%	7,74%	501	6.630	191			
	Oto	49	143	49	49	0,58%	0,35%	0,35%	-	-	(94)			
	CF 2	23	944	1.207	1.282	0,02%	0,81%	0,84%	75	1.258	338			
	Mitraguna & Others	23	944	1.207	1.282	0,02%	0,88%	0,91%	75	1.258	338			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.957	13.202	13.223	14.145	1,65%	3,30%	3,49%	922	8.188	944	0,67%	80,79%	-2,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,07	3,08	0,01	0,31
CIF Payroll	1.430	1.442	1.472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	47.608	51.635	52.360	17.478	725	4.752	9,98%	35.750	215,23%	24.924	210,08%	27.437
2	Tabungan	236.060	258.839	257.158	255.874	2.296	(1.284)	(2.965)	-1,15%	19.814	8,39%	253.523	100,93%	2.351
3	Deposito	132.723	131.676	131.678	131.746	248	68	70	0,05%	(976)	-0,74%	133.468	98,71%	(1.722)
	Total	385.393	438.123	440.471	439.980	20.022	(491)	1.857	0,42%	54.588	14,16%	411.915	106,81%	28.065
	CASA	252.670	306.447	308.793	308.234	19.774	(559)	1.787	0,58%	55.564	21,99%	278.447	110,70%	29.787
	(%) CASA	65,56%	69,95%	70,11%	70,06%									
	FDR	115,76%	106,22%	105,72%	105,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	41.542	52.232	57.254	55.122	(2.132)	2.890	5,53%	13.580	32,69%	-	0,00%	55.122
2	Giro ISE	8.627	6.135	9.039	6.874	(2.165)	739	12,04%	(1.753)	-20,32%		0,00%	6.874
3	Tabungan ISE	5.900	9.846	12.034	12.081	47	2.235	22,70%	6.181	104,76%		0,00%	12.081
4	Deposito ISE	27.015	36.251	36.181	36.167	(14)	(84)	-0,23%	9.152	33,88%		0,00%	36.167
5	CIF ISE	181	205	208	208	0	3	1,46%	27	14,92%		0,00%	208

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	174.879	172.980	3.000	500	-2.500	709	-1.900	-11.415	2.400	189.174	91,44%	(16.194)
	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	20.557	3.000	500	-2.500	1.963	-615	-2.005	1.115	25.190	81,61%	(4.633)
	• Local Champion	13.053	13.965	13.731	-	-	0	-239	-234	678	234	13.899	98,79%	(168)
	• 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	20.021	1.090	840	-250	437	295	4.214	545	20.361	98,33%	(340)
	KUR	15.684	19.203	19.504	1.090	840	-250	555	301	3.820	539	20.112	96,98%	(608)
	Non KUR	123	523	517	-	-	0	-117	-5	395	5	249	207,47%	268
3	PWG	19.902	28.891	30.781	8.950	9.169	219	2.556	1.890	10.879	7.278	32.607	94,40%	(1.826)
	Cilem	10.166	16.240	16.939	2.337	2.061	-276	1.728	699	6.774	1.362	19.005	89,13%	(2.066)
	Gadai	9.737	12.651	13.842	6.612	7.108	495	829	1.191	4.105	5.917	13.602	101,76%	239
4	CFG	226.020	241.868	241.865	5.083	6.222	1.139	629	-3	15.846	6.226	246.766	98,01%	(4.900)
	CF 1	15.856	20.426	21.284	1.108	1.154	46	234	858	5.428	297	18.342	116,04%	2.942
	Total Griya	12.125	16.897	17.721	749	1.000	251	0	824	5.595	176	12.769	138,78%	4.952
	• 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	3.564	359	154	-205	234	34	-167	120	5.573	63,95%	(2.009)
	CF 2	210.163	221.442	220.581	3.975	5.068	1.093	394	-861	10.418	5.929	228.424	96,57%	(7.843)
	Mitraguna & Others	179.175	185.496	184.214	3.401	4.387	986	134	-1.282	5.039	5.669	195.841	94,06%	(11.627)
	Pensiun	30.988	35.946	36.367	574	681	107	260	421	5.379	260	32.583	111,62%	3.785
	Total Pembiayaan	446.124	465.365	465.648	18.123	16.731	-1.392	4.331	283	19.524	16.448	488.909	95,24%	(23.261)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	108	0,00%	0,00%	0,52%	108	108	108			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	273	262	586	2,64%	1,33%	2,93%	324	169	313			
	KUR	294	273	262	586	1,87%	1,36%	3,00%	324	292	313			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	287	-	405	0,00%	0,00%	1,32%	405	405	118			
	Cilem	-	272	-	353	0,00%	0,00%	2,08%	353	353	80			
	Gadai	-	14	-	52	0,00%	0,00%	0,38%	52	52	38			
4	CFG	3.141	1.657	3.045	4.304	1,39%	1,26%	1,78%	1.260	1.163	2.647			
	CF 1	52	120	42	302	0,33%	0,21%	1,42%	260	250	182			
	Total Griya	52	44	42	41	0,43%	0,25%	0,23%	(1)	(10)	(2)			
	Oto	-	76	-	261	0,00%	0,00%	7,31%	261	261	184			
	CF 2	3.089	1.538	3.002	4.002	1,47%	1,36%	1,81%	1.000	913	2.465			
	Mitraguna & Others	2.920	1.538	3.002	3.558	1,63%	1,62%	1,93%	556	638	2.020			
	Pensiun	170	-	-	444	0,55%	0,00%	1,22%	444	275	444			
	Total Pembiayaan	3.558	2.217	3.307	5.403	0,80%	0,71%	1,16%	2.096	1.845	3.186	0,35%	70,15%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	111	-	126	0,52%	0,00%	0,63%	126	44	15			
	KUR	83	-	-	126	0,53%	0,00%	0,65%	126	44	126			
	Non KUR	-	111	-	-	0,00%	0,00%	0,00%	-	-	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	4.627	4.773	4.751	1,57%	1,97%	1,96%	(22)	1.193	124			
	CF 1	753	303	302	301	4,75%	1,48%	1,41%	(1)	(453)	(2)			
	Total Griya	312	303	302	301	2,57%	1,79%	1,70%	(1)	(11)	(2)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.325	4.471	4.450	1,33%	2,02%	2,02%	(21)	1.645	126			
	Mitraguna & Others	2.805	4.325	4.471	4.450	1,57%	2,41%	2,42%	(21)	1.645	126			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	4.739	4.773	4.877	1,05%	1,03%	1,05%	105	202	139	1,07%	-2,02%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	628.539	621.845	694.022	131.372	72.177	65.483	10,42%	65.051	10,34%	684.170	101,44%	9.852
2	Tabungan	522.123	530.517	521.686	522.637	3.310	951	(7.879)	-1,49%	514	0,10%	547.916	95,39%	(25.278)
3	Deposito	264.012	291.731	243.945	243.498	3.379	(447)	(48.233)	-16,53%	(20.514)	-7,77%	264.420	92,00%	(20.922)
	Total	1.415.106	1.450.787	1.387.475	1.460.158	138.061	72.682	9.370	0,65%	45.051	3,18%	1.496.506	97,57%	(36.348)
	CASA	1.151.094	1.159.056	1.143.531	1.216.660	134.682	73.129	57.604	4,97%	65.566	5,70%	1.232.085	98,75%	(15.426)
	(%) CASA	81,34%	79,89%	82,42%	83,32%									
	FDR	55,59%	58,22%	59,42%	56,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	55.491	46.463	45.150		(1.313)	(10.340)	-18,63%	5.542	13,99%	-	0,00%	45.150
2	Giro ISE	24.819	32.659	25.727	24.250		(1.477)	(8.409)	-25,75%	(569)	-2,29%		0,00%	24.250
3	Tabungan ISE	14.728	20.771	18.675	18.839		164	(1.931)	-9,30%	4.111	27,91%		0,00%	18.839
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	517.410	492.889	-	850	850	-1.350	-24.522	-248	25.372	514.844	95,74%	(21.956)
	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	126.941	-	850	850	2.091	-21.125	22.678	21.975	116.851	108,63%	10.089
	• Local Champion	71.739	102.380	83.818	-	-	0	2.972	-18.562	12.079	18.562	75.325	111,27%	8.493
	• Value Chain	32.524	45.686	43.123	-	850	850	-881	-2.562	10.599	3.412	41.526	103,84%	1.597
2	MBG	11.179	15.825	16.235	1.425	945	-480	1.001	410	5.056	535	14.805	109,66%	1.430
	KUR	10.795	15.542	15.958	1.425	945	-480	1.008	416	5.163	529	14.325	111,40%	1.633
	Non KUR	384	283	277	-	-	0	-6	-6	-107	6	480	57,72%	(203)
3	PWG	42.303	62.566	64.176	16.497	18.039	1.541	4.277	1.610	21.873	16.429	59.345	108,14%	4.830
	Cilem	16.301	28.738	29.269	4.315	2.430	-1.885	2.893	531	12.968	1.899	32.018	91,41%	(2.749)
	Gadai	26.001	33.828	34.906	12.182	15.609	3.426	1.384	1.079	8.905	14.530	27.327	127,74%	7.579
4	CFG	239.992	248.847	251.199	8.238	7.651	-587	968	2.352	11.207	5.299	263.599	95,30%	(12.400)
	CF 1	49.326	55.374	55.616	2.391	1.159	-1.232	150	242	6.290	917	52.155	106,64%	3.461
	Total Griya	38.490	43.084	43.040	1.624	400	-1.224	0	-44	4.550	444	39.222	109,73%	3.817
	• Total Non Program	38.490	43.084	43.040	1.624	400	-1.224	1.160	-44	4.550	444	39.222	109,73%	3.817
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.290	12.577	767	759	-8	150	286	1.740	473	12.933	97,25%	(356)
	CF 2	190.665	193.473	195.583	5.848	6.492	645	818	2.110	4.918	4.382	211.444	92,50%	(15.861)
	Mitraguna & Others	156.155	161.098	163.411	5.308	6.426	1.119	678	2.313	7.256	4.113	175.120	93,31%	(11.709)
	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	824.498	26.161	27.485	1.324	4.896	-20.150	37.888	47.635	852.594	96,70%	(28.095)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	27.203	0,00%	0,00%	5,52%	27.203	27.203	27.203			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	4.208	0,00%	0,00%	3,31%	4.208	4.208	4.208			
	Value Chain	-	-	-	22.995	0,00%	0,00%	27,43%	22.995	22.995	22.995			
2	MBG	-	-	-	260	0,00%	0,00%	1,60%	260	260	260			
	KUR	-	-	-	260	0,00%	0,00%	1,63%	260	260	260			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	84	10	681	0,00%	0,02%	1,06%	672	681	598			
	Cilem	-	84	-	288	0,00%	0,00%	0,98%	288	288	204			
	Gadai	-	-	10	393	0,00%	0,03%	1,13%	384	393	393			
4	CFG	1.445	1.978	2.456	5.646	0,60%	0,99%	2,25%	3.190	4.201	3.668			
	CF 1	161	202	866	2.750	0,33%	1,56%	4,94%	1.884	2.589	2.548			
	Total Griya	152	146	752	2.533	0,39%	1,75%	5,89%	1.782	2.382	2.388			
	Oto	9	56	114	216	0,08%	0,93%	1,72%	103	208	160			
	CF 2	1.284	1.776	1.591	2.896	0,67%	0,82%	1,48%	1.306	1.612	1.120			
	Mitraguna & Others	1.284	1.763	1.591	2.354	0,82%	0,99%	1,44%	763	1.070	591			
	Pensiun	-	14	-	542	0,00%	0,00%	1,69%	542	542	529			
	Total Pembiayaan	1.445	2.062	2.466	33.790	0,18%	0,29%	4,10%	31.324	32.345	31.729	0,15%	96,37%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	4.879	3.260	3.635	3.625	2,03%	1,46%	1,44%	(10)	(1.254)	365			
	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	3.625	2,56%	1,88%	1,85%	(10)	(1.254)	365			
	Mitraguna & Others	4.851	3.260	3.635	3.625	3,11%	2,26%	2,22%	(10)	(1.226)	365			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	3.260	3.635	3.625	0,62%	0,43%	0,44%	(10)	(1.254)	365	0,12%	72,48%	-0,3%

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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	26.918	36.731	36.872	(804)	141	9.953	36,98%	8.728	31,01%	35.576	103,64%	1.296
2	Tabungan	312.220	335.311	333.818	333.128	7.454	(690)	(2.183)	-0,65%	20.909	6,70%	329.969	100,96%	3.159
3	Deposito	88.440	73.380	70.336	70.337	(1.713)	1	(3.043)	-4,15%	(18.103)	-20,47%	89.072	78,97%	(18.735)
	Total	428.803	435.609	440.885	440.337	4.937	(548)	4.727	1,09%	11.534	2,69%	454.617	96,86%	(14.280)
	CASA	340.363	362.230	370.549	370.000	6.650	(549)	7.770	2,15%	29.637	8,71%	365.545	101,22%	4.455
	(%) CASA	79,38%	83,15%	84,05%	84,03%									
	FDR	84,89%	89,87%	89,50%	89,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	41.556	42.748	42.931		183	1.375	3,31%	2.650	6,58%	-	0,00%	42.931
2	Giro ISE	7.566	4.637	4.894	5.041		147	404	8,71%	(2.525)	-33,37%	-	0,00%	5.041
3	Tabungan ISE	32.715	36.919	37.854	37.890		36	971	2,63%	5.175	15,82%	-	0,00%	37.890
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	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	30.577	300	610	310	-1.276	-380	-3.425	990	35.355	86,49%	(4.777)
	KUR	32.921	29.685	29.330	300	610	310	-1.243	-354	-3.591	964	34.159	85,86%	(4.829)
	Non KUR	1.081	1.272	1.247	-	-	0	-33	-25	166	25	1.195	104,32%	52
3	PWG	9.475	19.029	19.108	4.241	3.096	-1.145	1.969	78	9.633	3.017	25.560	74,76%	(6.452)
	Cilem	5.148	12.330	12.234	1.740	720	-1.020	1.279	-96	7.086	816	16.445	74,40%	(4.211)
	Gadai	4.327	6.699	6.873	2.500	2.376	-125	691	174	2.546	2.201	9.115	75,41%	(2.242)
4	CFG	262.577	288.932	291.156	8.584	6.629	-1.955	4.468	2.223	28.579	4.406	282.867	102,93%	8.289
	CF 1	159.367	168.492	169.417	2.893	2.984	91	251	925	10.050	2.059	161.798	104,71%	7.619
	Total Griya	139.426	144.422	145.638	2.013	2.636	623	0	1.215	6.212	1.421	140.055	103,99%	5.582
	• Total Non Program	139.426	144.422	145.638	2.013	2.636	623	315	1.215	6.212	1.421	140.055	103,99%	5.582
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	24.069	23.779	880	348	-532	251	-290	3.838	638	21.743	109,37%	2.036
	CF 2	103.210	120.441	121.739	5.691	3.645	-2.046	4.217	1.298	18.529	2.347	121.069	100,55%	671
	Mitraguna & Others	99.172	115.488	116.475	5.691	3.295	-2.396	4.258	987	17.303	2.308	115.472	100,87%	1.004
	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	394.601	13.475	12.335	-1.140	4.716	3.119	30.579	9.216	412.680	95,62%	(18.078)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	29	30	30	0,00%	0,06%	0,06%	-	30	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	29	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	2.479	2,57%	6,10%	8,11%	590	1.606	600			
	KUR	703	1.591	1.737	2.327	2,14%	5,85%	7,93%	590	1.623	736			
	Non KUR	169	287	152	152	15,61%	11,94%	12,18%	-	(17)	(135)			
3	PWG	-	222	-	601	0,00%	0,00%	3,15%	601	601	379			
	Cilem	-	222	-	575	0,00%	0,00%	4,70%	575	575	353			
	Gadai	-	-	-	26	0,00%	0,00%	0,38%	26	26	26			
4	CFG	4.689	3.876	3.435	6.985	1,79%	1,19%	2,40%	3.551	2.296	3.110			
	CF 1	4.583	3.324	3.018	5.489	2,88%	1,79%	3,24%	2.470	905	2.165			
	Total Griya	3.651	2.050	1.927	3.524	2,62%	1,33%	2,42%	1.597	(128)	1.474			
	Oto	932	1.274	1.091	1.965	4,67%	4,53%	8,26%	874	1.033	691			
	CF 2	106	552	417	1.497	0,10%	0,35%	1,23%	1.080	1.391	945			
	Mitraguna & Others	106	552	417	1.497	0,11%	0,36%	1,29%	1.080	1.391	945			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	6.006	5.353	10.095	1,53%	1,37%	2,56%	4.742	4.534	4.089	0,00%	100,00%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	124	124	0,00%	0,24%	0,23%	-	124	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	124	124	0,00%	0,53%	0,50%	-	124	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.932	1.576	1.692	1,53%	5,09%	5,53%	117	1.171	(240)			
	KUR	341	1.602	1.120	1.239	1,04%	3,77%	4,22%	119	898	(363)			
	Non KUR	180	330	456	453	16,68%	35,82%	36,34%	(3)	273	123			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.861	6.822	6.657	1,07%	2,36%	2,29%	(165)	3.860	(204)			
	CF 1	2.607	5.561	5.540	5.377	1,64%	3,29%	3,17%	(163)	2.770	(184)			
	Total Griya	2.357	4.922	4.907	4.996	1,69%	3,40%	3,43%	89	2.639	74			
	Oto	250	639	633	381	1,25%	2,63%	1,60%	(252)	131	(258)			
	CF 2	190	1.300	1.282	1.280	0,18%	1,06%	1,05%	(2)	1.090	(20)			
	Mitraguna & Others	190	1.300	1.282	1.280	0,19%	1,11%	1,10%	(2)	1.090	(20)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.918	8.522	8.474	0,91%	2,18%	2,15%	(48)	5.156	(444)	0,00%	100,00%	-2,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	36	47	47	6	(0)	11	30,71%	(170)	-78,20%	4.016	1,18%	(3.969)
2	Tabungan	144.169	157.059	161.785	160.981	(3.152)	(805)	3.922	2,50%	16.812	11,66%	153.747	104,70%	7.234
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	181.975	181.170	(1.524)	(805)	1.385	0,77%	25.866	16,66%	169.153	107,10%	12.017
	CASA	144.386	157.095	161.833	161.028	(3.146)	(805)	3.933	2,50%	16.642	11,53%	157.763	102,07%	3.265
	(%) CASA	92,97%	87,38%	88,93%	88,88%									
	FDR	134,72%	125,44%	124,21%	124,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.150	1.238	1.183		(55)	34	2,93%	(77)	-6,10%	-	0,00%	1.183
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-65,22%		0,00%	0
3	Tabungan ISE	1.260	1.150	1.238	1.183		(55)	34	2,93%	(77)	-6,08%		0,00%	1.183
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	• Local Champion	2.258	1.887	1.879	-	-	0	-35	-8	-380	8	2.258	83,19%	(380)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.051	59.809	2.425	2.650	225	681	758	4.896	1.892	59.967	99,74%	(158)
	KUR	53.824	57.681	58.469	2.425	2.650	225	710	788	4.645	1.862	58.554	99,86%	(85)
	Non KUR	1.089	1.370	1.340	-	-	0	-29	-30	251	30	1.413	94,83%	(73)
3	PWG	2.063	7.419	7.763	861	701	-160	457	343	5.699	358	8.829	87,92%	(1.066)
	Cilem	2.063	7.419	7.763	861	701	-160	457	343	5.699	358	8.829	87,92%	(1.066)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	157.167	156.576	2.587	1.908	-680	986	-592	6.578	2.500	159.620	98,09%	(3.044)
	CF 1	15.162	17.559	17.478	472	338	-135	112	-81	2.316	418	16.355	106,87%	1.123
	Total Griya	4.320	3.872	3.835	-	-	0	0	-38	-486	38	4.663	82,23%	(828)
	• Total Non Program	3.984	3.556	3.520	-	-	0	-40	-36	-464	36	4.288	82,09%	(768)
	• Program	336	317	315	-	-	0	-2	-2	-21	2	375	83,92%	(60)
	Oto	10.841	13.686	13.644	472	338	-135	112	-43	2.802	381	11.692	116,69%	1.952
	CF 2	134.836	139.609	139.098	2.115	1.570	-545	874	-511	4.261	2.081	143.265	97,09%	(4.168)
	Mitraguna & Others	130.780	135.631	135.139	2.115	1.570	-545	897	-492	4.359	2.062	138.474	97,59%	(3.334)
	Pensiun	4.056	3.978	3.958	-	-	0	-23	-20	-98	20	4.792	82,61%	(833)
	Total Pembiayaan	209.233	225.525	226.026	5.874	5.259	-614	2.090	501	16.793	4.758	230.674	97,98%	(4.648)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	618	0,00%	0,00%	32,87%	618	618	618			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	618	0,00%	0,00%	32,87%	618	618	618			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	88	57	568	0,00%	0,10%	0,95%	511	568	479			
	KUR	-	22	-	512	0,00%	0,00%	0,88%	512	512	490			
	Non KUR	-	67	57	55	0,00%	4,14%	4,14%	(1)	55	(11)			
3	PWG	-	-	-	53	0,00%	0,00%	0,68%	53	53	53			
	Cilem	-	-	-	53	0,00%	0,00%	0,68%	53	53	53			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	1.123	1.464	3.452	0,72%	0,93%	2,20%	1.988	2.376	2.329			
	CF 1	278	526	521	745	1,83%	2,97%	4,26%	224	467	218			
	Total Griya	278	253	253	498	6,43%	6,54%	13,00%	245	220	245			
	Oto	-	273	268	247	0,00%	1,96%	1,81%	(22)	247	(26)			
	CF 2	799	597	942	2.707	0,59%	0,68%	1,95%	1.765	1.909	2.110			
	Mitraguna & Others	799	597	942	2.707	0,61%	0,69%	2,00%	1.765	1.909	2.110			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	1.212	1.520	4.690	0,51%	0,67%	2,08%	3.170	3.614	3.479	0,43%	79,42%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	750	750	0,00%	39,76%	39,93%	-	750	750			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	750	750	0,00%	39,76%	39,93%	-	750	750			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	-	9	8	0,26%	0,02%	0,01%	(2)	(136)	8			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	-	9	8	3,71%	0,68%	0,58%	(2)	(33)	8			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.321	1.390	1.064	0,54%	0,88%	0,68%	(326)	254	(257)			
	CF 1	140	132	132	132	0,92%	0,75%	0,75%	-	(8)	-			
	Total Griya	8	-	-	-	0,19%	0,00%	0,00%	-	(8)	-			
	Oto	132	132	132	132	1,21%	0,96%	0,96%	-	-	-			
	CF 2	670	1.190	1.258	932	0,50%	0,90%	0,67%	(326)	262	(257)			
	Mitraguna & Others	670	1.122	1.190	865	0,51%	0,88%	0,64%	(326)	195	(257)			
	Pensiun	-	68	68	68	0,00%	0,03%	1,71%	-	68	-			
	Total Pembiayaan	954	1.321	2.149	1.822	0,46%	0,95%	0,81%	(327)	868	501	0,15%	81,19%	-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 (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.292	2.247	2.229	(8)	(19)	(64)	-2,77%	1.991	837,46%	3.947	56,47%	(1.718)
2	Tabungan	85.480	92.325	93.450	93.711	5.233	261	1.386	1,50%	8.231	9,63%	93.731	99,98%	(20)
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	137.588	137.831	4.229	242	975	0,71%	(3.652)	-2,58%	154.042	89,48%	(16.211)
	CASA	85.718	94.618	95.698	95.940	5.225	242	1.322	1,40%	10.222	11,93%	97.678	98,22%	(1.738)
	(%) CASA	60,59%	69,14%	69,55%	69,61%									
	FDR	57,51%	64,33%	64,44%	64,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.442	2.376	2.376	0	(66)	-2,69%	2.039	605,01%	-	0,00%	2.376	
2	Giro ISE	44	2.056	2.035	2.035	0	(21)	-1,03%	1.991	4476,67%	-	0,00%	2.035	
3	Tabungan ISE	293	385	341	341	0	(44)	-11,53%	48	16,52%	-	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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	25.909	26.286	970	1.400	430	53	377	-2.304	1.023	29.069	90,43%	(2.783)
	KUR	28.019	25.337	25.726	970	1.400	430	67	389	-2.293	1.011	28.375	90,66%	(2.649)
	Non KUR	572	572	560	-	-	0	-14	-12	-12	12	694	80,72%	(134)
3	PWG	2.056	6.069	6.336	939	634	-305	630	267	4.280	367	6.812	93,01%	(476)
	Cilem	2.056	6.069	6.336	939	634	-305	630	267	4.280	367	6.812	93,01%	(476)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.062	56.036	982	1.101	119	898	-26	5.311	1.127	58.468	95,84%	(2.433)
	CF 1	3.683	6.400	6.480	-	185	185	-156	80	2.797	104	4.611	140,55%	1.870
	Total Griya	695	363	358	-	-	0	0	-5	-337	5	935	38,24%	(578)
	• Total Non Program	695	363	358	-	-	0	-5	-5	-337	5	935	38,24%	(578)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	6.037	6.123	-	185	185	-156	85	3.135	100	3.675	166,58%	2.447
	CF 2	47.042	49.662	49.555	982	916	-66	1.053	-106	2.513	1.022	53.857	92,01%	(4.302)
	Mitraguna & Others	38.019	39.703	39.663	580	916	336	712	-39	1.644	955	44.239	89,66%	(4.576)
	Pensiun	9.023	9.959	9.892	402	-	-402	341	-67	869	67	9.618	102,85%	274
	Total Pembiayaan	81.372	88.039	88.657	2.891	3.135	244	1.580	618	7.286	2.517	94.350	93,97%	(5.692)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	574	594	689	1.077	2,01%	2,66%	4,10%	388	503	483			
	KUR	574	538	632	1.053	2,05%	2,50%	4,09%	421	479	515			
	Non KUR	-	56	57	24	0,00%	9,90%	4,25%	(33)	24	(32)			
3	PWG	-	72	-	106	0,00%	0,00%	1,68%	106	106	34			
	Cilem	-	72	-	106	0,00%	0,00%	1,68%	106	106	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	1.401	2.457	3.673	0,46%	4,38%	6,55%	1.216	3.439	2.272			
	CF 1	134	113	106	2.073	3,65%	1,65%	31,99%	1.967	1.938	1.960			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	113	106	2.073	4,50%	1,75%	33,85%	1.967	1.938	1.960			
	CF 2	100	1.288	2.351	1.600	0,21%	4,73%	3,23%	(751)	1.500	312			
	Mitraguna & Others	-	1.202	1.360	1.188	0,00%	3,42%	3,00%	(171)	1.188	(14)			
	Pensiun	100	85	992	412	1,10%	9,96%	4,16%	(580)	312	327			
	Total Pembiayaan	808	2.067	3.146	4.856	0,99%	3,57%	5,48%	1.710	4.048	2.789	1,87%	65,90%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	315	482	431	576	1,10%	1,66%	2,19%	145	261	94			
	KUR	178	315	266	356	0,63%	1,05%	1,38%	90	179	41			
	Non KUR	138	167	165	220	24,08%	28,86%	39,26%	55	82	53			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	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	-	198	198	198	0,00%	0,40%	0,40%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,50%	0,50%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	680	629	774	0,39%	0,71%	0,87%	145	459	94	0,04%	95,30%	-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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	37.658	41.513	41.624	17.716	111	3.967	10,53%	21.451	106,34%	24.947	166,85%	16.678
2	Tabungan	135.101	144.598	144.951	144.303	1.028	(648)	(295)	-0,20%	9.202	6,81%	144.648	99,76%	(345)
3	Deposito	28.599	25.975	26.070	26.103	(270)	33	128	0,49%	(2.496)	-8,73%	29.038	89,89%	(2.935)
	Total	183.873	208.231	212.534	212.030	18.473	(504)	3.799	1,82%	28.157	15,31%	198.633	106,74%	13.397
	CASA	155.274	182.256	186.464	185.927	18.743	(537)	3.672	2,01%	30.653	19,74%	169.595	109,63%	16.333
	(%) CASA	84,45%	87,53%	87,73%	87,69%									
	FDR	85,47%	92,27%	92,34%	92,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	12.960	12.851	12.839		(12)	(121)	-0,93%	4.170	48,11%	-	0,00%	12.839
2	Giro ISE	6.094	219	258	247		(11)	28	12,96%	(5.846)	-95,94%		0,00%	247
3	Tabungan ISE	2.575	10.941	10.793	10.792		(1)	(149)	-1,37%	8.217	319,10%		0,00%	10.792
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	137	138	138		0	1	0,73%	17	14,05%		0,00%	138

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	0,00%	0
2	MBG	29.889	36.119	35.836	1.955	840	-1.115	559	-284	5.947	1.124	33.708	106,31%	2.127
	KUR	29.147	35.304	34.890	1.755	680	-1.075	379	-413	5.743	1.093	32.755	106,52%	2.135
	Non KUR	742	816	945	200	160	-40	180	130	204	30	953	99,18%	(8)
3	PWG	5.787	16.629	17.711	4.210	3.954	-256	1.882	1.082	11.923	2.872	18.765	94,38%	(1.054)
	Cilem	4.662	13.656	13.744	2.612	1.416	-1.196	1.700	88	9.082	1.329	14.106	97,44%	(362)
	Gadai	1.126	2.972	3.967	1.598	2.538	939	182	994	2.841	1.543	4.659	85,14%	(692)
4	CFG	121.436	139.388	142.700	3.658	4.969	1.311	2.652	3.312	21.264	1.657	130.535	109,32%	12.165
	CF 1	20.925	20.382	20.766	243	640	397	52	384	-159	256	22.015	94,32%	(1.250)
	Total Griya	15.996	15.349	15.279	-	-	0	0	-70	-717	70	16.278	93,86%	(999)
	• Total Non Program	15.996	15.349	15.279	-	-	0	-76	-70	-717	70	16.278	93,86%	(999)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.033	5.487	243	640	397	52	454	557	186	5.737	95,63%	(251)
	CF 2	100.511	119.006	121.934	3.415	4.329	914	2.600	2.928	21.424	1.401	108.520	112,36%	13.414
	Mitraguna & Others	63.905	77.355	80.140	3.185	3.815	630	2.759	2.785	16.235	1.030	71.215	112,53%	8.924
	Pensiun	36.606	41.651	41.795	230	514	284	-159	143	5.189	371	37.305	112,04%	4.490
	Total Pembiayaan	157.150	192.136	196.247	9.824	9.763	-61	5.092	4.110	39.096	5.652	183.047	107,21%	13.200

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	179	321	182	756	0,60%	0,50%	2,11%	574	578	436			
	KUR	179	267	128	693	0,61%	0,36%	1,99%	565	514	426			
	Non KUR	-	53	54	63	0,00%	6,64%	6,70%	9	63	10			
3	PWG	74	217	-	466	1,27%	0,00%	2,63%	466	393	250			
	Cilem	74	217	-	466	1,58%	0,00%	3,39%	466	393	250			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	1.247	1.652	3.419	0,92%	1,19%	2,40%	1.767	2.304	2.172			
	CF 1	120	78	248	1.012	0,57%	1,22%	4,87%	764	892	934			
	Total Griya	-	-	170	936	0,00%	1,11%	6,12%	766	936	936			
	Oto	120	78	78	76	2,43%	1,56%	1,39%	(2)	(44)	(2)			
	CF 2	995	1.169	1.404	2.407	0,99%	1,18%	1,97%	1.003	1.413	1.239			
	Mitraguna & Others	254	1.169	1.081	1.562	0,40%	1,40%	1,95%	481	1.307	393			
	Pensiun	740	-	324	846	2,02%	0,78%	2,02%	522	105	846			
	Total Pembiayaan	1.367	1.784	1.834	4.641	0,87%	0,95%	2,37%	2.807	3.275	2.858	0,15%	93,51%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	132	144	144	0,12%	0,40%	0,40%	-	109	11			
	KUR	-	132	144	144	0,00%	0,41%	0,41%	-	144	11			
	Non KUR	35	-	-	-	4,67%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.278	1.102	1.334	0,00%	0,79%	0,93%	232	1.334	56			
	CF 1	-	173	-	170	0,00%	0,00%	0,82%	170	170	(3)			
	Total Griya	-	173	-	170	0,00%	0,00%	1,11%	170	170	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.105	1.102	1.164	0,00%	0,93%	0,95%	62	1.164	59			
	Mitraguna & Others	-	829	826	889	0,00%	1,07%	1,11%	63	889	60			
	Pensiun	-	276	275	275	0,00%	0,14%	0,66%	(1)	275	(1)			
	Total Pembiayaan	35	1.410	1.245	1.477	0,02%	0,65%	0,75%	232	1.443	67	0,06%	92,09%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	372	118	106	149	(12)	(266)	-71,53%	(355)	-77,01%	4.062	2,61%	(3.956)
2	Tabungan	104.069	105.577	101.358	101.577	3.780	219	(4.000)	-3,79%	(2.492)	-2,39%	112.224	90,51%	(10.647)
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	126.133	126.340	4.422	207	(4.588)	-3,50%	(2.892)	-2,24%	141.546	89,26%	(15.206)
	CASA	104.530	105.949	101.476	101.683	3.930	207	(4.266)	-4,03%	(2.847)	-2,72%	116.286	87,44%	(14.603)
	(%) CASA	80,88%	80,92%	80,45%	80,48%									
	FDR	125,49%	142,46%	148,06%	147,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.810	2.385	2.266		(119)	(544)	-19,35%	(1.768)	-43,83%	-	0,00%	2.266
2	Giro ISE	415	313	189	20		(169)	(293)	-93,60%	(395)	-95,18%		0,00%	20
3	Tabungan ISE	3.618	2.497	2.196	2.246		50	(251)	-10,05%	(1.372)	-37,93%		0,00%	2.246
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.377	22.555	780	975	195	-240	179	-339	796	24.568	91,81%	(2.012)
	KUR	22.067	21.538	21.559	780	780	0	-202	21	-508	759	23.628	91,24%	(2.069)
	Non KUR	827	839	996	-	195	195	-37	158	169	37	939	106,05%	57
3	PWG	1.733	6.358	7.322	1.374	1.484	110	1.107	964	5.589	520	9.106	80,41%	(1.784)
	Cilem	1.733	6.358	7.322	1.374	1.484	110	1.107	964	5.589	520	9.106	80,41%	(1.784)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	157.792	156.869	9.961	3.531	-6.430	5.839	-923	19.318	4.454	156.383	100,31%	487
	CF 1	5.904	7.952	7.887	216	133	-83	38	-65	1.982	198	8.161	96,65%	(274)
	Total Griya	1.926	1.766	1.748	-	-	0	0	-18	-178	18	2.510	69,64%	(762)
1	• Total Non Program	1.926	1.766	1.748	-	-	0	-18	-18	-178	18	2.510	69,64%	(762)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.186	6.139	216	133	-83	38	-47	2.160	181	5.650	108,64%	488
	CF 2	131.647	149.840	148.982	9.745	3.398	-6.347	5.801	-858	17.336	4.256	148.222	100,51%	760
	Mitraguna & Others	65.693	81.670	80.902	8.026	2.240	-5.786	5.470	-767	15.209	3.007	80.821	100,10%	81
	Pensiun	65.954	68.170	68.080	1.719	1.158	-561	331	-91	2.126	1.249	67.401	101,01%	679
	Total Pembiayaan	162.178	186.527	186.747	12.116	5.991	-6.125	6.707	220	24.569	5.771	190.056	98,26%	(3.310)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	640	988	560	1.697	2,80%	2,50%	7,52%	1.136	1.057	708			
	KUR	508	882	507	1.626	2,30%	2,36%	7,54%	1.119	1.118	745			
	Non KUR	132	106	53	70	15,90%	6,31%	7,03%	17	(61)	(36)			
3	PWG	-	49	-	213	0,00%	0,00%	2,91%	213	213	164			
	Cilem	-	49	-	213	0,00%	0,00%	2,91%	213	213	164			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	649	709	1.048	0,75%	0,45%	0,67%	339	13	399			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.035	649	709	1.048	0,79%	0,47%	0,70%	339	13	399			
	Mitraguna & Others	403	-	63	538	0,61%	0,08%	0,67%	475	135	538			
	Pensiun	632	649	646	510	0,96%	0,95%	0,75%	(136)	(122)	(139)			
	Total Pembiayaan	1.675	1.686	1.269	2.957	1,03%	0,68%	1,58%	1.688	1.283	1.271	1,20%	24,18%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-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	306	180	257	349	1,34%	1,15%	1,55%	92	44	169			
	KUR	52	127	153	253	0,23%	0,71%	1,17%	99	201	126			
	Non KUR	254	54	104	97	30,69%	12,37%	9,72%	(7)	(157)	43			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	(0)	38	(0)			
	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	387	0,19%	0,16%	0,21%	92	82	168	0,88%	-325,24%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	517.590	517.170	517.262	(32.954)	92	(328)	-0,06%	355.781	220,32%	167.438	308,93%	349.824
2	Tabungan	199.929	217.425	212.065	212.050	8.212	(15)	(5.375)	-2,47%	12.120	6,06%	214.070	99,06%	(2.021)
3	Deposito	133.285	91.635	90.997	90.998	(5.342)	1	(637)	-0,70%	(42.287)	-31,73%	134.772	67,52%	(43.773)
	Total	494.695	826.651	820.232	820.310	(30.084)	78	(6.341)	-0,77%	325.615	65,82%	516.280	158,89%	304.030
	CASA	361.410	735.016	729.235	729.312	(24.742)	77	(5.704)	-0,78%	367.902	101,80%	381.509	191,17%	347.804
	(%) CASA	73,06%	88,91%	88,91%	88,91%									
	FDR	29,29%	21,32%	21,39%	21,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	1.291	11.323	10.972	(351)	9.681	750,11%	9.106	488,06%	-	0,00%	10.972	
2	Giro ISE	28	21	24	24	0	3	13,97%	(4)	-15,00%		0,00%	24	
3	Tabungan ISE	1.837	1.269	9.699	9.348	(351)	8.078	636,35%	7.510	408,75%		0,00%	9.348	
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Local Champion	1.656	1.251	1.224	-	-	0	-68	-26	-431	26	1.656	73,95%	(431)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	61.421	59.786	1.650	800	-850	3	-1.636	1.977	2.436	62.906	95,04%	(3.121)
	KUR	55.256	58.021	56.504	1.550	800	-750	117	-1.516	1.249	2.316	60.034	94,12%	(3.530)
	Non KUR	2.553	3.401	3.281	100	-	-100	-114	-120	728	120	2.872	114,24%	409
3	PWG	4.560	18.579	19.582	2.786	1.825	-961	3.147	1.004	15.022	821	14.732	132,92%	4.850
	Cilem	4.560	18.579	19.582	2.786	1.825	-961	3.147	1.004	15.022	821	14.732	132,92%	4.850
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	95.024	94.886	1.502	2.640	1.138	58	-138	14.024	2.778	91.325	103,90%	3.561
	CF 1	35.630	43.267	43.396	625	905	280	225	129	7.766	776	37.488	115,76%	5.908
	Total Griya	16.876	21.531	21.325	-	-	0	0	-206	4.449	206	17.866	119,36%	3.459
	• Total Non Program	11.817	16.758	16.588	-	-	0	-180	-169	4.771	169	12.219	135,76%	4.369
	• Program	5.059	4.774	4.737	-	-	0	-38	-37	-322	37	5.647	83,88%	(910)
	Oto	18.754	21.736	22.071	625	905	280	225	335	3.316	570	19.622	112,48%	2.448
	CF 2	45.232	51.757	51.490	877	1.735	858	-167	-267	6.258	2.002	53.837	95,64%	(2.347)
	Mitraguna & Others	44.353	50.731	50.566	877	1.735	858	-144	-171	6.208	1.906	52.206	96,85%	(1.646)
	Pensiun	880	1.026	930	-	-	0	-23	-96	50	96	1.631	57,03%	(701)
	Total Pembiayaan	144.886	176.275	175.478	5.937	5.265	-673	3.139	-797	30.592	6.062	170.619	102,85%	4.859

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	291	-	1.013	68,36%	0,00%	82,72%	1.013	(119)	721			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	476	1.016	1.456	0,03%	1,65%	2,44%	440	1.440	980			
	KUR	16	405	857	1.363	0,03%	1,48%	2,41%	506	1.347	958			
	Non KUR	-	71	159	93	0,00%	4,67%	2,83%	(66)	93	22			
3	PWG	36	96	-	1.096	0,78%	0,78%	0,00%	1.096	1.060	1.000			
	Cilem	36	96	-	1.096	0,78%	0,78%	0,00%	1.096	1.060	1.000			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.735	1.350	2.096	1,24%	1,42%	2,21%	746	1.095	361			
	CF 1	1.001	1.523	1.350	2.096	2,81%	3,12%	4,83%	746	1.095	573			
	Total Griya	582	634	659	1.048	3,45%	3,06%	4,91%	389	466	414			
	Oto	419	889	691	1.048	2,23%	3,18%	4,75%	357	629	158			
	CF 2	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Mitraguna & Others	-	212	-	-	0,00%	0,00%	0,00%	-	-	(212)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.598	2.365	5.660	1,51%	1,34%	3,23%	3.295	3.476	3.063	0,55%	82,82%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	278	12	12	-	0,48%	0,02%	0,00%	(12)	(278)	(12)			
	KUR	271	12	12	-	0,49%	0,02%	0,00%	(12)	(271)	(12)			
	Non KUR	8	-	-	-	0,30%	0,00%	0,00%	-	(8)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.586	1.754	1.753	1,72%	1,85%	1,85%	(0)	365	168			
	CF 1	693	752	743	743	1,94%	1,72%	1,71%	-	51	(9)			
	Total Griya	592	640	631	631	3,51%	2,93%	2,96%	-	40	(9)			
	Oto	101	112	112	112	0,54%	0,51%	0,51%	-	11	-			
	CF 2	696	834	1.011	1.010	1,54%	1,95%	1,96%	(0)	315	177			
	Mitraguna & Others	696	834	1.011	1.010	1,57%	1,99%	2,00%	(0)	315	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.598	1.766	1.753	1,15%	1,00%	1,00%	(12)	87	156	0,04%	95,79%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	203	243	246	52	3	44	21,46%	214	651,00%	5.242	4,70%	(4.996)
2	Tabungan	95.230	93.477	95.063	96.900	158	1.837	3.423	3,66%	1.670	1,75%	103.074	94,01%	(6.174)
3	Deposito	25.200	24.172	24.733	24.533	660	(200)	361	1,49%	(667)	-2,65%	25.823	95,00%	(1.290)
	Total	120.463	117.852	120.039	121.679	870	1.640	3.827	3,25%	1.216	1,01%	134.139	90,71%	(12.460)
	CASA	95.263	93.680	95.306	97.146	210	1.840	3.466	3,70%	1.883	1,98%	108.316	89,69%	(11.170)
	(%) CASA	79,08%	79,49%	79,40%	79,84%									
	FDR	167,21%	177,99%	175,69%	173,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.646	1.594	1.599		5	(46)	-2,81%	583	57,36%	-	0,00%	1.599
2	Giro ISE	1	29	24	37		13	8	27,33%	36	7098,14%		0,00%	37
3	Tabungan ISE	1.016	1.617	1.570	1.563		(7)	(54)	-3,35%	547	53,83%		0,00%	1.563
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	61.084	60.742	1.265	2.000	735	-743	-342	2.323	2.342	58.966	103,01%	1.776
	KUR	53.406	57.124	56.892	1.265	2.000	735	-644	-232	3.486	2.232	53.818	105,71%	3.074
	Non KUR	5.013	3.959	3.850	-	-	0	-100	-110	-1.163	110	5.148	74,78%	(1.298)
3	PWG	7.973	11.790	12.277	1.287	1.156	-131	733	487	4.304	669	14.414	85,17%	(2.137)
	Cilem	7.973	11.790	12.277	1.287	1.156	-131	733	487	4.304	669	14.414	85,17%	(2.137)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	136.887	137.873	1.494	3.548	2.054	-1.161	987	2.833	2.561	158.372	87,00%	(20.499)
	CF 1	25.995	30.631	30.473	719	402	-317	363	-158	4.478	560	28.791	105,84%	1.682
	Total Griya	13.277	16.172	16.155	-	125	125	0	-17	2.878	142	14.001	115,39%	2.154
	• Total Non Program	13.277	16.172	16.155	-	125	125	-145	-17	2.878	142	14.001	115,39%	2.154
	• 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	107.401	775	3.146	2.371	-1.525	1.145	-1.644	2.001	129.582	82,88%	(22.181)
	Mitraguna & Others	98.253	96.042	97.026	775	2.920	2.145	-1.452	983	-1.227	1.937	116.997	82,93%	(19.971)
	Pensiun	10.792	10.213	10.375	-	226	226	-73	161	-417	65	12.585	82,44%	(2.210)
	Total Pembiayaan	201.431	209.761	210.892	4.046	6.704	2.658	-1.172	1.131	9.461	5.572	231.752	91,00%	(20.860)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	1.180	2.221	1.895	4.156	2,02%	3,10%	6,84%	2.260	2.976	1.935			
	KUR	896	1.651	1.456	3.626	1,68%	2,55%	6,37%	2.170	2.731	1.975			
	Non KUR	284	570	439	530	5,67%	11,08%	13,76%	91	245	(40)			
3	PWG	-	13	-	247	0,00%	0,00%	2,01%	247	247	234			
	Cilem	-	13	-	247	0,00%	0,00%	2,01%	247	247	234			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	2.268	2.089	3.536	0,59%	1,53%	2,56%	1.447	2.740	1.267			
	CF 1	92	358	281	552	0,35%	0,92%	1,81%	272	461	195			
	Total Griya	-	-	-	292	0,00%	0,00%	1,81%	292	292	292			
	Oto	92	358	281	260	0,72%	1,94%	1,81%	(21)	168	(98)			
	CF 2	704	1.911	1.808	2.983	0,65%	1,70%	2,78%	1.175	2.280	1.073			
	Mitraguna & Others	704	1.911	1.808	2.840	0,72%	1,88%	2,93%	1.032	2.136	929			
	Pensiun	-	-	-	143	0,00%	0,00%	1,38%	143	143	143			
	Total Pembiayaan	1.975	4.502	3.984	7.938	0,98%	1,90%	3,76%	3.954	5.963	3.436	0,86%	77,13%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	892	1,19%	1,29%	1,47%	107	197	14			
	KUR	639	713	624	734	1,20%	1,09%	1,29%	110	95	21			
	Non KUR	56	165	161	159	1,12%	4,08%	4,12%	(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	2.152	0,89%	0,91%	1,02%	239	353	251	0,15%	85,70%	-0,9%

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 (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	150	651	618	(53)	(32)	468	311,75%	(557)	-47,38%	3.787	16,33%	(3.169)
2	Tabungan	91.378	103.309	103.946	104.739	1.863	793	1.430	1,38%	13.361	14,62%	97.657	107,25%	7.082
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	121.695	122.455	1.627	761	2.025	1,68%	9.017	7,95%	122.829	99,70%	(374)
	CASA	92.553	103.459	104.597	105.357	1.811	761	1.898	1,83%	12.805	13,83%	101.444	103,86%	3.913
	(%) CASA	81,59%	85,91%	85,95%	86,04%									
	FDR	111,58%	119,38%	121,58%	120,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.492	1.395	1.304		(91)	(188)	-12,62%	(109)	-7,74%	-	0,00%	1.304
2	Giro ISE	4	7	158	65		(93)	58	863,32%	60	1389,53%	-	0,00%	65
3	Tabungan ISE	1.409	1.486	1.237	1.239		2	(246)	-16,57%	(170)	-12,04%	-	0,00%	1.239
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	60.507	2.340	3.150	810	468	1.014	2.318	2.136	65.181	92,83%	(4.674)
	KUR	54.166	54.900	56.022	2.240	3.150	910	490	1.122	1.855	2.028	60.909	91,98%	(4.888)
	Non KUR	4.022	4.593	4.485	100	-	-100	-22	-108	463	108	4.271	105,01%	214
3	PWG	2.382	8.045	9.389	2.031	1.836	-195	1.869	1.343	7.006	493	8.936	105,07%	453
	Cilem	2.382	8.045	9.389	2.031	1.836	-195	1.869	1.343	7.006	493	8.936	105,07%	453
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	76.230	78.062	1.985	2.530	545	1.086	1.833	12.119	698	72.936	107,03%	5.126
	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)
	• Total Non Program	5.933	5.594	5.556	-	-	0	-43	-38	-377	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	70.147	1.985	2.430	445	1.339	1.836	12.727	594	63.576	110,34%	6.571
	Mitraguna & Others	56.582	66.967	68.774	1.605	2.395	790	964	1.807	12.192	588	62.200	110,57%	6.574
	Pensiun	838	1.345	1.373	380	35	-345	375	28	535	7	1.376	99,83%	(2)
	Total Pembiayaan	126.569	143.768	147.957	6.356	7.516	1.160	3.423	4.189	21.388	3.327	147.108	100,58%	850

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	130	386	576	2.126	0,22%	0,22%	0,97%	1.550	1.996	1.740			
	KUR	123	177	204	1.582	0,23%	0,37%	2,82%	1.378	1.459	1.405			
	Non KUR	6	209	372	544	0,16%	8,10%	12,13%	172	537	335			
3	PWG	-	5	-	410	0,00%	0,00%	4,37%	410	410	405			
	Cilem	-	5	-	410	0,00%	0,00%	4,37%	410	410	405			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	542	597	701	0,68%	0,78%	0,90%	104	254	159			
	CF 1	217	530	497	601	2,55%	6,27%	7,59%	104	384	71			
	Total Griya	-	430	497	601	0,00%	8,88%	10,81%	104	601	171			
	Oto	217	100	-	-	8,39%	0,00%	0,00%	-	(217)	(100)			
	CF 2	230	13	100	100	0,40%	0,15%	0,14%	-	(130)	88			
	Mitraguna & Others	230	13	100	100	0,41%	0,15%	0,15%	-	(130)	88			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	933	1.173	3.237	0,46%	0,82%	2,19%	2.064	2.660	2.304	1,31%	40,23%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	47	210	116	116	0,08%	0,19%	0,19%	-	69	(95)			
	KUR	-	131	38	38	0,00%	0,07%	0,07%	-	38	(93)			
	Non KUR	47	80	78	78	1,16%	1,70%	1,74%	-	31	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	87	87	0,00%	0,11%	0,11%	-	87	-			
	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	-	87	87	87	0,00%	0,13%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,13%	0,13%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	297	202	202	0,04%	0,14%	0,14%	-	155	(95)	0,48%	-253,69%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.071	3.120	3.120	(48)	(0)	50	1,62%	1.243	66,18%	3.692	84,52%	(572)
2	Tabungan	48.550	58.141	53.331	53.960	611	629	(4.181)	-7,19%	5.410	11,14%	54.723	98,61%	(763)
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	70.001	70.630	539	629	(1.700)	-2,35%	12.600	21,71%	66.639	105,99%	3.992
	CASA	50.428	61.212	56.451	57.080	563	629	(4.132)	-6,75%	6.652	13,19%	58.414	97,72%	(1.334)
	(%) CASA	86,90%	84,63%	80,64%	80,82%									
	FDR	148,42%	134,44%	139,56%	138,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	620	674	680		7	60	9,70%	222	48,46%	-	0,00%	680
2	Giro ISE	360	211	253	256		3	46	21,61%	(103)	-28,71%	-	0,00%	256
3	Tabungan ISE	99	409	420	424		4	15	3,57%	325	329,99%	-	0,00%	424
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	48.815	48.818	1.350	1.400	50	366	3	3.781	1.397	51.370	95,03%	(2.552)
	KUR	43.986	47.464	47.304	1.050	1.200	150	110	-160	3.319	1.360	50.024	94,56%	(2.719)
	Non KUR	1.052	1.351	1.514	300	200	-100	255	163	462	37	1.346	112,43%	167
3	PWG	3.221	8.375	8.523	1.257	587	-670	981	149	5.302	438	7.751	109,97%	772
	Cilem	3.221	8.375	8.523	1.257	587	-670	981	149	5.302	438	7.751	109,97%	772
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	40.054	40.354	681	1.120	439	915	300	2.483	820	43.526	92,71%	(3.171)
	CF 1	26.387	25.677	25.154	531	-	-531	-303	-523	-1.233	523	27.065	92,94%	(1.911)
	Total Griya	5.331	5.367	5.309	159	-	-159	0	-58	-22	58	5.506	96,42%	(197)
	• Total Non Program	5.331	5.033	4.976	-	-	0	-56	-57	-354	57	5.506	90,38%	(530)
	• Program	-	334	332	159	-	-159	166	-2	332	2	0	0,00%	332
	Oto	21.057	20.310	19.846	372	-	-372	-303	-464	-1.211	464	21.559	92,05%	(1.713)
	CF 2	11.484	14.377	15.200	150	1.120	970	1.218	823	3.716	297	16.461	92,34%	(1.261)
	Mitraguna & Others	8.469	9.981	10.556	150	850	700	1.241	575	2.087	275	13.011	81,13%	(2.456)
	Pensiun	3.015	4.397	4.644	-	270	270	-23	247	1.629	23	3.449	134,64%	1.195
	Total Pembiayaan	86.130	97.244	97.696	3.288	3.107	-181	2.261	452	11.566	2.655	102.647	95,18%	(4.951)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	409	373	352	560	0,91%	0,72%	1,15%	208	151	187			
	KUR	384	373	352	487	0,87%	0,74%	1,03%	136	103	114			
	Non KUR	25	-	-	73	2,33%	0,00%	4,80%	73	48	73			
3	PWG	6	-	-	148	0,18%	0,00%	1,74%	148	143	148			
	Cilem	6	-	-	148	0,18%	0,00%	1,74%	148	143	148			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	865	1.865	2.676	3,22%	4,66%	6,63%	811	1.456	1.811			
	CF 1	985	712	1.084	1.333	3,73%	4,22%	5,30%	249	348	621			
	Total Griya	-	-	64	63	0,00%	1,20%	1,19%	(1)	63	63			
	Oto	985	712	1.020	1.270	4,68%	5,02%	6,40%	250	285	558			
	CF 2	235	153	781	1.343	2,05%	5,43%	8,84%	562	1.108	1.190			
	Mitraguna & Others	235	153	781	1.080	2,78%	7,83%	10,23%	299	845	927			
	Pensiun	-	-	-	264	0,00%	0,00%	5,67%	264	264	264			
	Total Pembiayaan	1.635	1.238	2.217	3.384	1,90%	2,28%	3,46%	1.168	1.750	2.146	3,27%	5,58%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	324	256	275	333	0,72%	0,56%	0,68%	59	9	77			
	KUR	102	152	192	251	0,23%	0,40%	0,53%	59	149	99			
	Non KUR	222	104	83	83	21,14%	6,11%	5,45%	-	(140)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	648	648	648	0,89%	1,62%	1,61%	-	310	-			
	CF 1	338	648	648	648	1,28%	2,52%	2,58%	-	310	-			
	Total Griya	-	131	131	131	0,00%	2,44%	2,47%	-	131	-			
	Oto	338	517	517	517	1,61%	2,55%	2,61%	-	179	-			
	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	662	904	923	981	0,77%	0,95%	1,00%	59	319	77	3,64%	-262,51%	2,6%

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 (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	21.341	22.631	22.578	170	(53)	1.237	5,80%	(5.608)	-19,90%	33.561	67,27%	(10.983)
2	Tabungan	231.223	226.599	236.991	237.601	1.518	609	11.001	4,86%	6.377	2,76%	242.859	97,83%	(5.258)
3	Deposito	34.752	39.313	39.664	39.604	1.639	(60)	291	0,74%	4.852	13,96%	34.790	113,84%	4.814
	Total	294.162	287.254	299.286	299.783	3.326	496	12.529	4,36%	5.621	1,91%	311.210	96,33%	(11.427)
	CASA	259.410	247.940	259.623	260.179	1.687	556	12.239	4,94%	769	0,30%	276.420	94,12%	(16.241)
	(%) CASA	88,19%	86,31%	86,75%	86,79%									
	FDR	81,90%	89,36%	86,94%	86,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	5.092	5.202	5.178		(24)	86	1,69%	690	15,38%	-	0,00%	5.178
2	Giro ISE	733	851	610	586		(24)	(265)	-31,12%	(147)	-20,06%		0,00%	586
3	Tabungan ISE	3.754	4.241	4.592	4.591		(0)	351	8,27%	837	22,30%		0,00%	4.591
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	71.740	3.385	2.475	-910	735	486	-733	1.989	73.644	97,41%	(1.904)
	KUR	67.505	66.715	67.318	3.185	2.475	-710	659	603	-186	1.872	68.537	98,22%	(1.219)
	Non KUR	4.969	4.538	4.422	200	-	-200	76	-117	-547	117	5.107	86,57%	(686)
3	PWG	12.827	22.228	24.365	4.288	6.579	2.291	1.243	2.136	11.538	4.442	26.907	90,55%	(2.542)
	Cilem	7.700	14.623	16.515	2.001	3.126	1.125	1.175	1.892	8.815	1.234	18.141	91,04%	(1.626)
	Gadai	5.127	7.606	7.850	2.287	3.453	1.166	68	244	2.723	3.209	8.766	89,54%	(917)
4	CFG	152.377	161.442	162.379	5.653	4.699	-955	1.358	937	10.002	3.762	171.931	94,44%	(9.552)
	CF 1	49.433	46.573	46.527	253	715	461	-47	-46	-2.905	761	54.620	85,18%	(8.093)
	Total Griya	45.444	41.310	40.961	150	210	60	0	-350	-4.483	560	49.183	83,28%	(8.222)
	• Total Non Program	21.636	18.470	18.102	150	50	-100	-146	-369	-3.534	419	22.606	80,07%	(4.505)
	• Program	23.808	22.840	22.859	-	160	160	-166	19	-949	141	26.576	86,01%	(3.717)
	Oto	3.989	5.263	5.567	103	505	401	-47	303	1.578	201	5.438	102,37%	129
	CF 2	102.945	114.868	115.852	5.400	3.984	-1.416	1.406	983	12.907	3.001	117.311	98,76%	(1.459)
	Mitraguna & Others	90.697	100.649	101.584	4.094	3.622	-472	803	935	10.888	2.687	103.809	97,86%	(2.224)
	Pensiun	12.248	14.219	14.267	1.306	362	-944	602	48	2.019	314	13.502	105,67%	765
	Total Pembiayaan	240.919	256.678	260.185	13.327	13.752	426	3.230	3.507	19.266	10.245	275.724	94,36%	(15.539)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	64	57	-	0,00%	3,22%	0,00%	(57)	-	(64)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	64	57	-	0,00%	7,97%	0,00%	(57)	-	(64)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	1.110	908	2.319	0,26%	1,27%	3,23%	1.411	2.129	1.209			
	KUR	190	697	310	1.644	0,28%	0,46%	2,44%	1.334	1.454	947			
	Non KUR	-	413	598	675	0,00%	13,18%	15,27%	77	675	262			
3	PWG	-	-	-	199	0,00%	0,00%	0,82%	199	199	199			
	Cilem	-	-	-	188	0,00%	0,00%	1,14%	188	188	188			
	Gadai	-	-	-	11	0,00%	0,00%	0,14%	11	11	11			
4	CFG	3.319	4.994	4.884	5.933	2,18%	3,02%	3,65%	1.050	2.614	939			
	CF 1	1.762	3.053	3.615	4.907	3,57%	7,76%	10,55%	1.292	3.145	1.854			
	Total Griya	1.762	2.840	3.343	4.642	3,88%	8,09%	11,33%	1.299	2.880	1.803			
	Oto	-	213	272	265	0,00%	5,16%	4,76%	(7)	265	52			
	CF 2	1.556	1.941	1.269	1.026	1,51%	1,10%	0,89%	(243)	(530)	(915)			
	Mitraguna & Others	1.556	1.647	1.269	1.026	1,72%	1,26%	1,01%	(243)	(530)	(621)			
	Pensiun	-	294	-	-	0,00%	0,00%	0,00%	-	-	(294)			
	Total Pembiayaan	3.509	6.168	5.849	8.452	1,46%	2,28%	3,25%	2.603	4.943	2.284	8,43%	-159,46%	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	-	-	57	11,36%	0,00%	3,32%	57	(312)	57			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	-	-	57	20,07%	0,00%	8,11%	57	(312)	57			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	294	292	318	0,27%	0,41%	0,44%	26	124	24			
	KUR	3	191	193	224	0,00%	0,29%	0,33%	30	221	33			
	Non KUR	191	104	98	94	3,84%	2,17%	2,13%	(4)	(97)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	4.538	4.790	5.135	3,15%	2,97%	3,16%	345	340	597			
	CF 1	2.642	3.116	3.176	3.351	5,34%	6,82%	7,20%	174	709	234			
	Total Griya	2.642	3.069	3.176	3.351	5,81%	7,69%	8,18%	174	709	281			
	Oto	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	CF 2	2.153	1.422	1.613	1.784	2,09%	1,40%	1,54%	171	(369)	362			
	Mitraguna & Others	2.153	1.422	1.319	1.490	2,37%	1,31%	1,47%	171	(663)	68			
	Pensiun	-	-	294	294	0,00%	0,11%	2,06%	-	294	294			
	Total Pembiayaan	5.357	4.833	5.081	5.509	2,22%	1,98%	2,12%	428	152	677	2,36%	-11,46%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	10.362	10.237	10.157	260	(79)	(205)	-1,98%	(4.188)	-29,19%	20.583	49,35%	(10.426)
2	Tabungan	145.625	143.324	144.538	143.651	4.593	(887)	327	0,23%	(1.974)	-1,36%	158.336	90,73%	(14.684)
3	Deposito	70.189	89.110	86.482	86.482	1.010	0	(2.627)	-2,95%	16.294	23,21%	70.818	122,12%	15.665
	Total	230.159	242.796	241.257	240.291	5.863	(966)	(2.505)	-1,03%	10.132	4,40%	249.737	96,22%	(9.446)
	CASA	159.970	153.686	154.775	153.808	4.853	(966)	122	0,08%	(6.162)	-3,85%	178.919	85,97%	(25.110)
	(%) CASA	69,50%	63,30%	64,15%	64,01%									
	FDR	49,05%	51,24%	51,01%	51,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.643	15.160	15.984	15.920	(64)	760	5,01%	3.277	25,92%	-	0,00%	15.920
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	11.641	11.578	(64)	748	6,91%	2.483	27,30%	-	0,00%	11.578
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	0,00%	0
2	MBG	19.248	15.500	15.016	-	-	0	-487	-483	-4.232	483	20.839	72,06%	(5.823)
	KUR	17.796	14.111	13.633	-	-	0	-476	-478	-4.164	478	19.314	70,58%	(5.682)
	Non KUR	1.452	1.389	1.384	-	-	0	-11	-5	-68	5	1.525	90,75%	(141)
3	PWG	5.178	11.639	11.964	2.288	2.456	169	408	325	6.785	2.132	18.605	64,30%	(6.642)
	Cilem	3.578	8.338	8.774	1.093	982	-111	389	436	5.196	546	12.347	71,06%	(3.573)
	Gadai	1.600	3.301	3.189	1.195	1.475	280	19	-111	1.589	1.586	6.258	50,97%	(3.069)
4	CFG	88.436	97.271	96.091	1.904	1.054	-851	-410	-1.180	7.654	2.233	109.218	87,98%	(13.127)
	CF 1	19.579	24.821	25.212	534	774	239	164	391	5.633	383	22.123	113,96%	3.089
	Total Griya	14.822	14.863	14.734	170	-	-170	0	-129	-88	129	15.527	94,90%	(792)
	• Total Non Program	14.371	14.435	14.309	170	-	-170	45	-126	-62	126	15.023	95,25%	(714)
	• Program	451	428	425	-	-	0	-3	-2	-26	2	504	84,42%	(79)
	Oto	4.757	9.958	10.478	364	774	409	164	519	5.721	254	6.597	158,83%	3.881
	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	123.071	4.192	3.510	-682	-489	-1.339	10.170	4.849	148.700	82,76%	(25.629)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	1.267	994	772	951	6,58%	4,98%	6,33%	179	(316)	(43)			
	KUR	1.267	981	772	951	7,12%	5,47%	6,97%	179	(316)	(30)			
	Non KUR	-	13	-	-	0,00%	0,00%	0,00%	-	-	(13)			
3	PWG	-	403	-	689	0,00%	0,00%	5,76%	689	689	287			
	Cilem	-	403	-	656	0,00%	0,00%	7,48%	656	656	254			
	Gadai	-	-	-	33	0,00%	0,00%	1,03%	33	33	33			
4	CFG	1.470	1.138	1.479	2.341	1,66%	1,52%	2,44%	862	871	1.203			
	CF 1	117	577	973	1.112	0,60%	3,92%	4,41%	139	995	535			
	Total Griya	-	373	469	653	0,00%	3,16%	4,43%	183	653	280			
	Oto	117	204	504	460	2,46%	5,06%	4,39%	(44)	343	256			
	CF 2	1.353	561	506	1.228	1,96%	0,70%	1,73%	722	(125)	668			
	Mitraguna & Others	1.353	561	506	1.228	1,98%	0,71%	1,75%	722	(125)	668			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.534	2.251	3.981	2,42%	1,81%	3,23%	1.730	1.244	1.446	2,48%	23,41%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	10.076	10.113	10.113	10.000	52,35%	65,24%	66,59%	(113)	(77)	(113)			
	KUR	8.740	8.792	8.795	8.682	49,11%	62,33%	63,68%	(113)	(58)	(110)			
	Non KUR	1.336	1.321	1.318	1.318	92,03%	94,86%	95,22%	-	(19)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.608	1.216	966	1,12%	1,25%	1,01%	(250)	(23)	(642)			
	CF 1	244	233	233	232	1,24%	0,94%	0,92%	(1)	(12)	(2)			
	Total Griya	244	119	118	117	1,64%	0,79%	0,79%	(1)	(127)	(2)			
	Oto	-	115	115	115	0,00%	1,15%	1,09%	-	115	-			
	CF 2	745	1.374	984	734	1,08%	1,36%	1,04%	(249)	(11)	(640)			
	Mitraguna & Others	745	1.374	984	734	1,09%	1,37%	1,05%	(249)	(11)	(640)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.721	11.329	10.966	9,80%	9,11%	8,91%	(363)	(99)	(755)	1,49%	83,32%	-7,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	5.745	6.993	6.822	(2.088)	(171)	1.076	18,74%	(8.730)	-56,13%	23.981	28,45%	(17.159)
2	Tabungan	146.646	146.599	142.447	141.510	(2.893)	(937)	(5.089)	-3,47%	(5.136)	-3,50%	157.571	89,81%	(16.061)
3	Deposito	29.176	27.115	27.611	27.608	89	(3)	493	1,82%	(1.568)	-5,37%	29.965	92,13%	(2.357)
	Total	191.374	179.459	177.050	175.939	(4.892)	(1.111)	(3.520)	-1,96%	(15.435)	-8,07%	211.516	83,18%	(35.577)
	CASA	162.198	152.344	149.440	148.332	(4.981)	(1.108)	(4.013)	-2,63%	(13.867)	-8,55%	181.551	81,70%	(33.219)
	(%) CASA	84,75%	84,89%	84,41%	84,31%									
	FDR	87,12%	105,03%	108,25%	108,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	9.966	9.951	9.472	(479)	(494)	-4,95%	(4.631)	-32,84%	-	0,00%	9.472
2	Giro ISE	4.458	3.768	4.632	4.541	(90)	773	20,52%	83	1,87%		0,00%	4.541
3	Tabungan ISE	9.645	6.197	5.319	4.931	(389)	(1.267)	-20,44%	(4.714)	-48,88%		0,00%	4.931
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	17.180	18.019	925	1.360	435	335	839	1.870	521	20.804	86,61%	(2.785)
	KUR	14.812	16.013	16.885	925	1.360	435	444	872	2.073	488	19.321	87,39%	(2.436)
	Non KUR	1.337	1.167	1.134	-	-	0	-109	-33	-203	33	1.483	76,48%	(349)
3	PWG	15.238	25.910	29.571	11.272	16.173	4.901	4.834	3.661	14.334	12.512	28.263	104,63%	1.308
	Cilem	3.814	10.863	12.123	3.159	2.081	-1.079	2.655	1.260	8.308	820	14.047	86,30%	(1.924)
	Gadai	11.423	15.048	17.449	8.113	14.093	5.980	2.179	2.401	6.025	11.692	14.216	122,74%	3.233
4	CFG	135.343	145.397	144.059	6.370	1.758	-4.612	2.963	-1.337	8.716	3.096	156.577	92,01%	(12.518)
	CF 1	16.023	17.730	17.891	1.342	557	-785	538	161	1.868	397	18.567	96,36%	(677)
	Total Griya	9.034	10.195	10.381	500	300	-200	0	186	1.347	114	9.693	107,10%	688
	• Total Non Program	9.034	10.195	10.381	500	300	-200	402	186	1.347	114	9.693	107,10%	688
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.535	7.509	842	257	-585	538	-26	521	283	8.874	84,62%	(1.365)
	CF 2	119.320	127.667	126.169	5.028	1.201	-3.827	2.425	-1.498	6.849	2.699	138.010	91,42%	(11.841)
	Mitraguna & Others	104.787	113.927	112.573	4.438	1.131	-3.307	2.379	-1.353	7.787	2.484	121.845	92,39%	(9.272)
	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	191.650	18.567	19.291	724	8.132	3.163	24.920	16.129	205.644	93,19%	(13.994)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	46	696	543	912	0,29%	3,16%	5,06%	369	866	216			
	KUR	-	611	459	859	0,00%	2,87%	5,09%	400	859	248			
	Non KUR	46	85	83	53	3,44%	7,15%	4,65%	(31)	7	(32)			
3	PWG	-	-	146	1.014	0,00%	0,00%	0,56%	868	1.014	1.014			
	Cilem	-	-	-	964	0,00%	0,00%	7,95%	964	964	964			
	Gadai	-	-	146	50	0,00%	0,97%	0,29%	(96)	50	50			
4	CFG	993	271	410	691	0,73%	0,28%	0,48%	280	(302)	420			
	CF 1	153	74	410	691	0,95%	2,31%	3,86%	280	538	617			
	Total Griya	15	3	341	558	0,16%	3,35%	5,37%	217	543	555			
	Oto	138	71	69	133	1,98%	0,92%	1,77%	64	(5)	62			
	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	1.039	967	1.099	2.616	0,62%	0,58%	1,37%	1.518	1.577	1.650	2,92%	-113,85%	1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	261	456	402	485	1,61%	2,34%	2,69%	83	225	29			
	KUR	204	184	183	183	1,38%	1,14%	1,08%	(0)	(21)	(1)			
	Non KUR	57	272	219	303	4,24%	18,77%	26,68%	83	246	30			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	3.275	3.271	2.483	1,59%	2,25%	1,72%	(787)	327	(791)			
	CF 1	22	11	11	1	0,14%	0,06%	0,01%	(9)	(21)	(9)			
	Total Griya	22	11	11	1	0,25%	0,10%	0,01%	(9)	(21)	(9)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	3.264	3.260	2.482	1,79%	2,55%	1,97%	(778)	348	(782)			
	Mitraguna & Others	1.368	3.264	3.260	2.482	1,31%	2,86%	2,20%	(778)	1.114	(782)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	3.731	3.673	2.969	1,45%	1,95%	1,55%	(704)	551	(762)	1,49%	3,91%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168.249	191.374	193.609	25.360	
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,35	3,37	0,02	0,23
CIF Payroll	1.094	1.140	1.192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	8.390	8.341	8.727	4.152	386	337	4,02%	40	0,47%	17.486	49,91%	(8.759)
2	Tabungan	252.421	258.244	258.779	264.115	(615)	5.336	5.870	2,27%	11.694	4,63%	266.858	98,97%	(2.744)
3	Deposito	76.726	73.577	72.723	72.504	(2.551)	(219)	(1.073)	-1,46%	(4.222)	-5,50%	77.619	93,41%	(5.115)
	Total	337.834	340.212	339.843	345.346	986	5.503	5.134	1,51%	7.513	2,22%	361.963	95,41%	(16.617)
	CASA	261.108	266.634	267.120	272.842	3.537	5.722	6.208	2,33%	11.734	4,49%	284.344	95,95%	(11.502)
	(%) CASA	77,29%	78,37%	78,60%	79,01%									
	FDR	106,55%	109,05%	109,57%	107,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	11.914	11.991	11.989		(2)	75	0,63%	3.541	41,91%	-	0,00%	11.989
2	Giro ISE	1.077	1.109	1.099	1.053		(46)	(55)	-4,98%	(24)	-2,20%		0,00%	1.053
3	Tabungan ISE	7.371	10.805	10.892	10.935		43	130	1,20%	3.564	48,36%		0,00%	10.935
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.413	25.896	-	500	-	-277	-517	-7.511	1.017	38.797	66,75%	(12.901)
	Linkage	4	-	-	-	-	-	0	0	-4	-	2.407	0,00%	(2.407)
	Non-Linkage	33.404	26.413	25.896	-	500	500	-277	-517	-7.508	1.017	36.390	71,16%	(10.494)
	• Local Champion	29.104	25.515	24.998	-	500	500	-277	-517	-4.107	1.017	30.049	83,19%	(5.052)
	• Value Chain	4.299	898	898	-	-	-	0	0	-3.401	-	6.341	14,16%	(5.443)
2	MBG	23.844	25.304	25.952	1.226	1.350	124	392	648	2.108	702	27.259	95,21%	(1.306)
	KUR	21.881	23.186	23.887	1.226	1.350	124	461	701	2.006	649	25.201	94,79%	(1.314)
	Non KUR	1.963	2.118	2.065	-	-	0	-69	-53	102	53	2.058	100,37%	8
3	PWG	18.313	32.899	34.410	9.053	8.144	-909	3.034	1.511	16.097	6.634	30.424	113,10%	3.986
	Cilem	9.363	18.021	18.351	2.481	1.879	-602	1.511	330	8.988	1.549	18.484	99,28%	(134)
	Gadai	8.950	14.878	16.059	6.572	6.265	-307	1.523	1.180	7.108	5.085	11.939	134,50%	4.119
4	CFG	284.398	286.370	286.109	5.110	5.718	608	-933	-261	1.711	5.979	292.505	97,81%	(6.396)
	CF 1	38.670	36.151	35.754	-	429	429	-269	-397	-2.916	826	39.641	90,19%	(3.887)
	Total Griya	32.928	30.763	30.148	-	-	0	0	-616	-2.780	616	33.179	90,86%	(3.032)
	• Total Non Program	32.928	30.763	30.148	-	-	0	-255	-616	-2.780	616	33.179	90,86%	(3.032)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.388	5.606	-	429	429	-269	219	-136	211	6.462	86,76%	(856)
	CF 2	245.728	250.219	250.355	5.110	5.289	179	-664	137	4.627	5.152	252.864	99,01%	(2.509)
	Mitraguna & Others	226.104	232.460	232.744	5.110	5.289	179	-508	284	6.639	5.005	232.617	100,05%	127
	Pensiun	19.624	17.759	17.612	-	-	0	-156	-147	-2.012	147	20.247	86,98%	(2.635)
	Total Pembiayaan	359.963	370.986	372.367	15.389	15.713	323	2.217	1.381	12.404	14.332	388.984	95,73%	(16.618)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	95	90	0,00%	0,36%	0,35%	(5)	90	90			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	95	90	0,00%	0,36%	0,35%	(5)	90	90			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	448	238	880	1,32%	0,94%	3,39%	641	566	432			
	KUR	205	406	191	835	0,94%	0,83%	3,49%	643	630	428			
	Non KUR	109	42	47	45	5,56%	2,22%	2,18%	(2)	(64)	3			
3	PWG	-	93	-	485	0,00%	0,00%	1,41%	485	485	392			
	Cilem	-	93	-	485	0,00%	0,00%	2,64%	485	485	392			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.834	6.158	7.506	10.476	1,70%	2,62%	3,66%	2.970	5.642	4.318			
	CF 1	1.936	3.590	3.401	2.760	5,01%	9,41%	7,72%	(640)	824	(830)			
	Total Griya	1.859	3.036	3.002	2.334	5,65%	9,76%	7,74%	(668)	474	(702)			
	Oto	77	554	399	427	1,35%	7,40%	7,61%	28	349	(127)			
	CF 2	2.897	2.568	4.105	7.716	1,18%	1,64%	3,08%	3.611	4.819	5.148			
	Mitraguna & Others	2.897	2.568	4.105	7.716	1,28%	1,77%	3,32%	3.611	4.819	5.148			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	6.699	7.840	11.931	1,43%	2,11%	3,20%	4.091	6.783	5.232	0,85%	73,32%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	112	516	582	638	0,47%	2,30%	2,46%	55	526	122			
	KUR	77	308	342	399	0,35%	1,48%	1,67%	57	321	91			
	Non KUR	34	207	240	239	1,74%	11,34%	11,56%	(1)	205	31			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.576	12.109	11.944	0,97%	4,23%	4,17%	(165)	9.176	(632)			
	CF 1	991	1.619	1.508	1.503	2,56%	4,17%	4,20%	(5)	512	(116)			
	Total Griya	627	1.309	1.304	1.298	1,90%	4,24%	4,31%	(5)	671	(11)			
	Oto	363	310	205	205	6,33%	3,80%	3,65%	-	(159)	(105)			
	CF 2	1.777	10.958	10.600	10.441	0,72%	4,24%	4,17%	(159)	8.664	(517)			
	Mitraguna & Others	1.468	10.958	10.600	10.441	0,65%	4,56%	4,49%	(159)	8.973	(517)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	13.092	12.691	12.582	0,80%	3,42%	3,38%	(109)	9.702	(510)	3,18%	5,82%	-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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.516	6.027	6.493	(509)	466	(23)	-0,35%	(1.111)	-14,61%	16.118	40,28%	(9.625)
2	Tabungan	169.083	165.619	167.282	168.798	5.506	1.516	3.178	1,92%	(285)	-0,17%	181.364	93,07%	(12.566)
3	Deposito	159.534	165.786	168.168	168.236	11	67	2.449	1,48%	8.702	5,45%	160.719	104,68%	7.517
	Total	336.221	337.922	341.477	343.526	5.008	2.049	5.604	1,66%	7.306	2,17%	358.201	95,90%	(14.674)
	CASA	176.687	172.135	173.309	175.291	4.997	1.982	3.155	1,83%	(1.396)	-0,79%	197.482	88,76%	(22.191)
	(%) CASA	52,55%	50,94%	50,75%	51,03%									
	FDR	59,93%	62,85%	61,98%	61,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.147	8.362	8.423	60	276	3,39%	(2.751)	-24,62%	-	0,00%	8.423	
2	Giro ISE	2.226	2.396	2.296	2.358	62	(38)	-1,58%	132	5,94%		0,00%	2.358	
3	Tabungan ISE	8.944	5.747	6.063	6.061	(2)	314	5,46%	(2.883)	-32,23%		0,00%	6.061	
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	41.737	40.909	2.045	910	-1.135	318	-829	205	1.739	46.325	88,31%	(5.416)
	KUR	38.741	40.019	39.239	2.045	910	-1.135	418	-780	499	1.690	44.162	88,85%	(4.923)
	Non KUR	1.963	1.718	1.669	-	-	0	-100	-49	-293	49	2.163	77,19%	(493)
3	PWG	8.703	15.951	16.575	2.584	3.055	471	405	624	7.872	2.430	24.206	68,48%	(7.631)
	Cilem	6.698	12.180	12.454	1.348	1.046	-302	199	274	5.756	772	16.444	75,73%	(3.991)
	Gadai	2.005	3.771	4.121	1.236	2.008	772	206	350	2.116	1.658	7.762	53,10%	(3.640)
4	CFG	152.101	154.690	154.162	5.155	3.053	-2.102	2.122	-528	2.061	3.581	174.779	88,20%	(20.617)
	CF 1	24.823	21.566	21.138	69	-	-69	207	-429	-3.685	429	27.540	76,75%	(6.402)
	Total Griya	16.607	12.788	12.664	-	-	0	0	-124	-3.943	124	17.310	73,16%	(4.647)
	• Total Non Program	16.607	12.788	12.664	-	-	0	-5.177	-124	-3.943	124	17.310	73,16%	(4.647)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	8.778	8.474	69	-	-69	207	-305	258	305	10.229	82,84%	(1.755)
	CF 2	127.278	133.124	133.024	5.086	3.053	-2.033	1.916	-100	5.746	3.153	147.239	90,35%	(14.215)
	Mitraguna & Others	115.000	119.865	119.626	4.290	2.789	-1.501	1.339	-239	4.626	3.028	133.218	89,80%	(13.592)
	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	211.645	9.784	7.018	-2.766	2.845	-733	10.138	7.750	245.309	86,28%	(33.664)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	377	1.146	817	2.427	0,93%	1,96%	5,93%	1.610	2.050	1.281			
	KUR	327	1.109	781	2.247	0,84%	1,95%	5,73%	1.466	1.919	1.138			
	Non KUR	50	37	36	181	2,53%	2,09%	10,82%	145	131	144			
3	PWG	-	197	-	369	0,00%	0,00%	2,23%	369	369	172			
	Cilem	-	190	-	119	0,00%	0,00%	0,96%	119	119	(71)			
	Gadai	-	7	-	250	0,00%	0,00%	6,07%	250	250	243			
4	CFG	2.744	2.293	3.370	4.688	1,80%	2,18%	3,04%	1.318	1.944	2.395			
	CF 1	932	1.062	1.034	1.214	3,75%	4,80%	5,74%	180	282	153			
	Total Griya	594	-	-	81	3,58%	0,00%	0,64%	81	(513)	81			
	Oto	337	1.062	1.034	1.133	4,11%	11,78%	13,37%	99	796	72			
	CF 2	1.812	1.231	2.336	3.474	1,42%	1,75%	2,61%	1.138	1.662	2.243			
	Mitraguna & Others	1.812	1.231	2.336	3.474	1,58%	1,95%	2,90%	1.138	1.662	2.243			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.121	3.636	4.187	7.485	1,55%	1,97%	3,54%	3.298	4.364	3.849	2,67%	24,63%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	499	265	294	397	1,23%	0,70%	0,97%	103	(102)	132			
	KUR	125	88	164	267	0,32%	0,41%	0,68%	103	142	179			
	Non KUR	374	177	130	130	19,05%	7,57%	7,79%	-	(244)	(47)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.424	2.949	3.002	1,02%	1,91%	1,95%	53	1.456	(423)			
	CF 1	114	679	623	620	0,46%	2,89%	2,93%	(4)	505	(59)			
	Total Griya	114	679	623	620	0,69%	4,87%	4,89%	(4)	505	(59)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.431	2.746	2.326	2.382	1,12%	1,75%	1,79%	56	951	(364)			
	Mitraguna & Others	1.388	2.746	2.326	2.382	1,21%	1,94%	1,99%	56	994	(364)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.690	3.243	3.399	1,01%	1,53%	1,61%	156	1.354	(291)	1,45%	9,83%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	1.992	2.324	2.355	(103)	31	363	18,22%	(10.830)	-82,14%	17.869	13,18%	(15.514)
2	Tabungan	147.923	159.919	136.129	135.902	(4.196)	(227)	(24.017)	-15,02%	(12.021)	-8,13%	157.311	86,39%	(21.409)
3	Deposito	54.920	58.676	82.707	82.708	957	1	24.032	40,96%	27.788	50,60%	55.713	148,45%	26.995
	Total	216.028	220.587	221.160	220.965	(3.342)	(195)	378	0,17%	4.937	2,29%	230.893	95,70%	(9.928)
	CASA	161.108	161.911	138.453	138.257	(4.299)	(196)	(23.654)	-14,61%	(22.851)	-14,18%	175.180	78,92%	(36.923)
	(%) CASA	74,58%	73,40%	62,60%	62,57%									
	FDR	99,10%	101,75%	101,82%	101,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	4.351	2.695	2.682		(13)	(1.669)	-38,37%	92	3,55%	-	0,00%	2.682
2	Giro ISE	59	43	38	38		0	(5)	-11,46%	(21)	-35,65%		0,00%	38
3	Tabungan ISE	2.531	4.308	2.657	2.644		(13)	(1.664)	-38,63%	113	4,47%		0,00%	2.644
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	48.070	49.187	2.050	2.770	720	572	1.117	3.453	1.653	49.935	98,50%	(747)
	KUR	43.301	46.086	47.246	2.050	2.670	620	642	1.160	3.946	1.510	47.342	99,80%	(96)
	Non KUR	2.433	1.984	1.941	-	100	100	-70	-43	-492	143	2.592	74,88%	(651)
3	PWG	2.160	6.337	6.872	1.416	803	-613	1.130	535	4.712	268	7.795	88,16%	(923)
	Cilem	2.160	6.337	6.872	1.416	803	-613	1.130	535	4.712	268	7.795	88,16%	(923)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	170.034	169.118	5.377	1.648	-3.729	74	-916	2.927	2.564	172.497	98,04%	(3.380)
	CF 1	15.140	17.513	17.377	498	432	-66	157	-136	2.237	568	15.895	109,32%	1.482
	Total Griya	1.118	1.016	1.004	-	-	0	0	-12	-114	12	1.314	76,42%	(310)
	• Total Non Program	1.118	1.016	1.004	-	-	0	-12	-12	-114	12	1.314	76,42%	(310)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.497	16.373	498	432	-66	157	-124	2.351	556	14.581	112,29%	1.792
	CF 2	151.051	152.521	151.741	4.879	1.216	-3.663	-82	-780	689	1.996	156.602	96,90%	(4.861)
	Mitraguna & Others	120.364	121.362	120.666	3.879	820	-3.059	-382	-696	302	1.516	125.430	96,20%	(4.764)
	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	225.177	8.844	5.221	-3.622	1.776	736	11.092	4.485	230.227	97,81%	(5.050)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	330	693	820	1.488	0,72%	1,70%	3,02%	668	1.158	795			
	KUR	190	649	795	1.339	0,44%	1,72%	2,83%	544	1.148	690			
	Non KUR	139	44	25	149	5,72%	1,25%	7,68%	124	10	105			
3	PWG	3	60	-	406	0,14%	0,00%	5,90%	406	403	346			
	Cilem	3	60	-	406	0,14%	0,00%	5,90%	406	403	346			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.769	1.645	2.086	0,84%	0,97%	1,23%	441	697	318			
	CF 1	197	1.369	1.365	1.039	1,30%	7,79%	5,98%	(326)	842	(330)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	1.369	1.365	1.039	1,41%	8,27%	6,35%	(326)	842	(330)			
	CF 2	1.192	400	280	1.047	0,79%	0,18%	0,69%	767	(145)	648			
	Mitraguna & Others	1.192	400	280	660	0,99%	0,23%	0,55%	380	(532)	261			
	Pensiun	-	-	-	387	0,00%	0,00%	1,25%	387	387	387			
	Total Pembiayaan	1.722	2.521	2.465	3.980	0,80%	1,10%	1,77%	1.515	2.258	1.459	0,00%	100,00%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	508	219	224	185	1,11%	0,47%	0,38%	(39)	(323)	(34)			
	KUR	409	103	99	147	0,94%	0,21%	0,31%	48	(262)	44			
	Non KUR	100	116	125	38	4,09%	6,30%	1,96%	(87)	(62)	(78)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.720	2.030	2.170	0,82%	1,19%	1,28%	140	810	(550)			
	CF 1	113	113	113	253	0,75%	0,65%	1,46%	140	140	140			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	113	113	253	0,81%	0,69%	1,55%	140	140	140			
	CF 2	1.246	2.607	1.917	1.917	0,83%	1,26%	1,26%	-	670	(690)			
	Mitraguna & Others	1.125	2.607	1.917	1.917	0,93%	1,58%	1,59%	-	792	(690)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.939	2.254	2.355	0,87%	1,00%	1,05%	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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	42	56	37	7	(19)	(4)	-10,55%	(29)	-43,90%	1.836	2,02%	(1.799)
2	Tabungan	73.366	74.201	66.837	67.103	9.035	266	(7.099)	-9,57%	(6.264)	-8,54%	78.625	85,34%	(11.523)
3	Deposito	13.172	13.563	13.798	13.658	(711)	(140)	95	0,70%	486	3,69%	13.983	97,68%	(325)
	Total	86.605	87.806	80.691	80.798	8.332	107	(7.008)	-7,98%	(5.807)	-6,70%	94.444	85,55%	(13.646)
	CASA	73.432	74.243	66.893	67.140	9.043	247	(7.103)	-9,57%	(6.293)	-8,57%	80.461	83,44%	(13.321)
	(%) CASA	84,79%	84,55%	82,90%	83,10%									
	FDR	98,27%	102,77%	113,08%	112,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	1.178	319	341		22	(838)	-71,08%	(9)	-2,50%	-	0,00%	341
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	1.178	319	341		22	(838)	-71,08%	(9)	-2,50%	-	0,00%	341
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	5.868	6.425	1.264	812	-452	1.046	556	4.714	255	4.247	151,26%	2.177
	Cilem	1.711	5.868	6.425	1.264	812	-452	1.046	556	4.714	255	4.247	151,26%	2.177
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.351	84.801	1.865	1.597	-268	48	451	1.435	1.146	90.444	93,76%	(5.642)
	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)
	• Total Non Program	269	254	253	-	-	0	-2	-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	84.349	1.865	1.597	-268	51	455	1.251	1.142	89.327	94,43%	(4.978)
	Mitraguna & Others	38.271	39.032	38.880	750	620	-130	-717	-152	609	772	43.956	88,45%	(5.076)
	Pensiun	44.827	44.862	45.469	1.115	977	-138	769	607	642	370	45.371	100,22%	98
	Total Pembiayaan	85.106	90.237	91.244	3.129	2.409	-720	1.094	1.007	6.138	1.402	94.720	96,33%	(3.476)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	8	-	117	0,00%	0,00%	1,83%	117	117	109			
	Cilem	-	8	-	117	0,00%	0,00%	1,83%	117	117	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	413	368	389	0,00%	0,44%	0,46%	21	389	(24)			
	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	-	413	368	389	0,00%	0,44%	0,46%	21	389	(24)			
	Mitraguna & Others	-	413	368	389	0,00%	0,94%	1,00%	21	389	(24)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	421	368	507	0,00%	0,41%	0,56%	138	507	85	0,82%	-47,38%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	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	-	207	220	224	0,00%	0,26%	0,26%	5	224	17			
	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	-	207	220	224	0,00%	0,26%	0,27%	5	224	17			
	Mitraguna & Others	-	207	220	224	0,00%	0,56%	0,58%	5	224	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	225	238	242	0,02%	0,26%	0,27%	5	224	17	0,62%	-132,57%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	23.231	22.818	22.704	72	(114)	(527)	-2,27%	11.689	106,12%	15.154	149,82%	7.550
2	Tabungan	115.074	107.386	105.571	105.418	1.938	(152)	(1.967)	-1,83%	(9.656)	-8,39%	122.641	85,96%	(17.223)
3	Deposito	23.779	23.707	25.209	25.215	(628)	6	1.508	6,36%	1.436	6,04%	24.382	103,41%	833
	Total	149.869	154.324	153.598	153.338	1.381	(260)	(986)	-0,64%	3.469	2,31%	162.178	94,55%	(8.840)
	CASA	126.089	130.616	128.389	128.123	2.009	(266)	(2.494)	-1,91%	2.033	1,61%	137.796	92,98%	(9.673)
	(%) CASA	84,13%	84,64%	83,59%	83,56%									
	FDR	105,52%	114,38%	116,59%	116,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	7.268	6.660	6.712		52	(555)	-7,64%	(659)	-8,95%	-	0,00%	6.712
2	Giro ISE	1.170	759	477	526		49	(233)	-30,67%	(644)	-55,05%		0,00%	526
3	Tabungan ISE	2.302	2.409	2.083	2.086		3	(323)	-13,39%	(215)	-9,36%		0,00%	2.086
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	20.428	660	1.160	500	311	561	5.974	599	18.063	113,09%	2.365
	KUR	11.979	17.589	18.290	660	1.160	500	384	702	6.311	458	15.498	118,02%	2.792
	Non KUR	2.475	2.278	2.138	-	-	0	-73	-140	-337	140	2.565	83,34%	(427)
3	PWG	2.088	7.139	8.218	1.583	1.578	-6	1.344	1.078	6.130	499	8.091	101,57%	127
	Cilem	1.902	6.952	8.027	1.509	1.445	-64	1.306	1.075	6.126	370	7.905	101,55%	123
	Gadai	186	187	190	74	133	59	38	3	4	130	186	102,27%	4
4	CFG	140.874	148.063	149.025	4.195	3.469	-726	1.058	962	8.151	2.507	151.912	98,10%	(2.887)
	CF 1	3.720	5.552	5.263	86	-	-86	-59	-289	1.542	289	5.043	104,36%	220
	Total Griya	422	1.177	1.169	-	-	0	0	-8	746	8	765	152,77%	404
	• 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	4.094	86	-	-86	-59	-281	796	281	4.278	95,70%	(184)
	CF 2	137.153	142.511	143.762	4.109	3.469	-640	1.117	1.251	6.609	2.218	146.869	97,88%	(3.107)
	Mitraguna & Others	95.850	99.658	100.988	3.444	3.209	-235	826	1.329	5.138	1.880	104.717	96,44%	(3.730)
	Pensiun	41.304	42.853	42.774	665	260	-405	291	-78	1.471	338	42.152	101,48%	622
	Total Pembiayaan	158.147	176.520	179.078	6.439	6.207	-232	2.669	2.558	20.931	3.649	178.797	100,16%	280

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	517	0,16%	0,00%	2,53%	517	493	465			
	KUR	24	52	-	358	0,20%	0,00%	1,96%	358	334	306			
	Non KUR	-	-	-	159	0,00%	0,00%	7,42%	159	159	159			
3	PWG	-	149	-	103	0,00%	0,00%	1,25%	103	103	(46)			
	Cilem	-	149	-	103	0,00%	0,00%	1,28%	103	103	(46)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	692	1.014	1.825	0,45%	0,68%	1,22%	811	1.189	1.133			
	CF 1	195	295	355	247	5,25%	6,40%	4,70%	(108)	52	(47)			
	Total Griya	-	2	2	-	0,00%	0,18%	0,00%	(2)	-	(2)			
	Oto	195	293	353	247	5,92%	8,08%	6,04%	(106)	52	(45)			
	CF 2	441	397	658	1.578	0,32%	0,46%	1,10%	919	1.137	1.180			
	Mitraguna & Others	441	397	486	1.408	0,46%	0,49%	1,39%	922	968	1.011			
	Pensiun	-	-	172	169	0,00%	0,40%	0,40%	(3)	169	169			
	Total Pembiayaan	660	943	1.063	2.493	0,42%	0,60%	1,39%	1.430	1.833	1.549	1,32%	4,83%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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%	1,08%	(1)	(4)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	223	221	220	9,04%	9,72%	10,30%	(1)	(4)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	101	274	38	0,22%	0,19%	0,03%	(236)	(275)	(63)			
	CF 1	-	-	173	-	0,00%	3,12%	0,00%	(173)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	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%	-707,47%	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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	7.562	7.347	6.589	1.522	(758)	(973)	-12,87%	(201)	-2,96%	11.936	55,20%	(5.347)
2	Tabungan	175.767	184.279	187.927	188.619	2.731	691	4.340	2,35%	12.851	7,31%	188.029	100,31%	589
3	Deposito	41.842	53.385	51.259	51.259	(1.353)	0	(2.126)	-3,98%	9.417	22,51%	42.256	121,31%	9.003
	Total	224.399	245.226	246.533	246.466	2.900	(67)	1.240	0,51%	22.607	9,83%	242.221	101,75%	4.245
	CASA	182.557	191.841	195.274	195.207	4.253	(67)	3.366	1,75%	12.650	6,93%	199.965	97,62%	(4.758)
	(%) CASA	81,35%	78,23%	79,21%	79,20%									
	FDR	108,91%	104,56%	105,03%	105,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.507	6.250	6.356		106	(150)	-2,31%	2.274	55,69%	-	0,00%	6.356
2	Giro ISE	1.486	3.310	3.210	3.310		99	(1)	-0,02%	1.823	122,69%		0,00%	3.310
3	Tabungan ISE	2.597	3.196	3.040	3.047		7	(150)	-4,68%	450	17,34%		0,00%	3.047
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	96.259	3.695	3.280	-415	471	-490	-1.474	3.770	102.175	94,21%	(5.916)
	KUR	92.544	91.080	90.112	2.595	2.680	85	-635	-968	-2.432	3.648	96.600	93,28%	(6.488)
	Non KUR	5.189	5.669	6.147	1.100	600	-500	1.106	478	958	122	5.574	110,26%	572
3	PWG	10.721	19.484	20.867	5.112	4.392	-720	2.245	1.383	10.146	3.009	27.651	75,47%	(6.784)
	Cilem	6.388	12.411	12.760	2.397	1.203	-1.194	1.681	349	6.372	853	17.985	70,95%	(5.225)
	Gadai	4.333	7.073	8.107	2.715	3.189	474	564	1.033	3.774	2.156	9.666	83,87%	(1.559)
4	CFG	134.342	137.983	139.285	3.043	4.031	989	911	1.302	4.942	2.730	153.351	90,83%	(14.066)
	CF 1	27.563	25.817	25.530	-	329	329	-270	-287	-2.033	616	31.395	81,32%	(5.865)
	Total Griya	18.820	16.862	16.651	-	-	0	0	-211	-2.170	211	21.122	78,83%	(4.471)
	• Total Non Program	5.808	5.015	4.964	-	-	0	-60	-51	-844	51	6.597	75,25%	(1.633)
	• Program	13.012	11.847	11.687	-	-	0	-122	-160	-1.325	160	14.525	80,46%	(2.838)
	Oto	8.743	8.956	8.880	-	329	329	-270	-76	137	405	10.274	86,43%	(1.394)
	CF 2	106.779	112.165	113.754	3.043	3.703	660	1.181	1.589	6.975	2.114	121.955	93,28%	(8.201)
	Mitraguna & Others	66.464	71.035	72.582	2.612	3.338	726	1.082	1.547	6.118	1.791	80.315	90,37%	(7.734)
	Pensiun	40.315	41.131	41.173	431	365	-66	99	42	857	323	41.640	98,88%	(468)
	Total Pembiayaan	244.391	256.418	258.940	11.850	12.103	254	3.555	2.522	14.549	9.581	284.771	90,93%	(25.831)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	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	3.614	0,95%	1,14%	3,75%	2.507	2.684	2.790			
	KUR	830	667	948	3.193	0,90%	1,04%	3,54%	2.245	2.363	2.526			
	Non KUR	101	158	160	422	1,95%	2,82%	6,86%	262	321	264			
3	PWG	7	169	-	1.299	0,06%	0,00%	6,22%	1.299	1.292	1.130			
	Cilem	-	169	-	609	0,00%	0,00%	4,77%	609	609	440			
	Gadai	7	-	-	690	0,15%	0,00%	8,51%	690	683	690			
4	CFG	949	1.201	1.528	3.640	0,71%	1,11%	2,61%	2.112	2.691	2.439			
	CF 1	949	1.201	1.114	1.790	3,44%	4,32%	7,01%	676	841	590			
	Total Griya	745	716	905	1.472	3,96%	5,37%	8,84%	567	727	756			
	Oto	204	485	209	318	2,34%	2,33%	3,58%	109	114	(166)			
	CF 2	-	-	414	1.849	0,00%	0,37%	1,63%	1.436	1.849	1.849			
	Mitraguna & Others	-	-	414	1.553	0,00%	0,58%	2,14%	1.139	1.553	1.553			
	Pensiun	-	-	-	297	0,00%	0,00%	0,72%	297	297	297			
	Total Pembiayaan	1.969	2.194	2.636	8.553	0,81%	1,03%	3,30%	5.917	6.584	6.358	0,16%	95,22%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.064	1.129	1.010	1,10%	1,17%	1,05%	(119)	(68)	(54)			
	KUR	744	740	807	631	0,80%	0,89%	0,70%	(176)	(113)	(109)			
	Non KUR	334	324	322	379	6,43%	5,68%	6,16%	57	45	55			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,09%	0,08%	-	7	-			
4	CFG	793	1.977	1.956	2.155	0,59%	1,42%	1,55%	199	1.362	178			
	CF 1	666	803	782	980	2,42%	3,03%	3,84%	199	314	178			
	Total Griya	558	649	634	850	2,96%	3,76%	5,11%	216	292	201			
	Oto	108	153	148	130	1,24%	1,65%	1,46%	(18)	22	(23)			
	CF 2	126	1.175	1.175	1.175	0,12%	1,05%	1,03%	-	1.048	-			
	Mitraguna & Others	126	1.175	1.175	1.175	0,19%	1,65%	1,62%	-	1.048	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	3.048	3.092	3.172	0,79%	1,21%	1,22%	80	1.230	124	3,75%	-206,16%	2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.026	2.562	2.380	(528)	(182)	354	17,47%	(1.257)	-34,57%	7.709	30,87%	(5.329)
2	Tabungan	133.319	149.982	148.346	149.821	2.829	1.475	(161)	-0,11%	16.502	12,38%	142.266	105,31%	7.555
3	Deposito	34.970	33.336	32.752	32.752	(28)	0	(584)	-1,75%	(2.218)	-6,34%	35.819	91,44%	(3.067)
	Total	171.926	185.344	183.660	184.953	2.273	1.293	(391)	-0,21%	13.027	7,58%	185.795	99,55%	(841)
	CASA	136.957	152.008	150.908	152.201	2.300	1.293	193	0,13%	15.245	11,13%	149.975	101,48%	2.226
	(%) CASA	79,66%	82,01%	82,17%	82,29%									
	FDR	77,08%	70,94%	71,44%	70,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.930	3.011	2.741		(270)	(189)	-6,46%	707	34,75%	-	0,00%	2.741
2	Giro ISE	95	439	734	734		0	296	67,41%	640	674,38%	-	0,00%	734
3	Tabungan ISE	1.439	1.992	1.777	1.507		(270)	(485)	-24,35%	67	4,68%	-	0,00%	1.507
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	19.839	19.150	1.410	340	-1.070	662	-689	205	1.029	21.038	91,03%	(1.888)
	KUR	17.446	18.476	17.805	1.410	300	-1.110	720	-671	359	971	19.450	91,54%	(1.646)
	Non KUR	1.500	1.363	1.346	-	40	40	-58	-17	-154	57	1.588	84,75%	(242)
3	PWG	1.695	6.509	7.062	1.324	988	-336	1.087	552	5.367	436	5.287	133,56%	1.775
	Cilem	1.695	6.509	7.062	1.324	988	-336	1.087	552	5.367	436	5.287	133,56%	1.775
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	105.135	104.988	1.939	1.465	-474	-2.047	-147	-6.886	1.612	114.873	91,39%	(9.885)
	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	-60	6	1.035	85,21%	(153)
	• Total Non Program	942	888	882	-	-	0	-6	-6	-60	6	1.035	85,21%	(153)
	• Program	-	-	-	-	-	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	102.132	1.939	1.369	-570	-1.988	-54	-6.689	1.423	111.460	91,63%	(9.328)
	Mitraguna & Others	34.866	40.550	41.106	1.635	1.115	-520	34	556	6.240	559	37.275	110,28%	3.831
	Pensiun	73.955	61.637	61.026	304	254	-50	-2.023	-611	-12.929	865	74.185	82,26%	(13.159)
	Total Pembiayaan	132.514	131.483	131.200	4.673	2.793	-1.880	-298	-283	-1.315	3.076	141.198	92,92%	(9.998)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	965	1,59%	2,66%	5,04%	438	664	460			
	KUR	199	505	527	918	1,14%	2,85%	5,16%	391	719	413			
	Non KUR	102	-	-	47	6,82%	0,00%	3,49%	47	(55)	47			
3	PWG	-	-	-	324	0,00%	0,00%	4,59%	324	324	324			
	Cilem	-	-	-	324	0,00%	0,00%	4,59%	324	324	324			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.547	1.199	1.435	0,05%	1,14%	1,37%	236	1.377	(112)			
	CF 1	54	33	34	31	1,76%	1,14%	1,08%	(3)	(23)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	33	34	31	2,55%	1,63%	1,57%	(3)	(23)	(2)			
	CF 2	5	1.514	1.165	1.404	0,00%	1,14%	1,37%	239	1.400	(110)			
	Mitraguna & Others	5	1.514	1.165	1.325	0,01%	2,87%	3,22%	160	1.321	(189)			
	Pensiun	-	-	-	79	0,00%	0,00%	0,13%	79	79	79			
	Total Pembiayaan	360	2.052	1.726	2.724	0,27%	1,31%	2,08%	998	2.364	672	3,80%	-83,09%	1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	69	378	375	328	0,37%	1,89%	1,71%	(47)	259	(49)			
	KUR	60	281	279	232	0,34%	1,51%	1,30%	(47)	172	(49)			
	Non KUR	9	96	96	96	0,62%	7,07%	7,16%	-	87	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	3.789	2.621	3.118	8,75%	2,49%	2,97%	497	(6.670)	(671)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	3.789	2.621	3.118	8,99%	2,56%	3,05%	497	(6.667)	(671)			
	Mitraguna & Others	915	4	323	821	2,62%	0,80%	2,00%	498	(94)	816			
	Pensiun	8.871	3.785	2.298	2.298	6,69%	1,75%	3,77%	(1)	(6.573)	(1.487)			
	Total Pembiayaan	9.858	4.167	2.997	3.447	7,44%	2,28%	2,63%	450	(6.411)	(720)	2,09%	20,35%	-0,5%

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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.064	1.991	2.471	(717)	481	408	19,77%	(367)	-12,94%	5.998	41,21%	(3.526)
2	Tabungan	118.896	117.569	123.419	123.604	1.819	185	6.035	5,13%	4.708	3,96%	129.598	95,37%	(5.994)
3	Deposito	12.522	16.789	15.991	15.691	(57)	(300)	(1.098)	-6,54%	3.169	25,31%	13.070	120,05%	2.621
	Total	134.257	136.422	141.401	141.766	1.045	365	5.345	3,92%	7.509	5,59%	148.666	95,36%	(6.900)
	CASA	121.735	119.632	125.410	126.075	1.102	665	6.443	5,39%	4.340	3,57%	135.596	92,98%	(9.520)
	(%) CASA	90,67%	87,69%	88,69%	88,93%									
	FDR	193,63%	196,88%	192,25%	191,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	2.922	3.203	3.209	6	287	9,81%	(716)	-18,24%	-	0,00%	3.209	
2	Giro ISE	2.210	1.292	1.528	1.531	3	239	18,49%	(680)	-30,75%		0,00%	1.531	
3	Tabungan ISE	1.714	1.630	1.675	1.678	3	48	2,93%	(36)	-2,11%		0,00%	1.678	
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-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	0,00%	0
2	MBG	76.261	70.987	70.607	2.370	2.247	-123	-37	-380	-5.654	2.627	76.731	92,02%	(6.124)
	KUR	69.790	65.374	65.133	2.370	2.247	-123	186	-241	-4.657	2.488	70.147	92,85%	(5.014)
	Non KUR	6.471	5.613	5.474	-	-	0	-223	-139	-997	139	6.584	83,14%	(1.110)
3	PWG	2.698	7.667	8.424	1.664	1.100	-564	1.429	757	5.726	343	9.056	93,03%	(632)
	Cilem	2.698	7.667	8.424	1.664	1.100	-564	1.429	757	5.726	343	9.056	93,03%	(632)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	189.852	192.740	5.587	6.099	512	1.364	2.888	11.894	3.210	196.722	97,98%	(3.982)
	CF 1	24.361	32.028	31.624	722	867	144	45	-404	7.263	1.270	26.301	120,24%	5.323
	Total Griya	4.158	5.803	5.341	-	-	0	0	-462	1.183	462	4.692	113,83%	649
	• Total Non Program	3.841	5.507	5.047	-	-	0	-42	-460	1.205	460	4.339	116,32%	708
	• Program	317	297	294	-	-	0	-2	-2	-22	2	353	83,30%	(59)
	Oto	20.203	26.225	26.283	722	867	144	45	58	6.080	808	21.609	121,63%	4.674
	CF 2	156.485	157.824	161.116	4.865	5.232	368	1.319	3.292	4.631	1.940	170.421	94,54%	(9.305)
	Mitraguna & Others	140.742	143.500	146.939	4.865	5.232	368	1.454	3.439	6.197	1.793	153.461	95,75%	(6.522)
	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	271.841	9.620	9.445	-175	2.747	3.257	11.881	6.189	282.664	96,17%	(10.822)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	122	523	1.305	0,00%	0,74%	1,85%	782	1.305	1.183			
	KUR	-	122	523	920	0,00%	0,80%	1,41%	398	920	798			
	Non KUR	-	-	-	384	0,00%	0,00%	7,02%	384	384	384			
3	PWG	-	-	-	179	0,00%	0,00%	2,12%	179	179	179			
	Cilem	-	-	-	179	0,00%	0,00%	2,12%	179	179	179			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	1.808	1.313	2.919	2,52%	0,69%	1,51%	1.606	(1.643)	1.111			
	CF 1	1.171	1.396	1.115	1.324	4,81%	3,48%	4,19%	209	152	(72)			
	Total Griya	405	-	-	-	9,74%	0,00%	0,00%	-	(405)	-			
	Oto	766	1.396	1.115	1.324	3,79%	4,25%	5,04%	209	557	(72)			
	CF 2	3.391	413	198	1.596	2,17%	0,13%	0,99%	1.397	(1.796)	1.183			
	Mitraguna & Others	3.391	413	198	1.596	2,41%	0,14%	1,09%	1.397	(1.796)	1.183			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	1.931	1.836	4.403	1,76%	0,68%	1,62%	2.567	(160)	2.472	0,31%	80,65%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	46	449	522	519	0,06%	0,74%	0,74%	(3)	474	71			
	KUR	46	449	522	519	0,07%	0,80%	0,80%	(3)	474	71			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	3.087	2.588	2.454	1,49%	1,36%	1,27%	(134)	(247)	(632)			
	CF 1	362	791	843	709	1,49%	2,63%	2,24%	(134)	346	(82)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	791	843	709	1,79%	3,21%	2,70%	(134)	346	(82)			
	CF 2	2.339	2.296	1.746	1.746	1,49%	1,11%	1,08%	-	(593)	(550)			
	Mitraguna & Others	2.244	2.296	1.746	1.746	1,59%	1,22%	1,19%	-	(498)	(550)			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	3.535	3.110	2.974	1,06%	1,16%	1,09%	(137)	227	(561)	1,22%	-11,09%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-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					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	8.915	-	-		0	(8.915)	-100,00%	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	7.315	-	-		0	(7.315)	-100,00%	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	1.600	-	-		0	(1.600)	-100,00%	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	31	-	-		0	(31)	-100,00%	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	750	-	-750	0	0	0	-	0	0,00%	0
	KUR	-	-	-	750	-	-750	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	1.089	-	-1.089	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.089	-	-1.089	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	448	-	-448	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	93	-	-93	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	-	-	-	93	-	-93	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	355	-	-355	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	355	-	-355	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	2.288	-	-2.288	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	4,20%	#DIV/0!	4,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202.766	349.157	680.846	478.080	
2	Contribution Margin	3.215	4.424	3.608	393	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,46	3,64	0,18	0,46
CIF Payroll	208	943	668	(275)	460



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.554	306	326	309	20	(1.228)	-79,05%	(1.182)	-78,41%	3.200	10,17%	(2.875)
2	Tabungan	77.097	88.884	91.244	91.672	(4.087)	429	2.789	3,14%	14.576	18,91%	81.342	112,70%	10.330
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	105.029	105.477	986	449	2.386	2,31%	18.540	21,33%	93.343	113,00%	12.134
	CASA	78.604	90.438	91.549	91.998	(3.777)	449	1.560	1,73%	13.394	17,04%	84.543	108,82%	7.455
	(%) CASA	90,42%	87,73%	87,17%	87,22%									
	FDR	27,35%	45,54%	46,06%	45,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	25.035	26.646	26.351		(295)	1.315	5,25%	1.919	7,85%	-	0,00%	26.351
2	Giro ISE	1.505	1.551	293	302		10	(1.248)	-80,50%	(1.203)	-79,91%		0,00%	302
3	Tabungan ISE	19.127	19.685	22.554	22.248		(305)	2.564	13,02%	3.121	16,32%		0,00%	22.248
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	16.434	16.907	1.171	850	-321	828	474	8.998	376	15.582	108,51%	1.325
	KUR	7.722	15.488	15.979	1.120	850	-270	794	492	8.258	358	15.133	105,59%	846
	Non KUR	188	946	928	51	-	-51	34	-18	741	18	449	206,95%	480
3	PWG	1.199	5.668	6.099	1.097	717	-380	949	432	4.901	286	6.155	99,09%	(56)
	Cilem	1.199	5.668	6.099	1.097	717	-380	949	432	4.901	286	6.155	99,09%	(56)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	24.845	25.367	1.284	945	-340	844	522	10.694	423	23.120	109,72%	2.247
	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	-3	-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	17.396	1.240	753	-487	1.014	523	7.224	230	17.606	98,80%	(211)
	Mitraguna & Others	10.171	15.587	15.402	690	40	-650	340	-185	5.231	225	16.957	90,83%	(1.555)
	Pensiun	-	1.286	1.994	550	713	163	674	707	1.994	6	649	307,16%	1.345
	Total Pembiayaan	23.780	46.947	48.374	3.553	2.512	-1.041	2.620	1.427	24.593	1.085	44.857	107,84%	3.517

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	-	565	0,00%	0,00%	3,34%	565	565	565			
	KUR	-	-	-	400	0,00%	0,00%	2,51%	400	400	400			
	Non KUR	-	-	-	164	0,00%	0,00%	17,71%	164	164	164			
3	PWG	-	-	-	37	0,00%	0,00%	0,60%	37	37	37			
	Cilem	-	-	-	37	0,00%	0,00%	0,60%	37	37	37			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	217	785	154	0,00%	3,16%	0,61%	(630)	154	(62)			
	CF 1	-	217	370	154	0,00%	4,64%	1,94%	(216)	154	(62)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	217	370	154	0,00%	4,69%	1,96%	(216)	154	(62)			
	CF 2	-	-	414	-	0,00%	2,46%	0,00%	(414)	-	-			
	Mitraguna & Others	-	-	414	-	0,00%	2,66%	0,00%	(414)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	217	785	756	0,00%	1,67%	1,56%	(29)	756	539	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	3.586	5.668	5.691	(57.261)	23	2.105	58,71%	(74.348)	-92,89%	89.152	6,38%	(83.461)
2	Tabungan	33.280	40.077	41.536	41.408	3.444	(128)	1.332	3,32%	8.128	24,42%	37.050	111,77%	4.359
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	123.829	123.724	(53.870)	(105)	3.741	3,12%	(8.462)	-6,40%	145.719	84,91%	(21.995)
	CASA	113.319	43.662	47.204	47.099	(53.816)	(105)	3.437	7,87%	(66.220)	-58,44%	126.202	37,32%	(79.102)
	(%) CASA	85,73%	36,39%	38,12%	38,07%									
	FDR	12,66%	22,68%	23,85%	23,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	799	800	810		10	11	1,41%	225	38,59%	-	0,00%	810
2	Giro ISE	18	6	32	39		8	34	582,50%	22	124,42%		0,00%	39
3	Tabungan ISE	567	793	768	770		3	(22)	-2,83%	204	35,93%		0,00%	770
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	2.812	2.949	453	271	-182	487	137	2.221	134	3.057	96,46%	(108)
	Cilem	728	2.812	2.949	453	271	-182	487	137	2.221	134	3.057	96,46%	(108)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	24.399	26.578	1.731	2.490	759	1.687	2.180	10.571	310	26.020	102,15%	559
	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
	• 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	17.817	1.731	2.172	441	1.747	1.959	7.938	213	18.692	95,32%	(874)
	Mitraguna & Others	9.209	14.936	16.900	1.552	2.172	620	1.573	1.964	7.691	208	17.252	97,96%	(352)
	Pensiun	671	923	918	179	-	-179	174	-5	247	5	1.440	63,72%	(522)
	Total Pembiayaan	16.736	27.210	29.528	2.184	2.761	577	2.174	2.317	12.792	444	29.077	101,55%	451

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	54	-	55	0,00%	0,00%	1,85%	55	55	0			
	Cilem	-	54	-	55	0,00%	0,00%	1,85%	55	55	0			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	262	260	401	0,00%	1,07%	1,51%	140	401	138			
	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	-	262	260	401	0,00%	1,64%	2,25%	140	401	138			
	Mitraguna & Others	-	262	260	401	0,00%	1,74%	2,37%	140	401	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	316	260	455	0,00%	0,96%	1,54%	195	455	139	0,32%	79,34%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	4.947	817	819	1.018	1	(4.129)	-83,45%	(929)	-53,15%	6.470	12,65%	(5.651)
2	Tabungan	52.637	63.992	62.299	63.361	4.322	1.061	(632)	-0,99%	10.724	20,37%	57.803	109,61%	5.557
3	Deposito	30.502	32.363	33.217	33.218	(918)	0	854	2,64%	2.716	8,90%	31.173	106,56%	2.044
	Total	84.886	101.303	96.334	97.397	4.422	1.063	(3.906)	-3,86%	12.511	14,74%	95.446	102,04%	1.951
	CASA	54.385	68.940	63.117	64.179	5.339	1.063	(4.760)	-6,90%	9.795	18,01%	64.273	99,85%	(94)
	(%) CASA	64,07%	68,05%	65,52%	65,89%									
	FDR	15,32%	26,89%	28,32%	28,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct 25)					Target Oct 25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.046	1.616	1.570	(47)	523	50,03%	(409)	-20,69%	-	0,00%	1.570	
2	Giro ISE	1.572	187	776	776	1	589	315,20%	(795)	-50,60%		0,00%	776	
3	Tabungan ISE	407	859	841	793	(48)	(66)	-7,69%	386	94,78%		0,00%	793	
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.409	7.444	749	476	-273	497	35	4.516	441	5.011	148,57%	2.434
	Cilem	2.928	7.409	7.444	749	476	-273	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	19.835	1.401	265	-1.137	1.155	8	9.757	257	17.587	112,78%	2.248
	CF 1	3.825	5.806	5.702	411	-	-411	397	-104	1.877	104	4.724	120,69%	978
	Total Griya	789	769	767	-	-	0	0	-2	-22	2	1.022	75,08%	(255)
	• Total Non Program	789	769	767	-	-	0	-2	-2	-22	2	1.022	75,08%	(255)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.036	4.935	411	-	-411	397	-101	1.899	101	3.703	133,28%	1.232
	CF 2	6.254	14.021	14.133	990	265	-725	758	112	7.879	153	12.862	109,88%	1.271
	Mitraguna & Others	5.039	12.645	12.725	990	220	-770	771	80	7.686	140	11.071	114,94%	1.654
	Pensiun	1.215	1.376	1.408	-	45	45	-13	32	194	13	1.792	78,61%	(383)
	Total Pembiayaan	13.007	27.236	27.279	2.151	741	-1.410	1.652	44	14.273	698	22.597	120,72%	4.682

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	83	99	31	111	0,82%	0,16%	0,56%	80	28	12			
	CF 1	83	84	-	80	2,17%	0,00%	1,41%	80	(3)	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	84	-	80	2,73%	0,00%	1,62%	80	(3)	(4)			
	CF 2	-	14	31	31	0,00%	0,22%	0,22%	(0)	31	16			
	Mitraguna & Others	-	14	31	31	0,00%	0,25%	0,24%	(0)	31	16			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	99	31	111	0,64%	0,11%	0,41%	80	28	12	8,70%	#####	8,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-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	-	-	14	14	0,00%	0,07%	0,07%	-	14	14			
	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	-	-	14	14	0,00%	0,10%	0,10%	-	14	14			
	Mitraguna & Others	-	-	14	14	0,00%	0,11%	0,11%	-	14	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	14	14	0,00%	0,05%	0,05%	-	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