

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	257.784	224.941	(11.391)	(32.843)	(19.399)	-7,94%	(13.356)	-5,60%	362.201	62,10%	(137.260)
2	Tabungan	1.732.891	1.802.856	1.818.049	1.820.232	29.707	2.183	17.376	0,96%	87.341	5,04%	1.946.222	93,53%	(125.990)
3	Deposito	877.742	978.850	980.944	1.008.524	(19.602)	27.580	29.674	3,03%	130.782	14,90%	890.297	113,28%	118.227
Total		2.848.930	3.026.046	3.056.777	3.053.696	(1.285)	(3.081)	27.651	0,91%	204.767	7,19%	3.198.720	95,47%	(145.023)
CASA		1.971.188	2.047.196	2.075.833	2.045.173	18.317	(30.661)	(2.023)	-0,10%	73.985	3,75%	2.308.423	88,60%	(263.250)
(% CASA)		69,19%	67,65%	67,91%	66,97%									
FDR		84,13%	88,41%	87,81%	87,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	84.640	85.182		542	(1.073)	-1,24%	5.772	7,27%	112.606	75,65%	(27.424)
2	Giro ISE	37.094	37.631	38.090	38.507		417	876	2,33%	1.413	3,81%	57.195	67,33%	(18.688)
3	Tabungan ISE	39.484	46.229	44.153	44.277		124	(1.952)	-4,22%	4.794	12,14%	44.107	100,39%	170
4	Deposito ISE	2.833	2.395	2.397	2.398		0	3	0,12%	(435)	-15,36%	11.305	21,21%	(8.907)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	119.183	2.126	5.719	3.593	3.565	-12.120	-3.779	17.839	150.454	79,22%	(31.271)
	Linkage	22.750	26.128	26.135	476	934	458	-604	7	3.385	927	34.722	75,27%	(8.587)
	Non-Linkage	100.212	105.175	93.048	1.650	4.785	3.135	4.169	-12.127	-7.165	16.912	115.732	80,40%	(22.684)
	• Local Champion	83.501	78.669	66.871	1.650	4.420	2.770	660	-11.799	-16.630	16.219	90.858	73,60%	(23.988)
	• Value Chain	16.712	26.506	26.177	-	365	365	3.509	-329	9.466	694	24.874	105,24%	1.304
2	MBG	310.816	320.636	321.182	12.053	12.535	482	17	546	10.366	11.989	351.574	91,36%	(30.392)
	KUR	291.370	301.323	301.273	11.398	11.150	-248	75	-50	9.904	11.200	330.088	91,27%	(28.815)
	Non KUR	19.446	19.312	19.908	655	1.385	730	-59	596	462	789	21.486	92,66%	(1.577)
3	PWG	193.140	299.908	310.338	58.404	63.864	5.460	10.921	10.430	117.197	53.434	325.406	95,37%	(15.069)
	Cilem	122.752	205.802	210.346	24.021	20.117	-3.904	8.216	4.544	87.595	15.573	229.541	91,64%	(19.195)
	Gadai	70.389	94.106	99.991	34.383	43.747	9.364	2.705	5.886	29.603	37.862	95.865	104,30%	4.126
4	CFG	1.770.026	1.923.386	1.933.380	50.708	47.639	-3.069	13.176	9.994	163.354	37.644	1.967.825	98,25%	(34.444)
	CF 1	463.002	510.260	515.987	12.303	16.491	4.188	1.484	5.727	52.985	10.764	496.629	103,90%	19.358
	Total Griya	392.209	427.095	433.353	8.704	14.293	5.589	0	6.258	41.144	8.035	409.121	105,92%	24.232
	• Total Non Program	388.279	417.704	423.329	8.704	13.627	4.923	1.426	5.625	35.050	8.002	395.750	106,97%	27.579
	• Program	3.930	9.391	10.024	-	666	666	1.765	633	6.094	33	13.371	74,97%	(3.348)
	Oto	70.793	83.165	82.634	3.599	2.198	-1.401	1.484	-531	11.841	2.729	87.508	94,43%	(4.874)
	CF 2	1.307.024	1.413.126	1.417.393	38.405	31.148	-7.257	11.692	4.267	110.369	26.880	1.471.195	96,34%	(53.802)
	Mitraguna & Others	1.211.757	1.314.846	1.318.624	36.099	29.209	-6.890	10.936	3.778	106.867	25.431	1.361.529	96,85%	(42.905)
	Pensium	95.268	98.280	98.769	2.306	1.939	-367	755	489	3.502	1.450	109.666	90,06%	(10.897)
Total Pembiayaan		2.396.945	2.675.232	2.684.083	123.291	129.757	6.465	27.678	8.850	287.138	120.907	2.795.258	96,02%	(111.176)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6	0,41%	0,00%	0,01%	-	(502)	(152)			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	-	0,46%	0,00%	0,00%	-	(465)	(152)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	19.686	1,43%	2,06%	6,13%	13.068	15.246	13.068			
	KUR	3.770	5.303	5.303	16.665	1,29%	1,76%	5,53%	11.361	12.895	11.361			
	Non KUR	671	1.315	1.315	3.022	3,45%	6,81%	15,18%	1.707	2.351	1.707			
3	PWG	155	86	86	7.431	0,08%	0,03%	2,39%	7.345	7.276	7.345			
	Cilem	155	-	-	6.131	0,13%	0,00%	2,91%	6.131	5.976	6.131			
	Gadai	-	86	86	1.300	0,00%	0,09%	1,30%	1.214	1.300	1.214			
4	CFG	19.018	22.141	30.183	51.515	1,07%	1,57%	2,66%	21.332	32.498	29.375			
	CF 1	8.456	8.236	11.874	20.517	1,83%	2,33%	3,98%	8.643	12.061	12.281			
	Total Griya	6.832	6.851	10.848	17.489	1,74%	2,54%	4,04%	6.642	10.657	10.638			
	Oto	1.624	1.385	1.027	3.028	2,29%	1,23%	3,66%	2.001	1.404	1.644			
	CF 2	10.562	13.905	18.309	30.998	0,81%	1,30%	2,19%	12.689	20.436	17.094			
	Mitraguna & Others	10.315	13.389	17.929	29.753	0,85%	1,36%	2,26%	11.823	19.438	16.364			
	Pensium	247	516	379	1.246	0,26%	0,39%	1,26%	866	999	730			
Total Pembiayaan		24.121	29.003	36.893	78.639	1,01%	1,38%	2,93%	41.745	54.517	49.636	1,03%	64,73%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,46%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,61%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.701	1,04%	1,53%	1,46%	(215)	1.475	(151)			
	KUR	1.952	4.202	4.295	4.091	0,67%	1,43%	1,36%	(205)	2.138	(112)			
	Non KUR	1.274	650	620	611	6,55%	3,21%	3,07%	(10)	(664)	(40)			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	27.262	1,90%	1,43%	1,41%	(319)	(6.429)	(10.626)			
	CF 1	5.942	10.689	6.610	5.748	1,28%	1,30%	1,11%	(862)	(194)	(4.941)			
	Total Griya	5.028	9.344	6.005	5.312	1,28%	1,41%	1,23%	(693)	284	(4.032)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	21.514	2,12%	1,48%	1,52%	543	(6.235)	(5.685)			
	Mitraguna & Others	27.082	26.792	20.709	21.252	2,23%	1,57%	1,61%	543	(5.830)	(5.539)			
	Pensium	666	407	262	262	0,03%	0,01%	0,26%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	33.701	1,59%	1,28%	1,26%	(534)	(4.299)	(10.821)	1,45%	-15,10%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	26.858	27.490	(5.317)	632	(2.168)	-7,31%	(2.046)	-6,93%	40.822	67,34%	(13.332)
2	Tabungan	75.287	89.835	89.494	89.092	3.318	(402)	(743)	-0,83%	13.805	18,34%	91.882	96,96%	(2.790)
3	Deposito	166.481	132.830	142.703	142.703	(19.775)	0	9.873	7,43%	(23.778)	-14,28%	167.727	85,08%	(25.024)
	Total	271.304	252.324	259.056	259.286	(21.774)	230	6.962	2,76%	(12.019)	-4,43%	300.431	86,30%	(41.146)
	CASA	104.823	119.493	116.352	116.582	(1.999)	230	(2.911)	-2,44%	11.759	11,22%	132.704	87,85%	(16.122)
	(%) CASA	38,64%	47,36%	44,91%	44,96%									
	FDR	71,62%	79,04%	79,02%	78,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	20.816	20.876		61	(365)	-1,72%	4.612	28,36%	-	0,00%	20.876
2	Giro ISE	12.924	11.655	11.949	12.039		90	384	3,29%	(885)	-6,85%	-	0,00%	12.039
3	Tabungan ISE	1.712	7.934	7.213	7.184		(29)	(751)	-9,46%	5.472	319,68%	-	0,00%	7.184
4	Deposito ISE	1.628	1.651	1.654	1.654		0	2	0,15%	25	1,55%	-	0,00%	1.654
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%	-	0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	14.658	-	3.100	3.100	-113	2.456	4.767	644	16.908	86,69%	(2.250)
	Linkage	1.111	838	821	-	-	-	-17	-17	-290	17	4.167	19,71%	(3.346)
	Non-Linkage	8.780	11.364	13.837	-	3.100	3.100	-96	2.473	5.057	627	12.741	108,60%	1.096
	• Local Champion	6.630	6.714	9.187	-	3.100	3.100	-96	2.473	2.557	627	8.508	107,98%	679
	• Value Chain	2.150	4.650	4.650	-	-	-	0	-0	2.500	0	4.233	109,84%	417
2	MBG	65.409	59.479	59.952	2.020	2.750	730	-260	473	-5.457	2.277	69.051	86,82%	(9.099)
	KUR	63.164	57.371	57.169	2.020	2.000	-20	-187	-202	-5.995	2.202	66.640	85,79%	(9.470)
	Non KUR	2.245	2.107	2.782	-	750	750	-73	675	538	75	2.411	115,39%	371
3	PWG	10.519	14.295	14.525	976	1.440	463	-71	230	4.006	1.209	16.238	89,45%	(1.714)
	Cilem	10.519	14.295	14.525	976	1.440	463	-71	230	4.006	1.209	16.238	89,45%	(1.714)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	115.568	1.436	4.137	2.701	218	2.111	7.091	2.026	130.550	88,52%	(14.981)
	CF 1	58.498	60.171	62.289	1.051	2.947	1.896	194	2.119	3.792	829	60.091	103,66%	2.199
	Total Griya	56.812	57.447	59.477	785	2.781	1.995	0	2.030	2.665	751	56.788	104,74%	2.689
	• Total Non Program	55.952	56.627	58.660	785	2.781	1.995	-146	2.033	2.708	747	53.862	108,91%	4.799
	• Program	860	820	817	-	-	0	-3	-3	-43	3	2.927	27,92%	(2.110)
	Oto	1.686	2.723	2.812	266	166	-99	194	89	1.126	78	3.302	85,15%	(490)
	CF 2	49.980	53.287	53.279	385	1.190	805	24	-8	3.299	1.198	70.459	75,62%	(17.180)
	Mitraguna & Others	49.699	53.008	53.007	385	1.190	805	107	-1	3.307	1.191	69.630	76,13%	(16.623)
	Pensiun	281	279	272	-	-	0	-83	-6	-8	6	829	32,85%	(557)
	Total Pembiayaan	194.296	199.432	204.703	4.433	11.427	6.994	-225	5.270	10.407	6.156	232.747	87,95%	(28.044)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	6	6	0,00%	0,05%	0,04%	-	6	0			
	Linkage	-	6	6	6	0,00%	0,72%	0,73%	-	6	0			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	2.044	1.487	3.092	1,64%	2,50%	5,16%	1.604	2.021	1.048			
	KUR	1.022	1.488	1.291	2.612	1,62%	2,25%	4,57%	1.321	1.590	1.124			
	Non KUR	49	556	196	479	2,19%	9,29%	17,23%	284	430	(76)			
3	PWG	95	292	-	451	0,91%	0,91%	3,11%	451	356	159			
	Cilem	95	292	-	451	0,91%	0,91%	3,11%	451	356	159			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	4.560	1,72%	2,25%	3,95%	2.009	2.696	2.404			
	CF 1	1.284	1.630	1.536	3.170	2,19%	2,55%	5,09%	1.634	1.886	1.540			
	Total Griya	1.284	1.630	1.536	3.170	2,26%	2,67%	5,33%	1.634	1.886	1.540			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	526	1.015	1.390	1,16%	1,91%	2,61%	375	810	864			
	Mitraguna & Others	581	526	1.015	1.390	1,17%	1,92%	2,62%	375	810	864			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	8.109	1,56%	2,03%	3,96%	4.065	5.078	3.611	0,61%	84,62%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	196	196	1,98%	1,61%	1,34%	-	0	0			
	Linkage	196	196	196	196	17,64%	23,39%	23,87%	-	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	736	742	884	0,65%	1,25%	1,47%	143	461	148			
	KUR	260	686	691	836	0,41%	1,21%	1,46%	145	576	150			
	Non KUR	164	50	50	48	7,29%	2,38%	1,73%	(2)	(115)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	1.063	383	1.129	2,17%	0,34%	0,98%	746	(1.224)	66			
	CF 1	1.777	1.063	383	1.129	3,04%	0,64%	1,81%	746	(648)	66			
	Total Griya	1.777	1.063	383	1.129	3,13%	0,67%	1,90%	746	(648)	66			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.995	1.320	2.209	1,53%	0,66%	1,08%	889	(763)	214	0,34%	68,33%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	22.334	21.472	633	(862)	(5.446)	-20,23%	(3.290)	-13,29%	35.851	59,89%	(14.379)
2	Tabungan	139.675	133.158	134.750	135.641	1.374	891	2.484	1,87%	(4.034)	-2,89%	156.231	86,82%	(20.590)
3	Deposito	81.953	80.237	78.771	78.771	(844)	1	(1.465)	-1,83%	(3.182)	-3,88%	82.984	94,92%	(4.212)
	Total	246.389	240.312	235.855	235.884	1.163	29	(4.428)	-1,84%	(10.505)	-4,26%	275.065	85,76%	(39.181)
	CASA	164.436	160.075	157.084	157.113	2.007	29	(2.963)	-1,85%	(7.323)	-4,45%	192.082	81,79%	(34.969)
	(%) CASA	66,74%	66,61%	66,60%	66,61%									
	FDR	63,49%	70,94%	72,06%	72,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	11.407	11.096		(311)	72	0,65%	187	1,71%	-	0,00%	11.096
2	Giro ISE	6.429	6.899	7.490	7.175		(315)	277	4,01%	746	11,60%		0,00%	7.175
3	Tabungan ISE	3.915	4.126	3.917	3.921		4	(205)	-4,97%	6	0,14%		0,00%	3.921
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	143	146	146		0	3	2,10%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	17.995	-	350	350	-1.170	-1.368	-1.053	1.718	24.252	74,20%	(6.257)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	17.995	-	350	350	-1.170	-1.368	-1.053	1.718	21.986	81,85%	(3.991)
	• Local Champion	15.448	18.576	17.449	-	350	350	-261	-1.127	2.000	1.477	16.841	103,61%	608
	• Value Chain	3.600	787	546	-	-	-	-909	-241	-3.054	241	5.145	10,61%	(4.599)
2	MBG	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	KUR	-	-	-	-	-	0	0	0	0	-	16	0,00%	(16)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	9.245	9.735	1.122	1.179	57	305	490	3.897	689	11.796	82,53%	(2.061)
	Cilem	5.838	9.245	9.735	1.122	1.179	57	305	490	3.897	689	11.796	82,53%	(2.061)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.222	4.634	3.490	-1.144	2.732	358	10.679	3.132	149.582	95,08%	(7.361)
	CF 1	81.145	75.487	75.274	847	1.613	766	-99	-213	-5.871	1.825	80.881	93,07%	(5.607)
	Total Griya	74.220	69.503	69.383	847	1.456	609	0	-121	-4.837	1.577	72.944	95,12%	(3.561)
	• Total Non Program	73.552	68.870	68.753	847	1.456	609	-1.185	-117	-4.799	1.573	70.669	97,29%	(1.916)
	• Program	669	633	630	-	-	0	-4	-3	-38	3	2.275	27,70%	(1.645)
	Oto	6.925	5.983	5.891	-	157	157	-99	-92	-1.034	249	7.937	74,22%	(2.046)
	CF 2	50.397	66.377	66.947	3.787	1.877	-1.910	2.831	570	16.550	1.307	68.701	97,45%	(1.754)
	Mitraguna & Others	49.913	65.509	66.088	3.787	1.877	-1.910	2.840	579	16.175	1.298	67.554	97,83%	(1.465)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	169.952	5.756	5.019	-738	1.867	-520	13.523	5.538	185.646	91,55%	(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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	335	-	317	0,19%	0,00%	3,25%	317	305	(18)			
	Cilem	11	335	-	317	0,19%	0,00%	3,25%	317	305	(18)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	4.236	0,88%	1,06%	2,98%	2.726	3.074	2.630			
	CF 1	1.162	1.606	1.459	4.176	1,43%	1,93%	5,55%	2.718	3.015	2.570			
	Total Griya	1.162	1.606	1.459	4.176	1,57%	2,10%	6,02%	2.718	3.015	2.570			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	51	59	0,00%	0,08%	0,09%	9	59	59			
	Mitraguna & Others	-	-	51	59	0,00%	0,08%	0,09%	9	59	59			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	4.552	0,75%	0,89%	2,68%	3.043	3.380	2.611	0,24%	91,13%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.405	1.309	1.342	0,59%	0,92%	0,94%	33	565	(62)			
	CF 1	342	685	589	628	0,42%	0,78%	0,83%	39	286	(57)			
	Total Griya	342	685	589	628	0,46%	0,85%	0,91%	39	286	(57)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	719	719	714	0,86%	1,08%	1,07%	(5)	279	(5)			
	Mitraguna & Others	436	719	719	714	0,87%	1,10%	1,08%	(5)	279	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.448	1.309	1.342	0,50%	0,77%	0,79%	33	565	(106)	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	48.759	47.973	24.444	(785)	(5.259)	-9,88%	29.199	155,52%	30.522	157,18%	17.452
2	Tabungan	206.902	250.796	252.979	253.827	(2.374)	848	3.031	1,21%	46.924	22,68%	224.168	113,23%	29.659
3	Deposito	118.442	99.808	76.436	104.386	12.661	27.949	4.578	4,59%	(14.056)	-11,87%	119.857	87,09%	(15.472)
	Total	344.119	403.836	378.174	406.186	34.730	28.012	2.350	0,58%	62.067	18,04%	374.547	108,45%	31.639
	CASA	225.677	304.028	301.738	301.800	22.069	63	(2.228)	-0,73%	76.123	33,73%	254.690	118,50%	47.111
	(%) CASA	65,58%	75,29%	79,79%	74,30%									
	FDR	96,55%	96,24%	99,36%	92,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.299	3.279		(20)	(109)	-3,22%	(652)	-16,58%	-	0,00%	3.279
2	Giro ISE	1.420	1.484	1.378	1.399		21	(86)	-5,78%	(21)	-1,50%		0,00%	1.399
3	Tabungan ISE	2.001	1.290	1.308	1.266		(42)	(24)	-1,85%	(735)	-36,73%		0,00%	1.266
4	Deposito ISE	510	614	614	614		0	0	0,08%	105	20,53%		0,00%	614
5	CIF ISE	179	186	187	187		0	1	0,54%	8	4,47%		0,00%	187

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	82.640	2.126	2.269	143	5.663	-13.961	-345	16.230	98.256	84,11%	(15.616)
	Linkage	21.612	25.275	25.300	476	934	458	-586	25	3.687	909	28.262	89,52%	(2.963)
	Non-Linkage	61.373	71.326	57.340	1.650	1.335	-315	6.249	-13.986	-4.032	15.321	69.993	81,92%	(12.653)
	• Local Champion	55.173	50.677	36.779	1.650	970	-680	1.831	-13.898	-18.394	14.868	59.260	62,06%	(22.481)
	• Value Chain	6.200	20.649	20.561	-	365	365	4.418	-87	14.361	452	10.734	191,56%	9.828
2	MBG	43.181	42.999	43.202	1.105	1.795	690	-485	204	21	1.591	46.124	93,67%	(2.921)
	KUR	40.519	40.676	41.051	1.105	1.795	690	-397	374	531	1.421	43.285	94,84%	(2.234)
	Non KUR	2.662	2.323	2.152	-	-	0	-88	-171	-510	171	2.839	75,81%	(687)
3	PWG	26.463	41.100	42.942	11.000	9.431	-1.569	3.822	1.842	16.479	7.588	35.996	119,30%	6.946
	Cilem	12.356	22.408	24.156	4.274	3.005	-1.269	3.536	1.747	11.800	1.258	16.966	142,38%	7.190
	Gadai	14.108	18.691	18.786	6.726	6.425	-300	287	95	4.678	6.330	19.030	98,72%	(244)
4	CFG	179.631	207.954	206.961	6.624	5.773	-851	1.235	-992	27.330	6.766	196.796	105,17%	10.165
	CF 1	55.651	66.800	68.216	3.540	3.263	-277	131	1.416	12.564	1.847	59.151	115,33%	9.065
	Total Griya	50.392	58.396	59.596	3.160	2.760	-400	0	1.201	9.205	1.559	52.245	114,07%	7.352
	• Total Non Program	50.392	58.396	59.596	3.160	2.760	-400	1.972	1.201	9.205	1.559	52.245	114,07%	7.352
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.619	380	503	123	131	215	3.360	288	6.906	124,81%	1.713
	CF 2	123.980	141.154	138.746	3.084	2.510	-574	1.104	-2.409	14.766	4.919	137.645	100,80%	1.100
	Mitraguna & Others	122.658	139.810	137.408	3.084	2.510	-574	1.111	-2.402	14.751	4.912	135.502	101,41%	1.907
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	375.746	20.855	19.268	-1.587	10.236	-12.907	43.485	32.175	377.171	99,62%	(1.425)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	152	-	-	0,61%	0,00%	0,00%	-	(508)	(152)			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	152	-	-	0,76%	0,00%	0,00%	-	(465)	(152)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	1.016	968	2.790	0,95%	2,25%	6,46%	1.822	2.381	1.775			
	KUR	305	807	765	2.521	0,75%	1,88%	6,14%	1.756	2.216	1.714			
	Non KUR	104	209	203	269	3,92%	8,75%	12,52%	66	165	60			
3	PWG	-	110	-	1.525	0,00%	0,00%	3,55%	1.525	1.525	1.415			
	Cilem	-	110	-	854	0,00%	0,00%	3,53%	854	854	744			
	Gadai	-	-	-	671	0,00%	0,00%	3,57%	671	671	671			
4	CFG	673	818	1.272	6.139	0,37%	0,61%	2,97%	4.867	5.466	5.321			
	CF 1	295	263	265	2.594	0,53%	0,40%	3,80%	2.329	2.299	2.331			
	Total Griya	295	228	-	2.022	0,58%	0,00%	3,39%	2.022	1.728	1.794			
	Oto	-	34	265	571	0,00%	3,15%	6,63%	306	571	537			
	CF 2	379	556	1.007	3.546	0,31%	0,71%	2,56%	2.538	3.167	2.990			
	Mitraguna & Others	379	556	1.007	3.546	0,31%	0,72%	2,58%	2.538	3.167	2.990			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	10.454	0,48%	0,58%	2,78%	8.213	8.864	8.358	0,70%	74,81%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,04%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	221	215	209	0,00%	0,50%	0,48%	(6)	209	(11)			
	KUR	-	221	215	209	0,00%	0,53%	0,51%	(6)	209	(11)			
	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	968	6.888	2.133	2.048	0,54%	1,03%	0,99%	(85)	1.080	(4.840)			
	CF 1	153	2.763	115	113	0,27%	0,17%	0,17%	(2)	(40)	(2.649)			
	Total Griya	153	2.160	115	113	0,30%	0,20%	0,19%	(2)	(40)	(2.046)			
	Oto	-	603	-	-	0,00%	0,00%	0,00%	-	-	(603)			
	CF 2	815	4.126	2.018	1.935	0,66%	1,43%	1,39%	(83)	1.120	(2.191)			
	Mitraguna & Others	815	4.126	2.018	1.935	0,66%	1,44%	1,41%	(83)	1.120	(2.191)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	7.151	2.390	2.299	0,35%	0,61%	0,61%	(91)	1.138	(4.851)	1,08%	-76,82%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	2.778	3.348	165	570	501	17,59%	(16.471)	-83,11%	29.919	11,19%	(26.571)
2	Tabungan	188.323	159.348	167.866	167.625	(623)	(242)	8.277	5,19%	(20.699)	-10,99%	204.895	81,81%	(37.270)
3	Deposito	54.534	90.709	91.533	91.533	9.966	0	824	0,91%	36.999	67,84%	55.546	164,79%	35.987
	Total	262.676	252.904	262.177	262.506	9.508	328	9.601	3,80%	(171)	-0,06%	290.360	90,41%	(27.855)
	CASA	208.142	162.195	170.644	170.973	(457)	328	8.777	5,41%	(37.169)	-17,86%	234.814	72,81%	(63.842)
	(%) CASA	79,24%	64,13%	65,09%	65,13%									
	FDR	66,71%	77,92%	75,83%	75,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.849	3.587	3.628		41	(221)	-5,73%	(2.559)	-41,36%	-	0,00%	3.628
2	Giro ISE	879	700	380	420		40	(280)	-40,05%	(460)	-52,26%		0,00%	420
3	Tabungan ISE	5.307	3.149	3.207	3.208		1	60	1,90%	(2.099)	-39,55%		0,00%	3.208
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	229	229	229		0	0	0,00%	14	6,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	435	434	-	-	0	-1	-1	-6.553	1	6.986	6,21%	(6.553)
	Linkage	26	15	14	-	-	-	-1	-1	-12	1	26	52,85%	(12)
	Non-Linkage	6.960	420	420	-	-	0	-0	-0	-6.540	0	6.960	6,03%	(6.540)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	420	420	-	-	-	-0	-0	-4.342	0	4.762	8,82%	(4.342)
2	MBG	707	7.866	8.238	695	515	-180	568	372	7.531	143	4.660	176,77%	3.578
	KUR	498	6.697	7.009	545	445	-100	425	311	6.511	134	4.169	168,13%	2.840
	Non KUR	209	1.168	1.229	150	70	-80	143	61	1.020	9	492	250,02%	738
3	PWG	23.244	31.127	33.171	9.528	11.159	1.630	566	2.043	9.927	9.115	35.474	93,51%	(2.303)
	Cilem	7.809	11.447	11.432	1.297	1.093	-204	275	-15	3.623	1.108	16.242	70,38%	(4.811)
	Gadai	15.435	19.681	21.739	8.232	10.066	1.834	291	2.058	6.304	8.007	19.232	113,04%	2.507
4	CFG	144.290	157.645	156.966	3.098	1.787	-1.311	722	-679	12.676	2.466	162.791	96,42%	(5.825)
	CF 1	8.588	11.348	11.257	-	328	328	-25	-91	2.669	419	11.541	97,54%	(284)
	Total Griya	7.701	10.278	10.212	-	328	328	0	-66	2.512	394	9.699	105,30%	514
	• Total Non Program	7.409	9.657	9.594	-	328	328	-73	-63	2.185	391	8.705	110,21%	888
	• Program	292	621	619	-	-	0	-3	-2	327	2	993	62,28%	(375)
	Oto	888	1.070	1.045	-	-	0	-25	-25	157	25	1.842	56,70%	(798)
	CF 2	135.702	146.297	145.709	3.098	1.459	-1.639	747	-588	10.007	2.047	151.250	96,34%	(5.541)
	Mitraguna & Others	125.011	133.401	132.205	2.463	725	-1.738	360	-1.195	7.194	1.920	138.855	95,21%	(6.649)
	Pensiun	10.691	12.897	13.504	635	734	99	387	607	2.813	127	12.395	108,94%	1.108
	Total Pembiayaan	175.227	197.073	198.809	13.321	13.461	140	1.855	1.736	23.582	11.725	209.912	94,71%	(11.103)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	938	0,00%	0,00%	11,38%	938	938	938			
	KUR	-	-	-	575	0,00%	0,00%	8,20%	575	575	575			
	Non KUR	-	-	-	363	0,00%	0,00%	29,53%	363	363	363			
3	PWG	-	6	86	433	0,00%	0,00%	1,30%	346	433	426			
	Cilem	-	6	-	408	0,00%	0,00%	3,57%	408	408	401			
	Gadai	-	-	86	25	0,00%	0,44%	0,11%	(61)	25	25			
4	CFG	2.296	2.213	3.915	6.564	1,59%	2,48%	4,18%	2.649	4.268	4.351			
	CF 1	66	58	54	90	0,77%	0,48%	0,80%	35	23	31			
	Total Griya	66	58	54	90	0,86%	0,53%	0,88%	35	23	31			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	2.155	3.861	6.475	1,64%	2,64%	4,44%	2.614	4.245	4.320			
	Mitraguna & Others	2.230	2.155	3.861	6.475	1,78%	2,89%	4,90%	2.614	4.245	4.320			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.296	2.219	4.001	7.935	1,31%	2,03%	3,99%	3.934	5.639	5.715	1,68%	57,98%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	4.766	3.933	3.276	2,86%	2,49%	2,09%	(657)	(845)	(1.491)			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	4.766	3.933	3.276	3,00%	2,69%	2,25%	(657)	(797)	(1.491)			
	Mitraguna & Others	4.073	4.766	3.933	3.276	3,26%	2,95%	2,48%	(657)	(797)	(1.491)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.276	2,35%	2,00%	1,65%	(657)	(845)	(1.491)	5,88%	-256,68%	4,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	464	464	(130)	(0)	(117)	-20,11%	(1.622)	-77,74%	2.831	16,40%	(2.367)
2	Tabungan	37.117	37.936	37.413	37.608	1.771	195	(328)	-0,86%	491	1,32%	41.689	90,21%	(4.081)
3	Deposito	10.740	12.543	12.547	12.547	3	0	4	0,03%	1.808	16,83%	10.799	116,19%	1.749
	Total	49.943	51.061	50.425	50.620	1.644	195	(441)	-0,86%	677	1,35%	55.319	91,51%	(4.699)
	CASA	39.204	38.517	37.877	38.073	1.641	195	(445)	-1,15%	(1.131)	-2,88%	44.520	85,52%	(6.448)
	(%) CASA	78,50%	75,43%	75,12%	75,21%									
	FDR	145,08%	123,76%	124,77%	124,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	510	512		1	(110)	-17,66%	(69)	-11,93%	-	0,00%	512
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	509	511		1	(110)	-17,69%	(69)	-11,97%		0,00%	511
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	64	64	64		0	0	0,00%	3	4,92%		0,00%	64

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	2.786	2.760	518	206	-312	279	-26	1.525	232	2.437	113,27%	323
	Cilem	1.235	2.786	2.760	518	206	-312	279	-26	1.525	232	2.437	113,27%	323
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	60.155	1.486	650	-836	-236	-253	-11.067	903	65.025	92,51%	(4.871)
	CF 1	464	417	412	-	-	0	-2	-5	-52	5	458	89,86%	(46)
	Total Griya	301	275	272	-	-	0	0	-3	-29	3	296	92,16%	(23)
	• Total Non Program	301	275	272	-	-	0	-3	-3	-29	3	296	92,16%	(23)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	142	139	-	-	0	-2	-2	-23	2	163	85,68%	(23)
	CF 2	70.758	59.991	59.743	1.486	650	-836	-234	-248	-11.015	898	64.567	92,53%	(4.824)
	Mitraguna & Others	66.540	55.348	55.136	1.370	650	-720	-292	-212	-11.404	862	58.095	94,91%	(2.959)
	Pensiun	4.218	4.643	4.607	116	-	-116	58	-36	389	36	6.472	71,18%	(1.865)
	Total Pembiayaan	72.457	63.194	62.915	2.004	856	-1.148	43	-279	-9.542	1.135	67.462	93,26%	(4.547)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	18	-	15	0,00%	0,00%	0,54%	15	15	(3)			
	Cilem	-	18	-	15	0,00%	0,00%	0,54%	15	15	(3)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	3.037	4,24%	4,00%	5,05%	621	14	(751)			
	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	3.023	3.788	2.416	3.037	4,27%	4,03%	5,08%	621	14	(751)			
	Mitraguna & Others	2.931	3.788	2.416	3.037	4,41%	4,36%	5,51%	621	105	(751)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	3.052	4,17%	3,82%	4,85%	636	29	(753)	0,00%	100,00%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	5.073	3.961	3.951	17,29%	6,56%	6,57%	(10)	(8.362)	(1.122)			
	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	12.313	5.073	3.961	3.951	17,40%	6,60%	6,61%	(10)	(8.362)	(1.122)			
	Mitraguna & Others	11.834	4.895	3.785	3.775	17,79%	6,84%	6,85%	(10)	(8.059)	(1.120)			
	Pensiun	479	178	175	175	0,66%	0,28%	3,81%	-	(303)	(2)			
	Total Pembiayaan	12.313	5.073	3.961	3.951	16,99%	6,27%	6,28%	(10)	(8.362)	(1.122)	0,00%	100,00%	-6,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	31.312	26.645	(8.858)	(4.667)	(3.285)	-10,98%	(32.517)	-54,96%	67.212	39,64%	(40.567)
2	Tabungan	111.248	116.480	116.916	116.285	979	(631)	(195)	-0,17%	5.037	4,53%	122.554	94,89%	(6.268)
3	Deposito	16.666	19.273	19.385	19.385	84	0	112	0,58%	2.719	16,31%	17.662	109,76%	1.723
	Total	187.077	165.684	167.613	162.316	(7.794)	(5.298)	(3.368)	-2,03%	(24.761)	-13,24%	207.427	78,25%	(45.111)
	CASA	170.411	146.411	148.228	142.931	(7.878)	(5.298)	(3.480)	-2,38%	(27.480)	-16,13%	189.765	75,32%	(46.835)
	(%) CASA	91,09%	88,37%	88,43%	88,06%									
	FDR	105,51%	129,76%	128,47%	132,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.820	2.571	3.106	3.215	109	644	25,04%	(605)	-15,84%	-	0,00%	3.215
2	Giro ISE	954	1.109	1.505	1.605	100	496	44,75%	651	68,20%		0,00%	1.605
3	Tabungan ISE	2.866	1.462	1.602	1.610	9	148	10,10%	(1.256)	-43,82%		0,00%	1.610
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	126	126	126	0	0	0,00%	5	4,13%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	• Local Champion	3.301	2.509	3.275	-	-	0	-803	766	-25	(766)	3.301	99,23%	(25)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	49.952	49.174	1.975	1.370	-605	192	-778	3.077	2.148	50.846	96,71%	(1.671)
	KUR	42.963	47.375	46.710	1.975	1.370	-605	402	-665	3.747	2.035	47.582	98,17%	(872)
	Non KUR	3.135	2.578	2.465	-	-	0	-210	-113	-670	113	3.264	75,51%	(799)
3	PWG	20.876	29.833	31.472	8.760	9.656	896	783	1.639	10.596	8.017	34.041	92,45%	(2.569)
	Cilem	7.514	12.221	12.564	1.780	1.266	-515	700	343	5.049	923	15.758	79,73%	(3.194)
	Gadai	13.361	17.612	18.908	6.979	8.390	1.411	83	1.296	5.547	7.094	18.284	103,42%	624
4	CFG	127.111	132.702	131.407	2.785	4.743	1.957	1.128	-1.295	4.296	6.038	138.671	94,76%	(7.264)
	CF 1	49.510	49.324	49.839	1.245	2.743	1.497	766	515	329	2.228	50.982	97,76%	(1.143)
	Total Griya	39.898	38.758	39.283	150	2.358	2.208	0	525	-615	1.833	40.670	96,59%	(1.387)
	• Total Non Program	39.898	38.758	39.283	150	2.358	2.208	-310	525	-615	1.833	40.670	96,59%	(1.387)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.556	1.095	385	-711	766	-10	945	394	10.312	102,36%	244
	CF 2	77.602	83.378	81.568	1.540	2.000	460	362	-1.810	3.967	3.810	87.689	93,02%	(6.120)
	Mitraguna & Others	75.812	81.522	79.434	1.540	1.700	160	383	-2.089	3.622	3.789	85.492	92,91%	(6.058)
	Pensiun	1.790	1.856	2.135	-	300	300	-21	279	345	21	2.197	97,16%	(62)
	Total Pembiayaan	197.385	214.997	215.329	13.520	15.769	2.249	1.301	332	17.945	15.437	226.859	94,92%	(11.530)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	496	444	2.525	0,27%	0,89%	5,14%	2.082	2.402	2.030			
	KUR	68	354	332	2.176	0,16%	0,70%	4,66%	1.844	2.108	1.821			
	Non KUR	56	141	112	350	1,79%	4,34%	14,19%	238	294	208			
3	PWG	-	158	-	361	0,00%	0,00%	1,15%	361	361	203			
	Cilem	-	158	-	277	0,00%	0,00%	2,21%	277	277	120			
	Gadai	-	-	-	83	0,00%	0,00%	0,44%	83	83	83			
4	CFG	2.018	301	3.874	1.287	1,59%	2,92%	0,98%	(2.587)	(731)	986			
	CF 1	1.770	144	1.943	622	3,58%	3,94%	1,25%	(1.321)	(1.149)	477			
	Total Griya	1.463	92	1.943	299	3,67%	5,01%	0,76%	(1.644)	(1.164)	207			
	Oto	307	52	-	323	3,19%	0,00%	3,06%	323	15	270			
	CF 2	248	157	1.932	665	0,32%	2,32%	0,82%	(1.266)	418	509			
	Mitraguna & Others	248	157	1.932	665	0,33%	2,37%	0,84%	(1.266)	418	509			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	4.173	1,09%	2,01%	1,94%	(145)	2.031	3.218	0,35%	81,72%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	59,77%	45,80%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	59,77%	45,80%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	612	561	260	1,07%	1,12%	0,53%	(302)	(233)	(352)			
	KUR	115	465	465	169	0,27%	0,98%	0,36%	(295)	54	(296)			
	Non KUR	378	147	97	91	12,06%	3,76%	3,67%	(6)	(288)	(56)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	2.384	2.374	1.039	0,26%	1,79%	0,79%	(1.335)	703	(1.345)			
	CF 1	297	1.504	1.529	194	0,60%	3,10%	0,39%	(1.335)	(103)	(1.310)			
	Total Griya	297	1.504	1.529	194	0,74%	3,94%	0,49%	(1.335)	(103)	(1.310)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	880	845	845	0,05%	1,01%	1,04%	-	806	(36)			
	Mitraguna & Others	39	880	845	845	0,05%	1,04%	1,06%	-	806	(36)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	4.496	4.435	2.799	0,42%	2,06%	1,30%	(1.636)	1.969	(1.698)	0,25%	80,64%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.749	4.444	(6.165)	(305)	88	2,01%	2.517	130,58%	9.349	47,53%	(4.905)
2	Tabungan	70.495	80.102	76.967	78.021	60	1.054	(2.081)	-2,60%	7.525	10,68%	83.156	93,82%	(5.135)
3	Deposito	64.264	93.406	93.395	93.395	(35)	0	(11)	-0,01%	29.132	45,33%	64.994	143,70%	28.401
	Total	136.686	177.864	175.111	175.860	(6.140)	749	(2.004)	-1,13%	39.174	28,66%	157.499	111,66%	18.361
	CASA	72.423	84.458	81.715	82.465	(6.105)	749	(1.993)	-2,36%	10.042	13,87%	92.505	89,15%	(10.040)
	(%) CASA	52,98%	47,48%	46,67%	46,89%									
	FDR	94,77%	83,31%	85,20%	84,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	2.590	3.255		665	(959)	-22,76%	1.933	146,17%	-	0,00%	3.255
2	Giro ISE	771	617	656	656		(0)	39	6,35%	(115)	-14,86%		0,00%	656
3	Tabungan ISE	551	3.596	1.933	2.598		665	(998)	-27,75%	2.047	371,46%		0,00%	2.598
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	74	78	78		0	4	5,41%	13	20,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.637	34.451	1.600	780	-820	351	-186	2.693	966	35.966	95,79%	(1.515)
	KUR	29.577	32.136	32.007	1.400	780	-620	208	-129	2.429	909	33.596	95,27%	(1.590)
	Non KUR	2.181	2.502	2.444	200	-	-200	143	-57	263	57	2.370	103,14%	74
3	PWG	6.201	8.970	8.967	869	680	-189	127	-3	2.766	683	12.535	71,54%	(3.567)
	Cilem	6.201	8.970	8.967	869	680	-189	127	-3	2.766	683	12.535	71,54%	(3.567)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	105.781	3.719	2.435	-1.284	1.299	1.209	14.199	1.226	101.093	104,64%	4.687
	CF 1	23.474	29.603	29.569	621	350	-271	136	-34	6.095	384	26.174	112,97%	3.396
	Total Griya	17.263	19.825	20.000	126	350	224	0	176	2.738	174	18.192	109,94%	1.808
	• Total Non Program	17.263	19.825	20.000	126	350	224	-73	176	2.738	174	18.192	109,94%	1.808
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.569	495	-	-495	136	-210	3.357	210	7.981	119,89%	1.587
	CF 2	68.107	74.968	76.211	3.098	2.085	-1.013	1.163	1.243	8.104	842	74.920	101,72%	1.292
	Mitraguna & Others	64.272	71.142	72.413	3.098	2.085	-1.013	1.190	1.270	8.141	815	70.925	102,10%	1.488
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	149.199	6.188	3.895	-2.293	1.776	1.020	19.658	2.875	149.594	99,74%	(395)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	6	3	1.169	0,01%	0,01%	3,39%	1.165	1.164	1.163			
	KUR	-	6	3	810	0,00%	0,01%	2,53%	807	810	804			
	Non KUR	4	-	-	358	0,19%	0,00%	14,65%	358	354	358			
3	PWG	48	155	-	458	0,78%	0,00%	5,10%	458	409	302			
	Cilem	48	155	-	458	0,78%	0,00%	5,10%	458	409	302			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	2.450	0,60%	1,37%	2,32%	1.020	1.903	731			
	CF 1	172	1.253	1.127	2.104	0,73%	3,81%	7,12%	977	1.932	851			
	Total Griya	-	1.128	1.127	1.421	0,00%	5,68%	7,10%	294	1.421	293			
	Oto	172	125	-	683	2,76%	0,00%	7,14%	683	511	558			
	CF 2	375	466	304	346	0,55%	0,41%	0,45%	42	(30)	(120)			
	Mitraguna & Others	375	466	304	346	0,58%	0,43%	0,48%	42	(30)	(120)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	4.076	0,46%	0,97%	2,73%	2.642	3.476	2.196	0,79%	70,90%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	316	315	315	0,23%	0,91%	0,92%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,99%	-	246	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(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	493	356	353	353	0,54%	0,34%	0,33%	-	(139)	(3)			
	CF 1	203	203	203	203	0,87%	0,69%	0,69%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	2,08%	2,13%	-	-	-			
	CF 2	289	153	150	150	0,42%	0,20%	0,20%	-	(139)	(3)			
	Mitraguna & Others	289	153	150	150	0,45%	0,21%	0,21%	-	(139)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	672	669	669	0,44%	0,45%	0,45%	-	102	(3)	0,39%	13,43%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	3.706	3.181	(437)	(525)	(3.137)	-49,65%	(1.125)	-26,12%	11.989	26,53%	(8.808)
2	Tabungan	84.533	86.328	84.182	84.677	2.903	495	(1.651)	-1,91%	144	0,17%	96.135	88,08%	(11.458)
3	Deposito	19.903	28.614	28.308	28.308	(41)	0	(306)	-1,07%	8.405	42,23%	20.471	138,28%	7.836
	Total	108.741	121.259	116.196	116.165	2.425	(31)	(5.094)	-4,20%	7.424	6,83%	128.595	90,33%	(12.430)
	CASA	88.838	92.645	87.888	87.857	2.466	(31)	(4.788)	-5,17%	(981)	-1,10%	108.123	81,26%	(20.266)
	(%) CASA	81,70%	76,40%	75,64%	75,63%									
	FDR	78,57%	82,93%	86,76%	86,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	4.558	3.615	3.835		220	(723)	-15,85%	(80)	-2,05%	-	0,00%	3.835
2	Giro ISE	3.001	3.483	2.486	2.803		317	(680)	-19,52%	(198)	-6,59%		0,00%	2.803
3	Tabungan ISE	915	1.075	1.129	1.033		(97)	(43)	-3,99%	118	12,85%		0,00%	1.033
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	120	120	120		0	0	0,00%	11	10,09%		0,00%	120

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	3.677	3.568	-	-	0	-116	-109	499	109	6.683	53,39%	(3.115)
	KUR	2.657	3.421	3.317	-	-	0	-110	-103	660	103	6.060	54,74%	(2.743)
	Non KUR	412	256	251	-	-	0	-5	-5	-161	5	623	40,24%	(372)
3	PWG	13.521	18.647	18.702	3.481	4.990	1.509	465	54	5.181	4.935	25.439	73,52%	(6.737)
	Cilem	6.370	9.633	9.213	970	487	-483	180	-419	2.843	906	15.191	60,65%	(5.978)
	Gadai	7.151	9.015	9.489	2.511	4.503	1.992	285	474	2.338	4.029	10.247	92,60%	(759)
4	CFG	68.150	78.238	78.540	3.022	2.229	-794	1.605	301	10.390	1.927	85.232	92,15%	(6.693)
	CF 1	32.030	34.375	33.777	360	-	-360	181	-598	1.747	598	33.473	100,91%	304
	Total Griya	25.555	26.636	26.278	-	-	0	0	-358	723	358	25.620	102,57%	658
	• Total Non Program	25.555	26.636	26.278	-	-	0	-440	-358	723	358	25.620	102,57%	658
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.499	360	-	-360	181	-240	1.024	240	7.853	95,49%	(354)
	CF 2	36.119	43.863	44.763	2.662	2.229	-434	1.424	899	8.643	1.329	51.759	86,48%	(6.996)
	Mitraguna & Others	32.486	40.541	41.387	2.662	2.069	-594	1.458	846	8.901	1.223	48.065	86,11%	(6.678)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	100.809	6.503	7.218	715	1.954	247	15.375	6.971	118.049	85,40%	(17.239)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	33	172	0,00%	0,90%	4,82%	139	172	172			
	KUR	-	-	33	172	0,00%	0,96%	5,18%	139	172	172			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	611	0,00%	0,00%	3,27%	611	611	516			
	Cilem	-	95	-	561	0,00%	0,00%	6,09%	561	561	466			
	Gadai	-	-	-	50	0,00%	0,00%	0,53%	50	50	50			
4	CFG	1.050	320	644	1.575	1,54%	0,82%	2,01%	931	525	1.256			
	CF 1	1.050	227	520	1.158	3,28%	1,51%	3,43%	638	108	931			
	Total Griya	697	227	520	957	2,73%	1,95%	3,64%	437	260	730			
	Oto	353	-	-	201	5,46%	0,00%	2,68%	201	(152)	201			
	CF 2	-	93	124	417	0,00%	0,28%	0,93%	293	417	324			
	Mitraguna & Others	-	93	124	417	0,00%	0,31%	1,01%	293	417	324			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	2.358	1,23%	0,67%	2,34%	1.681	1.308	1.944	1,40%	40,07%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	86	86	4,32%	2,35%	2,42%	-	(46)	0			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	86	86	32,19%	33,74%	34,45%	-	(46)	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	337	816	902	932	0,49%	1,15%	1,19%	30	595	116			
	CF 1	337	74	70	107	1,05%	0,20%	0,32%	37	(230)	33			
	Total Griya	189	74	70	107	0,74%	0,26%	0,41%	37	(81)	33			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,84%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	1,99%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	1.019	1,36%	0,98%	1,01%	30	(145)	116	4,15%	-310,83%	3,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	7.938	8.038	(16.331)	99	(1.412)	-14,94%	357	4,64%	14.948	53,77%	(6.910)
2	Tabungan	96.197	117.846	114.788	114.557	15.747	(231)	(3.289)	-2,79%	18.360	19,09%	109.632	104,49%	4.925
3	Deposito	50.701	45.337	45.980	45.950	792	(30)	613	1,35%	(4.751)	-9,37%	51.441	89,33%	(5.491)
	Total	154.579	172.632	168.706	168.545	208	(162)	(4.087)	-2,37%	13.965	9,03%	176.021	95,75%	(7.476)
	CASA	103.878	127.295	122.727	122.595	(584)	(132)	(4.700)	-3,69%	18.716	18,02%	124.580	98,41%	(1.985)
	(%) CASA	67,20%	73,74%	72,75%	72,74%									
	FDR	122,53%	116,46%	120,10%	120,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.306	4.147		(159)	(239)	-5,45%	209	5,31%	-	0,00%	4.147
2	Giro ISE	1.498	2.690	2.701	2.702		1	12	0,45%	1.204	80,33%		0,00%	2.702
3	Tabungan ISE	2.310	1.566	1.475	1.315		(160)	(251)	-16,04%	(995)	-43,07%		0,00%	1.315
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	158	160	160		0	2	1,27%	13	8,84%		0,00%	160

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.815	35.812	1.408	1.700	292	258	-3	1.393	1.703	38.024	94,18%	(2.212)
	KUR	32.500	34.010	34.176	1.408	1.700	292	336	166	1.676	1.534	35.917	95,15%	(1.741)
	Non KUR	1.920	1.805	1.636	-	-	0	-78	-169	-284	169	2.107	77,65%	(471)
3	PWG	17.830	27.612	29.863	6.740	11.418	4.678	1.310	2.251	12.032	9.167	29.751	100,37%	112
	Cilem	5.164	9.572	10.547	1.008	1.753	745	195	975	5.383	778	12.528	84,19%	(1.981)
	Gadai	12.666	18.040	19.316	5.732	9.665	3.933	1.115	1.276	6.650	8.389	17.223	112,15%	2.092
4	CFG	137.158	137.626	136.940	1.798	1.106	-692	-2.117	-686	-218	1.792	145.889	93,87%	(8.950)
	CF 1	38.164	40.347	40.297	530	446	-84	-49	-50	2.133	496	39.148	102,94%	1.149
	Total Griya	33.008	34.101	34.233	530	446	-84	0	131	1.225	315	32.722	104,62%	1.511
	• Total Non Program	33.008	34.101	34.233	530	446	-84	-483	131	1.225	315	32.722	104,62%	1.511
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.064	-	-	0	-49	-181	908	181	6.426	94,37%	(362)
	CF 2	98.994	97.279	96.643	1.268	660	-608	-2.068	-636	-2.351	1.296	106.742	90,54%	(10.099)
	Mitraguna & Others	71.310	71.137	70.653	954	430	-524	-1.970	-485	-658	915	80.263	88,03%	(9.610)
	Pensiun	27.683	26.142	25.990	314	230	-84	-98	-152	-1.693	382	26.479	98,15%	(489)
	Total Pembiayaan	189.407	201.052	202.614	9.946	14.224	4.278	-548	1.562	13.207	12.662	213.665	94,83%	(11.051)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	874	721	1.315	0,69%	2,01%	3,67%	594	1.077	440			
	KUR	105	712	543	1.192	0,32%	1,60%	3,49%	649	1.087	480			
	Non KUR	133	163	177	123	6,92%	9,83%	7,52%	(54)	(10)	(40)			
3	PWG	-	23	-	674	0,00%	0,00%	2,26%	674	674	651			
	Cilem	-	23	-	296	0,00%	0,00%	2,80%	296	296	273			
	Gadai	-	-	-	379	0,00%	0,00%	1,96%	379	379	379			
4	CFG	1.146	1.276	1.668	4.512	0,84%	1,21%	3,29%	2.844	3.366	3.236			
	CF 1	198	225	738	935	0,52%	1,83%	2,32%	197	737	711			
	Total Griya	73	4	609	630	0,22%	1,79%	1,84%	21	557	627			
	Oto	125	221	129	305	2,42%	2,07%	5,03%	176	180	84			
	CF 2	948	1.052	929	3.577	0,96%	0,96%	3,70%	2.647	2.629	2.525			
	Mitraguna & Others	799	816	691	3.287	1,12%	0,97%	4,65%	2.596	2.488	2.471			
	Pensiun	149	236	238	290	0,54%	0,91%	1,11%	51	141	54			
	Total Pembiayaan	1.384	2.174	2.388	6.501	0,73%	1,19%	3,21%	4.113	5.117	4.327	1,85%	42,45%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	379	318	1,39%	1,06%	0,89%	(61)	(159)	0			
	KUR	477	210	248	186	1,47%	0,73%	0,55%	(61)	(291)	(23)			
	Non KUR	-	108	132	132	0,00%	7,30%	8,06%	-	132	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	4.830	2.320	2.420	3,20%	1,69%	1,77%	100	(1.974)	(2.410)			
	CF 1	1.329	2.591	1.891	1.891	3,48%	4,69%	4,69%	-	562	(700)			
	Total Griya	1.025	2.359	1.659	1.659	3,10%	4,87%	4,85%	-	634	(700)			
	Oto	305	232	232	232	5,91%	3,72%	3,83%	-	(72)	-			
	CF 2	3.064	2.239	428	528	3,10%	0,44%	0,55%	100	(2.536)	(1.711)			
	Mitraguna & Others	2.968	2.009	342	442	4,16%	0,48%	0,63%	100	(2.525)	(1.567)			
	Pensiun	97	230	86	86	0,05%	0,04%	0,33%	-	(11)	(144)			
	Total Pembiayaan	4.871	5.148	2.699	2.738	2,57%	1,34%	1,35%	38	(2.134)	(2.410)	1,34%	1,18%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	13.730	13.645	(293)	(86)	483	3,67%	849	6,64%	23.544	57,95%	(9.899)
2	Tabungan	133.664	148.730	149.784	150.057	4.363	273	1.327	0,89%	16.393	12,26%	150.993	99,38%	(936)
3	Deposito	120.976	139.871	138.307	138.271	250	(37)	(1.600)	-1,14%	17.295	14,30%	122.375	112,99%	15.896
	Total	267.435	301.762	301.822	301.972	4.321	150	210	0,07%	34.537	12,91%	296.912	101,70%	5.060
	CASA	146.460	161.891	163.514	163.701	4.071	187	1.810	1,12%	17.242	11,77%	174.537	93,79%	(10.835)
	(%) CASA	54,76%	53,65%	54,18%	54,21%									
	FDR	60,13%	60,18%	60,77%	60,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	4.039	4.045		6	124	3,15%	463	12,92%	-	0,00%	4.045
2	Giro ISE	1.025	1.483	1.148	1.136		(12)	(347)	-23,39%	111	10,84%		0,00%	1.136
3	Tabungan ISE	2.557	2.438	2.891	2.909		17	470	19,28%	352	13,75%		0,00%	2.909
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	224	226	226		0	2	0,89%	13	6,10%		0,00%	226

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	39.082	38.913	1.200	1.060	-140	-1.024	-169	-1.739	1.229	43.620	89,21%	(4.707)
	KUR	37.299	37.085	36.836	1.200	900	-300	-932	-250	-463	1.150	40.221	91,58%	(3.385)
	Non KUR	3.353	1.997	2.077	-	160	160	-93	80	-1.276	80	3.399	61,11%	(1.322)
3	PWG	6.039	12.787	13.283	1.201	1.202	1	295	496	7.245	706	13.318	99,74%	(34)
	Cilem	6.039	12.787	13.283	1.201	1.202	1	295	496	7.245	706	13.318	99,74%	(34)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	131.233	2.691	4.206	1.515	1.025	1.503	17.125	2.703	122.231	107,37%	9.002
	CF 1	24.580	27.346	27.693	559	825	266	-230	346	3.112	478	27.603	100,33%	90
	Total Griya	19.863	21.032	21.348	430	622	192	0	316	1.485	306	21.311	100,17%	37
	• Total Non Program	19.863	21.032	21.348	430	622	192	332	316	1.485	306	21.311	100,17%	37
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	6.314	6.345	129	203	74	-230	31	1.627	172	6.292	100,85%	53
	CF 2	89.528	102.383	103.540	2.132	3.381	1.249	1.255	1.157	14.013	2.224	94.628	109,42%	8.913
	Mitraguna & Others	89.444	101.973	102.928	2.132	3.176	1.044	1.258	955	13.484	2.221	93.970	109,53%	8.958
	Pensiun	84	411	612	-	205	205	-3	202	528	3	658	93,14%	(45)
	Total Pembiayaan	160.799	181.599	183.429	5.092	6.468	1.376	295	1.830	22.630	4.638	179.168	102,38%	4.261

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	1.222	1.028	3.241	2,64%	2,63%	8,33%	2.213	2.170	2.019			
	KUR	877	1.138	947	3.058	2,35%	2,55%	8,30%	2.110	2.180	1.920			
	Non KUR	194	85	81	184	5,80%	4,06%	8,84%	103	(11)	99			
3	PWG	-	92	-	346	0,00%	0,00%	2,60%	346	346	254			
	Cilem	-	92	-	346	0,00%	0,00%	2,60%	346	346	254			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	1.219	0,69%	0,26%	0,93%	876	427	1.178			
	CF 1	630	40	216	1.096	2,56%	0,79%	3,96%	880	466	1.056			
	Total Griya	568	-	175	690	2,86%	0,83%	3,23%	515	122	690			
	Oto	61	40	41	406	1,30%	0,64%	6,40%	365	344	365			
	CF 2	162	-	126	123	0,18%	0,12%	0,12%	(4)	(39)	123			
	Mitraguna & Others	162	-	126	123	0,18%	0,12%	0,12%	(4)	(39)	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	4.806	1,16%	0,75%	2,62%	3.435	2.942	3.451	0,41%	84,20%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.478	1.423	1.635	2,29%	3,64%	4,20%	211	704	157			
	KUR	399	1.277	1.226	1.439	1,07%	3,31%	3,91%	213	1.041	162			
	Non KUR	532	201	197	196	15,87%	9,86%	9,41%	(1)	(337)	(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	401	840	700	698	0,35%	0,54%	0,53%	(2)	297	(141)			
	CF 1	315	760	623	621	1,28%	2,28%	2,24%	(2)	305	(139)			
	Total Griya	179	624	623	621	0,90%	2,96%	2,91%	(2)	442	(3)			
	Oto	136	136	-	-	2,89%	0,00%	0,00%	-	(136)	(136)			
	CF 2	85	79	77	77	0,10%	0,08%	0,07%	-	(8)	(2)			
	Mitraguna & Others	85	79	77	77	0,10%	0,08%	0,08%	-	(8)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.317	2.123	2.333	0,83%	1,17%	1,27%	210	1.001	16	0,44%	65,50%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	78.672	50.065	(1.317)	(28.607)	661	1,34%	10.882	27,77%	48.893	102,40%	1.172
2	Tabungan	123.525	144.042	145.391	145.277	2.628	(114)	1.235	0,86%	21.753	17,61%	139.606	104,06%	5.671
3	Deposito	68.863	130.786	124.356	124.356	(20.438)	0	(6.430)	-4,92%	55.493	80,58%	69.895	177,92%	54.461
	Total	231.570	324.232	348.419	319.698	(19.127)	(28.721)	(4.535)	-1,40%	88.127	38,06%	258.394	123,72%	61.304
	CASA	162.707	193.446	224.063	195.342	1.311	(28.721)	1.896	0,98%	32.634	20,06%	188.499	103,63%	6.843
	(%) CASA	70,26%	59,66%	64,31%	61,10%									
	FDR	34,66%	31,02%	29,22%	31,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	7.119	7.133		14	721	11,24%	1.241	21,07%	-	0,00%	7.133
2	Giro ISE	3.773	3.632	4.177	4.226		49	594	16,36%	453	12,00%	-	0,00%	4.226
3	Tabungan ISE	2.118	2.780	2.942	2.906		(35)	127	4,55%	788	37,21%	-	0,00%	2.906
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	116	122	125	125		0	3	2,46%	9	7,76%	-	0,00%	125

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.832	10.595	1.143	651	-493	406	-237	3.745	888	12.359	85,72%	(1.764)
	Cilem	6.849	10.832	10.595	1.143	651	-493	406	-237	3.745	888	12.359	85,72%	(1.764)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	91.211	3.522	2.576	-945	1.025	1.474	17.792	1.102	94.346	96,68%	(3.135)
	CF 1	59.117	70.636	71.929	3.072	2.006	-1.065	809	1.293	12.812	714	67.036	107,30%	4.892
	Total Griya	51.507	62.435	63.343	2.352	1.409	-943	0	908	11.835	502	58.383	108,49%	4.960
	• Total Non Program	49.547	60.583	61.501	2.352	1.409	-943	1.902	919	11.954	491	51.714	118,93%	9.787
	• Program	1.960	1.852	1.841	-	-	0	-12	-11	-119	11	6.669	27,61%	(4.827)
	Oto	7.609	8.201	8.586	720	597	-123	809	385	977	212	8.653	99,22%	(67)
	CF 2	14.303	19.101	19.282	450	570	120	216	181	4.980	389	27.310	70,61%	(8.028)
	Mitraguna & Others	14.303	19.089	19.270	450	570	120	216	181	4.968	389	27.073	71,18%	(7.802)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	101.805	4.665	3.227	-1.438	1.432	1.237	21.537	1.990	106.705	95,41%	(4.900)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	185	-	167	0,00%	0,00%	1,58%	167	167	(17)			
	Cilem	-	185	-	167	0,00%	0,00%	1,58%	167	167	(17)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	3.020	0,88%	3,43%	3,31%	(57)	2.370	1.551			
	CF 1	650	1.469	3.077	2.843	1,10%	4,36%	3,95%	(234)	2.194	1.374			
	Total Griya	404	1.275	2.891	2.843	0,79%	4,63%	4,49%	(47)	2.439	1.568			
	Oto	245	193	187	-	3,22%	2,28%	0,00%	(187)	(245)	(193)			
	CF 2	-	-	-	177	0,00%	0,00%	0,92%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,92%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	3.187	0,81%	3,06%	3,13%	110	2.538	1.534	1,76%	43,92%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	800	535	535	534	1,09%	0,60%	0,59%	(1)	(266)	(1)			
	CF 1	800	498	497	496	1,35%	0,70%	0,69%	(1)	(304)	(1)			
	Total Griya	679	498	497	496	1,32%	0,80%	0,78%	(1)	(183)	(1)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,20%	0,20%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	535	535	534	1,00%	0,53%	0,52%	(1)	(266)	(1)	0,94%	-79,31%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	7.589	9.653	766	2.064	871	9,92%	820	9,28%	17.563	54,96%	(7.910)
2	Tabungan	83.648	72.195	75.029	74.521	(521)	(507)	2.326	3,22%	(9.127)	-10,91%	95.539	78,00%	(21.017)
3	Deposito	21.297	29.110	29.099	29.100	186	0	(11)	-0,04%	7.803	36,64%	21.602	134,71%	7.498
	Total	113.778	110.087	111.717	113.274	431	1.557	3.187	2,90%	(504)	-0,44%	134.703	84,09%	(21.429)
	CASA	92.481	80.977	82.618	84.175	245	1.557	3.198	3,95%	(8.307)	-8,98%	113.102	74,42%	(28.927)
	(%) CASA	81,28%	73,56%	73,95%	74,31%									
	FDR	151,33%	174,55%	176,30%	173,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.358	5.055	5.206		151	(152)	-2,84%	1.791	52,44%	-	0,00%	5.206
2	Giro ISE	1.685	1.616	2.321	2.433		112	818	50,61%	748	44,37%		0,00%	2.433
3	Tabungan ISE	1.730	3.743	2.734	2.773		39	(970)	-25,91%	1.043	60,30%		0,00%	2.773
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	12.073	11.671	55	190	135	-525	-402	-3.830	592	17.370	67,19%	(5.700)
	KUR	13.526	9.186	8.688	-	30	30	-521	-498	-4.838	528	15.342	56,63%	(6.653)
	Non KUR	1.974	2.886	2.983	55	160	105	-4	96	1.008	64	2.029	147,00%	954
3	PWG	14.491	21.774	22.747	5.359	5.656	297	1.115	973	8.256	4.683	27.944	81,40%	(5.198)
	Cilem	6.823	10.707	10.993	1.156	958	-197	472	286	4.171	672	16.096	68,30%	(5.102)
	Gadai	7.668	11.067	11.753	4.204	4.698	494	643	687	4.085	4.011	11.849	99,20%	(95)
4	CFG	142.193	158.314	162.536	5.434	6.271	837	2.416	4.223	20.344	2.048	151.972	106,95%	10.564
	CF 1	6.747	8.905	8.752	-	-	0	-136	-153	2.005	153	8.513	102,82%	240
	Total Griya	3.465	5.267	5.226	-	-	0	0	-41	1.761	41	4.650	112,38%	576
	• Total Non Program	3.465	5.267	5.226	-	-	0	-41	-41	1.761	41	4.650	112,38%	576
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.638	3.527	-	-	0	-136	-112	244	112	3.863	91,30%	(336)
	CF 2	135.445	149.408	153.784	5.434	6.271	837	2.552	4.376	18.339	1.895	143.460	107,20%	10.325
	Mitraguna & Others	125.884	140.596	145.064	5.434	6.271	837	2.644	4.468	19.180	1.803	133.242	108,87%	11.821
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	196.954	10.848	12.117	1.269	3.007	4.794	24.770	7.323	197.287	99,83%	(333)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.318	1.610	2.336	8,85%	13,34%	20,02%	726	964	1.018			
	KUR	1.295	954	1.152	1.559	9,57%	12,54%	17,95%	408	264	605			
	Non KUR	77	364	458	777	3,89%	15,88%	26,04%	318	700	413			
3	PWG	-	-	-	307	0,00%	0,00%	1,35%	307	307	307			
	Cilem	-	-	-	215	0,00%	0,00%	1,96%	215	215	215			
	Gadai	-	-	-	92	0,00%	0,00%	0,79%	92	92	92			
4	CFG	6	146	577	636	0,00%	0,36%	0,39%	60	630	491			
	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	6	146	577	636	0,00%	0,39%	0,41%	60	630	491			
	Mitraguna & Others	-	146	577	636	0,00%	0,41%	0,44%	60	636	491			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	3.280	0,80%	1,14%	1,67%	1.093	1.902	1.817	0,00%	100,00%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	749	865	886	3,76%	7,17%	7,59%	21	304	137			
	KUR	557	728	844	865	4,11%	9,18%	9,95%	21	308	137			
	Non KUR	26	21	21	21	1,32%	0,74%	0,72%	-	(5)	(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	388	1.274	947	945	0,27%	0,60%	0,58%	(2)	557	(328)			
	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	388	1.274	947	945	0,29%	0,63%	0,61%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	945	0,31%	0,67%	0,65%	(2)	557	(328)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	2.023	1.812	1.832	0,56%	0,94%	0,93%	19	860	(191)	0,11%	87,87%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	976	893	166	(83)	16	1,80%	21	2,35%	1.468	60,85%	(575)
2	Tabungan	63.525	59.825	60.297	60.451	3.484	154	625	1,05%	(3.074)	-4,84%	69.755	86,66%	(9.304)
3	Deposito	5.722	7.461	7.426	7.426	(34)	0	(34)	-0,46%	1.704	29,78%	5.899	125,89%	1.527
	Total	70.120	68.163	68.699	68.770	3.616	71	607	0,89%	(1.350)	-1,93%	77.121	89,17%	(8.351)
	CASA	64.398	60.703	61.273	61.344	3.650	71	641	1,06%	(3.054)	-4,74%	71.222	86,13%	(9.879)
	(%) CASA	91,84%	89,05%	89,19%	89,20%									
	FDR	73,73%	90,51%	91,45%	91,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.837	3.521		(316)	135	3,97%	34	0,97%	-	0,00%	3.521
2	Giro ISE	561	445	442	442		0	(3)	-0,65%	(119)	-21,17%		0,00%	442
3	Tabungan ISE	2.926	2.941	3.395	3.079		(316)	137	4,67%	152	5,21%		0,00%	3.079
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	127	128	128		0	1	0,79%	5	4,07%		0,00%	128

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	4.876	4.976	273	418	145	46	100	2.393	318	4.963	100,25%	12
	Cilem	2.583	4.876	4.976	273	418	145	46	100	2.393	318	4.963	100,25%	12
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	57.851	1.620	2.130	510	1.032	1.030	8.735	1.100	57.211	101,12%	640
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	56.821	57.851	1.620	2.130	510	1.032	1.030	8.735	1.100	57.211	101,12%	640
	Mitraguna & Others	45.066	52.568	53.612	1.595	1.920	325	935	1.044	8.546	876	50.440	106,29%	3.172
	Pensiun	4.050	4.253	4.239	25	210	185	97	-14	189	224	6.771	62,60%	(2.532)
	Total Pembiayaan	51.699	61.697	62.826	1.893	2.548	655	1.079	1.129	11.127	1.419	62.174	101,05%	652

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	157	0,00%	0,00%	3,16%	157	157	157			
	Cilem	-	-	-	157	0,00%	0,00%	3,16%	157	157	157			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	467	0,00%	0,00%	0,81%	467	467	467			
	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	-	-	-	467	0,00%	0,00%	0,81%	467	467	467			
	Mitraguna & Others	-	-	-	467	0,00%	0,00%	0,87%	467	467	467			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	624	0,00%	0,00%	0,99%	624	624	624	2,96%	-197,70%	2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	210	209	208	0,45%	0,37%	0,36%	(1)	(12)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	210	209	208	0,45%	0,37%	0,36%	(1)	(12)	(3)			
	Mitraguna & Others	220	210	209	208	0,49%	0,40%	0,39%	(1)	(12)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	210	209	208	0,43%	0,34%	0,33%	(1)	(12)	(3)	3,82%	#####	3,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.533	1.887	1.902	127	14	(631)	-24,92%	(183)	-8,76%	5.545	34,29%	(3.644)
2	Tabungan	153.901	142.288	146.310	146.415	(2.334)	105	4.127	2,90%	(7.485)	-4,86%	167.276	87,53%	(20.860)
3	Deposito	36.197	30.886	29.274	29.274	(1.174)	0	(1.612)	-5,22%	(6.922)	-19,12%	36.899	79,34%	(7.624)
	Total	192.181	175.707	177.472	177.591	(3.380)	119	1.885	1,07%	(14.590)	-7,59%	209.719	84,68%	(32.128)
	CASA	155.985	144.821	148.198	148.317	(2.206)	119	3.496	2,41%	(7.668)	-4,92%	172.821	85,82%	(24.504)
	(%) CASA	81,17%	82,42%	83,50%	83,52%									
	FDR	138,97%	169,47%	169,00%	168,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	2.323	2.319	(4)	1.849	393,83%	1.790	338,36%	-	0,00%	2.319	
2	Giro ISE	45	50	679	688	9	638	1268,89%	643	1424,15%		0,00%	688	
3	Tabungan ISE	484	419	1.644	1.631	(13)	1.212	288,96%	1.147	237,09%		0,00%	1.631	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	35	36	107	107	0	71	197,22%	72	205,71%		0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	• Local Champion	56	48	47	-	-	0	-1	-1	-9	1	56	83,16%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.356	6.571	350	370	20	178	215	1.491	155	8.115	80,97%	(1.544)
	KUR	4.827	6.161	6.323	350	315	-35	192	162	1.496	153	7.591	83,30%	(1.268)
	Non KUR	254	195	248	-	55	55	-14	52	-6	3	524	87,29%	(276)
3	PWG	24.335	47.140	48.152	4.284	4.699	414	2.141	1.012	23.817	3.686	38.986	123,51%	9.166
	Cilem	24.335	47.140	48.152	4.284	4.699	414	2.141	1.012	23.817	3.686	38.986	123,51%	9.166
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	244.219	245.161	3.909	3.500	-409	877	942	7.557	2.558	245.515	99,86%	(355)
	CF 1	8.506	8.682	8.923	324	420	96	-74	241	417	179	9.959	89,60%	(1.036)
	Total Griya	6.805	6.635	6.948	324	420	96	0	313	144	107	7.194	96,58%	(246)
	• Total Non Program	6.655	6.492	6.805	324	420	96	78	313	150	107	6.686	101,78%	119
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.701	2.046	1.975	-	-	0	-74	-72	273	72	2.764	71,43%	(790)
	CF 2	229.097	235.537	236.238	3.585	3.080	-505	950	701	7.140	2.379	235.557	100,29%	681
	Mitraguna & Others	203.836	209.392	210.369	2.505	2.980	475	466	977	6.533	2.003	206.862	101,70%	3.507
	Pensiun	25.262	26.145	25.869	1.080	100	-980	484	-276	607	376	28.694	90,15%	(2.826)
	Total Pembiayaan	267.076	297.763	299.931	8.543	8.569	25	3.195	2.168	32.855	6.401	292.673	102,48%	7.258

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	48	-	860	0,00%	0,00%	13,09%	860	860	812			
	KUR	-	-	-	813	0,00%	0,00%	12,85%	813	813	813			
	Non KUR	-	48	-	48	0,00%	0,00%	19,22%	48	48	(1)			
3	PWG	-	297	-	1.171	0,00%	0,00%	2,43%	1.171	1.171	873			
	Cilem	-	297	-	1.171	0,00%	0,00%	2,43%	1.171	1.171	873			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	2.755	3.424	6.554	1,09%	1,40%	2,67%	3.130	3.969	3.799			
	CF 1	819	603	533	1.190	9,63%	6,14%	13,34%	657	371	587			
	Total Griya	819	603	533	1.190	12,04%	8,04%	17,13%	657	371	587			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.152	2.890	5.364	0,77%	1,23%	2,27%	2.473	3.598	3.212			
	Mitraguna & Others	1.765	1.872	2.749	4.408	0,87%	1,31%	2,10%	1.658	2.642	2.536			
	Pensiun	-	280	141	956	0,00%	0,54%	3,70%	815	956	676			
	Total Pembiayaan	2.584	3.101	3.424	8.585	0,97%	1,15%	2,86%	5.161	6.001	5.484	0,59%	79,36%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	3.370	3.644	3.535	3.360	1,42%	1,45%	1,37%	(175)	(10)	(284)			
	CF 1	340	377	540	364	4,00%	6,22%	4,08%	(175)	24	(13)			
	Total Griya	340	377	540	364	5,00%	8,13%	5,25%	(175)	24	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.267	2.995	2.995	1,32%	1,27%	1,27%	(0)	(34)	(271)			
	Mitraguna & Others	2.939	3.267	2.995	2.995	1,44%	1,43%	1,42%	(0)	56	(271)			
	Pensiun	90	-	-	-	0,03%	0,00%	0,00%	-	(90)	-			
	Total Pembiayaan	3.370	3.644	3.535	3.360	1,26%	1,19%	1,12%	(175)	(10)	(284)	0,51%	54,54%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	1.544	-	-		0	(1.544)	-100,00%	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	854	-	-		0	(854)	-100,00%	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	690	-	-		0	(690)	-100,00%	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	71	-	-		0	(71)	-100,00%	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	1.755	-	-1.755	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.755	-	-1.755	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	3.470	-	-3.470	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	3.470	-	-3.470	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	3.470	-	-3.470	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	5.225	-	-5.225	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,36%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,91%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	972	654	784	(318)	(1.049)	-61,59%	59	9,92%	8.467	7,73%	(7.813)
2	Tabungan	46.385	45.400	46.211	46.409	660	198	1.009	2,22%	24	0,05%	57.671	80,47%	(11.262)
3	Deposito	18.302	22.298	47.264	47.211	(907)	(53)	24.913	111,73%	28.909	157,96%	18.838	250,62%	28.373
	Total	65.283	69.401	94.447	94.274	537	(173)	24.873	35,84%	28.992	44,41%	84.976	110,94%	9.298
	CASA	46.981	47.103	47.183	47.064	1.444	(120)	(40)	-0,08%	83	0,18%	66.138	71,16%	(19.075)
	(%) CASA	71,97%	67,87%	49,96%	49,92%									
	FDR	134,21%	137,49%	102,17%	102,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	953	974	972	(2)	19	1,95%	(426)	-30,47%	-	0,00%	972	
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,79%		0,00%	1	
3	Tabungan ISE	1.358	952	973	971	(2)	19	1,95%	(387)	-28,52%		0,00%	971	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	87	94	94	94	0	0	0,00%	7	8,05%		0,00%	94	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	15.773	16.096	445	1.115	670	-82	323	658	792	17.643	91,23%	(1.547)
	KUR	14.693	15.230	15.573	445	1.115	670	-62	343	880	772	16.784	92,79%	(1.211)
	Non KUR	745	543	523	-	-	0	-20	-20	-222	20	860	60,83%	(337)
3	PWG	3.211	6.099	6.078	841	512	-329	427	-21	2.867	533	7.318	83,06%	(1.240)
	Cilem	3.211	6.099	6.078	841	512	-329	427	-21	2.867	533	7.318	83,06%	(1.240)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	74.322	1.047	1.426	379	216	771	5.353	655	76.308	97,40%	(1.987)
	CF 1	2.071	9.541	10.278	21	801	780	-0	737	8.207	64	4.985	206,19%	5.293
	Total Griya	1.516	8.512	9.271	-	801	801	0	759	7.754	42	3.711	249,81%	5.559
	• Total Non Program	1.516	4.274	4.880	-	636	636	-29	607	3.364	30	3.711	131,50%	1.169
	• Program	-	4.238	4.390	164	164	164	705	152	4.390	12	0	0,00%	4.390
	Oto	555	1.029	1.007	21	-	-21	-0	-22	452	22	1.274	79,10%	(266)
	CF 2	66.897	64.010	64.044	1.026	625	-401	216	34	-2.854	591	71.324	89,79%	(7.280)
	Mitraguna & Others	64.762	61.071	61.136	890	625	-265	110	64	-3.627	561	68.225	89,61%	(7.090)
	Pensiun	2.135	2.939	2.908	136	-	-136	106	-31	773	31	3.098	93,86%	(190)
	Total Pembiayaan	87.617	95.422	96.495	2.333	3.053	720	561	1.073	8.879	1.980	101.269	95,29%	(4.774)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	375	323	1.158	0,98%	2,05%	7,19%	835	1.007	783			
	KUR	98	286	236	1.087	0,67%	1,55%	6,98%	851	989	802			
	Non KUR	53	90	87	71	7,15%	15,97%	13,52%	(16)	17	(19)			
3	PWG	-	132	-	57	0,00%	0,00%	0,94%	57	57	(74)			
	Cilem	-	132	-	57	0,00%	0,00%	0,94%	57	57	(74)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	4.703	1,23%	4,18%	6,33%	1.625	3.857	1.887			
	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	846	2.815	3.078	4.703	1,26%	4,81%	7,34%	1.625	3.857	1.887			
	Mitraguna & Others	846	2.815	3.078	4.703	1,31%	5,04%	7,69%	1.625	3.857	1.887			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.322	3.401	5.918	1,14%	3,56%	6,13%	2.517	4.921	2.596	1,52%	75,22%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	337	329	107	0,73%	2,08%	0,67%	(221)	(5)	(230)			
	KUR	75	300	292	70	0,51%	1,92%	0,45%	(221)	(5)	(230)			
	Non KUR	37	37	37	37	4,98%	6,79%	7,04%	-	(0)	(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	2.420	3.633	3.817	5.026	3,51%	5,19%	6,76%	1.210	2.607	1.393			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	3.633	3.817	5.026	3,62%	5,96%	7,85%	1.210	2.607	1.393			
	Mitraguna & Others	2.420	3.633	3.817	5.026	3,74%	6,25%	8,22%	1.210	2.607	1.393			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	3.970	4.145	5.133	2,89%	4,34%	5,32%	988	2.602	1.163	3,86%	27,38%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	4.228	4.248	720	21	912	27,34%	(1.628)	-27,71%	13.272	32,01%	(9.024)
2	Tabungan	83.977	87.989	88.468	88.834	(1.320)	366	845	0,96%	4.856	5,78%	95.909	92,62%	(7.075)
3	Deposito	19.184	13.176	13.654	13.402	(396)	(251)	227	1,72%	(5.782)	-30,14%	19.742	67,89%	(6.340)
	Total	109.038	104.501	106.349	106.485	(996)	135	1.984	1,90%	(2.554)	-2,34%	128.924	82,60%	(22.439)
	CASA	89.854	91.325	92.696	93.082	(600)	386	1.757	1,92%	3.228	3,59%	109.181	85,25%	(16.099)
	(%) CASA	82,41%	87,39%	87,16%	87,41%									
	FDR	40,48%	58,79%	57,91%	57,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	7.969	8.058		88	(225)	-2,71%	(523)	-6,10%	-	0,00%	8.058
2	Giro ISE	1.236	912	775	781		6	(132)	-14,42%	(455)	-36,82%		0,00%	781
3	Tabungan ISE	7.345	7.370	7.194	7.277		83	(93)	-1,26%	(68)	-0,93%		0,00%	7.277
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	154	154	154		0	0	0,00%	8	5,48%		0,00%	154

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	• Local Champion	-	145	134	-	-	0	-11	-11	134	11	0	0,00%	134
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	12.927	13.533	1.200	890	-310	961	606	4.029	284	13.454	100,59%	79
	KUR	9.147	11.975	12.415	950	700	-250	720	440	3.268	260	12.886	96,35%	(471)
	Non KUR	358	953	1.119	250	190	-60	241	166	761	24	569	196,66%	550
3	PWG	9.262	11.837	11.481	498	565	67	-1.029	-355	2.219	920	15.146	75,81%	(3.664)
	Cilem	9.262	11.837	11.481	498	565	67	-1.029	-355	2.219	920	15.146	75,81%	(3.664)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.440	414	1.110	695	-0	-84	11.063	1.194	44.532	81,83%	(8.092)
	CF 1	14.455	17.279	17.483	134	749	614	-117	203	3.028	546	16.635	105,09%	847
	Total Griya	3.903	7.993	8.482	-	562	562	0	489	4.579	73	4.696	180,63%	3.786
	• Total Non Program	3.903	6.912	6.899	-	60	60	-72	-13	2.996	73	4.696	146,91%	2.203
	• Program	-	1.082	1.583	-	502	502	1.082	502	1.583	(0)	0	0,00%	1.583
	Oto	10.552	9.286	9.000	134	187	53	-117	-286	-1.552	473	11.939	75,38%	(2.939)
	CF 2	10.922	19.245	18.958	280	361	81	117	-287	8.036	648	27.897	67,96%	(8.939)
	Mitraguna & Others	10.683	18.712	18.427	280	361	81	120	-284	7.745	645	27.258	67,60%	(8.831)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	61.589	2.112	2.564	452	-79	155	17.446	2.409	73.132	84,22%	(11.543)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	90	0,00%	0,00%	0,67%	90	90	90			
	KUR	-	-	-	90	0,00%	0,00%	0,73%	90	90	90			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	78	-	382	0,00%	0,00%	3,32%	382	382	303			
	Cilem	-	78	-	382	0,00%	0,00%	3,32%	382	382	303			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	556	1,42%	1,11%	1,53%	151	196	(162)			
	CF 1	360	718	405	539	2,49%	2,35%	3,08%	134	179	(179)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	539	3,41%	4,37%	5,99%	134	179	(179)			
	CF 2	-	-	-	17	0,00%	0,00%	0,09%	17	17	17			
	Mitraguna & Others	-	-	-	17	0,00%	0,00%	0,09%	17	17	17			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	797	405	1.028	0,82%	0,66%	1,67%	623	668	231	3,03%	-81,77%	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	-	170	170	-	0,00%	0,46%	0,00%	(170)	-	(170)			
	CF 1	-	170	170	-	0,00%	0,98%	0,00%	(170)	-	(170)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	170	170	-	0,00%	1,83%	0,00%	(170)	-	(170)			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	170	170	-	0,00%	0,28%	0,00%	(170)	-	(170)	1,74%	#DIV/0!	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	831	826	(348)	(5)	(427)	-34,07%	822	23798,13%	5	#####	820
2	Tabungan	34.487	30.560	31.204	30.935	(409)	(269)	375	1,23%	(3.553)	-10,30%	39.133	79,05%	(8.198)
3	Deposito	3.517	2.505	2.505	2.505	100	0	0	0,00%	(1.012)	-28,78%	3.567	70,21%	(1.063)
	Total	38.008	34.317	34.539	34.266	(658)	(273)	(51)	-0,15%	(3.743)	-9,85%	42.706	80,24%	(8.441)
	CASA	34.491	31.812	32.034	31.761	(758)	(273)	(51)	-0,16%	(2.730)	-7,92%	39.139	81,15%	(7.378)
	(%) CASA	90,75%	92,70%	92,75%	92,69%									
	FDR	1,90%	2,84%	2,83%	2,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	76	87	87	0	11	14,47%	(72)	-45,38%	-	0,00%	87	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	159	76	87	87	0	11	14,47%	(72)	-45,38%	-	0,00%	87	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%	-	0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	949	889	54	4	-50	-68	-60	246	64	1.666	53,39%	(777)
	Cilem	644	949	889	54	4	-50	-68	-60	246	64	1.666	53,39%	(777)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	Mitraguna & Others	78	26	88	-	70	70	-1	62	9	8	78	112,00%	9
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	975	977	54	74	20	-70	2	255	72	1.744	56,02%	(767)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	185,96%	#DIV/0!	186,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	61,63%	#DIV/0!	61,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59