

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	238.772	233.362	(11.391)	(5.410)	(10.978)	-4,49%	(4.935)	-2,07%	362.201	64,43%	(128.839)
2	Tabungan	1.732.891	1.802.856	1.800.668	1.816.551	29.707	15.883	13.695	0,76%	83.660	4,83%	1.946.222	93,34%	(129.672)
3	Deposito	877.742	978.850	1.008.575	1.009.500	(19.602)	925	30.650	3,13%	131.758	15,01%	890.297	113,39%	119.204
Total		2.848.930	3.026.046	3.048.015	3.059.413	(1.285)	11.398	33.367	1,10%	210.483	7,39%	3.198.720	95,64%	(139.307)
CASA		1.971.188	2.047.196	2.039.439	2.049.913	18.317	10.473	2.717	0,13%	78.725	3,99%	2.308.423	88,80%	(258.510)
(% CASA)		69,19%	67,65%	66,91%	67,00%									
FDR		84,13%	88,41%	88,00%	87,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	86.291	88.770		2.479	2.515	2,92%	9.360	11,79%	112.606	78,83%	(23.836)
2	Giro ISE	37.094	37.631	39.437	41.016		1.579	3.385	9,00%	3.922	10,57%	57.195	71,71%	(16.179)
3	Tabungan ISE	39.484	46.229	44.458	45.357		899	(873)	-1,89%	5.873	14,87%	44.107	102,83%	1.250
4	Deposito ISE	2.833	2.395	2.397	2.397		0	2	0,10%	(436)	-15,38%	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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	119.304	1.935	5.719	3.784	3.565	-11.999	-3.658	17.718	150.454	79,30%	(31.150)
	Linkage	22.750	26.128	26.160	285	934	649	-604	32	3.410	902	34.722	75,34%	(8.562)
	Non-Linkage	100.212	105.175	93.144	1.650	4.785	3.135	4.169	-12.031	-7.068	16.816	115.732	80,48%	(22.588)
	• Local Champion	83.501	78.669	66.967	1.650	4.420	2.770	660	-11.702	-16.534	16.122	90.858	73,70%	(23.892)
	• 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	320.703	11.953	10.880	-1.073	17	67	9.886	10.813	351.574	91,22%	(30.871)
	KUR	291.370	301.323	301.038	11.298	9.795	-1.503	75	-286	9.668	10.081	330.088	91,20%	(29.050)
	Non KUR	19.446	19.312	19.665	655	1.085	430	-59	353	219	732	21.486	91,52%	(1.821)
3	PWG	193.140	299.908	309.976	54.224	58.512	4.287	10.921	10.068	116.836	48.443	325.406	95,26%	(15.430)
	Cilem	122.752	205.802	211.182	22.740	20.043	-2.697	8.216	5.380	88.430	14.663	229.541	92,00%	(18.359)
	Gadai	70.389	94.106	98.794	31.485	38.469	6.984	2.705	4.689	28.406	33.781	95.865	103,06%	2.929
4	CFG	1.770.026	1.923.386	1.932.281	48.918	43.785	-5.133	13.176	8.895	162.255	34.891	1.967.825	98,19%	(35.544)
	CF 1	463.002	510.260	516.009	10.996	15.965	4.969	1.484	5.749	53.008	10.216	496.629	103,90%	19.380
	Total Griya	392.209	427.095	433.274	8.157	13.767	5.609	0	6.179	41.065	7.588	409.121	105,90%	24.153
	• Total Non Program	388.279	417.704	423.249	8.157	13.101	4.943	1.426	5.544	34.970	7.556	395.750	106,95%	27.499
	• Program	3.930	9.391	10.026	-	666	666	1.765	635	6.096	31	13.371	74,98%	(3.346)
	Oto	70.793	83.165	82.735	2.838	2.198	-640	1.484	-430	11.942	2.628	87.508	94,55%	(4.773)
	CF 2	1.307.024	1.413.126	1.416.272	37.923	27.821	-10.102	11.692	3.146	109.247	24.675	1.471.195	96,27%	(54.924)
	Mitraguna & Others	1.211.757	1.314.846	1.317.390	35.717	25.882	-9.835	10.936	2.544	105.634	23.338	1.361.529	96,76%	(44.139)
	Pensium	95.268	98.280	98.881	2.206	1.939	-267	755	602	3.614	1.337	109.666	90,17%	(10.785)
Total Pembiayaan		2.396.945	2.675.232	2.682.264	117.031	118.896	1.865	27.678	7.031	285.319	111.865	2.795.258	95,96%	(112.995)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	30.138	1,43%	2,06%	9,40%	23.520	25.697	23.520			
	KUR	3.770	5.303	5.303	26.167	1,29%	1,76%	8,69%	20.864	22.397	20.864			
	Non KUR	671	1.315	1.315	3.971	3,45%	6,81%	20,19%	2.656	3.300	2.656			
3	PWG	155	86	86	18.287	0,08%	0,03%	5,90%	18.200	18.131	18.200			
	Cilem	155	-	-	14.047	0,13%	0,00%	6,65%	14.047	13.892	14.047			
	Gadai	-	86	86	4.239	0,00%	0,09%	4,29%	4.153	4.239	4.153			
4	CFG	19.018	22.141	30.183	70.109	1,07%	1,57%	3,63%	39.926	51.091	47.968			
	CF 1	8.456	8.236	11.874	31.865	1,83%	2,33%	6,18%	19.991	23.409	23.629			
	Total Griya	6.832	6.851	10.848	26.227	1,74%	2,54%	6,05%	15.379	19.395	19.376			
	Oto	1.624	1.385	1.027	5.638	2,29%	1,23%	6,81%	4.611	4.014	4.253			
	CF 2	10.562	13.905	18.309	38.244	0,81%	1,30%	2,70%	19.935	27.682	24.339			
	Mitraguna & Others	10.315	13.389	17.929	36.998	0,85%	1,36%	2,81%	19.069	26.684	23.609			
	Pensium	247	516	379	1.246	0,26%	0,39%	1,26%	866	999	730			
Total Pembiayaan		24.121	29.003	36.893	118.539	1,01%	1,38%	4,42%	81.646	94.418	89.536	1,03%	76,62%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-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	5.250	1,04%	1,53%	1,64%	334	2.023	397			
	KUR	1.952	4.202	4.295	4.636	0,67%	1,43%	1,54%	340	2.683	434			
	Non KUR	1.274	650	620	614	6,55%	3,21%	3,12%	(6)	(660)	(36)			
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	28.141	1,90%	1,43%	1,46%	561	(5.549)	(9.746)			
	CF 1	5.942	10.689	6.610	5.974	1,28%	1,30%	1,16%	(636)	32	(4.715)			
	Total Griya	5.028	9.344	6.005	5.538	1,28%	1,41%	1,28%	(467)	510	(3.806)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	22.168	2,12%	1,48%	1,57%	1.197	(5.581)	(5.031)			
	Mitraguna & Others	27.082	26.792	20.709	21.906	2,23%	1,57%	1,66%	1.197	(5.176)	(4.886)			
	Pensium	666	407	262	262	0,03%	0,01%	0,26%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.129	1,59%	1,28%	1,31%	895	(2.871)	(9.393)	1,45%	-10,35%	0,1%

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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	29.658	25.879	26.366	(5.317)	488	(3.292)	-11,10%	(3.170)	-10,73%	40.822	64,59%	(14.456)
2	Tabungan	75.287	89.835	89.352	89.885	3.318	533	50	0,06%	14.598	19,39%	91.882	97,83%	(1.997)
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	257.934	258.955	(21.774)	1.021	6.631	2,63%	(12.349)	-4,55%	300.431	86,19%	(41.476)
	CASA	104.823	119.493	115.231	116.251	(1.999)	1.021	(3.242)	-2,71%	11.429	10,90%	132.704	87,60%	(16.453)
	(%) CASA	38,64%	47,36%	44,67%	44,89%									
	FDR	71,62%	79,04%	79,36%	79,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	21.241	20.930	20.705		(225)	(536)	-2,52%	4.441	27,30%	-	0,00%	20.705
2	Giro ISE	12.924	11.655	11.728	11.914		185	258	2,22%	(1.011)	-7,82%	-	0,00%	11.914
3	Tabungan ISE	1.712	7.934	7.548	7.138		(410)	(797)	-10,04%	5.426	317,01%	-	0,00%	7.138
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	12.202	14.663	-	3.100	3.100	-113	2.461	4.772	639	16.908	86,72%	(2.245)
	Linkage	1.111	838	821	-	-	-	-17	-17	-290	17	4.167	19,71%	(3.346)
	Non-Linkage	8.780	11.364	13.842	-	3.100	3.100	-96	2.478	5.062	622	12.741	108,64%	1.101
	• Local Champion	6.630	6.714	9.192	-	3.100	3.100	-96	2.478	2.562	622	8.508	108,04%	684
	• Value Chain	2.150	4.650	4.650	-	-	-	0	-0	2.500	0	4.233	109,84%	417
2	MBG	65.409	59.479	59.900	2.020	2.550	530	-260	422	-5.508	2.128	69.051	86,75%	(9.151)
	KUR	63.164	57.371	57.313	2.020	2.000	-20	-187	-58	-5.851	2.058	66.640	86,00%	(9.327)
	Non KUR	2.245	2.107	2.587	-	550	550	-73	480	343	70	2.411	107,31%	176
3	PWG	10.519	14.295	14.570	954	1.440	486	-71	276	4.051	1.164	16.238	89,73%	(1.668)
	Cilem	10.519	14.295	14.570	954	1.440	486	-71	276	4.051	1.164	16.238	89,73%	(1.668)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	113.457	115.576	1.170	4.037	2.867	218	2.118	7.098	1.919	130.550	88,53%	(14.974)
	CF 1	58.498	60.171	62.368	785	2.947	2.162	194	2.197	3.870	750	60.091	103,79%	2.277
	Total Griya	56.812	57.447	59.549	785	2.781	1.995	0	2.102	2.738	679	56.788	104,86%	2.761
	• Total Non Program	55.952	56.627	58.732	785	2.781	1.995	-146	2.106	2.781	675	53.862	109,04%	4.871
	• Program	860	820	817	-	-	0	-3	-3	-43	3	2.927	27,92%	(2.110)
	Oto	1.686	2.723	2.819	-	166	166	194	95	1.133	71	3.302	85,35%	(484)
	CF 2	49.980	53.287	53.208	385	1.090	705	24	-79	3.228	1.169	70.459	75,52%	(17.251)
	Mitraguna & Others	49.699	53.008	52.935	385	1.090	705	107	-73	3.236	1.163	69.630	76,02%	(16.695)
	Pensiun	281	279	272	-	-	0	-83	-6	-8	6	829	32,85%	(557)
	Total Pembiayaan	194.296	199.432	204.709	4.144	11.127	6.983	-225	5.277	10.413	5.850	232.747	87,95%	(28.038)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	4.368	1,64%	2,50%	7,29%	2.881	3.297	2.324			
	KUR	1.022	1.488	1.291	3.734	1,62%	2,25%	6,51%	2.442	2.712	2.246			
	Non KUR	49	556	196	634	2,19%	9,29%	24,52%	438	585	78			
3	PWG	95	292	-	952	0,91%	0,91%	6,53%	952	856	659			
	Cilem	95	292	-	952	0,91%	0,91%	6,53%	952	856	659			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.156	2.551	7.106	1,72%	2,25%	6,15%	4.555	5.241	4.950			
	CF 1	1.284	1.630	1.536	5.136	2,19%	2,55%	8,24%	3.600	3.852	3.507			
	Total Griya	1.284	1.630	1.536	4.717	2,26%	2,67%	7,92%	3.181	3.433	3.087			
	Oto	-	-	-	419	0,00%	0,00%	14,88%	419	419	419			
	CF 2	581	526	1.015	1.970	1,16%	1,91%	3,70%	954	1.389	1.443			
	Mitraguna & Others	581	526	1.015	1.970	1,17%	1,92%	3,72%	954	1.389	1.443			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	4.498	4.045	12.431	1,56%	2,03%	6,07%	8.387	9.400	7.933	0,61%	89,96%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	1,48%	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%	1,86%	(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	1.270	2,17%	0,34%	1,10%	887	(1.083)	206			
	CF 1	1.777	1.063	383	1.270	3,04%	0,64%	2,04%	887	(507)	206			
	Total Griya	1.777	1.063	383	1.270	3,13%	0,67%	2,13%	887	(507)	206			
	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	2.350	1,53%	0,66%	1,15%	1.030	(622)	355	0,34%	70,23%	-0,8%

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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	26.918	26.698	25.659	633	(1.039)	(1.259)	-4,68%	898	3,63%	35.851	71,57%	(10.192)
2	Tabungan	139.675	133.158	133.531	134.645	1.374	1.115	1.488	1,12%	(5.030)	-3,60%	156.231	86,18%	(21.585)
3	Deposito	81.953	80.237	78.870	78.870	(844)	0	(1.367)	-1,70%	(3.083)	-3,76%	82.984	95,04%	(4.113)
	Total	246.389	240.312	239.099	239.175	1.163	76	(1.137)	-0,47%	(7.214)	-2,93%	275.065	86,95%	(35.890)
	CASA	164.436	160.075	160.229	160.305	2.007	76	229	0,14%	(4.132)	-2,51%	192.082	83,46%	(31.777)
	(%) CASA	66,74%	66,61%	67,01%	67,02%									
	FDR	63,49%	70,94%	71,09%	71,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	11.025	12.666	13.144		478	2.119	19,22%	2.234	20,48%	-	0,00%	13.144
2	Giro ISE	6.429	6.899	8.826	9.228		402	2.329	33,76%	2.798	43,53%		0,00%	9.228
3	Tabungan ISE	3.915	4.126	3.839	3.916		77	(210)	-5,09%	1	0,02%		0,00%	3.916
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	19.363	18.001	-	350	350	-1.170	-1.361	-1.047	1.711	24.252	74,23%	(6.251)
	Linkage	-	-	-	-	-	-	0	0	0	-	2.266	0,00%	(2.266)
	Non-Linkage	19.048	19.363	18.001	-	350	350	-1.170	-1.361	-1.047	1.711	21.986	81,88%	(3.985)
	• Local Champion	15.448	18.576	17.455	-	350	350	-261	-1.120	2.007	1.470	16.841	103,65%	614
	• 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	9.745	1.051	1.179	128	305	500	3.907	678	11.796	82,62%	(2.050)
	Cilem	5.838	9.245	9.745	1.051	1.179	128	305	500	3.907	678	11.796	82,62%	(2.050)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	141.864	142.240	4.387	3.273	-1.114	2.732	376	10.697	2.897	149.582	95,09%	(7.342)
	CF 1	81.145	75.487	75.389	600	1.613	1.013	-99	-98	-5.756	1.711	80.881	93,21%	(5.492)
	Total Griya	74.220	69.503	69.484	600	1.456	856	0	-19	-4.736	1.475	72.944	95,26%	(3.460)
	• Total Non Program	73.552	68.870	68.853	600	1.456	856	-1.185	-17	-4.698	1.473	70.669	97,43%	(1.815)
	• Program	669	633	631	-	-	0	-4	-3	-38	3	2.275	27,72%	(1.644)
	Oto	6.925	5.983	5.905	-	157	157	-99	-78	-1.020	235	7.937	74,40%	(2.032)
	CF 2	50.397	66.377	66.851	3.787	1.660	-2.127	2.831	474	16.454	1.186	68.701	97,31%	(1.850)
	Mitraguna & Others	49.913	65.509	65.992	3.787	1.660	-2.127	2.840	483	16.078	1.177	67.554	97,69%	(1.562)
	Pensiun	484	868	859	-	-	0	-9	-9	375	9	1.147	74,89%	(288)
	Total Pembiayaan	156.429	170.471	169.987	5.438	4.802	-636	1.867	-485	13.558	5.287	185.646	91,56%	(15.660)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	534	0,19%	0,00%	5,48%	534	522	199			
	Cilem	11	335	-	534	0,19%	0,00%	5,48%	534	522	199			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.606	1.509	6.979	0,88%	1,06%	4,91%	5.470	5.817	5.373			
	CF 1	1.162	1.606	1.459	6.924	1,43%	1,93%	9,18%	5.465	5.762	5.318			
	Total Griya	1.162	1.606	1.459	6.830	1,57%	2,10%	9,83%	5.372	5.669	5.224			
	Oto	-	-	-	94	0,00%	0,00%	1,58%	94	94	94			
	CF 2	-	-	51	55	0,00%	0,08%	0,08%	5	55	55			
	Mitraguna & Others	-	-	51	55	0,00%	0,08%	0,08%	5	55	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.941	1.509	7.513	0,75%	0,89%	4,42%	6.003	6.340	5.571	0,24%	94,63%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	1.422	0,59%	0,92%	1,00%	113	644	18			
	CF 1	342	685	589	708	0,42%	0,78%	0,94%	118	366	23			
	Total Griya	342	685	589	708	0,46%	0,85%	1,02%	118	366	23			
	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	1.422	0,50%	0,77%	0,84%	113	644	(26)	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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	53.233	53.160	50.558	24.444	(2.602)	(2.675)	-5.02%	31.783	169,29%	30.522	165,65%	20.036
2	Tabungan	206.902	250.796	252.178	252.317	(2.374)	139	1.521	0,61%	45.414	21,95%	224.168	112,56%	28.149
3	Deposito	118.442	99.808	104.554	104.556	12.661	2	4.749	4,76%	(13.886)	-11,72%	119.857	87,23%	(15.301)
	Total	344.119	403.836	409.892	407.431	34.730	(2.462)	3.595	0,89%	63.312	18,40%	374.547	108,78%	32.884
	CASA	225.677	304.028	305.338	302.875	22.069	(2.464)	(1.154)	-0,38%	77.197	34,21%	254.690	118,92%	48.185
	(%) CASA	65,58%	75,29%	74,49%	74,34%									
	FDR	96,55%	96,24%	91,65%	92,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.388	3.320	3.276		(44)	(112)	-3,30%	(654)	-16,64%	-	0,00%	3.276
2	Giro ISE	1.420	1.484	1.374	1.381		6	(104)	-7,00%	(39)	-2,77%		0,00%	1.381
3	Tabungan ISE	2.001	1.290	1.332	1.282		(50)	(8)	-0,62%	(719)	-35,93%		0,00%	1.282
4	Deposito ISE	510	614	614	614		0	0	0,00%	104	20,44%		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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	96.601	82.749	1.935	2.269	334	5.663	-13.851	-236	16.120	98.256	84,22%	(15.506)
	Linkage	21.612	25.275	25.325	285	934	649	-586	50	3.712	884	28.262	89,61%	(2.938)
	Non-Linkage	61.373	71.326	57.425	1.650	1.335	-315	6.249	-13.901	-3.948	15.236	69.993	82,04%	(12.569)
	• Local Champion	55.173	50.677	36.863	1.650	970	-680	1.831	-13.814	-18.309	14.784	59.260	62,21%	(22.396)
	• 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	42.789	1.105	1.295	190	-485	-210	-393	1.505	46.124	92,77%	(3.335)
	KUR	40.519	40.676	40.627	1.105	1.295	190	-397	-50	107	1.345	43.285	93,86%	(2.658)
	Non KUR	2.662	2.323	2.162	-	-	0	-88	-160	-500	160	2.839	76,16%	(677)
3	PWG	26.463	41.100	43.021	9.953	8.506	-1.447	3.822	1.922	16.558	6.585	35.996	119,52%	7.026
	Cilem	12.356	22.408	24.207	3.741	3.005	-735	3.536	1.799	11.852	1.206	16.966	142,68%	7.242
	Gadai	14.108	18.691	18.814	6.213	5.501	-712	287	123	4.706	5.378	19.030	98,87%	(216)
4	CFG	179.631	207.954	207.088	6.281	5.773	-508	1.235	-866	27.456	6.639	196.796	105,23%	10.291
	CF 1	55.651	66.800	68.250	3.297	3.263	-34	131	1.451	12.599	1.812	59.151	115,38%	9.100
	Total Griya	50.392	58.396	59.631	3.160	2.760	-400	0	1.235	9.239	1.525	52.245	114,14%	7.386
	• Total Non Program	50.392	58.396	59.631	3.160	2.760	-400	1.972	1.235	9.239	1.525	52.245	114,14%	7.386
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.404	8.619	137	503	366	131	215	3.360	288	6.906	124,81%	1.713
	CF 2	123.980	141.154	138.837	2.984	2.510	-474	1.104	-2.317	14.857	4.827	137.645	100,87%	1.192
	Mitraguna & Others	122.658	139.810	137.500	2.984	2.510	-474	1.111	-2.310	14.842	4.820	135.502	101,47%	1.998
	Pensiun	1.322	1.344	1.337	-	-	0	-7	-6	15	6	2.144	62,38%	(806)
	Total Pembiayaan	332.261	388.653	375.647	19.274	17.844	-1.431	10.236	-13.006	43.386	30.849	377.171	99,60%	(1.524)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	5.124	0,95%	2,25%	11,98%	4.156	4.715	4.109			
	KUR	305	807	765	4.496	0,75%	1,88%	11,07%	3.731	4.191	3.689			
	Non KUR	104	209	203	628	3,92%	8,75%	29,05%	425	524	419			
3	PWG	-	110	-	4.158	0,00%	0,00%	9,67%	4.158	4.158	4.049			
	Cilem	-	110	-	3.001	0,00%	0,00%	12,40%	3.001	3.001	2.891			
	Gadai	-	-	-	1.157	0,00%	0,00%	6,15%	1.157	1.157	1.157			
4	CFG	673	818	1.272	8.173	0,37%	0,61%	3,95%	6.901	7.500	7.355			
	CF 1	295	263	265	3.587	0,53%	0,40%	5,25%	3.322	3.292	3.324			
	Total Griya	295	228	-	3.079	0,58%	0,00%	5,16%	3.079	2.784	2.850			
	Oto	-	34	265	508	0,00%	3,15%	5,89%	243	508	473			
	CF 2	379	556	1.007	4.587	0,31%	0,71%	3,30%	3.579	4.208	4.031			
	Mitraguna & Others	379	556	1.007	4.587	0,31%	0,72%	3,34%	3.579	4.208	4.031			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.096	2.241	17.455	0,48%	0,58%	4,65%	15.215	15.865	15.359	0,70%	84,92%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	0,49%	(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	2.050	0,54%	1,03%	0,99%	(83)	1.081	(4.838)			
	CF 1	153	2.763	115	115	0,27%	0,17%	0,17%	-	(38)	(2.648)			
	Total Griya	153	2.160	115	115	0,30%	0,20%	0,19%	-	(38)	(2.045)			
	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	2.301	0,35%	0,61%	0,61%	(89)	1.140	(4.850)	1,08%	-76,66%	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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	2.847	4.125	2.788	165	(1.337)	(59)	-2,07%	(17.031)	-85,93%	29.919	9,32%	(27.131)
2	Tabungan	188.323	159.348	157.559	169.693	(623)	12.134	10.345	6,49%	(18.630)	-9,89%	204.895	82,82%	(35.202)
3	Deposito	54.534	90.709	90.806	91.816	9.966	1.011	1.107	1,22%	37.282	68,36%	55.546	165,30%	36.270
	Total	262.676	252.904	252.490	264.298	9.508	11.808	11.393	4,50%	1.621	0,62%	290.360	91,02%	(26.063)
	CASA	208.142	162.195	161.684	172.481	(457)	10.797	10.286	6,34%	(35.661)	-17,13%	234.814	73,45%	(62.333)
	(%) CASA	79,24%	64,13%	64,04%	65,26%									
	FDR	66,71%	77,92%	78,54%	75,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.849	3.532	3.579		47	(270)	-7,00%	(2.608)	-42,15%	-	0,00%	3.579
2	Giro ISE	879	700	331	376		45	(325)	-46,35%	(504)	-57,28%	-	0,00%	376
3	Tabungan ISE	5.307	3.149	3.201	3.203		3	55	1,75%	(2.104)	-39,64%	-	0,00%	3.203
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	8.180	695	455	-240	568	315	7.473	140	4.660	175,53%	3.520
	KUR	498	6.697	6.949	545	385	-160	425	251	6.451	134	4.169	166,69%	2.780
	Non KUR	209	1.168	1.232	150	70	-80	143	63	1.022	7	492	250,48%	740
3	PWG	23.244	31.127	32.265	8.779	9.190	410	566	1.138	9.021	8.052	35.474	90,95%	(3.209)
	Cilem	7.809	11.447	11.453	1.265	1.093	-172	275	7	3.644	1.086	16.242	70,52%	(4.789)
	Gadai	15.435	19.681	20.812	7.515	8.097	582	291	1.131	5.377	6.966	19.232	108,21%	1.580
4	CFG	144.290	157.645	157.425	2.821	1.587	-1.234	722	-220	13.135	1.807	162.791	96,70%	(5.366)
	CF 1	8.588	11.348	11.258	-	328	328	-25	-89	2.670	417	11.541	97,55%	(283)
	Total Griya	7.701	10.278	10.214	-	328	328	0	-65	2.513	393	9.699	105,31%	515
	• Total Non Program	7.409	9.657	9.595	-	328	328	-73	-62	2.186	390	8.705	110,22%	890
	• 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	146.167	2.821	1.259	-1.562	747	-130	10.465	1.389	151.250	96,64%	(5.083)
	Mitraguna & Others	125.011	133.401	132.663	2.286	525	-1.761	360	-737	7.652	1.262	138.855	95,54%	(6.192)
	Pensiun	10.691	12.897	13.504	535	734	199	387	607	2.813	127	12.395	108,94%	1.108
	Total Pembiayaan	175.227	197.073	198.304	12.295	11.232	-1.063	1.855	1.231	23.077	10.001	209.912	94,47%	(11.608)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	11,46%	938	938	938			
	KUR	-	-	-	575	0,00%	0,00%	8,27%	575	575	575			
	Non KUR	-	-	-	363	0,00%	0,00%	29,48%	363	363	363			
3	PWG	-	6	86	1.905	0,00%	0,00%	5,90%	1.818	1.905	1.898			
	Cilem	-	6	-	984	0,00%	0,00%	8,59%	984	984	977			
	Gadai	-	-	86	921	0,00%	0,44%	4,42%	834	921	921			
4	CFG	2.296	2.213	3.915	6.940	1,59%	2,48%	4,41%	3.025	4.644	4.727			
	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	6.851	1,64%	2,64%	4,69%	2.990	4.621	4.696			
	Mitraguna & Others	2.230	2.155	3.861	6.851	1,78%	2,89%	5,16%	2.990	4.621	4.696			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.296	2.219	4.001	9.783	1,31%	2,03%	4,93%	5.782	7.486	7.563	1,68%	66,01%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	3.929	2,86%	2,49%	2,50%	(4)	(191)	(837)			
	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	3.929	3,00%	2,69%	2,69%	(4)	(144)	(837)			
	Mitraguna & Others	4.073	4.766	3.933	3.929	3,26%	2,95%	2,96%	(4)	(144)	(837)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	4.766	3.933	3.929	2,35%	2,00%	1,98%	(4)	(191)	(837)	5,88%	-196,61%	3,9%

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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	581	491	464	(130)	(27)	(117)	-20,10%	(1.622)	-77,74%	2.831	16,40%	(2.367)
2	Tabungan	37.117	37.936	37.137	37.295	1.771	159	(641)	-1,69%	178	0,48%	41.689	89,46%	(4.394)
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	50.175	50.307	1.644	132	(754)	-1,48%	364	0,73%	55.319	90,94%	(5.012)
	CASA	39.204	38.517	37.628	37.760	1.641	132	(758)	-1,97%	(1.444)	-3,68%	44.520	84,81%	(6.761)
	(%) CASA	78,50%	75,43%	74,99%	75,06%									
	FDR	145,08%	123,76%	125,47%	125,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	621	504	509		5	(112)	-18,09%	(72)	-12,38%	-	0,00%	509
2	Giro ISE	1	1	1	1		0	0	0,00%	0	15,23%		0,00%	1
3	Tabungan ISE	580	620	503	508		5	(112)	-18,12%	(72)	-12,43%		0,00%	508
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	2.762	518	206	-312	279	-24	1.527	230	2.437	113,35%	325
	Cilem	1.235	2.786	2.762	518	206	-312	279	-24	1.527	230	2.437	113,35%	325
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.408	60.194	1.486	650	-836	-236	-214	-11.028	864	65.025	92,57%	(4.831)
	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	59.782	1.486	650	-836	-234	-208	-10.976	858	64.567	92,59%	(4.785)
	Mitraguna & Others	66.540	55.348	55.175	1.370	650	-720	-292	-173	-11.365	823	58.095	94,97%	(2.920)
	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	62.956	2.004	856	-1.148	43	-238	-9.500	1.094	67.462	93,32%	(4.506)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	51	0,00%	0,00%	1,85%	51	51	34			
	Cilem	-	18	-	51	0,00%	0,00%	1,85%	51	51	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	3.788	2.416	3.037	4,24%	4,00%	5,04%	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%	5,50%	621	105	(751)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	3.805	2.416	3.088	4,17%	3,82%	4,90%	672	65	(717)	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	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	6,56%	(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%	6,84%	(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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	29.931	33.718	33.202	(8.858)	(516)	3.271	10,93%	(25.961)	-43,88%	67.212	49,40%	(34.010)
2	Tabungan	111.248	116.480	116.230	116.424	979	194	(56)	-0,05%	5.176	4,65%	122.554	95,00%	(6.130)
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	169.333	169.011	(7.794)	(322)	3.327	2,01%	(18.066)	-9,66%	207.427	81,48%	(38.416)
	CASA	170.411	146.411	149.948	149.626	(7.878)	(322)	3.215	2,20%	(20.785)	-12,20%	189.765	78,85%	(40.139)
	(%) CASA	91,09%	88,37%	88,55%	88,53%									
	FDR	105,51%	129,76%	127,22%	127,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.571	3.162	3.212	51	641	24,94%	(608)	-15,91%	-	0,00%	3.212	
2	Giro ISE	954	1.109	1.661	1.701	40	592	53,39%	747	78,24%		0,00%	1.701	
3	Tabungan ISE	2.866	1.462	1.501	1.512	11	49	3,37%	(1.354)	-47,25%		0,00%	1.512	
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	49.277	1.875	1.120	-755	192	-675	3.180	1.795	50.846	96,92%	(1.569)
	KUR	42.963	47.375	46.799	1.875	1.120	-755	402	-576	3.836	1.696	47.582	98,35%	(783)
	Non KUR	3.135	2.578	2.479	-	-	0	-210	-99	-656	99	3.264	75,94%	(785)
3	PWG	20.876	29.833	31.407	8.129	9.267	1.138	783	1.574	10.531	7.693	34.041	92,26%	(2.634)
	Cilem	7.514	12.221	12.534	1.669	1.213	-456	700	313	5.020	900	15.758	79,54%	(3.223)
	Gadai	13.361	17.612	18.873	6.460	8.054	1.594	83	1.261	5.512	6.793	18.284	103,22%	589
4	CFG	127.111	132.702	131.472	2.785	4.743	1.957	1.128	-1.230	4.361	5.973	138.671	94,81%	(7.199)
	CF 1	49.510	49.324	49.872	1.245	2.743	1.497	766	548	362	2.195	50.982	97,82%	(1.111)
	Total Griya	39.898	38.758	39.310	150	2.358	2.208	0	551	-589	1.807	40.670	96,65%	(1.360)
	• Total Non Program	39.898	38.758	39.310	150	2.358	2.208	-310	551	-589	1.807	40.670	96,65%	(1.360)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	10.566	10.562	1.095	385	-711	766	-4	951	388	10.312	102,42%	250
	CF 2	77.602	83.378	81.601	1.540	2.000	460	362	-1.777	3.999	3.777	87.689	93,06%	(6.088)
	Mitraguna & Others	75.812	81.522	79.466	1.540	1.700	160	383	-2.056	3.654	3.756	85.492	92,95%	(6.026)
	Pensiun	1.790	1.856	2.135	-	300	300	-21	279	345	21	2.197	97,16%	(62)
	Total Pembiayaan	197.385	214.997	215.432	12.789	15.130	2.341	1.301	435	18.047	14.695	226.859	94,96%	(11.427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	4.284	0,27%	0,89%	8,69%	3.840	4.160	3.788			
	KUR	68	354	332	3.917	0,16%	0,70%	8,37%	3.585	3.849	3.562			
	Non KUR	56	141	112	367	1,79%	4,34%	14,80%	255	311	226			
3	PWG	-	158	-	955	0,00%	0,00%	3,04%	955	955	797			
	Cilem	-	158	-	686	0,00%	0,00%	5,48%	686	686	528			
	Gadai	-	-	-	268	0,00%	0,00%	1,42%	268	268	268			
4	CFG	2.018	301	3.874	4.045	1,59%	2,92%	3,08%	171	2.027	3.744			
	CF 1	1.770	144	1.943	1.174	3,58%	3,94%	2,35%	(769)	(597)	1.029			
	Total Griya	1.463	92	1.943	722	3,67%	5,01%	1,84%	(1.221)	(742)	629			
	Oto	307	52	-	452	3,19%	0,00%	4,28%	452	145	400			
	CF 2	248	157	1.932	2.872	0,32%	2,32%	3,52%	940	2.624	2.715			
	Mitraguna & Others	248	157	1.932	2.872	0,33%	2,37%	3,61%	940	2.624	2.715			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	955	4.318	9.283	1,09%	2,01%	4,31%	4.965	7.142	8.329	0,35%	91,78%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	558	1,07%	1,12%	1,13%	(3)	65	(54)			
	KUR	115	465	465	465	0,27%	0,98%	0,99%	-	349	(1)			
	Non KUR	378	147	97	94	12,06%	3,76%	3,78%	(3)	(284)	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	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	3.097	0,42%	2,06%	1,44%	(1.338)	2.268	(1.399)	0,25%	82,49%	-1,2%

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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	4.356	4.866	4.780	(6.165)	(86)	424	9,73%	2.853	148,04%	9.349	51,13%	(4.568)
2	Tabungan	70.495	80.102	77.768	75.903	60	(1.865)	(4.198)	-5,24%	5.408	7,67%	83.156	91,28%	(7.253)
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	176.029	174.079	(6.140)	(1.951)	(3.785)	-2,13%	37.392	27,36%	157.499	110,53%	16.580
	CASA	72.423	84.458	82.634	80.684	(6.105)	(1.951)	(3.774)	-4,47%	8.261	11,41%	92.505	87,22%	(11.821)
	(%) CASA	52,98%	47,48%	46,94%	46,35%									
	FDR	94,77%	83,31%	84,81%	85,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	4.213	2.970	3.671		701	(543)	-12,88%	2.349	177,65%	-	0,00%	3.671
2	Giro ISE	771	617	656	656		0	39	6,35%	(115)	-14,86%		0,00%	656
3	Tabungan ISE	551	3.596	2.313	3.014		701	(582)	-16,18%	2.463	446,96%		0,00%	3.014
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	34.595	1.600	730	-870	351	-42	2.836	772	35.966	96,19%	(1.371)
	KUR	29.577	32.136	32.148	1.400	730	-670	208	12	2.571	718	33.596	95,69%	(1.448)
	Non KUR	2.181	2.502	2.447	200	-	-200	143	-55	266	55	2.370	103,25%	77
3	PWG	6.201	8.970	9.025	869	680	-189	127	55	2.824	625	12.535	72,00%	(3.509)
	Cilem	6.201	8.970	9.025	869	680	-189	127	55	2.824	625	12.535	72,00%	(3.509)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	104.571	105.668	3.719	2.235	-1.484	1.299	1.097	14.086	1.138	101.093	104,53%	4.575
	CF 1	23.474	29.603	29.595	621	350	-271	136	-8	6.121	358	26.174	113,07%	3.422
	Total Griya	17.263	19.825	20.010	126	350	224	0	185	2.747	165	18.192	109,99%	1.818
	• Total Non Program	17.263	19.825	20.010	126	350	224	-73	185	2.747	165	18.192	109,99%	1.818
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	9.778	9.585	495	-	-495	136	-193	3.374	193	7.981	120,10%	1.604
	CF 2	68.107	74.968	76.073	3.098	1.885	-1.213	1.163	1.104	7.965	781	74.920	101,54%	1.153
	Mitraguna & Others	64.272	71.142	72.274	3.098	1.885	-1.213	1.190	1.132	8.002	753	70.925	101,90%	1.349
	Pensiun	3.835	3.826	3.799	-	-	0	-27	-27	-37	27	3.995	95,09%	(196)
	Total Pembiayaan	129.541	148.179	149.288	6.188	3.645	-2.543	1.776	1.109	19.747	2.536	149.594	99,80%	(306)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	2.594	0,01%	0,01%	7,50%	2.591	2.590	2.588			
	KUR	-	6	3	2.236	0,00%	0,01%	6,96%	2.233	2.236	2.230			
	Non KUR	4	-	-	358	0,19%	0,00%	14,64%	358	354	358			
3	PWG	48	155	-	590	0,78%	0,00%	6,54%	590	542	435			
	Cilem	48	155	-	590	0,78%	0,00%	6,54%	590	542	435			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.719	1.430	2.947	0,60%	1,37%	2,79%	1.517	2.400	1.229			
	CF 1	172	1.253	1.127	2.532	0,73%	3,81%	8,55%	1.405	2.360	1.279			
	Total Griya	-	1.128	1.127	1.628	0,00%	5,68%	8,14%	502	1.628	500			
	Oto	172	125	-	903	2,76%	0,00%	9,42%	903	732	778			
	CF 2	375	466	304	416	0,55%	0,41%	0,55%	112	40	(50)			
	Mitraguna & Others	375	466	304	416	0,58%	0,43%	0,58%	112	40	(50)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.880	1.434	6.132	0,46%	0,97%	4,11%	4.698	5.532	4.252	0,79%	80,65%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	0,91%	-	241	(0)			
	KUR	70	316	315	315	0,24%	0,98%	0,98%	-	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%	2,12%	-	-	-			
	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%	13,38%	-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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.318	3.809	3.646	(437)	(164)	(2.672)	-42,29%	(660)	-15,33%	11.989	30,41%	(8.343)
2	Tabungan	84.533	86.328	83.961	83.929	2.903	(32)	(2.399)	-2,78%	(604)	-0,71%	96.135	87,30%	(12.206)
3	Deposito	19.903	28.614	28.359	28.357	(41)	(2)	(256)	-0,90%	8.455	42,48%	20.471	138,52%	7.886
	Total	108.741	121.259	116.130	115.932	2.425	(198)	(5.327)	-4,39%	7.191	6,61%	128.595	90,15%	(12.663)
	CASA	88.838	92.645	87.770	87.575	2.466	(196)	(5.070)	-5,47%	(1.264)	-1,42%	108.123	80,99%	(20.549)
	(%) CASA	81,70%	76,40%	75,58%	75,54%									
	FDR	78,57%	82,93%	86,66%	86,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	4.558	3.739	3.505		(234)	(1.053)	-23,11%	(411)	-10,49%	-	0,00%	3.505
2	Giro ISE	3.001	3.483	2.607	2.395		(211)	(1.087)	-31,22%	(605)	-20,17%		0,00%	2.395
3	Tabungan ISE	915	1.075	1.132	1.109		(23)	34	3,16%	194	21,25%		0,00%	1.109
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	3.578	-	-	0	-116	-99	509	99	6.683	53,54%	(3.105)
	KUR	2.657	3.421	3.327	-	-	0	-110	-93	670	93	6.060	54,90%	(2.733)
	Non KUR	412	256	251	-	-	0	-5	-5	-161	5	623	40,24%	(372)
3	PWG	13.521	18.647	18.786	3.056	4.285	1.229	465	139	5.265	4.146	25.439	73,85%	(6.652)
	Cilem	6.370	9.633	9.374	885	466	-419	180	-258	3.004	724	15.191	61,71%	(5.817)
	Gadai	7.151	9.015	9.412	2.171	3.819	1.648	285	398	2.262	3.421	10.247	91,85%	(835)
4	CFG	68.150	78.238	78.273	3.022	1.629	-1.394	1.605	35	10.124	1.594	85.232	91,84%	(6.959)
	CF 1	32.030	34.375	33.826	360	-	-360	181	-550	1.795	550	33.473	101,05%	352
	Total Griya	25.555	26.636	26.324	-	-	0	0	-312	769	312	25.620	102,75%	704
	• Total Non Program	25.555	26.636	26.324	-	-	0	-440	-312	769	312	25.620	102,75%	704
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.739	7.501	360	-	-360	181	-237	1.026	237	7.853	95,52%	(352)
	CF 2	36.119	43.863	44.448	2.662	1.629	-1.034	1.424	584	8.328	1.044	51.759	85,87%	(7.311)
	Mitraguna & Others	32.486	40.541	41.072	2.662	1.469	-1.194	1.458	531	8.586	938	48.065	85,45%	(6.993)
	Pensiun	3.633	3.322	3.376	-	160	160	-34	54	-257	106	3.694	91,38%	(318)
	Total Pembiayaan	85.434	100.562	100.638	6.078	5.913	-165	1.954	75	15.204	5.838	118.049	85,25%	(17.411)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	263	0,00%	0,90%	7,35%	230	263	263			
	KUR	-	-	33	263	0,00%	0,96%	7,90%	230	263	263			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	95	-	1.481	0,00%	0,00%	7,88%	1.481	1.481	1.386			
	Cilem	-	95	-	809	0,00%	0,00%	8,63%	809	809	714			
	Gadai	-	-	-	672	0,00%	0,00%	7,14%	672	672	672			
4	CFG	1.050	320	644	2.700	1,54%	0,82%	3,45%	2.056	1.650	2.380			
	CF 1	1.050	227	520	2.112	3,28%	1,51%	6,24%	1.592	1.062	1.886			
	Total Griya	697	227	520	1.739	2,73%	1,95%	6,60%	1.218	1.042	1.512			
	Oto	353	-	-	374	5,46%	0,00%	4,98%	374	20	374			
	CF 2	-	93	124	588	0,00%	0,28%	1,32%	464	588	495			
	Mitraguna & Others	-	93	124	588	0,00%	0,31%	1,43%	464	588	495			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	415	677	4.444	1,23%	0,67%	4,42%	3.767	3.394	4.030	1,40%	68,26%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	2,41%	-	(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	935	0,49%	1,15%	1,19%	33	598	119			
	CF 1	337	74	70	110	1,05%	0,20%	0,33%	40	(227)	36			
	Total Griya	189	74	70	110	0,74%	0,26%	0,42%	40	(79)	36			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	741	832	825	0,00%	1,90%	1,86%	(7)	825	84			
	Mitraguna & Others	-	741	832	825	0,00%	2,05%	2,01%	(7)	825	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	902	988	1.021	1,36%	0,98%	1,02%	33	(142)	119	4,15%	-308,99%	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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	9.449	7.262	7.661	(16.331)	399	(1.788)	-18,92%	(20)	-0,26%	14.948	51,25%	(7.286)
2	Tabungan	96.197	117.846	115.049	114.651	15.747	(399)	(3.195)	-2,71%	18.453	19,18%	109.632	104,58%	5.019
3	Deposito	50.701	45.337	45.978	45.979	792	0	642	1,42%	(4.722)	-9,31%	51.441	89,38%	(5.462)
	Total	154.579	172.632	168.290	168.291	208	1	(4.341)	-2,51%	13.711	8,87%	176.021	95,61%	(7.730)
	CASA	103.878	127.295	122.311	122.312	(584)	1	(4.983)	-3,91%	18.434	17,75%	124.580	98,18%	(2.268)
	(%) CASA	67,20%	73,74%	72,68%	72,68%									
	FDR	122,53%	116,46%	120,56%	120,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.386	4.135	4.282		147	(104)	-2,37%	344	8,74%	-	0,00%	4.282
2	Giro ISE	1.498	2.690	2.660	2.673		14	(17)	-0,62%	1.175	78,42%	-	0,00%	2.673
3	Tabungan ISE	2.310	1.566	1.346	1.479		133	(87)	-5,57%	(831)	-35,97%	-	0,00%	1.479
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	35.909	1.408	1.700	292	258	94	1.490	1.606	38.024	94,44%	(2.115)
	KUR	32.500	34.010	34.268	1.408	1.700	292	336	258	1.769	1.442	35.917	95,41%	(1.649)
	Non KUR	1.920	1.805	1.641	-	-	0	-78	-164	-279	164	2.107	77,87%	(466)
3	PWG	17.830	27.612	29.863	6.202	10.388	4.186	1.310	2.252	12.033	8.137	29.751	100,38%	112
	Cilem	5.164	9.572	10.589	956	1.753	797	195	1.017	5.425	736	12.528	84,52%	(1.939)
	Gadai	12.666	18.040	19.275	5.247	8.635	3.389	1.115	1.235	6.608	7.401	17.223	111,91%	2.051
4	CFG	137.158	137.626	137.124	1.498	1.106	-392	-2.117	-501	-33	1.607	145.889	93,99%	(8.765)
	CF 1	38.164	40.347	40.338	230	446	216	-49	-9	2.174	455	39.148	103,04%	1.190
	Total Griya	33.008	34.101	34.266	230	446	216	0	164	1.257	282	32.722	104,72%	1.544
	• Total Non Program	33.008	34.101	34.266	230	446	216	-483	164	1.257	282	32.722	104,72%	1.544
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	6.245	6.072	-	-	0	-49	-173	916	173	6.426	94,49%	(354)
	CF 2	98.994	97.279	96.786	1.268	660	-608	-2.068	-493	-2.207	1.153	106.742	90,67%	(9.955)
	Mitraguna & Others	71.310	71.137	70.684	954	430	-524	-1.970	-453	-626	883	80.263	88,07%	(9.579)
	Pensiun	27.683	26.142	26.102	314	230	-84	-98	-39	-1.581	269	26.479	98,58%	(376)
	Total Pembiayaan	189.407	201.052	202.897	9.108	13.195	4.086	-548	1.845	13.490	11.350	213.665	94,96%	(10.768)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	1.828	0,69%	2,01%	5,09%	1.107	1.590	953			
	KUR	105	712	543	1.642	0,32%	1,60%	4,79%	1.099	1.537	930			
	Non KUR	133	163	177	185	6,92%	9,83%	11,30%	8	53	23			
3	PWG	-	23	-	1.584	0,00%	0,00%	5,31%	1.584	1.584	1.561			
	Cilem	-	23	-	527	0,00%	0,00%	4,98%	527	527	504			
	Gadai	-	-	-	1.057	0,00%	0,00%	5,48%	1.057	1.057	1.057			
4	CFG	1.146	1.276	1.668	5.750	0,84%	1,21%	4,19%	4.082	4.604	4.473			
	CF 1	198	225	738	2.169	0,52%	1,83%	5,38%	1.431	1.971	1.944			
	Total Griya	73	4	609	1.672	0,22%	1,79%	4,88%	1.063	1.599	1.668			
	Oto	125	221	129	497	2,42%	2,07%	8,18%	368	372	276			
	CF 2	948	1.052	929	3.581	0,96%	0,96%	3,70%	2.651	2.633	2.529			
	Mitraguna & Others	799	816	691	3.291	1,12%	0,97%	4,66%	2.600	2.492	2.476			
	Pensiun	149	236	238	290	0,54%	0,91%	1,11%	51	141	54			
	Total Pembiayaan	1.384	2.174	2.388	9.162	0,73%	1,19%	4,52%	6.774	7.778	6.988	1,85%	59,11%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	390	1,39%	1,06%	1,08%	10	(88)	72			
	KUR	477	210	248	258	1,47%	0,73%	0,75%	10	(220)	48			
	Non KUR	-	108	132	132	0,00%	7,30%	8,03%	-	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%	1,76%	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%	4,84%	-	634	(700)			
	Oto	305	232	232	232	3,72%	3,83%	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	2.809	2,57%	1,34%	1,38%	110	(2.062)	(2.339)	1,34%	3,56%	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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	13.161	12.167	12.179	(293)	12	(982)	-7,46%	(616)	-4,81%	23.544	51,73%	(11.364)
2	Tabungan	133.664	148.730	148.090	149.290	4.363	1.200	561	0,38%	15.626	11,69%	150.993	98,87%	(1.703)
3	Deposito	120.976	139.871	138.359	138.307	250	(52)	(1.564)	-1,12%	17.331	14,33%	122.375	113,02%	15.932
	Total	267.435	301.762	298.616	299.777	4.321	1.161	(1.985)	-0,66%	32.342	12,09%	296.912	100,96%	2.865
	CASA	146.460	161.891	160.257	161.470	4.071	1.213	(421)	-0,26%	15.010	10,25%	174.537	92,51%	(13.067)
	(%) CASA	54,76%	53,65%	53,67%	53,86%									
	FDR	60,13%	60,18%	61,45%	61,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	3.921	3.962	3.980		17	59	1,49%	398	11,11%	-	0,00%	3.980
2	Giro ISE	1.025	1.483	1.427	1.379		(48)	(104)	-6,99%	354	34,56%	-	0,00%	1.379
3	Tabungan ISE	2.557	2.438	2.535	2.601		65	162	6,65%	44	1,71%	-	0,00%	2.601
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	39.044	1.200	1.060	-140	-1.024	-38	-1.608	1.098	43.620	89,51%	(4.576)
	KUR	37.299	37.085	36.963	1.200	900	-300	-932	-122	-336	1.022	40.221	91,90%	(3.258)
	Non KUR	3.353	1.997	2.081	-	160	160	-93	84	-1.272	76	3.399	61,22%	(1.318)
3	PWG	6.039	12.787	13.321	1.181	1.202	21	295	534	7.282	669	13.318	100,02%	3
	Cilem	6.039	12.787	13.321	1.181	1.202	21	295	534	7.282	669	13.318	100,02%	3
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.730	131.147	2.691	4.106	1.415	1.025	1.418	17.039	2.688	122.231	107,30%	8.917
	CF 1	24.580	27.346	27.703	559	825	266	-230	357	3.123	468	27.603	100,36%	101
	Total Griya	19.863	21.032	21.358	430	622	192	0	327	1.496	295	21.311	100,22%	47
	• Total Non Program	19.863	21.032	21.358	430	622	192	332	327	1.496	295	21.311	100,22%	47
	• 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	103.444	2.132	3.281	1.149	1.255	1.061	13.916	2.220	94.628	109,32%	8.816
	Mitraguna & Others	89.444	101.973	102.832	2.132	3.076	944	1.258	859	13.388	2.217	93.970	109,43%	8.861
	Pensiun	84	411	612	-	205	205	-3	202	528	3	658	93,14%	(45)
	Total Pembiayaan	160.799	181.599	183.512	5.072	6.368	1.296	295	1.913	22.713	4.455	179.168	102,42%	4.344

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	4.492	2,64%	2,63%	11,51%	3.464	3.421	3.270			
	KUR	877	1.138	947	4.291	2,35%	2,55%	11,61%	3.344	3.414	3.154			
	Non KUR	194	85	81	201	5,80%	4,06%	9,67%	120	7	116			
3	PWG	-	92	-	617	0,00%	0,00%	4,63%	617	617	525			
	Cilem	-	92	-	617	0,00%	0,00%	4,63%	617	617	525			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	40	342	1.251	0,69%	0,26%	0,95%	909	460	1.211			
	CF 1	630	40	216	1.033	2,56%	0,79%	3,73%	817	403	993			
	Total Griya	568	-	175	627	2,86%	0,83%	2,94%	452	59	627			
	Oto	61	40	41	406	1,30%	0,64%	6,40%	365	344	365			
	CF 2	162	-	126	218	0,18%	0,12%	0,21%	92	56	218			
	Mitraguna & Others	162	-	126	218	0,18%	0,12%	0,21%	92	56	218			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	1.354	1.371	6.360	1,16%	0,75%	3,47%	4.990	4.497	5.006	0,41%	88,06%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	1.813	2,29%	3,64%	4,64%	390	883	336			
	KUR	399	1.277	1.226	1.618	1,07%	3,31%	4,38%	391	1.219	341			
	Non KUR	532	201	197	196	15,87%	9,86%	9,40%	(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	2.512	0,83%	1,17%	1,37%	388	1.180	194	0,44%	67,94%	-0,9%

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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	49.404	50.341	49.879	(1.317)	(462)	476	0,96%	10.697	27,30%	48.893	102,02%	986
2	Tabungan	123.525	144.042	144.289	145.115	2.628	827	1.073	0,75%	21.591	17,48%	139.606	103,95%	5.510
3	Deposito	68.863	130.786	124.391	124.356	(20.438)	(35)	(6.430)	-4,92%	55.493	80,58%	69.895	177,92%	54.461
	Total	231.570	324.232	319.021	319.351	(19.127)	330	(4.882)	-1,51%	87.781	37,91%	258.394	123,59%	60.957
	CASA	162.707	193.446	194.630	194.995	1.311	365	1.549	0,80%	32.288	19,84%	188.499	103,45%	6.496
	(%) CASA	70,26%	59,66%	61,01%	61,06%									
	FDR	34,66%	31,02%	31,96%	31,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.412	7.667	7.787		120	1.375	21,45%	1.896	32,18%	-	0,00%	7.787
2	Giro ISE	3.773	3.632	4.806	4.859		53	1.227	33,79%	1.086	28,78%		0,00%	4.859
3	Tabungan ISE	2.118	2.780	2.861	2.928		67	148	5,32%	810	38,22%		0,00%	2.928
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	10.632	1.102	651	-451	406	-200	3.782	851	12.359	86,02%	(1.728)
	Cilem	6.849	10.832	10.632	1.102	651	-451	406	-200	3.782	851	12.359	86,02%	(1.728)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	89.737	91.312	3.270	2.546	-723	1.025	1.575	17.893	971	94.346	96,78%	(3.034)
	CF 1	59.117	70.636	72.027	2.820	2.006	-813	809	1.392	12.911	615	67.036	107,45%	4.991
	Total Griya	51.507	62.435	63.434	2.352	1.409	-943	0	999	11.927	411	58.383	108,65%	5.051
	• Total Non Program	49.547	60.583	61.592	2.352	1.409	-943	1.902	1.009	12.045	400	51.714	119,10%	9.878
	• Program	1.960	1.852	1.842	-	-	0	-12	-10	-118	10	6.669	27,62%	(4.827)
	Oto	7.609	8.201	8.594	467	597	130	809	393	984	204	8.653	99,31%	(60)
	CF 2	14.303	19.101	19.285	450	540	90	216	184	4.982	356	27.310	70,61%	(8.025)
	Mitraguna & Others	14.303	19.089	19.273	450	540	90	216	184	4.970	356	27.073	71,19%	(7.800)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	237	4,98%	(225)
	Total Pembiayaan	80.269	100.568	101.943	4.372	3.197	-1.174	1.432	1.375	21.675	1.822	106.705	95,54%	(4.762)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	285	0,00%	0,00%	2,68%	285	285	100			
	Cilem	-	185	-	285	0,00%	0,00%	2,68%	285	285	100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	1.469	3.077	4.617	0,88%	3,43%	5,06%	1.540	3.968	3.148			
	CF 1	650	1.469	3.077	4.178	1,10%	4,36%	5,80%	1.101	3.528	2.709			
	Total Griya	404	1.275	2.891	3.878	0,79%	4,63%	6,11%	987	3.473	2.602			
	Oto	245	193	187	300	3,22%	2,28%	3,49%	114	55	107			
	CF 2	-	-	-	439	0,00%	0,00%	2,28%	439	439	439			
	Mitraguna & Others	-	-	-	439	0,00%	0,00%	2,28%	439	439	439			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	1.653	3.077	4.902	0,81%	3,06%	4,81%	1.825	4.252	3.249	1,76%	63,49%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	0,58%	(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%	-79,56%	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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.782	7.676	7.437	766	(239)	(1.345)	-15,31%	(1.396)	-15,80%	17.563	42,35%	(10.126)
2	Tabungan	83.648	72.195	73.573	74.918	(521)	1.345	2.723	3,77%	(8.730)	-10,44%	95.539	78,42%	(20.621)
3	Deposito	21.297	29.110	28.999	29.000	186	1	(111)	-0,38%	7.703	36,17%	21.602	134,25%	7.398
	Total	113.778	110.087	110.247	111.355	431	1.107	1.267	1,15%	(2.424)	-2,13%	134.703	82,67%	(23.349)
	CASA	92.481	80.977	81.249	82.355	245	1.106	1.378	1,70%	(10.126)	-10,95%	113.102	72,81%	(30.747)
	(%) CASA	81,28%	73,56%	73,70%	73,96%									
	FDR	151,33%	174,55%	178,49%	176,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	5.358	4.180	4.799		619	(559)	-10,43%	1.384	40,53%	-	0,00%	4.799
2	Giro ISE	1.685	1.616	1.571	2.568		997	952	58,95%	883	52,37%	-	0,00%	2.568
3	Tabungan ISE	1.730	3.743	2.609	2.231		(377)	(1.511)	-40,38%	502	29,00%	-	0,00%	2.231
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	11.599	55	90	35	-525	-474	-3.902	564	17.370	66,77%	(5.772)
	KUR	13.526	9.186	8.714	-	30	30	-521	-473	-4.813	503	15.342	56,80%	(6.628)
	Non KUR	1.974	2.886	2.885	55	60	5	-4	-1	911	61	2.029	142,20%	856
3	PWG	14.491	21.774	22.604	4.987	5.321	333	1.115	830	8.113	4.491	27.944	80,89%	(5.341)
	Cilem	6.823	10.707	10.995	1.108	958	-149	472	288	4.172	670	16.096	68,31%	(5.101)
	Gadai	7.668	11.067	11.609	3.880	4.362	483	643	542	3.941	3.821	11.849	97,97%	(240)
4	CFG	142.193	158.314	162.581	5.434	5.951	517	2.416	4.267	20.388	1.684	151.972	106,98%	10.608
	CF 1	6.747	8.905	8.760	-	-	0	-136	-146	2.012	146	8.513	102,90%	247
	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	3.534	-	-	0	-136	-104	252	104	3.863	91,49%	(329)
	CF 2	135.445	149.408	153.821	5.434	5.951	517	2.552	4.413	18.376	1.538	143.460	107,22%	10.362
	Mitraguna & Others	125.884	140.596	145.101	5.434	5.951	517	2.644	4.505	19.217	1.446	133.242	108,90%	11.859
	Pensiun	9.561	8.812	8.720	-	-	0	-92	-92	-841	92	10.217	85,35%	(1.497)
	Total Pembiayaan	172.184	192.160	196.783	10.476	11.362	885	3.007	4.623	24.599	6.739	197.287	99,74%	(504)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	2.561	8,85%	13,34%	22,08%	951	1.189	1.243			
	KUR	1.295	954	1.152	1.765	9,57%	12,54%	20,25%	613	470	810			
	Non KUR	77	364	458	796	3,89%	15,88%	27,59%	338	719	432			
3	PWG	-	-	-	434	0,00%	0,00%	1,92%	434	434	434			
	Cilem	-	-	-	270	0,00%	0,00%	2,45%	270	270	270			
	Gadai	-	-	-	164	0,00%	0,00%	1,41%	164	164	164			
4	CFG	6	146	577	1.433	0,00%	0,36%	0,88%	857	1.427	1.288			
	CF 1	-	-	-	174	0,00%	0,00%	1,99%	174	174	174			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	174	0,00%	0,00%	4,92%	174	174	174			
	CF 2	6	146	577	1.259	0,00%	0,39%	0,82%	683	1.253	1.114			
	Mitraguna & Others	-	146	577	1.259	0,00%	0,41%	0,87%	683	1.259	1.114			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.463	2.187	4.427	0,80%	1,14%	2,25%	2.241	3.049	2.964	0,00%	100,00%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	7,64%	21	304	137			
	KUR	557	728	844	865	4,11%	9,18%	9,93%	21	308	137			
	Non KUR	26	21	21	21	1,32%	0,74%	0,74%	-	(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	946	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	946	0,29%	0,63%	0,61%	(2)	557	(328)			
	Mitraguna & Others	388	1.274	947	946	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%	20	861	(191)	0,11%	87,88%	-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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	877	834	891	166	57	14	1,55%	18	2,10%	1.468	60,70%	(577)
2	Tabungan	63.525	59.825	60.781	60.822	3.484	41	997	1,67%	(2.703)	-4,26%	69.755	87,19%	(8.933)
3	Deposito	5.722	7.461	7.426	7.426	(34)	0	(35)	-0,46%	1.704	29,77%	5.899	125,89%	1.527
	Total	70.120	68.163	69.041	69.139	3.616	98	976	1,43%	(981)	-1,40%	77.121	89,65%	(7.982)
	CASA	64.398	60.703	61.615	61.713	3.650	98	1.010	1,66%	(2.685)	-4,17%	71.222	86,65%	(9.509)
	(%) CASA	91,84%	89,05%	89,24%	89,26%									
	FDR	73,73%	90,51%	90,40%	90,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.386	3.933	3.968		35	582	17,17%	481	13,78%	-	0,00%	3.968
2	Giro ISE	561	445	442	440		(2)	(5)	-1,11%	(121)	-21,54%		0,00%	440
3	Tabungan ISE	2.926	2.941	3.491	3.528		37	586	19,94%	601	20,56%		0,00%	3.528
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	4.980	273	418	145	46	104	2.397	314	4.963	100,33%	16
	Cilem	2.583	4.876	4.980	273	418	145	46	104	2.397	314	4.963	100,33%	16
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	56.821	57.434	1.515	1.470	-45	1.032	613	8.318	857	57.211	100,33%	223
	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	57.434	1.515	1.470	-45	1.032	613	8.318	857	57.211	100,39%	223
	Mitraguna & Others	45.066	52.568	53.195	1.490	1.260	-230	935	627	8.129	633	50.440	105,46%	2.755
	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	62.414	1.788	1.888	100	1.079	717	10.715	1.171	62.174	100,38%	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	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	218	0,00%	0,00%	4,38%	218	218	218			
	Cilem	-	-	-	218	0,00%	0,00%	4,38%	218	218	218			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	681	0,00%	0,00%	1,19%	681	681	681			
	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	-	-	-	681	0,00%	0,00%	1,19%	681	681	681			
	Mitraguna & Others	-	-	-	681	0,00%	0,00%	1,28%	681	681	681			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	899	0,00%	0,00%	1,44%	899	899	899	2,96%	-105,32%	1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.533	1.964	1.982	127	18	(551)	-21,76%	(103)	-4,92%	5.545	35,74%	(3.563)
2	Tabungan	153.901	142.288	146.664	146.540	(2.334)	(124)	4.252	2,99%	(7.361)	-4,78%	167.276	87,60%	(20.736)
3	Deposito	36.197	30.886	29.274	29.274	(1.174)	0	(1.612)	-5,22%	(6.923)	-19,13%	36.899	79,34%	(7.625)
	Total	192.181	175.707	177.902	177.795	(3.380)	(106)	2.089	1,19%	(14.386)	-7,49%	209.719	84,78%	(31.924)
	CASA	155.985	144.821	148.628	148.521	(2.206)	(106)	3.701	2,56%	(7.463)	-4,78%	172.821	85,94%	(24.299)
	(%) CASA	81,17%	82,42%	83,54%	83,54%									
	FDR	138,97%	169,47%	168,31%	168,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	470	1.809	2.309		500	1.839	391,59%	1.780	336,38%	-	0,00%	2.309
2	Giro ISE	45	50	633	667		35	617	1227,62%	622	1378,20%		0,00%	667
3	Tabungan ISE	484	419	1.176	1.641		465	1.222	291,41%	1.158	239,20%		0,00%	1.641
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	36	36	36		0	0	0,00%	1	2,86%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	6.580	350	370	20	178	224	1.500	146	8.115	81,08%	(1.535)
	KUR	4.827	6.161	6.332	350	315	-35	192	171	1.505	144	7.591	83,42%	(1.259)
	Non KUR	254	195	248	-	55	55	-14	52	-6	3	524	47,29%	(276)
3	PWG	24.335	47.140	48.310	4.053	4.699	646	2.141	1.170	23.974	3.529	38.986	123,92%	9.324
	Cilem	24.335	47.140	48.310	4.053	4.699	646	2.141	1.170	23.974	3.529	38.986	123,92%	9.324
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	244.219	244.496	3.909	2.800	-1.109	877	277	6.893	2.523	245.515	99,58%	(1.019)
	CF 1	8.506	8.682	8.956	324	420	96	-74	274	450	146	9.959	89,93%	(1.002)
	Total Griya	6.805	6.635	6.965	324	420	96	0	330	161	90	7.194	96,82%	(229)
	• Total Non Program	6.655	6.492	6.822	324	420	96	78	330	167	90	6.686	102,03%	136
	• Program	149	144	143	-	-	0	0	-1	-6	1	508	28,17%	(365)
	Oto	1.701	2.046	1.991	-	-	0	-74	-55	289	55	2.764	72,02%	(773)
	CF 2	229.097	235.537	235.540	3.585	2.380	-1.205	950	3	6.443	2.377	235.557	99,99%	(17)
	Mitraguna & Others	203.836	209.392	209.671	2.505	2.280	-225	466	279	5.836	2.001	206.862	101,36%	2.809
	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	299.433	8.312	7.869	-443	3.195	1.670	32.357	6.198	292.673	102,31%	6.760

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	1.169	0,00%	0,00%	17,76%	1.169	1.169	1.121			
	KUR	-	-	-	1.121	0,00%	0,00%	17,71%	1.121	1.121	1.121			
	Non KUR	-	48	-	48	0,00%	0,00%	19,22%	48	48	(1)			
3	PWG	-	297	-	3.319	0,00%	0,00%	6,87%	3.319	3.319	3.021			
	Cilem	-	297	-	3.319	0,00%	0,00%	6,87%	3.319	3.319	3.021			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	2.755	3.424	7.103	1,09%	1,40%	2,91%	3.680	4.519	4.349			
	CF 1	819	603	533	1.701	9,63%	6,14%	18,99%	1.167	882	1.097			
	Total Griya	819	603	533	1.246	12,04%	8,04%	17,89%	713	427	642			
	Oto	-	-	-	455	0,00%	0,00%	22,84%	455	455	455			
	CF 2	1.765	2.152	2.890	5.403	0,77%	1,23%	2,29%	2.513	3.637	3.251			
	Mitraguna & Others	1.765	1.872	2.749	4.447	0,87%	1,31%	2,12%	1.698	2.682	2.575			
	Pensiun	-	280	141	956	0,00%	0,54%	3,70%	815	956	676			
	Total Pembiayaan	2.584	3.101	3.424	11.591	0,97%	1,15%	3,87%	8.167	9.007	8.490	0,59%	84,74%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	3.361	1,42%	1,45%	1,37%	(174)	(9)	(283)			
	CF 1	340	377	540	365	4,00%	6,22%	4,08%	(174)	25	(12)			
	Total Griya	340	377	540	365	5,00%	8,13%	5,25%	(174)	25	(12)			
	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%	1,43%	(0)	56	(271)			
	Pensiun	90	-	-	-	0,03%	0,00%	0,00%	-	(90)	-			
	Total Pembiayaan	3.370	3.644	3.535	3.361	1,26%	1,19%	1,12%	(174)	(9)	(283)	0,51%	54,63%	-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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-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 (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-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	71	71	0	0	0,00%	6	9,23%		0,00%	71	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	-	-	-	1.734	-	-1.734	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	1.734	-	-1.734	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	-	-	-	5.204	-	-5.204	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	27-Oct-25	31-Dec-24	30-Sep-25	27-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	27-Oct-25	31-Dec-24	30-Sep-25	27-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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	1.704	813	873	784	61	(831)	-48,76%	278	46,63%	8.467	10,31%	(7.594)
2	Tabungan	46.385	45.400	45.349	45.356	660	7	(43)	-0,10%	(1.029)	-2,22%	57.671	78,65%	(12.315)
3	Deposito	18.302	22.298	47.370	47.370	(907)	0	25.072	112,44%	29.068	158,83%	18.838	251,46%	28.532
	Total	65.283	69.401	93.531	93.599	537	68	24.198	34,87%	28.317	43,38%	84.976	110,15%	8.623
	CASA	46.981	47.103	46.161	46.229	1.444	68	(874)	-1,86%	(751)	-1,60%	66.138	69,90%	(19.909)
	(%) CASA	71,97%	67,87%	49,35%	49,39%									
	FDR	134,21%	137,49%	102,62%	102,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.398	953	973	970	(3)	17	1,74%	(428)	-30,62%	-	0,00%	970
2	Giro ISE	39	1	1	1	0	0	0,00%	(38)	-97,79%	-	0,00%	1
3	Tabungan ISE	1.358	952	972	969	(3)	17	1,74%	(389)	-28,67%	-	0,00%	969
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	15.807	445	770	325	-82	34	369	736	17.643	89,59%	(1.836)
	KUR	14.693	15.230	15.284	445	770	325	-62	54	591	716	16.784	91,06%	(1.500)
	Non KUR	745	543	523	-	-	0	-20	-20	-222	20	860	60,83%	(337)
3	PWG	3.211	6.099	6.214	831	512	-319	427	116	3.004	397	7.318	84,92%	(1.103)
	Cilem	3.211	6.099	6.214	831	512	-319	427	116	3.004	397	7.318	84,92%	(1.103)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	73.551	73.961	1.047	960	-87	216	410	4.993	549	76.308	96,92%	(2.347)
	CF 1	2.071	9.541	9.812	21	334	313	-0	271	7.741	63	4.985	196,85%	4.827
	Total Griya	1.516	8.512	8.805	-	334	334	0	293	7.289	41	3.711	237,26%	5.094
	• Total Non Program	1.516	4.274	4.414	-	170	170	-29	140	2.898	30	3.711	118,94%	703
	• Program	-	4.238	4.391	-	164	164	705	153	4.391	12	0	0,00%	4.391
	Oto	555	1.029	1.007	21	-	-21	-0	-22	452	22	1.274	79,10%	(266)
	CF 2	66.897	64.010	64.149	1.026	625	-401	216	139	-2.748	486	71.324	89,94%	(7.175)
	Mitraguna & Others	64.762	61.071	61.241	890	625	-265	110	170	-3.521	455	68.225	89,76%	(6.984)
	Pensiun	2.135	2.939	2.908	136	-	-136	106	-31	773	31	3.098	93,86%	(190)
	Total Pembiayaan	87.617	95.422	95.983	2.323	2.242	-81	561	560	8.366	1.682	101.269	94,78%	(5.287)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	1.215	0,98%	2,05%	7,69%	892	1.064	840			
	KUR	98	286	236	1.144	0,67%	1,55%	7,49%	908	1.047	859			
	Non KUR	53	90	87	71	7,15%	15,97%	13,52%	(16)	17	(19)			
3	PWG	-	132	-	469	0,00%	0,00%	7,55%	469	469	337			
	Cilem	-	132	-	469	0,00%	0,00%	7,55%	469	469	337			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.815	3.078	6.272	1,23%	4,18%	8,48%	3.194	5.426	3.456			
	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	6.272	1,26%	4,81%	9,78%	3.194	5.426	3.456			
	Mitraguna & Others	846	2.815	3.078	6.272	1,31%	5,04%	10,24%	3.194	5.426	3.456			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.322	3.401	7.956	1,14%	3,56%	8,29%	4.555	6.959	4.634	1,52%	81,67%	-6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	0,68%	(221)	(5)	(230)			
	KUR	75	300	292	70	0,51%	1,92%	0,46%	(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%	6,80%	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%	7,84%	1.210	2.607	1.393			
	Mitraguna & Others	2.420	3.633	3.817	5.026	3,74%	6,25%	8,21%	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%	5,35%	988	2.602	1.163	3,86%	27,76%	-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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	3.336	4.128	4.165	720	37	829	24,84%	(1.712)	-29,13%	13.272	31,38%	(9.108)
2	Tabungan	83.977	87.989	88.416	88.641	(1.320)	225	652	0,74%	4.664	5,55%	95.909	92,42%	(7.268)
3	Deposito	19.184	13.176	13.653	13.653	(396)	0	478	3,63%	(5.531)	-28,83%	19.742	69,16%	(6.089)
	Total	109.038	104.501	106.197	106.459	(996)	262	1.959	1,87%	(2.579)	-2,36%	128.924	82,58%	(22.464)
	CASA	89.854	91.325	92.544	92.806	(600)	262	1.481	1,62%	2.952	3,29%	109.181	85,00%	(16.375)
	(%) CASA	82,41%	87,39%	87,14%	87,18%									
	FDR	40,48%	58,79%	57,78%	57,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.282	8.722	8.988		266	706	8,52%	407	4,75%	-	0,00%	8.988
2	Giro ISE	1.236	912	712	777		65	(135)	-14,79%	(458)	-37,10%	-	0,00%	777
3	Tabungan ISE	7.345	7.370	8.010	8.211		201	841	11,41%	866	11,79%	-	0,00%	8.211
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	13.445	1.200	740	-460	961	517	3.940	223	13.454	99,93%	(10)
	KUR	9.147	11.975	12.314	950	550	-400	720	340	3.168	210	12.886	95,57%	(571)
	Non KUR	358	953	1.130	250	190	-60	241	178	773	12	569	198,69%	561
3	PWG	9.262	11.837	11.579	498	565	67	-1.029	-258	2.317	822	15.146	76,45%	(3.567)
	Cilem	9.262	11.837	11.579	498	565	67	-1.029	-258	2.317	822	15.146	76,45%	(3.567)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	36.524	36.201	414	850	435	-0	-323	10.825	1.173	44.532	81,29%	(8.331)
	CF 1	14.455	17.279	17.443	134	689	554	-117	163	2.988	525	16.635	104,85%	807
	Total Griya	3.903	7.993	8.426	-	502	502	0	433	4.523	69	4.696	179,43%	3.730
	• Total Non Program	3.903	6.912	6.843	-	-	0	-72	-69	2.940	69	4.696	145,71%	2.147
	• Program	-	1.082	1.583	-	502	502	1.082	502	1.583	(0)	0	0,00%	1.583
	Oto	10.552	9.286	9.017	134	187	53	-117	-270	-1.536	456	11.939	75,52%	(2.923)
	CF 2	10.922	19.245	18.759	280	161	-119	117	-486	7.837	647	27.897	67,24%	(9.138)
	Mitraguna & Others	10.683	18.712	18.228	280	161	-119	120	-483	7.546	644	27.258	66,87%	(9.030)
	Pensiun	239	533	530	-	-	0	-3	-3	291	3	639	83,03%	(108)
	Total Pembiayaan	44.143	61.434	61.359	2.112	2.154	42	-79	-75	17.216	2.229	73.132	83,90%	(11.773)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	1.303	0,00%	0,00%	9,69%	1.303	1.303	1.303			
	KUR	-	-	-	983	0,00%	0,00%	7,98%	983	983	983			
	Non KUR	-	-	-	320	0,00%	0,00%	28,27%	320	320	320			
3	PWG	-	78	-	722	0,00%	0,00%	6,24%	722	722	644			
	Cilem	-	78	-	722	0,00%	0,00%	6,24%	722	722	644			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	718	405	1.074	1,42%	1,11%	2,97%	668	714	355			
	CF 1	360	718	405	1.057	2,49%	2,35%	6,06%	651	697	338			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	718	405	1.057	3,41%	4,37%	11,72%	651	697	338			
	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	3.098	0,82%	0,66%	5,05%	2.693	2.738	2.301	3,03%	39,89%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-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 (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	1.252	842	831	(348)	(11)	(422)	-33,68%	827	23939,66%	5	#####	825
2	Tabungan	34.487	30.560	30.740	31.125	(409)	385	566	1,85%	(3.362)	-9,75%	39.133	79,54%	(8.008)
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	34.087	34.461	(658)	374	144	0,42%	(3.547)	-9,33%	42.706	80,69%	(8.246)
	CASA	34.491	31.812	31.582	31.956	(758)	374	144	0,45%	(2.535)	-7,35%	39.139	81,65%	(7.183)
	(%) CASA	90,75%	92,70%	92,65%	92,73%									
	FDR	1,90%	2,84%	2,87%	2,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-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	892	54	4	-50	-68	-58	248	62	1.666	53,51%	(775)
	Cilem	644	949	892	54	4	-50	-68	-58	248	62	1.666	53,51%	(775)
	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	979	54	74	20	-70	4	257	70	1.744	56,14%	(765)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	-	-	-	14	0,00%	0,00%	1,52%	14	14	14			
	Cilem	-	-	-	14	0,00%	0,00%	1,52%	14	14	14			
	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	-	-	-	14	0,00%	0,00%	1,39%	14	14	14	185,96%	#####	184,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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