

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	135.668	132.926	18.896	(2.742)	(20.234)	-13,21%	(22.940)	-14,72%	285.035	46,64%	(152.109)
2	Tabungan	1.803.617	1.920.425	1.911.327	1.929.415	73.106	18.088	8.990	0,47%	125.798	6,97%	2.026.162	95,23%	(96.747)
3	Deposito	681.198	781.647	808.487	794.773	(10.210)	(13.714)	13.126	1,68%	113.575	16,67%	693.324	114,63%	101.449
Total		2.640.681	2.855.231	2.855.482	2.857.114	81.792	1.631	1.882	0,07%	216.433	8,20%	3.004.521	95,09%	(147.407)
CASA		1.959.483	2.073.585	2.046.995	2.062.341	92.002	15.345	(11.244)	-0,54%	102.858	5,25%	2.311.197	89,23%	(248.856)
(% CASA		74,20%	72,62%	71,69%	72,18%									
FDR		99,99%	102,42%	103,91%	103,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	78.805	77.123	(1.682)	994	1,31%	11.513	17,55%	91.492	84,29%	(14.369)
2	Giro ISE	23.758	18.808	18.537	18.279	(258)	(529)	-2,81%	(5.479)	-23,06%	39.445	46,34%	(21.166)
3	Tabungan ISE	30.646	47.654	50.601	49.177	(1.424)	1.523	3,20%	18.531	60,47%	34.243	93,88%	14.933
4	Deposito ISE	11.205	9.667	9.667	9.667	0	0	0,00%	(1.538)	-13,73%	17.804	54,30%	(8.137)
5	CIF ISE	1.945	2.756	2.780	2.780	0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.238	8.960	3.115	-5.845	8.098	1.595	15.840	1.520	105.167	91,51%	(8.929)
	Linkage	14.865	24.357	24.354	5.210	-	(5.210)	5.166	-2	9.490	2	25.651	94,94%	(1.297)
	Non-Linkage	65.533	70.286	71.884	3.750	3.115	-635	2.932	1.597	6.351	1.518	79.516	90,40%	(7.632)
	• Local Champion	62.373	66.852	68.780	3.500	3.115	-385	2.714	1.928	6.407	1.187	69.002	99,68%	(222)
	• Value Chain	3.160	3.434	3.103	250	-	(250)	218	-331	-57	331	10.514	29,52%	(7.410)
2	MBG	368.059	383.874	386.175	16.568	17.901	1.333	2.339	2.301	18.117	15.600	411.003	93,96%	(24.828)
	KUR	343.457	358.694	360.736	15.823	16.601	778	2.561	2.042	17.279	14.559	384.254	93,88%	(23.518)
	Non KUR	24.602	25.180	25.440	745	1.300	555	-222	260	838	1.040	26.750	95,10%	(1.310)
3	PWG	200.888	321.425	337.006	86.935	88.175	1.241	23.304	15.581	136.118	72.594	334.137	100,86%	2.869
	Cilem	92.590	174.437	179.469	27.456	18.937	-8.520	15.815	5.033	86.879	13.904	198.310	90,50%	(18.840)
	Gadai	108.298	146.988	157.537	59.478	69.239	9.760	7.489	10.549	49.239	58.690	135.828	115,98%	21.709
4	CFG	1.991.066	2.124.255	2.147.590	60.109	62.808	2.699	19.608	23.335	156.525	39.473	2.178.372	98,59%	(30.781)
	CF 1	271.158	283.396	283.431	2.988	5.065	-2.077	-887	35	12.273	5.030	302.660	93,65%	(19.229)
	Total Griya	236.939	236.200	234.915	2.376	2.024	-352	0	-1.286	-2.024	3.309	252.612	92,99%	(17.697)
	• Total Non Program	155.508	158.157	157.636	1.583	2.024	441	-785	-521	2.128	2.545	162.432	97,05%	(4.796)
	• Program	81.431	78.044	77.279	794	-	-794	154	-765	-4.152	765	90.181	85,69%	(12.902)
	Oto	34.219	47.196	48.516	612	3.041	2.429	-887	1.320	14.297	1.721	50.048	96,94%	(1.532)
	CF 2	1.719.908	1.840.859	1.864.159	57.121	57.743	623	20.495	23.300	144.252	34.443	1.875.711	99,38%	(11.552)
	Mitraguna & Others	1.474.657	1.580.345	1.597.546	49.829	48.547	-1.282	16.923	17.201	122.889	31.346	1.616.843	98,81%	(19.297)
	Pensiun	245.250	260.513	266.613	7.292	9.197	1.905	3.572	6.100	21.363	3.097	258.868	102,99%	7.745
Total Pembiayaan		2.640.411	2.924.197	2.967.010	172.572	171.999	-572	53.349	42.813	326.599	129.186	3.028.679	97,96%	(61.670)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	0,64%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	0,86%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	6.097	0,62%	1,68%	1,58%	(344)	3.822	(344)			
	KUR	1.785	4.983	4.983	4.863	0,52%	1,39%	1,35%	(120)	3.078	(120)			
	Non KUR	489	1.458	1.458	1.234	1,99%	5,79%	4,85%	(224)	744	(224)			
3	PWG	10	-	-	540	0,00%	0,00%	0,16%	540	530	540			
	Cilem	10	-	-	540	0,01%	0,00%	0,30%	540	530	540			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.717	25.753	27.801	29.280	0,99%	1,31%	1,36%	1.479	9.563	3.527			
	CF 1	13.249	13.763	15.216	17.332	4,89%	5,37%	6,12%	2.116	4.083	3.569			
	Total Griya	12.780	13.116	14.475	15.745	5,39%	6,13%	6,70%	1.270	2.965	2.629			
	Oto	469	648	742	1.588	1,37%	1,57%	3,27%	846	1.119	940			
	CF 2	6.468	11.990	12.585	11.948	0,38%	0,68%	0,64%	(637)	5.480	(42)			
	Mitraguna & Others	5.999	11.313	11.277	10.592	0,41%	0,71%	0,66%	(685)	4.593	(721)			
	Pensiun	470	677	1.308	1.356	0,19%	0,50%	0,51%	48	886	679			
Total Pembiayaan		22.002	32.797	34.844	35.917	0,83%	1,19%	1,21%	1.073	13.915	3.121	0,88%	27,18%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.540	22,59%	25,33%	25,50%	567	6.381	553			
	Linkage	14.845	14.842	14.842	14.841	99,87%	60,93%	60,94%	(0)	(3)	(1)			
	Non-Linkage	3.314	9.145	9.131	9.699	5,06%	12,99%	13,49%	568	6.385	554			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.733	0,70%	0,60%	0,71%	423	160	(106)			
	KUR	1.118	1.467	1.018	1.528	0,33%	0,28%	0,42%	510	409	60			
	Non KUR	1.455	1.371	1.292	1.205	5,91%	5,13%	4,74%	(87)	(250)	(166)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	23.844	1,29%	1,09%	1,11%	795	(1.823)	1.580			
	CF 1	9.750	9.970	10.411	10.178	3,60%	3,67%	3,59%	(232)	429	208			
	Total Griya	9.274	9.581	9.871	9.639	3,91%	4,18%	4,10%	(232)	365	57			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	13.666	0,93%	0,69%	0,73%	1.027	(2.252)	1.372			
	Mitraguna & Others	14.983	11.599	11.801	12.689	1,02%	0,75%	0,79%	888	(2.294)	1.089			
	Pensiun	934	695	838	977	0,04%	0,03%	0,37%	139	43	282			
Total Pembiayaan		46.399	49.090	49.332	51.117	1,76%	1,69%	1,72%	1.785	4.718	2.027	1,83%	-6,13%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	14.655	14.961		306	1.431	10,57%	(513)	-3,32%	-	0,00%	14.961
2	Giro ISE	9.559	7.832	7.708	8.155		448	324	4,13%	(1.404)	-14,69%	-	0,00%	8.155
3	Tabungan ISE	5.622	5.699	6.947	6.805		(142)	1.107	19,42%	1.183	21,05%	-	0,00%	6.805
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	442	445	445		0	3	0,68%	18	4,22%	-	0,00%	445

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	10.816	13.589	-	3.115	3.115	-103	2.773	-3.966	342	23.757	57,20%	(10.168)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.701	0,00%	(2.701)
	Non-Linkage	17.555	10.816	13.589	-	3.115	3.115	-103	2.773	-3.966	342	21.056	64,54%	(7.467)
	• Local Champion	16.779	10.104	12.885	-	3.115	3.115	-95	2.780	-3.894	335	18.438	69,88%	(5.554)
	• Value Chain	777	712	705	-	-	-	-7	-7	-72	7	2.618	26,92%	(1.913)
2	MBG	48.456	42.472	41.217	75	800	725	-1.783	-1.255	-7.239	2.055	52.487	78,53%	(11.270)
	KUR	46.158	39.571	38.365	75	800	725	-1.731	-1.205	-7.793	2.005	49.993	76,74%	(11.628)
	Non KUR	2.298	2.902	2.852	-	-	0	-52	-50	554	50	2.494	114,34%	358
3	PWG	20.904	25.232	26.804	6.219	8.391	2.172	962	1.572	5.900	6.819	32.891	81,49%	(6.087)
	Cilem	9.146	14.355	13.777	2.707	983	-1.725	1.588	-578	4.632	1.560	18.707	73,65%	(4.929)
	Gadai	11.759	10.877	13.027	3.512	7.408	3.897	-626	2.150	1.268	5.258	14.185	91,84%	(1.158)
4	CFG	294.292	328.290	330.830	9.331	10.841	1.510	2.071	2.541	36.538	8.300	308.152	107,36%	22.678
	CF 1	11.437	14.108	13.922	940	-	-940	-110	-186	2.485	186	13.099	106,29%	824
	Total Griya	7.624	10.191	10.098	940	-	-940	0	-93	2.474	93	8.046	125,50%	2.052
	• Total Non Program	7.624	10.191	10.098	940	-	-940	850	-93	2.474	93	8.046	125,50%	2.052
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.824	-	-	0	-110	-93	11	93	5.052	75,69%	(1.228)
	CF 2	282.855	314.182	316.908	8.391	10.841	2.450	2.181	2.726	34.053	8.115	295.053	107,41%	21.854
	Mitraguna & Others	252.904	277.103	277.945	7.550	8.635	1.085	1.632	842	25.041	7.793	264.035	105,27%	13.910
	Pensiun	29.951	37.078	38.963	841	2.206	1.365	549	1.885	9.012	321	31.018	125,61%	7.945
	Total Pembiayaan	381.208	406.811	412.441	15.625	23.147	7.522	1.147	5.631	31.233	17.516	417.288	98,84%	(4.846)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.528	2.049	1.478	0,14%	4,82%	3,59%	(571)	1.412	(50)			
	KUR	66	1.365	1.886	1.316	0,14%	4,77%	3,43%	(570)	1.249	(49)			
	Non KUR	-	163	163	163	0,00%	5,63%	5,70%	(1)	163	(1)			
3	PWG	-	176	-	34	0,00%	0,00%	0,13%	34	34	(142)			
	Cilem	-	176	-	34	0,00%	0,00%	0,25%	34	34	(142)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	2.088	2.198	3.104	0,00%	0,67%	0,94%	906	3.104	1.016			
	CF 1	-	94	91	785	0,00%	0,65%	5,64%	693	785	691			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	94	91	785	0,00%	2,33%	20,52%	693	785	691			
	CF 2	-	1.995	2.107	2.319	0,00%	0,67%	0,73%	212	2.319	324			
	Mitraguna & Others	-	1.680	1.795	1.933	0,00%	0,65%	0,70%	138	1.933	253			
	Pensiun	-	315	312	386	0,00%	0,84%	0,99%	74	386	71			
	Total Pembiayaan	66	3.793	4.247	4.616	0,02%	1,04%	1,12%	369	4.550	823	0,00%	100,00%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.600	3.598	3.571	3,84%	33,27%	26,28%	(27)	2.897	(29)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.600	3.598	3.571	3,84%	33,27%	26,28%	(27)	2.897	(29)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	276	275	274	0,36%	0,65%	0,66%	(1)	99	(2)			
	KUR	175	58	56	56	0,38%	0,14%	0,14%	(1)	(120)	(2)			
	Non KUR	-	218	218	218	0,00%	7,52%	7,65%	(0)	218	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	1.188	1.589	2.190	0,52%	0,48%	0,66%	601	668	1.001			
	CF 1	290	290	290	290	2,54%	2,06%	2,09%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,41%	7,59%	-	-	-			
	CF 2	1.232	898	1.298	1.899	0,44%	0,41%	0,60%	601	668	1.001			
	Mitraguna & Others	1.232	898	1.298	1.899	0,49%	0,47%	0,68%	601	668	1.001			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	5.065	5.462	6.035	0,62%	1,34%	1,46%	573	3.664	970	0,70%	52,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	8.762	9.216	113	454	332	3,73%	4.928	114,95%	15.073	61,14%	(5.858)
2	Tabungan	160.765	158.011	164.671	165.443	4.621	772	7.432	4,70%	4.678	2,91%	178.732	92,56%	(13.289)
3	Deposito	65.984	41.273	41.550	41.550	(2.064)	0	276	0,67%	(24.435)	-37,03%	66.935	62,07%	(25.385)
	Total	231.036	208.168	214.982	216.208	2.670	1.226	8.040	3,86%	(14.828)	-6,42%	260.740	82,92%	(44.532)
	CASA	165.052	166.895	173.433	174.658	4.734	1.226	7.763	4,65%	9.606	5,82%	193.805	90,12%	(19.147)
	(%) CASA	71,44%	80,17%	80,67%	80,78%									
	FDR	120,56%	147,35%	145,01%	144,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.101	2.115		14	(556)	-20,81%	560	36,05%	-	0,00%	2.115
2	Giro ISE	-	388	3	3		0	(385)	-99,16%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.283	2.098	2.112		14	(171)	-7,50%	557	35,84%	-	0,00%	2.112
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	162	163	163		0	1	0,62%	13	8,67%	-	0,00%	163

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.318	4.245	-	-	0	-72	-73	4.174	73	3.037	139,78%	1.208
	Linkage	20	2	-	-	-	-	-2	-2	-20	2	1.311	0,00%	(1.311)
	Non-Linkage	51	4.316	4.245	-	-	0	-70	-71	4.194	71	1.726	246,02%	2.520
	• Local Champion	51	4.316	4.245	-	-	0	-70	-71	4.194	71	845	502,32%	3.400
	• Value Chain	-	-	-	-	-	-	0	0	0	-	880	0,00%	(880)
2	MBG	14.646	19.302	19.554	775	815	40	264	252	4.909	563	17.334	112,81%	2.221
	KUR	12.693	16.340	16.653	450	815	365	-6	313	3.960	502	15.251	109,20%	1.402
	Non KUR	1.952	2.962	2.901	325	-	-325	270	-61	949	61	2.083	139,29%	818
3	PWG	16.365	25.224	26.295	6.232	6.522	290	1.941	1.071	9.930	5.451	27.681	94,99%	(1.386)
	Cilem	8.190	14.790	15.238	2.549	1.416	-1.133	1.634	447	7.048	968	17.079	89,22%	(1.841)
	Gadai	8.175	10.434	11.058	3.683	5.107	1.423	307	624	2.882	4.483	10.602	104,29%	455
4	CFG	247.446	257.894	261.654	7.107	7.095	-12	2.758	3.760	14.208	3.335	261.656	100,00%	(1)
	CF 1	12.247	10.733	10.586	17	17	-0	-49	-147	-1.662	165	13.908	76,11%	(3.323)
	Total Griya	9.062	7.939	7.852	-	-	0	0	-87	-1.210	87	9.449	83,10%	(1.597)
	• Total Non Program	9.062	7.939	7.852	-	-	0	-64	-87	-1.210	87	9.449	83,10%	(1.597)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.794	2.733	17	17	-0	-49	-61	-451	78	4.459	61,30%	(1.726)
	CF 2	235.199	247.161	251.069	7.090	7.078	-12	2.807	3.907	15.870	3.171	247.748	101,34%	3.321
	Mitraguna & Others	206.067	217.130	221.170	6.247	6.978	731	2.698	4.040	15.103	2.938	217.518	101,68%	3.652
	Pensiun	29.132	30.031	29.899	843	100	-743	109	-132	767	232	30.230	98,91%	(331)
	Total Pembiayaan	278.528	306.738	311.749	14.115	14.433	318	4.890	5.011	33.221	9.422	309.708	100,66%	2.042

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	85	82	80	0,00%	0,43%	0,41%	(3)	80	(6)			
	KUR	-	85	82	80	0,00%	0,50%	0,48%	(3)	80	(6)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	713	996	671	732	0,29%	0,26%	0,28%	61	19	(264)			
	CF 1	8	316	337	466	0,06%	3,14%	4,40%	129	459	150			
	Total Griya	-	238	261	258	0,00%	3,29%	3,28%	(3)	258	20			
	Oto	8	78	76	209	0,24%	2,72%	7,63%	133	201	130			
	CF 2	705	679	334	266	0,30%	0,13%	0,11%	(68)	(440)	(414)			
	Mitraguna & Others	705	679	334	266	0,34%	0,15%	0,12%	(68)	(440)	(414)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	1.081	753	811	0,26%	0,25%	0,26%	58	98	(269)	1,20%	-359,30%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	1.488	1.752	2.066	0,93%	0,68%	0,79%	314	(244)	578			
	CF 1	296	296	296	296	2,42%	2,76%	2,80%	-	-	-			
	Total Griya	296	296	296	296	3,26%	3,73%	3,77%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.192	1.456	1.770	0,86%	0,59%	0,70%	314	(244)	578			
	Mitraguna & Others	2.013	1.192	1.456	1.770	0,98%	0,67%	0,80%	314	(244)	578			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	1.488	1.752	2.066	0,83%	0,57%	0,66%	314	(244)	578	5,98%	-802,03%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	891	1.017	1.033	17	142	15,99%	(2.085)	-66,86%	-	0,00%	1.033
2	Giro ISE	560	570	452	452	0	(117)	-20,59%	(108)	-19,24%		0,00%	452
3	Tabungan ISE	2.557	321	564	581	17	260	80,93%	(1.977)	-77,29%		0,00%	581
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	51	52	52	0	1	1,96%	7	15,56%		0,00%	52

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	• Local Champion	3.229	2.659	2.603	-	-	0	-68	-56	-626	56	3.229	80,62%	(626)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	18.001	17.789	450	625	175	-183	-212	-32	837	21.423	83,04%	(3.634)
	KUR	16.625	17.288	17.100	450	625	175	-168	-188	475	813	20.052	85,28%	(2.951)
	Non KUR	1.196	713	689	-	-	0	-15	-24	-508	24	1.371	50,23%	(683)
3	PWG	2.171	5.471	6.490	648	1.485	836	180	1.019	4.318	466	7.310	88,77%	(821)
	Cilem	2.171	5.471	6.490	648	1.485	836	180	1.019	4.318	466	7.310	88,77%	(821)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	67.762	69.659	2.232	3.025	793	1.263	1.897	19.572	1.128	62.037	112,29%	7.622
	CF 1	13.142	16.014	15.795	243	-	-243	-72	-219	2.653	219	15.168	104,13%	627
	Total Griya	12.152	13.666	13.524	243	-	-243	0	-142	1.371	142	13.117	103,10%	407
	• Total Non Program	7.615	9.471	9.362	243	-	-243	128	-109	1.747	109	8.092	115,70%	1.270
	• Program	4.537	4.195	4.161	-	-	0	-38	-33	-376	33	5.025	82,81%	(864)
	Oto	989	2.348	2.271	-	-	0	-72	-77	1.282	77	2.051	110,73%	220
	CF 2	36.945	51.748	53.864	1.989	3.025	1.036	1.335	2.116	16.919	908	46.869	114,92%	6.995
	Mitraguna & Others	31.987	46.733	48.878	1.989	2.895	906	1.386	2.144	16.891	751	41.044	119,09%	7.834
	Pensiun	4.958	5.014	4.986	-	130	130	-51	-28	29	158	5.825	85,61%	(838)
	Total Pembiayaan	73.308	93.893	96.541	3.330	5.134	1.805	1.191	2.648	23.233	2.486	93.999	102,70%	2.542

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.260	983	1.179	1,40%	5,46%	6,63%	196	930	(81)			
	KUR	249	1.174	917	1.179	1,50%	5,30%	6,89%	262	930	4			
	Non KUR	-	86	66	-	0,00%	9,27%	0,00%	(66)	-	(86)			
3	PWG	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	Cilem	-	47	-	-	0,00%	0,00%	0,00%	-	-	(47)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	1.054	2,00%	0,86%	1,51%	469	53	423			
	CF 1	727	631	586	1.054	5,53%	3,66%	6,68%	469	327	423			
	Total Griya	727	626	581	1.054	5,98%	4,25%	7,80%	473	327	428			
	Oto	-	5	5	-	0,00%	0,20%	0,00%	(5)	-	(5)			
	CF 2	274	-	-	-	0,74%	0,00%	0,00%	-	(274)	-			
	Mitraguna & Others	274	-	-	-	0,86%	0,00%	0,00%	-	(274)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	1.938	1.568	2.233	1,71%	1,67%	2,31%	665	983	295	1,62%	30,08%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	426	414	414	15,77%	15,58%	15,91%	-	(95)	(12)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	426	414	414	15,77%	15,58%	15,91%	-	(95)	(12)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	156	170	241	4,80%	0,94%	1,36%	71	(614)	86			
	KUR	438	43	40	121	2,63%	0,23%	0,71%	80	(317)	77			
	Non KUR	417	112	129	120	34,85%	18,17%	17,49%	(9)	(296)	8			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,53%	0,51%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,56%	0,57%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,66%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,52%	0,50%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,57%	0,55%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	938	940	1.012	2,47%	1,00%	1,05%	71	(802)	74	0,77%	26,29%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	15.669	15.043	19.500	(626)	(23.428)	-60,90%	(10.676)	-41,51%	32.804	45,86%	(17.762)
2	Tabungan	122.400	135.786	136.597	138.299	7.461	1.701	2.513	1,85%	15.899	12,99%	134.360	102,93%	3.938
3	Deposito	49.497	53.923	52.283	52.299	(3.736)	16	(1.625)	-3,01%	2.801	5,66%	50.150	104,28%	2.149
	Total	197.616	228.180	204.549	205.640	23.225	1.091	(22.540)	-9,88%	8.024	4,06%	217.314	94,63%	(11.675)
	CASA	148.118	174.257	152.266	153.341	26.960	1.075	(20.916)	-12,00%	5.223	3,53%	167.165	91,73%	(13.823)
	(%) CASA	74,95%	76,37%	74,44%	74,57%									
	FDR	74,94%	75,37%	87,92%	87,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	15.481	15.308		(173)	269	1,79%	5.925	63,14%	-	0,00%	15.308
2	Giro ISE	3.509	1.267	1.851	1.730		(121)	463	36,57%	(1.779)	-50,70%		0,00%	1.730
3	Tabungan ISE	5.874	13.772	13.629	13.578		(52)	(194)	-1,41%	7.704	131,15%		0,00%	13.578
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	117	119	119		0	2	1,71%	19	19,00%		0,00%	119

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Local Champion	215	2.182	2.167	-	-	0	-15	-15	1.952	15	215	1006,38%	1.952
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	39.138	40.820	1.933	3.080	1.147	946	1.682	5.919	1.398	38.227	106,78%	2.593
	KUR	33.390	36.985	38.412	1.733	2.780	1.047	799	1.426	5.022	1.354	36.554	105,08%	1.858
	Non KUR	1.512	2.153	2.409	200	300	100	146	256	897	44	1.673	143,95%	735
3	PWG	20.337	33.370	35.918	11.946	11.019	-927	2.902	2.548	15.581	8.470	30.524	117,67%	5.394
	Cilem	6.847	16.459	17.738	3.197	2.283	-913	2.263	1.280	10.891	1.004	14.394	123,23%	3.344
	Gadai	13.490	16.911	18.180	8.749	8.735	-14	639	1.269	4.690	7.466	16.129	112,71%	2.051
4	CFG	92.645	97.283	100.929	3.023	4.577	1.554	770	3.646	8.284	931	102.220	98,74%	(1.291)
	CF 1	21.426	20.256	20.334	122	357	235	-181	78	-1.092	279	22.572	90,08%	(2.238)
	Total Griya	17.556	15.682	15.518	-	-	0	0	-164	-2.038	164	17.848	86,95%	(2.329)
	• Total Non Program	17.556	15.682	15.518	-	-	0	-492	-164	-2.038	164	17.848	86,95%	(2.329)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.573	4.816	122	357	235	-181	242	946	115	4.725	101,92%	91
	CF 2	71.219	77.027	80.595	2.901	4.220	1.319	950	3.568	9.376	652	79.648	101,19%	947
	Mitraguna & Others	67.517	73.367	76.970	2.801	4.220	1.419	862	3.603	9.452	617	75.210	102,34%	1.760
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	179.834	16.902	18.676	1.774	4.602	7.861	31.735	10.815	171.186	105,05%	8.648

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	111	334	399	0,38%	0,85%	0,98%	64	267	287			
	KUR	131	111	170	271	0,39%	0,46%	0,71%	102	140	160			
	Non KUR	-	-	165	127	0,00%	7,66%	5,29%	(38)	127	127			
3	PWG	-	103	-	12	0,00%	0,00%	0,03%	12	12	(91)			
	Cilem	-	103	-	12	0,00%	0,00%	0,07%	12	12	(91)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	616	1.343	1.647	1.727	0,67%	1,69%	1,71%	81	1.111	384			
	CF 1	588	294	544	558	2,74%	2,69%	2,74%	14	(30)	264			
	Total Griya	588	167	420	435	3,35%	2,68%	2,81%	16	(152)	269			
	Oto	-	127	125	122	0,00%	2,73%	2,54%	(2)	122	(5)			
	CF 2	28	1.049	1.102	1.169	0,04%	1,43%	1,45%	67	1.141	120			
	Mitraguna & Others	28	1.049	1.102	1.169	0,04%	1,50%	1,52%	67	1.141	120			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	2.138	0,50%	1,15%	1,19%	158	1.391	581	0,05%	96,05%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	9,87%	9,94%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	89	64	64	0,00%	0,16%	0,16%	-	64	(25)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	25	-	-	0,00%	0,00%	0,00%	-	-	(25)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	942	941	997	0,61%	0,97%	0,99%	56	432	55			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	942	941	997	0,70%	1,22%	1,24%	56	495	55			
	Mitraguna & Others	502	942	941	997	0,74%	1,28%	1,30%	56	495	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.276	0,53%	0,71%	0,71%	56	496	30	1,65%	-133,15%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	293	215	73	(78)	118	120,83%	(205)	-48,75%	6.950	3,10%	(6.735)
2	Tabungan	44.796	49.863	50.956	52.259	4.133	1.303	2.396	4,80%	7.463	16,66%	55.769	93,71%	(3.510)
3	Deposito	28.737	6.332	6.082	6.132	340	50	(200)	-3,16%	(22.605)	-78,66%	29.300	20,93%	(23.168)
	Total	73.953	56.293	57.331	58.606	4.546	1.275	2.313	4,11%	(15.347)	-20,75%	92.019	63,69%	(33.413)
	CASA	45.216	49.961	51.249	52.474	4.206	1.225	2.513	5,03%	7.258	16,05%	62.719	83,67%	(10.245)
	(%) CASA	61,14%	88,75%	89,39%	89,54%									
	FDR	129,31%	191,06%	192,26%	188,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.630	1.169		(461)	109	10,31%	262	28,83%	-	0,00%	1.169
2	Giro ISE	390	93	278	288		10	195	208,76%	(102)	-26,14%		0,00%	288
3	Tabungan ISE	518	967	1.353	881		(471)	(85)	-8,82%	363	70,19%		0,00%	881
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	151	152	152		0	1	0,66%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	• Local Champion	-	744	739	-	-	0	-5	-5	739	5	0	0,00%	739
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	20.045	19.611	1.630	500	-1.130	694	-434	-161	934	22.452	87,35%	(2.841)
	KUR	19.175	19.415	18.898	1.630	400	-1.230	708	-516	-277	916	21.724	86,99%	(2.826)
	Non KUR	597	630	713	-	100	100	-14	83	116	17	727	98,02%	(14)
3	PWG	2.596	7.101	7.833	1.562	1.243	-320	761	732	5.237	511	8.072	97,04%	(239)
	Cilem	2.069	5.679	5.962	1.017	564	-452	728	284	3.893	280	6.175	96,55%	(213)
	Gadai	527	1.423	1.871	546	678	133	34	448	1.343	230	1.897	98,64%	(26)
4	CFG	73.258	79.661	82.040	3.643	3.600	-43	1.856	2.379	8.783	1.221	82.762	99,13%	(722)
	CF 1	2.294	3.393	3.646	-	328	328	-50	253	1.352	75	3.436	106,12%	210
	Total Griya	712	1.633	1.611	-	-	0	0	-22	900	22	1.003	160,69%	609
	• Total Non Program	712	1.633	1.611	-	-	0	-22	-22	900	22	1.003	160,69%	609
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	1.760	2.035	-	328	328	-50	275	452	53	2.433	83,63%	(398)
	CF 2	70.963	76.268	78.394	3.643	3.272	-371	1.906	2.126	7.431	1.146	79.327	98,82%	(932)
	Mitraguna & Others	52.047	58.599	60.805	3.643	2.930	-713	2.067	2.206	8.758	724	59.681	101,88%	1.124
	Pensiun	18.916	17.668	17.589	-	342	342	-161	-79	-1.327	421	19.646	89,53%	(2.057)
	Total Pembiayaan	95.626	107.552	110.223	6.835	5.343	-1.493	3.306	2.671	14.597	2.671	113.286	97,30%	(3.063)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	479	493	314	0,34%	2,46%	1,60%	(179)	248	(165)			
	KUR	67	448	397	286	0,35%	2,05%	1,51%	(111)	219	(162)			
	Non KUR	-	32	96	28	0,00%	15,23%	3,94%	(68)	28	(4)			
3	PWG	-	-	-	9	0,00%	0,00%	0,12%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,15%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.308	0,00%	2,63%	2,81%	213	2.307	240			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1	2.068	2.095	2.308	0,00%	2,75%	2,94%	213	2.307	240			
	Mitraguna & Others	1	2.068	2.095	2.308	0,00%	3,58%	3,80%	213	2.307	240			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	2.631	0,07%	2,41%	2,39%	43	2.564	84	4,15%	-73,76%	1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	144	116	121	0,91%	0,58%	0,62%	4	(60)	(23)			
	KUR	181	144	116	121	0,94%	0,60%	0,64%	4	(60)	(23)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	356	363	352	0,00%	0,46%	0,43%	(11)	352	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	356	363	352	0,00%	0,48%	0,45%	(11)	352	(3)			
	Mitraguna & Others	-	200	207	207	0,00%	0,35%	0,34%	-	207	7			
	Pensiun	-	156	156	145	0,00%	0,14%	0,82%	(11)	145	(11)			
	Total Pembiayaan	181	500	479	473	0,19%	0,45%	0,43%	(6)	292	(27)	8,83%	#####	8,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	23.895	21.981	5.228	(1.914)	(662)	-2,92%	(16.597)	-43,02%	49.052	44,81%	(27.071)
2	Tabungan	168.056	174.110	170.443	173.709	4.919	3.266	(401)	-0,23%	5.653	3,36%	185.922	93,43%	(12.213)
3	Deposito	55.027	71.583	67.591	67.591	(4.612)	(0)	(3.993)	-5,58%	12.564	22,83%	56.002	120,69%	11.588
	Total	261.662	268.337	261.929	263.281	5.536	1.352	(5.056)	-1,88%	1.619	0,62%	290.976	90,48%	(27.695)
	CASA	206.634	196.754	194.338	195.690	10.147	1.352	(1.063)	-0,54%	(10.944)	-5,30%	234.974	83,28%	(39.284)
	(%) CASA	78,97%	73,32%	74,20%	74,33%									
	FDR	64,72%	71,63%	74,72%	74,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	3.736	3.827		91	(657)	-14,66%	788	25,93%	-	0,00%	3.827
2	Giro ISE	335	363	240	240		0	(123)	-33,99%	(95)	-28,40%		0,00%	240
3	Tabungan ISE	2.705	4.122	3.497	3.588		91	(534)	-12,95%	883	32,65%		0,00%	3.588
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	160	162	162		0	2	1,25%	16	10,96%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.226	3.500	-	-3.500	3.375	-292	452	292	29.901	84,37%	(4.675)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.226	3.500	-	-3.500	3.375	-292	452	292	27.668	91,17%	(2.442)
	• Local Champion	24.387	25.164	24.876	3.500	-	-3.500	3.379	-288	489	288	25.759	96,57%	(883)
	• Value Chain	387	354	350	-	-	-	-4	-4	-37	4	1.909	18,33%	(1.559)
2	MBG	21.941	24.058	24.286	1.190	1.150	-40	324	228	2.346	922	24.614	98,67%	(328)
	KUR	20.349	22.648	22.907	1.070	1.150	80	233	259	2.558	891	22.892	100,06%	15
	Non KUR	1.592	1.411	1.379	120	-	-120	91	-31	-213	31	1.722	80,11%	(342)
3	PWG	23.945	33.863	36.391	9.485	10.066	581	2.019	2.528	12.446	7.538	35.155	103,51%	1.236
	Cilem	8.631	14.991	15.724	2.636	1.970	-666	1.761	733	7.093	1.237	17.455	90,08%	(1.731)
	Gadai	15.314	18.872	20.667	6.849	8.096	1.247	257	1.795	5.353	6.301	17.700	116,76%	2.967
4	CFG	98.692	108.770	109.806	3.571	2.570	-1.001	683	1.036	11.115	1.534	112.781	97,36%	(2.974)
	CF 1	13.574	19.687	19.933	300	778	478	-58	245	6.359	533	15.257	130,65%	4.676
	Total Griya	9.477	13.901	14.028	200	350	150	0	128	4.551	222	9.906	141,62%	4.123
	• Total Non Program	9.477	13.901	14.028	200	350	150	91	128	4.551	222	9.906	141,62%	4.123
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	5.787	5.904	100	428	328	-58	118	1.808	310	5.351	110,33%	553
	CF 2	85.118	89.083	89.873	3.271	1.792	-1.479	741	791	4.756	1.001	97.524	92,16%	(7.650)
	Mitraguna & Others	51.909	55.196	55.387	2.271	980	-1.291	426	191	3.478	790	63.235	87,59%	(7.849)
	Pensiun	33.208	33.886	34.487	1.000	812	-188	315	600	1.278	212	34.288	100,58%	198
	Total Pembiayaan	169.351	192.209	195.710	17.746	13.786	-3.960	6.400	3.501	26.359	10.286	202.451	96,67%	(6.741)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	66	99	72	0,51%	0,41%	0,29%	(28)	(41)	6			
	KUR	113	-	35	11	0,55%	0,16%	0,05%	(24)	(102)	11			
	Non KUR	-	66	64	61	0,00%	4,53%	4,41%	(3)	61	(5)			
3	PWG	-	62	-	110	0,00%	0,00%	0,30%	110	110	48			
	Cilem	-	62	-	110	0,00%	0,00%	0,70%	110	110	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	211	14	347	848	0,21%	0,32%	0,77%	501	636	834			
	CF 1	-	-	132	504	0,00%	0,67%	2,53%	372	504	504			
	Total Griya	-	-	132	349	0,00%	0,95%	2,49%	217	349	349			
	Oto	-	-	155	155	0,00%	0,00%	2,62%	155	155	155			
	CF 2	211	14	215	344	0,25%	0,24%	0,38%	129	133	330			
	Mitraguna & Others	211	14	9	13	0,41%	0,02%	0,02%	3	(199)	(2)			
	Pensiun	-	-	206	332	0,00%	0,61%	0,96%	125	332	332			
	Total Pembiayaan	324	142	446	1.029	0,19%	0,23%	0,53%	583	705	887	0,36%	31,61%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,84%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,84%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	104	-	-	0,20%	0,00%	0,00%	-	(44)	(104)			
	KUR	-	104	-	-	0,00%	0,00%	0,00%	-	-	(104)			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.694	1.483	1.478	2,15%	1,36%	1,35%	(5)	(646)	(216)			
	CF 1	445	422	402	402	3,28%	2,04%	2,02%	-	(43)	(20)			
	Total Griya	405	405	386	386	4,28%	2,77%	2,75%	-	(20)	(20)			
	Oto	40	16	16	16	0,98%	0,28%	0,28%	-	(24)	-			
	CF 2	1.679	1.272	1.081	1.076	1,97%	1,21%	1,20%	(5)	(603)	(196)			
	Mitraguna & Others	1.585	1.272	1.081	1.076	3,05%	1,96%	1,94%	(5)	(509)	(196)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.466	1,28%	2,33%	2,28%	(5)	2.297	(319)	1,32%	42,33%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	730	703	(5)	(27)	(31)	-4,28%	(3.904)	-84,75%	11.298	6,22%	(10.595)
2	Tabungan	52.069	49.816	49.582	51.523	1.018	1.941	1.708	3,43%	(545)	-1,05%	63.397	81,27%	(11.874)
3	Deposito	11.396	8.717	8.222	8.222	(620)	0	(495)	-5,68%	(3.174)	-27,85%	11.995	68,54%	(3.773)
	Total	68.072	59.267	58.534	60.448	393	1.914	1.182	1,99%	(7.624)	-11,20%	86.691	69,73%	(26.243)
	CASA	56.676	50.550	50.312	52.226	1.013	1.914	1.677	3,32%	(4.450)	-7,85%	74.695	69,92%	(22.469)
	(%) CASA	83,26%	85,29%	85,95%	86,40%									
	FDR	200,44%	261,33%	271,34%	262,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.257	1.294		37	(94)	-6,75%	(289)	-18,24%	-	0,00%	1.294
2	Giro ISE	116	32	4	31		27	(1)	-3,15%	(84)	-73,03%		0,00%	31
3	Tabungan ISE	1.468	1.356	1.253	1.263		11	(93)	-6,84%	(204)	-13,92%		0,00%	1.263
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	131	133	133		0	2	1,53%	11	9,02%		0,00%	133

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.647	41.104	1.800	1.950	150	472	458	1.450	1.492	42.171	97,47%	(1.067)
	KUR	35.878	37.764	38.319	1.800	1.950	150	663	555	2.442	1.395	38.273	100,12%	47
	Non KUR	3.776	2.882	2.785	-	-	0	-191	-98	-991	98	3.898	71,44%	(1.113)
3	PWG	12.336	24.323	26.606	7.941	8.685	743	2.886	2.283	14.270	6.401	20.552	129,46%	6.054
	Cilem	3.767	8.043	8.456	1.297	873	-424	815	413	4.689	460	7.994	105,77%	461
	Gadai	8.569	16.279	18.150	6.645	7.812	1.167	2.071	1.871	9.581	5.941	12.558	144,54%	5.593
4	CFG	84.451	89.913	91.120	1.350	2.208	859	238	1.208	6.669	1.001	94.326	96,60%	(3.205)
	CF 1	4.785	7.153	7.248	473	158	-315	-14	95	2.462	63	5.942	121,97%	1.306
	Total Griya	4.537	6.422	6.373	473	-	-473	0	-48	1.836	48	4.859	131,16%	1.514
	• Total Non Program	4.383	5.766	5.720	-	-	0	-114	-46	1.337	46	4.689	122,00%	1.032
	• Program	154	656	653	473	-	-473	507	-3	499	3	171	382,88%	483
	Oto	248	731	874	-	158	158	-14	143	627	14	1.083	80,76%	(208)
	CF 2	79.665	82.760	83.873	877	2.051	1.174	253	1.113	4.207	938	88.384	94,90%	(4.511)
	Mitraguna & Others	63.755	64.392	65.326	877	1.438	562	381	934	1.571	504	71.711	91,10%	(6.385)
	Pensiun	15.910	18.368	18.547	-	613	613	-128	178	2.637	434	16.673	111,24%	1.874
	Total Pembiayaan	136.441	154.882	158.830	11.091	12.843	1.752	3.596	3.949	22.390	8.894	157.048	101,13%	1.782

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	557	588	302	0,47%	1,45%	0,74%	(285)	115	(255)			
	KUR	48	416	449	302	0,13%	1,19%	0,79%	(147)	255	(114)			
	Non KUR	140	140	138	-	3,70%	4,80%	0,00%	(138)	(140)	(140)			
3	PWG	-	-	-	41	0,00%	0,00%	0,15%	41	41	41			
	Cilem	-	-	-	41	0,00%	0,00%	0,49%	41	41	41			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.300	452	448	444	1,54%	0,50%	0,49%	(3)	(856)	(7)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.300	452	448	444	1,63%	0,54%	0,53%	(3)	(856)	(7)			
	Mitraguna & Others	1.135	452	448	444	1,78%	0,70%	0,68%	(3)	(691)	(7)			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.008	1.035	788	1,09%	0,67%	0,50%	(248)	(700)	(221)	0,50%	-1,45%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	74	454	0,00%	0,18%	1,10%	380	454	233			
	KUR	-	15	-	243	0,00%	0,00%	0,63%	243	243	228			
	Non KUR	-	206	74	211	0,00%	2,58%	7,59%	137	211	5			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	517	446	445	0,76%	0,50%	0,49%	(1)	(198)	(72)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	517	446	445	0,81%	0,54%	0,53%	(1)	(198)	(72)			
	Mitraguna & Others	643	284	284	283	1,01%	0,44%	0,43%	(1)	(360)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	899	0,47%	0,34%	0,57%	379	256	162	0,61%	-6,90%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	5.811	5.890	935	79	(495)	-7,75%	1.510	34,46%	11.067	53,22%	(5.177)
2	Tabungan	121.239	128.771	124.465	126.909	5.278	2.444	(1.862)	-1,45%	5.670	4,68%	132.521	95,77%	(5.612)
3	Deposito	26.839	21.410	21.290	21.290	369	0	(120)	-0,56%	(5.549)	-20,68%	27.466	77,51%	(6.176)
	Total	152.459	156.566	151.566	154.089	6.582	2.523	(2.477)	-1,58%	1.631	1,07%	171.055	90,08%	(16.966)
	CASA	125.619	135.156	130.276	132.799	6.213	2.523	(2.357)	-1,74%	7.180	5,72%	143.589	92,49%	(10.789)
	(%) CASA	82,40%	86,33%	85,95%	86,18%									
	FDR	80,08%	80,19%	84,04%	82,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	3.588	3.398		(190)	(1.383)	-28,92%	147	4,53%	-	0,00%	3.398
2	Giro ISE	1.707	2.935	2.171	1.884		(286)	(1.051)	-35,81%	178	10,41%	-	0,00%	1.884
3	Tabungan ISE	1.544	1.846	1.417	1.514		97	(332)	-17,98%	(30)	-1,96%	-	0,00%	1.514
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	162	164	164		0	2	1,23%	9	5,81%	-	0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.650	14.622	-	-	0	-22	-29	-264	29	14.885	98,23%	(264)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.948	3.919	-	-	0	-22	-29	-264	29	4.183	93,70%	(264)
	• Local Champion	2.186	2.110	2.100	-	-	0	-3	-10	-86	10	2.186	96,08%	(86)
	• Value Chain	1.997	1.837	1.819	-	-	-	-19	-19	-178	19	1.997	91,08%	(178)
2	MBG	31.186	27.497	27.730	1.115	1.310	195	13	233	-3.456	1.077	33.879	81,85%	(6.149)
	KUR	27.378	24.611	24.952	1.115	1.310	195	218	341	-2.426	969	29.941	83,34%	(4.989)
	Non KUR	3.809	2.886	2.778	-	-	0	-205	-108	-1.030	108	3.938	70,54%	(1.160)
3	PWG	1.449	4.760	4.986	963	692	-271	731	225	3.536	466	5.931	84,07%	(945)
	Cilem	1.449	4.760	4.986	963	692	-271	731	225	3.536	466	5.931	84,07%	(945)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	80.038	1.921	2.783	862	853	1.389	5.475	1.394	86.219	92,83%	(6.181)
	CF 1	26.770	24.580	24.842	-	650	650	-84	262	-1.928	388	28.535	87,06%	(3.693)
	Total Griya	26.477	21.355	21.701	-	650	650	0	346	-4.776	304	27.235	79,68%	(5.534)
	• Total Non Program	23.147	18.404	18.789	-	650	650	-279	385	-4.358	265	23.547	79,79%	(4.759)
	• Program	3.330	2.952	2.912	-	-	0	-45	-39	-418	39	3.688	78,97%	(776)
	Oto	293	3.225	3.141	-	-	0	-84	-84	2.848	84	1.300	241,67%	1.841
	CF 2	47.792	54.069	55.196	1.921	2.133	212	937	1.127	7.404	1.006	57.684	95,69%	(2.488)
	Mitraguna & Others	41.537	46.682	46.686	1.179	963	-216	326	4	5.149	959	50.563	92,33%	(3.876)
	Pensiun	6.255	7.387	8.510	742	1.170	428	611	1.123	2.255	47	7.121	119,50%	1.389
	Total Pembiayaan	122.084	125.557	127.376	3.999	4.785	785	1.575	1.819	5.292	2.966	140.914	90,39%	(13.538)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	4,11%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	15,25%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	1.289	1.083	711	0,27%	3,94%	2,57%	(371)	628	(578)			
	KUR	83	450	412	159	0,30%	1,68%	0,64%	(253)	75	(291)			
	Non KUR	-	839	670	553	0,00%	23,23%	19,89%	(118)	553	(287)			
3	PWG	10	25	-	251	0,69%	0,00%	5,03%	251	241	226			
	Cilem	10	25	-	251	0,69%	0,00%	5,03%	251	241	226			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	2.363	2,19%	2,75%	2,95%	197	728	479			
	CF 1	1.522	1.087	1.690	2.175	5,68%	6,88%	8,76%	485	654	1.089			
	Total Griya	1.522	1.087	1.690	2.175	5,75%	7,91%	10,02%	485	654	1.089			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	188	0,24%	0,88%	0,34%	(288)	74	(610)			
	Mitraguna & Others	114	798	476	188	0,27%	1,02%	0,40%	(288)	74	(610)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	3.326	1,42%	3,07%	2,61%	(525)	1.597	(475)	0,93%	64,33%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	11.982	11.982	12.577	80,49%	81,79%	86,01%	595	595	595			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.279	1.279	1.874	30,58%	32,40%	47,82%	595	595	595			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	797	764	1.070	1,54%	2,78%	3,86%	306	591	273			
	KUR	111	405	276	484	0,41%	1,12%	1,94%	209	373	79			
	Non KUR	368	392	489	586	9,65%	16,93%	21,08%	97	218	194			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.315	1.723	1.583	1,83%	2,19%	1,98%	(140)	218	269			
	CF 1	1.118	588	655	706	4,18%	2,67%	2,84%	50	(412)	117			
	Total Griya	1.118	588	655	706	4,22%	3,07%	3,25%	50	(412)	117			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	878	0,52%	1,98%	1,59%	(190)	631	151			
	Mitraguna & Others	247	726	1.068	878	0,59%	2,29%	1,88%	(190)	631	151			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.230	11,32%	11,52%	11,96%	761	1.405	1.137	1,33%	88,91%	-10,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	1.201	1.196		(5)	100	9,11%	26	2,25%	-	0,00%	1.196
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%		0,00%	1
3	Tabungan ISE	994	945	1.050	1.044		(5)	100	10,57%	51	5,12%		0,00%	1.044
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	79	0,00%	(79)
3	PWG	2.503	4.362	4.322	558	338	-220	231	-41	1.819	378	7.694	56,17%	(3.372)
	Cilem	2.503	4.362	4.322	558	338	-220	231	-41	1.819	378	7.694	56,17%	(3.372)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	132.331	4.837	3.728	-1.109	3.086	2.647	10.890	1.081	132.451	99,91%	(120)
	CF 1	4.796	5.795	5.901	-	177	177	-28	106	1.105	72	6.114	96,51%	(214)
	Total Griya	4.549	4.809	4.764	-	-	0	0	-44	215	44	4.884	97,55%	(120)
1	• Total Non Program	4.549	4.809	4.764	-	-	0	-232	-44	215	44	4.884	97,55%	(120)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	987	1.136	-	177	177	-28	150	890	28	1.230	92,38%	(94)
	CF 2	116.645	123.889	126.430	4.837	3.551	-1.286	3.113	2.541	9.785	1.010	126.337	100,07%	93
	Mitraguna & Others	110.497	116.979	118.744	4.487	2.710	-1.777	2.828	1.765	8.247	945	119.341	99,50%	(597)
	Pensiun	6.148	6.910	7.686	350	841	491	286	776	1.538	65	6.995	109,88%	691
	Total Pembiayaan	123.957	134.046	136.652	5.395	4.066	-1.329	3.316	2.607	12.695	1.460	140.224	97,45%	(3.572)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	967	1.454	1.509	0,00%	1,12%	1,14%	55	1.509	542			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	967	1.454	1.509	0,00%	1,17%	1,19%	55	1.509	542			
	Mitraguna & Others	-	967	1.454	1.509	0,00%	1,24%	1,27%	55	1.509	542			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	967	1.454	1.509	0,00%	1,08%	1,10%	55	1.509	542	0,79%	28,64%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	71	69	69	2,08%	0,05%	0,05%	(1)	(2.453)	(3)			
	CF 1	65	57	55	54	1,36%	0,94%	0,91%	(1)	(11)	(3)			
	Total Griya	65	57	55	54	1,44%	1,13%	1,13%	(1)	(11)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	71	69	69	2,05%	0,05%	0,05%	(1)	(2.467)	(3)	0,53%	-964,50%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.694	2.979	2.786		(193)	92	3,41%	(281)	-9,18%	-	0,00%	2.786
2	Giro ISE	515	1.171	864	1.050		186	(122)	-10,40%	535	103,92%		0,00%	1.050
3	Tabungan ISE	2.552	1.522	2.115	1.736		(379)	214	14,04%	(816)	-31,98%		0,00%	1.736
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	117	117	117		0	0	0,00%	8	7,34%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.607	26.875	1.430	1.475	45	403	268	3.327	1.207	26.076	103,06%	799
	KUR	22.685	25.818	26.296	1.430	1.475	45	424	478	3.612	997	25.090	104,81%	1.206
	Non KUR	863	788	579	-	-	0	-20	-210	-285	210	986	58,66%	(408)
3	PWG	16.913	27.728	28.929	6.713	6.401	-313	2.179	1.201	12.016	5.200	28.183	102,65%	746
	Cilem	9.701	17.756	18.552	2.998	2.332	-666	1.766	797	8.851	1.535	18.542	100,06%	11
	Gadai	7.212	9.973	10.377	3.716	4.069	353	413	404	3.165	3.665	9.641	107,63%	736
4	CFG	101.109	97.999	96.426	1.055	927	-128	-1.008	-1.573	-4.682	2.499	113.166	85,21%	(16.739)
	CF 1	13.632	14.406	14.258	-	17	17	-63	-149	625	165	15.076	94,57%	(818)
	Total Griya	12.067	12.150	12.044	-	-	0	0	-106	-23	106	12.433	96,87%	(389)
	• Total Non Program	12.067	12.150	12.044	-	-	0	-105	-106	-23	106	12.433	96,87%	(389)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.256	2.213	-	17	17	-63	-43	648	59	2.642	83,76%	(429)
	CF 2	87.476	83.593	82.169	1.055	910	-145	-945	-1.424	-5.308	2.334	98.090	83,77%	(15.921)
	Mitraguna & Others	79.108	75.836	74.436	905	860	-45	-1.043	-1.400	-4.672	2.260	88.794	83,83%	(14.358)
	Pensiun	8.368	7.757	7.733	150	50	-100	97	-24	-636	74	9.296	83,19%	(1.563)
	Total Pembiayaan	141.591	152.334	152.231	9.198	8.802	-396	1.574	-104	10.640	8.906	167.445	90,91%	(15.215)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	-	30	0,81%	0,00%	0,11%	30	(159)	30			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	190	-	-	30	21,98%	0,00%	5,24%	30	(159)	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	854	1.070	607	82	0,84%	0,62%	0,08%	(525)	(773)	(989)			
	CF 1	-	167	84	82	0,00%	0,58%	0,57%	(3)	82	(85)			
	Total Griya	-	-	72	70	0,00%	0,59%	0,58%	(2)	70	70			
	Oto	-	167	12	11	0,00%	0,55%	0,52%	(1)	11	(156)			
	CF 2	854	903	522	-	0,98%	0,62%	0,00%	(522)	(854)	(903)			
	Mitraguna & Others	854	903	522	-	1,08%	0,69%	0,00%	(522)	(854)	(903)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	112	0,74%	0,40%	0,07%	(495)	(932)	(958)	0,73%	-897,76%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	189	189	-	0,32%	0,71%	0,00%	(189)	(74)	(189)			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	189	189	-	4,73%	24,00%	0,00%	(189)	(41)	(189)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	923	1.073	1.073	0,59%	1,10%	1,11%	-	477	151			
	CF 1	91	88	239	239	0,67%	1,66%	1,67%	-	148	151			
	Total Griya	91	88	88	88	0,75%	0,72%	0,73%	-	(3)	-			
	Oto	-	-	151	151	0,00%	6,68%	6,81%	-	151	151			
	CF 2	506	835	835	835	0,58%	1,00%	1,02%	-	329	0			
	Mitraguna & Others	506	835	835	835	0,64%	1,10%	1,12%	-	329	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.112	1.262	1.073	0,47%	0,83%	0,71%	(189)	402	(38)	0,86%	-22,63%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.063	4.272	(485)	209	26	0,61%	(1.790)	-29,53%	15.849	26,95%	(11.577)
2	Tabungan	115.416	124.702	127.280	127.376	(255)	95	2.673	2,14%	11.959	10,36%	131.787	96,65%	(4.411)
3	Deposito	39.351	36.019	36.493	36.505	2.718	12	486	1,35%	(2.845)	-7,23%	40.253	90,69%	(3.748)
	Total	160.829	164.968	167.837	168.153	1.978	316	3.185	1,93%	7.324	4,55%	187.889	89,50%	(19.736)
	CASA	121.478	128.948	131.343	131.648	(740)	304	2.699	2,09%	10.169	8,37%	147.636	89,17%	(15.988)
	(%) CASA	75,53%	78,17%	78,26%	78,29%									
	FDR	76,61%	89,54%	88,61%	88,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.484	2.091		(394)	(137)	-6,13%	610	41,17%	-	0,00%	2.091
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%		0,00%	9
3	Tabungan ISE	1.438	2.220	2.476	2.082		(394)	(138)	-6,20%	644	44,74%		0,00%	2.082
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	472	472	472		0	0	0,00%	14	3,06%		0,00%	472

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	• Local Champion	373	1.289	1.272	-	-	0	-16	-16	899	16	373	340,80%	899
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.875	9.587	815	-	-815	596	-288	1.253	288	10.429	91,93%	(842)
	KUR	8.171	9.690	9.407	815	-	-815	601	-283	1.236	283	10.164	92,56%	(757)
	Non KUR	163	185	180	-	-	0	-5	-5	17	5	265	67,88%	(85)
3	PWG	22.470	32.199	32.436	10.196	7.847	-2.349	2.615	237	9.966	7.611	33.100	97,99%	(664)
	Cilem	8.736	15.068	15.731	2.255	1.715	-540	1.307	662	6.994	1.053	17.150	91,72%	(1.420)
	Gadai	13.734	17.131	16.705	7.941	6.132	-1.809	1.308	-426	2.971	6.557	15.950	104,73%	755
4	CFG	92.027	104.352	105.417	2.901	4.204	1.304	1.082	1.065	13.390	3.140	102.386	102,96%	3.030
	CF 1	36.305	37.324	36.823	321	675	355	-99	-501	519	1.177	37.544	98,08%	(721)
	Total Griya	33.468	33.837	33.181	321	424	103	0	-657	-287	1.081	33.783	98,22%	(602)
	• Total Non Program	33.468	31.825	31.177	-	424	424	-207	-648	-2.291	1.072	33.783	92,29%	(2.606)
	• Program	-	2.013	2.004	321	-	-321	334	-9	2.004	9	0	0,00%	2.004
	Oto	2.837	3.487	3.642	-	251	251	-99	155	806	96	3.762	96,83%	(119)
	CF 2	55.722	67.027	68.593	2.580	3.529	949	1.181	1.566	12.871	1.963	64.842	105,79%	3.751
	Mitraguna & Others	47.599	55.917	55.345	1.580	970	-610	248	-572	7.746	1.542	55.922	98,97%	(577)
	Pensiun	8.123	11.111	13.248	1.000	2.559	1.559	933	2.138	5.125	421	8.920	148,52%	4.328
	Total Pembiayaan	123.205	147.715	148.712	13.911	12.052	-1.860	4.276	997	25.507	11.055	146.289	101,66%	2.423

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	94	0,00%	0,00%	0,98%	94	94	94			
	KUR	-	-	-	94	0,00%	0,00%	1,00%	94	94	94			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	190	-	10	0,00%	0,00%	0,03%	10	10	(180)			
	Cilem	-	190	-	10	0,00%	0,00%	0,06%	10	10	(180)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.195	331	325	699	1,30%	0,31%	0,66%	374	(497)	367			
	CF 1	69	158	154	534	0,19%	0,41%	1,45%	380	465	377			
	Total Griya	69	158	154	534	0,21%	0,45%	1,61%	380	465	377			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	164	2,02%	0,25%	0,24%	(6)	(962)	(9)			
	Mitraguna & Others	1.127	174	171	164	2,37%	0,31%	0,30%	(6)	(962)	(9)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	802	0,97%	0,22%	0,54%	478	(393)	281	0,48%	11,87%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	28,97%	29,34%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	28,97%	29,34%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	94	94	0,00%	0,95%	0,98%	-	94	(0)			
	KUR	-	94	94	94	0,00%	0,97%	1,00%	-	94	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	721	821	819	0,87%	0,79%	0,78%	(2)	17	98			
	CF 1	46	63	163	161	0,13%	0,44%	0,44%	(2)	115	99			
	Total Griya	46	63	163	161	0,14%	0,48%	0,49%	(2)	115	99			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	658	658	1,36%	0,98%	0,96%	-	(98)	(0)			
	Mitraguna & Others	629	470	470	470	1,32%	0,84%	0,85%	-	(159)	0			
	Pensiun	127	188	188	188	0,10%	0,13%	1,42%	-	61	(0)			
	Total Pembiayaan	1.175	1.188	1.288	1.286	0,95%	0,87%	0,87%	(2)	111	98	0,08%	90,72%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	7.228	5.547	(402)	(1.680)	617	12,52%	(1.182)	-17,57%	17.703	31,34%	(12.155)
2	Tabungan	220.302	241.391	235.197	236.315	12.445	1.118	(5.076)	-2,10%	16.013	7,27%	238.607	99,04%	(2.292)
3	Deposito	143.210	182.461	172.318	171.686	10.219	(631)	(10.775)	-5,91%	28.476	19,88%	144.229	119,04%	27.458
	Total	370.242	428.782	414.742	413.548	22.262	(1.194)	(15.234)	-3,55%	43.306	11,70%	400.538	103,25%	13.010
	CASA	227.032	246.321	242.425	241.862	12.043	(563)	(4.459)	-1,81%	14.830	6,53%	256.310	94,36%	(14.448)
	(%) CASA	61,32%	57,45%	58,45%	58,48%									
	FDR	58,19%	61,16%	64,03%	64,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	21.734	21.069	(665)	(261)	-1,23%	558	2,72%	-	0,00%	21.069
2	Giro ISE	3.669	3.479	3.920	3.355	(565)	(124)	-3,57%	(315)	-8,58%		0,00%	3.355
3	Tabungan ISE	6.637	8.334	8.297	8.197	(100)	(137)	-1,65%	1.560	23,51%		0,00%	8.197
4	Deposito ISE	10.205	9.517	9.517	9.517	0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	171	172	172	0	1	0,58%	30	21,13%		0,00%	172

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	13.492	13.136	5.460	-	-5.460	5.360	-357	13.107	357	7.721	170,14%	5.415
	Linkage	-	9.513	9.513	5.210	-	(5.210)	5.168	0	9.513	-	3.350	283,98%	6.163
	Non-Linkage	28	3.979	3.623	250	-	-250	192	-357	3.594	357	4.371	82,89%	(748)
	• Local Champion	28	3.448	3.393	-	-	0	-56	-56	3.364	56	2.087	162,55%	1.305
	• Value Chain	-	531	230	250	-	(250)	248	-301	230	301	2.284	10,09%	(2.053)
2	MBG	7.817	11.949	12.083	500	500	0	189	134	4.266	366	11.696	103,30%	386
	KUR	7.418	11.533	11.676	500	500	0	194	142	4.258	358	11.109	105,10%	567
	Non KUR	399	415	407	-	-	0	-5	-8	8	8	587	69,26%	(181)
3	PWG	19.390	31.817	31.865	6.633	8.862	2.229	1.712	47	12.475	8.814	30.449	104,65%	1.416
	Cilem	9.334	15.975	14.804	1.616	496	-1.120	83	-1.171	5.470	1.667	17.540	84,40%	(2.736)
	Gadai	10.057	15.842	17.061	5.017	8.366	3.349	1.629	1.219	7.004	7.147	12.909	132,17%	4.152
4	CFG	188.225	204.991	208.490	8.569	7.392	-1.177	3.633	3.500	20.265	3.892	200.854	103,80%	7.636
	CF 1	13.467	13.272	13.807	368	1.020	652	41	535	341	486	15.027	91,88%	(1.220)
	Total Griya	8.915	8.278	8.776	200	600	400	0	498	-140	102	9.298	94,38%	(522)
	• Total Non Program	8.915	8.278	8.776	200	600	400	96	498	-140	102	9.298	94,38%	(522)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.995	5.031	168	420	252	41	37	480	384	5.729	87,82%	(698)
	CF 2	174.758	191.718	194.683	8.201	6.371	-1.830	3.592	2.965	19.925	3.406	185.827	104,77%	8.856
	Mitraguna & Others	169.164	185.974	188.974	8.201	6.371	-1.830	3.637	3.000	19.809	3.372	179.265	105,42%	9.709
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	265.574	21.162	16.754	-4.408	10.894	3.325	50.113	13.429	250.720	105,92%	14.854

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	-	-	66	2,32%	0,00%	0,55%	66	(115)	66			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	-	-	66	0,00%	0,00%	16,20%	66	66	66			
3	PWG	-	11	-	-	0,00%	0,00%	0,00%	-	-	(11)			
	Cilem	-	11	-	-	0,00%	0,00%	0,00%	-	-	(11)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	461	92	366	-	0,24%	0,18%	0,00%	(366)	(461)	(92)			
	CF 1	356	-	255	-	2,64%	1,92%	0,00%	(255)	(356)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	255	-	7,82%	5,11%	0,00%	(255)	(356)	-			
	CF 2	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Mitraguna & Others	105	92	110	-	0,06%	0,06%	0,00%	(110)	(105)	(92)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	103	366	66	0,30%	0,14%	0,02%	(300)	(576)	(37)	0,10%	-319,11%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	147	147	0,04%	0,07%	0,07%	-	70	0			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Mitraguna & Others	30	147	147	147	0,02%	0,08%	0,08%	-	117	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	147	147	0,05%	0,06%	0,06%	-	35	0	1,22%	#####	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.599	2.086	1.880		(206)	281	17,56%	1.062	129,97%	-	0,00%	1.880
2	Giro ISE	33	50	60	60		0	10	19,86%	26	79,63%		0,00%	60
3	Tabungan ISE	784	1.549	2.026	1.820		(206)	271	17,49%	1.036	132,10%		0,00%	1.820
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	80	82	82		0	2	2,50%	12	17,14%		0,00%	82

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	34.661	34.625	2.250	1.235	-1.015	816	-35	4.855	1.270	33.047	104,78%	1.579
	KUR	28.200	32.727	32.670	2.150	1.135	-1.015	817	-57	4.470	1.192	31.318	104,32%	1.353
	Non KUR	1.570	1.933	1.955	100	100	0	-1	22	385	78	1.729	113,07%	226
3	PWG	4.527	9.921	9.691	1.489	442	-1.047	920	-230	5.164	672	10.025	96,66%	(335)
	Cilem	4.527	9.921	9.691	1.489	442	-1.047	920	-230	5.164	672	10.026	96,66%	(335)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	92.213	93.141	3.211	3.528	317	1.212	928	12.440	2.600	91.931	101,32%	1.210
	CF 1	1.386	7.374	7.897	171	608	437	102	523	6.512	85	2.734	288,85%	5.163
	Total Griya	404	3.761	3.752	-	-	0	0	-10	3.348	10	747	502,29%	3.005
	• Total Non Program	404	3.761	3.752	-	-	0	-10	-10	3.348	10	747	502,29%	3.005
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	3.613	4.146	171	608	437	102	533	3.164	75	1.987	208,63%	2.159
	CF 2	79.315	84.838	85.244	3.040	2.920	-120	1.110	405	5.929	2.515	89.197	95,57%	(3.954)
	Mitraguna & Others	60.800	65.421	65.857	2.364	2.850	486	919	435	5.057	2.415	69.819	94,33%	(3.962)
	Pensiun	18.515	19.417	19.387	676	70	-606	191	-30	872	100	19.378	100,04%	9
	Total Pembiayaan	114.997	136.794	137.457	6.949	5.205	-1.744	2.948	663	22.459	4.542	135.003	101,82%	2.454

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	62	103	460	0,72%	0,30%	1,33%	357	246	398			
	KUR	129	62	103	348	0,46%	0,31%	1,07%	246	219	286			
	Non KUR	85	-	-	112	5,40%	0,00%	5,71%	112	27	112			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	466	0,00%	1,24%	0,50%	(673)	463	(919)			
	CF 1	-	176	177	176	0,00%	2,40%	2,23%	(0)	176	(0)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	176	177	176	0,00%	4,89%	4,26%	(0)	176	(0)			
	CF 2	3	1.209	962	290	0,00%	1,13%	0,34%	(673)	286	(919)			
	Mitraguna & Others	3	995	962	290	0,01%	1,47%	0,44%	(673)	286	(705)			
	Pensiun	-	214	-	-	0,00%	0,00%	0,00%	-	-	(214)			
	Total Pembiayaan	217	1.448	1.242	926	0,19%	0,91%	0,67%	(316)	709	(521)	0,06%	91,14%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	223	119	7	0,71%	0,34%	0,02%	(113)	(205)	(216)			
	KUR	21	83	7	7	0,08%	0,02%	0,02%	-	(15)	(76)			
	Non KUR	190	140	113	-	12,12%	5,82%	0,00%	(113)	(190)	(140)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	3.078	2.759	2.754	3,10%	2,99%	2,96%	(4)	251	(324)			
	CF 1	-	23	23	23	0,00%	0,32%	0,30%	-	23	-			
	Total Griya	-	23	23	23	0,00%	0,62%	0,62%	-	23	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.503	3.055	2.735	2.731	3,16%	3,22%	3,20%	(4)	228	(324)			
	Mitraguna & Others	2.503	3.055	2.521	2.517	4,12%	3,85%	3,82%	(4)	14	(538)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,10%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.761	2,36%	2,10%	2,01%	(117)	46	(540)	0,10%	94,88%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.794	1.870	(284)	76	386	26,03%	(1.586)	-45,90%	13.786	13,56%	(11.916)
2	Tabungan	145.385	149.015	148.617	150.852	(362)	2.235	1.837	1,23%	5.466	3,76%	162.538	92,81%	(11.687)
3	Deposito	14.811	12.747	12.606	12.606	(1.053)	0	(141)	-1,11%	(2.205)	-14,89%	15.750	80,04%	(3.144)
	Total	163.652	163.245	163.017	165.327	(1.699)	2.311	2.082	1,28%	1.675	1,02%	192.074	86,07%	(26.747)
	CASA	148.841	150.498	150.411	152.722	(646)	2.311	2.224	1,48%	3.880	2,61%	176.325	86,61%	(23.603)
	(%) CASA	90,95%	92,19%	92,27%	92,38%									
	FDR	119,93%	128,60%	130,00%	128,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.998	3.128		131	1.853	145,31%	595	23,47%	-	0,00%	3.128
2	Giro ISE	1.520	463	800	873		74	411	88,80%	(646)	-42,52%		0,00%	873
3	Tabungan ISE	1.014	813	2.198	2.255		57	1.442	177,47%	1.241	122,35%		0,00%	2.255
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	289	291	291		0	2	0,69%	16	5,82%		0,00%	291

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.257	4.240	-	-	0	-33	-17	-327	17	4.568	92,83%	(327)
	Linkage	4.142	4.139	4.139	-	-	-	-0	-0	-3	0	4.142	99,92%	(3)
	Non-Linkage	426	118	102	-	-	0	-32	-16	-324	16	426	23,86%	(324)
	• Local Champion	426	118	102	-	-	0	-32	-16	-324	16	426	23,86%	(324)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	35.988	37.176	1.055	2.841	1.786	-493	1.187	1.251	1.654	39.386	94,39%	(2.210)
	KUR	33.748	33.326	34.066	1.055	2.241	1.186	-401	740	318	1.501	37.041	91,97%	(2.975)
	Non KUR	2.176	2.662	3.110	-	600	600	-92	447	933	153	2.344	132,63%	765
3	PWG	12.551	23.009	23.975	6.207	5.413	-795	2.223	966	11.424	4.446	23.142	103,60%	832
	Cilem	6.245	12.408	13.390	1.890	1.937	47	1.236	983	7.145	954	14.633	91,50%	(1.243)
	Gadai	6.305	10.601	10.585	4.318	3.476	-842	986	-16	4.280	3.492	8.509	124,40%	2.076
4	CFG	143.228	146.680	146.539	4.453	3.775	-678	1.760	-141	3.312	3.916	158.096	92,69%	(11.557)
	CF 1	29.589	26.763	26.539	-	129	129	-142	-224	-3.050	352	33.909	78,27%	(7.370)
	Total Griya	26.165	23.885	23.675	-	-	0	0	-210	-2.491	210	29.414	80,49%	(5.739)
	• Total Non Program	3.355	2.494	2.441	-	-	0	-130	-53	-914	53	4.153	58,77%	(1.712)
	• Program	22.810	21.391	21.234	-	-	0	-157	-157	-1.576	157	25.261	84,06%	(4.027)
	Oto	3.424	2.878	2.864	-	129	129	-142	-13	-559	142	4.494	63,73%	(1.630)
	CF 2	113.639	119.917	120.000	4.453	3.646	-807	1.903	83	6.362	3.563	124.188	96,63%	(4.188)
	Mitraguna & Others	94.023	97.153	97.304	3.582	3.548	-34	1.342	152	3.281	3.396	103.649	93,88%	(6.345)
	Pensiun	19.615	22.765	22.696	871	98	-773	561	-69	3.081	167	20.539	110,50%	2.157
	Total Pembiayaan	196.270	209.933	211.930	11.715	12.028	313	3.457	1.997	15.660	10.032	225.192	94,11%	(13.263)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	120	96	91	1,77%	0,27%	0,25%	(5)	(544)	(29)			
	KUR	580	120	96	91	1,72%	0,29%	0,27%	(5)	(488)	(29)			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	19	-	2	0,00%	0,00%	0,01%	2	2	(17)			
	Cilem	-	19	-	2	0,00%	0,00%	0,01%	2	2	(17)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.895	4.292	4.268	3.658	2,72%	2,91%	2,50%	(610)	(237)	(634)			
	CF 1	3.671	3.594	3.535	3.040	12,41%	13,21%	11,46%	(494)	(631)	(553)			
	Total Griya	3.671	3.594	3.535	3.040	14,03%	14,80%	12,84%	(494)	(631)	(553)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	698	733	617	0,20%	0,61%	0,51%	(116)	393	(81)			
	Mitraguna & Others	224	698	733	617	0,24%	0,75%	0,63%	(116)	393	(81)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	3.751	2,31%	2,08%	1,77%	(613)	(779)	(680)	3,70%	-108,84%	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.139	4.139	90,68%	97,23%	97,61%	(0)	(3)	(1)			
	Linkage	4.142	4.139	4.139	4.139	100,00%	100,00%	100,00%	(0)	(3)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	214	204	199	0,93%	0,57%	0,54%	(4)	(135)	(15)			
	KUR	146	150	148	145	0,43%	0,44%	0,43%	(2)	(1)	(5)			
	Non KUR	188	64	56	54	8,65%	2,10%	1,74%	(2)	(134)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.332	3.419	3.407	2,51%	2,33%	2,32%	(13)	(183)	75			
	CF 1	3.133	3.006	3.178	3.020	10,59%	11,88%	11,38%	(159)	(113)	13			
	Total Griya	3.118	3.006	3.178	3.020	11,91%	13,31%	12,75%	(159)	(98)	13			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	326	241	387	0,40%	0,20%	0,32%	146	(70)	61			
	Mitraguna & Others	221	208	123	269	0,23%	0,13%	0,28%	146	49	61			
	Pensiun	236	118	118	118	0,12%	0,06%	0,52%	-	(118)	(0)			
	Total Pembiayaan	8.066	7.686	7.762	7.745	4,11%	3,70%	3,65%	(17)	(321)	59	3,66%	-0,15%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	535	446	(286)	(88)	(431)	-49,10%	(94)	-17,37%	11.509	3,88%	(11.062)
2	Tabungan	125.992	133.743	132.011	133.746	8.423	1.735	3	0,00%	7.754	6,15%	144.175	92,77%	(10.429)
3	Deposito	49.100	47.338	48.466	48.466	(999)	0	1.128	2,38%	(634)	-1,29%	50.092	96,75%	(1.626)
	Total	175.632	181.958	181.012	182.658	7.137	1.647	701	0,39%	7.027	4,00%	205.775	88,77%	(23.117)
	CASA	126.532	134.620	132.545	134.192	8.137	1.647	(428)	-0,32%	7.660	6,05%	155.683	86,20%	(21.491)
	(%) CASA	72,04%	73,98%	73,22%	73,47%									
	FDR	182,36%	176,70%	177,75%	176,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	1.700	1.709		9	(224)	-11,60%	457	36,48%	-	0,00%	1.709
2	Giro ISE	222	156	177	148		(29)	(9)	-5,71%	(74)	-33,48%		0,00%	148
3	Tabungan ISE	1.030	1.777	1.523	1.562		38	(215)	-12,12%	531	51,54%		0,00%	1.562
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	216	221	221		0	5	2,31%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.399	-	-	0	-303	-318	-279	318	17.461	82,46%	(3.062)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.399	-	-	0	-303	-318	-279	318	16.249	88,61%	(1.850)
	• Local Champion	14.678	14.717	14.399	-	-	0	-303	-318	-279	318	15.423	93,36%	(1.024)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.717	1.550	1.620	70	83	83	-557	1.537	37.703	89,43%	(3.987)
	KUR	31.590	30.977	31.013	1.550	1.420	-130	212	36	-577	1.384	34.853	88,98%	(3.840)
	Non KUR	2.684	2.657	2.703	-	200	200	-129	46	20	154	2.850	94,86%	(146)
3	PWG	22.430	33.044	34.466	10.141	10.772	631	1.043	1.421	12.035	9.351	33.428	103,11%	1.038
	Cilem	9.274	14.399	14.609	1.637	1.412	-225	573	210	5.335	1.202	17.679	82,64%	(3.070)
	Gadai	13.156	18.645	19.856	8.504	9.360	856	470	1.211	6.700	8.149	15.749	126,08%	4.108
4	CFG	248.904	240.116	239.169	2.906	2.554	-352	-647	-947	-9.735	3.501	269.335	88,80%	(30.166)
	CF 1	66.307	62.537	61.901	34	149	115	-79	-636	-4.406	786	74.339	83,27%	(12.438)
	Total Griya	63.771	58.691	58.017	-	-	0	0	-674	-5.754	674	70.590	82,19%	(12.573)
	• Total Non Program	13.172	11.853	11.702	-	-	0	-294	-151	-1.470	151	14.554	80,40%	(2.852)
	• Program	50.599	46.838	46.315	-	-	0	-447	-523	-4.284	523	56.036	82,65%	(9.721)
	Oto	2.536	3.847	3.884	34	149	115	-79	38	1.348	112	3.749	103,60%	135
	CF 2	182.596	177.579	177.268	2.872	2.404	-468	-569	-311	-5.328	2.715	194.996	90,91%	(17.728)
	Mitraguna & Others	145.742	143.862	143.720	2.153	2.198	45	-785	-142	-2.021	2.340	157.055	91,51%	(13.335)
	Pensiun	36.854	33.716	33.548	719	206	-513	217	-169	-3.307	375	37.940	88,42%	(4.393)
	Total Pembiayaan	320.285	321.511	321.750	14.597	14.946	349	176	239	1.465	14.707	357.926	89,89%	(36.176)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	422	531	822	0,46%	1,58%	2,44%	291	663	400			
	KUR	138	422	436	727	0,44%	1,41%	2,34%	291	588	305			
	Non KUR	20	-	95	95	0,75%	3,57%	3,51%	-	75	95			
3	PWG	-	95	-	71	0,00%	0,00%	0,21%	71	71	(24)			
	Cilem	-	95	-	71	0,00%	0,00%	0,48%	71	71	(24)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.829	8.139	9.486	10.285	3,15%	3,95%	4,30%	800	2.456	2.147			
	CF 1	6.309	7.247	7.631	7.957	9,51%	12,20%	12,85%	326	1.648	710			
	Total Griya	6.204	7.247	7.631	7.828	9,73%	13,00%	13,49%	197	1.624	581			
	Oto	105	-	-	129	4,15%	0,00%	3,32%	129	24	129			
	CF 2	1.520	892	1.854	2.328	0,83%	1,04%	1,31%	474	808	1.437			
	Mitraguna & Others	1.215	744	1.065	1.690	0,83%	0,74%	1,18%	625	474	946			
	Pensiun	305	148	790	638	0,83%	2,34%	1,90%	(151)	334	491			
	Total Pembiayaan	7.988	8.655	10.017	11.178	2,49%	3,12%	3,47%	1.161	3.190	2.523	0,61%	82,34%	-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	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,83%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,83%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	209	0,50%	0,72%	0,62%	(32)	39	(122)			
	KUR	12	308	218	194	0,04%	0,70%	0,63%	(24)	182	(114)			
	Non KUR	158	23	23	15	5,88%	0,88%	0,56%	(8)	(143)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.137	6.107	6.107	2,65%	2,54%	2,55%	(1)	(491)	(30)			
	CF 1	4.154	5.047	5.019	4.898	6,26%	8,03%	7,91%	(121)	744	(150)			
	Total Griya	4.071	4.965	4.937	4.815	6,38%	8,41%	8,30%	(121)	744	(150)			
	Oto	82	82	82	82	3,25%	2,14%	2,12%	-	-	-			
	CF 2	2.444	1.089	1.088	1.209	1,34%	0,61%	0,68%	121	(1.235)	120			
	Mitraguna & Others	1.967	1.089	1.088	1.059	1,35%	0,76%	0,74%	(29)	(908)	(30)			
	Pensiun	477	-	-	149	0,15%	0,00%	0,45%	149	(327)	149			
	Total Pembiayaan	7.031	6.731	6.611	6.579	2,20%	2,06%	2,04%	(32)	(452)	(152)	0,30%	85,22%	-1,7%

Asset & Contribution Margin

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

PHR & Payroll

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