

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	142.549	135.668	18.896	(6.880)	(17.491)	-11,42%	(20.198)	-12,96%	285.035	47,60%	(149.367)
2	Tabungan	1.803.617	1.920.425	1.897.727	1.911.327	73.106	13.600	(9.098)	-0,47%	107.710	5,97%	2.026.162	94,33%	(114.835)
3	Deposito	681.198	781.647	810.290	808.487	(10.210)	(1.803)	26.840	3,43%	127.289	18,69%	693.324	116,61%	115.163
Total		2.640.681	2.855.231	2.850.566	2.855.482	81.792	4.917	251	0,01%	214.801	8,13%	3.004.521	95,04%	(149.038)
CASA		1.959.483	2.073.585	2.040.276	2.046.995	92.002	6.720	(26.589)	-1,28%	87.512	4,47%	2.311.197	88,57%	(264.201)
(% CASA		74,20%	72,62%	71,57%	71,69%									
FDR		99,99%	102,42%	103,93%	103,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	78.375	78.805		431	2.676	3,52%	13.195	20,11%	91.492	86,13%	(12.687)
2	Giro ISE	23.758	18.808	18.545	18.537		(7)	(271)	-1,44%	(5.221)	-21,98%	39.445	47,00%	(20.908)
3	Tabungan ISE	30.646	47.654	50.163	50.601		438	2.947	6,18%	19.954	65,11%	34.243	147,77%	16.357
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.210	8.960	3.115	-5.845	8.098	1.567	15.812	1.548	105.167	91,48%	(8.957)
	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	71.856	3.750	3.115	-635	2.932	1.570	6.323	1.545	79.516	90,37%	(7.660)
	• Local Champion	62.373	66.852	68.752	3.500	3.115	-385	2.714	1.900	6.379	1.215	69.002	99,64%	(250)
	• 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	385.838	16.568	16.966	398	2.339	1.965	17.780	15.001	411.003	93,88%	(25.165)
	KUR	343.457	358.694	360.330	15.823	15.666	-157	2.561	1.637	16.873	14.029	384.254	93,77%	(23.923)
	Non KUR	24.602	25.180	25.508	745	1.300	555	-222	328	906	972	26.750	95,36%	(1.242)
3	PWG	200.888	321.425	336.266	86.935	84.710	-2.225	23.304	14.841	135.377	69.869	334.137	100,64%	2.128
	Cilem	92.590	174.437	178.531	27.456	17.885	-9.572	15.815	4.095	85.941	13.790	198.310	90,03%	(19.778)
	Gadai	108.298	146.988	157.734	59.478	66.825	7.347	7.489	10.746	49.437	56.079	135.828	116,13%	21.907
4	CFG	1.991.066	2.124.255	2.144.330	60.109	59.168	-941	19.608	20.075	153.265	39.093	2.178.372	98,44%	(34.042)
	CF 1	271.158	283.396	283.092	2.988	4.665	1.677	-887	-304	11.934	4.969	302.660	93,53%	(19.568)
	Total Griya	236.939	236.200	234.564	2.376	1.624	-752	0	-1.636	-2.375	3.260	252.612	92,86%	(18.048)
	• Total Non Program	155.508	158.157	157.264	1.583	1.624	41	-785	-892	1.756	2.516	162.432	96,82%	(5.167)
	• Program	81.431	78.044	77.300	794	-	-794	154	-744	-4.131	744	90.181	85,72%	(12.881)
	Oto	34.219	47.196	48.528	612	3.041	2.429	-887	1.332	14.309	1.709	50.048	96,96%	(1.520)
	CF 2	1.719.908	1.840.859	1.861.238	57.121	54.503	-2.617	20.495	20.379	141.330	34.124	1.875.711	99,23%	(14.473)
	Mitraguna & Others	1.474.657	1.580.345	1.595.114	49.829	46.008	-3.821	16.923	14.769	120.457	31.239	1.616.843	98,66%	(21.729)
	Pensiun	245.250	260.513	266.124	7.292	8.496	1.204	3.572	5.610	20.873	2.885	258.868	102,80%	7.255
Total Pembiayaan		2.640.411	2.924.197	2.962.644	172.572	163.959	-8.613	53.349	38.448	322.234	125.511	3.028.679	97,82%	(66.035)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	20.823	0,62%	1,68%	5,40%	14.382	18.548	14.382			
	KUR	1.785	4.983	4.983	17.077	0,52%	1,39%	4,74%	12.094	15.292	12.094			
	Non KUR	489	1.458	1.458	3.746	1,99%	5,79%	14,68%	2.288	3.256	2.288			
3	PWG	10	-	-	3.503	0,00%	0,00%	1,04%	3.503	3.493	3.503			
	Cilem	10	-	-	2.964	0,01%	0,00%	1,66%	2.964	2.954	2.964			
	Gadai	-	-	-	538	0,00%	0,00%	0,34%	538	538	538			
4	CFG	19.717	25.753	27.801	37.772	0,99%	1,31%	1,76%	9.971	18.055	12.019			
	CF 1	13.249	13.763	15.216	23.570	4,89%	5,37%	8,33%	8.353	10.321	9.806			
	Total Griya	12.780	13.116	14.475	21.552	5,39%	6,13%	9,19%	7.077	8.772	8.436			
	Oto	469	648	742	2.018	1,37%	1,57%	4,16%	1.276	1.549	1.370			
	CF 2	6.468	11.990	12.585	14.203	0,38%	0,68%	0,76%	1.618	7.734	2.213			
	Mitraguna & Others	5.999	11.313	11.277	12.535	0,41%	0,71%	0,79%	1.258	6.536	1.222			
	Pensiun	470	677	1.308	1.668	0,19%	0,50%	0,63%	360	1.198	991			
Total Pembiayaan		22.002	32.797	34.844	62.097	0,83%	1,19%	2,10%	27.253	40.095	29.301	0,88%	57,94%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.540	22,59%	25,33%	25,51%	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%	13,50%	568	6.385	554			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.884	0,70%	0,60%	0,75%	574	311	45			
	KUR	1.118	1.467	1.018	1.671	0,33%	0,28%	0,46%	653	552	203			
	Non KUR	1.455	1.371	1.292	1.213	5,91%	5,13%	4,76%	(79)	(242)	(158)			
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	24.430	1,29%	1,09%	1,14%	1.380	(1.237)	2.165			
	CF 1	9.750	9.970	10.411	10.306	3,60%	3,67%	3,64%	(104)	557	336			
	Total Griya	9.274	9.581	9.871	9.767	3,91%	4,18%	4,16%	(104)	493	185			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	14.123	0,93%	0,69%	0,76%	1.484	(1.794)	1.829			
	Mitraguna & Others	14.983	11.599	11.801	13.146	1,02%	0,75%	0,82%	1.346	(1.837)	1.547			
	Pensiun	934	695	838	977	0,04%	0,03%	0,37%	139	43	282			
Total Pembiayaan		46.399	49.090	49.332	51.854	1,76%	1,69%	1,75%	2.522	5.455	2.764	1,83%	-4,47%	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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	23.724	21.053	21.457	(97)	404	(2.267)	-9,56%	(4.548)	-17,49%	37.326	57,48%	(15.870)
2	Tabungan	211.719	220.477	205.482	205.241	9.992	(241)	(15.236)	-6,91%	(6.478)	-3,06%	230.574	89,01%	(25.333)
3	Deposito	98.613	75.556	118.233	118.233	(22.636)	0	42.677	56,48%	19.620	19,90%	99.651	118,65%	18.582
	Total	336.337	319.757	344.768	344.931	(12.741)	163	25.174	7,87%	8.594	2,56%	367.551	93,85%	(22.620)
	CASA	237.724	244.201	226.535	226.698	9.895	163	(17.504)	-7,17%	(11.026)	-4,64%	267.900	84,62%	(41.202)
	(%) CASA	70,68%	76,37%	65,71%	65,72%									
	FDR	113,34%	127,22%	119,38%	119,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	13.530	14.428	14.655		228	1.125	8,32%	(819)	-5,29%	-	0,00%	14.655
2	Giro ISE	9.559	7.832	7.554	7.708		154	(124)	-1,58%	(1.851)	-19,37%	-	0,00%	7.708
3	Tabungan ISE	5.622	5.699	6.874	6.947		74	1.249	21,91%	1.325	23,58%	-	0,00%	6.947
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	41.276	75	800	725	-1.783	-1.196	-7.180	1.996	52.487	78,64%	(11.211)
	KUR	46.158	39.571	38.420	75	800	725	-1.731	-1.151	-7.738	1.951	49.993	76,85%	(11.573)
	Non KUR	2.298	2.902	2.856	-	-	0	-52	-45	558	45	2.494	114,52%	362
3	PWG	20.904	25.232	26.582	6.219	8.063	1.844	962	1.350	5.678	6.713	32.891	80,82%	(6.309)
	Cilem	9.146	14.355	13.810	2.707	960	-1.747	1.588	-546	4.664	1.506	18.707	73,82%	(4.897)
	Gadai	11.759	10.877	12.773	3.512	7.103	3.591	-626	1.896	1.014	5.207	14.185	90,05%	(1.412)
4	CFG	294.292	328.290	330.132	9.331	10.134	803	2.071	1.843	35.840	8.291	308.152	107,13%	21.980
	CF 1	11.437	14.108	13.929	940	-	-940	-110	-179	2.491	179	13.099	106,34%	830
	Total Griya	7.624	10.191	10.101	940	-	-940	0	-90	2.477	90	8.046	125,54%	2.055
	• Total Non Program	7.624	10.191	10.101	940	-	-940	850	-90	2.477	90	8.046	125,54%	2.055
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.917	3.827	-	-	0	-110	-90	14	90	5.052	75,75%	(1.225)
	CF 2	282.855	314.182	316.204	8.391	10.134	1.743	2.181	2.022	33.349	8.112	295.053	107,17%	21.150
	Mitraguna & Others	252.904	277.103	277.760	7.550	8.450	900	1.632	657	24.856	7.793	264.035	105,20%	13.725
	Pensiun	29.951	37.078	38.444	841	1.684	843	549	1.365	8.493	319	31.018	123,94%	7.426
	Total Pembiayaan	381.208	406.811	411.580	15.625	22.112	6.487	1.147	4.769	30.372	17.342	417.288	98,63%	(5.708)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	3.135	0,14%	4,82%	7,59%	1.086	3.069	1.607			
	KUR	66	1.365	1.886	2.790	0,14%	4,77%	7,26%	904	2.723	1.425			
	Non KUR	-	163	163	345	0,00%	5,63%	12,08%	182	345	182			
3	PWG	-	176	-	254	0,00%	0,00%	0,96%	254	254	78			
	Cilem	-	176	-	203	0,00%	0,00%	1,47%	203	203	27			
	Gadai	-	-	-	51	0,00%	0,00%	0,40%	51	51	51			
4	CFG	-	2.088	2.198	4.048	0,00%	0,67%	1,23%	1.850	4.048	1.959			
	CF 1	-	94	91	1.222	0,00%	0,65%	8,77%	1.131	1.222	1.128			
	Total Griya	-	-	-	345	0,00%	0,00%	3,42%	345	345	345			
	Oto	-	94	91	877	0,00%	2,33%	22,91%	786	877	783			
	CF 2	-	1.995	2.107	2.826	0,00%	0,67%	0,89%	719	2.826	831			
	Mitraguna & Others	-	1.680	1.795	2.128	0,00%	0,65%	0,77%	333	2.128	448			
	Pensiun	-	315	312	698	0,00%	0,84%	1,81%	386	698	383			
	Total Pembiayaan	66	3.793	4.247	7.437	0,02%	1,04%	1,81%	3.190	7.371	3.644	0,00%	100,00%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	7,64%	(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%	2,08%	-	-	-			
	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%	1,47%	573	3.664	970	0,70%	52,10%	-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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	8.884	8.663	8.762	113	99	(122)	-1,37%	4.475	104,37%	15.073	58,13%	(6.311)
2	Tabungan	160.765	158.011	163.360	164.671	4.621	1.310	6.659	4,21%	3.906	2,43%	178.732	92,13%	(14.061)
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	213.573	214.982	2.670	1.409	6.814	3,27%	(16.054)	-6,95%	260.740	82,45%	(45.757)
	CASA	165.052	166.895	172.024	173.433	4.734	1.409	6.537	3,92%	8.381	5,08%	193.805	89,49%	(20.372)
	(%) CASA	71,44%	80,17%	80,55%	80,67%									
	FDR	120,56%	147,35%	145,99%	145,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.671	2.097	2.101		4	(570)	-21,35%	546	35,12%	-	0,00%	2.101
2	Giro ISE	-	388	3	3		0	(385)	-99,16%	3	#DIV/0!		0,00%	3
3	Tabungan ISE	1.555	2.283	2.093	2.098		4	(186)	-8,14%	543	34,91%		0,00%	2.098
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	19.224	775	465	-310	264	-78	4.579	543	17.334	110,91%	1.891
	KUR	12.693	16.340	16.320	450	465	15	-6	-20	3.627	485	15.251	107,01%	1.069
	Non KUR	1.952	2.962	2.904	325	-	-325	270	-58	952	58	2.083	139,43%	821
3	PWG	16.365	25.224	26.577	6.232	6.315	83	1.941	1.353	10.212	4.962	27.681	96,01%	(1.104)
	Cilem	8.190	14.790	15.144	2.549	1.322	-1.227	1.634	353	6.954	968	17.079	88,67%	(1.935)
	Gadai	8.175	10.434	11.434	3.683	4.993	1.310	307	1.000	3.258	3.993	10.602	107,84%	831
4	CFG	247.446	257.894	261.740	7.107	7.095	-12	2.758	3.845	14.294	3.250	261.656	100,03%	84
	CF 1	12.247	10.733	10.586	17	17	-0	-49	-147	-1.661	164	13.908	76,11%	(3.322)
	Total Griya	9.062	7.939	7.852	-	-	0	0	-86	-1.210	86	9.449	83,10%	(1.597)
	• Total Non Program	9.062	7.939	7.852	-	-	0	-64	-86	-1.210	86	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	251.154	7.090	7.078	-12	2.807	3.992	15.955	3.086	247.748	101,37%	3.406
	Mitraguna & Others	206.067	217.130	221.255	6.247	6.978	731	2.698	4.125	15.188	2.853	217.518	101,72%	3.737
	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	311.786	14.115	13.875	-240	4.890	5.048	33.258	8.828	309.708	100,67%	2.078

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	560	0,00%	0,43%	2,91%	478	560	475			
	KUR	-	85	82	348	0,00%	0,50%	2,14%	266	348	263			
	Non KUR	-	-	-	212	0,00%	0,00%	7,29%	212	212	212			
3	PWG	-	-	-	176	0,00%	0,00%	0,66%	176	176	176			
	Cilem	-	-	-	41	0,00%	0,00%	0,27%	41	41	41			
	Gadai	-	-	-	135	0,00%	0,00%	1,18%	135	135	135			
4	CFG	713	996	671	1.235	0,29%	0,26%	0,47%	565	522	240			
	CF 1	8	316	337	467	0,06%	3,14%	4,41%	130	459	150			
	Total Griya	-	238	261	258	0,00%	3,29%	3,29%	(3)	258	20			
	Oto	8	78	76	209	0,24%	2,72%	7,63%	133	201	130			
	CF 2	705	679	334	769	0,30%	0,13%	0,31%	435	63	90			
	Mitraguna & Others	705	679	334	769	0,34%	0,15%	0,35%	435	63	90			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	1.081	753	1.971	0,26%	0,25%	0,63%	1.218	1.258	890	1,20%	-89,08%	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	30-Oct-25	31-Dec-24	30-Sep-25	30-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	(243)	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	(243)	578			
	Mitraguna & Others	2.013	1.192	1.456	1.770	0,98%	0,67%	0,80%	314	(243)	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	(243)	578	5,98%	-802,07%	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 (1-30 Sep'25	Growth (1-30 Oct'25)						Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	Giro	27.417	28.589	29.856	29.678	(10.388)	(179)	1.088	3,81%	2.260	8,24%	34.299	86,53%	(4.622)	
2	Tabungan	55.536	58.291	64.618	71.728	(3.192)	7.110	13.437	23,05%	16.192	29,16%	67.185	106,76%	4.543	
3	Deposito	6.088	7.144	6.704	6.704	175	0	(440)	-6,16%	616	10,11%	6.744	99,41%	(40)	
	Total	89.042	94.024	101.178	108.109	(13.404)	6.932	14.085	14,08%	19.068	21,41%	108.228	99,89%	(118)	
	CASA	82.953	86.880	94.474	101.406	(13.579)	6.932	14.525	16,72%	18.452	22,24%	101.484	99,92%	(78)	
	(%) CASA	93,16%	92,40%	93,37%	93,80%										
	FDR	82,33%	99,86%	94,94%	88,86%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	891	1.006	1.017	11	126	14,12%	(2.101)	-67,39%	-	0,00%	1.017
2	Giro ISE	560	570	453	452	(1)	(117)	-20,59%	(108)	-19,24%		0,00%	452
3	Tabungan ISE	2.557	321	553	564	11	243	75,76%	(1.993)	-77,94%		0,00%	564
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	17.825	450	625	175	-183	-176	4	801	21.423	83,21%	(3.598)
	KUR	16.625	17.288	17.126	450	625	175	-168	-162	501	787	20.052	85,41%	(2.926)
	Non KUR	1.196	713	699	-	-	0	-15	-13	-497	13	1.371	50,98%	(672)
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	69.145	2.232	2.505	273	1.263	1.383	19.058	1.122	62.037	111,46%	7.108
	CF 1	13.142	16.014	15.800	243	-	-243	-72	-213	2.659	213	15.168	104,17%	632
	Total Griya	12.152	13.666	13.527	243	-	-243	0	-139	1.374	139	13.117	103,12%	410
	• Total Non Program	7.615	9.471	9.365	243	-	-243	128	-106	1.750	106	8.092	115,74%	1.273
	• Program	4.537	4.195	4.161	-	-	0	-38	-33	-376	33	5.025	82,81%	(864)
	Oto	989	2.348	2.274	-	-	0	-72	-74	1.284	74	2.051	110,85%	222
	CF 2	36.945	51.748	53.344	1.989	2.505	516	1.335	1.596	16.399	908	46.869	113,82%	6.475
	Mitraguna & Others	31.987	46.733	48.358	1.989	2.375	386	1.386	1.624	16.371	751	41.044	117,82%	7.314
	Pensiun	4.958	5.014	4.986	-	130	130	-51	-28	29	158	5.825	85,61%	(838)
	Total Pembiayaan	73.308	93.893	96.063	3.330	4.614	1.285	1.191	2.170	22.754	2.445	93.999	102,20%	2.063

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	1.301	1,40%	5,46%	7,30%	318	1.052	41			
	KUR	249	1.174	917	1.157	1,50%	5,30%	6,76%	240	908	(17)			
	Non KUR	-	86	66	144	0,00%	9,27%	20,55%	78	144	58			
3	PWG	-	47	-	3	0,00%	0,00%	0,04%	3	3	(44)			
	Cilem	-	47	-	3	0,00%	0,00%	0,04%	3	3	(44)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	631	586	1.138	2,00%	0,86%	1,65%	552	137	506			
	CF 1	727	631	586	1.138	5,53%	3,66%	7,20%	552	411	506			
	Total Griya	727	626	581	1.135	5,98%	4,25%	8,39%	554	408	509			
	Oto	-	5	5	2	0,00%	0,20%	0,11%	(2)	2	(2)			
	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	2.441	1,71%	1,67%	2,54%	872	1.191	503	1,62%	36,35%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-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	252	4,80%	0,94%	1,41%	82	(603)	96			
	KUR	438	43	40	124	2,63%	0,23%	0,72%	83	(314)	80			
	Non KUR	417	112	129	128	34,85%	18,17%	18,34%	(1)	(289)	16			
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%	0,52%	-	(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	1.022	2,47%	1,00%	1,06%	82	(791)	85	0,77%	27,43%	-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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	38.471	15.739	15.669	19.500	(70)	(22.802)	-59,27%	(10.049)	-39,07%	32.804	47,76%	(17.135)
2	Tabungan	122.400	135.786	136.435	136.597	7.461	162	811	0,60%	14.197	11,60%	134.360	101,66%	2.237
3	Deposito	49.497	53.923	52.532	52.283	(3.736)	(249)	(1.640)	-3,04%	2.786	5,63%	50.150	104,25%	2.133
	Total	197.616	228.180	204.706	204.549	23.225	(157)	(23.631)	-10,36%	6.934	3,51%	217.314	94,13%	(12.765)
	CASA	148.118	174.257	152.174	152.266	26.960	92	(21.991)	-12,62%	4.148	2,80%	167.165	91,09%	(14.899)
	(%) CASA	74,95%	76,37%	74,34%	74,44%									
	FDR	74,94%	75,37%	88,07%	88,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	15.038	15.424	15.481		56	442	2,94%	6.097	64,98%	-	0,00%	15.481
2	Giro ISE	3.509	1.267	1.754	1.851		97	584	46,12%	(1.658)	-47,25%		0,00%	1.851
3	Tabungan ISE	5.874	13.772	13.671	13.629		(41)	(142)	-1,03%	7.755	132,03%		0,00%	13.629
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	40.900	1.933	3.080	1.147	946	1.762	5.999	1.318	38.227	106,99%	2.673
	KUR	33.390	36.985	38.480	1.733	2.780	1.047	799	1.495	5.091	1.285	36.554	105,27%	1.926
	Non KUR	1.512	2.153	2.420	200	300	100	146	267	908	33	1.673	144,63%	747
3	PWG	20.337	33.370	36.386	11.946	10.409	-1.537	2.902	3.017	16.049	7.392	30.524	119,21%	5.863
	Cilem	6.847	16.459	17.687	3.197	2.228	-969	2.263	1.229	10.840	999	14.394	122,88%	3.293
	Gadai	13.490	16.911	18.699	8.749	8.181	-568	639	1.788	5.209	6.393	16.129	115,93%	2.570
4	CFG	92.645	97.283	100.829	3.023	4.470	1.447	770	3.546	8.184	924	102.220	98,64%	(1.391)
	CF 1	21.426	20.256	20.338	122	357	235	-181	83	-1.088	275	22.572	90,10%	(2.234)
	Total Griya	17.556	15.682	15.523	-	-	0	0	-160	-2.034	160	17.848	86,97%	(2.325)
	• Total Non Program	17.556	15.682	15.523	-	-	0	-492	-160	-2.034	160	17.848	86,97%	(2.325)
	• 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	80.490	2.901	4.113	1.212	950	3.463	9.271	650	79.648	101,06%	843
	Mitraguna & Others	67.517	73.367	76.865	2.801	4.113	1.312	862	3.498	9.348	615	75.210	102,20%	1.655
	Pensiun	3.701	3.660	3.625	100	-	-100	88	-35	-76	35	4.438	81,68%	(813)
	Total Pembiayaan	148.099	171.973	180.282	16.902	17.959	1.058	4.602	8.310	32.184	9.650	171.186	105,31%	9.096

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	1.595	0,38%	0,85%	3,90%	1.260	1.463	1.483			
	KUR	131	111	170	999	0,39%	0,46%	2,60%	829	867	888			
	Non KUR	-	-	165	596	0,00%	7,66%	24,62%	431	596	596			
3	PWG	-	103	-	503	0,00%	0,00%	1,38%	503	503	400			
	Cilem	-	103	-	484	0,00%	0,00%	2,73%	484	484	380			
	Gadai	-	-	-	20	0,00%	0,00%	0,10%	20	20	20			
4	CFG	616	1.343	1.647	1.919	0,67%	1,69%	1,90%	272	1.303	576			
	CF 1	588	294	544	693	2,74%	2,69%	3,41%	148	105	399			
	Total Griya	588	167	420	570	3,35%	2,68%	3,67%	151	(17)	404			
	Oto	-	127	125	122	0,00%	2,73%	2,54%	(2)	122	(5)			
	CF 2	28	1.049	1.102	1.226	0,04%	1,43%	1,52%	124	1.198	177			
	Mitraguna & Others	28	1.049	1.102	1.226	0,04%	1,50%	1,60%	124	1.198	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.558	1.981	4.017	0,50%	1,15%	2,23%	2.036	3.269	2.459	0,05%	97,89%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	998	0,61%	0,97%	0,99%	57	433	56			
	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	998	0,70%	1,22%	1,24%	57	496	56			
	Mitraguna & Others	502	942	941	998	0,74%	1,28%	1,30%	57	496	56			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.246	1.220	1.277	0,53%	0,71%	0,71%	57	497	31	1,65%	-133,56%	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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	97	283	293	73	10	196	201,07%	(126)	-30,12%	6.950	4,22%	(6.657)
2	Tabungan	44.796	49.863	51.112	50.956	4.133	(157)	1.092	2,19%	6.160	13,75%	55.769	91,37%	(4.813)
3	Deposito	28.737	6.332	6.082	6.082	340	0	(250)	-3,95%	(22.655)	-78,84%	29.300	20,76%	(23.218)
	Total	73.953	56.293	57.477	57.331	4.546	(147)	1.038	1,84%	(16.622)	-22,48%	92.019	62,30%	(34.688)
	CASA	45.216	49.961	51.396	51.249	4.206	(147)	1.288	2,58%	6.033	13,34%	62.719	81,71%	(11.470)
	(%) CASA	61,14%	88,75%	89,42%	89,39%									
	FDR	129,31%	191,06%	190,61%	191,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	1.060	1.556	1.630		74	571	53,85%	723	79,68%	-	0,00%	1.630
2	Giro ISE	390	93	278	278		(0)	185	198,03%	(112)	-28,71%		0,00%	278
3	Tabungan ISE	518	967	1.278	1.353		75	386	39,95%	835	161,23%		0,00%	1.353
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	19.633	1.630	500	-1.130	694	-412	-139	912	22.452	87,44%	(2.819)
	KUR	19.175	19.415	18.918	1.630	400	-1.230	708	-497	-257	897	21.724	87,08%	(2.807)
	Non KUR	597	630	715	-	100	100	-14	85	118	15	727	98,29%	(12)
3	PWG	2.596	7.101	7.485	1.562	893	-669	761	384	4.889	509	8.072	92,74%	(586)
	Cilem	2.069	5.679	5.716	1.017	316	-701	728	37	3.647	279	6.175	92,56%	(459)
	Gadai	527	1.423	1.770	546	577	32	34	347	1.242	230	1.897	93,31%	(127)
4	CFG	73.258	79.661	81.699	3.643	3.150	-493	1.856	2.037	8.441	1.113	82.762	98,71%	(1.064)
	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	78.053	3.643	2.822	-821	1.906	1.785	7.089	1.037	79.327	98,39%	(1.274)
	Mitraguna & Others	52.047	58.599	60.359	3.643	2.480	-1.163	2.067	1.759	8.311	721	59.681	101,14%	678
	Pensiun	18.916	17.668	17.694	-	342	342	-161	25	-1.222	317	19.646	90,06%	(1.952)
	Total Pembiayaan	95.626	107.552	109.556	6.835	4.543	-2.292	3.306	2.004	13.930	2.540	113.286	96,71%	(3.730)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	1.781	0,34%	2,46%	9,07%	1.287	1.714	1.301			
	KUR	67	448	397	1.688	0,35%	2,05%	8,92%	1.291	1.621	1.240			
	Non KUR	-	32	96	92	0,00%	15,23%	12,92%	(4)	92	61			
3	PWG	-	-	-	130	0,00%	0,00%	1,73%	130	130	130			
	Cilem	-	-	-	130	0,00%	0,00%	2,27%	130	130	130			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.068	2.095	2.096	0,00%	2,63%	2,56%	0	2.094	27			
	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	2.096	0,00%	2,75%	2,68%	0	2.094	27			
	Mitraguna & Others	1	2.068	2.095	2.096	0,00%	3,58%	3,47%	0	2.094	27			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	2.548	2.589	4.006	0,07%	2,41%	3,66%	1.417	3.938	1.458	4,15%	-13,46%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	0,61%	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	613	0,00%	0,46%	0,75%	250	613	257			
	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	613	0,00%	0,48%	0,79%	250	613	257			
	Mitraguna & Others	-	200	207	468	0,00%	0,35%	0,78%	261	468	268			
	Pensiun	-	156	156	145	0,00%	0,14%	0,82%	(11)	145	(11)			
	Total Pembiayaan	181	500	479	734	0,19%	0,45%	0,67%	254	553	234	8,83%	#####	8,2%

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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	22.643	29.599	23.895	5.228	(5.704)	1.252	5,53%	(14.684)	-38,06%	49.052	48,71%	(25.157)
2	Tabungan	168.056	174.110	166.233	170.443	4.919	4.210	(3.667)	-2,11%	2.388	1,42%	185.922	91,67%	(15.479)
3	Deposito	55.027	71.583	67.590	67.591	(4.612)	0	(3.993)	-5,58%	12.564	22,83%	56.002	120,69%	11.588
	Total	261.662	268.337	263.423	261.929	5.536	(1.494)	(6.408)	-2,39%	267	0,10%	290.976	90,02%	(29.047)
	CASA	206.634	196.754	195.832	194.338	10.147	(1.494)	(2.416)	-1,23%	(12.296)	-5,95%	234.974	82,71%	(40.636)
	(%) CASA	78,97%	73,32%	74,34%	74,20%									
	FDR	64,72%	71,63%	74,23%	74,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	4.485	3.643	3.736		94	(748)	-16,69%	697	22,93%	-	0,00%	3.736
2	Giro ISE	335	363	240	240		(0)	(123)	-34,00%	(95)	-28,41%		0,00%	240
3	Tabungan ISE	2.705	4.122	3.403	3.497		94	(625)	-15,16%	792	29,29%		0,00%	3.497
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	25.518	25.176	3.500	-	-3.500	3.375	-342	402	342	29.901	84,20%	(4.725)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.233	0,00%	(2.233)
	Non-Linkage	24.774	25.518	25.176	3.500	-	-3.500	3.375	-342	402	342	27.668	90,99%	(2.492)
	• Local Champion	24.387	25.164	24.826	3.500	-	-3.500	3.379	-338	439	338	25.759	96,38%	(933)
	• Value Chain	387	354	350	-	-	-	-4	-4	-37	4	1.909	18,33%	(1.559)
2	MBG	21.941	24.058	24.291	1.190	1.150	-40	324	233	2.351	917	24.614	98,69%	(323)
	KUR	20.349	22.648	22.910	1.070	1.150	80	233	262	2.561	888	22.892	100,08%	18
	Non KUR	1.592	1.411	1.382	120	-	-120	91	-29	-211	29	1.722	80,23%	(340)
3	PWG	23.945	33.863	36.264	9.485	9.926	441	2.019	2.402	12.320	7.525	35.155	103,15%	1.109
	Cilem	8.631	14.991	15.673	2.636	1.919	-717	1.761	682	7.043	1.237	17.455	89,79%	(1.782)
	Gadai	15.314	18.872	20.591	6.849	8.007	1.158	257	1.719	5.277	6.287	17.700	116,33%	2.891
4	CFG	98.692	108.770	109.810	3.571	2.570	-1.001	683	1.040	11.119	1.530	112.781	97,37%	(2.970)
	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	89.878	3.271	1.792	-1.479	741	795	4.760	997	97.524	92,16%	(7.646)
	Mitraguna & Others	51.909	55.196	55.391	2.271	980	-1.291	426	194	3.482	786	63.235	87,59%	(7.845)
	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	195.542	17.746	13.646	-4.100	6.400	3.333	26.191	10.313	202.451	96,59%	(6.908)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	548	0,51%	0,41%	2,26%	449	435	482			
	KUR	113	-	35	332	0,55%	0,16%	1,45%	297	219	332			
	Non KUR	-	66	64	216	0,00%	4,53%	15,65%	152	216	150			
3	PWG	-	62	-	218	0,00%	0,00%	0,60%	218	218	156			
	Cilem	-	62	-	218	0,00%	0,00%	1,39%	218	218	156			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	211	14	347	1.243	0,21%	0,32%	1,13%	896	1.032	1.229			
	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	740	0,25%	0,24%	0,82%	524	528	726			
	Mitraguna & Others	211	14	9	408	0,41%	0,02%	0,74%	399	197	394			
	Pensiun	-	-	206	332	0,00%	0,61%	0,96%	125	332	332			
	Total Pembiayaan	324	142	446	2.010	0,19%	0,23%	1,03%	1.564	1.685	1.868	0,36%	65,01%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,71%	11,87%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,71%	11,87%	-	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	1.482	2,15%	1,36%	1,35%	(1)	(642)	(211)			
	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	1.080	1,97%	1,21%	1,20%	(1)	(599)	(192)			
	Mitraguna & Others	1.585	1.272	1.081	1.080	3,05%	1,96%	1,95%	(1)	(504)	(192)			
	Pensiun	94	-	-	-	0,06%	0,00%	0,00%	-	(94)	-			
	Total Pembiayaan	2.169	4.785	4.471	4.470	1,28%	2,33%	2,29%	(1)	2.301	(315)	1,32%	42,43%	-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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	734	703	730	(5)	27	(4)	-0,53%	(3.877)	-84,15%	11.298	6,46%	(10.568)
2	Tabungan	52.069	49.816	50.160	49.582	1.018	(577)	(233)	-0,47%	(2.487)	-4,78%	63.397	78,21%	(13.815)
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	59.085	58.534	393	(550)	(732)	-1,24%	(9.538)	-14,01%	86.691	67,52%	(28.156)
	CASA	56.676	50.550	50.863	50.312	1.013	(550)	(237)	-0,47%	(6.363)	-11,23%	74.695	67,36%	(24.383)
	(%) CASA	83,26%	85,29%	86,08%	85,95%									
	FDR	200,44%	261,33%	268,54%	271,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.388	1.253	1.257		4	(131)	-9,44%	(326)	-20,60%	-	0,00%	1.257
2	Giro ISE	116	32	4	4		(0)	(28)	-86,12%	(111)	-96,13%		0,00%	4
3	Tabungan ISE	1.468	1.356	1.248	1.253		4	(103)	-7,62%	(215)	-14,65%		0,00%	1.253
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	41.170	1.800	1.950	150	472	523	1.516	1.427	42.171	97,63%	(1.001)
	KUR	35.878	37.764	38.379	1.800	1.950	150	663	615	2.501	1.335	38.273	100,28%	106
	Non KUR	3.776	2.882	2.791	-	-	0	-191	-92	-985	92	3.898	71,59%	(1.107)
3	PWG	12.336	24.323	26.377	7.941	8.221	279	2.886	2.054	14.040	6.167	20.552	128,34%	5.825
	Cilem	3.767	8.043	8.386	1.297	795	-502	815	343	4.619	452	7.994	104,90%	392
	Gadai	8.569	16.279	17.990	6.645	7.426	781	2.071	1.711	9.422	5.715	12.558	143,26%	5.433
4	CFG	84.451	89.913	91.122	1.350	2.208	859	238	1.209	6.671	999	94.326	96,60%	(3.204)
	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	83.874	877	2.051	1.174	253	1.114	4.209	936	88.384	94,90%	(4.509)
	Mitraguna & Others	63.755	64.392	65.328	877	1.438	562	381	936	1.572	502	71.711	91,10%	(6.383)
	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	158.668	11.091	12.379	1.288	3.596	3.786	22.228	8.593	157.048	101,03%	1.620

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	3.398	0,47%	1,45%	8,25%	2.811	3.211	2.841			
	KUR	48	416	449	3.121	0,13%	1,19%	8,13%	2.672	3.073	2.704			
	Non KUR	140	140	138	277	3,70%	4,80%	9,93%	139	138	137			
3	PWG	-	-	-	339	0,00%	0,00%	0,00%	339	339	339			
	Cilem	-	-	-	285	0,00%	0,00%	3,40%	285	285	285			
	Gadai	-	-	-	54	0,00%	0,00%	0,30%	54	54	54			
4	CFG	1.300	452	448	576	1,54%	0,50%	0,63%	129	(724)	125			
	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	576	1,63%	0,54%	0,69%	129	(724)	125			
	Mitraguna & Others	1.135	452	448	576	1,78%	0,70%	0,88%	129	(559)	125			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	1.008	1.035	4.314	1,09%	0,67%	2,72%	3.279	2.826	3.305	0,50%	81,50%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	7,57%	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	446	0,76%	0,50%	0,49%	-	(197)	(71)			
	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	446	0,81%	0,54%	0,53%	-	(197)	(71)			
	Mitraguna & Others	643	284	284	284	1,01%	0,44%	0,43%	-	(359)	(1)			
	Pensiun	-	233	162	162	0,00%	0,10%	0,88%	-	162	(70)			
	Total Pembiayaan	643	738	520	900	0,47%	0,34%	0,57%	380	257	162	0,61%	-6,71%	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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	6.385	6.666	5.811	935	(855)	(574)	-8,98%	1.431	32,66%	11.067	52,51%	(5.256)
2	Tabungan	121.239	128.771	123.363	124.465	5.278	1.101	(4.306)	-3,34%	3.226	2,66%	132.521	93,92%	(8.056)
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	151.320	151.566	6.582	246	(5.000)	-3,19%	(893)	-0,59%	171.055	88,61%	(19.489)
	CASA	125.619	135.156	130.030	130.276	6.213	246	(4.880)	-3,61%	4.657	3,71%	143.589	90,73%	(13.312)
	(%) CASA	82,40%	86,33%	85,93%	85,95%									
	FDR	80,08%	80,19%	84,08%	83,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	4.781	3.811	3.588		(223)	(1.193)	-24,95%	337	10,38%	-	0,00%	3.588
2	Giro ISE	1.707	2.935	2.158	2.171		13	(765)	-26,05%	464	27,19%		0,00%	2.171
3	Tabungan ISE	1.544	1.846	1.653	1.417		(236)	(428)	-23,21%	(127)	-8,21%		0,00%	1.417
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	27.572	1.115	1.060	-55	13	74	-3.615	986	33.879	81,38%	(6.308)
	KUR	27.378	24.611	24.785	1.115	1.060	-55	218	174	-2.592	886	29.941	82,78%	(5.155)
	Non KUR	3.809	2.886	2.786	-	-	0	-205	-100	-1.022	100	3.938	70,74%	(1.152)
3	PWG	1.449	4.760	4.986	963	692	-271	731	226	3.537	466	5.931	84,07%	(945)
	Cilem	1.449	4.760	4.986	963	692	-271	731	226	3.537	466	5.931	84,07%	(945)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	78.649	80.053	1.921	2.783	862	853	1.404	5.490	1.379	86.219	92,85%	(6.166)
	CF 1	26.770	24.580	24.855	-	650	650	-84	275	-1.916	375	28.535	87,10%	(3.680)
	Total Griya	26.477	21.355	21.714	-	650	650	0	359	-4.763	291	27.235	79,73%	(5.521)
	• Total Non Program	23.147	18.404	18.799	-	650	650	-279	396	-4.347	254	23.547	79,84%	(4.748)
	• Program	3.330	2.952	2.915	-	-	0	-45	-37	-416	37	3.688	79,02%	(774)
	Oto	293	3.225	3.141	-	-	0	-84	-84	2.848	84	1.300	241,67%	1.841
	CF 2	47.792	54.069	55.198	1.921	2.133	212	937	1.129	7.406	1.004	57.684	95,69%	(2.486)
	Mitraguna & Others	41.537	46.682	46.688	1.179	963	-216	326	6	5.151	957	50.563	92,34%	(3.874)
	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	127.232	3.999	4.535	535	1.575	1.675	5.148	2.859	140.914	90,29%	(13.682)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	3.710	0,27%	3,94%	13,45%	2.627	3.626	2.421			
	KUR	83	450	412	2.988	0,30%	1,68%	12,06%	2.576	2.905	2.538			
	Non KUR	-	839	670	722	0,00%	23,23%	25,90%	51	722	(118)			
3	PWG	10	25	-	283	0,69%	0,00%	5,68%	283	273	258			
	Cilem	10	25	-	283	0,69%	0,00%	5,68%	283	273	258			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	1.884	2.166	3.235	2,19%	2,75%	4,04%	1.069	1.599	1.351			
	CF 1	1.522	1.087	1.690	3.235	5,68%	6,88%	13,01%	1.545	1.713	2.148			
	Total Griya	1.522	1.087	1.690	3.235	5,75%	7,91%	14,90%	1.545	1.713	2.148			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	798	476	-	0,24%	0,88%	0,00%	(476)	(114)	(798)			
	Mitraguna & Others	114	798	476	-	0,27%	1,02%	0,00%	(476)	(114)	(798)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.729	3.801	3.851	7.228	1,42%	3,07%	5,68%	3.377	5.498	3.427	0,93%	83,61%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	3,88%	306	592	273			
	KUR	111	405	276	484	0,41%	1,12%	1,95%	209	373	79			
	Non KUR	368	392	489	586	9,65%	16,93%	21,03%	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	1.720	1,83%	2,19%	2,15%	(4)	355	405			
	CF 1	1.118	588	655	652	4,18%	2,67%	2,62%	(3)	(466)	64			
	Total Griya	1.118	588	655	652	4,22%	3,07%	3,00%	(3)	(466)	64			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	726	1.068	1.068	0,52%	1,98%	1,93%	(0)	821	341			
	Mitraguna & Others	247	726	1.068	1.068	0,59%	2,29%	2,29%	(0)	821	341			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.093	14.469	15.367	11,32%	11,52%	12,08%	897	1.541	1.273	1,33%	89,02%	-10,8%

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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	4.704	3.465	3.404	2.553	(61)	(1.300)	-27,64%	(2.515)	-42,49%	13.088	26,01%	(9.684)
2	Tabungan	49.567	54.352	53.449	53.551	2.095	102	(801)	-1,47%	3.984	8,04%	61.663	86,84%	(8.112)
3	Deposito	19.983	50.886	50.357	50.227	9.713	(130)	(658)	-1,29%	30.244	151,35%	20.643	243,32%	29.584
	Total	75.469	109.942	107.271	107.182	14.361	(88)	(2.759)	-2,51%	31.713	42,02%	95.394	112,36%	11.788
	CASA	55.486	59.056	56.913	56.955	4.648	42	(2.101)	-3,56%	1.469	2,65%	74.752	76,19%	(17.797)
	(%) CASA	73,52%	53,72%	53,06%	53,14%									
	FDR	164,25%	121,92%	127,25%	127,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	1.096	1.185	1.201		15	105	9,60%	32	2,71%	-	0,00%	1.201
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,40%	-	0,00%	1
3	Tabungan ISE	994	945	1.034	1.050		15	105	11,14%	56	5,66%	-	0,00%	1.050
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	4.323	558	338	-220	231	-39	1.820	377	7.694	56,19%	(3.371)
	Cilem	2.503	4.362	4.323	558	338	-220	231	-39	1.820	377	7.694	56,19%	(3.371)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	129.684	132.176	4.837	3.573	-1.264	3.086	2.492	10.735	1.081	132.451	99,79%	(275)
	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)
	• 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	126.275	4.837	3.396	-1.441	3.113	2.386	9.630	1.010	126.337	99,95%	(62)
	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	7.531	350	686	336	286	621	1.383	65	6.995	107,66%	536
	Total Pembiayaan	123.957	134.046	136.499	5.395	3.911	-1.484	3.316	2.453	12.542	1.458	140.224	97,34%	(3.725)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	-	31	0,00%	0,00%	0,71%	31	31	31			
	Cilem	-	-	-	31	0,00%	0,00%	0,71%	31	31	31			
	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%	1,20%	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	1.540	0,00%	1,08%	1,13%	86	1.540	573	0,79%	30,13%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	-963,30%	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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	1.830	1.872	1.896	(372)	24	66	3,61%	296	18,47%	11.756	16,13%	(9.860)
2	Tabungan	117.228	130.202	130.056	127.707	2.821	(2.349)	(2.495)	-1,92%	10.479	8,94%	134.200	95,16%	(6.493)
3	Deposito	47.162	44.016	44.872	44.313	1.000	(559)	297	0,67%	(2.849)	-6,04%	48.088	92,15%	(3.775)
	Total	165.991	176.048	176.800	173.916	3.449	(2.884)	(2.132)	-1,21%	7.925	4,77%	194.044	89,63%	(20.127)
	CASA	118.829	132.032	131.928	129.603	2.449	(2.325)	(2.429)	-1,84%	10.775	9,07%	145.956	88,80%	(16.352)
	(%) CASA	71,59%	75,00%	74,62%	74,52%									
	FDR	85,30%	86,53%	85,83%	87,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	2.694	2.925	2.979		54	285	10,58%	(88)	-2,88%	-	0,00%	2.979
2	Giro ISE	515	1.171	904	864		(40)	(308)	-26,27%	349	67,81%	-	0,00%	864
3	Tabungan ISE	2.552	1.522	2.021	2.115		94	593	38,94%	(437)	-17,13%	-	0,00%	2.115
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	26.821	1.430	1.375	-55	403	214	3.273	1.161	26.076	102,86%	745
	KUR	22.685	25.818	26.233	1.430	1.375	-55	424	414	3.548	961	25.090	104,55%	1.143
	Non KUR	863	788	588	-	-	0	-20	-200	-275	200	986	59,64%	(398)
3	PWG	16.913	27.728	28.651	6.713	6.116	-597	2.179	923	11.738	5.193	28.183	101,66%	468
	Cilem	9.701	17.756	18.304	2.998	2.077	-921	1.766	548	8.602	1.529	18.542	98,72%	(238)
	Gadai	7.212	9.973	10.348	3.716	4.039	324	413	375	3.136	3.665	9.641	107,33%	707
4	CFG	101.109	97.999	96.278	1.055	777	-278	-1.008	-1.721	-4.831	2.498	113.166	85,08%	(16.888)
	CF 1	13.632	14.406	14.259	-	17	17	-63	-147	627	164	15.076	94,58%	(817)
	Total Griya	12.067	12.150	12.046	-	-	0	0	-105	-21	105	12.433	96,88%	(388)
	• Total Non Program	12.067	12.150	12.046	-	-	0	-105	-105	-21	105	12.433	96,88%	(388)
	• 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	82.019	1.055	760	-295	-945	-1.574	-5.458	2.334	98.090	83,62%	(16.071)
	Mitraguna & Others	79.108	75.836	74.286	905	710	-195	-1.043	-1.550	-4.822	2.260	88.794	83,66%	(14.508)
	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	151.750	9.198	8.268	-931	1.574	-584	10.159	8.852	167.445	90,63%	(15.695)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	818	0,81%	0,00%	3,05%	818	628	818			
	KUR	-	-	-	688	0,00%	0,00%	2,62%	688	688	688			
	Non KUR	190	-	-	130	21,98%	0,00%	22,13%	130	(60)	130			
3	PWG	-	-	-	166	0,00%	0,00%	0,58%	166	166	166			
	Cilem	-	-	-	166	0,00%	0,00%	0,91%	166	166	166			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	854	1.070	607	449	0,84%	0,62%	0,47%	(158)	(406)	(622)			
	CF 1	-	167	84	163	0,00%	0,58%	1,15%	79	163	(4)			
	Total Griya	-	-	72	152	0,00%	0,59%	1,26%	80	152	152			
	Oto	-	167	12	11	0,00%	0,55%	0,52%	(1)	11	(156)			
	CF 2	854	903	522	285	0,98%	0,62%	0,35%	(237)	(569)	(618)			
	Mitraguna & Others	854	903	522	285	1,08%	0,69%	0,38%	(237)	(569)	(618)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	1.070	607	1.433	0,74%	0,40%	0,94%	826	389	363	0,73%	22,29%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	-22,24%	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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	4.246	4.015	4.063	(485)	48	(183)	-4,31%	(1.999)	-32,97%	15.849	25,64%	(11.786)
2	Tabungan	115.416	124.702	126.396	127.280	(255)	884	2.578	2,07%	11.864	10,28%	131.787	96,58%	(4.507)
3	Deposito	39.351	36.019	37.643	36.493	2.718	(1.150)	474	1,32%	(2.857)	-7,26%	40.253	90,66%	(3.760)
	Total	160.829	164.968	168.054	167.837	1.978	(218)	2.869	1,74%	7.008	4,36%	187.889	89,33%	(20.052)
	CASA	121.478	128.948	130.411	131.343	(740)	932	2.395	1,86%	9.865	8,12%	147.636	88,96%	(16.292)
	(%) CASA	75,53%	78,17%	77,60%	78,26%									
	FDR	76,61%	89,54%	88,38%	88,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	2.227	2.401	2.484		84	257	11,54%	1.003	67,74%	-	0,00%	2.484
2	Giro ISE	43	8	9	9		0	1	12,69%	(34)	-79,38%		0,00%	9
3	Tabungan ISE	1.438	2.220	2.392	2.476		84	256	11,53%	1.037	72,10%		0,00%	2.476
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.289	1.272	-	-	-	0	-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	9.602	815	-	-815	596	-274	1.268	274	10.429	92,07%	(827)
	KUR	8.171	9.690	9.422	815	-	-815	601	-269	1.251	269	10.164	92,70%	(742)
	Non KUR	163	185	180	-	-	0	-5	-5	17	5	265	67,88%	(85)
3	PWG	22.470	32.199	32.233	10.196	7.642	-2.554	2.615	34	9.763	7.608	33.100	97,38%	(867)
	Cilem	8.736	15.068	15.525	2.255	1.510	-745	1.307	457	6.789	1.053	17.150	90,52%	(1.625)
	Gadai	13.734	17.131	16.708	7.941	6.132	-1.809	1.308	-423	2.974	6.555	15.950	104,75%	758
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	148.524	13.911	11.846	-2.065	4.276	809	25.319	11.038	146.289	101,53%	2.235

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	42	0,00%	0,00%	0,13%	42	42	(148)			
	Cilem	-	190	-	42	0,00%	0,00%	0,27%	42	42	(148)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.195	331	325	2.414	1,30%	0,31%	2,29%	2.089	1.218	2.082			
	CF 1	69	158	154	2.059	0,19%	0,41%	5,59%	1.905	1.990	1.901			
	Total Griya	69	158	154	2.059	0,21%	0,45%	6,20%	1.905	1.990	1.901			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	174	171	355	2,02%	0,25%	0,52%	184	(771)	181			
	Mitraguna & Others	1.127	174	171	355	2,37%	0,31%	0,64%	184	(771)	181			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	521	325	2.550	0,97%	0,22%	1,72%	2.225	1.354	2.028	0,48%	72,30%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	0,99%	-	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%	90,74%	-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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.930	7.864	7.228	(402)	(636)	2.298	46,60%	498	7,41%	17.703	40,83%	(10.475)
2	Tabungan	220.302	241.391	233.624	235.197	12.445	1.572	(6.194)	-2,57%	14.895	6,76%	238.607	98,57%	(3.410)
3	Deposito	143.210	182.461	172.184	172.318	10.219	134	(10.143)	-5,56%	29.107	20,32%	144.229	119,48%	28.089
	Total	370.242	428.782	413.672	414.742	22.262	1.070	(14.040)	-3,27%	44.500	12,02%	400.538	103,55%	14.204
	CASA	227.032	246.321	241.488	242.425	12.043	936	(3.896)	-1,58%	15.393	6,78%	256.310	94,58%	(13.885)
	(%) CASA	61,32%	57,45%	58,38%	58,45%									
	FDR	58,19%	61,16%	64,02%	63,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	21.330	21.936	21.734		(202)	403	1,89%	1.222	5,96%	-	0,00%	21.734
2	Giro ISE	3.669	3.479	4.279	3.920		(359)	441	12,67%	250	6,82%	-	0,00%	3.920
3	Tabungan ISE	6.637	8.334	8.139	8.297		157	(38)	-0,45%	1.660	25,01%	-	0,00%	8.297
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	12.097	500	500	0	189	148	4.280	352	11.696	103,43%	401
	KUR	7.418	11.533	11.689	500	500	0	194	156	4.271	344	11.109	105,22%	580
	Non KUR	399	415	408	-	-	0	-5	-7	9	7	587	69,40%	(180)
3	PWG	19.390	31.817	31.885	6.633	8.847	2.214	1.712	68	12.495	8.780	30.449	104,72%	1.436
	Cilem	9.334	15.975	14.807	1.616	496	-1.120	83	-1.168	5.474	1.664	17.540	84,42%	(2.733)
	Gadai	10.057	15.842	17.078	5.017	8.351	3.334	1.629	1.236	7.021	7.116	12.909	132,30%	4.169
4	CFG	188.225	204.991	207.695	8.569	6.597	-1.972	3.633	2.705	19.470	3.892	200.854	103,41%	6.841
	CF 1	13.467	13.272	13.407	368	620	252	41	135	-59	486	15.027	89,22%	(1.620)
	Total Griya	8.915	8.278	8.376	200	200	0	0	98	-540	102	9.298	90,08%	(922)
	• Total Non Program	8.915	8.278	8.376	200	200	0	96	98	-540	102	9.298	90,08%	(922)
	• 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	194.288	8.201	5.976	-2.225	3.592	2.570	19.530	3.406	185.827	104,55%	8.461
	Mitraguna & Others	169.164	185.974	188.579	8.201	5.976	-2.225	3.637	2.605	19.414	3.372	179.265	105,20%	9.314
	Pensiun	5.594	5.744	5.709	-	-	0	-45	-35	115	35	6.562	87,01%	(852)
	Total Pembiayaan	215.460	262.249	264.813	21.162	15.944	-5.218	10.894	2.564	49.353	13.380	250.720	105,62%	14.093

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	-	-	275	2,32%	0,00%	2,28%	275	94	275			
	KUR	181	-	-	133	2,44%	0,00%	1,13%	133	(49)	133			
	Non KUR	-	-	-	143	0,00%	0,00%	35,00%	143	143	143			
3	PWG	-	11	-	166	0,00%	0,00%	0,52%	166	166	155			
	Cilem	-	11	-	166	0,00%	0,00%	1,12%	166	166	155			
	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	441	0,30%	0,14%	0,17%	75	(201)	338	0,10%	37,60%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	5.561	10.449	10.453	2.814	4	4.892	87,98%	10.308	7086,61%	3.473	300,94%	6.980
2	Tabungan	93.148	111.895	112.953	113.282	13.708	329	1.386	1,24%	20.134	21,62%	104.732	108,16%	8.549
3	Deposito	25.397	122.242	121.960	122.110	975	150	(132)	-0,11%	96.713	380,80%	26.027	469,16%	96.083
	Total	118.690	239.698	245.362	245.844	17.496	483	6.146	2,56%	127.154	107,13%	134.233	183,15%	111.612
	CASA	93.293	117.456	123.402	123.735	16.521	333	6.279	5,35%	30.442	32,63%	108.206	114,35%	15.529
	(%) CASA	78,60%	49,00%	50,29%	50,33%									
	FDR	96,89%	57,07%	56,00%	55,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	1.599	2.066	2.086		20	487	30,43%	1.268	155,15%	-	0,00%	2.086
2	Giro ISE	33	50	60	60		(0)	10	19,86%	26	79,63%		0,00%	60
3	Tabungan ISE	784	1.549	2.006	2.026		20	477	30,77%	1.242	158,35%		0,00%	2.026
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	34.598	2.250	1.200	-1.050	816	-63	4.828	1.263	33.047	104,69%	1.551
	KUR	28.200	32.727	32.637	2.150	1.100	-1.050	817	-90	4.437	1.190	31.318	104,21%	1.319
	Non KUR	1.570	1.933	1.961	100	100	0	-1	28	391	72	1.729	113,42%	232
3	PWG	4.527	9.921	9.672	1.489	422	-1.067	920	-249	5.145	671	10.025	96,47%	(354)
	Cilem	4.527	9.921	9.672	1.489	422	-1.067	920	-249	5.145	671	10.026	96,47%	(354)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	92.213	93.142	3.211	3.528	317	1.212	930	12.442	2.598	91.931	101,32%	1.211
	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
1	• 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	85.245	3.040	2.920	-120	1.110	407	5.930	2.513	89.197	95,57%	(3.952)
	Mitraguna & Others	60.800	65.421	65.857	2.364	2.850	486	919	436	5.057	2.414	69.819	94,33%	(3.961)
	Pensiun	18.515	19.417	19.388	676	70	-606	191	-29	873	99	19.378	100,05%	9
	Total Pembiayaan	114.997	136.794	137.412	6.949	5.150	-1.799	2.948	618	22.415	4.532	135.003	101,78%	2.409

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	535	0,72%	0,30%	1,55%	432	322	473			
	KUR	129	62	103	356	0,46%	0,31%	1,09%	253	227	294			
	Non KUR	85	-	-	179	5,40%	0,00%	9,15%	179	95	179			
3	PWG	-	-	-	15	0,00%	0,00%	0,15%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,15%	15	15	15			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	1.386	1.139	485	0,00%	1,24%	0,52%	(654)	482	(900)			
	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	309	0,00%	1,13%	0,36%	(654)	305	(900)			
	Mitraguna & Others	3	995	962	309	0,01%	1,47%	0,47%	(654)	305	(686)			
	Pensiun	-	214	-	-	0,00%	0,00%	0,00%	-	-	(214)			
	Total Pembiayaan	217	1.448	1.242	1.035	0,19%	0,91%	0,75%	(207)	818	(412)	0,06%	92,08%	-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	30-Oct-25	31-Dec-24	30-Sep-25	30-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	2.755	3,10%	2,99%	2,96%	(3)	252	(323)			
	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	2.732	3,16%	3,22%	3,20%	(3)	229	(323)			
	Mitraguna & Others	2.503	3.055	2.521	2.518	4,12%	3,85%	3,82%	(3)	14	(537)			
	Pensiun	-	-	214	214	0,00%	0,16%	1,10%	-	214	214			
	Total Pembiayaan	2.715	3.301	2.878	2.762	2,36%	2,10%	2,01%	(116)	47	(539)	0,10%	94,89%	-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 (1-30 Sep'25)	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	1.484	1.739	1.794	(284)	55	311	20,94%	(1.662)	-48,08%	13.786	13,01%	(11.992)
2	Tabungan	145.385	149.015	148.801	148.617	(362)	(184)	(398)	-0,27%	3.231	2,22%	162.538	91,43%	(13.922)
3	Deposito	14.811	12.747	12.606	12.606	(1.053)	0	(141)	-1,11%	(2.205)	-14,86%	15.750	80,04%	(3.144)
	Total	163.652	163.245	163.146	163.017	(1.699)	(129)	(228)	-0,14%	(636)	-0,39%	192.074	84,87%	(29.058)
	CASA	148.841	150.498	150.540	150.411	(646)	(129)	(87)	-0,06%	1.570	1,05%	176.325	85,30%	(25.914)
	(%) CASA	90,95%	92,19%	92,27%	92,27%									
	FDR	119,93%	128,60%	129,79%	129,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	1.275	2.950	2.998		47	1.722	135,05%	464	18,31%	-	0,00%	2.998
2	Giro ISE	1.520	463	755	800		44	337	72,90%	(720)	-47,36%		0,00%	800
3	Tabungan ISE	1.014	813	2.195	2.198		3	1.385	170,43%	1.184	116,71%		0,00%	2.198
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-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	37.038	1.055	2.641	1.586	-493	1.050	1.114	1.591	39.386	94,04%	(2.347)
	KUR	33.748	33.326	33.929	1.055	2.041	986	-401	603	181	1.438	37.041	91,60%	(3.112)
	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	23.917	6.207	5.141	-1.067	2.223	909	11.367	4.232	23.142	103,35%	775
	Cilem	6.245	12.408	13.373	1.890	1.914	25	1.236	965	7.127	949	14.633	91,38%	(1.261)
	Gadai	6.305	10.601	10.544	4.318	3.226	-1.092	986	-57	4.239	3.283	8.509	123,92%	2.036
4	CFG	143.228	146.680	146.549	4.453	3.775	-678	1.760	-131	3.322	3.906	158.096	92,70%	(11.547)
	CF 1	29.589	26.763	26.548	-	129	129	-142	-214	-3.041	343	33.909	78,29%	(7.360)
	Total Griya	26.165	23.885	23.680	-	-	0	0	-205	-2.485	205	29.414	80,51%	(5.734)
	• Total Non Program	3.355	2.494	2.443	-	-	0	-130	-52	-913	52	4.153	58,81%	(1.711)
	• Program	22.810	21.391	21.237	-	-	0	-157	-153	-1.573	153	25.261	84,07%	(4.024)
	Oto	3.424	2.878	2.868	-	129	129	-142	-10	-556	139	4.494	63,81%	(1.626)
	CF 2	113.639	119.917	120.001	4.453	3.646	-807	1.903	84	6.362	3.562	124.188	96,63%	(4.187)
	Mitraguna & Others	94.023	97.153	97.305	3.582	3.548	-34	1.342	152	3.282	3.396	103.649	93,88%	(6.344)
	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	211.745	11.715	11.557	-159	3.457	1.812	15.475	9.745	225.192	94,03%	(13.447)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	735	1,77%	0,27%	1,99%	639	101	615			
	KUR	580	120	96	735	1,72%	0,29%	2,17%	639	156	615			
	Non KUR	55	-	-	-	2,54%	0,00%	0,00%	-	(55)	-			
3	PWG	-	19	-	459	0,00%	0,00%	1,92%	459	459	440			
	Cilem	-	19	-	252	0,00%	0,00%	1,89%	252	252	233			
	Gadai	-	-	-	207	0,00%	0,00%	1,96%	207	207	207			
4	CFG	3.895	4.292	4.268	4.382	2,72%	2,91%	2,99%	114	487	90			
	CF 1	3.671	3.594	3.535	3.728	12,41%	13,21%	14,04%	193	57	134			
	Total Griya	3.671	3.594	3.535	3.473	14,03%	14,80%	14,67%	(61)	(198)	(120)			
	Oto	-	-	-	254	0,00%	0,00%	8,86%	254	254	254			
	CF 2	224	698	733	654	0,20%	0,61%	0,55%	(79)	430	(44)			
	Mitraguna & Others	224	698	733	654	0,24%	0,75%	0,67%	(79)	430	(44)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	4.431	4.364	5.576	2,31%	2,08%	2,63%	1.212	1.047	1.146	3,70%	-40,35%	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	30-Oct-25	31-Dec-24	30-Sep-25	30-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	3.520	2,51%	2,33%	2,40%	101	(70)	188			
	CF 1	3.133	3.006	3.178	3.133	10,59%	11,88%	11,80%	(45)	0	127			
	Total Griya	3.118	3.006	3.178	3.133	11,91%	13,31%	13,23%	(45)	16	127			
	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	7.858	4,11%	3,70%	3,71%	96	(208)	172	3,66%	1,38%	-0,1%

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 (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	877	582	535	(286)	(47)	(342)	-39,02%	(5)	-1,01%	11.509	4,65%	(10.974)
2	Tabungan	125.992	133.743	131.683	132.011	8.423	327	(1.732)	-1,30%	6.019	4,78%	144.175	91,56%	(12.164)
3	Deposito	49.100	47.338	48.466	48.466	(999)	1	1.128	2,38%	(634)	-1,22%	50.092	96,75%	(1.626)
	Total	175.632	181.958	180.731	181.012	7.137	281	(946)	-0,52%	5.380	3,06%	205.775	87,97%	(24.763)
	CASA	126.532	134.620	132.265	132.545	8.137	280	(2.074)	-1,54%	6.014	4,75%	155.683	85,14%	(23.138)
	(%) CASA	72,04%	73,98%	73,18%	73,22%									
	FDR	182,36%	176,70%	177,72%	177,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	1.933	1.536	1.700		164	(233)	-12,06%	448	35,77%	-	0,00%	1.700
2	Giro ISE	222	156	93	177		84	20	13,09%	(45)	-20,22%		0,00%	177
3	Tabungan ISE	1.030	1.777	1.443	1.523		80	(254)	-14,27%	493	47,82%		0,00%	1.523
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	17.461	82,59%	(3.040)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.212	0,00%	(1.212)
	Non-Linkage	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	16.249	88,75%	(1.828)
	• Local Champion	14.678	14.717	14.421	-	-	0	-303	-296	-257	296	15.423	93,50%	(1.002)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	826	0,00%	(826)
2	MBG	34.274	33.634	33.791	1.550	1.620	70	83	157	-483	1.463	37.703	89,62%	(3.912)
	KUR	31.590	30.977	31.083	1.550	1.420	-130	212	106	-507	1.314	34.853	89,18%	(3.771)
	Non KUR	2.684	2.657	2.708	-	200	200	-129	51	25	149	2.850	95,03%	(142)
3	PWG	22.430	33.044	34.436	10.141	10.201	60	1.043	1.392	12.006	8.809	33.428	103,02%	1.009
	Cilem	9.274	14.399	14.637	1.637	1.412	-225	573	238	5.363	1.174	17.679	82,79%	(3.042)
	Gadai	13.156	18.645	19.800	8.504	8.789	285	470	1.154	6.644	7.635	15.749	125,72%	4.051
4	CFG	248.904	240.116	238.544	2.906	1.798	-1.108	-647	-1.572	-10.359	3.370	269.335	88,57%	(30.791)
	CF 1	66.307	62.537	61.922	34	149	115	-79	-615	-4.385	765	74.339	83,30%	(12.417)
	Total Griya	63.771	58.691	58.036	-	-	0	0	-655	-5.735	655	70.590	82,22%	(12.554)
	• Total Non Program	13.172	11.853	11.706	-	-	0	-294	-147	-1.466	147	14.554	80,43%	(2.848)
	• Program	50.599	46.838	46.330	-	-	0	-447	-508	-4.269	508	56.036	82,68%	(9.706)
	Oto	2.536	3.847	3.887	34	149	115	-79	40	1.350	109	3.749	103,66%	137
	CF 2	182.596	177.579	176.622	2.872	1.649	-1.224	-569	-957	-5.974	2.605	194.996	90,58%	(18.374)
	Mitraguna & Others	145.742	143.862	142.995	2.153	1.467	-686	-785	-867	-2.747	2.334	157.055	91,05%	(14.060)
	Pensiun	36.854	33.716	33.627	719	182	-537	217	-89	-3.227	271	37.940	88,63%	(4.313)
	Total Pembiayaan	320.285	321.511	321.193	14.597	13.619	-978	176	-319	907	13.937	357.926	89,74%	(36.734)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	2.338	0,46%	1,58%	6,92%	1.807	2.179	1.916			
	KUR	138	422	436	1.648	0,44%	1,41%	5,30%	1.212	1.510	1.226			
	Non KUR	20	-	95	690	0,75%	3,57%	25,46%	595	669	690			
3	PWG	-	95	-	718	0,00%	0,00%	2,08%	718	718	623			
	Cilem	-	95	-	646	0,00%	0,00%	4,42%	646	646	552			
	Gadai	-	-	-	72	0,00%	0,00%	0,36%	72	72	72			
4	CFG	7.829	8.139	9.486	13.043	3,15%	3,95%	5,47%	3.558	5.214	4.905			
	CF 1	6.309	7.247	7.631	10.186	9,51%	12,20%	16,45%	2.555	3.877	2.939			
	Total Griya	6.204	7.247	7.631	9.976	9,73%	13,00%	17,19%	2.345	3.772	2.729			
	Oto	105	-	-	210	4,15%	0,00%	5,41%	210	105	210			
	CF 2	1.520	892	1.854	2.857	0,83%	1,04%	1,62%	1.003	1.337	1.965			
	Mitraguna & Others	1.215	744	1.065	2.219	0,83%	0,74%	1,55%	1.154	1.003	1.475			
	Pensiun	305	148	790	638	0,83%	2,34%	1,90%	(151)	334	491			
	Total Pembiayaan	7.988	8.655	10.017	16.099	2,49%	3,12%	5,01%	6.083	8.112	7.444	0,61%	87,76%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,79%	1,82%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	332	241	349	0,50%	0,72%	1,03%	108	179	18			
	KUR	12	308	218	334	0,04%	0,70%	1,08%	117	322	26			
	Non KUR	158	23	23	15	5,88%	0,88%	0,55%	(8)	(143)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.137	6.107	6.175	2,65%	2,54%	2,59%	67	(423)	38			
	CF 1	4.154	5.047	5.019	4.966	6,26%	8,03%	8,02%	(54)	812	(82)			
	Total Griya	4.071	4.965	4.937	4.883	6,38%	8,41%	8,41%	(54)	812	(82)			
	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%	0,44%	149	(327)	149			
	Total Pembiayaan	7.031	6.731	6.611	6.787	2,20%	2,06%	2,11%	176	(244)	56	0,30%	85,69%	-1,8%

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